



# **Behavioural Study on the Effects of an Extension of Access to Social Protection for People in All Forms of Employment**

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## 1 Introduction

### 1.1 Non-Standard Work: definition and trend

The perception of the growth and policy relevance of Non-Standard Work (NSW) can be gauged by the exponential growth of the literature dealing with this topic in the past years (Matsaganis, *et al.* 2015, p. 8). NSW has increased in political and societal relevance ever since the second half of the 1990s. National and international level policy makers have liberalised labour markets, reduced passive labour market policies (unemployment benefits) and increased Active Labour Market Policies (ALMPs) aiming at providing employers more flexibility and integrating more people into the labour market. As a result, the literature on the effects of labour market and welfare state institutions on the prevalence of NSW has burgeoned (Hipp *et al.*, 2015, p. 351).

There is no universally accepted definition of Non-Standard Work (NSW) arrangements (OECD, 2015a, p. 138), at times referred to also as Non-Standard Forms of Employment, or NSE (Eurofound, 2015; ILO, 2016). Various expressions have been used such as non-traditional employment relations (e.g. Ferber and Waldfogel, 1998), flexible working practices (e.g. Brewster *et al.*, 1997), atypical or non-standard employment (e.g. European Commission, 2015, but see also Buschoff & Protsch, 2008), Non-Standard Work or NSW (e.g. OECD, 2015, p. 138), Non-Standard Forms of Employment, or NSE (e.g. Eurofound, 2015; ILO, 2016). Henceforth, for the sake of simplicity, we will only use the acronym NSW to include also self-employment (as this is a standard practice) when referring in general to all forms of work not matching the conditions of standard open ended and full-time employment. Operationally Labour Force Survey (LFS) Statistics include and report data on NSW as comprising the following broad types: a) own account self-employed (i.e. self-employed not hiring employees); b) temporary or fixed term contracts; c) part-time work<sup>1</sup>.

As it was put in the latest ILO World Report on social protection 'Digitalisation and automation have facilitated the emergence of new forms of employment, such as work on digital platforms, and have led in some countries to an increase in on-call employment or other forms of temporary and part-time employment, as well as dependent self-employment and temporary agency work, often referred to as non-standard forms of employment' (ILO, 2017, p. 179). The issue of NSW has also gained new momentum as a result of the asymmetrical impact of 2007-2008 recession on young people (Eichhorst & Wehner, 2017, p. 1). The trend,

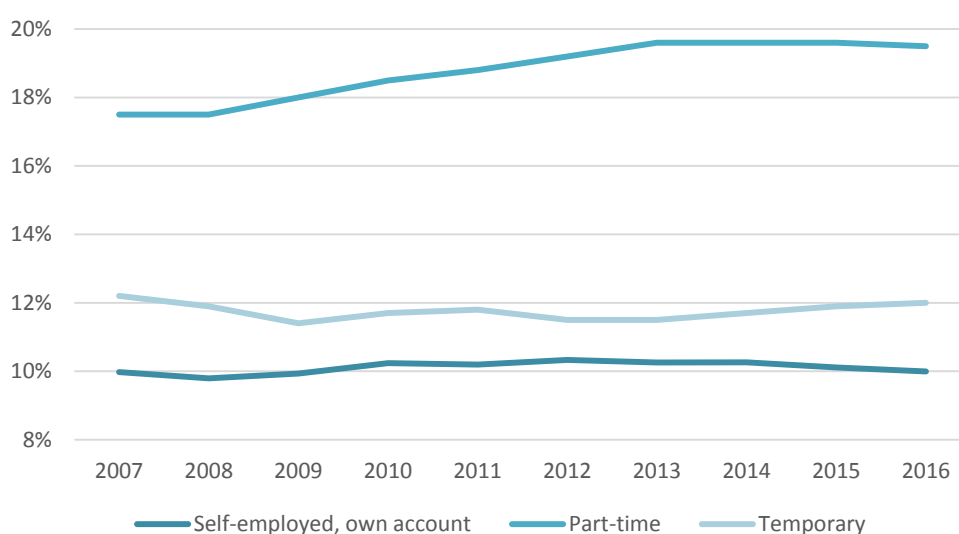
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<sup>1</sup> This broad definition used in the LFS presents some shortcomings as: a) each sub-form does not capture all the different types of workers; and b) it does not capture new and emerging nuances in NSW (see *infra*). On the first count, for instance, for some individuals part-time or fixed term work may be a convenient choice whereas for others an involuntary one. Within the category of the self-employed a distinction is made between the 'true' self-employed and those referred to as 'Economically Dependent Self-Employed' (OECD 2014; Eichrodt *et al.* 2013) or 'bogus' self-employed (European Commission, 2015, pp. 86-87). Dependent self-employed workers are identified as own-account self-employed for which at least two of the following conditions hold: i) they have only one employer/client; ii) they cannot hire employees even in the case of heavy workload; and iii) they cannot autonomously take the most important decisions to run their business (OECD 2014, p. 153). Even in the case of the dependent self-employed category one may find different types: creative professionals choosing such form of work alongside individuals in manual work (i.e. construction workers) basically forced to such arrangements. On the second count, within the broad label of NSW there are very new forms such as those reviewed in the recent Eurofound study (2015): a) employee sharing: permanent full-time employment for several employers (i.e. many to one); b) job sharing: two or more part-time jobs combined into a full time position (one to many); c) interim management: concerning highly skilled managers hired temporarily; d) casual work: on demand call with no obligation for employers to call (i.e. zero hours contracts; flexibility to call workers when needed having an established pre-determined contractual framework); e) voucher based work: payment for service with voucher purchased from authorised organisation that covers pay and social security contributions; f) portfolio work: self-employed individual works for a large number of clients; g) crowd-employment: online platform matches employers and workers (overlapping in many case with portfolio work) that have been widely reviewed in Codagnone *et al.* (2016).

however, has much longer roots. New work arrangements have been introduced and regulated widely both in MS and at EU level with the three key Directives on part-time (1997), fixed-term (1998), and temp agency contracts (2008)<sup>2</sup>. Indeed, EU employment guidelines and recommendations invited social partners and public authorities to promote flexible working arrangements (European Commission, 2010).

From the 1990s until the start of the 2007-2008 Great Recession, in OECD countries NSW as a whole (part-time work, temporary work, and self-employment) accounted for about 50% of all job creation, which became 60% considering the period 2008-2013. On average, 33% of total employment in OECD countries is in the form of NSW with wide ranging differences among countries: as low as 20% in Eastern Europe to up to 46% in the Netherlands (OECD, 2015a, p. 137). The figure below provides a snapshot of trends and prevalence of NSW at EU28 between 2007 (the start of the Great Recession) and 2016.

**Figure 1 Non-standard work in the EU-28**



Source: Eurostat Labour Force Survey (*lfsi\_pt\_a*, *lfsa\_egaps*)

Trend that has occurred together with a clear job polarisation: between 1995 and 2010 routine jobs (i.e. accountants) fell 12 points (53% to 41%), while high skills abstract jobs (i.e. designers) increased ten points from 28% to 38% and non-routine manual jobs (i.e. drivers) increased three points from 18% to 21% (OECD, 2015a, p. 29). Therefore, the trend toward increasing NSW is not unrelated with ongoing digitalisation and the future of work, which lends support to the position of those arguing that crowd employment, despite its peculiarity, should not be considered as a separate 'silos' totally unrelated to the diffusion of NSW (De Stefano, 2016, p. 6).

<sup>2</sup> The European Union (EU) has adopted three measures concerning 'atypical' workers: (1) a Social Partners' Agreement on part-time work (Directive 97/81 concerning the framework agreement on part-time work concluded by ETUC, UNICE and CEEP [1998] OJ L14/9; extended to the UK by Directive 98/23 [1998] OJ L131/10); (2) a Social Partners' Agreement on fixed-term work (Directive 1999/70 concerning the framework agreement on fixed-term work concluded by ETUC, UNICE and CEEP [1999] OJ L175/43); (3) a Directive on temporary agency work known as the 'agency work Directive' (Directive 2008/104 [2008] OJ L327/9. Member States had to apply this Directive by 5 December 2011: Art 11(1)).

## **1.2 The policy context and relevance**

Non-standard employment has been promoted at the EU level and by national governments to reduce unemployment and to increase employment rates, particularly for some groups typically under-represented in the labour market (Koch and Fritz, 2013). As noted (Peers, 2013), the spirit of three EU directives mentioned earlier was to protect atypical workers directly from abusive conditions of employment, and to protect workers with standard employment contracts indirectly from being undercut by atypical workers. The Directives required member states to focus on the quality of work of part-time and temporary employees, so they are not treated as 'marginal' workers (Green & Livanos, 2015, p. 3). They represented a dual approach aimed to liberalise NSW rules and remove barriers, while at the same time providing some protection to workers employed in these forms of employment (they contain provisions banning, in principle, discrimination against atypical workers as compared to standard workers). An appraisal of these measures yields mixed results (Deakin, 2014).

Many exceptions have been introduced and the way some Member States have implemented the Directives that risk nullifying the protective provisions; transition is facilitated from standard work to NSW but not vice versa; they seem to be perpetuating labour market dualism. A comparative study of labour market development in the US and the EU (DiPrete, et al., 2006), for instance, already by the middle of the previous decade highlighted that the increasing lack of work in Europe was a more widespread trend than in the US with growing numbers of insecure jobs where low-skilled workers were concentrated. While such forms of employment may have provided greater flexibility to enterprises, for workers they often translate into lower and volatile earnings and higher levels of income insecurity, inadequate or unregulated working conditions, and no or limited social security entitlements (ILO, 2016b, 2016f; Matsaganis *et al.*, 2016).

Since 2015, the emergence of the new forms of work offered by online labour platforms has further fuelled the debate both on social protection of precarious work and that of 'bogus self-employment'. In particular, the question of transferability of social contributions and the creation of a new status of dependent contractor in this domain have been presented and discussed. Such new digital trends are causing concerns on three main issues (accessibility, transferability and transparency) related to social protection and employment related services, in support of which this study is launched.

Various policy options are being discussed on how social protection systems can adapt to the changing nature of work and close social protection gaps. For example, some governments have introduced measures to extend social protection coverage to certain categories of non-salaried and vulnerable workers, including those with multiple employers (Hill, 2015), or to non-regular workers as well as those in self-employment (ILO, 2016b; European Commission, 2017b).

Coverage of workers in non-standard employment may also be improved by lowering thresholds regarding minimum working hours, earnings or duration of employment allowing for more flexibility on contributions required to qualify and on interruptions in contributions and enhancing the portability of benefits between different social security schemes and employment statuses to ensure continued protection for those moving between jobs (ILO, 2016b).

Programmes offering access to social protection and related employment services for people in all forms of employment are crucial not just for the economic and social safety of the workforce, but also for well-functioning labour markets that create jobs and growth (European Commission, 2016b)<sup>3</sup>. Social policies can be a productive factor both from an investment

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<sup>3</sup> The OECD produced a systematic review of evidence in this domain as early as 2002 (Arjona *et al.*, 2002) and in 2005 the International Labour Office released a brief titled 'Social Protection as a Productive Factor' (ILO, 2005).

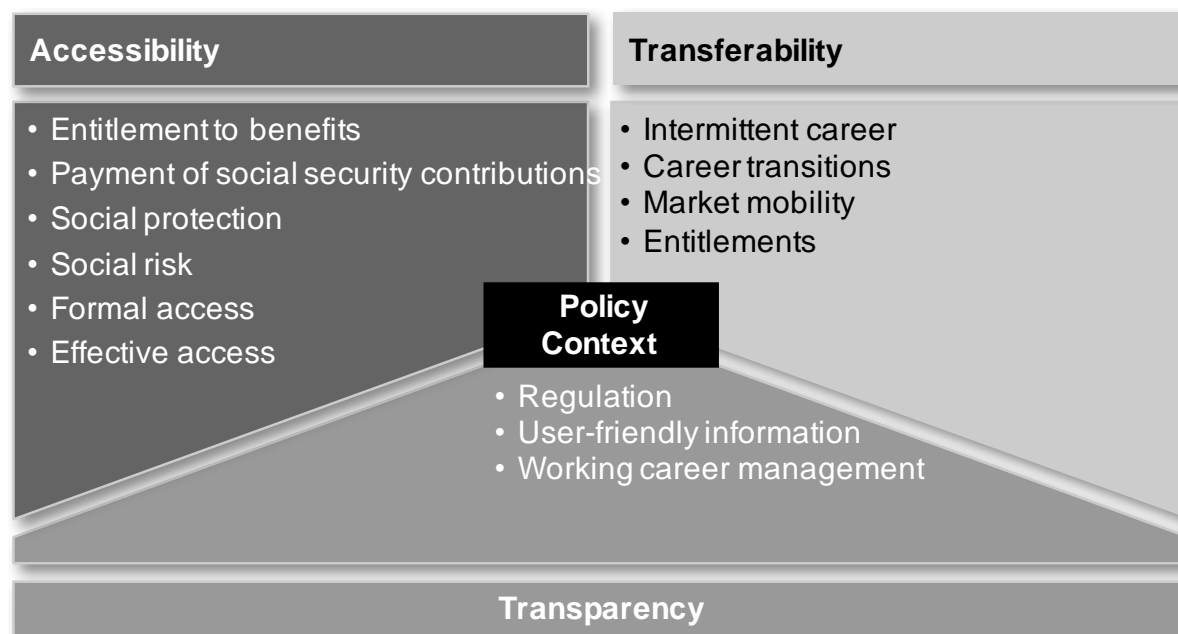
perspective (i.e. activation policies) and from one aiming to increase social welfare and social protection in response to market failures and correcting them at a collective cost that is lower than the one associated with the malfunctioning produced by such failures, as in the case of insurance against important risks<sup>4</sup>. There is extensive evidence that income inequality has increased sharply since the 1980s with concentration of earnings in the hands of the top one per cent (Atkinson et al., 2011; OECD, 2011; Salverda *et al.*, 2014). Some preliminary studies also suggest that during the economic crisis that began in 2008 a large increase in the inequality of market income emerged (i.e. gross earnings and capital incomes) in many developed countries (Raitano, 2016, p. 67).

On the other hand, when gross welfare cash transfers are added to market incomes, the Gini coefficients between 2008 and 2011 decrease in most countries indicating the buffer role played by such transfers (Raitano, 2016, p. 69).

### 1.3 Study thematic scope, objective and key research questions

The need of combining activation and social protection policies is especially challenging when dealing with NSW as this entails accessibility, transferability and transparency issues. To the best of our knowledge there is no in-depth European multi-country study on the subjects' attitudes and perceptions on social protection specifically for NSW. Thus, the objective of this study is to gather evidence in support of the European Commission initiative aiming at providing adequate social protection regardless the type of employment contract, in particular on: a) people currently and prospectively on non-standard employment; b) self-employed (with and without employees); c) employers; d) unemployed; e) standard employees.

**Figure 2 Thematic scope of the study**



Source: Authors' elaboration

<sup>4</sup> Distributional and equity producing policies can reduce social costs (i.e. less crime, better health outcomes, etc.) as demonstrated amply by Wilkinson & Pickett (2009), without reducing competitiveness and economic performances; this has been recently recognised at international level (Lagarde, 2015; OECD, 2015a; World Economic Forum, 2015).



This objective has been operationalised through the following research questions

**Table 1. Research questions**

<b>General research questions</b>	
<b>1.</b>	What are the perceptions among individuals in different forms of employment about the impact of the current national social protection system on:
1.1.	Ability to provide an adequate support in case of need?
1.2.	Ability to combine different forms of employment?
1.3.	Mobility across different forms of dependent employment?
1.4.	Labour mobility between dependent employment (standard or non-standard) and self-employment?
1.5.	Transition between employment and unemployment?
<b>2.</b>	To what extent are individuals' concerns about their future living conditions (in particular, in old-age, or in case of sickness or unemployment), for each of the employment form influenced by:
2.1.	Socio-demographic characteristics (including, but not limited to age, education, income, gender)?
2.2.	Their knowledge of national social protection system and the availability of information?
2.3.	Their own attitudes and preferences towards risk (i.e. risk aversion or risk-seeking)?
<b>3.</b>	In case social protection contributions and rights are made obligatory for everyone, regardless the form of employment, to what extent would this enforcement influence:
3.1.	Individuals' preferences toward one or another form of employment (in particular, dependent employment or self-employment)?
3.2.	Employers' behaviour regarding demand of different types of employment?
<b>Research questions focused on self-employment</b>	
<b>4.</b>	To what extent are individuals' willingness to pay voluntary social protection contributions for each of the employment form, influenced by:
4.1.	Socio-demographic characteristics (including, but not limited to age, education, income, gender)?
4.2.	The possibility to enrol in a voluntary social protection scheme?
4.3.	Their knowledge of national social protection system and the availability of information?
4.4.	The perceived complexity of administrative procedures to apply and get benefits for/from voluntary schemes?
4.5.	Their own attitudes and preferences towards risk (i.e. risk aversion or risk-seeking)?
<b>5.</b>	To what extent can administrative burdens related to the obligation to contract social insurance influence employers' and self-employed people's preferences towards one or another form of employment (i.e. part-time/full-time; dependent employment/self-employment; willingness to take or not a job)?
<b>6.</b>	To what extent do self-employed willingness or resistance to participate in voluntary schemes (if available) depends on:
6.1.	The easiness to access information about those schemes?

- 6.2. The complexity of administrative procedures to apply and get benefits for/from voluntary schemes?
- 6.3. The difficulty in transferring acquired rights in case of change of employment form or status?
- 6.4. Sociodemographic characteristics (including, but not limited to age, education, income, gender)?
- 6.5. The cost of the voluntary schemes?
- 6.6. Availability of other sources to ensure their social security (social assistance, family support etc.)?

**7.** To what extent could a system of incentives (such as tax incentives or subsidies for low income) stimulate self-employed in taking up voluntary schemes in case they are available?

**Research questions focused on transferability of social protection rights:**

**8.** To what extent do individuals' decisions to move to another kind of employment form depend on the degree of complexity in transferring social protection and employment related services rights?

**9** To what degree would the creation of individual accounts (e.g. single account independent of employment status) for social protection and employment related service rights affect individuals' preferences toward one or another form of employment, in particular dependent (non-standard or standard) employment or self-employment?

**Research questions focused on employment-related services:**

**10.** In which ways could the entitlement/accessibility to employment related services:

- 10.1. influence individuals' mobility from one to another form of employment?
- 10.2. help people in transition from unemployment to employment?

**11.** To what extent does the degree of awareness among people on non-standard employment and self-employed about their rights to access to social protection and employment services depend on:

- 11.1 Sociodemographic characteristics (including, but not limited to age, education, income, gender)?
- 11.2 Availability of information?

## 2 Methodology

### 2.1 Literature review

In reviewing the literature, we followed a two-tier approach in that we have integrated an unstructured snow-ball search and review with a structured systematic review. The systematic review was subject to a series of standardised steps: (i) formulation of a focused review question; (ii) a comprehensive, exhaustive search and inclusion of primary studies; (iii) quality assessment to included studies; (iv) synthesis of study results. The following table summarises the search strings used:

**Table 2 Final search strings used in databases**

Search	String
#1	("NON-STANDARD" OR "PART-TIME" OR TEMPORARY OR PRECARIOUS OR BOGUS OR DEPENDENT OR "SELF-*)" AND (WORK OR EMPLOYMENT OR JOB OR WORKER OR CONTRACT) AND ("SOCIAL PROTECTION" OR WELFARE OR PENSIONS OR UNEMPLOYMENT OR SICKNESS OR DISABILITY OR ACCIDENT OR MATERNITY OR PATERNITY OR FAMILY OR SURVIVORS OR "PRE-RETIREMENT") AND (TRANSPARENCY OR ACCESSIBILITY OR TRANSFERABILITY OR SIMPLIFICATION OR ADEQUACY OR INFORMATION OR "WILLINGNESS TO PAY" OR TRUST OR "RISK AVERSION" OR "LOSS AVERSION" OR "SOCIAL NORMS")
#2	("NON-STANDARD" OR "PART-TIME" OR TEMPORARY OR PRECARIOUS OR BOGUS OR DEPENDENT OR "SELF-*)" AND (WORK OR EMPLOYMENT OR JOB OR WORKER OR CONTRACT) AND ("SOCIAL PROTECTION" OR WELFARE OR PENSIONS OR UNEMPLOYMENT OR SICKNESS OR DISABILITY OR ACCIDENT OR MATERNITY OR PATERNITY OR FAMILY OR SURVIVORS OR "PRE-RETIREMENT")
#3	(NON-STANDARD OR PART-TIME OR TEMPORARY OR PRECARIOUS) AND (WORK OR EMPLOYMENT) AND (SOCIAL PROTECTION OR WELFARE)

Source: Authors' elaboration

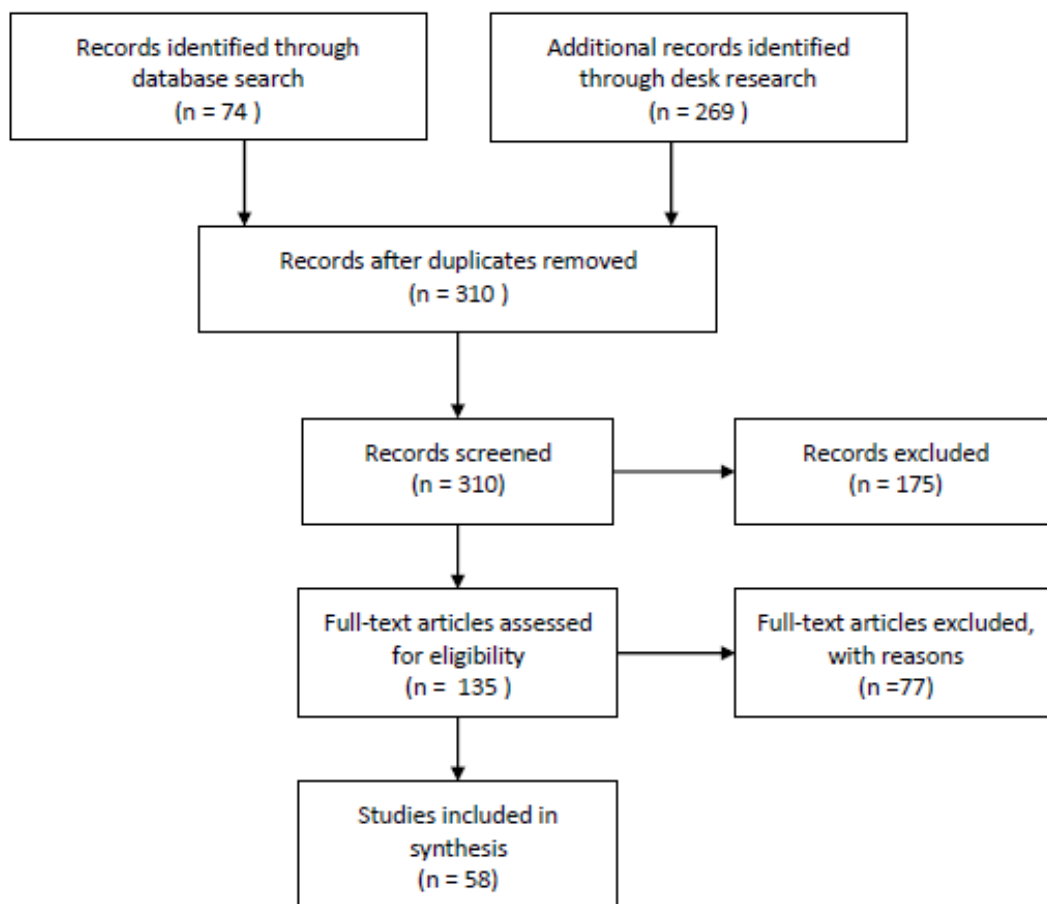
To select the exclusion/inclusion criteria included the following: 1) publications not informing the stated research questions or not relevant to the study objective; 2) publications not focussing on individuals from 16 to 64 years old over the full range of different contractual types, 3) non-accessibility. The following electronic databases were used for the identification of relevant literature:

- Business Source Complete (EBSCO)
- EconLit (ProQuest XML)
- Emerald Management Xtra 111
- ISI Web of Knowledge
- ProQuest Psychology Journals
- Scopus

The figure below depicts the selection process that led to the final selection of articles subject to review. At the end of this process 58 items were included (see Annex 1. Systematic review synthetic and analytical reporting ).



**Figure 3 Systematic review selection process**

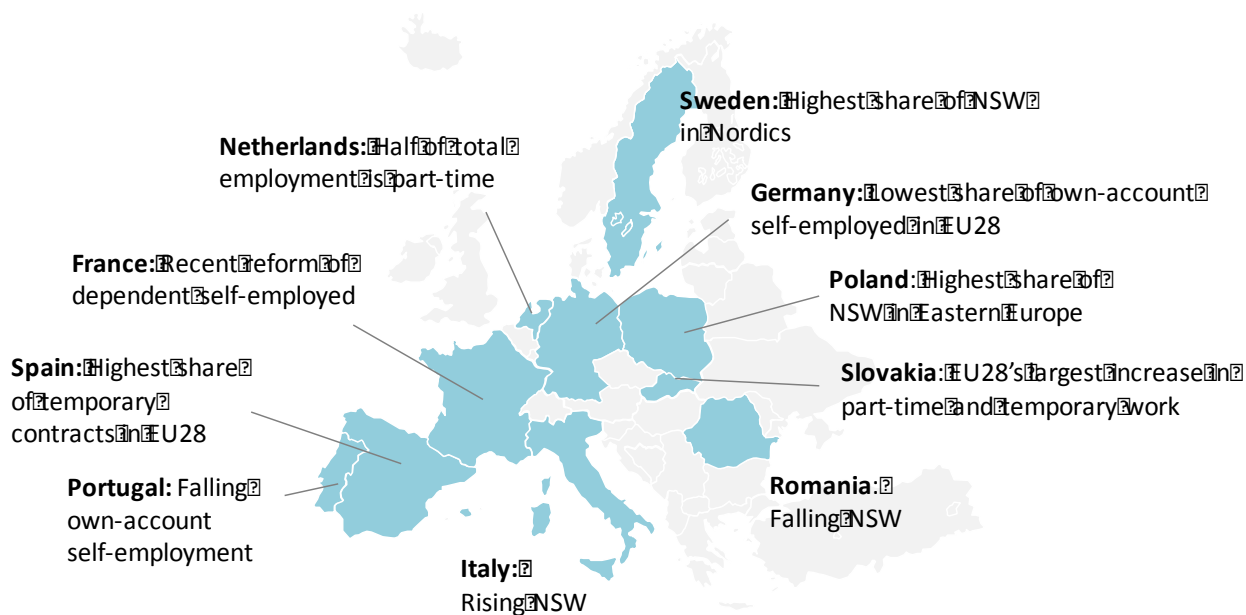


Source: Authors' elaboration

## 2.2 Country selection

We conducted a preliminary taxonomy and clustering exercise in order to identify clusters of countries on the basis of similarities in social protection systems and in accessibility by non-standard employees and self-employed and of the dissemination of forms of non-standard employment and self-employment. In doing so, we followed a number of steps and criteria. First, we identified clusters of EU Member States on the basis of similarities in their social protection systems. Then, within each cluster, we analysed individual countries against the diffusion of non-standard employment forms as a share of the country's total employment, in its three forms (own-account self-employed, part-time, temporary contracts) and both in terms of absolute value in 2016 and growth rate from 2003. Finally, we cross-checked our findings with our comparative regulatory review on legal status and welfare accessibility for non-standard workers. The final selection is described in the picture below.

**Figure 4 Final country selection**



Source: Authors' elaboration

## 2.3 Survey

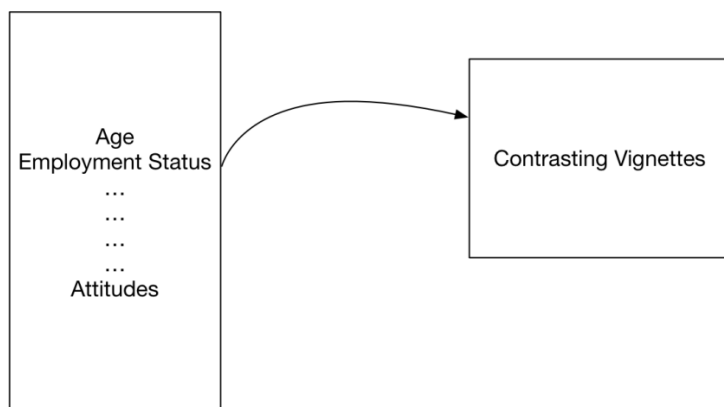
### 2.3.1 Questionnaire

The design of the questionnaire was the result of a very collaborative and effective consultation process with the Commission. Our first draft was developed integrating the relevant literature on self-employment, non-standard work form, and social protection with behavioural insights aimed at exploring certain bias and heuristics that may influence individuals' decisions about form of work, level of social protection, and saving for future risks. On the basis of this first draft, we had four iterations with the Commission before the questionnaire was piloted, as well as one more consultation after the completion of the pilot. This consultation process lasted from October 11 till November 7, 2017; the field was launched on November 10, 2017. Annex 2 provides the final questionnaire.

The questionnaire included a contrastive vignette. This technique has become a powerful method in experimental social scientific research, combining the causal analysis of experimentation with the power of survey research. In its simplest form, it involves randomly presenting minimally contrastive versions of a single vignette to respondents. The minimal contrasts allow experimenters to investigate how the manipulation of a single factor influences respondents' judgments. Using multiple regression for the analysis of the response provides a relative weight (level of importance) of the experimental contrasts.

In our study, the experimental design involves a contrasting vignette design in which participants have to evaluate two contrasting scenarios. Participants will first answer the first part of the questionnaire therefore we can match gender and age with their choices in the vignette part of the study. By doing that, we can identify cases of myopic behaviour matching the results of respondents' choices in the contrasting vignette with their age and employment status revealed in the initial part of the survey which also contains a risk aversion scale. Furthermore, the current formulation has some elements of social norms. In other words, we can use all variables collected in the questionnaire as potential covariates of the choices made in the contrasting vignette scenarios. The vignette study is embedded within the questionnaire.

**Figure 5 Link between data from the questionnaire and the vignette component**



Questionnaire's items  
as covariates

Source: Authors' elaboration

Vignettes were used in two ways. First, as a way of presenting a dilemma between two courses of action. This approach avoids asking simple question with which almost no one would disagree (e.g. should employers contribute to an employee's pension?) Secondly, the contrastive vignette technique presents a scenario to respondents in an experimental design in which a key issue or issues are manipulated as the independent variables.

### 2.3.2 Sampling

The sampling strategy was designed paying special attention to the accuracy of the results in the segment of non-standard employment, prioritising the objective of capturing people in NSW (including self-employed). For the purpose of having a sample capturing NSW, a non-proportional stratified random sample design was proposed, where the strata are defined by the different segments of employment in each country. Moreover, to guarantee the representativeness of the sample and collect the well-established impact of gender and age in employment quality and employee's perception, the design established quotas by gender and age within each stratum. Specifically, three strata are considered:

- Unemployment
- Standard employment (employees with full-time and open-ended contract)
- Non-standard and self-employment (employees with part-time and/or temporary contract and/or self-employed)

This strategy allowed to produce information that (1) is representative for the population in each country and (2) pays special attention to the accuracy of the results in the segment of non-standard employment and self-employment.

The total size of the sample consisted of 8,000 respondents in 10 European countries (France, Germany, Italy, Netherlands, Poland, Portugal, Romania, Slovakia, Spain, and Sweden). Since the population of each stratum can be considered as infinite for statistical purposes, the sample size was the same in all countries. The distribution of the country sample between the strata is not proportional. This was done in order to achieve the objectives of this project and increase the accuracy of the results especially for the non-standard and self-employment strata; therefore 50% of the total sample was assigned to "Non-standard and self-employment" while the remaining 50% equally shared between the other two strata 25% to "Unemployment" stratum and 25% to "Standard employment" stratum).

The updated distribution of the sample among the three strata and the corresponding maximum sampling errors per strata and country for the proposed sampling design and the updated 10 countries are presented in the following table.

**Table 4 Sample design and sampling errors in the 10 proposed countries (2016)**

NETHERLANDS				FRANCE			
	Population	Sample	Error		Population	Sample	Error
Unemployment	530,300	200	6.9	Unemployment	2,963,700	200	6.9
Standard employment	2,652,200	200	6.9	Standard employment	15,852,500	200	6.9
Non-standard and self-employment	5,335,500	400	4.9	Non-standard and self-employment	10,293,600	400	4.9
TOTAL	8,518,000	800	3.8	TOTAL	29,109,800	800	4.2
SPAIN				ITALY			
	Population	Sample	Error		Population	Sample	Error
Unemployment	4,473,700	200	6.9	Unemployment	3,002,000	200	6.9
Standard employment	9,357,700	200	6.9	Standard employment	11,814,200	200	6.9
Non-standard and self-employment	8,733,300	400	4.9	Non-standard and self-employment	10,143,400	400	4.9
TOTAL	22,564,700	800	3.7	TOTAL	24,959,600	800	3.9
GERMANY				POLAND			
	Population	Sample	Error		Population	Sample	Error
Unemployment	1,766,600	200	6.9	Unemployment	1,059,100	200	6.9
Standard employment	22,824,700	200	6.9	Standard employment	8,675,500	200	6.9
Non-standard and self-employment	17,228,400	400	4.9	Non-standard and self-employment	6,814,800	400	4.9
TOTAL	41,819,700	800	4.3	TOTAL	16,549,400	800	4.2
PORTUGAL				SLOVAKIA			
	Population	Sample	Error		Population	Sample	Error
Unemployment	568,300	200	6.9	Unemployment	266,300	200	6.9
Standard employment	2,682,600	200	6.9	Standard employment	1,762,700	200	6.9
Non-standard and self-employment	1,665,500	400	4.9	Non-standard and self-employment	706,400	400	4.9
TOTAL	4,916,400	800	3.5	TOTAL	2,735,400	800	4.7
SWEDEN				ROMANIA			
	Population	Sample	Error		Population	Sample	Error
Unemployment	364,600	200	6.9	Unemployment	529,600	200	6.9
Standard employment	2,736,800	200	6.9	Standard employment	6,059,600	200	6.9
Non-standard and self-employment	1,991,900	400	4.9	Non-standard and self-employment	1,465.600	400	4.9
TOTAL	5,093,300	800	4.2	TOTAL	8,054,800	800	5.3

Source : Eurostat – 2016 EU LFS

These samples were representative of the labour force during 2016. Quotas by sex and age were applied to these samples based on the last available Eurostat's data from the EU labour force survey in the countries under study:

**Table 5 Labour force by working stratum unemployed, sex and age in 2016 (%)**

	Country	Male	Female	<40 years	≥40 years
<b>Unemployment</b>	Germany	57.9	42.1	52.4	47.6
	Spain	49.4	50.6	51.2	48.8
	France	52.9	47.1	60.8	39.2
	Italy	53.7	46.3	60.5	39.5
	Netherlands	49.4	50.6	52.1	47.9
	Poland	54.6	45.4	63.7	36.3
	Romania	63.9	36.1	64.2	35.8
	Slovakia	49.7	50.3	57.8	42.2
	Sweden	55.1	44.9	64.0	36.0
	Portugal	50.7	49.3	51.3	48.7

Source : Eurostat – 2016 EU LFS

**Table 6 Labour force by working stratum standard, sex and age in 2016 (%)**

	Country	Male	Female	<40 years	≥40 years
<b>Standard</b>	Germany	65.4	34.6	39.9	60.1
	Spain	57.6	42.4	35.3	64.7
	France	57.3	42.7	40.8	59.2
	Italy	63.1	36.9	31.5	68.5
	Netherlands	79.4	20.6	38.6	61.4
	Poland	54.2	45.8	45.3	54.7
	Romania	55.8	44.2	46.3	53.7
	Slovakia	53.9	46.1	47.1	52.9
	Sweden	58.5	41.5	38.8	61.2
	Portugal	50.3	49.7	37.3	62.7

Source : Eurostat – 2016 EU LFS

**Table 7 Labour force by working stratum non-standard, sex and age in 2016 (%)**

	Country	Male	Female	<40 years	≥40 years
<b>Non-standard</b>	Germany	42.5	57.5	47.7	52.3
	Spain	55.0	45.0	51.2	48.8
	France	47.4	52.6	50.8	49.2
	Italy	51.4	48.6	40.1	59.9
	Netherlands	43.4	56.6	52.9	47.1
	Poland	60.4	39.6	57.5	42.5
	Romania	64.9	35.1	19.6	80.4
	Slovakia	55.7	44.3	42.2	57.8
	Sweden	46.9	53.1	57.7	42.3
	Portugal	56.0	44.0	53.8	46.2

Source : Eurostat – 2016 EU LFS

The respondents to the pilot and to the actual online survey were recruited through an online panel, where they accessed the online questionnaire through a link in an invitation e-mail that they had received. A screening question elicited working stratum, age and gender in order to achieve the desired quotas. After the screening questions, respondents were redirect to the platform where they filled-in the questionnaire, developed with an *ad hoc* software created for this purpose (see following section). The respondents completing the questionnaire in less than 50% of the median duration (so called "speeders") were excluded from the final sample<sup>5</sup>.

### 2.3.3 Field work

The software used for the online questionnaire was developed based on the Yii2 software. Yii2 is an open source, object-oriented, component-based PHP framework for rapidly developing modern web applications. The software for the questionnaire was developed and combined it with the MySQL database, considered by many as the best open-source database. The key functionalities of the software developed were:

- Tailor-made questions, based on the previous answers given by the respondent;
- Obligation to answer adequately all the questions of the correspondent working stratum group

The software has also advantages with respect to its administration functions:

- Possibility to check on real-time the quotas by working stratum, gender and age
- Possibility to check on real-time where the respondents are in the process of completing the questionnaire, thus allowing knowing if there is a particular point where responds usually drop-out (if they drop-out), because for instance of misunderstanding of what requested, and allowing to mitigate the problem.

The pilot test of the online questionnaire was run on 3<sup>rd</sup> and 4<sup>th</sup> November 2017 in all the countries, with approximately 15 subjects completing the questionnaire per country. There was

<sup>5</sup> The time spent by the respondents to complete the questionnaire was calculated as the interval of time between the time the respondent accessed the platform to the time he/she left the platform.

no distinction by employment form in the pilot. The distribution of the respondents by gender and age (156 in total) is shown in the table below.

**Table 8 Demographic description of the respondents to the pilot questionnaire**

	Men		Women		Total
	<40 years	≥40 years	<40 years	≥40 years	
Germany	0	11	1	3	15
Spain	5	4	4	2	15
France	1	4	5	8	18
Italy	2	3	3	9	17
Netherlands	0	5	4	7	16
Poland	5	4	3	1	13
Romania	3	10	4	1	18
Slovakia	4	5	1	3	13
Sweden	2	6	1	6	15
Portugal	4	1	8	3	16

Source : Authors' elaboration

The main results of the pilot were the following:

- The average duration of the questionnaire was 15.2 minutes. There were no large differences between the durations for each country. Sweden was the quickest lasting 13.3 minutes and Portugal the slowest with 17.6 minutes. There were no technical problems during the running of the pilot;
- In the open questions added at the end of the questionnaire in order to get feedback from the respondents, the following was noted: the respondents considered in general the questionnaire as easy to complete and interesting. However, some of them pointed out that a clarification was needed in the vignette.
- Only 18.85% of people invited to participate did not complete the questionnaire (so called dropouts). Most of these dropouts were concentrated in four screens: the welcome screen (11.7%), the second screen of the questionnaire (20.5%), the vignettes (26.5%) and on screen 11 of the questionnaire (11,8%)

The implementation of the pilot questionnaire showed that it worked properly, and the developed software had no failures. The online questionnaire implementation started on 10<sup>th</sup> November 2017. First in Italy, France and Sweden, while the rest of the countries were gradually introduced in the following days. Invitations to participate to the questionnaire were sent constantly to the online panel during the duration of the questionnaire in order to reach the required quota by country and by working stratum, gender and age. Once a quota was reached, the system stopped sending invitations to those profiles. The first round of the fieldwork ended at the beginning of the week 20-27 November 2017, and the speeders (the speeders are respondents completing the questionnaire in less than 50% of the median duration of the questionnaire,) were identified in the following hour and then removed from the quota. The questionnaire was then relaunched to complete the quota of respondents. On 23<sup>th</sup> November 2017, the final target was reached, and the questionnaire implementation completed. In the table below the speeders by country are presented together with the final number of respondents who successfully implemented the questionnaire.

**Table 9 Distribution of respondents and speeders by country**

Country	Successful Respondents	Speeders	Total
Germany	800	70	870
Spain	800	78	878
France	800	69	869
Italy	800	39	839
Netherlands	800	78	878
Poland	800	65	865
Romania	800	55	855
Slovakia	800	57	857
Sweden	800	89	889
Portugal	800	45	845

Source : Authors' elaboration



As it can be seen from the table above, the final quota of 8,000 subjects was achieved. Other respondents took part but did not complete the questionnaire, the so-called dropouts. The table below presents the % of dropouts compared to the % of the respondents who completed the questionnaire (speeders and successful respondents).

**Table 10 Percentages of dropouts and respondents (%)**

Country	Respondents who completed the questionnaire	Dropouts	Total
Total	90.2	9.8	100
Germany	92.3	7.8	100
Spain	87.5	12.5	100
France	93.9	6.1	100
Italy	83.0	17.0	100
Netherlands	88.0	12.0	100
Poland	88.0	12.0	100
Romania	84.3	15.7	100
Slovakia	84.7	15.3	100
Sweden	89.9	10.1	100
Portugal	90.2	9.8	100

Source : Authors' elaboration

The average drop-out rate was 11.6%. The lowest percentage of dropouts was found in France (6.1%) and the highest % in Italy (17.0%). The final distribution by sex and age of the respondents is shown in the following table.

**Table 11 Final distribution of respondents by unemployed, sex and age (%)**

	Country	Male	Female	<40 years	≥40 years
<b>Unemployment</b>	Germany	58.0	42.0	52.0	48.0
	Spain	50.0	50.0	51.5	48.5
	France	53.0	47.0	61.0	39.0
	Italy	54.0	46.0	60.0	40.0
	Netherlands	48.5	51.5	51.0	49.0
	Poland	54.5	45.5	63.0	37.0
	Romania	64.0	36.0	64.5	35.5
	Slovakia	49.3	50.8	57.7	42.3
	Sweden	54.0	46.0	63.5	36.5
	Portugal	48.0	52.0	51.0	49.0

Source : Authors' elaboration

**Table 12 Final distribution of respondents by standard, sex and age (%)**

	Country	Male	Female	<40 years	≥40 years
<b>Standard</b>	Germany	65.5	34.5	39.0	61.0
	Spain	58.5	41.5	41.5	58.5
	France	58.0	42.0	44.0	56.0
	Italy	63.5	36.5	31.5	68.5
	Netherlands	80.0	20.0	38.0	62.0
	Poland	54.0	46.0	45.5	54.5
	Romania	57.5	42.5	45.0	55.0
	Slovakia	54.2	45.8	48.3	51.7
	Sweden	58.5	41.5	45.0	55.0
	Portugal	50.5	49.5	42.5	57.5

Source : Authors' elaboration

**Table 13 Final distribution of respondents by non-standard sex and age (%)**

	Country	Male	Female	<40 years	≥40 years
<b>Non-standard</b>	Germany	42.8	57.3	45.8	54.3
	Spain	52.3	47.8	46.8	53.3
	France	47.5	52.5	50.3	49.8
	Italy	51.5	48.5	39.5	60.5
	Netherlands	44.0	56.0	52.5	47.5
	Poland	59.0	41.0	57.3	42.8
	Romania	65.0	35.0	20.8	79.3
	Slovakia	54.1	45.9	43.2	56.9
	Sweden	47.3	52.8	56.0	44.0
	Portugal	54.8	45.3	53.8	46.3

Source : Authors' elaboration

The distribution by age and gender reflects Eurostat's data from the 2016 survey on LFS that was used to create the quota, with only very few deviations. Therefore, no weights needed to be applied to the quotas. Finally, with respect to the duration of the questionnaire, there were no big differences among the countries: the average duration was a little more than 14 minutes, with respondents from Slovakia taking a little longer (16.8 minutes) and respondents from Netherlands a little faster (11.9 minutes). The median duration also did not vary too much from one country to the other, with Netherlands and France scoring the lowest median duration and Slovakia the highest. The following table presents the detailed average and median durations.

**Table 14 Distribution of average and median duration of the questionnaire**

<b>Country</b>	<b>Average (min)</b>	<b>Median (min)</b>
Total	14.2	12.6
Germany	13.1	11.3
Spain	13.5	11.9
France	12.8	10.7
Italy	13.9	12.2
Netherlands	11.9	10.7
Poland	15.1	13.6
Romania	16.5	15.0
Slovakia	16.8	15.6
Sweden	12.7	11.3
Portugal	16.0	14.2

Source : Authors' elaboration

### **3 Key themes and hypotheses**

As anticipated, all the articles deemed eligible for the systematic review are synthetically and analytically summarised in Annex 1. In this section we selectively build on the various sources retrieved and analysed (both those of the systematic review and those of the unstructured review) to highlight main stylised facts and hypotheses. We anticipate here, however, two general findings that further underscore the added value of this study.

First, we found very few studies focussing exactly on the attitudes and perceptions of individuals in NSW with regard to social protection; only one dated study discusses the results of a EU multi-country survey (Burgoon & Dekker, 2010). Most studies focus on important aspects that are, however, only indirectly relevant to the focus of this study, such as for instance what selects individuals into NSW and what are the potential negative impacts of NSW. There are also several institutional reports describing countries differences with regard to social protection of individuals in NSW (i.e. ILO, 2017; Matsaganis *et al* 2015; Spasova *et al*, 2017), but few studies presenting sophisticated econometric or statistical methods to explore how institutional differences explain differences in NSW prevalence and in individuals' attitudes and perceptions.

Second, beyond well-known behavioural approaches to pensions decisions (i.e. Benartzi & Thaler, 2007), we found no applications of such perspective to other forms of social protection and we have used general behavioural insights indirectly relevant by analogy. So, we find in the literature hypotheses and insights to interpret the results of our survey only to a limited extent and our discussions and conclusions will have to be taken with caution and as exploratory.

#### **3.1 The effects of NSW**

The diffusion and implications of NSW have been addressed in various policy reports and academic articles (Adams & Deakin, 2014a, 2014b; DiPrete *et al.*, 2006; Eichhorst, 2013; Eichhorst *et al.*, 2013; Eurofound, 2015; European Commission, 2014a, 2014b, 2015, 2016; European Trade Union Institute, 2012, 2015; International Labour Office, 1997, 2015; Kahn, 2012; Nunez & Livanos, 2014; OECD, 2014, 2015).

##### **3.1.1 Social protection**

The first stylised fact documented in the literature, the most important from the perspective of this study, is that large proportion of individuals in NSW are not fully covered or not covered at all by social protection systems (ILO, 2017, 2016a, 2016b; Matsaganis *et al.*, 2016; Spasova *et al* 2017), especially because there is a substantial gap between statutory access and effective access to benefits (building up entitlements): *'Even if non-standard workers are covered by a social protection scheme and thus formally have access to the related benefit, they may not have effective access to it because eligibility criteria are set in such a way that they have major difficulties meeting these'* (Spasova *et al* 2017, p. 14).

According to calculation presented in Matsaganis *et al.*, 2016: 13% of all those employed aged 15-64 are at risk of not being entitled to unemployed benefits for they are in one form of NSW and for sickness benefits and maternity benefits the share is 8%. A special case of interest is that of Dependent Self-employed Workers (DSEWs), which have a far lower degree of social protection compared to other categories (OECD, 2014; Eichhorst *et al.* 2013) and those performing crowd employment that basically have no social protection at all (Berg, 2016; Codagnone, *et al.*, Forthcoming; Codagnone, *et al.*, 2016; De Stefano, 2016).

With respect to the motivation for doing crowd employment it is worth mentioning that the evidence refutes the rhetoric of doing it for 'pin money' and converge in showing that money is by far the primary extrinsic reason why individuals work in these digital labour markets, regardless of which specific case one considers.

### 3.1.2 Precariousness and dualisation

A second pair of closely linked aspects through which the emergence of NSW has been analysed precariousness and dualisation (Hipp *et al* 2015, p. 353). Work has become increasingly insecure for many individuals, and inequalities in unemployment risks, wages and social protection between labour market insiders and outsiders have considerably grown in recent decades (e.g. Standing, 2011; Emmenegger *et al.*, 2012). This trend is problematic enough in itself, but its consequences are exacerbated because employment in second-tier jobs, a category to which many nonstandard work arrangements belong, is unevenly distributed between different demographic groups.

Temporary employment is a youth phenomenon (throughout Europe a greater proportion of young than old people work on temporary contracts), whereas part-time work and own account self-employment are gendered phenomenon with the former involving predominantly women and the latter men (Allmendinger *et al.*, 2013). Precarious jobs are typically described as those that lack security in one or even several dimensions: precarious workers have no control over the duration of their jobs, they have poor income and advancement prospects and they are insufficiently covered by labour laws, collective bargaining arrangements and welfare state benefits (Standing, 2011).

Part-time work, particularly part-time work with few hours worked over an extended period of time, does not ensure sufficient wages and pension incomes. Temporary work and solo self-employment may also be associated with insufficient income but go hand-in-hand with a lack of job permanency, which has major consequences for individuals' subjective well-being and affects their family planning and positions on the housing market (e.g. Kalleberg, 2009; Standing, 2011).

While self-employment provides individuals with autonomy and potentially also with high profits, solo self-employment tends to be associated with low income (e.g. Smeaton, 2003), insufficient health insurance and small old-age pensions (Schulze-Buschhoff and Protsch, 2008). This applies particularly to individuals whose self-employment is characterized by a substantial dependence on one particular client and who are therefore also called 'dependent self-employed' or 'quasi self-employed' (see Kautonen *et al.*, 2010, p. 113). NSW may have particularly negative effects especially when it occurs involuntarily (Eurofound, 2007). Many workers prefer long-term and secure, rather than short-term and risky, contractual arrangements. However, some are 'pushed' to accept less preferred non-standard employment conditions in order to avoid unemployment, giving rise to 'precarious employment' (Green & Livanos, 2015, p. 3). Groups of workers who have been identified as more likely to be employed under precarious non-standard conditions include young workers, agency workers, older workers and migrants. Temporary contracts are most common in the construction and service-sector industries, including in the hospitality, wholesale and retail sectors, and in the public services (Baranowska and Gebel, 2010).

### 3.1.3 Positive and negative effects

A third aspect on which there is contrasting evidence concerns the positive and negative effects of NSW on the functioning of the labour market and on the lives of individuals in such positions. On the one hand, various positive aspects of flexible non-standard working practices have been highlighted. Non-standard employment has been identified as a means to improve work opportunities, notably for women and migrant workers, and of countering high levels of unemployment among young people by creating new, flexible, jobs (International Labour Office, 1997).

Firstly, flexible contracts give employees the opportunity to reveal or signal their productivity to their prospective employers. This 'stepping stone' interpretation of non-standard employment (de Graaf-Zijl, *et al.*, 2011) suggests that such contracts may help to reduce informational asymmetries and improve matching between jobs and candidates (Ichino, *et al.*, 2008).

Secondly, non-standard contracts may be preferred because of the opportunity afforded to the individual for greater flexibility. Given that employment security rests increasingly on

individuals taking responsibility for their current and future human capital development (Urtasun & Nuñez, 2012), gaining firm-specific human capital via the rigidities of a permanent full-time contract may be less attractive than was the case formerly.

Thirdly, flexible forms of employment may suit those individuals who desire to balance their working and non-working lives. On the other hand, job insecurity and precariousness can negatively impact on health and mental health (Burchell, 2009; Herbig *et al.*, 2013; Paul & Moser, 2009; Virtanen *et al.*, 2005). Precarious jobs may become 'traps' as opposed to 'bridges' into secure work and reduce social mobility (Cahuc & Kramarz, 2005; Gash, 2008; International Labour Office, 1997). A large study of Europeans aged 20-35 shows, for instance, that temporary work is a choice among the younger group (20-25) but tends to become a trap for the 31-35 who cannot find better employment (Nunez & Livanos, 2014).

Trends towards work becoming more flexible have also been associated with growing inequality (Atkinson, 2015; Bernhardt, 2014; Kuttner, 2013, 2016; Standing, 2011; Summers & Balls, 2015). A study using EU-SILC data for 24 European countries shows that the temporarily employed have a higher poverty risk than permanent workers, mainly due to lower wages (Van Lancker, 2012). According to a study using a German panel atypical work increase both objective and subjective dimensions of social inequality and that this impact is stronger for NSW as compared to regular part-time employment (Giesecke, 2009). Debus *et al.* (2012) confirm some negative psychological outcomes of the job insecurity entailed in NSW although they show that the level of this detrimental outcomes is mediated by country level variables such as the perceived existence of a social safety net. The article examines the impact of atypical working arrangements on both objective and subjective dimensions of social inequality. The analysed types of atypical employment are fixed-term contracts, temporary agency work, and part-time employment, respectively. It is argued that these working arrangements are not homogeneous with respect to their socio-economic consequences, because they modify different aspects of the standard employment relationship. In order to investigate the effects of these types of employment, data from the German Socio-Economic Panel 2001-2005 on non-self-employed respondents were used. The results show that fixed-term contracts and agency work (being forms of external flexibility) have more severe negative socio-economic consequences than part-time employment (being a form of internal flexibility). Given that weak labour market groups face an increased risk of holding temporary jobs, the empirical findings clearly indicate the substantial impact of atypical employment on the extent and the structure of social inequality.

One study that it is worth mentioning and considering relatively more in depth is the one based on a survey of 15 EU member states that we cited early (Burgoon and Dekker 2010), since the findings can be later compared to those of our survey. The authors using measures that are similar to those we have from our sample show that: a) part-time employment, temporary employment and their combination increase several measures of individuals' subjectively perceived economic insecurity as compared to those in standard employment; b) individuals in NSW are more in favour of the need to introduce more social protection. As measure of insecurity the authors used: a) a respondent's subjective judgment of whether his or her own current 'job is secure' (answers ranging from 1 = very true; 2 = quite true; 3 = a little true; and 4 = not at all true); b) a measure of Income insecurity, measured by judgments of the statement 'I feel that there is a risk that I could fall into poverty' (answers on a 1-4 scale are recorded as follows: 1 = strongly disagree to 4 = strongly agree).

By way of concluding this paragraph we report two main points made in a very recent overview and assessment of labour market reforms introduced in EU-28 in the aftermath of the 2007-2008 Great Recession (Eichhorst & Wehner, 2017). Reforms have been introduced to tackle several issues and particularly labour market segmentation and divides between those in standard employment and those in NSW, as well as tackling unemployment and long-term unemployment. The reforms implemented so far fall into one of the following three categories (and there is obviously, also a combination of them): (1) employment protection (dismissal protection and restrictions on fixed-term contracts); (2) unemployment benefit generosity and coverage; and (3) the intensity of active labour market policies. First, the overall assessment is negative in that they have achieved little success since 'temporary employment keeps rising

and youth unemployment remains worryingly high' (Eichhorst & Wehner, 2017, p. 14). Second, however, the authors argue that banning or prohibitively regulating temporary contracts would probably do more harm than good, as this may create incentives to use even more precarious types of work such as economically dependent self-employment or temporary agency work. They suggest instead that policy makers should avoid multiple disadvantages through the welfare state. The modernisation of unemployment and pension systems towards more universal schemes would not only improve the socio-economic situation of temporary workers but also increase the legitimacy of the dual employment model, which is exactly the inspiration of the EU policy initiative in support of which this study was conducted.

### 3.2 Institutional dimensions of the countries

Looking to prevalence data by country, forms of employment, and socio-demographic groups some interesting aspects emerge. First, as shown in the graph below and explained both in Hipp *et al* (2015) and in Green & Livanos (2015), there are variations both across and within traditional country groups in terms of welfare regimes (Continental/Conservative; Scandinavian; Liberal; Southern; CEE/Post-Communist)<sup>6</sup> or labour market models (inclusive regimes, market regimes, and dualist regimes)<sup>7</sup>.

**Figure 6 Standard vs. nonstandard employment as % of total employment, EU28, 2016**



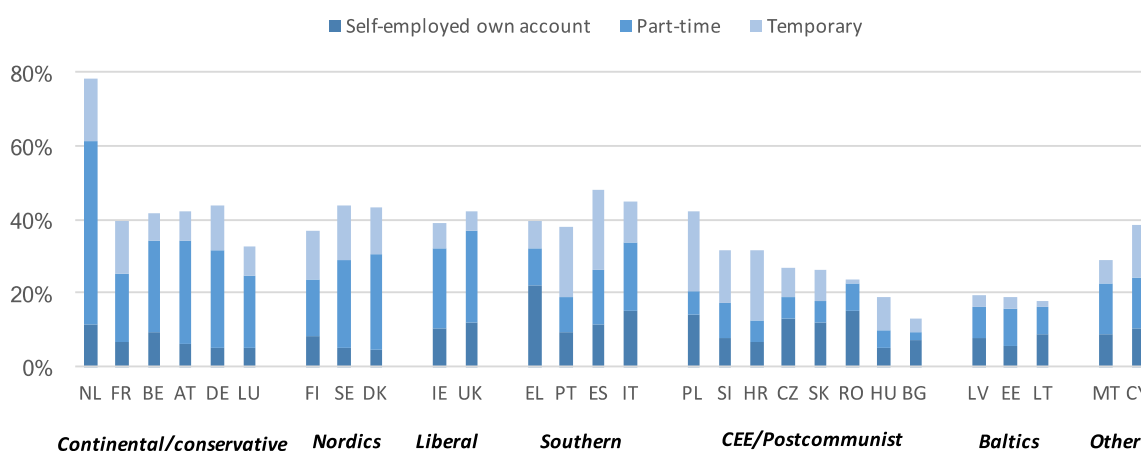
Source: Authors' elaboration based on Eurostat Labour Force Survey (lfsi\_pt\_a; lfsa\_egaps) and Hipp *et al*. (2015, p. 353)

It is quite evident from the graph above that no pattern emerge that can be easily attributed to traditional welfare regimes as, for instance, NSW prevalence is similar in different types such as the Scandinavian and Southern ones but varies considerably within the Continental/Conservative type. The picture below illustrates that there are sizeable cross-country differences in terms of the more prevalent forms of NSW.

<sup>6</sup> Such traditional grouping, inspired by seminal work (Esping-Andersen, 1990; Esping-Andersen & Regini, 2000), has been used to analyse NSW by Sapir (2005) and also in a report by the Commission.

<sup>7</sup> This typology of employment regimes (Gallie, 2007) to some extent is compatible with the five welfare regimes grouping. Inclusive employment regimes (Scandinavian countries) extend employment rights as widely as possible across the working age population; market employment regimes (a typical case is the UK) entail minimal employment regulation; and dualist regimes guarantee strong rights to a core workforce at the expense of the periphery of workers (Germany and in another sense the Mediterranean countries)

**Figure 7 Prevalence of sub-forms of nonstandard employment within & across welfare state regimes**



Source: Hipp Source: Authors' elaboration based on Eurostat Labour Force Survey (lfsi\_pt\_a; lfsa\_egaps) and Hipp *et al.* (2015, p. 353)

Own account self-employment is dominant in the Czech Republic Greece, Italy and Romania, fixed term employment is dominant in Finland, Hungary, Poland, Portugal, Slovenia and Spain, while in the rest of the countries it is part-time employment the most diffuse form (Allmendinger *et al.*, 2013). Even in terms of the dominant sub-forms differences within welfare regime emerge (i.e. temporary employment most prominent in Portugal and Spain, but self-employment the most common in Greece and Italy). The table below characterise the ten countries in our survey with respect to the welfare and labour market regimes and to the prevalence data presented above.



**Table 15 Characterisation of the 10 countries in our sample**

Country	Welfare regime	Labour market model	NSW Prevalence	Peculiarity
Germany	Continental /Conservative	Dualist	High (> 40%)	Low % self-employed, relatively high % of part-time employment
France	Continental /Conservative	Dualist	Medium (> 20%; <40%)	Low % self-employed, relatively high % of part-time employment
Italy	Southern	Dualist	High (> 40%)	High % self-employed
Netherlands	Continental /Conservative	Market	High (> 40%)	High % part-time employment
Poland	CEE	CEE	High (> 40%)	High % self-employed
Portugal	Southern	Dualist	Medium (> 20%; <40%)	High % of temporary contracts
Romania	CEE	CEE	Medium (> 20%; <40%)	High % self-employed
Slovakia	CEE	CEE	Medium (> 20%; <40%)	High % self-employed
Spain	Southern	Dualist	High (> 40%)	Highest % of temporary contracts
Sweden	Scandinavian /Nordic	Inclusive	High (> 40%)	Low % self-employed, relatively high % of part-time employment

Source: Authors' elaboration

Hipp *et al* (2015) have presented a systematic review of studies on the institutional determinants of the prevalence of different forms of NSW, from which they conclude that evidence is inconclusive because the institutional determinants of temporary employment, part-time work and solo self-employment are numerous and interrelated. They suggest that more research is needed that consider the complementary role of institutions, mostly at national level. Similarly, at the end of an econometric analysis focussed only on involuntary non-standard work Green and Livanos (2015) conclude that there is need to focus on labour market operations, policy changes and systems of social protection at country level in order to gain a better understanding. On the other hand, for what concerns young people the results of multi-level regression analyses suggest that neither employment protection of regular contracts nor its interaction with the level of employment protection of temporary contracts affects the young people's relative risk (Baranowska and Gebel, 2010). Instead, the author finds a positive association between collective bargaining coverage as a measure of insider outsider cleavages and the relative temporary employment risk of young people.

Finally, using evidence compiled below we characterise the 10 countries in our sample with respect to the coverage/access of individuals in NSW to four of the five types of social protection considered in this study (unemployment, pension, maternity, sick leave; exhaustive information was not found on occupational disease/accident disability benefits).

As anticipated, eligibility requirements may put those in NSW at a disadvantage even though they have in principle the same statutory access to social protection as standard employees. Such requirements include contribution records and level of earnings, those in temporary and part-time jobs are more likely to have fewer contributions, lower wages, and/or shorter

working hours than standard employees, thereby affecting their eligibility for benefits as well as the amount and duration of payments.

For unemployment benefits conditions may be very stringent like in Poland where in order to have access a non-standard worker must have worked 12 months in the 18 months previous to request the benefit, as compared for instance to the more lenient requirement of Spain (1 year in the previous 6). In some countries such as for instance Portugal all categories of workers, including the self-employed, are compulsorily covered by unemployment insurance, though the conditions for qualifying for benefits differ from those for employees in some cases. In other like France, self-employed people are not covered by unemployment insurance and cannot voluntarily opt to join the scheme, but they are entitled to unemployment assistance so long as they satisfy the resource conditions. In countries like the Netherlands or Italy self-employed people do not have access either to unemployment insurance benefits or unemployment assistance.

**Table 16 Unemployment benefit coverage for the 10 countries in our sample**

Country	Temporary contracts	entitlement conditions	Self-employed
Germany	12 months in previous 24 months		Access on a voluntary basis (also assistance)
France	122 days in previous 28 months		No coverage, no voluntary scheme, access to assistance
Italy	12 months in previous 24 months		No coverage, no voluntary scheme, no assistance
Netherlands	26 weeks in previous 36 weeks		No coverage, no voluntary scheme, no assistance
Poland	12 months in previous 18 months		No coverage, no voluntary scheme, no assistance
Portugal	12 months in previous 24 months		compulsorily covered (conditions may differ)
Romania	12 months in previous 24 months		Access on a voluntary basis
Slovakia	24 for months		Compulsorily covered (conditions may differ)
Spain	12 months in previous 72 months		Access on a voluntary basis
Sweden	6 months in previous 12 months		Compulsorily covered (conditions may differ)

Source: Authors' elaboration

With regards to pensions, workers with temporary contracts or in regular part-time employment tend to have more career interruptions, be earning and contributing less and therefore have lower pension entitlements, although this is less of an issue in countries (i.e. Italy & Sweden) that provide common access to a basic pension at a reasonable level. Pension arrangements for self-employed people are common and countries can be classified along two dimensions in four groups: whether pension schemes are compulsory or voluntary, and whether entitlements and eligibility are the same or differ compared to regular employees.

**Table 17 Pension coverage for the 10 countries in our sample**

Country	Temporary contracts	Self-employed
Germany	Pensions closely linked to contributions	Separate scheme / similar to standard employees
France	Pensions closely linked to contributions	Separate scheme / similar to standard employees
Italy	Access to basic pension	Separate scheme / similar to standard employees
Netherlands	Access to basic pension	First tier basic pension
Poland	Pensions closely linked to contributions	Separate scheme / similar to standard employees
Portugal	Access to basic pension	compulsorily covered/ similar to standard employees
Romania	Pensions closely linked to contributions	compulsorily covered/ similar to standard employees
Slovakia	Pensions closely linked to contributions	compulsorily covered/ similar to standard employees
Spain	Access to basic pension	Separate scheme / similar to standard employees
Sweden	Access to basic pension	First tier basic pension

Source: Authors' elaboration

Another issue is maternity benefits for employees. Whereas in Italy entitlements do not depend on an individual's form of employment or contributions record, in all other countries in the sample they do, as does the amount and duration of payment, which is likely to disadvantage non-standard workers.

**Table 18 Maternity benefits coverage for the 10 v in our sample**

Country	Temporary contracts
Germany	Tied to employment form or contribution
France	Tied to employment form or contribution
Italy	Not tied to employment form or contribution
Netherlands	Tied to employment form or contribution
Poland	Tied to employment form or contribution
Portugal	Tied to employment form or contribution
Romania	Tied to employment form or contribution
Slovakia	Tied to employment form or contribution
Spain	Tied to employment form or contribution
Sweden	Not tied to employment form or contribution

Source: Authors' elaboration

Conditions for entitlement to sickness benefit in the ten countries of our sample are summarised in the table below.

**Table 19 Sickness benefits coverage for the 10 countries in our sample**

Country	Temporary contracts	Self-employed
Germany	Stricter eligibility conditions	Separate social insurance scheme, but no sickness benefits
France	Less strict eligibility conditions	Separate social insurance scheme, some with sickness benefits
Italy	Less strict eligibility conditions	Separate social insurance scheme, but no sickness benefits
Netherlands	Less strict eligibility conditions	Covered by general scheme, same as employees
Poland	Stricter eligibility conditions	Voluntary scheme, stricter requirements/lower benefits
Portugal	Less strict eligibility conditions	Voluntary scheme, stricter requirements/lower benefits
Romania	Less strict eligibility conditions	Covered by general scheme, same as employees
Slovakia	Less strict eligibility conditions	Covered by general scheme, same as employees
Spain	Stricter eligibility conditions	Separate social insurance scheme, some with sickness benefits
Sweden	Less strict eligibility conditions	Covered by general scheme, same as employees

Source: Authors' elaboration

### **3.3 Behavioural aspects of individuals' decisions about social protection**

As anticipated, the review of the literature did not yield studies tackling the issue of social protection of NSW from a behavioural perspective, with the exception of studies either only indirectly relevant (i.e., Fossen and König, 2017) or very specific settings different from those present in Europe (i.e. de Casanova, 2017). Hence, below we discuss the behavioural dimension of social protection making reference to very general heuristic and biases, as well as to the seminal work on pension retirement decision by Thaler & Benartzi (2004, 2013) and by Benartzi & Thaler (1999, 2002, 2007).

Behavioural economics and more generally behavioural sciences study heuristics (mental shortcuts) and biases and provide a more realistic picture of our attitudes, decision making processes, choices and behaviour than the one proposed in the utility maximising view of human nature proposed by neo-classical economics and rational choice theory. There are a number of heuristics and biases, empirically documented in other field indirectly relevant to the object of this study. The conventional decision theory, assuming that agents are perfectly rational with not cognitive issues and stable preferences, fails to explain many critical decisions related to social protection, such under-optimal saving for pension or misperception of the likelihood of events such as losing one's job or the need to use health services.

Following the seminal work of Kahneman and Tversky (1973, 1974, 1979, 1981, 1982, 1984) on prospect theory individual are loss-averse, and since they dislike losses more than an equivalent gain, they are more willing to take risks, in order to avoid a loss. Moreover, decision-makers transform actual probabilities into perceived likelihoods to be used in their decision or, as named in prospect theory, decision weights. This transformation can be precisely modelled and help to explain employees' perceptions and behaviour related to health

and unemployment benefits (Beshears, *et al.*, 2006; Chetty *et al.*, 2013; Madrian *et al.*, 2001; Andreu *et al.*, 2009).

A second relevant aspect is time inconsistency of preferences causing procrastination (Milevsky, 1998; O'Donoghue and Rabin, 1999) to the point of producing myopic behaviour and hyperbolic discounting of the future. People generally want rewards sooner rather than later. Thus, options that delay a reward appear less attractive and people discount them in hyperbolic fashion. With hyperbolic discounting, the rate of discounting decreases as the delay occurs further in the future. Thus, the amount a future reward is discounted depends on the length of the delay and when the delay occurs. As a general rule, "we prefer smaller, more immediate payoffs to larger, more distant ones" (Dolan *et al.*, 2010, p. 21). We are a species who primarily live in the present and often lack self-control. Choice over time is heavily influenced by the trade-off between instant and delayed gratification, leading to a conflict between preferences we hold today versus the future. We might elect to eat fruit salad for dessert at the corporate Christmas party next month, but on the day, would much rather have the chocolate cake. In monetary terms, we might prefer to receive €5 today rather than €10 in three months. Similarly, a comparison of preferences for £5 received today versus €10 a week from today with €5 a year from today versus €10 a year and one week from today shows that people are more likely to wait the extra week for the greater reward in the latter case, because the delay occurs in the distant future. This may help explain the presence of procrastination in many decisions related to social protection, such as the insufficient amounts of saving for pensions and lapses in willpower.

Another bias discussed by behavioural economists is that of defaults and preference for the status quo (Samuelson and Zeckhauser, 1998). Many choices related to social protection include a pre-identified default option that is implemented in the event that individuals fail to register a preference: for instance, the coverage of a policy of health insurance is usually maintained from year to year if no explicit modification is required by the beneficiary of the policy. A growing body of evidence demonstrates that when given a choice between staying with the default option and making an active response for an alternative option, people disproportionately choose to stay with the default (Blake and Boardman, 2013; Mitchell and Utkus, 2003). The basic behavioural processes underpinning this bias for the default or status quo option remain to be fully elucidated, but at least two factors are likely involved.

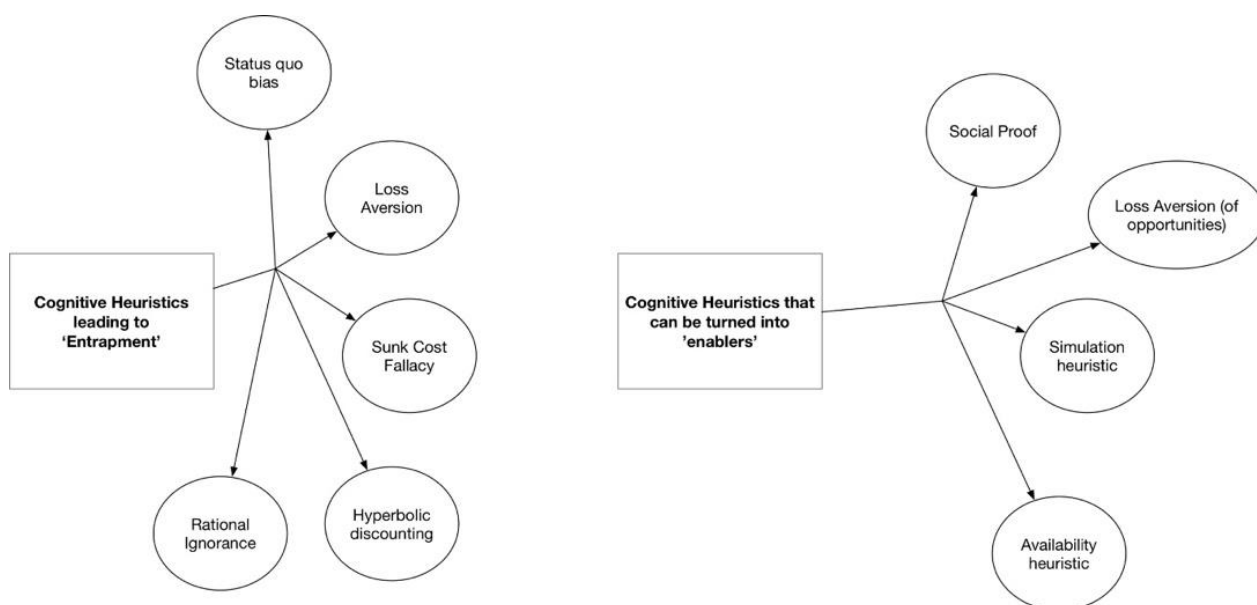
A final important insight from behavioural approach is the concept of cognitive scarcity. Shafir, Mullainathan and others have applied the limited capacity of attention model to the study of poverty and welfare provisions in the U.S. and in developing countries (Bertrand *et al.*, 2004; Mani *et al.*, 2013; Mullainathan & Shafir, 2013; Shafir, 2014); their insights, however, are fully applicable to the domain of NSW in Europe. These authors, starting from the sound behavioural hypothesis that in any given situation we do not have infinite cognitive capacity, have empirically shown that situations of stress such as under poverty or job insecurity further limits such capacity (because we are worried about many dire contingent needs) and create the condition of 'cognitive scarcity'. On such grounds, these authors recommend that policy makers ease the cognitive scarcity for poor people and/or for those receiving welfare benefits by reducing administrative burden and adopting the simplest possible procedures, so as to maximise take up of benefits and other welfare and social protection services/programmes. In the context of this study, however, cognitive scarcity is a rival hypothesis to that of hyperbolic discounting and myopic behaviour for the explanation of why some people in NSW may prefer more income and less social protection.

Thaler and Benartzi used some of these insights were applied to understand inefficient investments decision in pension for retirement by US workers and to devise a nudge increasing such investments well-known as 'Save More Tomorrow, SMarT'. SMarT has four ingredients, all of them based on the above mentioned behavioural insights and cognitive biases. First, employees are approached about increasing their contribution rates a considerable time before their scheduled pay increase. Because of hyperbolic discounting, the lag between the sign-up and the start-up dates should be as long as feasible. Second, if employees join, their contribution to the plan is increased beginning with the first pay check after a raise. This feature mitigates the perceived loss aversion of a cut in take-home pay. Third, the contribution

rate continues to increase on each scheduled raise until the contribution rate reaches a present maximum. In this way, status quo bias work toward keeping people in the plan. Fourth, the employee can opt out of the plan at any time. Although we expect few employees to be unhappy with the plan, it is important that they can always opt out. Knowledge of this feature will also make employees more comfortable about joining.

The following picture sketches the discussion presented above in the context of the current study. The cognitive heuristics on the left side of figure represent strong barriers to change someone employment position, in one way or another, these all favour the maintaining of someone's status quo. Those on the right instead may be used to foster change.

**Figure 8 Cognitive heuristics: Entrapment and Enablers**



Source: Authors' elaboration

**Status quo bias.** This could be seen as the tendency of individuals not to look for solutions or alternatives because they prefer, on average, for things to stay relatively the same (the so-called *status quo bias*). In this respect, opportune 'Default Option' nudges are very important.

**Loss Aversion.** People enter a decision-making scenario with a reference point. Individuals view a potential outcome as a gain or a loss based on this reference point. If I have €40, that might be my reference point. I'd consider any decision leading to greater than €40 a gain. Researchers have found that people assign a greater value to losses than to gains. Individuals experience more pain with a loss than the amount of joy when they experience an equal gain. I'd feel fairly happy if I found €10 and now had €50 in cash. But I'd feel much more unhappiness if I lost €10 and was down to €30 in cash. This leads people to engage in loss-averse behaviours—they want to avoid feeling loss. This has a major effect on decision-making.

**Sunk-cost fallacy.** This can be seen as particular manifestation of loss aversion. Various studies have identified a loss aversion ratio of between 1.5 and 2.5, which means that a prospective loss that is identical in money terms to a gain is valued up to 2.5 times more than the gain. However, where the choice presented is between a certain loss and a larger loss that is just a probability (*i.e.* there is a chance of no loss), diminishing sensitivity can result in excessive risk taking. This explains why private investors, once they are already losing, keep going in the hope re-gaining what they have already lost, since the value this more than the uncertain further loss. This is known as the sunk-cost fallacy.

**Hyperbolic discounting (Myopic behaviour).** As a general rule, "we prefer smaller, more immediate payoffs to larger, more distant ones" (Dolan *et al*, 2010, p. 21). We are a species

who primarily live in the present and often lack self-control. Choice over time is heavily influenced by the trade-off between instant and delayed gratification, leading to a conflict between preferences we hold today versus the future. We might elect to eat fruit salad for dessert at the corporate Christmas party next month, but on the day, would much rather have the chocolate cake. In monetary terms, we might prefer to receive €5 today rather than €10 in three months. Similarly, a comparison of preferences for €5 received today versus €10 a week from today with €5 a year from today versus €10 a year and one week from today shows that people are more likely to wait the extra week for the greater reward in the latter case, because the delay occurs in the distant future. This is known as hyperbolic discounting (Laibson, 1997). In general, present biased preferences are evident in a range of domains, including finance, health and environmental behaviour.

**Rational ignorance.** When information is long or presented in cumbersome fashion users consider the time costs of reading it greater than the benefits of being better informed.

**Simulation heuristic.** Individuals may tend to discount as improbable those events that are difficult to picture mentally, such as a job change, training and re-skilling.

**Social Proof.** Social validation is the act of an individual looking at what others they view as members of their social group recommend or dislike; people consciously and unconsciously look to their peers for guidance and affirmation.

**Availability heuristic.** The availability bias reduces complex probabilistic judgments to simpler ones through the ease to which relevant instances can be brought to mind

## 4 Social Protection and forms of employment

In section 4.1 we report in full the descriptive statistics that characterise our sample, whereas in all other paragraphs only a selection of descriptive statistics is presented (all table and graphs can be accessed in Annex 3 Statistical compendium). Please note that: a) the base sample (N) changes several times due to the filters applied, which are illustrated in the annexed survey questionnaire (Annex 1); so for instance, for total household income N is equal to 3,749 (instead of 8000) because this question was asked only to those who had previously reported being married or living with a partner (with or without children); b) the notation Q1, Q2 ... Qx, used at times, refers to how the various questions of the survey are recorded in the questionnaire.

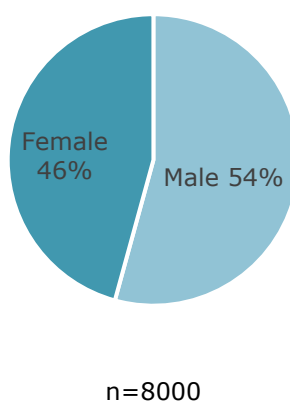
### 4.1 Socio-economic characteristics

Below we first provide the socio-demographic and socio-economic characterisation of our sample, after which we look at the prevalence of certain forms of NSW and at the motivations for engaging in them.

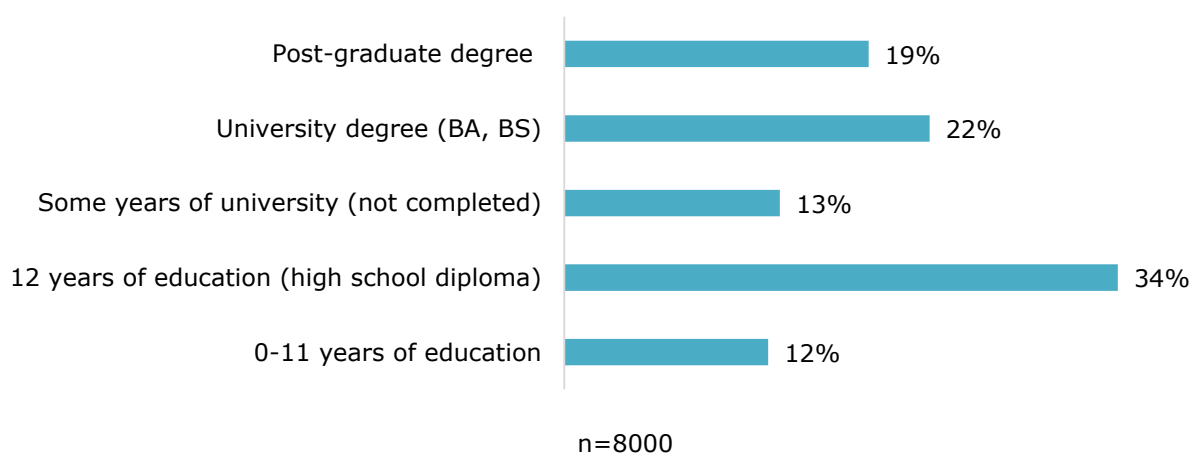
#### 4.1.1 Individual characteristics

The gender and educational distribution of our sample reflects very closely that of the 2016 Eurostat LFS that we used to design our sampling strategy.

**Figure 9. Gender (Q2)**



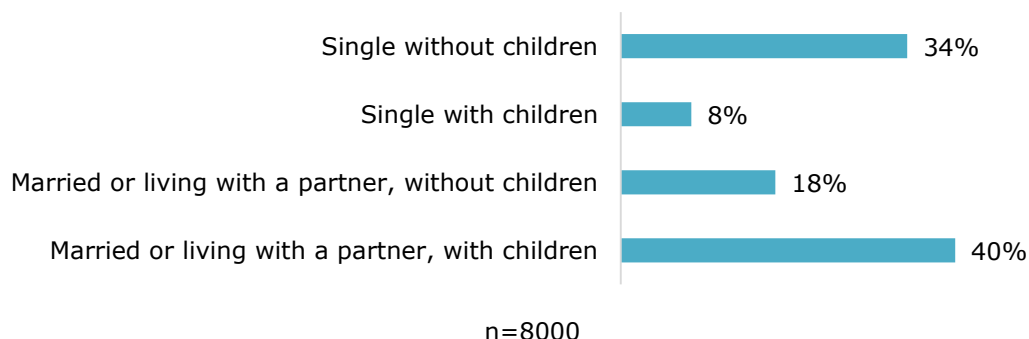
**Figure 10. Education (Q3)**





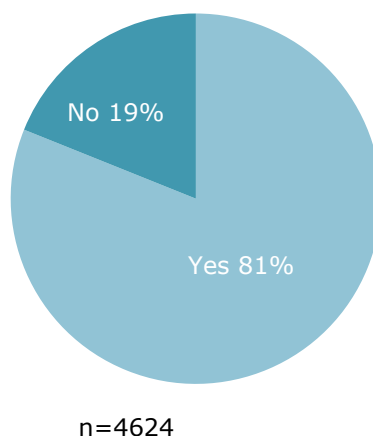
Respondents who are married or live with partner (with or without children) represents 58% of the sample, whereas single are 34%, and we have also 8% of single parents.

**Figure 11. Marital/family status (Q4)**



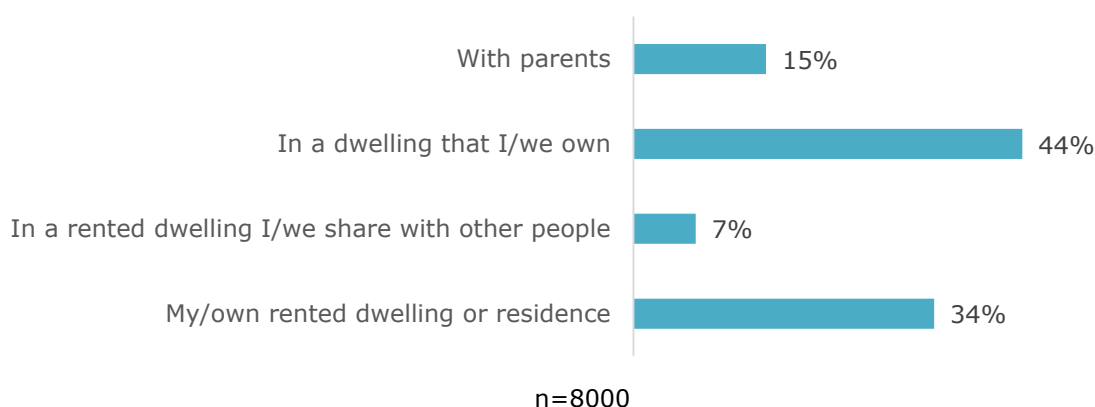
In 81% of the cases those married or living with a partner have a spouse who also works.

**Figure 12. Does your spouse (partner) work? (Q5)**



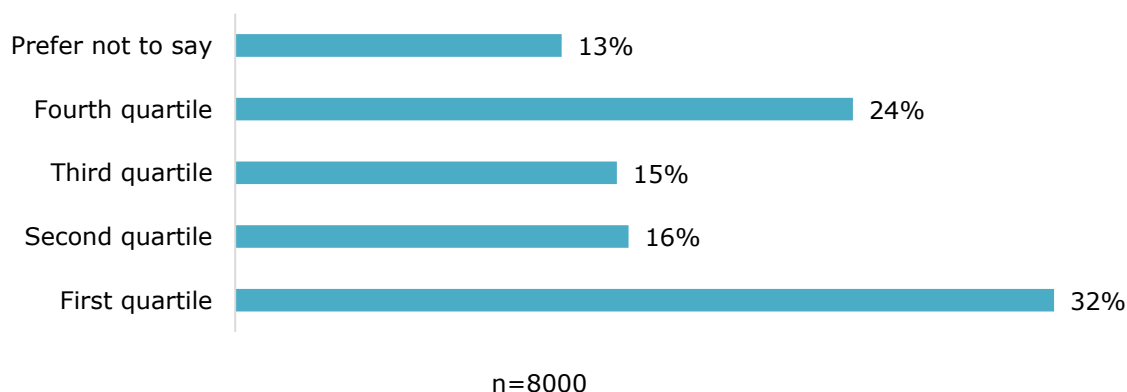
As much as 44% of our sample owns the house where they live, 34% rent their own apartment, whereas there is also 22% of the sample in more precarious residential conditions: 15% still living with parents and 7% renting a flat that is shared with other roommates.

**Figure 13. Do you live in ...? (Q6)**

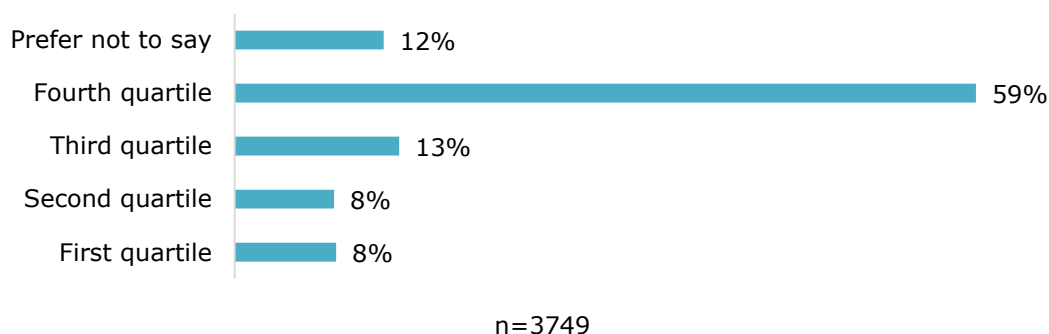


If we consider total annual individual income only, the highest share of our respondent falls in the lowest quartile of income distribution in their respective country: 34% as opposed to 24% falling in the highest quartile. But the situation is reversed, considering only the sub-sample (3749) of those married or living with a partner whose spouse also works.

**Figure 14. Total annual individual income (Q7)**

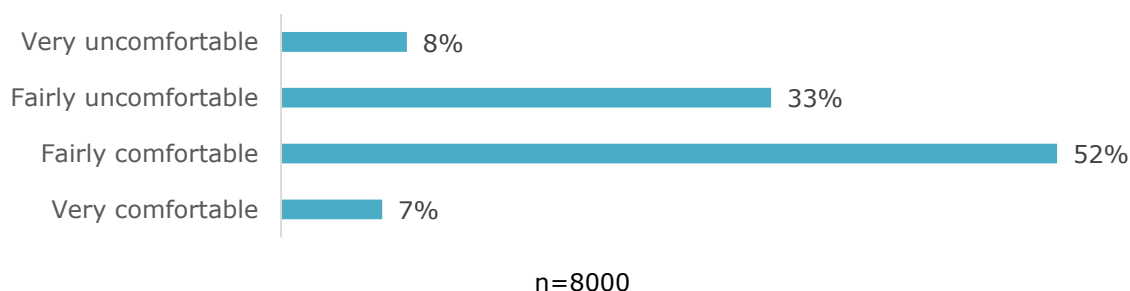


**Figure 15. Total annual household income (Q8)**

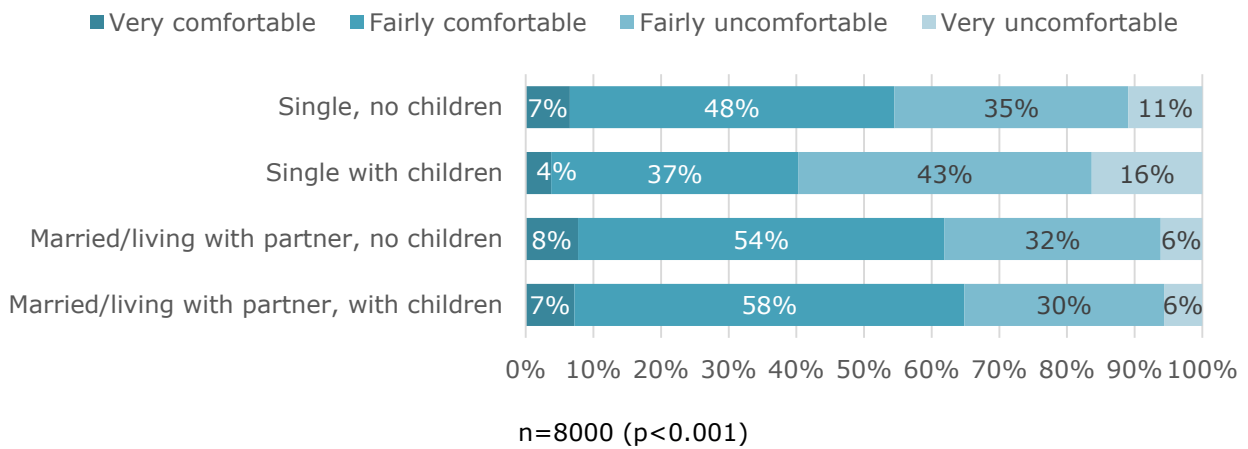


This aspect can be further explored looking at the next three graphs. The first shows the frequency of the answers to the question on being comfortable with the current income, the second cross-tabulates this with marital status (Q4), the third with the question whether the spouse works or not (Q5). So, the percentage of those reporting of being very or fairly comfortable with their income is: 59% for the sample as a whole; 62% and 65% for those married or living with a partner without and with children; 68% among those who married or living with partner where the spouse works, and only 46% for those married or living with a partner where the spouse does not work. Note that the differences of the next two cross-tabulations are both statistically significant ( $p < 0.001$ ).

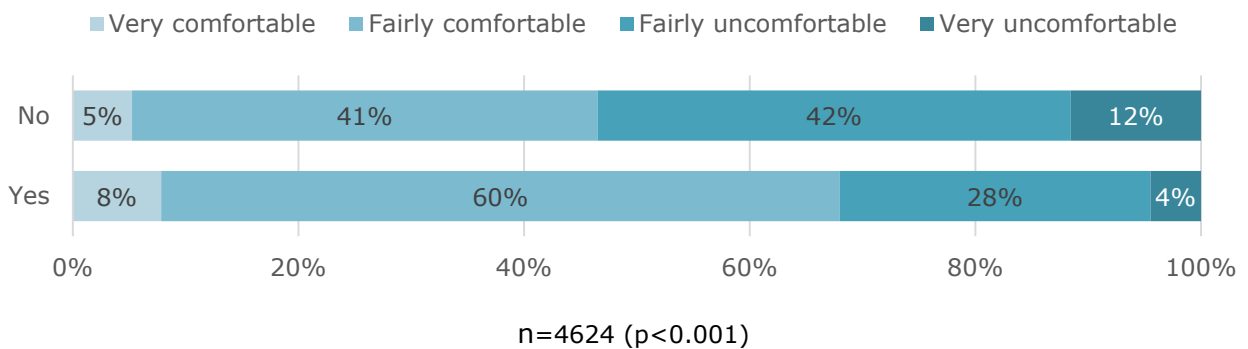
**Figure 16. With your current household income how comfortable is your life? (Q9)**



**Figure 17. With your current household income how comfortable is your life (Q9) by marital status (Q4)**

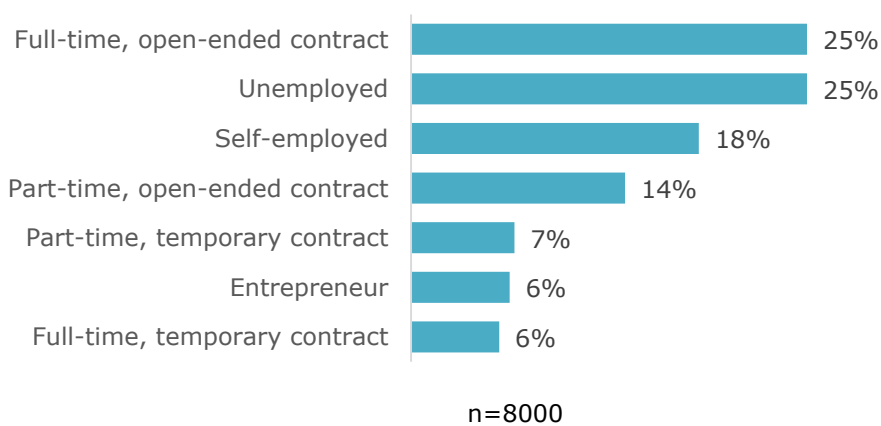


**Figure 18. With your current household income how comfortable is your life (Q9) by spouse employment (Q5)**



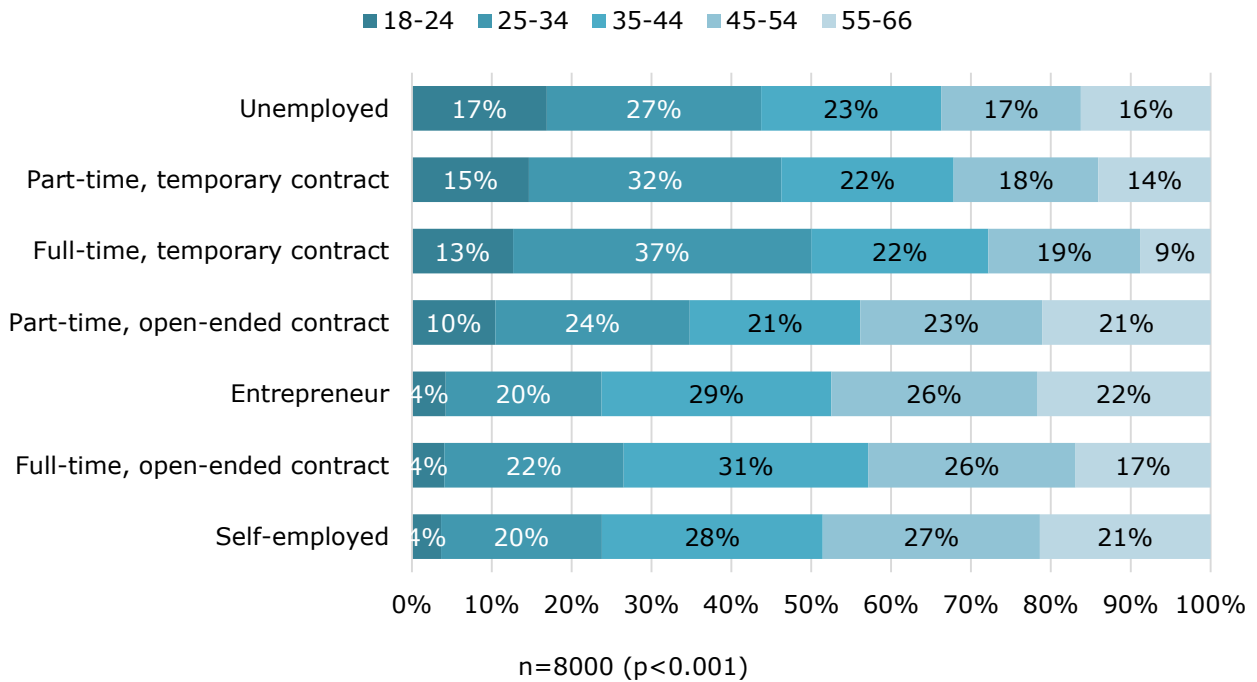
The distribution by employment status below reflects the quotas imposed in our sampling strategy.

**Figure 19. What is your current main employment status? (Q11)**



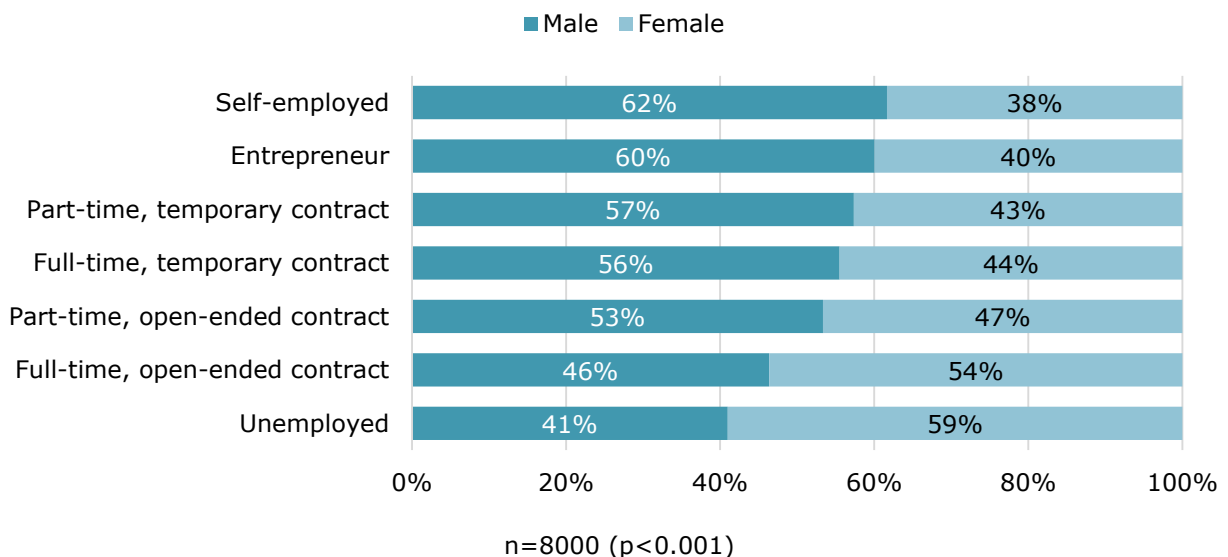
The cross-tabulation of forms of employment by age confirms that NSW and unemployment affect young people in much more marked way. The age differences are statistically significant as shown at the bottom of the graph.

**Figure 20. Main employment status (Q11) by age (Q1)**



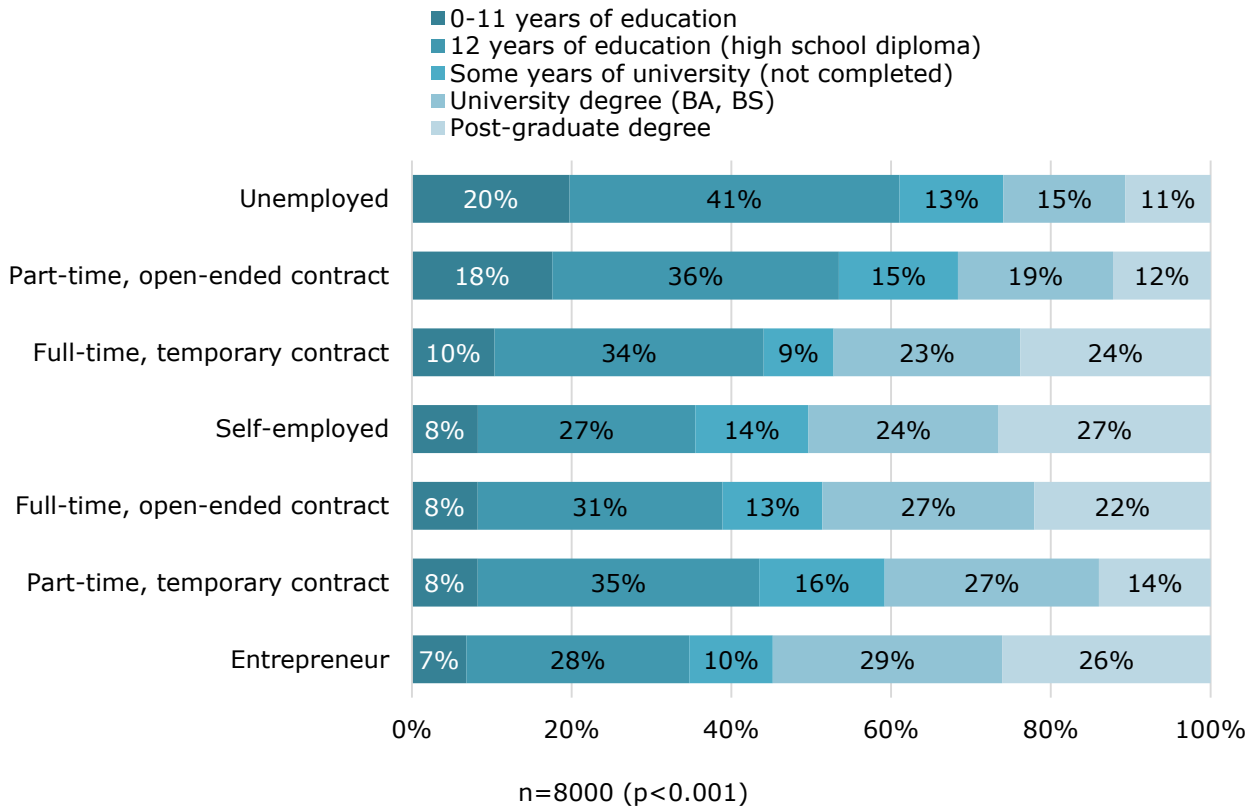
As could be expected, women are to some extent more likely to have part-time work (both with open-ended contract with 59% of the total sample and with temporary contract 54% of the total sample); also, it is worth noticing that men are more likely to have a full-time open-ended contract (60% versus 40% for women); gender differences in employment status are statistically significant.

**Figure 21. Main employment status (Q11) by Gender (Q2)**

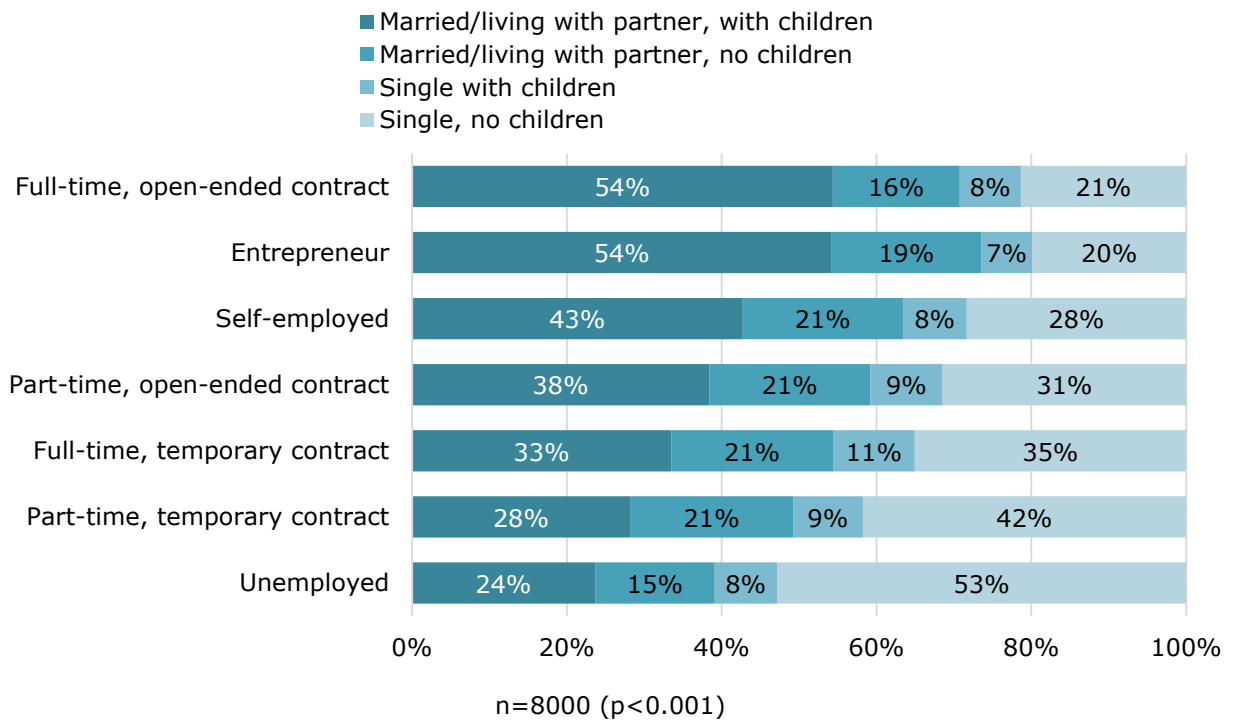


Educational level seems to make a clear difference (statistically significant) in that respondents with less than high school diploma or with just high school diploma make up a high proportion among the unemployed and in the various types of NSW. It is noteworthy, however, to notice that sizeable shares of university graduates and of individuals with post-graduate degrees also are in NSW positions and unemployed.

**Figure 22. Main employment status (Q11) by education (Q3)**

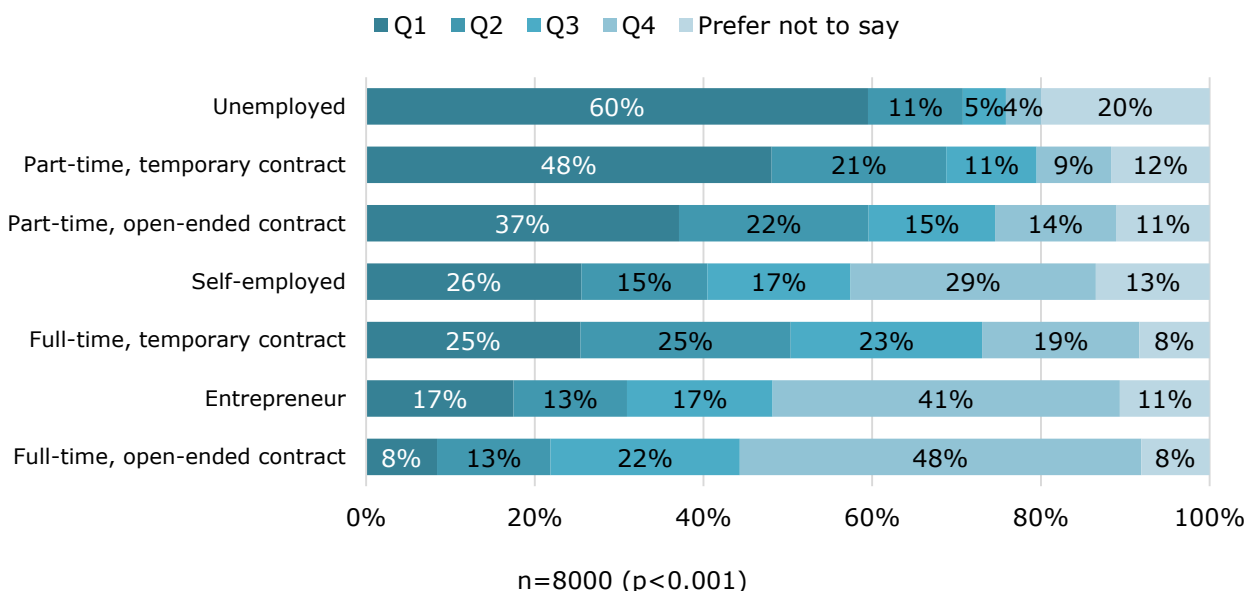


**Figure 23. Main employment status (Q11) by marital/family status (Q4)**

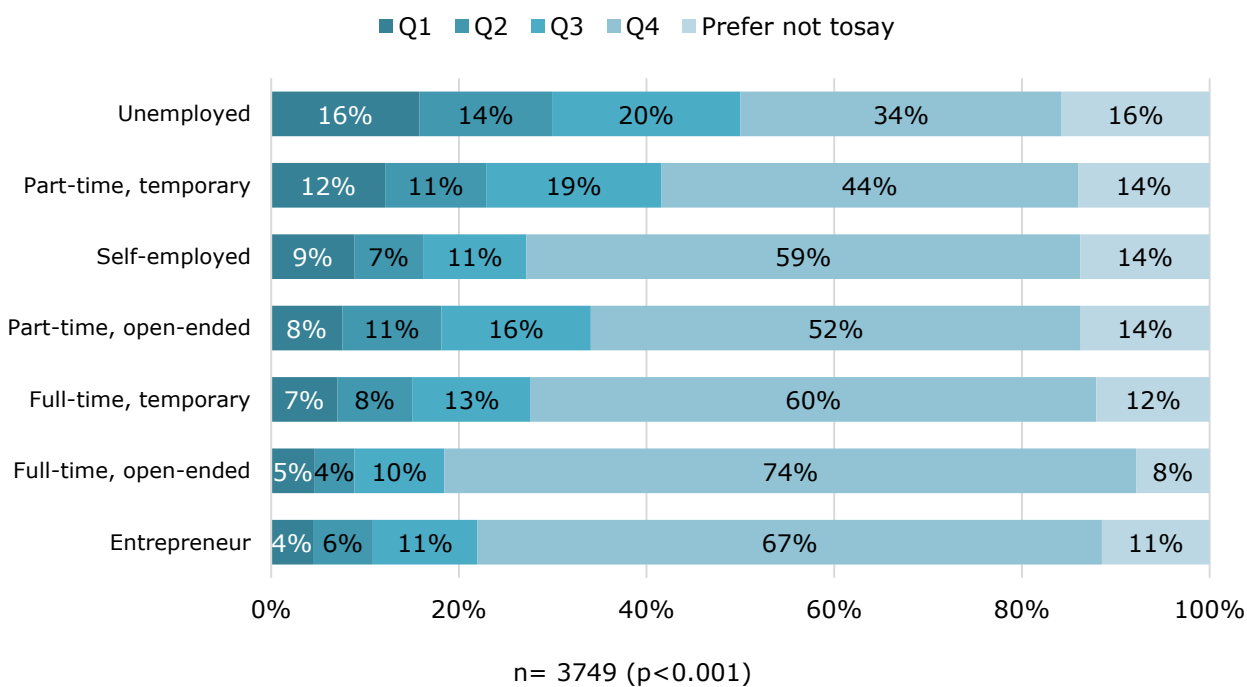


The differences by marital status are also statistically significant and seem to confirm a more consolidated position for respondents who are married or live with a partner. Married with children are particularly over-represented among the entrepreneurs. Full time employee with an open-ended contract and entrepreneurs are over-represented in the fourth quartile for annual income; the same with the addition of self-employed applies for total household income

**Figure 24. Main employment status (Q11) by total individual annual income (Q7)**



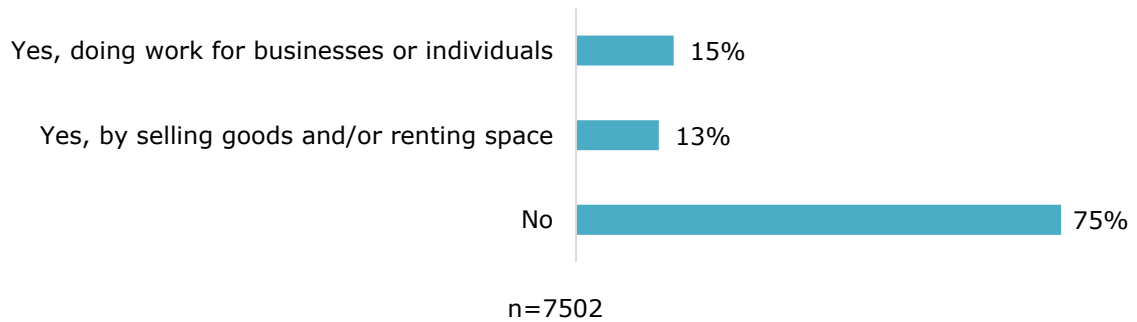
**Figure 25. Main employment status (Q11) by annual household income (Q8)**



#### 4.1.2 Prevalence of, and motivations for engaging in, certain forms of NSW

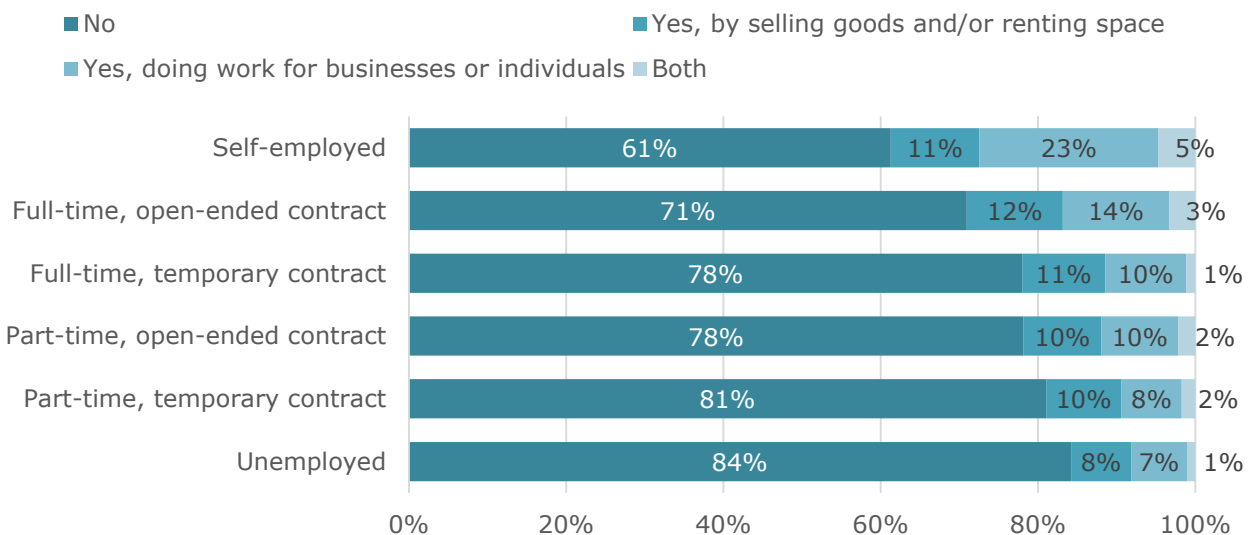
As can be seen from the graph below, 28% of our sample engage in such activities and more often doing work (15%) compared to selling goods or renting space (13%). It is worth mentioning that 3% do both activities.

**Figure 26. Participation in online economy by using platforms to help generate income (multiple answers; Q13)**



Below we have cross-tabulated the 28% of respondents participating in the online economy by employment status (Q11); the cross tabulation is statistically significant and shows that the self-employed are more represented among those doing work through online labour platforms, whereas very few unemployed are engaged in such activities and part-timers are engaged in them less than one could expect (contrary to much rhetoric about the fact that the sharing economy can help bringing the unemployed and under-employed back to work). Noteworthy also is the proportion of employees with an open-ended contract also using these platforms to generate income.

**Figure 27 Participation in online economy by employment status (Q13, Q11)**

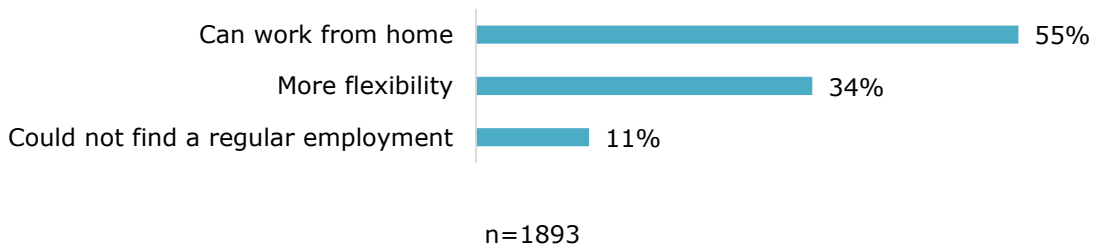


The next graph below shows that doing work or selling goods are the most common activities, whereas renting space is less frequent.

**Figure 28. You said you generate income from online platforms, could you tell us how? Q21 (multiple answers possible)**

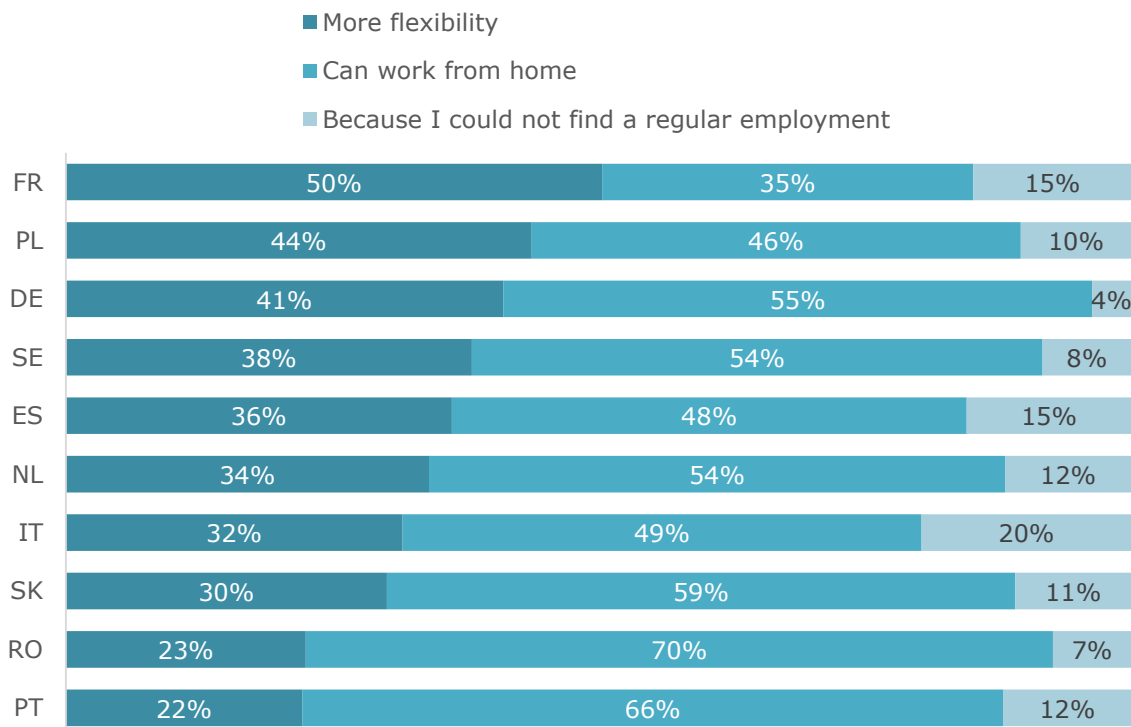


**Figure 29 Why do you work for online platforms? Q23**



The above graph gives a picture of the motivation for engaging in online platforms activities; as visible, the main one is the possibility of working from home, followed by flexibility, whereas only 11% apparently engage in such activities because they were unable to find a regular job. Considering the average sample response for 'Could not find a regular job' (11%), we can look at the countries difference reported in the next graph.

**Figure 30 Why do you work for online platforms? Q23 (by country)**

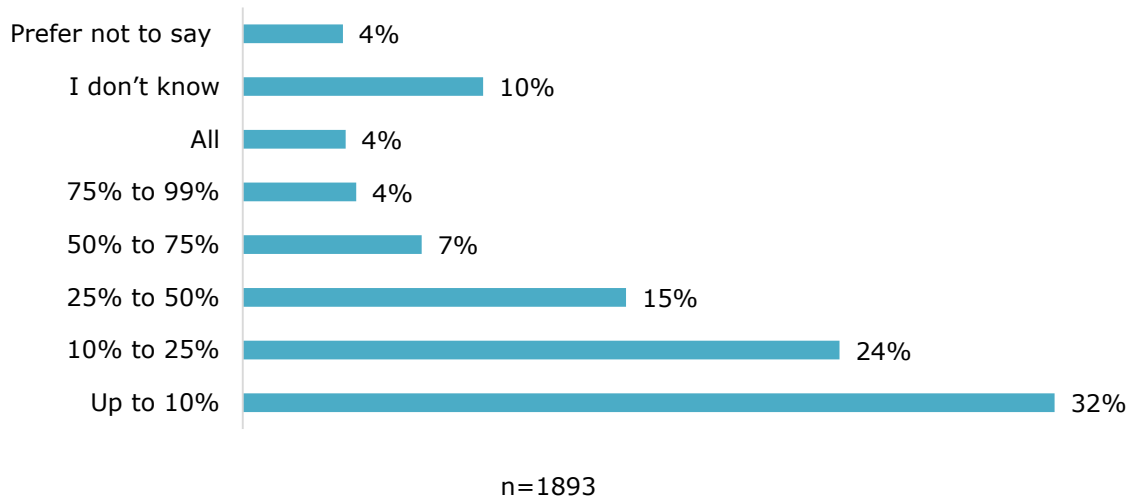


n=1893 (p < 0.001)



Italy with 20% and Germany with 4% stand out at the opposite end of the spectrum, but above the average with also find France and Spain both with 15% of respondents reporting that they use platforms to generate income because they could not find regular employment.

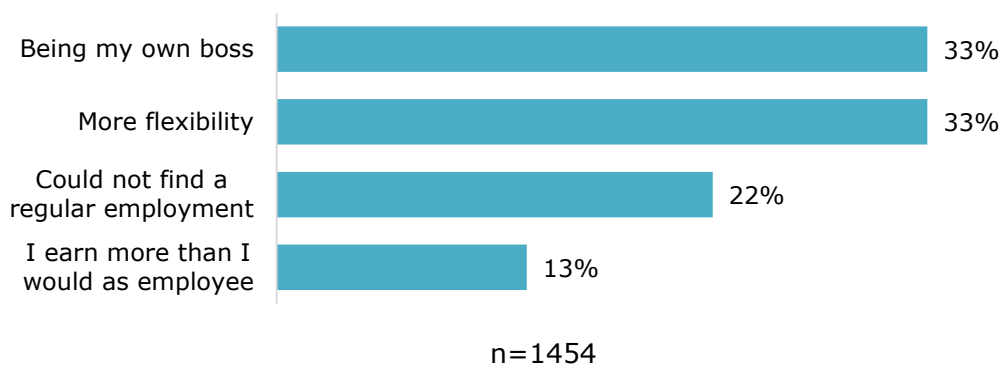
**Figure 31 Proportion of income derived through online platforms activities Q24**



For 15 % of those engaging with online platforms these generate between 50% and 100% of their income (summing up 75% to 99%, 50% to 75), for another 15% between 25% and 50%, for 39% they account for between 10% and 50%, and for 32% only up to 10% of their income if we take this last category for the sample as a whole (income from platform generating up to 10% of their income).

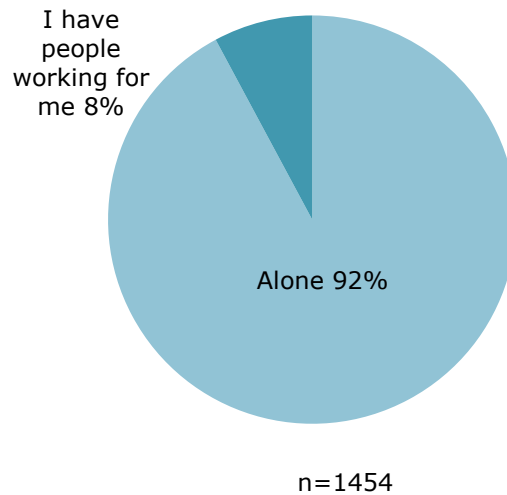
Among the reasons reported for being self-employed the graph above shows that 22% respondents are self-employed because they could not find a regular employment, whereas 66% cite either autonomy (33%) or flexibility (33%), while higher income is cited by only 13% of respondents.

**Figure 32 Reasons for being self-employed (Q16)**

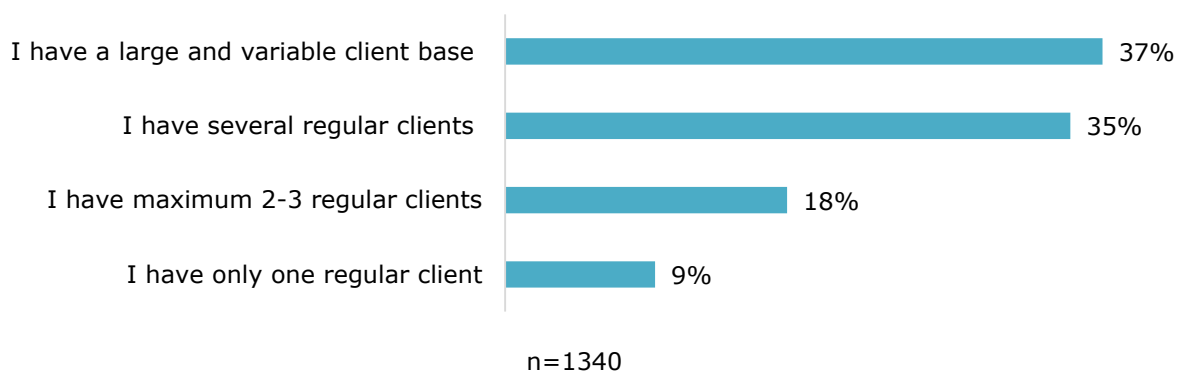


In the relevant literature on the self-employed two important distinctions are made. The first is between solo self-employed and self-employed hiring other people. The second is between true self-employed and dependent self-employed, with the latter being identified by the fact that the basically work for only one client. The next two graphs address these two distinctions and showing the characteristics of our sample with respect to them.

**Figure 33 Solo self-employed versus self-employed hiring other people (Q19)**

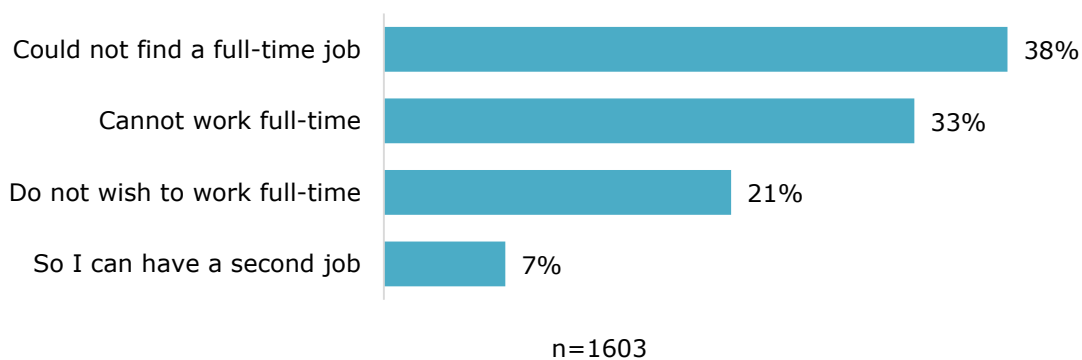


**Figure 34 Types of self-employed based on client base (Q20)**



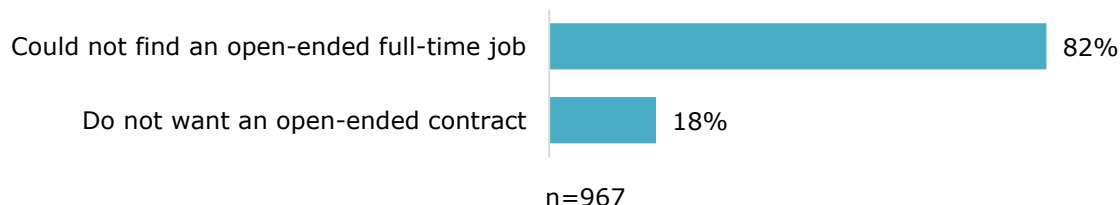
The overwhelming majority of our respondents are solo self-employed, and those hiring people are only 8%; on the other hand, self-employed working only for one regular client seem to account for only 9% of our respondents. In 38% of the cases working part-time is a clearly involuntary choice, whereas only for 28% of respondent it seems a deliberate choice, and for 33% a necessity due to their peculiar family or health situation.

**Figure 35 Reasons for working part-time (Q17)**



On the contrary, there can be no doubt that working on temporary contracts is clearly an involuntary choice.

**Figure 36 Reasons for having a temporary job (Q17)**



#### **4.1.3 Key points**

From the overview in this paragraph we can point out a few stylised facts, most of which confirm and add to those established in the relevant literature. Firstly, living with a partner who also works make a big difference in terms of income security and functions as a buffer for individuals in NSW, whereas being single and in NSW is a source of deeper precarious conditions and is more typical of young people. Second, confirming evidence from the literature, young people even with high level of educational attainment are over-represented both among those in NSW and among the unemployed. Third, part-time (both with open ended and temporary contracts) is a gendered phenomenon and it is more common among women.

Moving to the prevalence of some forms of NSW and the motivations to engage in them, our sample presents some noteworthy findings. Firstly, engagement in online platforms, which adds up to 28% of the sample. Although those who do it regularly and obtain a significant share of their income represent a smaller proportion compared to the existing literature, we find a smaller share of those reporting working for and through online platforms because they could not find a regular job. Second, also for part-time work and self-employment, the proportion of those considering it an involuntary choice is smaller as compared from data coming from the Labour Force Survey. These two findings may be explained by the specificity of online panels, which are representative of the online population but not of the population at large and it is possible they do not catch the most disadvantaged segments. On the other hand, we find that working with temporary contracts it is clearly an involuntary choice.

#### **4.2 Adequacy and equalisation of social protection, future concerns and ranking of benefits**

To assess the extent to which social protection is adequate and equal across employment forms, three groups of variables have been used. First, we look at respondents' judgement on the adequacy of social protection (Q30) and at their self-reported level of coverage (Q25) and how this varies by several control variables and by forms of employment. Second, we consider how worried are respondents about certain risks (Q37 and similar) and how such worries also vary by several control variables and by forms of employment. Considering concerns about risk can be used as a measure of adequacy and equalisation in view of the literature showing that NSW increase objective and subjective insecurity, thus, leading to some psychological negative outcomes. In this respect it is important to point out how with our data we can replicate to some extent the analysis performed by Burgoon and Dekker (2010) and reported in § 3.1. From our survey we have two clearly close or equivalent measures to those used by these authors. One asking respondents how comfortable they feel with their income and one asking how worried they are about losing their job. To measure the support for more social protection Burgoon and Dekker (2010) ask a more direct question (and in our view 'framing') on whether the government should do more, whereas we have a sort of reverse question that indirectly measure the same aspect, having asked the extent to which our respondents considered the social protection system in their country adequate. Hence by analogy with this study we can extrapolate two hypotheses from this study to test with our data:

*Hypothesis 1: Individuals in temporary employment and possibly in regular part-time employment and self-employment ought to report more perceived insecurity than those in full time open-ended employment*

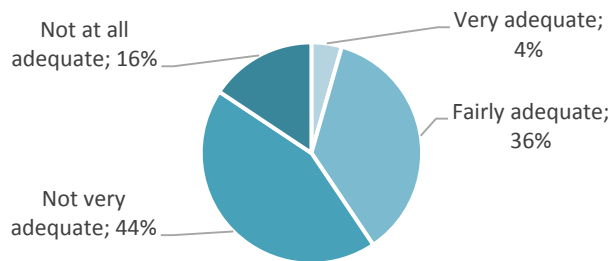
*Hypothesis 2: Individuals in temporary employment and possibly in regular part-time employment and self-employment ought to perceive the level of social protection in their country in less favourable terms as compared to those in full time open ended employment*

Third, we also look at how respondents rank different benefits (Q48 and Q49), for this is an additional measure of what they are most worried about.

#### 4.2.1 Social protection adequate support

We asked respondents whether they considered that in general the social protection they have access to provides adequate support for various situations (i.e. becoming unemployed, covering old age pension, maternity/paternity leave, sickness leave, disability leave). The distribution of the answers is reported below.

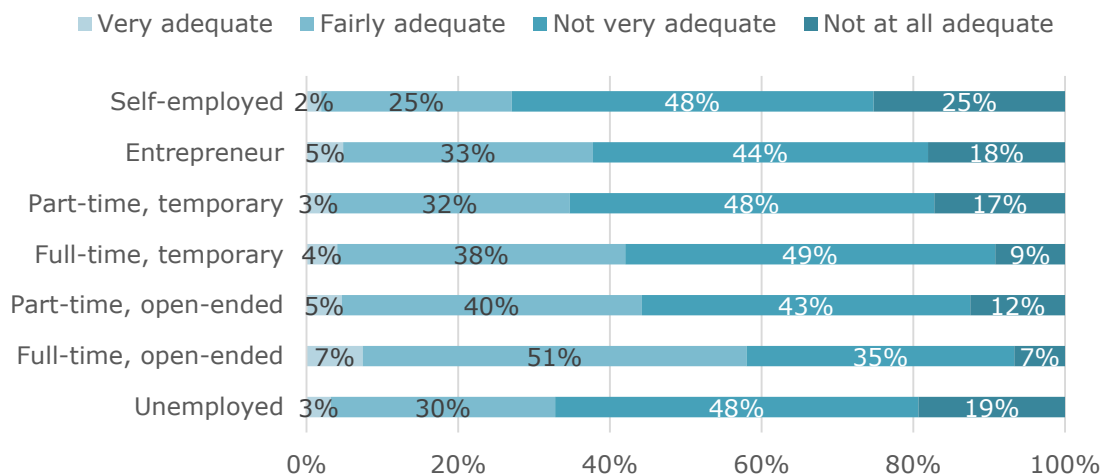
**Figure 37. Social protection adequate support (Q30)**



n=8000

A total of 60% of respondents consider social protection not at all adequate (16%) or not very adequate (44%), and there are statistically significant differences in such judgement by employment status.

**Figure 38. Social protection adequate support (Q30) by employment status (Q11)**

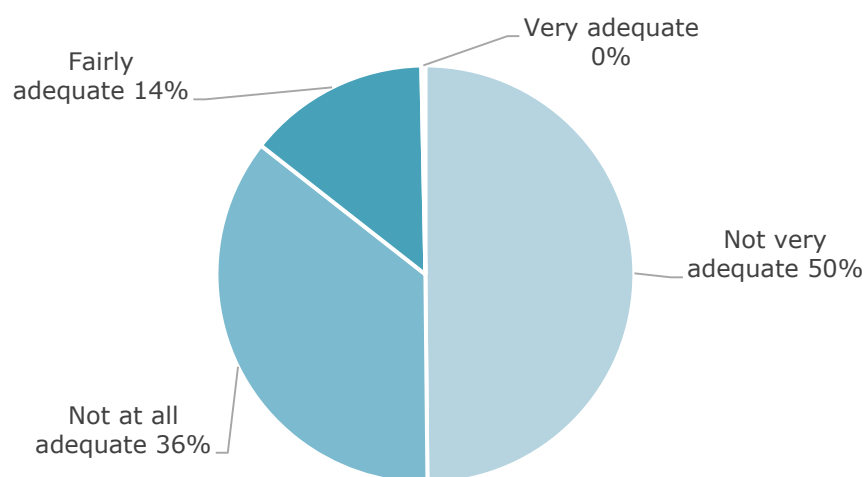


n=8000 (p<0.001)

Taking, for instance, the self-employed and those employed full-time on an open-ended contract the appraisals are specular: 73% of the former consider it not adequate at all (25%) or not very adequate (48%); whereas for the latter this percentage goes down to 42% with as much as 58% considering it very adequate (7%) or fairly adequate (51%).

In the graph below, we tabulated the judgement on adequacy of the social protection only by involuntary self-employments (we took only individuals who can be considered as involuntary self-employed). As expected, in this case the percentage of those considering social protection not very adequate and/or not adequate at all jumps to 86%.

**Figure 39 Social protection adequate support (Q30), by self-employed who are so due to inability to find regular employment (Q16 = 4)**



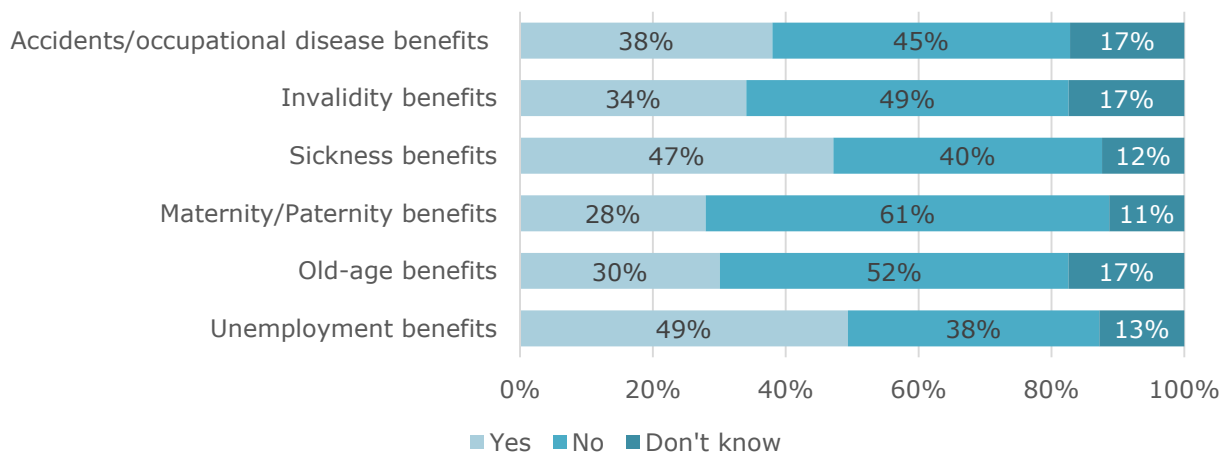
n=319

In Q25 we asked respondents whether in case of need they would be entitled to the six types of benefits considered in this survey (unemployment, old-age, maternity/paternity, sickness, invalidity, accidents/occupational diseases). The respondents had three options for their answers: Yes; No and Do not know (information not clear and/or easy to access/understand). Thus, Q25 provides us both with a measure of coverage (Yes/No) and with one of the level of transparency of the system (I do not know), and we comment the latter in detail only in § 4.3.

On the other hand, the findings from Q25 and its cross-tabulation below at sample level should be taken with care, given that we have no way to ascertain from our survey how many of those answering 'I do not know' are actually covered or not. As a result, the percentages presented below for the sample as a whole are probably an underestimation of actual coverage.

The graph below shows the distribution of answers to Q25 and gives us already important information. First, for none of the situations below more than 50% report being covered. Second, coverage seems relatively higher for sickness and unemployment benefits compared to the other benefits, and particularly low appears coverage for maternity/paternity benefits where as many as 61% report not being covered; also high are the percentages of those saying they are not covered for old-age (52%) and invalidity (49%).

**Figure 40. In case of need, would you be entitled through your main job to... (Q25)**



n=8000 (Unemployment benefits n=6000)

We now present a three-way analysis cross-tabulating those who answered 'Yes' to Q25 by employment status (Q11) and by country, the percentages are calculated removing from the denominator those who answered 'I do not know' to Q25. In this case, then, the percentages will be an overestimation of coverage; yet, this applies to all countries and so we will just compare countries among each other and this will still give us some interesting comparative insight.

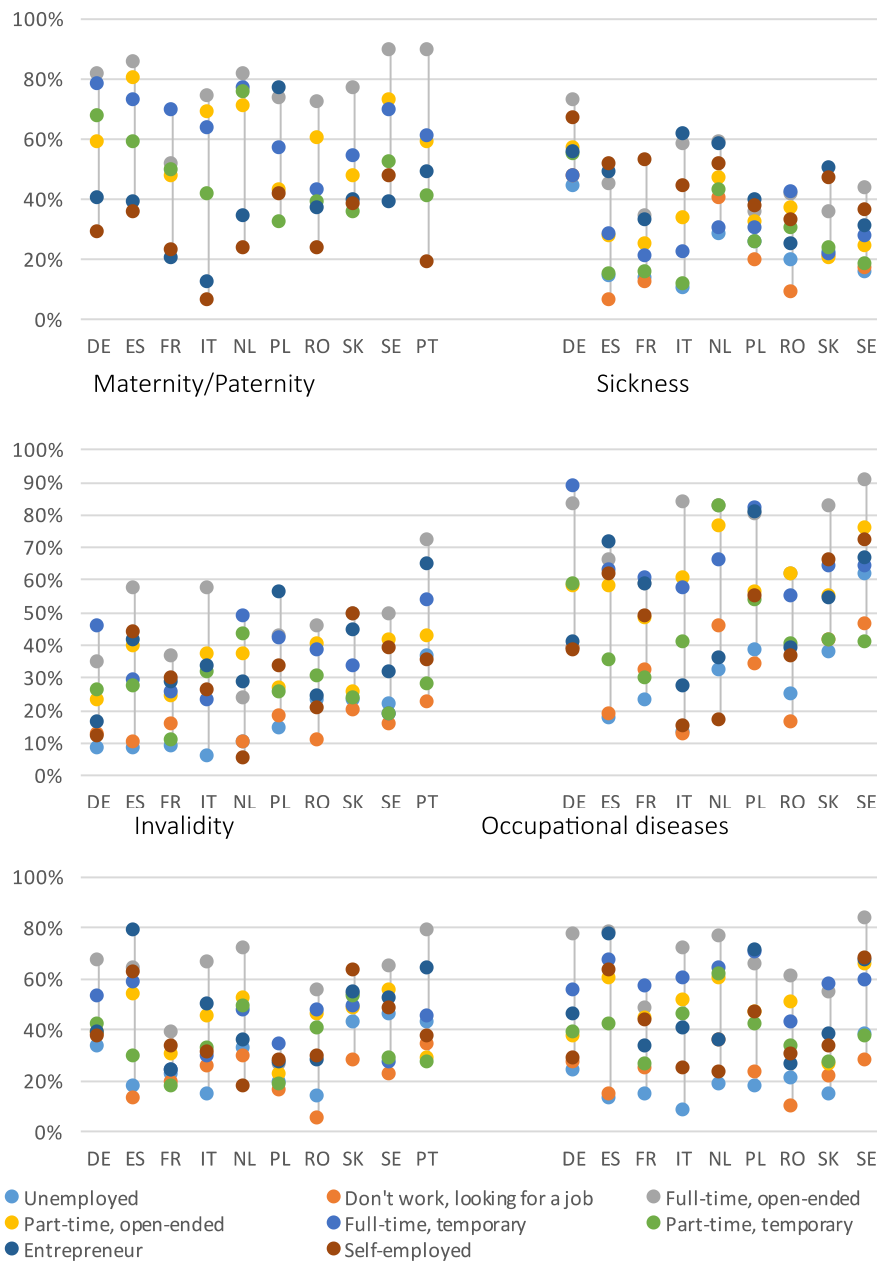
**Unemployment benefits.** The self-employed reporting being covered for unemployment in higher percentages in Sweden (47%), Poland (41%); a mid-level group includes Slovakia (38%), Spain (36%), and Germany (29%). Whereas the percentages are lower in the Netherlands (23%), in France (23%), and Romania (24%). The two countries where self-reported coverage is very low are Italy (6%) and Portugal (18%). Part-time workers with temporary contract report being covered above or just below 50% in the Netherlands (75%), Germany (68%), Spain (59%), France (49%), and Sweden (47%). In the remaining country self-reported coverage is relatively lower, and particularly in Poland (32%), Romania (37%), and Slovakia (38%). Self-reported coverage for those in open ended full-time employment is equal or above sample average in all countries and is particularly high in Sweden and Portugal.

**Old-age.** The self-employed report being covered for old-age benefits in higher percentages in Germany (66%), France (53%), Spain and the Netherlands (51%); around 40% in Slovakia (46%), Portugal (44%), Italy (41%), and Poland (38%); the lowest self-reported coverage is found in Romania (33%) and Sweden (36%). Self-reported coverage for part-time workers with temporary contract is higher in Germany (55%), Netherlands (43%), Spain (59%), France (49%), and Sweden (47%). It is between 30% and 40% for Poland (32%), Romania (37%), and Slovakia (38%), it is 23% in Portugal, 18% in Sweden, and only 12% in Italy. Self-reported coverage for those in open ended full-time employment is higher compared to the self-employed and part-timers with temporary contracts for all countries but differs widely by country ranging from 73% in Germany to as low as 35% in Slovakia.

**Maternity/paternity.** The self-employed report being covered for old-age benefits in higher percentages in Slovakia (66%), Spain (53%), and Sweden (39%); intermediate level of self-reported coverage can be found in all other countries, with the exception of the Netherlands (5%) and Germany (12%) where is very low. On the contrary, the Netherlands (43%) show the highest share of self-reported coverage for part-time workers, for most other countries the share of part-timers with temporary contracts self-reporting being covered is between 20% and 30%, whereas it is relatively lower in France (10%) and Sweden (19%). Self-reported coverage for those in open ended full-time employment is higher compared to the self-employed and part-timers with temporary contracts for all countries but presents some remarkable country differences with the highest share being that of Portugal (72%).

**Sickness.** The self-employed report being covered for sickness benefits in higher percentages in Sweden (72%), Slovakia (66%), Spain (61%), Poland (55%), and France (49%); intermediate level of self-reported coverage can be found in Germany (38%), Romania (36%), and Portugal (30%), while is relatively lower in Italy (15%) and the Netherlands (17%). On the contrary, also in this case, the Netherlands (82%) show the highest share of self-reported coverage for part-time workers, followed by Germany (59%), and Poland (53%); for all other countries the share of part-timers with temporary contracts self-reporting being covered is between 30% and 40%. Self-reported coverage for those in open ended full-time employment is higher compared to the self-employed and part-timers with temporary contracts for all countries and compared to the previous benefits presents less marked country differences.

**Figure 41 Social protection coverage (% of Q25a-f = "Yes") by employment status (Q11) and country**



n=8000 (unemployment benefits n=6000) (p<0.001)

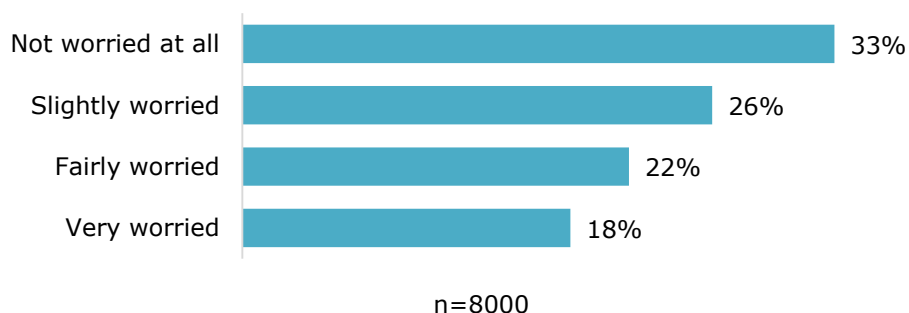
**Invalidity.** The self-employed report being covered for invalidity benefits in higher percentages in Slovakia (63%), Spain (62%), and Sweden (48%); intermediate level of self-reported coverage can be found in all other countries except the Netherlands (18%). On the contrary, again, the Netherlands (49%) show high share of self-reported coverage for part-time workers, though the share is higher in Slovakia (53%). In all other countries the share is between 20% and 30%, except in France (17%) where is relatively lower. Self-reported coverage for those in open ended full-time employment is higher compared to the self-employed and part-timers with temporary contracts for all countries; differences among countries are fairly remarkable ranging, for instance, from 79% in Portugal and only 26% in Poland.

**Accidents/occupational diseases.** The self-employed report being covered for accidents/occupational diseases benefits in higher percentages in Sweden (68%), Spain (63%), Poland (46%), and France (46%); intermediate level (between 30% and 40%) of self-reported coverage can be found in all other countries except Italy (25%) and the Netherlands (23%) where is relatively lower. On the contrary, again, the Netherlands (61%) show the highest share of self-reported coverage for part-time workers. In all other countries the share is above 30%, except in Slovakia (27%) where is relatively lower. Self-reported coverage for those in open ended full-time employment is higher compared to the self-employed and part-timers with temporary contracts for all countries; differences among countries are fairly remarkable ranging, for instance, from 86% in Portugal and 48% in France.

#### **4.2.2 Insecurity and concerns**

We consider now measure of insecurity and concerns considering only losing a job and preparing for retirements (all graphs for illness and other risks can be consulted by reading the statistical compendium). About two thirds (67%) of our sample are from slightly (26%) to very worried (18%) of losing their job within the next 12 months (another 22% being fairly worried).

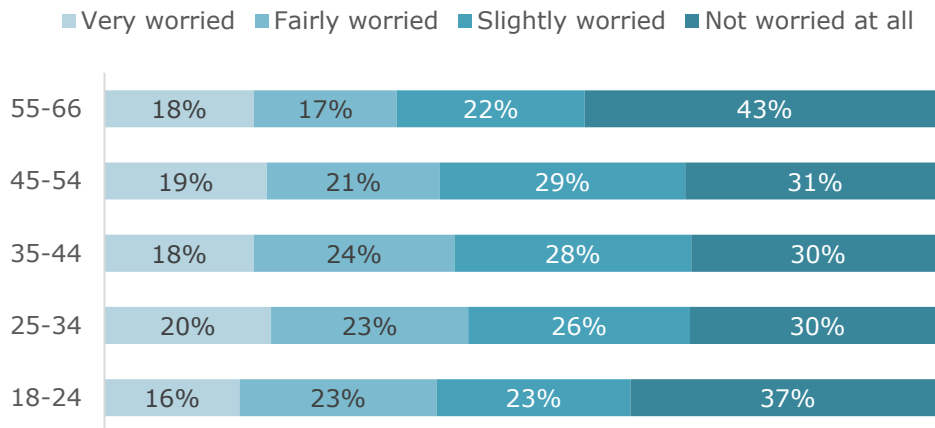
**Figure 42. Thinking about the next 12 months how worried are you about unemployment? (Q37)**



At the two extreme of age we find the highest proportion of individuals reporting they are not worried at all: 46% for the group 55-66 and 37% for the group 18-24. On the other hand, there are no significant differences with respect to gender and education for concerns of becoming unemployed (graphs not reported but can be found in statistical compendium).



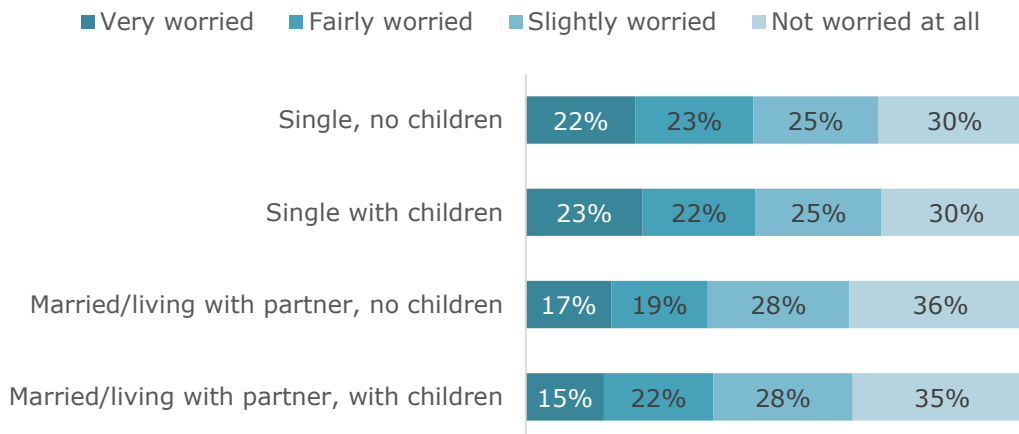
**Figure 43. Concern about becoming unemployed (Q37) by Age (Q1)**



n=8000 (p<0.001)

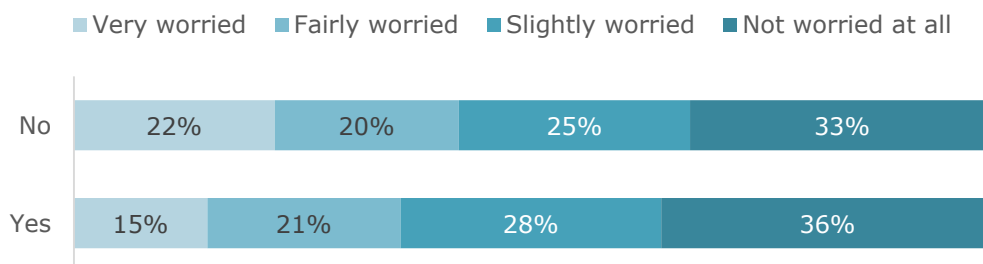
In line with what we have previously commented with respect to family status and income, respondents being married or living with a partner seem more optimistic, and the same applies for those whose partner also work (next two graphs).

**Figure 44. Concern about becoming unemployed (Q37) by Marital/Family status (Q4)**



n=8000 (p<0.001)

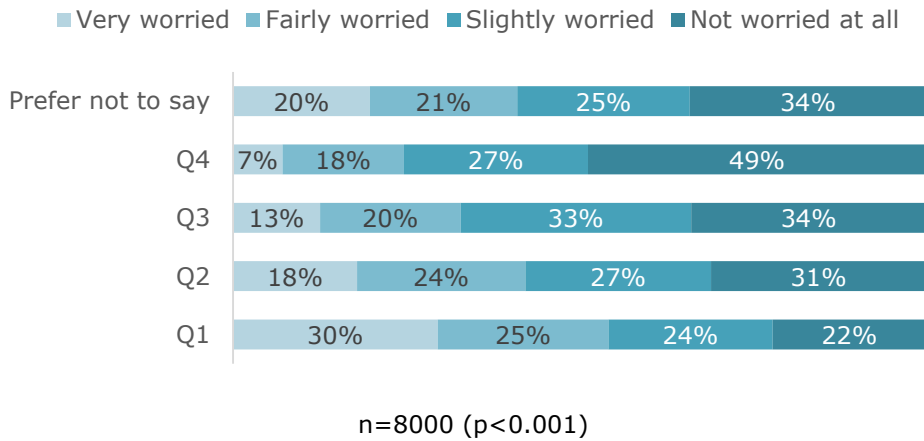
**Figure 45. Concern about becoming unemployed (Q37) by Partner employment status (Q5)**



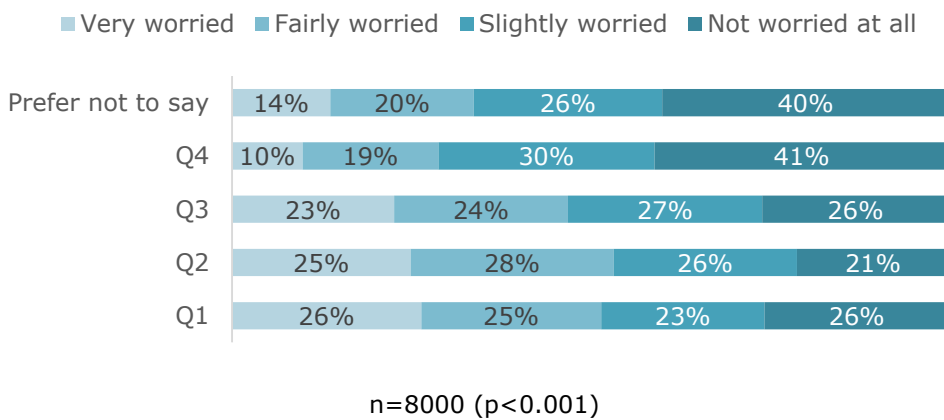
n=8000 (p<0.001)

The next three graphs concerning income confirm what could be expected, namely that individuals in higher income brackets are less worried about becoming unemployed.

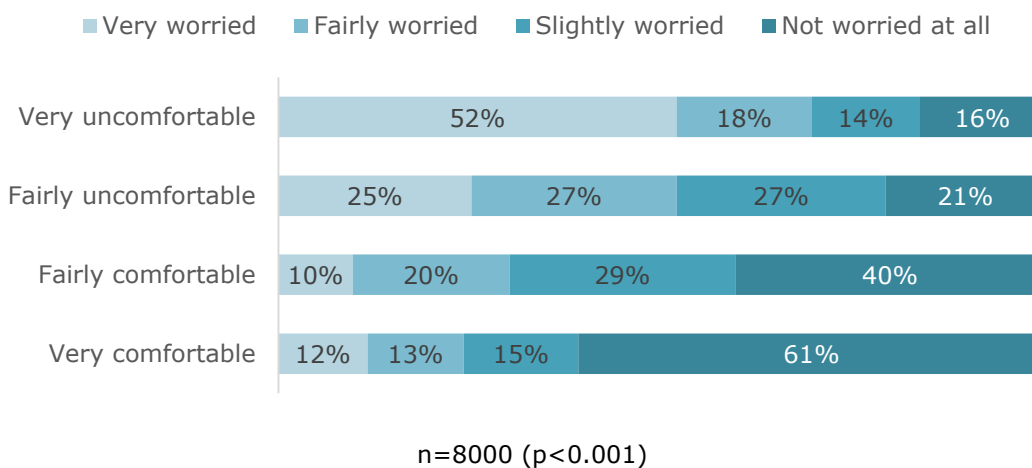
**Figure 46. Concern about becoming unemployed (Q37) by total annual income (Q7)**



**Figure 47. Concern about becoming unemployed (Q37) by total household annual income (Q8)**

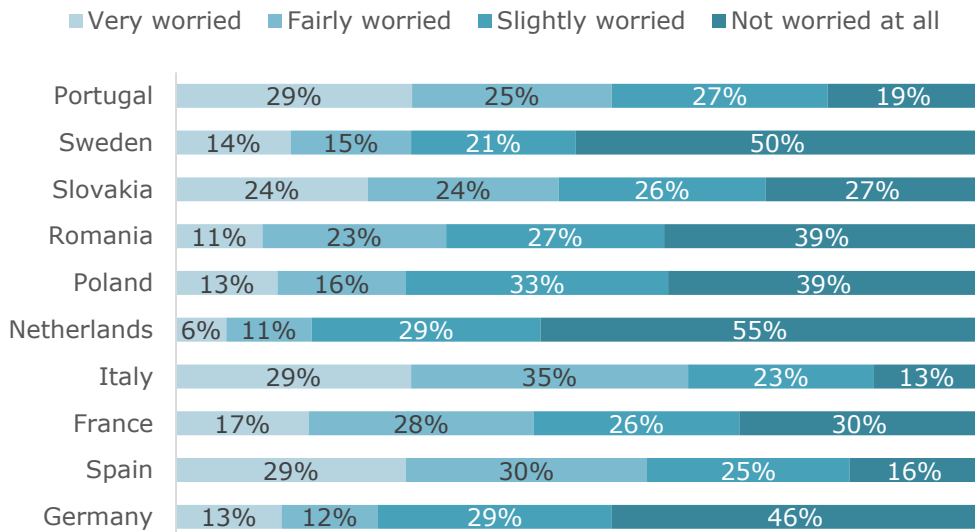


**Figure 48. Concern about becoming unemployed (Q37) by comfortability with household income (Q9)**



When we break down by country, concerns appear higher in countries that have suffered the most from the Great Recession and are recovering at a slower speed such as Italy, Portugal, and Spain.

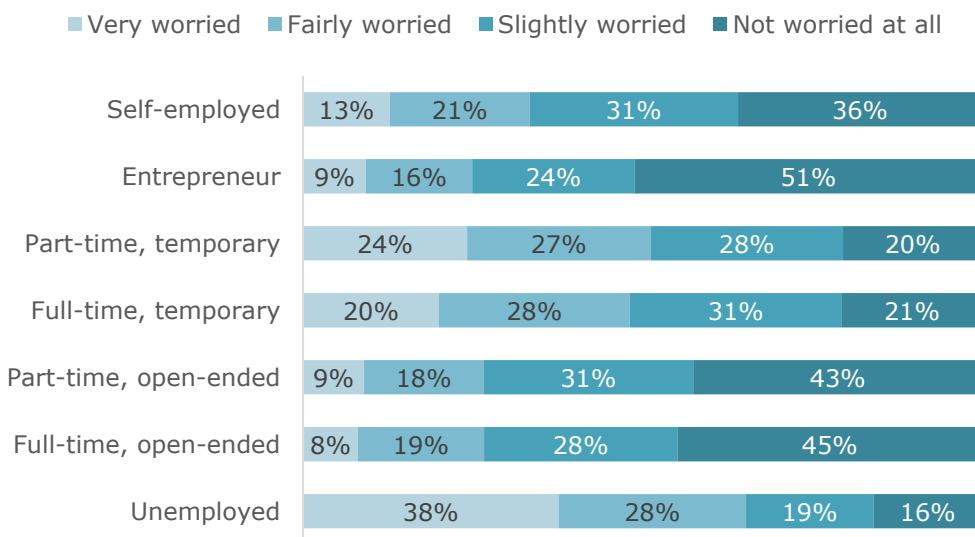
**Figure 49. Concern about becoming unemployed (Q37) by country (Q10)**



n=8000 (p<0.001)

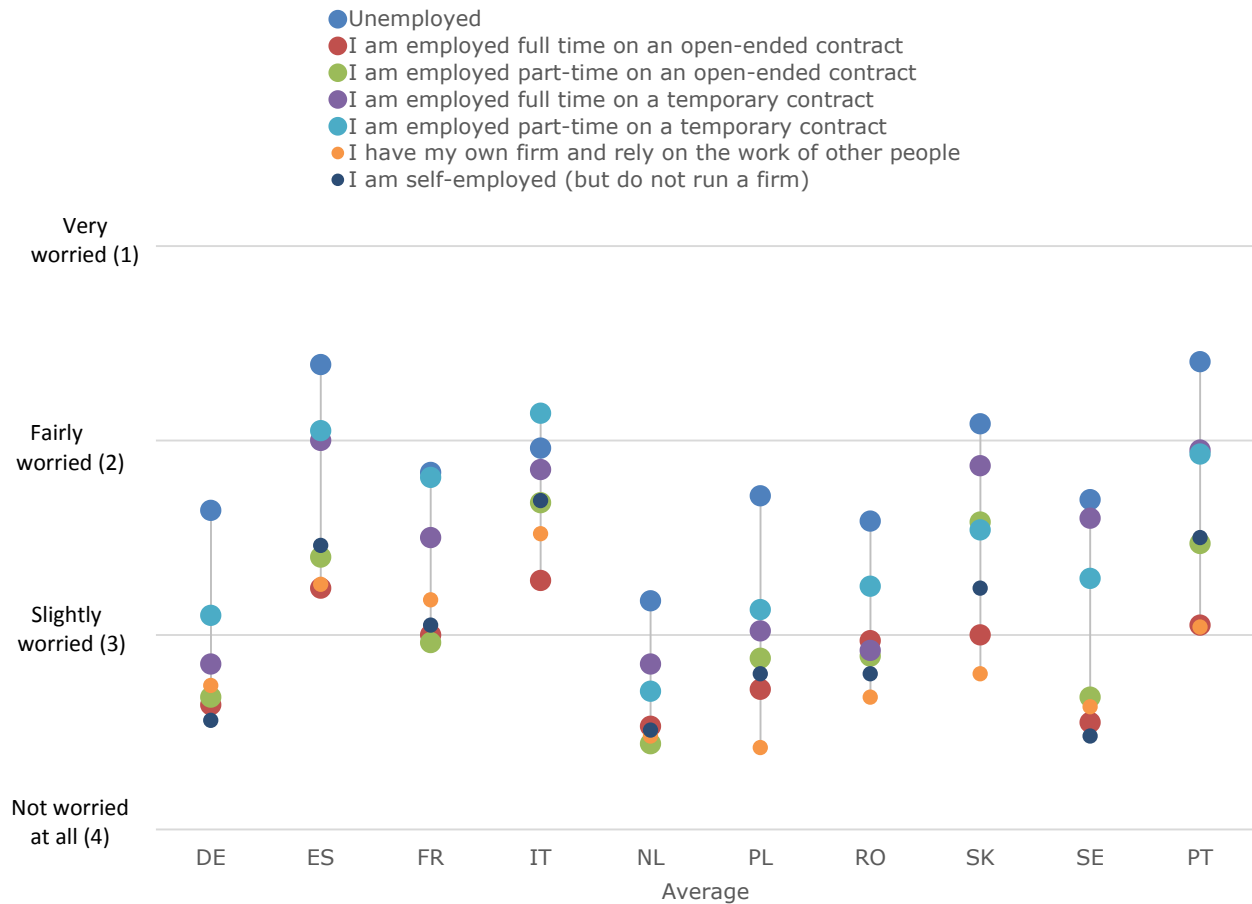
Next, if we consider employment status, those in temporary part-time and full-time employment seem to be the most concerned, way more worried than the self-employed. When we perform a three-way analysis by concern, country, and employment status, we see that country effects do not seem to influence which category of employment are related with higher concerns: unemployed, and individual with temporary contracts remain the most concerned in most countries.

**Figure 50. Concern about becoming unemployed (Q37) by current main employment status (Q11)**

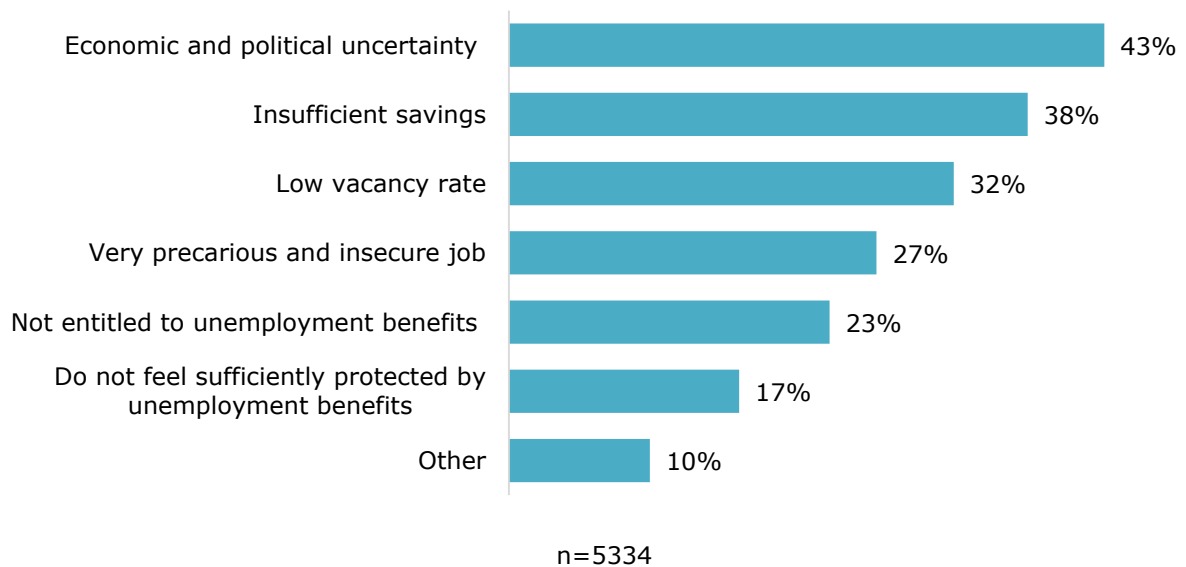


n=8000 (p<0.001)

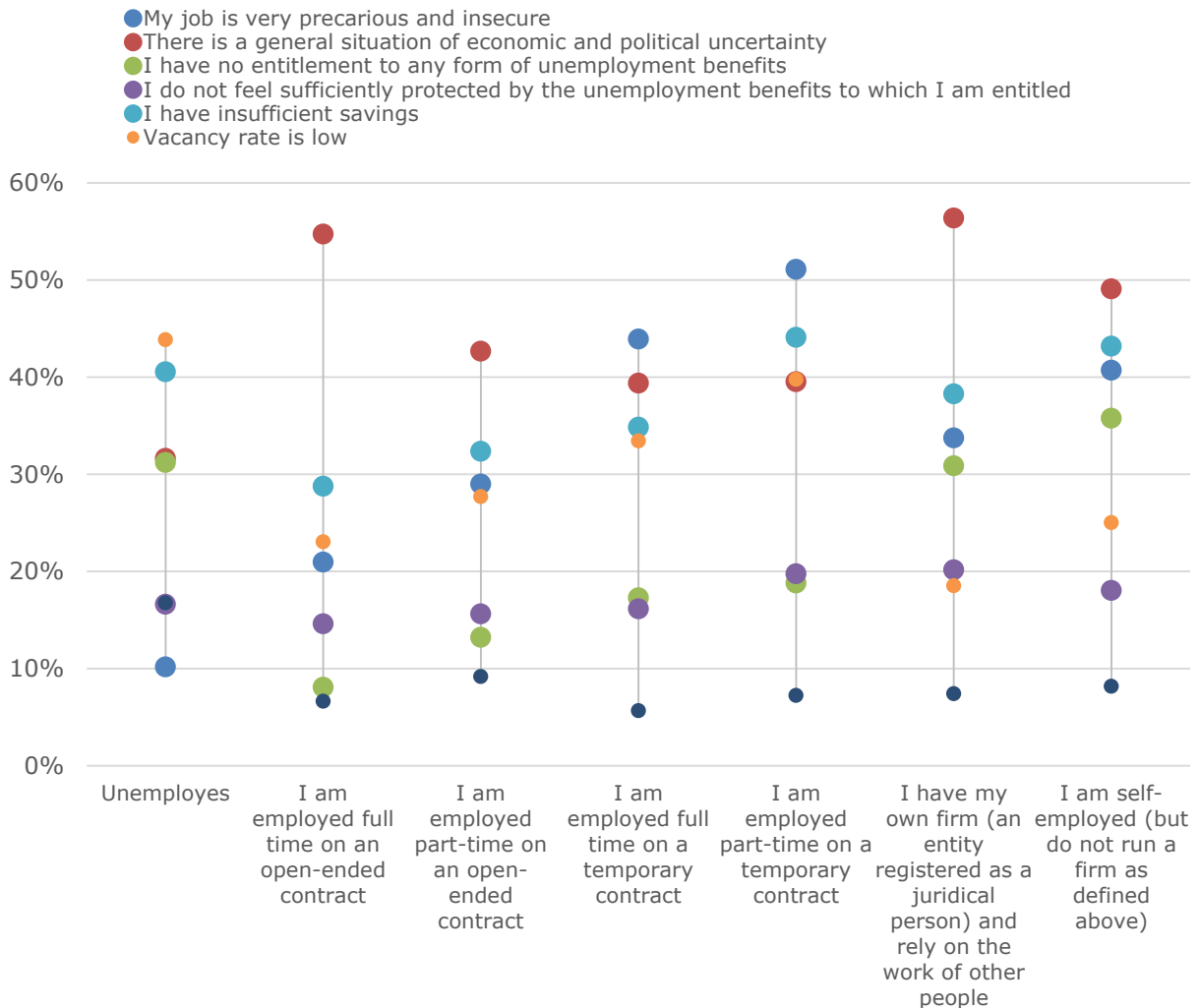
**Figure 51. Concern about becoming unemployed (Q37) by current main employment status (Q11) by country**



**Figure 52 You are worried because... (Q38)**



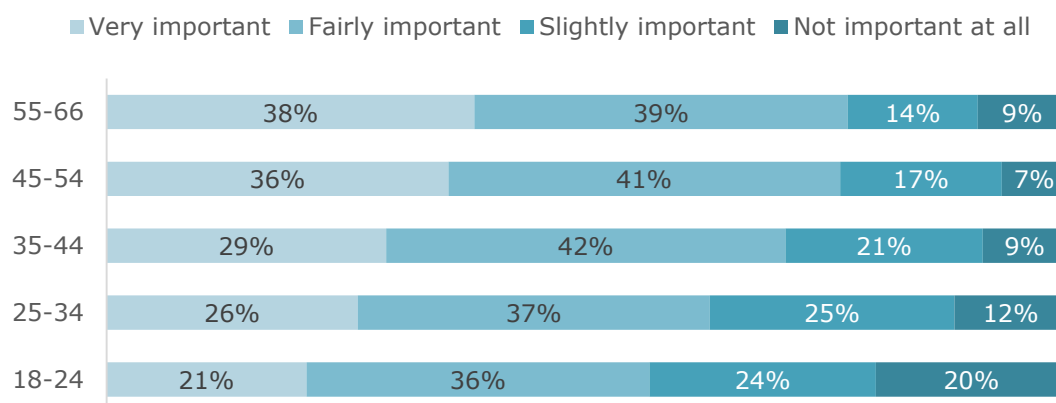
**Figure 53 You are worried because... (Q38) by type of current status (Q11)**



As shown in the first graph above, the general conditions of economic crisis are the most frequently cited reason for being worried, followed by lack of sufficient savings (38%), and the fact that vacancy rate is low and, thus, it is difficult to find a new job after becoming unemployed (32%). On the other hand, if we sum 'I have no entitlements' with 'I do not feel sufficiently protected' the percentage is 40%. So, after the general conditions of economic crisis, it can be stated that matters of social protection are the second most cited reason for worrying. Considering how such worries break down depending on the employment situation of the respondent (second graph in previous page), the picture changes in ways that seem to us very meaningful. Those in standard forms of employment, the self-employed, and the entrepreneurs cite the general condition of economic crisis more often compared to respondents that are in NSW or unemployed. Not surprisingly for individuals with temporary contracts the most cited reason of concerns is the insecurity of their jobs.

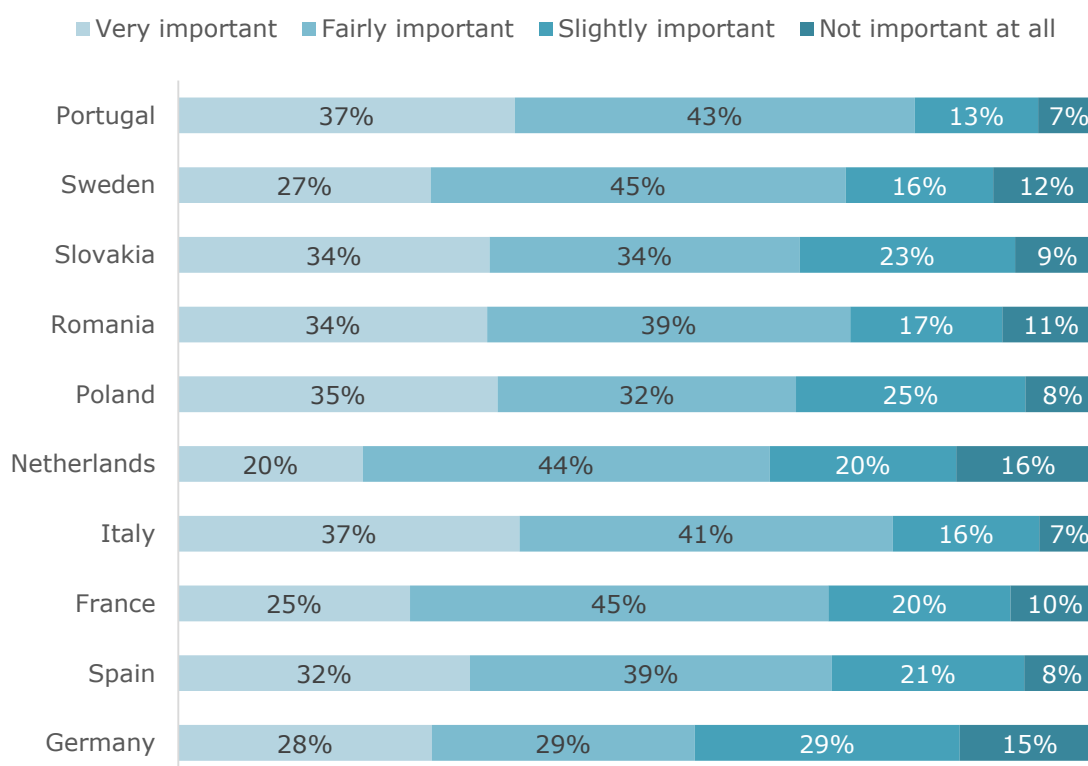
Getting 'prepared for retirement now', at the time the survey was conducted, was considered not important at all by 20% of the youngest age group, whereas for other groups this percentage is smaller. Besides this difference, the importance of preparing for retirement does not show remarkable differences by age, and neither by various other control variables (gender, education, family status, marital status, income, employment status etc.; graphs are, thus, not reported below and can be consulted by reading the statistical compendium).

**Figure 54. Importance of getting prepared for retirement now (Q41) by Age (Q1)**



n= 8000

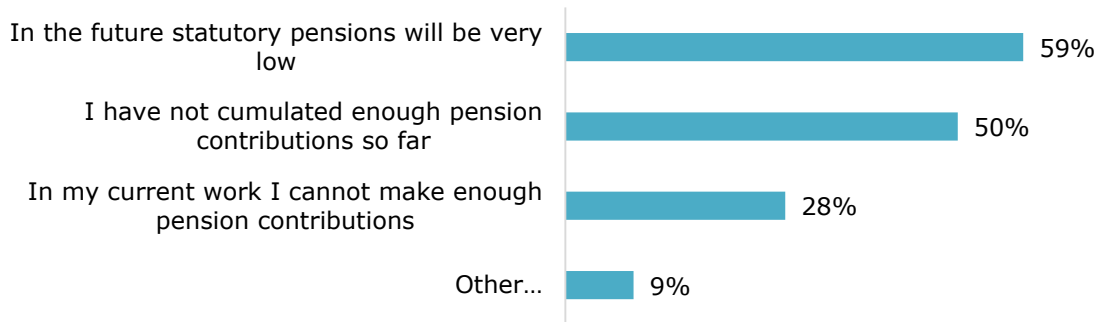
**Figure 55. Importance of getting prepared for retirement now (Q41) by country (Q10)**



n=8000 (p<0.001)

Countries with the highest percentages of respondents considering not important at all getting prepared for retirement include Germany, Netherlands and Sweden, which could be interpreted as a sign of the fact that coverage in those country create less concerns among respondents. Among the reasons why it is important to prepare for retirement (multiple answers possible), uncertainty about the future of statutory pensions is the most frequently cited (59%), followed by not having cumulated enough contributions (50%), whereas only 28% cite the fact that at their current work they cannot make sufficient contributions.

**Figure 56 Why it is important to prepare for retirement now (Q42)**



n= 7185

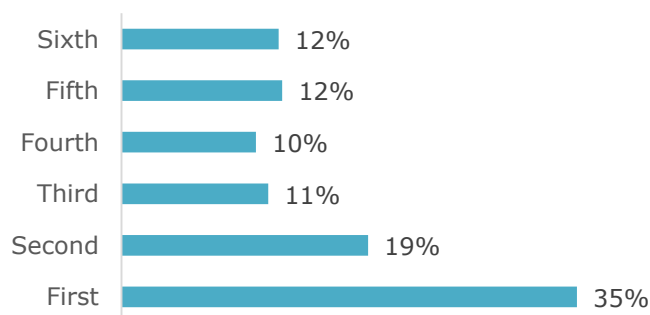
Another indirect way to look at what concerns the most our respondents is to assess how they rank the different type of benefits social protection system may offer. To this purpose we posed to our respondents a series of questions in order to elicit the importance they attribute to each of the six types of benefits considered in the survey questionnaire. We use screen shots from the questionnaire so that the reader has a clear view on the questions to interpret the various graphs reported below. First, we asked the following question:

Consider the following six forms of social security protection. In case you have no access to them or you were to lose such access, tell us how interested you would be to enrol in collective schemes providing one of them. Give the rank of 1 to the most interesting for you, a rank of 2 to the second most interesting... and 6 to the least interesting for you

Q48a	Unemployment benefits:	1 to 6
Q48b	Old-age benefits:	1 to 6
Q48c	Maternity/Paternity benefits:	1 to 6
Q48d	Sickness benefits:	1 to 6
Q48e	Invalidity benefits:	1 to 6
Q48f	Accidents/occupational diseases benefits:	1 to 6

The resulting ranking for each of the six types of benefits is reported in the six following graphs. So, unemployment benefits are considered as the most important by 35% and the least important by 12% of respondents.

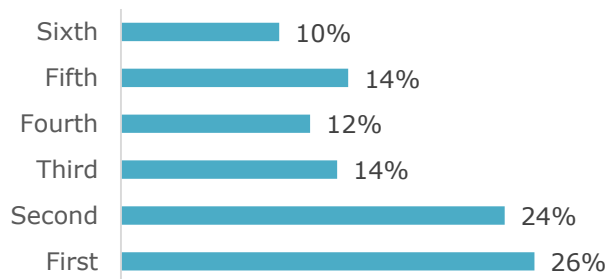
**Figure 57. Unemployment benefits ranking (Q48a)**



n=8000

Old-age benefits are considered as the most important by 24% and the least important by 10% of respondents.

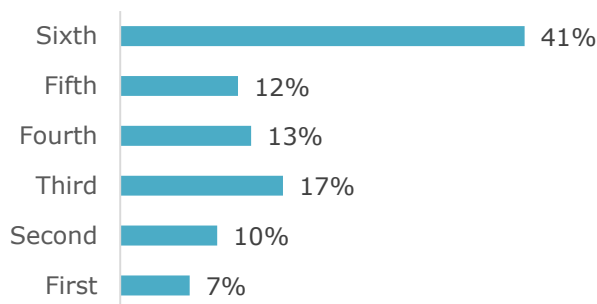
**Figure 58. Old-age benefits ranking (Q48b)**



n=8000

Maternity/paternity benefits are considered as the most important by 7% and the least important by 41% of respondents.

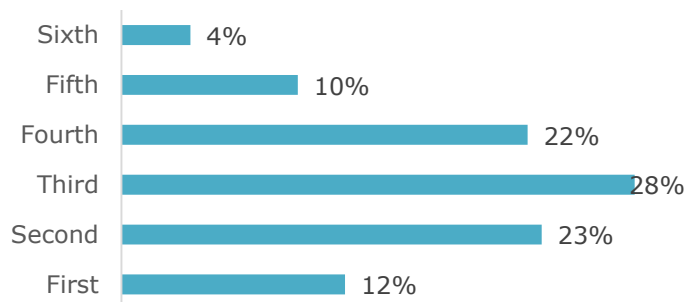
**Figure 59. Maternity/Paternity benefits ranking (Q48c)**



n=8000

Sickness benefits are considered as the most important by 12% and the least important by 4% of respondents.

**Figure 60. Sickness benefits ranking (Q48d)**

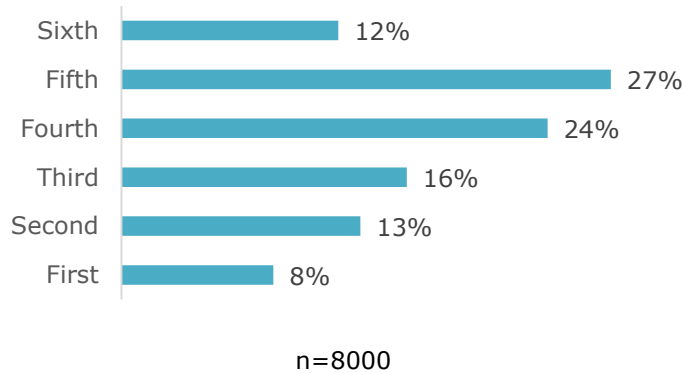


n=8000



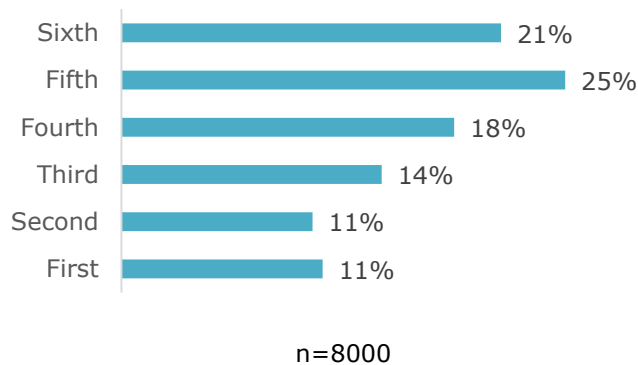
Invalidity benefits are considered as the most important by 8% and the least important by 12% of respondents.

**Figure 61. Invalidity benefits: (Q48e)**



Accidents/occupational disease benefits are considered as the most important by 11% and the least important by 21% of respondents.

**Figure 62. Accidents/occupational diseases benefits ranking (Q48f)**



In order to corroborate and summarise the above ranking we then asked a series of questions, for which one example is reported in the screen shot below and illustrated.

You have given Unemployment benefits the rank of 1 so let us give it an importance score of 100. Relative to the 100 points given to unemployment benefit, how many point would you give the schemes you ranked as second, third, fourth, and fifth (if you consider that they are half as important you should give a score of 50, but if they are nearly as important as unemployment benefits you should give a score of 90) (filter: Q48a - 1)

Q49b	Old-age benefits:	1 to 99
Q49c	Maternity/Paternity benefits: (filter: Q25c = No)	1 to 99
Q49d	Sickness benefits: (filter: Q25d = No)	1 to 99
Q49e	Invalidity benefits: (filter: Q25e = No)	1 to 99
Q49f	Accidents/occupational diseases benefits: (filter: Q25f = No)	1 to 99

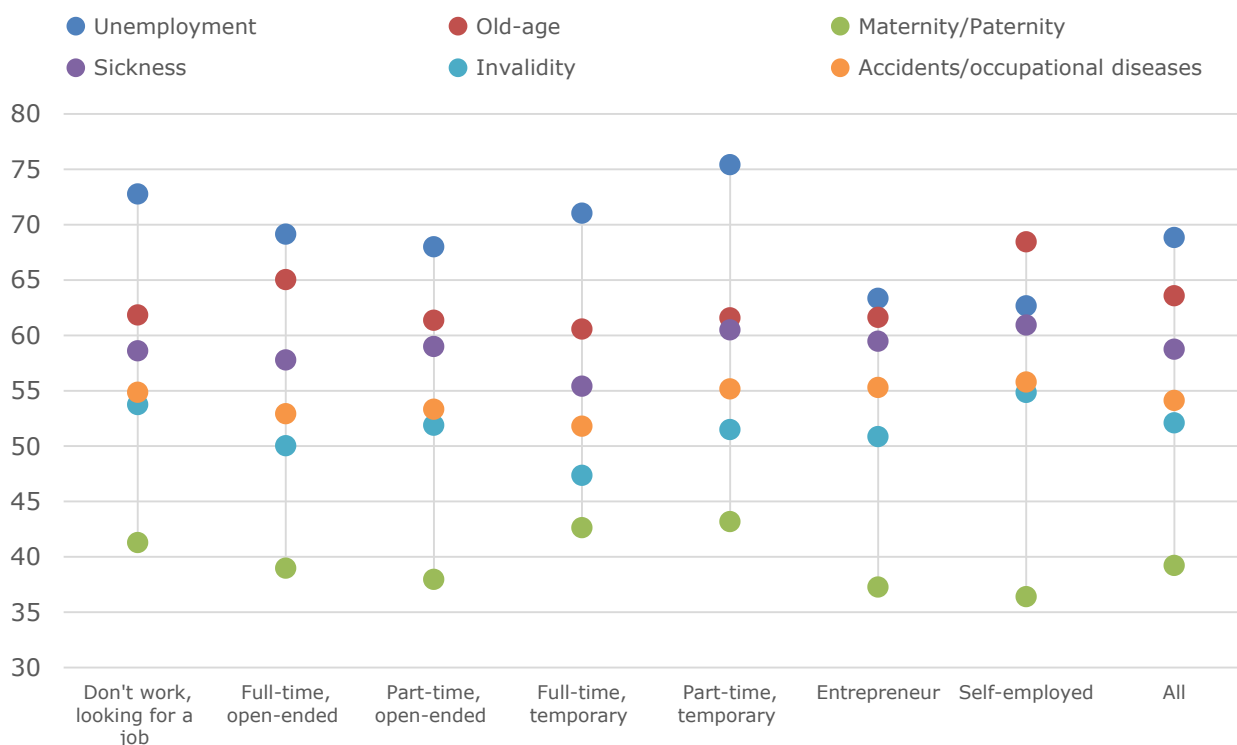
So, we first asked those who had ranked unemployment benefits as most important (see the filter saying the question need to be asked to those respondents who in Q48a assigned 1 to these benefits) to rank the other five types of benefits relative to their first choice. This question was repeated other five times, each time including one of the other five type of benefits but retaining the text unchanged (obviously changing the filter). The results of this second step of the ranking is summarised in the table below, which for each type of benefit report the mean and median scores (1-100) and the standard deviation.

**Table 20 Full ranking of the six types of benefits (Q49 from a to f)**

	Mean	Median	Standard deviation
Unemployment	68.84	90	33.27
Old-age	63.57	70	33.70
Sickness	58.75	60	32.10
Accidents/occupational diseases	54.12	50	33.07
Invalidity	52.09	50	32.20
Maternity/Paternity	39.21	30	32.64

Commenting both the previous graphs and the table above (especially considering the median), it is evident how unemployment and old-age benefits stand out as the most important, whereas maternity/paternity benefits as by far the least important, despite the fact that in our sample there a sizeable proportion of respondents with children. In the graph overleaf, we report the overall ranking above by employment status, which does not seem to change much if compared to the sample as a whole.

**Figure 63 Full ranking of the six types of benefits (Q49 from a to f) by employment status**



n = 8000. Note: "old age" not highly significant

### **4.2.3 Key points**

Social protection in terms of the six types of benefits analysed in this survey (unemployment, old-age, maternity/paternity, sickness, invalidity, accidents/ occupational diseases) is considered inadequate by 60% of respondents. Such appraisal differs markedly by employment status, for instance: taking the self-employed and those employed full-time on an open-ended contract the appraisals are specular: 73% of the former consider is not adequate at all (25%) or not very adequate (48%); whereas for the latter this percentage goes down to 42% with as much as 58% considering it very adequate (7%) or fairly adequate (51%).

For none of the six types of benefits coverage reach 50% of the sample. Moreover, coverage differs widely by forms of employment, for instance: 72% in open ended full-time employment have access to unemployment benefits but only 22% among the self-employed and 43% among the part-time employed with temporary contract.

The unemployed show low level of coverage for the five types of benefits other than unemployment one. For instance, coverage for old-age ranges from only 10% to 23% depending on the forms of employment in which they worked before becoming unemployed.

A large share of respondents (67%) is worried of their job within the next 12 months, with such worries being more marked among those with lower income with temporary contracts and the unemployed. Those in temporary part time and full-time employment seem to be the most concerned, way more worried than the self-employed. A three-way analysis by concern, country, and employment status, confirm that the category showing the higher concerns in all countries are unemployed, and individual with temporary contracts.

The ranking of benefits indicate that individuals are mostly concerned with unemployment and pensions and less with other benefits. This result may be interpreted as one of the sign of the current crisis that pushes individuals to be concerned about the most basic needs and to forget less pressing but symbolically important welfare entitlements; one could see in such findings further confirmation that the Great Recession is bringing back Europe from the post-materialist orientation consolidated in the 1990s to a more materialist outlook.

At descriptive level there are remarkable country differences that, however, do not lend themselves to intuitive interpretation with respect to the institutional characteristics presented in § 3.2. Level of coverage, in fact, does not differ only between country belonging to different welfare or labour market models but also within country belonging to the same model. For concerns about losing one's job these appear higher in countries that have suffered the most from the Great Recession and are recovering at a slower speed such as Italy, Portugal, and Spain. The fact that in these three countries the level of concern is higher than the UE countries suggests that this is due more to the ongoing crisis than to institutional characteristics. On the other hand, with regard to concerns about retirement institutional features seem to matter, for there is a lower share of worried people in countries with robust pension systems.

### 4.3 Perceived systemic characteristics: transparency, accessibility, administrative burden

In this paragraph, we look at several measures that can be taken as reflecting individuals' direct or indirect perception and assessment of the systemic characteristics of the social protection system such as the transparency of the system, its accessibility in terms of perceived ease of doing things, and more explicitly the administrative burden respondents implicitly assess when they consider doing specific things.

A direct measure of system transparency is provided by looking at Q25 and analysing in more details those who, asked whether they were entitled or not to certain benefits, selected the option phrased as '*Do not know (information not clear and/or easy to access/understand)*'. Another measure, cutting across transparency and accessibility, comes from Q29 asking respondents '*How easy do you think it would be to make an application for the following issues?*' (then listing the six benefits considered in this study).

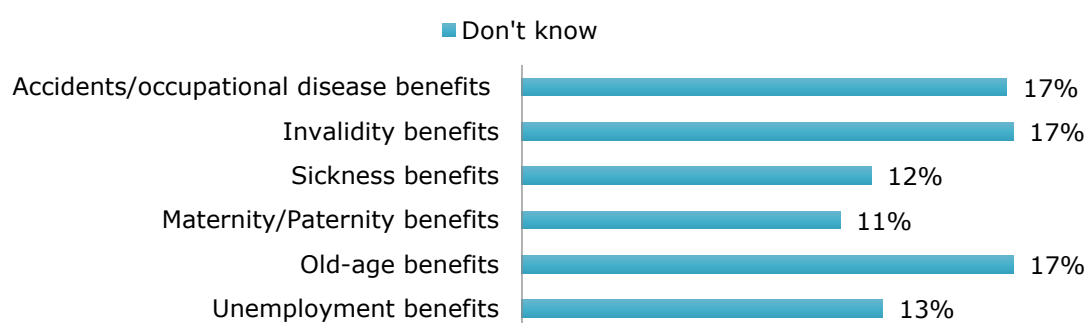
On the other hand, it is also relevant to look at questions concerning ease of transferring social rights (Q31) and concerning mobility (Q32, Q33, Q34, Q35, and Q36) between different self-employment and employment (and vice versa) and in particular those on the reasons why respondents affirmed they would not want to change their employment status. These give a measure this time cutting across accessibility and administrative burden, but to some extent with implications for transparency. In addition, also the question on the potential impact of personal accounts (Q46) is worth considering here.

Finally, we consider here the question asking employers and self-employed hiring employees whether equalising social protection across all forms of employment would increase administrative burden for them (Q47).

#### 4.3.1 Transparency

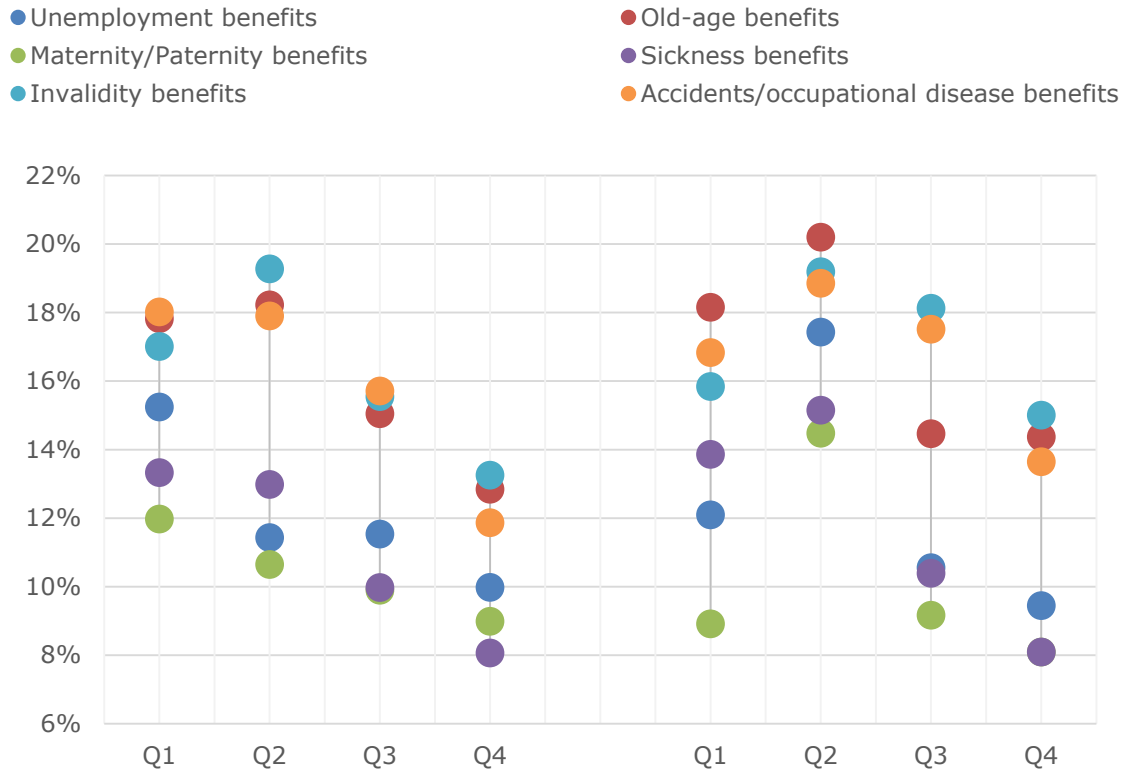
As can be seen in the graph below, lack of awareness due to unclear or difficult to access information is not excessively high but still sizeable and seems to be higher for old-age, invalidity, and accidents/occupational benefits. So, to some extent national protection system appear not to be fully transparent.

**Figure 64. In case of need, would you be entitled through your main job to... (Q25)**



Breaking down the variable above by income and forms of employment show that awareness is lower among less advantaged groups.

**Figure 65 Share of unaware of their social protection coverage, by personal (left) and household (right) income**



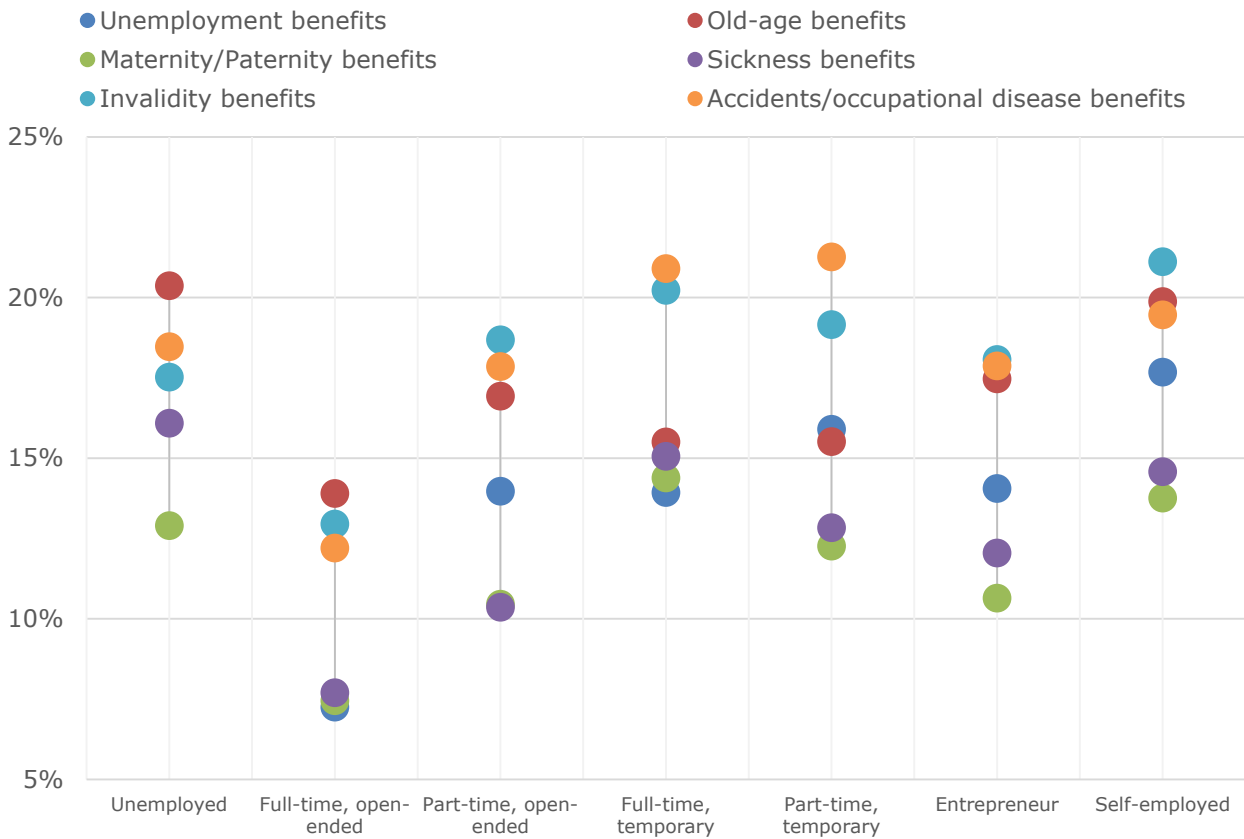
n=8000 (unemployment benefits: n=6000)

Respondents whose income is in the highest quartile of the country income distribution seem to be more informed about their social protection coverage.

Temporary workers seem to know the least regarding their coverage for accidents or occupational disease. The unemployed seem to know the least regarding their retirement benefit coverage. Those in an open-ended contract, on the contrary, seem to be more aware of their coverage. More in detail, with respect to unemployment benefits we can see some differences with respect to awareness (i.e., system transparency) by employment status. For instance, the share of people unaware of their coverage ranges is 7% among full-time open-ended employees and 18% among own-account self-employed.

With respect to old-age benefits, the share of unawareness ranges from 14% (full-time, open-ended) to 20% (unemployed and self-employed). With respect to maternity/paternity benefits awareness seem to be relatively higher compared to the previous two types of benefits. With respect to sickness benefits level of awareness is fairly higher among full time employed with open ended contract compared to other groups. Lack of awareness does not vary much across forms of employments with respect to both invalidity benefits and accidents/occupational disease benefits.

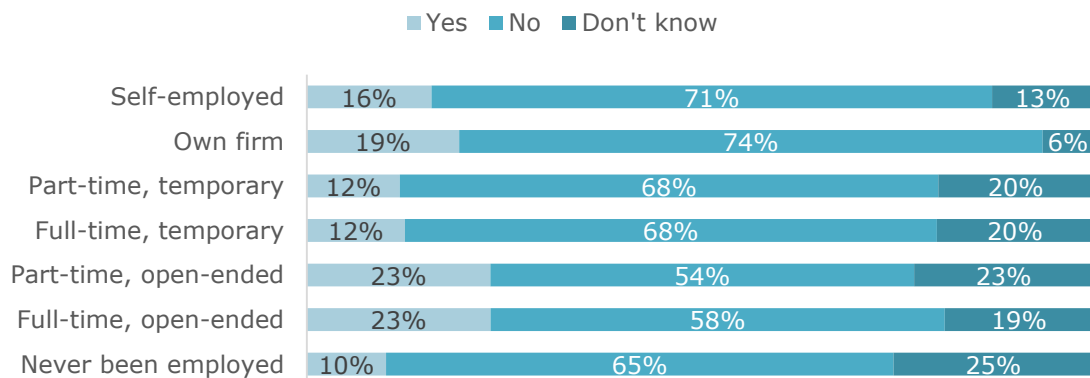
**Figure 66 Share of respondents unaware of their social protection coverage, by type of employment**



n=8000 (unemployment benefits: n=6000)

The same exercise is now repeated only for retirement benefits (as an example, cross-tabulation of other benefits can be found in the statistical compendium) cross-tabulating Q25 with the past employment status of those respondent that are currently unemployed. This provides us insights on whether level of awareness (perceived system transparency) differs for the unemployed depending on what was their last employment status.

**Figure 67. Past main employment status (Q15 currently unemployed) by of old-age benefits (Q25b)**



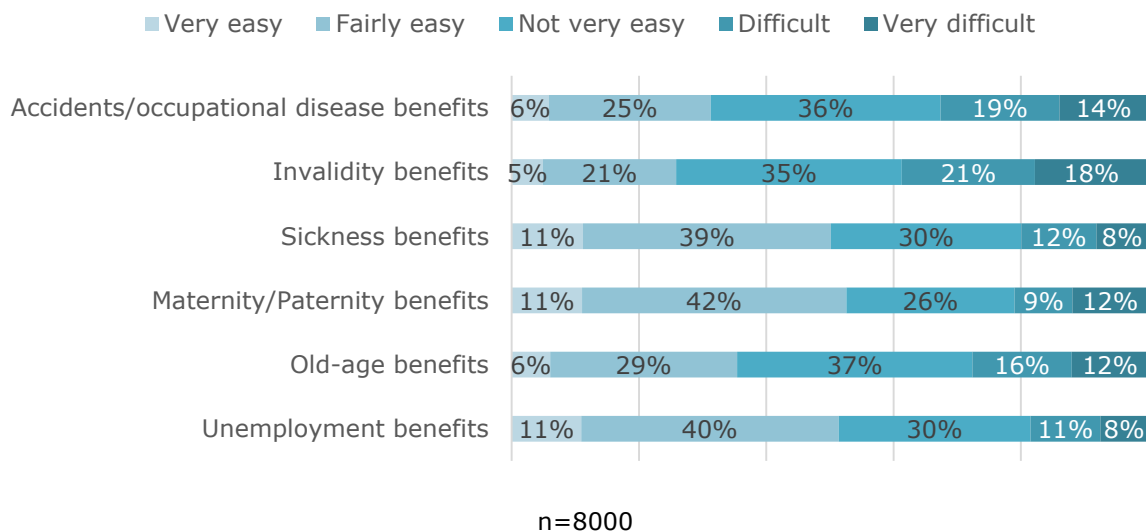
n=2000 (p < 0.001)

The first graph above shows that the percentages of those answering 'I do not know' are fairly higher compared to the sample as a whole. This can be interpreted as suggesting that the transparency of the national protection system with respect to old-age benefits is lower for the unemployed.

#### 4.3.2 Access and administrative burden

Moving to ease of access we now consider some of the results obtained from Q29, whose univariate distribution by type of benefit is reported in the graph below.

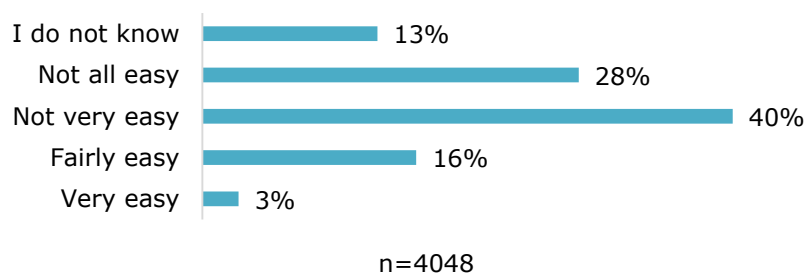
**Figure 68. How easy do you think it would be to make an application for the following issues? (Q29)**



Only applying for maternity/paternity, unemployed benefits, and sickness benefits is considered very easy or fairly easy by about 50% of respondents. For maternity/paternity benefits, women considered the application relatively easier as compared to men. The most difficult application is deemed that for invalidity benefits (a total of 74% consider it from not very easy to difficult), followed by accidental/occupational disease benefits (a total of 68% consider it from not very easy to difficult), and old-age benefit (a total of 63% consider it from not very easy to difficult). This question can also be taken as a more accurate measure on the level of system transparency for it forces respondents to think about doing something in practice rather than simply stating whether or not they are covered. This more accurate picture shows a lower level of system transparency as compared to the one conveyed by the answer I do not know to Q25.

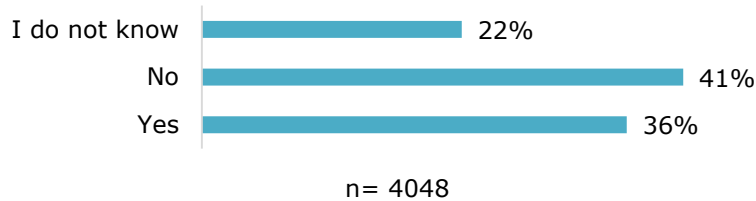
The overwhelming majority of respondents who are employees consider that transferring their social rights if they become self-employed would not be easy: (68%: 28% not easy at all and 40% not very easy).

**Figure 69. Ease of transfer social rights from employee to self-employed (Q31)**



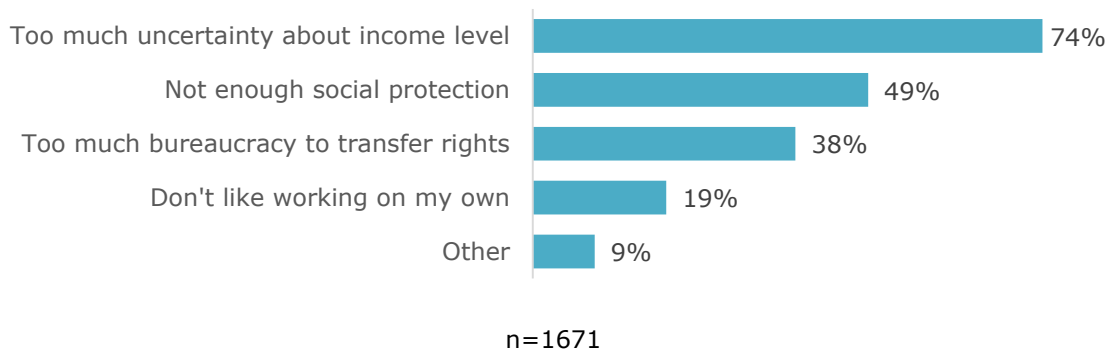
When respondents who are currently employees were asked whether they would consider becoming self-employed only 36% answered positively, whereas as many as 22% are uncertain about it.

**Figure 70. Would you consider becoming self-employed (Q32)**



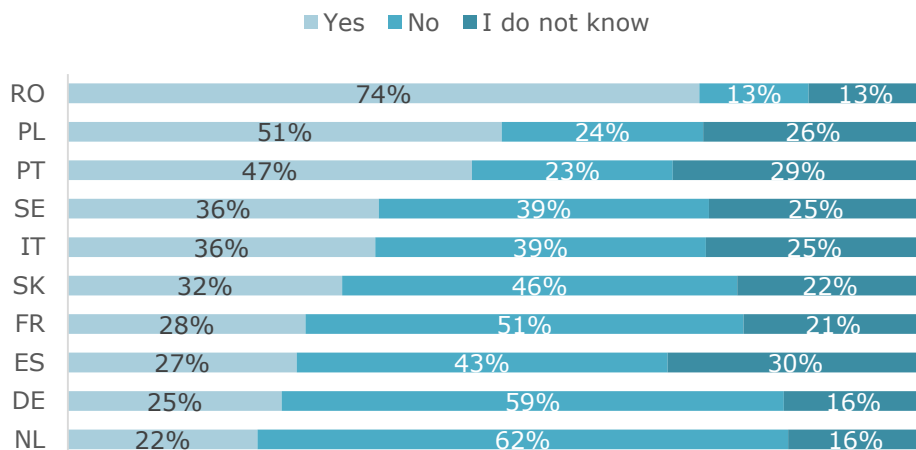
Next, taking those respondents who answered negatively to the previous question, we asked to this sub-group the reasons why they would not consider switching to self-employment (they could provide multiple answers, so the percentages in the graph below do not add up to 100%)

**Figure 71. Reasons for not becoming self-employed (Q32, Q33: multiple answers)**



By far the most cited reason is economic (74% indicating income uncertainty), followed by lack of social protection (49%), but concerns about the bureaucracy entailed in transferring rights received also quite some answers (38%). In the next two graphs we look at the previous two variables by countries.

**Figure 72 Would you consider becoming self-employed? (Q32) by country**

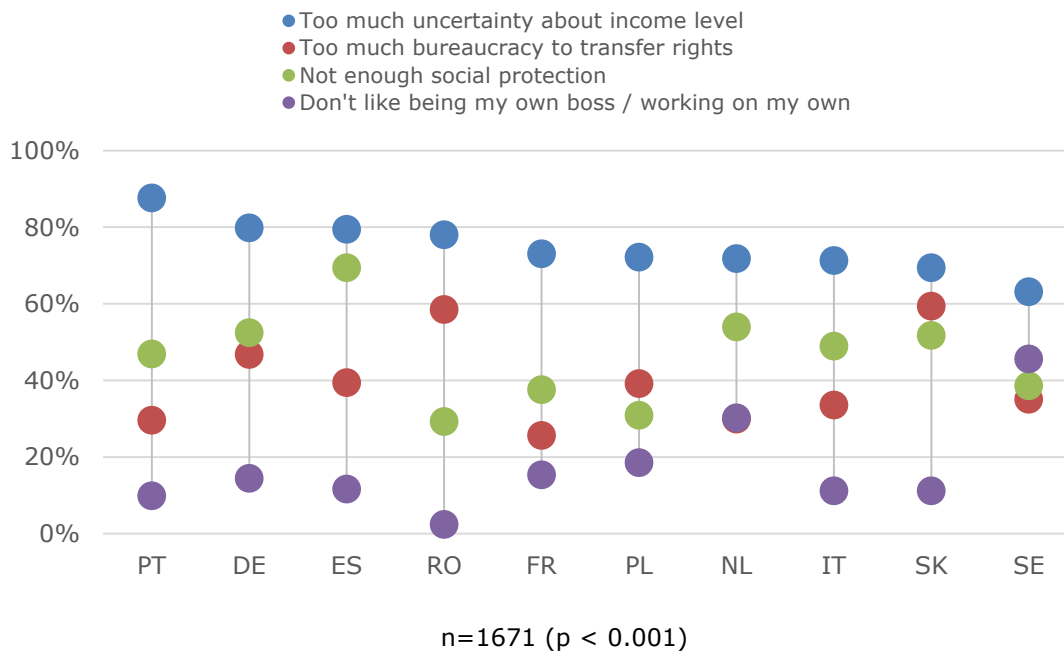


n= 4048 (p < 0.001)



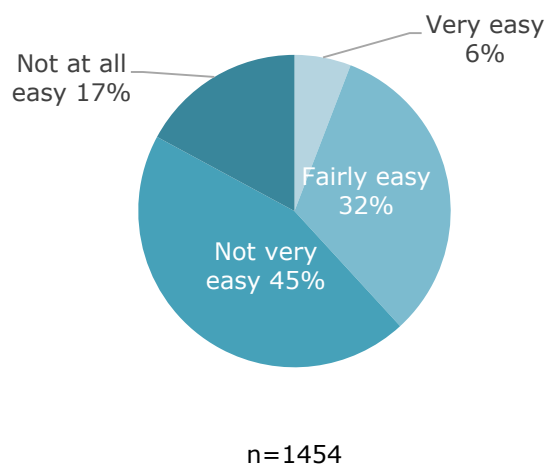
If we compare the percentages of those answering yes by country with the sample average (36%), it is noteworthy that this is almost double in Romania (74%) and above the average only in other two countries (Poland, 51%; Portugal 42%). In Italy and Sweden (both 36%) is just about the same level as in the sample as a whole, while in all other countries is below. Looking at the reasons reported by our respondents for not intending to become self-employed, we can see that too much bureaucracy is highest in Romania and Slovakia (59%), but fairly high also in Germany (47%). Not having enough social protection is highly reported in Spain (79%) and is fairly high for a number of countries (Netherlands, 54%; 52% in Germany and Slovakia; Italy, 49%; Portugal, 47%).

**Figure 73 Reasons for not becoming self-employed (Q33) by country**



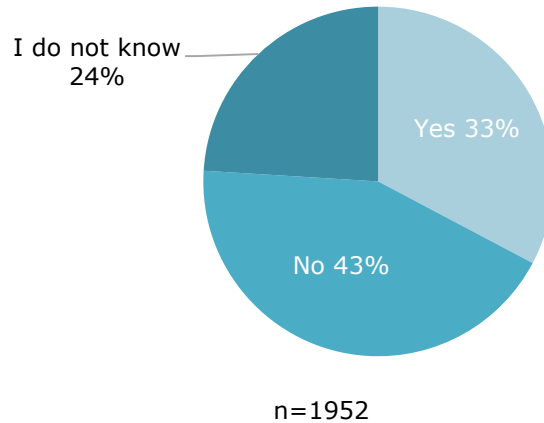
The next graph shows that as many as 62% of self-employed think that transferring rights is not at all easy or not very easy when changing employment status.

**Figure 74. Self-employed transferring acquired rights in case of change of employment form or status? (Q34)**

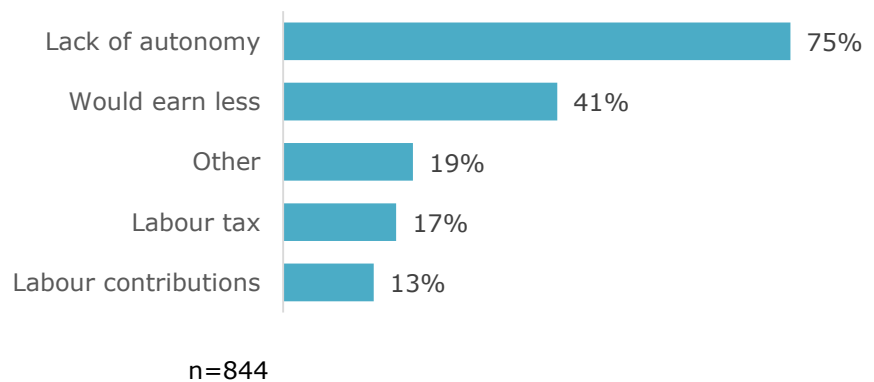


We then did a specular operation with the self-employed asking whether they would like to become employee and if not why (next two graphs).

**Figure 75. If possible, would you prefer to be an employee? (Q35)**

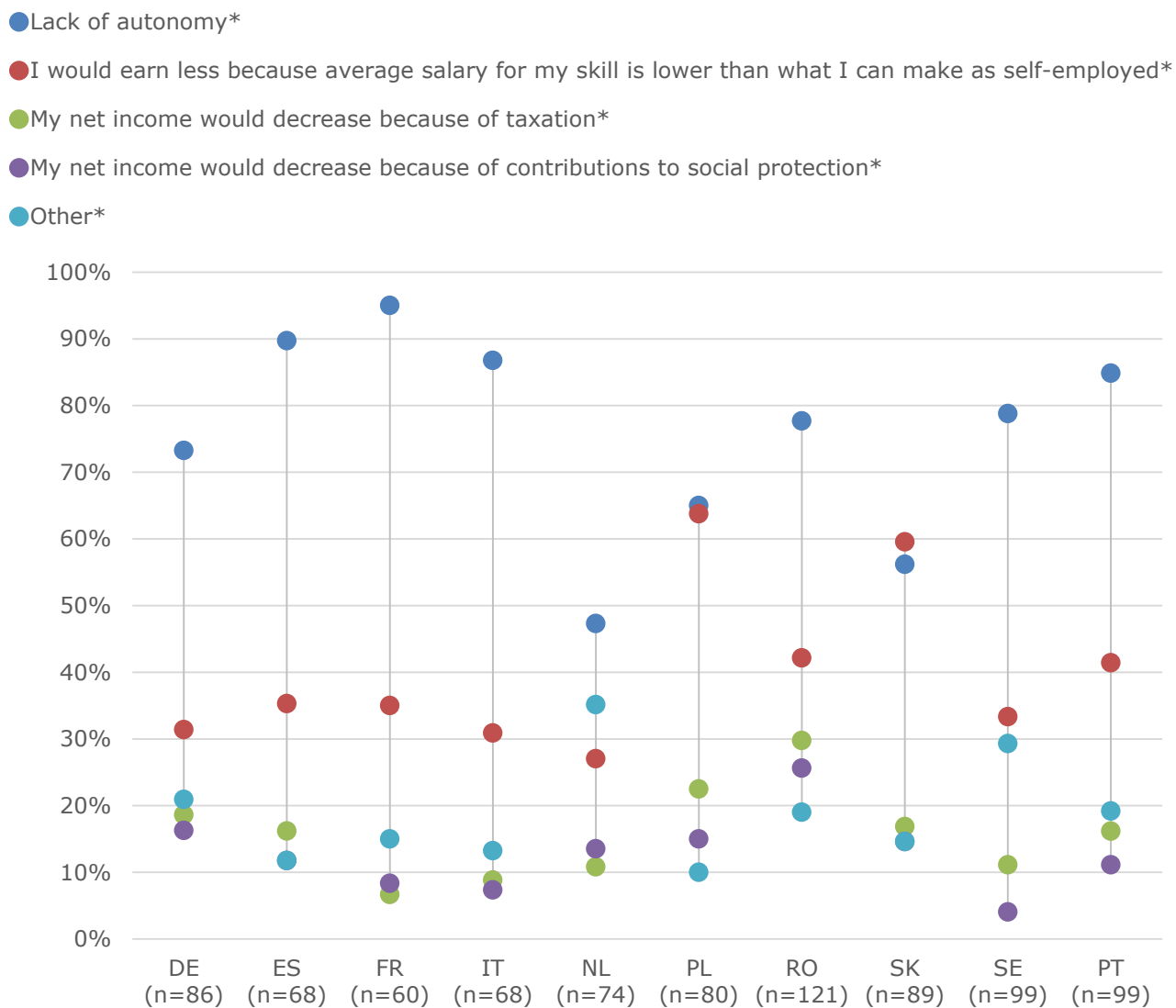


**Figure 76. Reasons for not becoming an employee (Q35, Q36: multiple answers)**



Only one third of self-employed would definitely want to begin working for someone else, and those of who replied negatively cite most often reasons related to economic and working conditions. The analysis by countries to a large extent confirms the findings above at level of the sample as a whole. Lack of autonomy is the most frequently cited reason in all countries but Slovakia, concerns about social protection contribution and taxation higher in Germany and Poland but not in Italy and, so, do not seem to present any pattern that could be explained by institutional settings.

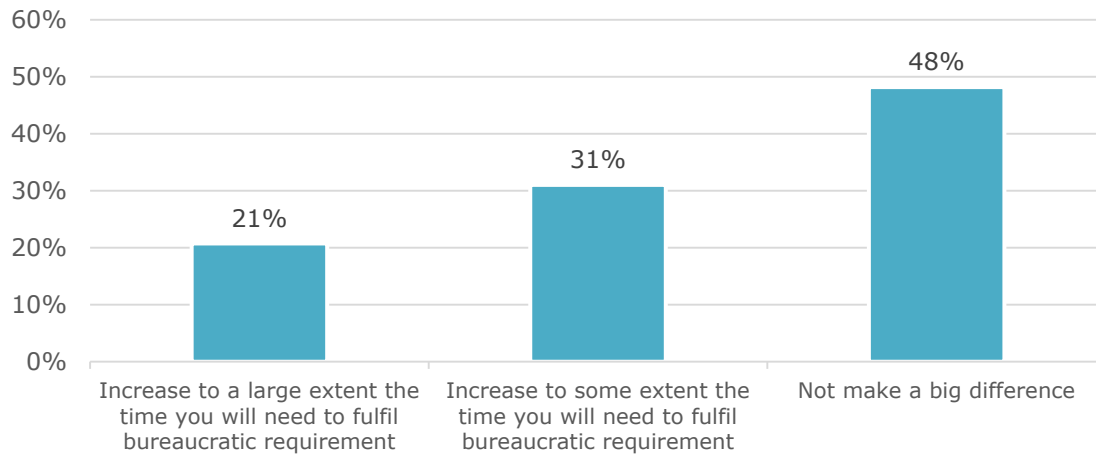
**Figure 77. Reasons for not becoming an employee by country (Q35, Q36: multiple answers)**



\*p<0.001

From these findings one could make the preliminary conclusion that the willingness to change form of employment is not very high, and the reasons for not changing are mostly of an economic nature, but bureaucracy also matter, as confirmed by the graph below.

**Figure 78. Do you think that such change would... (Q47f filter: Q11: 8 – Owners; Q11: 9 and Q19:2)**

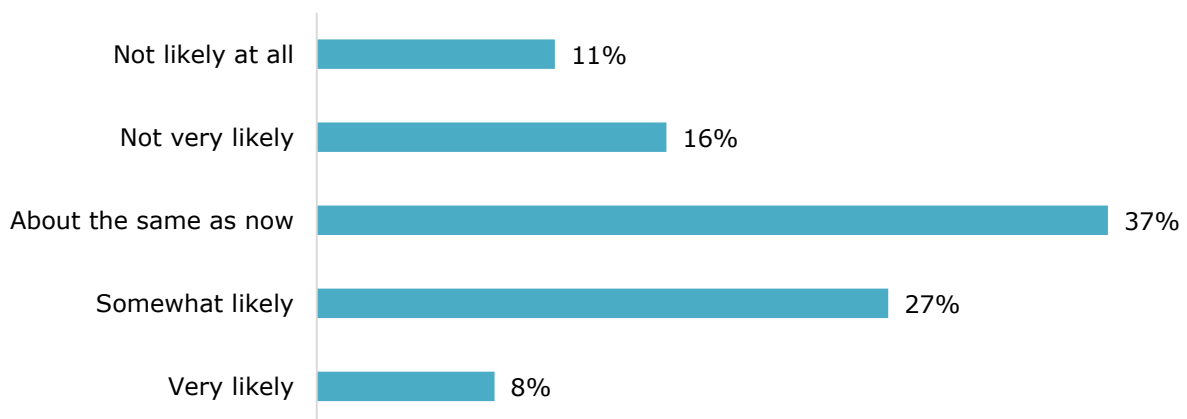


n=612

We asked employers and self-employed hiring employees whether equalising social protection across all forms of employment would increase administrative burden for them. As shown in the graph above 52% think that this would increase administrative burden, whereas 48% think it would not make a relevant difference.

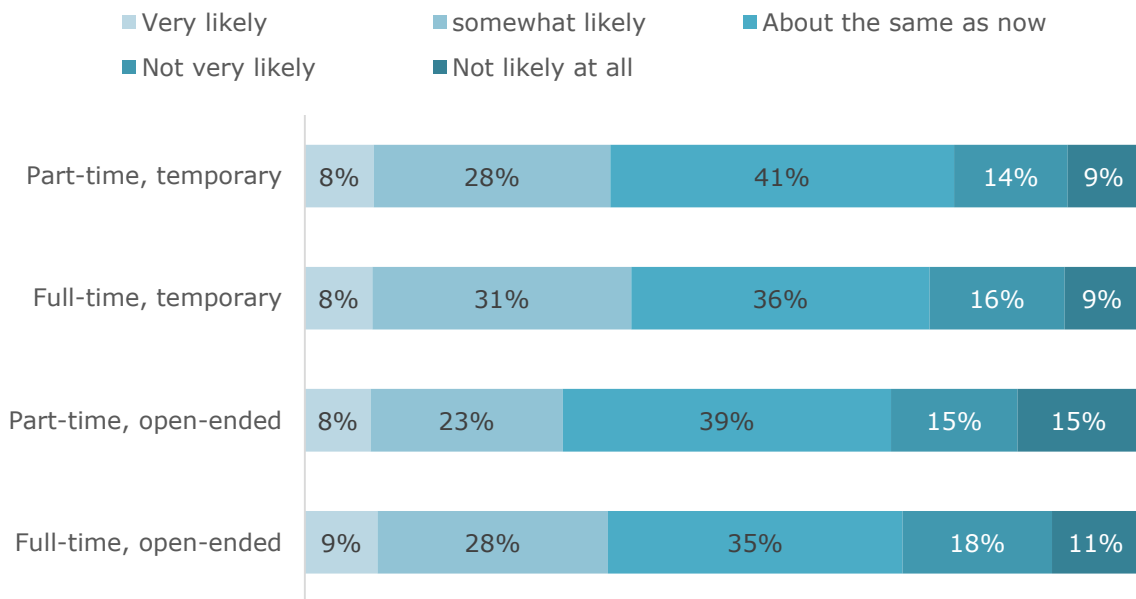
Finally, we asked all respondents who are currently employees how likely would be that they switch to self-employment if personal accounts are created tying benefits to the individual rather than to the status and place of employment. The first graph below tabulates the distribution of answers to this question and the following one cross-tabulate these answers by employment status. Personal accounts would make change to self-employment somewhat or very likely for 35% of respondents who are currently employees. Such percentage does not vary much when considering the different employment status of those answering this question.

**Figure 79. Likelihood to change from employee to self-employment with personal accounts (Q46)**



n=4048

**Figure 80. Likelihood to change from employee to self-employment with personal accounts (Q46) by employment status (Q11)**



n=4048

### 4.3.3 Key points

Between 13% and 17% of the all sample do not know whether or not they have access to the six types of benefits considered in this survey. Lack of awareness is higher for individuals in less consolidated forms of employment and with lower income, which suggest the systems result less transparent to those individuals who would need information the most. The transparency of the national protection systems with respect to old-age benefits, for instance, is lower for the unemployed. Between 50% and 65% of respondents, depending on the kind of benefits, consider applying for them to be difficult or very difficult.

Various other indirect measures seem to confirm that social protection systems are not very transparent. This may also explain why, despite considering social protection not adequate, respondents do not perceive personal accounts and transferability of rights as important as they might. Lack of information and transparency function as a mediator creating doubts and uncertainty about changing employment status. Individual accounts do not seem they would make a change. This scenario does not seem to change the preferences of our respondents, the majority of which would not consider changing from employment to self-employment or vice versa. Only for 35% of those who are employees would consider becoming self-employed if social rights were tied to the individual through the creation of personal accounts. Under a scenario of mandatory social protection across all forms of employment, only 34% of respondents who are employees report that this change would make it more likely that they would take up self-employment. As many as 68% of respondents who are employee think that transferring social rights to become self-employed would difficult and another 13% lack information about this aspect.

## 4.4 Behavioural perspective

As we discussed in § 3.3, the behavioural science perspective can potentially shed light on some individual decisions about social protection. One clear hypothesis is that of myopic behaviour (hyperbolic discounting) to explain the decisions by individuals to maximise short term disposable income and not investing money to pay for additional voluntary coverage. The alternative hypothesis is that of cognitive scarcity and weak locus of control, whereby the decision not to make such investments decision can be attributed to psychological scarcity of cognitive control that is in turn fuelled by economic scarcity increasing the condition of stress and the lack of control. In order to consider these two hypotheses, we will look at the following variables obtained from our survey.

We first consider Q50 on respondents' willingness to pay for the six benefits and Q51 asking 'why?' to those replying no to Q50 and we cross these two variables by a selected number of control variables, including answers about future concerns about becoming unemployed and about preparing for old age. This may bring to light a tension between being concerned and not being willing to pay to cover oneself for such risks, which may be an indirect indication of myopic behaviour. On the other hand, by controlling for socio-economic and demographic variables we can also asses to what extent unwillingness to pay may be also due to economic scarcity. We do this only for unemployment and old age and only for a limited set of control variables. Univariate and bivariate graphs and tables for other control variables and for the other four types of benefits can be found in the statistical compendium.

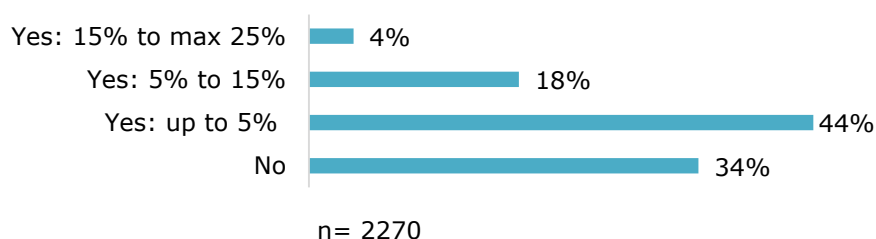
Next, we consider the answers to the contrasting vignettes (Q27a, Q27b) to explore the extent to which and what groups of respondents chose more money now compared to more social protection or vice versa. Lastly, we look at two psychometric scales used to measure condition of scarcity (Q52 through Q55) and locus of control (Q56).

### 4.4.1 Willingness to pay for social protection

Considering only those respondents who reported not having access to the six type of benefits listed in Q25 (unemployment Q25a; old-age Q25 b; maternity/paternity Q25c; sickness Q25d; invalidity Q25e; accidents/occupational disease Q25f), in Q50 we asked them whether for each of these six types of benefits (unemployment Q50a; old-age Q50b; maternity/paternity Q50c; sickness Q50d; invalidity Q50e; accidents/occupational disease Q50f) they would consider enrolling in voluntary scheme of social protections and, if yes, what proportion of their income they would be willing to pay (1=no; 2= yes: up to 5%; 3= yes: 5% to 15%; 4=yes: 15% to max 20%). Below we report the distribution of answers for unemployment and old-age benefits and then we cross-tabulate answers by a selected number of possible influencing factors (age, gender, education, marital status, income, by country, and by employment status) and we report results only when such cross-tabulation show some visible differences with respect to the main univariate distribution (all cross-tabs can be found in the statistical compendium).

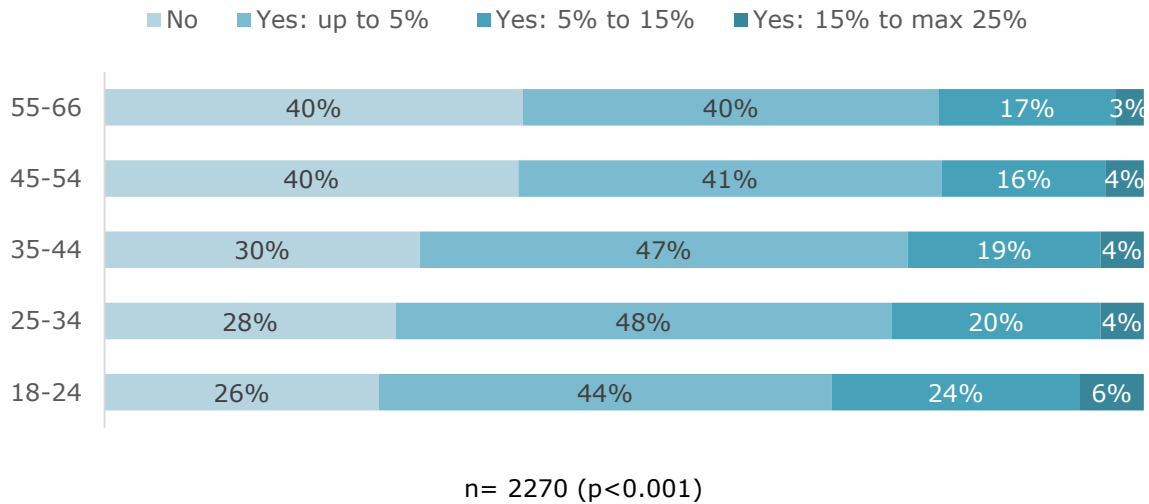
As shown in the next graph, 34% would not consider enrolling into a voluntary social protection scheme providing unemployment benefits, whereas up to 44% would be interested and willing to pay only 5% of their gross income.

**Figure 81. Enrolling in voluntary social protection schemes (Q50a): Unemployment benefits: (filter: Q25a = No)**

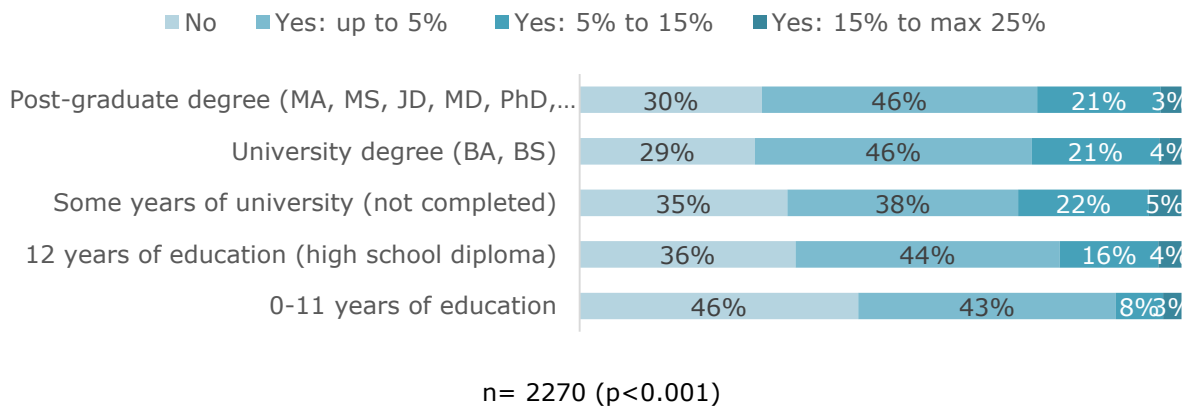


Noteworthy and to some extent counterintuitive is the fact that the proportion of those not interested seem to be increasing with age; those willing to pay up to 5% are more numerous going from age 18 to age 44.

**Figure 82. Enrolling in voluntary social protection schemes (Q50a): Unemployment benefits: (filter: Q25a = No) by Age (Q1)**



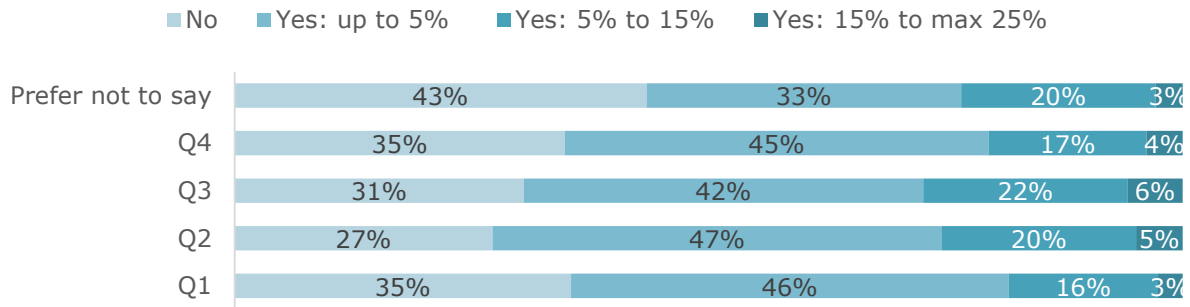
**Figure 83. Enrolling in voluntary social protection schemes (Q50a): Unemployment benefits: (filter: Q25a = No) by Education (Q3)**



With respect to educational level, noteworthy difference concerns respondents with the lowest level of education where the percentage of those not interested is the highest 46%.

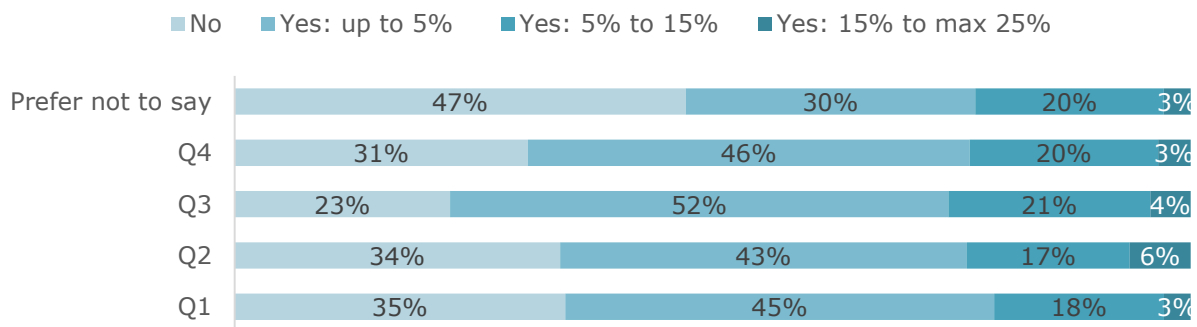
The next three graphs addressing income tell us that individuals in the top and bottom quartile, though for obviously different and opposing reasons, show the same relatively higher-level lack of interest and lower willingness to pay.

**Figure 84. Enrolling in voluntary social protection schemes (Q50a): Unemployment benefits: (filter: Q25a = No) by total annual income (Q7)**



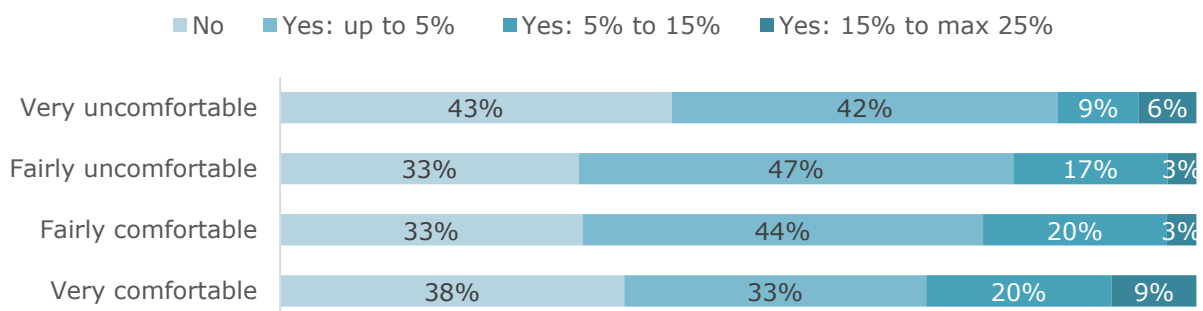
n= 2270 (p<0.001)

**Figure 85. Enrolling in voluntary social protection schemes (Q50a): Unemployment benefits: (filter: Q25a = No) by total annual household income (Q8)**



n= 2270 (p<0.05)

**Figure 86. Enrolling in voluntary social protection schemes (Q50a): Unemployment benefits: (filter: Q25a = No) by current household income how comfortable is your life? (Q9)**

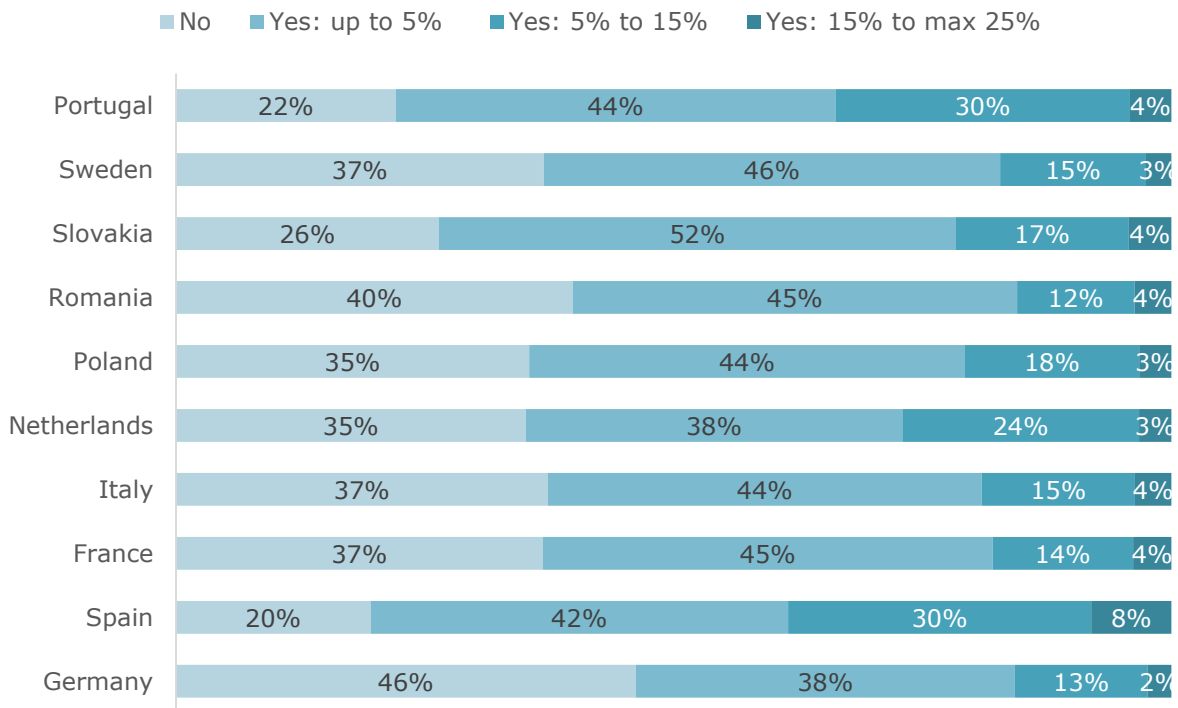


n= 2270 (p<0.001)



There are some marked country differences as lack of interest is high in countries where there are extensive protection systems (i.e., France, Germany, Netherlands, Sweden) but also in other where the protection is weaker (Poland, Romania, Slovakia). On the other hand, it is intuitively understandable that willingness to pay seem relatively higher in countries such as Spain and Portugal, but this contrasts with the fact that the same does not apply to Italy.

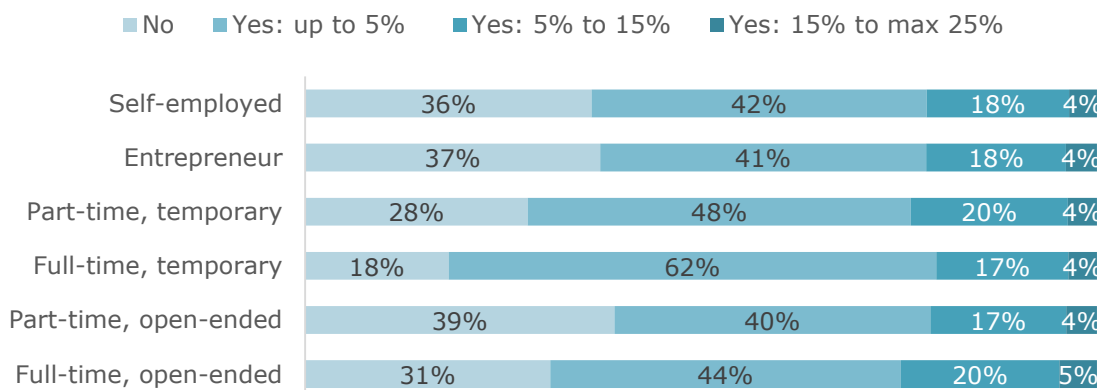
**Figure 87. Enrolling in voluntary social protection schemes (Q50a): Unemployment benefits: (filter: Q25a = No) by country (Q10)**



n= 2270 (p<0.001)

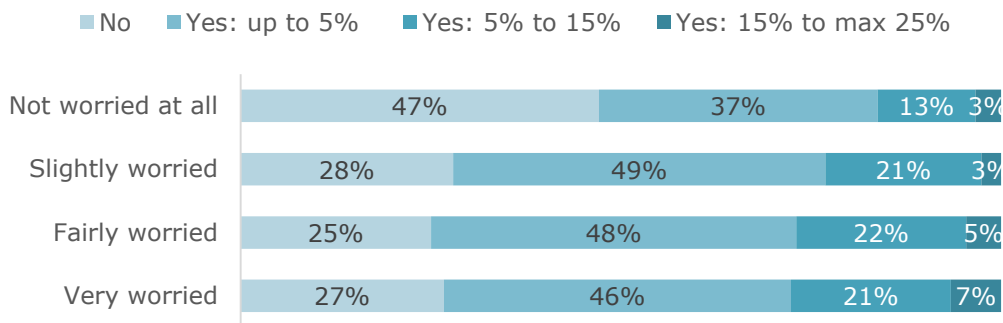
Among the different forms of employment, those in temporary contracts seem to be more interested and willing to pay, particularly full-time employees without a stable contract.

**Figure 88. Enrolling in voluntary social protection schemes (Q50a): Unemployment benefits: (filter: Q25a = No) by Employment status (Q11)**



n= 2270 (p<0.001)

**Figure 89. Enrolling in voluntary social protection schemes (Q50a): Unemployment benefits: (filter: Q25a = No) by How worried are you about unemployment? (Q37)**

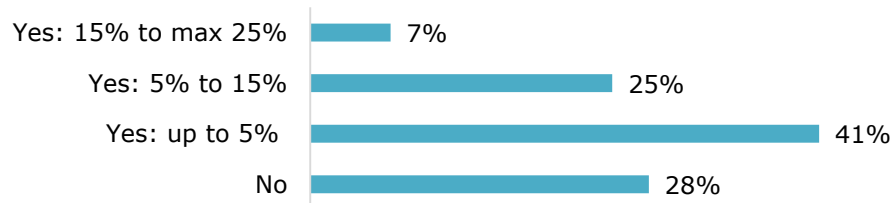


n= 2270 (p<0.001)

The graph above plots the willingness to enrol in schemes for unemployment benefits by level of being worried about unemployment, only for those respondents reporting not being covered for unemployment. Evidently, for those individuals who are worried or very worried the willingness to enrol and pay is higher and, thus, at least at descriptive level there does not seem to be a clear cognitive inconsistency.

Moving to old-age benefits we see less lack of interest (28%) and higher willingness to pay as compared to unemployment benefits.

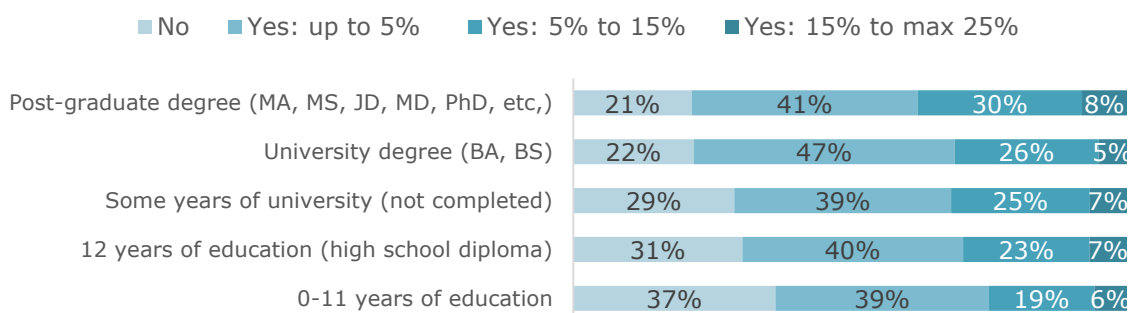
**Figure 90. Enrolling in voluntary social protection schemes (Q50b): Old-age benefits: (filter: Q25b = No)**



n= 4198

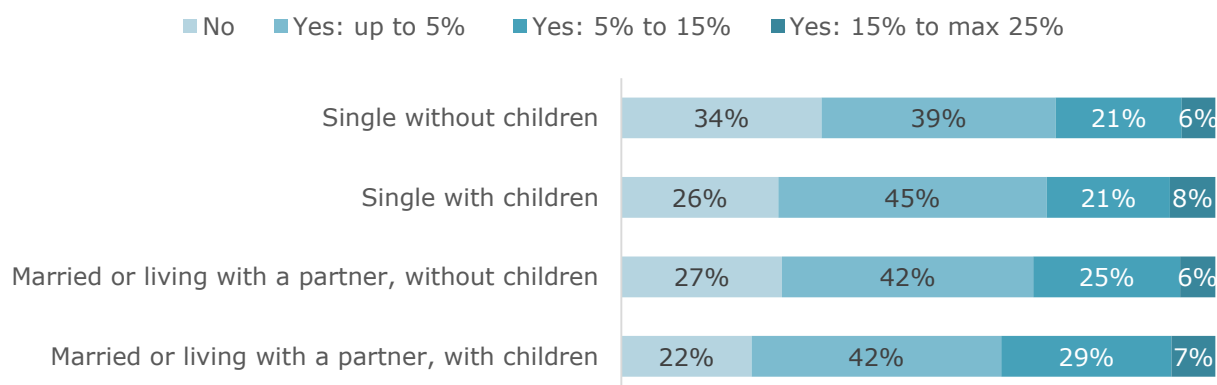
Cross-tabulation with age and gender do not show remarkable differences with respect to the main distribution above and are not reported below; on the other hand, educational level seems to matter as the less educated are less interested and less willing to pay (see graph below).

**Figure 91. Enrolling in voluntary social protection schemes (Q50b): Old-age benefits: (filter: Q25b = No) by Education (Q3)**



n= 4198 (p<0.001)

**Figure 92. Enrolling in voluntary social protection schemes (Q50b): Old-age benefits: (filter: Q25b = No) by Marital/Family status (Q4)**

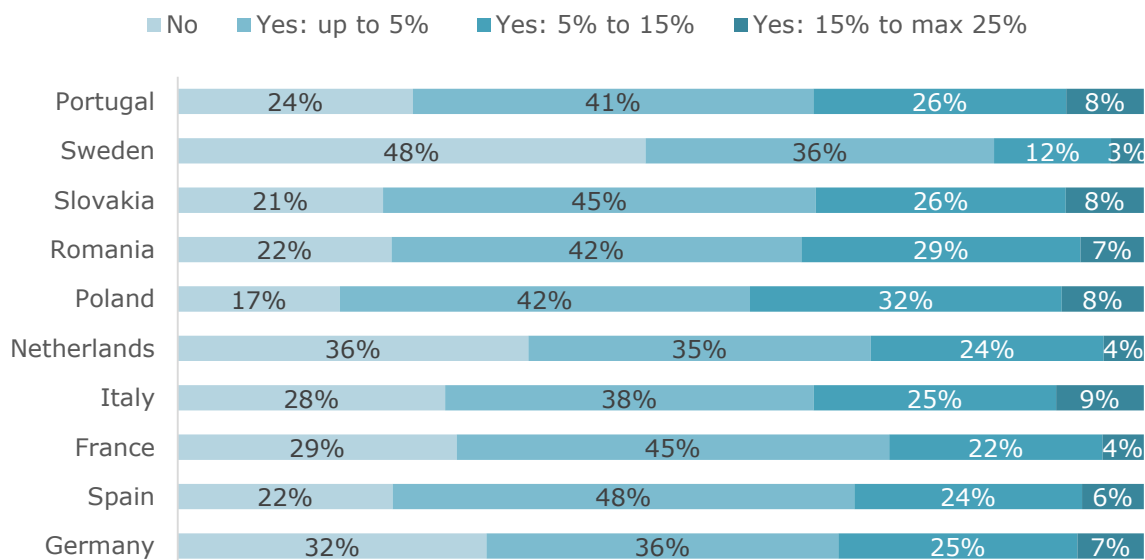


n= 4198 (p<0.001)

Marital status makes a difference in that single without children are relatively less interested, compared to the other groups.

Country differences exist and to some extent reflect what is well-known about the pension systems (i.e., very good coverage in Sweden probably explain the highest percentage of individuals not interested).

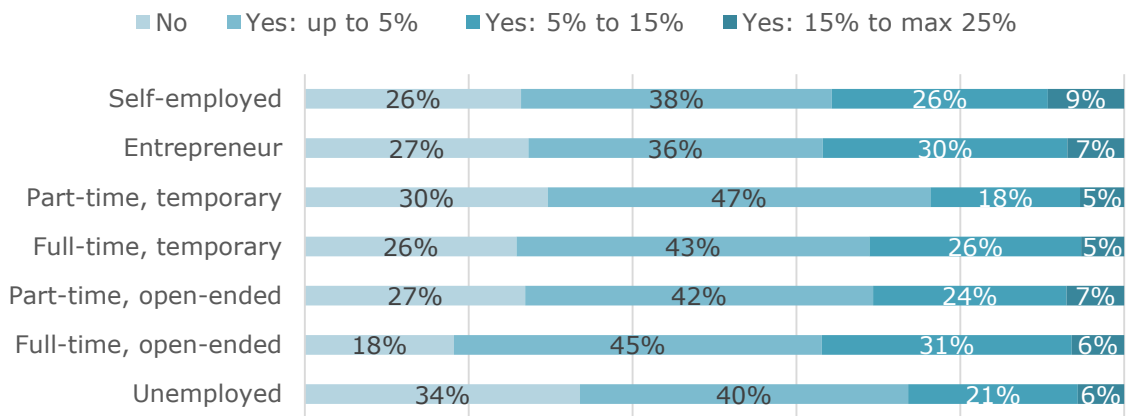
**Figure 93. Enrolling in voluntary social protection schemes (Q50b): Old-age benefits: (filter: Q25a = No) by country (Q10)**



n= 4198 (p<0.001)

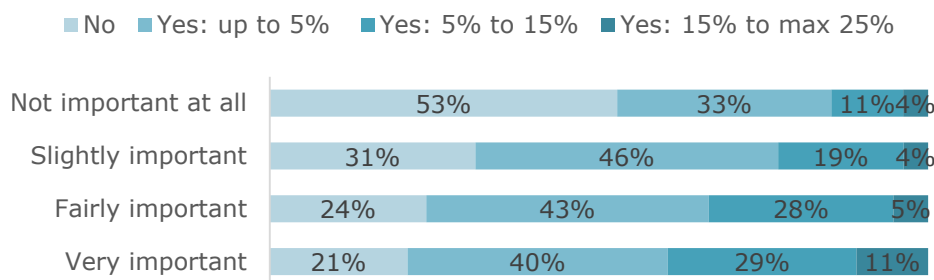
Being in different forms of employment does not seem to produce sizeable change in the willingness to pay for old-age voluntary schemes.

**Figure 94. Enrolling in voluntary social protection schemes (Q50b): Old-age benefits: (filter: Q25b = No) by employment status (Q10)**



n= 4198 (p<0.001)

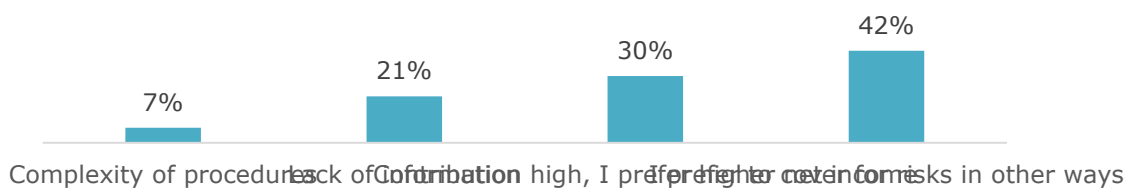
**Figure 95. Enrolling in voluntary social protection schemes (Q50b): Old-age benefits: (filter: Q25a = No) by How important is it for you to prepare for retirement now (Q41)**



n= 4198 (p<0.001)

The graph above plots the willingness to enrol in schemes for old-age benefits by level of importance for preparing for retirement, only for those respondents reporting not being covered for old-age. Evidently, for those individuals who consider preparing for retirement important the willing to enrol and pay is higher. Again, at least at descriptive level there does not seem to be a clear cognitive inconsistency. The graph below reports the answer to Q51, which asked all respondents who said they were not interested in any of the six types of benefits in Q50, why it is so.

**Figure 96. Self-employed voluntary protection schemes (filter: Q50a = 1 or Q50b = 1 or Q50c = 1 or Q50d = 1 or Q50e = 1 or Q50f = 1)**



n=788

As we can see, the most cited reason is that they prefer to cover risks in other ways followed by the high cost of contributions, lack of information, and the complexity of procedures.

#### 4.4.2 Vignettes, scarcity, and locus of control

In our survey respondents at a certain point were randomised to see the following vignette

<p>John/Jane has been looking to change jobs. He/she has two job offers. One company, Proton, offers a good salary but no social benefits – no pension, unemployment benefits, maternity/paternity benefits, benefits in case of professional accident, nor sickness pay. The other offer with Salcon comes with full social benefits and a good pension scheme, but the salary is about 12% less than Proton’s offer. John/Jane decides to accept the offer from Proton with the higher salary and no social benefits.</p>		
<b>Q27a</b>	<p>In John/Jane’s shoes would you have accepted Proton’s offer?</p>	<p>1 = Yes definitely; 2 = Yes, probably 3 = Probably not 4 = Definitely not</p>
<p>John/Jane has been looking to change jobs. He/she has two job offers. One company, Proton, offers a good salary but no social benefits – no pension, unemployment benefits, maternity/paternity benefits, benefits in case of professional accident, nor sickness pay. The other offer with Salcon comes with full social benefits and a good pension scheme, but the salary is about 12% less than Proton’s offer. John/Jane decides to accept the offer from Salcon with full social benefits and a lower salary.</p>		
<b>Q27b</b>	<p>In John/Jane’s shoes would you have accepted Salcon’s offer?</p>	<p>1 = Yes definitely 2 = Yes, probably 3 = Probably not 4 = Definitely not</p>
<p>John/Jane has received a job offer in a company called Proton. The offer letter explains that the company’s default offer includes pension scheme and other social provisions like unemployment benefits, maternity/paternity benefits, benefits in case of professional accident, and sickness pay. By default, 12% of John/Jane’s salary are thus deducted from his salary to cover the cost of the benefits, unless he/she asks not to be included in the scheme. John/Jane accepts the job and by default is enrolled into the company’s pension and social benefits scheme, which costs him/her 12% of his/her salary.</p>		

As previously illustrated in the section on methodology (§ 2.3.1), the contrastive vignette technique has become a powerful method in experimental social scientific research, combining the causal analysis of experimentation with the power of survey research. In its simplest form, it involves randomly presenting minimally contrastive versions of a single vignette to respondents. The minimal contrasts allow experimenters to investigate how the manipulation of a single factor influences respondents’ judgments. Vignettes can be used in two ways. First, as a way of presenting a dilemma between two courses of action. This approach avoids asking simple question with which almost no one would disagree (e.g. should employers contribute to an employee’s pension?) Secondly, the contrastive vignette technique presents a scenario to respondents in an experimental design in which a key issue or issues are manipulated as the independent variables. In the context of the study, this might be 'coping well' versus 'struggling to make ends meet' or a 'job with social protection' or a 'job without social protection'.

By way of randomising respondents to the different vignettes, their answers are the dependent variable that we attempt to explain by socio-economic status, age, employment status, education etc. The idea was also to ascertain through the vignettes the extent to which pattern of 'myopic behaviour' emerged.

Aside from the different framing, the focus was the choice between higher salary today without social benefits in the future, versus a lower salary today but social benefits in the future. The cost of the trade-off was set at 12% of the salary. Since such issues are quite complex, rather than asking direct questions we elicited respondents' opinions using vignettes. The vignette presents a plausible story in which a protagonist is presented with a choice or a dilemma. The respondent reads the vignette which concludes with the protagonist making a choice. The respondent is then asked, if you were in the shoes of the protagonist, would you have made the same choice. The overall descriptive statistics for the four vignettes at the sample level are reported in the table below.

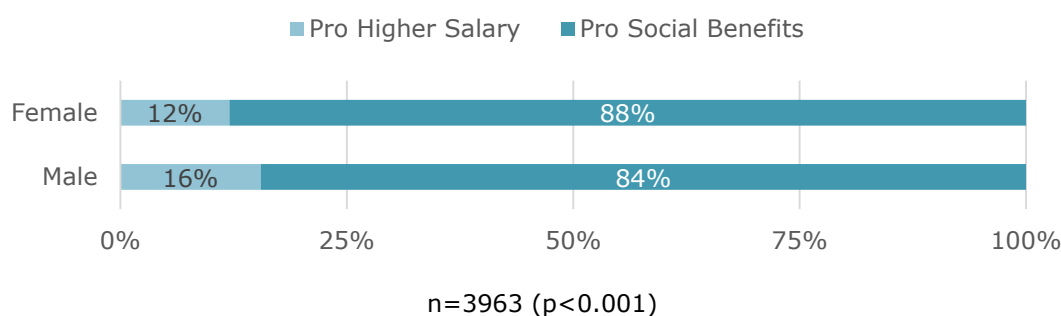
**Table 23 Vignettes univariate statistics at all of sample level**

	Yes, definitely	Yes, probably	Probably not	Definitely not
Q27a Salary over social benefits % Would you do the same?	6.17%	18.87%	44.84%	30.11%
Q27b Social benefits over salary % Would you do the same?	33.80%	45.26%	16.24%	4.71%

If we consider the first set (Q27a and Q27b), once the trade-off is set at 12% of the salary, there is a clear preference for social protection. When the protagonist prefers the higher salary (Q27a), almost 75% would not make the same choice. When, on the contrary, the protagonist prefers social protection and sacrifice 12% of the salary, 79% would make the same choice; this also means that If the protagonist in the vignette leads on salary plus social protection, there is a small increase (4%) in respondents choosing likewise. So, at aggregate level and judging from the first vignette, there does not seem to be any myopic behaviour

In the next graphs we aggregated answers to Q27a and Q27b into an indicator taking two values 'Pro Social Benefits' and 'Pro Higher Salary', which gives a more intuitive picture. When we move from univariate statistics at sample level to bivariate statistics breaking down by some relevant dimensions and by country some interesting findings emerge. In this regard, Q27a and Q27b have been merged in order to produce a single variable capturing whether the decision made is pro higher salary<sup>8</sup> or pro social benefit<sup>9</sup>. Females have a higher preference for social protection than males (see Figure 100). Respondents under 30 years are more likely to choose salary over social protection than respondents 46 years and over (see Figure 101)

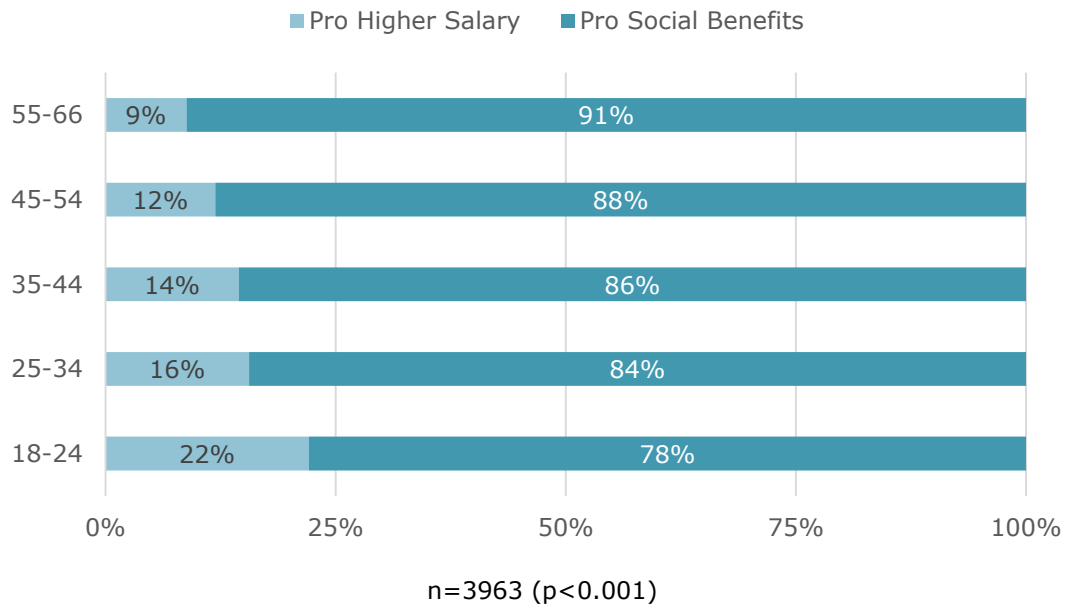
**Figure 97. Pro higher salary vs. Pro social benefits by Gender**



<sup>8</sup> Q27a = 1 OR 2 AND Q27b = 3 OR 4

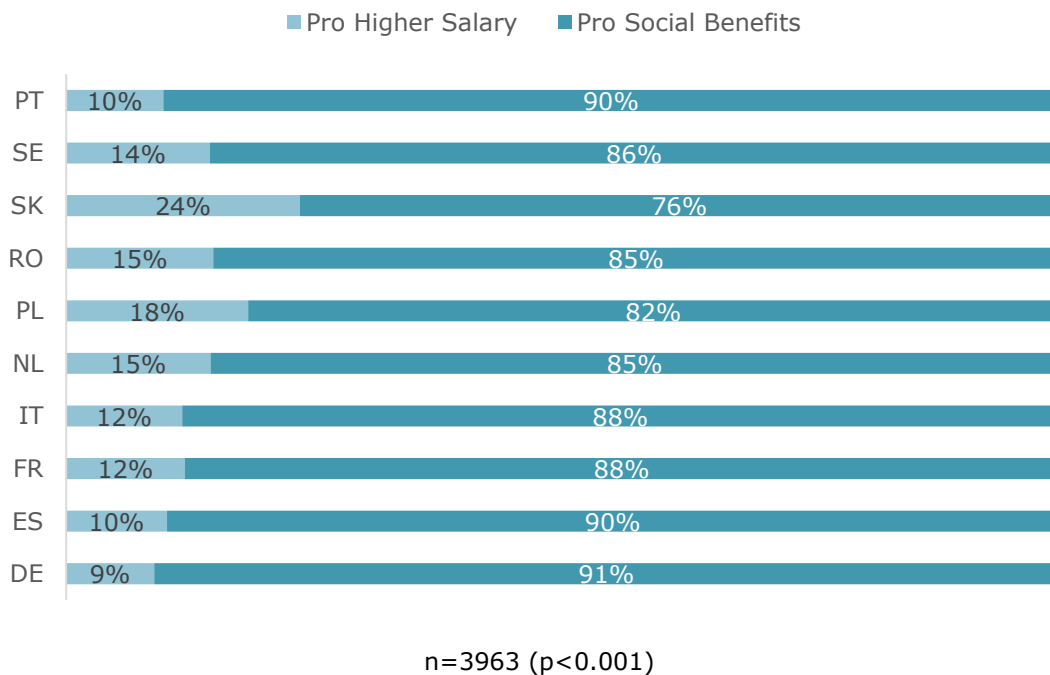
<sup>9</sup> Q27a = 3 OR 4 AND Q27b = 1 OR 2

**Figure 98. Pro higher salary vs. Pro social benefits by age**



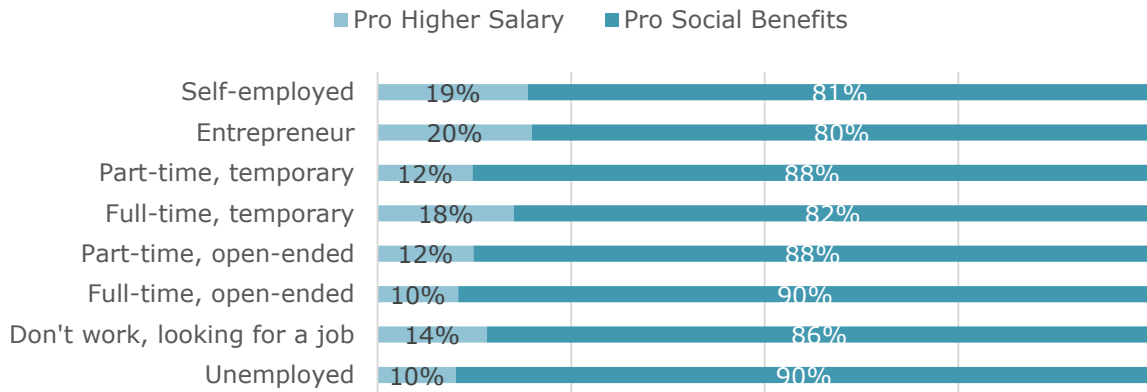
Slovakia and Poland are characterised by more individuals "Pro Higher Salary" while in Denmark, German and France are characterised by less individuals within this category.

**Figure 99. Pro higher salary vs. Pro social benefits by country**



Forms of employment have a significant effect, with those in NSW showing a higher propensity for more salary now over social benefits in the future.

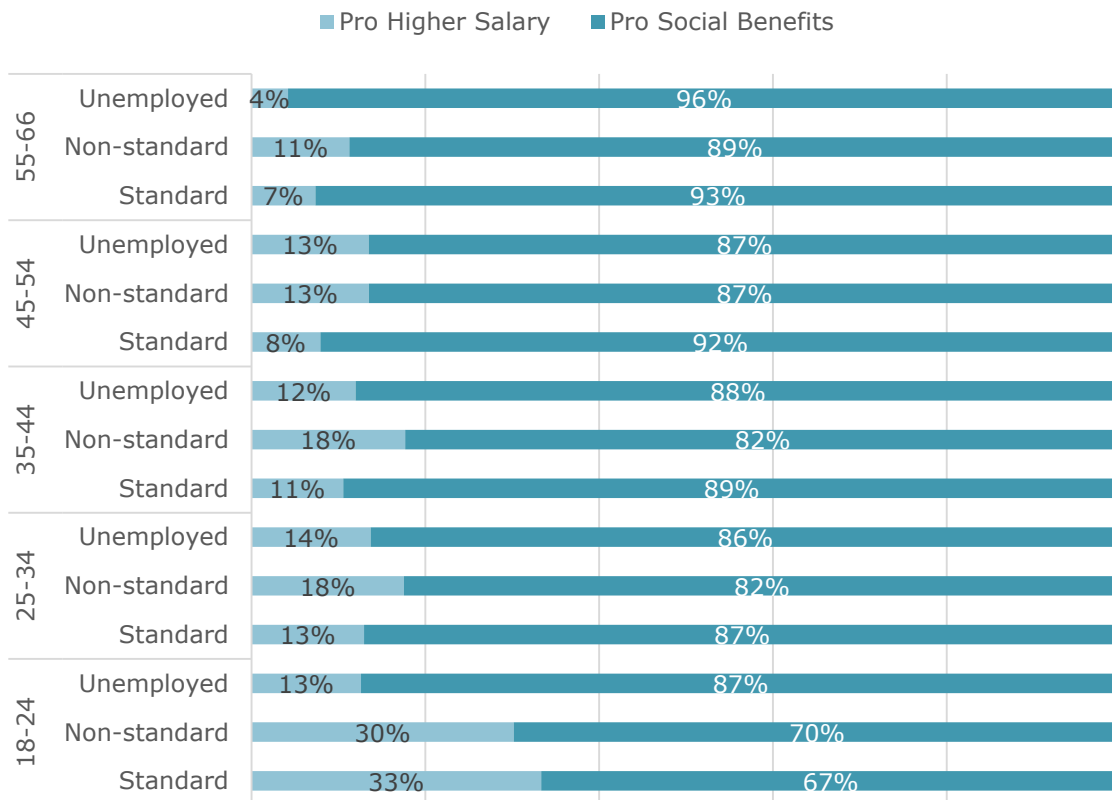
**Figure 100. Pro higher salary vs. Pro social benefits by employment status**



n=3963 (p<0.001)

So, at face value, one may say that certain groups show some degree of myopia. Young people who are employed prefer more money now. Young people are over-represented among those in NSW and with lowest income and, thus, their choice might be simply determined by the fact that they need more money now, so not opting for social protection is not a choice but a necessity. This is further corroborated by the fact that young people who are unemployed prefer social protection.

**Figure 101. Pro higher salary vs. Pro social benefits by age and employment status**



n=3963 (p<0.001)



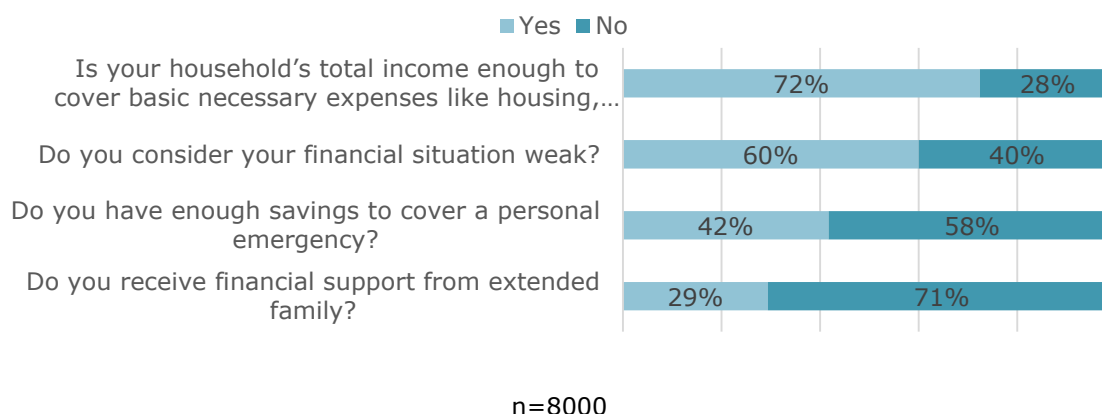
Results of regression analysis where Q27a is the dependent variable and is regressed against age, gender, and forms of employment are reported in the table. Coefficients with a negative sign indicate preference for salary over social protection. Holding the other predictors constant, we find that males, respondents under 30, and those in non-standard form of employment are more likely to opt for salary over salary plus social protection. Note, however, that the coefficients are rather small.

**Table 24 Q27a standard regression by selected predictors**

Term	Estimate	Std Error	t Ratio	Prob> t
Intercept	17.260	2.175	7.93	<.0001*
Gender [Male]	-0.040	-0.013	-3.03	0.0025*
Standard employment	0.001	0.021	0.08	0.9358
Non-standard employment	-0.045	0.017	-2.52	0.0116*
Year [Birth]	-0.007	0.001	-6.66	<.0001*

The following figure shows the items capturing scarcity. On the one hand, 72% of the individuals consider that the household's total income is enough to cover basic needs (Q53) and 45% state that they have enough savings to cover a personal emergency (Q54). On the other hand, 60% of the individuals consider their financial situation as weak (Q52) and 29% receive support from extended family (Q55).

**Figure 102. Scarcity (Q52, Q53, Q54, Q55)**

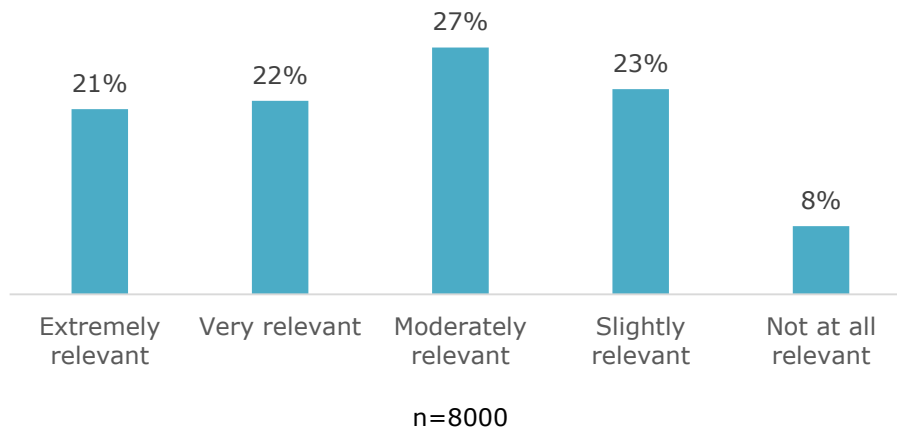


These four items have been used to construct an index, measuring the self-perceived level of scarcity, using the following formula:  $SCARCITY = (Q52+Q53)-(Q52+Q55)$ , considering YES=1 and NO=0. As a result of this formula, we have a new variable with five levels from 5 *Not at all relevant* to 1 *Extremely relevant*.

The interpretation of this index is straightforward: if individuals reply yes to having enough savings and income and also that their financial situation is not weak, and they do not receive financial support from extended family; scarcity is not at all relevant. On the contrary if individuals state that their situation is weak, they do not have enough savings; the household's total income is not enough, and they receive financial support, scarcity will be extremely important.

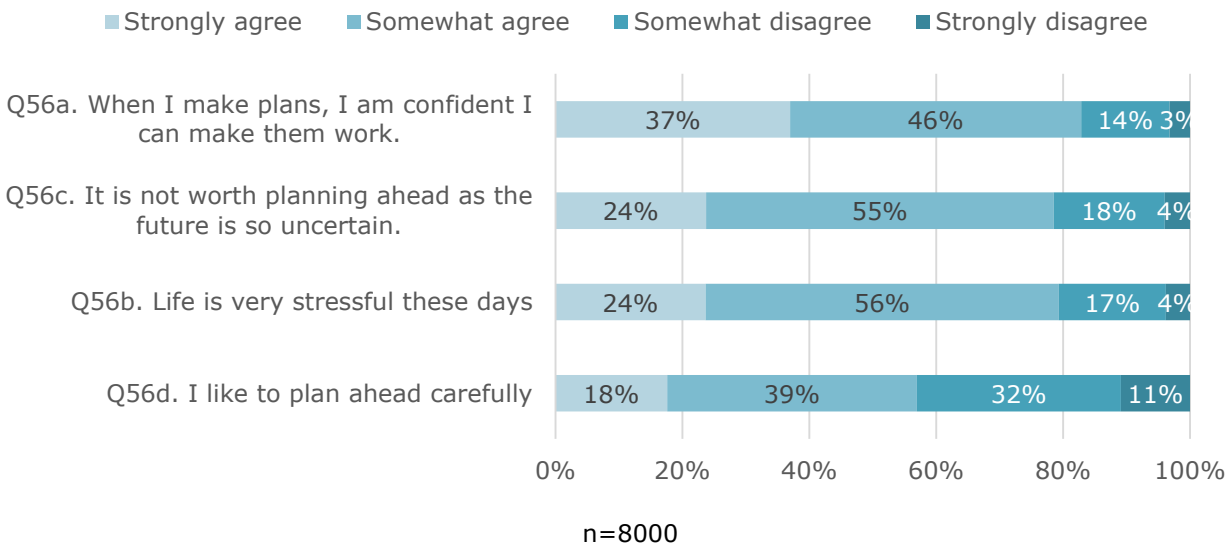
The following figure shows the percentage of individuals in each category:

**Figure 103. Scarcity self-perceived importance**



Individuals were asked the questions below in order to capture the self-perception locus of control.

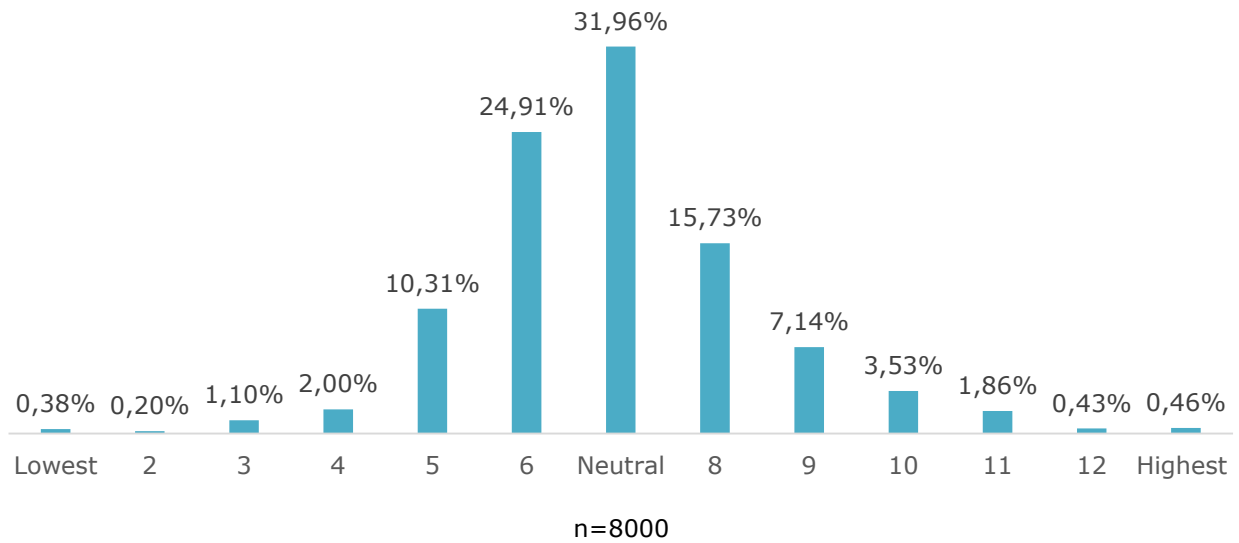
**Figure 104. Locus of control items (Q56)**



To summarise all these items, we have developed a locus of control index using the following formula LOCUS OF CONTROL INDEX: (Q56a+Q56d)-(Q56b+Q56c). The figure below shows the result for this new variable<sup>10</sup>.

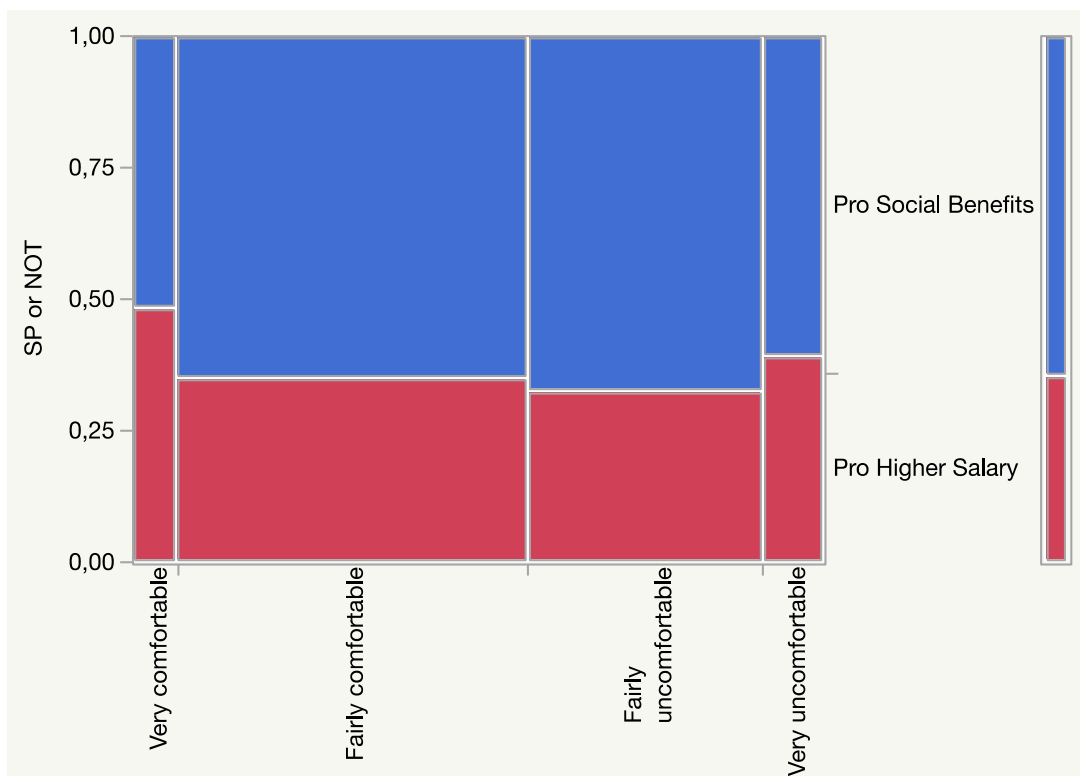
<sup>10</sup> Variables have been recoded (1=4) (2=3) (3=4) (4=1). The highest level corresponds to those individuals who strongly agree (4) to Q56a and Q56d and strongly disagree (1) Q56b and Q56c. On the contrary, the lowest level is given to those individuals who strongly disagree (1) to Q56a and Q56d and strongly agree (4) to Q56b and Q56c. The final results have been recoded as follow: -6=1 (Lowest); -5=2... 5=13 (Highest)

**Figure 105. Locus of control index (Q56)**



As anticipated, we observe a U-shaped relation between level of comfort with income and propensity to prefer higher salary, in that this characterise those positioned at the opposite extreme. This U shape explains why the level of scarcity is not significant. There is no statistical difference between the propensity to select social benefits or higher salary and the level of perceived scarcity. Furthermore, no significant differences were found in the case of control. Thus, structural variables may play a stronger role than the perception of the situation by the individuals.

**Figure 106 Combined Q27a/Q27b by comfortability with income**



(p < 0.0001)

#### **4.4.3 Key points**

Willingness to pay for voluntary schemes is not very high, unless the contribution does not exceed 5% of annual gross income for all six types of benefits. Such willingness to pay does not seem to be linked to age, but rather show a U distribution with respect to income: those at the top and at the bottom of income distribution, for different reasons, are less willing to pay compared to other groups.

The analysis of the vignettes shows that at overall sample level there is a clear preference for social protection in the future over higher income now. On the other hand, a more granular analysis suggests a statistically significant but mild association between being young and male, or rich and poor (U-shaped relation as for willingness to pay above), and preferring income now over social protection in the future. On the other hand, descriptive analysis show that young unemployed prefer social protection over higher income, contrary to the young employed (mostly in NSW) who have opposite preferences.

## **5 Conclusions**

Our study confirms that young people even with a high level of educational attainment are over-represented both among those in NSW and among the unemployed. As they tend to be single they experience a further source of income insecurity compared to individuals who are married or living with a partner who also works. Being engaged in different forms of NSW it is often an involuntary choice, especially for what concerns work with temporary part-time and full-time contracts. On the other hand, sharing economy platforms, working part-time, and being self-employed are also considered opportunities for autonomy or accommodating other personal conditions.

The level of social protection and coverage is clearly inadequate and unequal across all six types of benefit considered. Inadequacy, lack of coverage, and the related worries affect in more marked way disadvantaged individuals in NSW and the unemployed. The ranking of benefits indicate that individuals are mostly concerned with unemployment and pensions and less with other benefits. This result may be interpreted as one of the sign of the current crisis that pushes individuals to be concerned about the most basic needs and to forget less pressing but symbolically important welfare entitlements; one could see in such findings further confirmation that the Great Recession is bringing back Europe from the post-materialist orientation consolidated in the 1990s to a more materialist outlook. Concerns about losing one's job appear higher in countries that have suffered the most from the Great Recession and are recovering at a slower speed such as Italy, Portugal, and Spain. The fact that in these three countries the level of concern is higher than the EU countries suggests that this is due more to the ongoing crisis than to institutional characteristics.

The data also show that systemic characteristics such as transparency, accessibility, and level of administrative complexity are not perceived very positively by respondents in the sample. Between 13% and 17% of the all sample do not know whether or not they have access to the six types of benefits considered in this survey. Lack of awareness is higher for individuals in less secure conditions who would need information the most. Ease of applying for benefits is not considered high, and there are various indirect measures of clear problems of transparency, accessibility, and administrative complexity. These can be gathered also, indirectly, from the low propensity to change forms of employment due to expected red tape and the little potential impacts that personal accounts and/or mandatory social protection across all forms of employment seem to have.

These results provide a strong rationale for the EU policy initiative on social protection that may contribute to increase the adequacy and equality of social protection across forms of employment, as well as reduce problems of transparency, accessibility, and administrative complexity. Since restricting and strongly regulating NSW may produce more harm than good, it is important the EC stimulate Member States modernise their welfare states in the direction of more fairness and less divide and segmentation across forms of employment. To this purpose there is a rationale also for proposing mandatory schemes rather than voluntary ones due to the mix of scarcity and myopic behaviour that may cause certain groups to under invest in social protection.

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## **Annex 1. Systematic review synthetic and analytical reporting**

All articles deemed eligible for the review have been reported in an excel file including main data, such as author (s), year, title, source and abstract and rendered in a word table included at the end of this.

In a subsequent step, we categorized the articles along the six main topic categories as follows:

- 1) Crisis and NSW;
- 2) Determinants of NSW
- 3) Impact/ effects of NSW on the labour market
- 4) Labour flexibility and market dualisation
- 5) Mapping of social protection/social groups in NSW/flexible working environment
- 6) Social protection models.

Based on the information provided in the article, we included further descriptors to facilitate the synthesis of information for the analysis at a later stage. These descriptors included the respective theme covered by each source, broadly categorised as competences and career prospects; employment protection; labour flexibility; labour market reform; market dualisation; NSW, part time work; pension and behavioural outcomes, self-employment; social protection and savings; social protection and welfare models; temporary work; uncertainty; unemployment; work flexibility; youth part time and temporary employment. Below we present the outcome of this categorisation in tables, while the Annex contains the full list of data sources subject to review presented in alphabetical order.

**Table 25 Coverage of study areas**

Study area	n <sup>o</sup> of articles
Issue #1: Ensuring similar access to social protection rights and employment related services and improving the adequacy of social protection between workers in Standard employment and people working on non-standard contracts and in various forms of self-employment	<b>19</b>
Issue #2 Tying social protection rights to individuals and making them transferable.	<b>15</b>
Issue #3 Making social protection rights and related information transparent	<b>24</b>

**Table 26 Literature related to Issue # 1 Accessibility**

Area #1: Accessibility	n° of articles N=19	References
Topic		
Impact/effects of NSW on labour market	17	Allmendinger, Hipp and Stuth (2013); Brewster, Mayne and Tregaskis (1997); De Graaf-Zijl, van den Berg and Heyma (2011); Esping-Andersen and Regini (2000); EC (2014); Ferber and Waldfogel (1998); Gallie (2007); Galunic and Anderson (2000); Giesecke (2009); Ichino, Mealli and Nannicini (2008); Kahn (2012); Kalleberg (2000); Koch and Fritz (2013); OECD (2004); Rubery (2011); Urtasun and Nuñez (2012); Von Hippel et al. (1997)
Crisis and NSW	2	Heyes (2011); Pulignano (2018)
Scope		
NSW	9	Allmendinger, Hipp and Stuth (2013); Brewster, Mayne and Tregaskis (1997); Gallie (2007); Galunic and Anderson (2000); Giesecke (2009); Kalleberg (2000); Koch and Fritz (2013); OECD (2004); Pulignano (2018)
Temporary work	3	De Graaf-Zijl, van den Berg and Heyma (2011); Ichino, Mealli and Nannicini (2008); Von Hippel et al. (1997)
Unemployment	1	Esping-Andersen and Regini (2000);
Labour market reform	1	EC (2014);
Part-time work	1	Ferber and Waldfogel (1998);
Work flexibility	1	Kahn (2012);
Competencies and career prospects	1	Urtasun and Nuñez (2012);
Employment protection	1	Heyes (2011);

**Table 27 Literature related to Issue # 2 Transferability**

Area #2 Transferability	n <sup>o</sup> of articles N=15	References
<b>Topic</b>		
Behavioural outcomes	7	Benartzi and Thaler (2007); Hanappi, Ryser and Bernardi (2014); Fossen and König (2017); Osawa, Jung Kim and Kingston (2012); Santiago I. Sautua (2016); Slavov et al. (2017); Thaler and Benartzi (2004)
Crisis and NSW	1	Cedefop (2012)
Determinants of NSE	1	Baranowska and Gebel (2010)
Labour market flexibility and market dualisation	6	Emmenegger, Palier, and Seeleib-Kaiser (2012); Günther (2011); Kalleberg (2011); Standing (2011); Thelen (2014); Viebrock and Clasen (2009)
<b>Scope</b>		
Labour flexibility and market dualisation	4	Emmenegger, Palier, and Seeleib-Kaiser (2012); Standing (2011); Thelen (2014); Viebrock and Clasen (2009)
NSW	4	Hanappi, Ryser and Bernardi (2014); Günther (2011); Kalleberg (2011); Osawa, Jung Kim and Kingston (2012);
Pension and retirement savings behaviour (BE)	2	Benartzi and Thaler (2007); Thaler and Benartzi (2004)
Self-employment	1	Fossen and König (2017)
Social protection and saving	1	Slavov et al. (2017)
Uncertainty	1	Santiago I. Sautua (2016);
Youth part-time and temporary employment	2	Baranowska and Gebel (2010); Cedefop (2012)

**Table 28 Literature related to Issue # 3 Transparency**

Area #3 Transparency	n <sup>o</sup> of articles N=24	References
<b>Topic</b>		
Determinants of NSE	6	Delsen (1995); Green & Livanos (2015); ILO (2012); Kalleberg (2009); Malchow-Moller, Markusen and Skaksen (2010); Sapir (2005)
Mapping of social protection	14	de Casanova (2017); Debus et al. (2012); Ek et al. (2015); EC (2017); Gregg and Gardiner (2016); ILO (2017); Iwry and David (2009); Kiersztyn (2017); Lescke et al. (2009); Livanos (2015); Markey et al. (2016); Matsaganis et al. (2016); OECD (2010); Taylor-Gooby (2011)
Social protection models	4	Burgoon and Dekker (2010); Eichhorst, Marx and Wehner (2017); Esping-Andersen (1990); Mai (2018)
<b>Scope</b>		
Labour flexibility	2	Debus et al. (2012); Sapir (2005)
Labour market reform	1	Eichhorst, Marx and Wehner (2017)
NSW	8	Delsen (1995); EC (2017); Green & Livanos (2015); ); Gregg and Gardiner (2016); ILO (2012); ILO (2017); Kalleberg (2009); Kiersztyn (2017);
Self-employment	1	Malchow-Moller, Markusen and Skaksen (2010);
Social protection and welfare	11	Burgoon and Dekker (2010); de Casanova (2017); Ek et al. (2015); Esping-Andersen (1990); Iwry and David (2009); Livanos (2015); Mai (2018); Markey et al. (2016); Matsaganis et al. (2016); Taylor-Gooby (2011)
Unemployment	2	Lescke et al. (2009); OECD (2010)

**Table 29 Analytical summary of systematic review in alphabetic order**

<b>Authors (year)</b>	<b>Title</b>	<b>Topic</b>	<b>Theme</b>	<b>Abstract/ Summary</b>
Allmendinger , Hipp and Stuth (2013)	<i>Atypical Employment in Europe 1996–2011</i>	Impact/effects of NSW on labour market	NSW	To assess the influence of nonstandard employment for the labour market participation of different demographic groups, we provide detailed descriptions of the development of atypical employment in comparison to standard employment, unemployment, and economic inactivity between 1996 and 2011. In our analyses, we distinguish between fixed- term employment, solo self-employment, substantial part-time work (between 20 and 35 hours/week), and marginal part-time work (less than 20 hours/week). By simultaneously considering standard employment, atypical employment, and non-employment, we are able to assess the consequences of flexible labour markets for the economic integration of different population groups, such as women, the elderly, young people, or the low-skilled.
Baranowska and Gebel (2010)	<i>The Determinants of Youth Temporary Employment in the Enlarged Europe: Do Labour Market Institutions Matter?</i>	Determinants of NSE	Youth temporary employment	This article uses comparative micro data from the 2004 European Union Labour Force Survey (EULFS) for 23 European countries to study the impact of labour market institutions on the youth relative temporary employment probability. We find relatively high temporary employment rates for young workers in all countries but also a large cross- country variation in this respect. The results of multi-level regression analyses confirm that neither employment protection of regular contracts nor its interaction with the level of employment protection of temporary contracts affects the young people's relative risk. Instead, we find a positive association between collective bargaining coverage as a measure of insider outsider cleavages and the relative temporary employment risk of young persons. These results remain robust even after controlling for macro- structural conditions, such as unemployment rate and business uncertainty.
Benartzi and	<i>Heuristics and</i>	Behavioural	Retirement	All around the world, in both the public and private sectors,

Authors (year)	Title	Topic	Theme	Abstract/ Summary
Thaler (2007)	<i>biases in retirement savings behavior</i>	outcomes	savings behaviour	retirement plans are shifting away from "defined benefit" plans toward "defined contribution" plans. Defined contribution plans have many attractive features for participants, such as portability and flexibility, but these attractions come with an increased responsibility to choose wisely. The plans also provide economists with an attractive domain in which to study saving behaviour. The standard economic theories of saving (like the life-cycle or permanent income models) contain three embedded rationality assumptions, one explicit and two implicit. The explicit assumption is that savers accumulate and then decumulate assets to maximise some lifetime utility function (possibly including bequests). The first implicit assumption is that households have the cognitive ability to solve the necessary optimization problem. The second implicit assumption is that the households also have sufficient willpower to execute this optimal plan. The paper shows that both hypotheses are unrealistic and do not consider the heuristics and systematic biases that may produce ineffective decisions about saving for retirement.
Brewster, Mayne and Tregaskis (1997)	<i>Flexible staffing in Europe</i>	Impact/effects of NSW on labour market	NSW	This research paper analyses and reports upon the current practice of flexible working amongst organisations in Europe: focussing on current developments in the use, by employing organisations, of part-time workers and a range of contractual variations (temporary work; fixed-term contracts etc). The analysis draws heavily, though not exclusively, upon a substantial, independent database of organisational level questionnaire responses covering all sectors of the economy in 14 European countries. We provide evidence that across Europe there is a substantial amount of flexible working and that there has been a continuing increase in its use. It is argued that these developments have considerable, as yet little understood, implications for policy makers, individuals and employers.
Burgoon and	<i>Flexible employment,</i>	Social protection	Social protection and	This paper examines how flexible employment, particularly temporary and part-time employment, affect political support for

Authors (year)	Title	Topic	Theme	Abstract/ Summary
Dekker (2010)	<i>economic insecurity and social policy preferences in Europe</i>	models	welfare state	social policy protection. Although their implications are a priori uncertain, the paper lays out how flexible employment conditions can be expected to generate various kinds of economic insecurity for workers that ought in turn to spur support for social-welfare policies. The paper finds broad support for such expectations in individual-level survey data from 15 EU member states. In particular, part-time employment, temporary employment and their combination tend to increase several measures of an individual's subjective economic insecurity. Further, partly due to such increases, the same measures of flexible employment tend to spur support for social policy assistance targeted at the unemployed.
Cedefop (2012)	<i>Crisis pushes young people towards involuntary part-time jobs</i>	Crisis and NSW	Youth part-time	Ensuring better job quality and working conditions by "flexicurity" (flexibility and security) policies is a European Commission priority in order to reduce unemployment rates. Although, policies to reduce segmentation have been insufficient as vulnerable groups (e.g. young people, temporary workers) have been hit the hardest by the crisis (Flagship Initiative "An agenda for new skills and jobs", Communication from the Commission, 23.11.2010). The main indicator considered here refers to underemployed part-time workers: the share of young people aged 15-24, who are in part-time work, wish to work more and are available to do so. It is complemented by the unemployment rate for 15-24-year olds.
de Casanova (2017)	<i>Informed But Insecure: Employment Conditions and Social Protection among Paid Domestic Workers in Guayaquil</i>	Mapping of social protection/social groups in NSW/flexible working environment	Social protection and welfare state	Salaried domestic labour in private homes in Latin America is informal, precarious, and exploitative, but for thousands of women who have no other options it is their occupation and the sustenance of their families. The results of a study based on 400 surveys of paid domestic workers in Guayaquil, Ecuador, about social protection and labour rights show that workers possess a high level of knowledge about their labour rights, but the majority do not belong to the social security system and many do not enjoy any of the benefits guaranteed them by law. Understanding the situation and experiences of these workers is a precondition for creating



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				strategies to recognise the importance of their work and to guarantee their labour rights.
De Graaf-Zijl, van den Berg and Heyma (2011)	<i>Stepping stones for the unemployed: the effect of temporary jobs on the duration until (regular) work</i>	Impact/effects of NSW on labour market	Temporary work	Transitions from unemployment into temporary work are often succeeded by a transition from temporary into regular work. This paper investigates whether temporary work increases the transition rate to regular work. We use longitudinal survey data of individuals to estimate a multi-state duration model, applying the 'timing of events' approach. The data contain multiple spells in labour market states at the individual level. We analyse results using novel graphical representations, which unambiguously show that temporary jobs shorten the unemployment duration, although they do not increase the fraction of unemployed workers having regular work within a few years after entry into unemployment.
Debus et al. (2012)	<i>Catch Me If I Fall! Enacted Uncertainty Avoidance and the Social Safety Net as Country-Level Moderators in the Job Insecurity-Job Attitudes Link</i>	Mapping of social protection/social groups in NSW/flexible working environment	Labour flexibility	Job insecurity is related to many detrimental outcomes, with reduced job satisfaction and affective organisational commitment being the 2 most prominent reactions. Yet, effect sizes vary greatly, suggesting the presence of moderator variables. On the basis of Lazarus's cognitive appraisal theory, we assumed that country-level enacted uncertainty avoidance and a country's social safety net would affect an individual's appraisal of job insecurity. More specifically, we hypothesised that these 2 country-level variables would buffer the negative relationships between job insecurity and the 2 aforementioned job attitudes. Combining 3 different data sources, we tested the hypotheses in a sample of 15,200 employees from 24 countries by applying multilevel modelling. The results confirmed the hypotheses that both enacted uncertainty avoidance and the social safety net act as cross-level buffer variables. Furthermore, our data revealed that the 2 cross-level interactions share variance in explaining the 2 job attitudes. Our study responds to calls to look at stress processes from a multilevel perspective and highlights the potential importance of governmental regulation when it comes to

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				individual stress processes.
Delsen (1995)	<i>Atypical Employment: An International Perspective - Causes, Consequences and Policy</i>	Determinants of NSE	NSW	The following questions constitute the central issue in this dissertation: - What have been the developments since the first oil crisis in the volume and structure of part-time and temporary work in the OECD Member States? How can the differences or similarities between countries be explained? - What is the content of the policy related to part-time and temporary employment applied by employers' organisations, trade unions and governments in the three economic blocks - Europe, Japan and the United States? - What are the intended and unintended consequences in the short and long-term of these policies for society as a whole, for the enterprises and for the employees? - What can be concluded from these facts for the design of future labour market policy, taking into account a number of projected structural changes in the labour market? The fact that these concrete questions will be answered does not imply that no attention is paid to theoretical aspects related to atypical employment relations. In the study the theory of implicit contracts, the efficiency wage model, the theory of labour market segmentation, the insider-outsider theory, the supply-side economic theory as well as the model of the flexible firm are explicitly dealt with. Special attention is paid to the policy implications of the various theories. Moreover, the relevance of the theory of the flexible firm in Europe will be tested empirically. The discussion of the Swedish approach offers the opportunity to evaluate a number of policy options that are based on supply-side economic theory.
Hanappi, Ryser and Bernardi (2014)	<i>Coping strategies under uncertain, precarious employment conditions in Switzerland</i>	Behavioural outcomes	NSW	This report provides insights on childbearing decisions seen as outcomes of coping strategies in work and family reconciliation under economic uncertainty and precariousness within the single-country setting, Switzerland. To more clearly understand the linkage between institutional context, employment uncertainty and childbearing decisions of both genders, our report addresses the relationship between employment and childbearing intentions—as

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				the early onset of childbearing decision-making—focusing on how men’s and women’s subjective perceptions about job stability and job prestige relate to fertility intentions and how gender role attitudes moderate this relationship. Empirical findings from the Swiss Household Panel (SHP), where we estimate separate models of fertility intentions for men and women without children and for those with at least one child, show that instable jobs are significantly and negatively associated with the intention of having a first child for women. The effect of job prestige is more complex and mediated by gender role attitudes.
Eichhorst, Marx and Wehner (2017)	<i>Labor market reforms in Europe: towards more flexicure labor markets?</i>	Social protection models	Labour market reform	Labour market segmentation refers to a salient divide between secure and insecure jobs and is related to problems in important areas, including macro-economic efficiency, workers’ well-being and repercussions for social cohesion. EU-28 countries have started a new wave of labour market reforms in the aftermath of the 2008/2009 crisis to tackle a number of issues, including labour market segmentation. This particularly concerns reforms in: (1) employment protection, i.e. dismissal protection and restrictions on fixed-term contracts; (2) unemployment benefit generosity and coverage; and (3) the intensity of active labour market policies. The paper provides an overview of reform patterns and tries to assess whether and to what extent these reforms have led to less dualised, more ‘flexicure’ labour markets in terms of dismissal protection, the provision of unemployment benefits and access to ALMPs. In particular, we will provide some evidence on potential changes in hirings on temporary contracts.
Ek et al. (2015)	<i>Part-Time Unemployment and Optimal Unemployment</i>	Mapping of social protection/ social groups in	Social protection and welfare state	A significant fraction of the labour force consists of employed workers who are part-time unemployed (underemployed) in the sense that they are unable to work as much as they prefer. This paper studies the design of optimal unemployment insurance in an economy with unemployment as well as part-time unemployment.

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	<i>Insurance</i>	NSW/flexible working environment		Part-time work provides income insurance and serves as a stepping stone to full-time jobs. Unemployment benefits for part-timers reduce the outflow from part-time work to full-time employment. However, such benefits also increase the outflow from unemployment to part-time work, thereby reducing unemployment. We examine the optimal structure of benefits for unemployed and underemployed workers. The results indicate that there are welfare gains from part-time benefits. Moreover, there are welfare gains associated with time limits for unemployment benefits as well as for part-time benefits. The welfare gains from optimal insurance are larger when wages are fixed than when they are flexible.
Emmenegger, Palier, and Seeleib-Kaiser (2012)	<i>The Age of Dualization. The Changing Face of Inequality in Deindustrializing Societies</i>	Labour flexibility and market dualisation	Market dualisation	Poverty, increased inequality, and social exclusion are back on the political agenda in Western Europe, not only as a consequence of the Great Recession of 2008, but also because of a seemingly structural trend towards increased inequality in advanced industrial societies that has persisted since the 1970s. How can we explain this increase in inequalities? Policies in labour markets, social policy, and political representation are strongly linked in the creation, widening, and deepening of insider-outsider divides - a process known as dualisation. While it is certainly not the only driver of increasing inequality, the encompassing nature of its development across multiple domains makes dualisation one of the most important current trends affecting developed societies. However, the extent and forms of dualisation vary greatly across countries. The comparative perspective of this book provides insights into why Nordic countries witness lower levels of insider-outsider divides, whereas in continental, liberal and southern welfare states, they are more likely to constitute a core characteristic of the political economy. Most importantly, the comparisons presented in this book point to the crucial importance of politics and political choice in driving and shaping the social outcomes of deindustrialisation. While increased structural labour market divides can be found across all countries, governments have a strong responsibility in shaping the

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				distributive consequences of these labour market changes. Insider-outsider divides are not a straightforward consequence of deindustrialisation, but rather the result of political choice. A landmark publication, this volume is geared for faculty and graduate students of economics, political science, social policy, and sociology, as well as policymakers concerned with increasing inequality in a period of deep economic and social crisis.
Esping-Andersen (1990)	<i>The Three Worlds of Welfare Capitalism, Princeton</i>	Social protection models	Social protection and welfare state	In this introduction to the special issue, we review the various debates spurred by Esping-Andersen's <i>The Three Worlds of Welfare Capitalism</i> . Tracing its impact since the book's publication in 1990, we show that <i>Three Worlds</i> continues to be the point of reference for comparative welfare state research. A content analysis of articles in the <i>Journal of European Social Policy</i> citing the book indicates that <i>Three Worlds</i> may even have obtained a paradigmatic status and that its claims and findings are often taken for granted rather than challenged. We conclude that <i>Three Worlds</i> has become a classic that is likely to continue to have a major influence on welfare state research in its next 25 years.
Esping-Andersen and Regini (2000)	<i>Why Deregulate Labour Markets?</i>	Impact/effects of NSW on labour market	Unemployment	Large-scale unemployment arguably has been the prime economic, social, and political issue in Western Europe over the past decade. It is widely believed to be a product of labour market "rigidities," such as employment protection laws and practices, wage-setting arrangements that yield high real wages and limit pay inequality, generous unemployment compensation systems, and high tax rates. Deregulation or "flexibilisation" of labour markets is thus seen as the solution to Europe's jobs problem. The contributions to this volume—four comparative chapters followed by case studies of eight European countries—explore the merits of this view. A number of the book's conclusions offer helpful corrective to the current conventional wisdom: (1) There is considerable variation across countries within Europe. Overall levels of regulation differ, and they are achieved by different combinations of job security provisions,

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				<p>wage setting arrangements, tax structures, and income supports during unemployment. Employment outcomes also vary widely. (2) Employment performance in any given country is a function of its particular configuration of labour market and broader economic institutions, as well as historical circumstance. (3) So-called rigidities have some positive economic effects, such as encouraging technological innovation and skill upgrading, heightening worker-management cooperation, and boosting and stabilising consumption. (4) Radical labour market deregulation along U.S. or U.K. lines is politically infeasible in much of Europe. Thus, although most European countries have moved in the direction of deregulation in the past decade, their efforts have been and will continue to be partial and targeted. (5) Deregulation often leads to a variety of unintended consequences that are not always economically beneficial.</p>
European Commission (2014)	<i>A Decade of Labour Market Reforms in the EU: Insights from the LABREF Database</i>	Impact/effects of NSW on labour market	Labour market reform	<p>This paper analyses the determinants and impact of labour market reforms in the European Union over the period of 2000-2011. The source of information on reforms is the LABREF database developed in DG ECFIN of the European Commission in cooperation with the Economic Policy Committee of the ECOFIN Council. The database collects information on measures adopted by EU Member States. Despite limitations of count data on reform events, the evidence permits a number of interesting insights. The 2008 crisis triggered increased policy activity in most policy domains in a large number of EU countries, in particular in domains with macro-structural relevance (employment protection legislation, unemployment benefits, wage setting). Reforms tend to be more frequently carried out in countries characterised by disappointing labour market outcomes and a high initial level of regulation or fiscal burden on labour. Econometric evidence on the effects of selected reforms on aggregate labour market outcomes is broadly supportive of common priors: tax and benefit reforms tend to be followed, after a time lag, by improved activity rates and lower unemployment.</p>

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European Commission (2017)	<i>Access to social protection for people working on non-standard contracts and as self-employed in Europe</i>	Mapping of social protection/social groups in NSW/flexible working environment	NSW	This Synthesis Report focuses on both statutory and effective access to social protection for people in non-standard employment and self-employment in Europe. Non-standard work <sup>1</sup> and new forms of self-employment have been on the increase in Europe over the past two decades due to structural and crisis-driven economic and labour market developments. In this context of greater variety and hybridisation of labour market statuses and types of contracts, European social protection systems are facing growing challenges in – legally and de facto – covering social risks. The financial and economic crisis increased youth and long-term unemployment in nearly all European countries, especially between 2008 and 2013. Meanwhile, the shares of various types of non-standard work in the workforce – mainly part-time (especially involuntary) and temporary work – have also risen. At the same time, the digital economy is transforming labour markets. New forms of employment are emerging, for example in the platform-driven part of the economy <sup>2</sup> , but also in traditional sectors such as construction and transport and in many other parts of the services. In this context, new forms of self-employment – such as ‘dependent self-employment’ – may present new job opportunities, notably for the young. Moreover, careers are becoming less and less linear, with people transiting between different employment statuses and/or combining salaried employment and self-employment. The Europe 2020 strategy stresses that self-employment and entrepreneurship can provide important employment prospects in ongoing structural transformations driven by digitalisation, globalisation, population ageing and climate change (European Commission, 2016b: 41). Providing a fertile ground for self-employment implies not only fostering measures but also reassuring people that they can benefit from protection against social risks.
Ferber and Waldfogel	<i>The long-term consequences of non-traditional</i>	Impact/effects of NSW on labour	Part-time work	Lower pay of former temporary employees and higher pay of men formerly self-employed are likely caused by unobserved heterogeneity; nonetheless, in wage growth models that eliminate

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(1998)	<i>employment</i>	market		this bias, past part-time work has a negative effect on current wages, which varies with gender and whether the part-time status was voluntary or involuntary.
Fossen and König (2017)	<i>Public health insurance, individual health, and entry into self-employment</i>	Behavioural outcomes	Self-employed	We investigate the impact of a differential treatment of paid employees versus self-employed workers in a public health insurance system on the entry rate into self-employment. Health insurance systems that distinguish between the two sectors of employment create incentives or disincentives to start a business for different individuals. We estimate a discrete time hazard rate model of entry into self-employment based on representative household panel data for Germany, which include individual health information. The results indicate that an increase in the health insurance cost differential between self-employed workers and paid employees by €10 per month decreases the probability of entry into self-employment by 1.7% of the annual entry rate. This shows that entrepreneurship lock, which an emerging literature describes for the system of employer-provided health insurance in the USA, can also occur in a public health insurance system. Therefore, entrepreneurial activity should be taken into account when discussing potential health-care reforms.
Gallie (2007)	<i>Production Regimes, Employment Regimes, and the Quality of Work</i>	Impact/effects of NSW on labour market	NSW	The book makes a major new contribution to the sociology of employment by comparing the quality of working life in European societies with very different institutional systems - France, Germany, Great Britain, Spain and Sweden. It focuses in particular on skills and skill development, opportunities for training, the scope for initiative in work, the difficulty of combining work and family life and the security of employment. Drawing on a range of nationally representative surveys, it reveals striking differences in the quality of work in different European countries. It also provides for the first-time rigorous comparative evidence on the experiences of different types of employee and an assessment of whether there has been a trend over time to greater polarisation between a core workforce of



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				relatively privileged employees and a peripheral workforce suffering from cumulative disadvantage. It explores the relevance of three influential theoretical perspectives, focussing respectively on the common dynamics of capitalist societies, differences in production regimes between capitalist societies and differences in the institutional systems of employment regulation. It argues that it is the third of these - an 'employment regime' perspective - that provides the most convincing account of the factors that affect the quality of work in capitalist societies. The findings underline the importance of differences in national policies for people's experiences of work and point to the need for a renewal at European level of initiatives for improving the quality of work.
Galunic and Anderson (2000)	<i>From security to mobility: generalized investments in human capital and agent commitment</i>	Impact/effects of NSW on labour market	NSW	This paper considers the impacts of different investments in human capital (firm-specific versus generalised investments) on employee commitment to the firm. The resource-based literature has stressed that only firm-specific human capital is likely to generate organisational rents, since those assets are more likely to be inimitable, rare, and therefore a better basis for sustained competitive advantage. Generalised investments in human capital (i.e., investments in capabilities that people can transfer and deploy to other firms or settings) are to be avoided. However, observing lessons from the literature on psychological contracts and organisational commitment, we argue that generalised investments may have value for the firm through their effects on worker commitment to the firm. The gain in worker commitment is valuable to firms given the fragile state of the contemporary employment relation, in which the lack of job security is likely to breed diminished employee commitment. This is particularly a concern for employment relations consisting of externalised labour (i.e., contract work or self-employed professionals operating as agents of the firm), in which agent commitment is vital but likely to be scarcer. In this paper we focus on the externalised workers (independent agents) of two insurance firms in addressing these issues. A sample

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				of 237 agents shows support for the benefits of generalised investments on agent commitment, questioning conventional wisdom that such investments should be avoided. We also examine the impact of relation-specific investments and other key antecedents on agent commitment, concluding that a mixture of strategic investments in human capital should be considered, taking into account their impacts on the firm-worker psychological contract. We also examine the impact of agent commitment on agent performance in this context, finding committed agents do provide greater value to the insurer.
Giesecke (2009)	<i>Socio-economic Risks of Atypical Employment Relationships: Evidence from the German Labour Market</i>	Impact/effects of NSW on labour market	NSW	The article examines the impact of atypical working arrangements on both objective and subjective dimensions of social inequality. The analysed types of atypical employment are fixed-term contracts, temporary agency work, and part-time employment, respectively. It is argued that these working arrangements are not homogeneous with respect to their socio-economic consequences, because they modify different aspects of the standard employment relationship. In order to investigate the effects of these types of employment, I use data from the German Socio-Economic Panel 2001-2005 on non-self-employed respondents. The results show that fixed-term contracts and agency work (being forms of external flexibility) have more severe negative socio-economic consequences than part-time employment (being a form of internal flexibility). Given that weak labour market groups face an increased risk of holding temporary jobs, the empirical findings clearly indicate the substantial impact of atypical employment on the extent and the structure of social inequality.
Green and Livanos (2015)	<i>Involuntary non-standard employment in Europe</i>	Determinants of NSE	NSW	In some countries in Europe the economic crisis starting in 2008 was marked not only by a rise in unemployment, but also by increases in individuals in part-time and temporary working, so emphasising the need to examine employment composition as well as non-employment. The promotion of non-standard forms of employment –

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				such as part-time and temporary working – has been part of Europe’s employment agenda, but directives have also focused on raising the quality of such work. Using European Union Labour Force Survey data, an indicator of involuntary non-standard (part-time and temporary) employment (INE) is constructed, depicting a negative working condition. Descriptive analyses show important differences between countries in the incidence of INE, which is highest in Spain, Portugal and Poland, and also in the composition of INE. By contrast, INE tends to be lower in countries with Anglo-Saxon and Nordic welfare state models. Econometric analyses reveal that young workers, older workers, women, non-nationals, those with low education and those who were unemployed a year ago are at greatest risk of INE.
Gregg and Gardiner (2016)	<i>A Steady Job? The UK’s Record on Labour Market Security and Stability since the Millennium</i>	Mapping of social protection/ social groups in NSW/flexible working environment	NSW	Just seven years after the start of what turned into the most sustained economic downturn in living memory, the UK’s headline employment rate stands at an historic high. So remarkable has been the resilience of the labour market during this downturn and the pace of the subsequent jobs recovery that ‘full employment’ has returned to the top of the political agenda. Impressive though the headline data is, critics argue that much of the surge in employment has been at the cost of job quality. In part this argument reflects the extremely poor performance of pay and productivity since the crisis, but it also relates to a sense that job insecurity is rising for many workers. Understanding the extent to which this criticism is fair – have we sacrificed quality for quantity? – is likely to be central to the renewed focus on full employment. That’s because, with labour market slack diminishing as the economy strengthens, pushing employment higher still is likely to require not just creating opportunities for the unemployed to move into work but also bringing significant numbers of economically inactive adults into the workforce. Achieving this will in no small part depend on whether the available jobs are of sufficient quality to prove attractive to

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				those who are further away from work. The story on pay is well-established but other aspects of job quality are less routinely measured. Therefore, in this note we return to some commonly-used broad measures of job security and stability, in particular to understand developments over the past two decades and how experiences have differed across genders and the generations.
Günther (2011)	<i>Non-Standard Employment in Europe: Its Development and Consequences for the European Employment Strategy</i>	Labour flexibility and market dualisation	NSW)	The last decades have seen an erosion of the traditionally defined "standard employment relationship" through part-time work, fixed-term contracts, temp-agency work and self-employment. Whereas many welcome this development as a blessing for flexible labour markets, others are highly critical hinting to disastrous intended or unintended side-effects such as low or volatile income, dead-end jobs instead of stepping stones, high job insecurity, and poverty in old-age. The European Commission tried to bridge these two opposing views by conceptualising 'flexicurity' as the objective of the European Employment Strategy, aimed at 'balancing' flexibility and security. Although this oxymoron became common parlance in the meantime, the concept is still quite ambiguous, leading often to cheap talk or being captured by various political interests. Furthermore, one of its main goals, the growth of employment by further increasing labour force participation under the condition of reducing unemployment and labour market segmentation has not been achieved and is now even far out of sight due to the recent economic crisis. The aim of this essay, therefore, is to test the actual and potential role of non-standard employment in view of the 'flexicurity' concept through systematic descriptive work and conceptual reflections: first by comparing the development of non-standard employment in 24 EU member states from 1998 to 2008; second by relating this development to the dynamics of labour force participation; third by exploring the main (structural, institutional and behavioural) determinants of this development; and fourth by discussing – in the light of the Post-Lisbon process – the policy consequences aimed at ensuring a complementary relationship

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				between flexibility and security rather than trading-off one against the other.
Heyes (2011)	<i>Flexicurity, Employment Protection and the Jobs Crisis</i>	Crisis and NSW	Employment protection	The concept of 'flexicurity' has become ubiquitous in the labour market policy recommendations of the European Commission. EU member states have been encouraged to increase labour market flexibility while maintaining security through the promotion of 'employability' and an 'adequate' floor of unemployment benefits. The economic crisis that erupted in 2008 has, however, provided flexicurity measures with a strenuous test. As this article demonstrates, those countries that have maintained relatively strong employment protections have tended to experience fewer labour market disruptions than countries with weaker employment protections. The article also suggests that while there has been some convergence in employment and social protection policy across Europe, the trend has been towards less security rather than 'flexicurity'.
Ichino, Mealli and Nannicini (2008)	<i>From temporary help jobs to permanent employment: what can we learn from matching estimators and their sensitivity?</i>	Impact/effects of NSW on labour market	Temporary work	The diffusion of Temporary Work Agency (TWA) jobs originated a harsh policy debate and ambiguous empirical evidence. Results for the US, based on quasi-experimental evidence, suggest that a TWA assignment decreases the probability of finding a stable job, while results for Europe, based on the Conditional Independence Assumption (CIA), typically reach opposite conclusions. Using data for two Italian regions, we use a matching estimator to show that TWA assignments can be an effective springboard to permanent employment. We also propose a simulation-based sensitivity analysis, which highlights that only for one of these two regions our results are robust to specific failures of the CIA. We conclude that European studies based on the CIA should not be automatically discarded but should be put under the scrutiny of a sensitivity analysis like the one we propose.

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ILO (2012)	<i>World of Work Report 2012</i>	Determinants of NSE	NSW	Over the past year, labour markets have been affected by the slowdown in global growth. This is all the more problematic because labour markets had not fully recovered from the global crisis that erupted in 2008: there is still a deficit of around 50 million jobs in comparison to the pre-crisis situation (Chapter 1). It is unlikely that the world economy will grow at a sufficient pace over the next couple of years to both close the existing jobs deficit and provide employment for the over 80 million people expected to enter the labour market during this period. The trends are especially worrying in Europe, where the unemployment rate has increased in nearly two-thirds of these countries since 2010; but labour market recovery has also stalled in other advanced economies, such as Japan and the United States. Elsewhere, employment gains have weakened in terms of the needs of a growing, better educated working-age population, as in China. And jobs deficits remain acute in much of the Arab region and Africa.
ILO (2017)	<i>World Social Protection Report 2017-19</i>	Mapping of social protection/social groups in NSW/flexible working environment	NSW	Social protection, or social security, is a human right and is defined as the set of policies and programmes designed to reduce and prevent poverty and vulnerability throughout the life cycle. Social protection includes benefits for children and families, maternity, unemployment, employment injury, sickness, old age, disability, survivors, as well as health protection. Social protection systems address all these policy areas by a mix of contributory schemes (social insurance) and non-contributory tax-financed benefits, including social assistance. Social protection plays a key role in achieving sustainable development, promoting social justice and realising the human right to social security for all. Thus, social protection policies are vital elements of national development strategies to reduce poverty and vulnerability across the life cycle and support inclusive and sustainable growth by raising household incomes, fostering productivity and human development, boosting domestic demand, facilitating structural transformation of the

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				economy and promoting decent work. The Sustainable Development Goals (SDGs) adopted at the United Nations General Assembly in 2015 reflect the joint commitment of countries to "implement nationally appropriate social protection systems for all, including floors" for reducing and preventing poverty. This commitment to universalism reaffirms the global agreement on the extension of social security achieved by the Social Protection Floors Recommendation No. 202, adopted in 2012 by the governments and workers' and employers' organisations from all countries. This ILO flagship report provides a global overview of recent trends in social protection systems, including social protection floors. It analyses the current state of social protection for children, for women and men of working age, and for older persons, following a life-cycle approach. Based on new data, the report offers a broad range of global, regional and country data on social protection coverage, benefits and public expenditures on social protection. It presents new estimates on effective social protection coverage for a comprehensive monitoring of social protection systems, including floors, thereby providing the 2015 baseline for the SDG indicator.
Iwry and David (2009)	<i>Pursuing universal retirement security through automatic IRAs.</i>	Mapping of social protection/ social groups in NSW/flexible working environment	Social protection and welfare state	This paper proposes an ambitious yet practical set of initiatives to expand dramatically retirement saving in the United States—especially for the 75 million Americans working for employers that do not offer a retirement plan. Half of our workforce has no effective way to save at work because they have no employer plan. This fact, a national saving rate that has been declining steadily since the 1980s, and the expectation that Social Security is unlikely to provide increased benefits, make inadequate retirement saving a major national problem. Research and experience both point to a simple and effective solution, which we call the "automatic IRA."
Kahn (2012)	<i>Labor Market Policy: A Comparative View</i>	Impact/effects of NSW on labour	Work flexibility	I review theories and evidence on wage-setting institutions and labour market policies in an international comparative context. These include collective bargaining, minimum wages, employment

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	<i>on the Costs and Benefits of Labor Market Flexibility</i>	market		protection laws, unemployment insurance (UI), mandated parental leave, and active labour market policies (ALMPs). Since it is unlikely that an unregulated private sector would provide the income insurance these institutions do, these policies may enhance economic efficiency. However, to the extent that unemployment or resource misallocation results from such measures, these efficiency gains may be offset. Overall, Scandinavia and Central Europe follow distinctively more interventionist policies than the English-speaking countries in the Northern Hemisphere. Possible explanations for such differences include vulnerability to external market forces and ethnic homogeneity. I then review evidence on the impacts of these policies and institutions. While the interventionist model appears to cause lower levels of wage inequality and high levels of job security to incumbent workers, it also in some cases leads to the relegation of new entrants (disproportionately women, youth and immigrants) as well as the less skilled to temporary jobs or unemployment. Making labour markets more flexible could bring these groups into the regular labour market to a greater extent, at the expense of higher levels of economic insecurity for incumbents and higher levels of wage inequality. The Danish model of loosening employment protections while providing relatively generous UI benefits with strict job search requirements holds out the possibility of reducing barriers for new entrants and the less skilled while maintaining some level of income insurance.
Kalleberg (2000)	<i>Nonstandard Employment Relations: Part-time, Temporary and Contract Work</i>	Impact/effects of NSW on labour market	NSW	Nonstandard employment relations-such as part-time work, temporary help agency and contract company employment, short-term and contingent work and independent contracting-have become increasingly prominent ways of organising work in recent years. Our understanding of these nonstandard work arrangement has been hampered by inconsistent definitions, often inadequate measures, and paucity of comparative research. This chapter reviews the emerging research on the nonstandard work arrangements. The review emphasises the multidisciplinary nature



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				of contributions to this field, including research by a variety of sociologists, economics and psychologists. It also focuses on cross-national research, which is needed to investigate how macroeconomic, political, and institutional factors affect the nature of employment relations.
Kalleberg (2009)	<i>Precarious Work, Insecure Workers: Employment Relations in Transition</i>	Determinants of NSE	NSW	The growth of precarious work since the 1970s has emerged as a core contemporary concern within politics, in the media, and among researchers. Uncertain and unpredictable work contrasts with the relative security that characterised the three decades following World War II. Precarious work constitutes a global challenge that has a wide range of consequences cutting across many areas of concern to sociologists. Hence, it is increasingly important to understand the new workplace arrangements that generate precarious work and worker insecurity. A focus on employment relations forms the foundation of theories of the institutions and structures that generate precarious work and the cultural and individual factors that influence people's responses to uncertainty. Sociologists are well-positioned to explain, offer insight, and provide input into public policy about such changes and the state of contemporary employment relations.
Kalleberg (2011)	<i>Good Jobs, Bad Jobs: The Rise of Polarized and Precarious Employment Systems in the United States, 1970s to 2000s</i>	Labour flexibility and market dualisation	NSW	Good Jobs, Bad Jobs provides an insightful analysis of how and why precarious employment is gaining ground in the labour market and the role these developments have played in the decline of the middle class. Kalleberg shows that by the 1970s, government deregulation, global competition, and the rise of the service sector gained traction, while institutional protections for workers—such as unions and minimum-wage legislation—were weakened. Together, these forces marked the end of post-war security for American workers. The composition of the labour force also changed significantly; the number of dual-earner families increased, as did the share of the workforce comprised of women, non-white, and immigrant workers. Of these groups, blacks, Latinos, and immigrants remain

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				concentrated in the most precarious and low-quality jobs, with educational attainment being the leading indicator of who will earn the highest wages and experience the most job security and highest levels of autonomy and control over their jobs and schedules. Kalleberg demonstrates, however, that building a better safety net—increasing government responsibility for worker health care and retirement, as well as strengthening unions—can go a long way toward redressing the effects of today’s volatile labour market.
Kiersztyn (2017)	<i>Non-standard employment and subjective insecurity: how can we capture job precarity using survey data</i>	Mapping of social protection/ social groups in NSW/flexible working environment	NSW	Currently, a much-debated issue concerns the social and political significance of the emergence of the precariat, a social class consisting of people for whom uncertainty and unpredictability of life circumstances and employment relations make it impossible to plan for the future, forcing them to live on a day-to-day basis (Standing, 2011). However, it remains unclear how the precariat may be defined and operationalised. On the one hand, treating non-standard employment arrangements (fixed-term contracts, temporary agency work, etc.) as a basis for identifying precarious jobs is likely to be misleading, as research has shown non-standard employment to be heterogeneous with respect to working conditions and chances for achieving stabilisation.
Koch and Fritz (2013)	<i>Non-Standard Employment in Europe: Paradigms, Prevalence and Policy Responses.</i>	Impact/effects of NSW on labour market	NSW	Post-war employment standards are being undermined and 'non-standard' employment is becoming more common. While scholars have pointed to negative consequences of this development, this volume also discusses the evidence for a new and socially inclusive European employment standard.
Lescke et al. (2009)	<i>The segmentation potential of non-standard employment A four-country</i>	Mapping of social protection/ social groups in	Unemployment	While forms of non-standard employment (which include part-time work and temporary employment) have received active promotion in recent years, possible negative effects emerging from these forms of employment have not been high on the agenda. This paper, accordingly, aims to compare workers with non-standard contracts

Authors (year)	Title	Topic	Theme	Abstract/ Summary
	<i>comparison of mobility patterns</i>	NSW/flexible working environment		and those with standard contracts in relation to transitions out of employment into unemployment, inactivity, household/care activities and education/training. Country differences in outcome are expected due to varying regulations of standard and non-standard employment and different reasons for resorting to forms of non-standard employment.
Livanos (2015)	<i>"Early exit or longer stay? The effect of precarious employment on planned age of retirement"</i>	Mapping of social protection/social groups in NSW/flexible working environment	Social protection and welfare state	The results suggest that old workers involved in precarious employment are planning to retire later than those who are engaged with more stable and regular jobs. However, lack of training as well as poor health conditions at work are found to be associated with early retirement.
Osawa, Jung Kim and Kingston (2012)	<i>Precarious Work in Japan</i>	Behavioural outcomes	NSW	This article examines the causes and consequences of the dramatic growth of precarious employment in Japan since the 1990s. In response to heightened competition associated with globalisation, Japanese firms adopted cost-cutting policies to remain competitive, especially in terms of reducing wage outlays. As a result, companies hired fewer regular workers and increased the proportion of temporary workers. Based upon the breadwinner model, Japan mandated social insurance benefits only for regular workers, creating a significant incentive to hire more temporary workers. The lack of economic security among a significant portion of the labour force has repercussions for many young people, who are now marginalized as non-regular workers and are delaying or avoiding marriage and family formation. This trend is exacerbating the low fertility rate and also means that government social policies relying on a supportive family are at odds with emerging social realities. With low wages and limited social support, the working poor are becoming entrenched in poverty. Furthermore, a gender bias in

Authors (year)	Title	Topic	Theme	Abstract/ Summary
				social spending and taxation is pronounced in Japan, and that adversely affects women workers, especially single mothers.
Mai (2018)	<i>Precarious Work in Europe: Assessing Cross-National Differences and Institutional Determinants of Work Precarity in 32 European Countries</i>	Social protection models	Social protection and welfare state	Over the last few decades, precarious work rose as an important feature of socioeconomic insecurity in contemporary Europe. The following study asks: How do labour market institutions and labour market conditions shape work precarity in Europe? This research captures the elusive concept of precarious work by measuring the degree to which a job (1) is insecure and uncertain, (2) offers poor prospects of career mobility, and (3) puts workers in an economically insecure position with low pay. Building on two theoretical paradigms, the Varieties of Capitalism and the Power Resource Theory, this study derives and tests hypotheses about how macro-level factors shape the variation in the distribution of precarious work in 32 European countries. Combining individual-level data from the 2010 European Working Conditions Survey with country-level data from multiple sources, my findings suggest that work precarity decreases in countries with high percentages of employees in all enterprises receiving continual training, high percentages of all enterprises providing on-the-job training for employees, and high levels of spending on active labour market policies.
Malchow-Moller, Markusen and Skaksen (2010)	<i>Labour Market Institutions, Learning and Self-employment</i>	Determinants of NSE	Self-employed	We develop a dynamic partial-equilibrium model to analyse how labour market institutions (wage compression, minimum wages, unemployment benefits, mobility costs and fixed-costs of self-employment) and learning affect who and when people become self-employed. We find that certain ability groups of workers become self-employed for both "carrot" and "stick" reasons: Some prefer self-employment to the low institutionalised wage, while others are not productive enough to qualify for a job at the institutionalised wage. Furthermore, wage compression and learning may give rise to a class of switchers who start in wage employment and later switch to self-employment. Several predictions of the model are consistent

Authors (year)	Title	Topic	Theme	Abstract/ Summary
				with observed empirical regularities, such as the existence of a group of low-skilled self-employed workers, the increasing propensity for self-employment over age groups and the larger spread in earnings among self-employed.
Markey et al. (2016)	<i>Extending employment entitlements to non-standard workers: Alternative models for long service leave portability</i>	Mapping of social protection/ social groups in NSW/flexible working environment	Social protection and welfare state	This article contributes to the emerging scholarship on institutional and regulatory innovations to extend core employment protections to workers on non-standard contracts by examining different policy models that could potentially improve access to statutory long service leave entitlements in Australia. With the growth of casual, contract and short-term employment reducing access to this entitlement for many workers, there have been calls for the creation of a national long service leave scheme that would be portable between employers, so that the benefit is more generally available to workers over the course of their working life. The article proposes three possible models for implementing a portable long service leave scheme. These are evaluated with regards to the relative costs and benefits for employers and workers and implementation issues for governments. We find that the three models distribute risks, costs and benefits differently between the stakeholders, and any model adopted will involve trade-offs.
Matsaganis et al. (2016)	<i>Non-standard employment and access to social security benefits</i>	Mapping of social protection/ social groups in NSW/flexible working environment	Social protection and welfare state	The aim of this Note is to review the entitlement of those in non-standard employment – in particular, those working part time, those on temporary contracts, and the self-employed – to social benefits of different kinds in EU Member States. In each case, the entitlement of the people concerned is compared with that of people in standard employment (defined as full-time employees on standard, permanent contracts of employment) and thereby indicate the extent to which they are covered by social security systems across the EU.
OECD	<i>OECD Employment</i>	Impact/effects of NSW	NSW	The report handles employment protection regulation and labour market performance as well as Informal employment and promoting

Authors (year)	Title	Topic	Theme	Abstract/ Summary
(2004)	<i>Outlook 2004</i>	on labour market		the transition to a salaried economy.
OECD (2010)	<i>OECD Employment Outlook: Moving beyond the Jobs Crisis</i>	Mapping of social protection/ social groups in NSW/flexible working environment	Unemployment	This chapter updates the analysis in the 2009 Employment Outlook of the labour market impact of the 2008-09 recession and policy responses to the resulting jobs crisis. The OECD area unemployment rate reached a post-war high of 8.7% in March 2010 and is probably near its peak but is projected to decline only slowly. Total labour market slack exceeds conventional unemployment and a broader measure encompassing inactive persons who wish to work and involuntary part-time workers is more than twice as large. The extent to which falling output translated into higher unemployment has differed dramatically across the OECD depending on whether employers emphasised labour shedding or work sharing. The contribution of hours reduction to labour input adjustment is shown to have been unusually high in a considerable number of countries, due in part to public short-time work schemes, which preserved a significant number of jobs at least in the short run. Governments also continue to scale up income support and re-employment assistance for job losers in 2010, but now face difficult choices concerning how quickly to phase out these measures in the context of a still uncertain recovery and mounting fiscal pressures. A major priority going forward is to assure a job-rich recovery while limiting hysteresis effects in unemployment and participation.
Pulignano (2018)	<i>Precarious Work, Regime of Competition, and the Case of Europe</i>	Crisis and NSW	NSW	The chapter elaborates a critical theoretical narrative about the political economy of European capitalism. It illustrates how precariousness has been exacerbated by the impact of the global financial crisis and the emergence of a new system of European governance. Theoretical accounts in the sociology of work and labour studies have demonstrated the complexity of the outcomes and widely discussed the role of national labour market institutions and employment policies and practices, political ideology, and cultural frameworks impinging upon precarious work as a

Authors (year)	Title	Topic	Theme	Abstract/ Summary
				multidimensional concept. The chapter's core concern is to illustrate how shifts in power resources, and particularly the weakening and deinstitutionalisation of organised labour relative to capital, has acted as a central social condition that has brought about precariousness during the years leading up to and following the 2007–2008 crisis. In so doing, the chapter aims to overcome the existing theoretical accounts of precariousness which have often been limited by one or another variant of "methodological nationalism," thereby exploring the transnational apparatuses that are emerging across national economies to date, and which impinge upon the structures and experiences that workers exhibit in an age of growing marketisation.
Rubery (2011)	<i>Reconstruction amid Deconstruction: Or Why We Need More of the Social in European Social Models</i>	Impact/effects of NSW on labour market	Labour flexibility	This article makes two key arguments. First, European social models are being asked to extend social support to meet new needs associated with the ageing society, changes in citizens' aspirations and behaviour and the reduced reliability of support from employers and the family. How nations respond to these new needs varies according to current gaps in provision and to political will, but most states up to the crisis were expanding their range of social interventions, sometimes leading to hybridisation of their traditional social models. Second, deconstruction of social models to implement neoliberalism and reconstruction to meet new needs are often two sides of the same process. Reforms to meet new needs may take a neoliberal form, and neoliberal reforms may generate new needs. European social models may have to respond to these pressures for, unlike those of the USA, European citizens still look to the state to ensure their social citizenship rights.
Santiago I. Sautua (2016)	<i>Does uncertainty cause inertia in decision making? An experimental study of the role</i>	Behavioural outcomes	Uncertainty	Previous research has shown that individual decision making is often characterised by inertia—that is, a tendency for decision makers to choose options that maintain the status quo. In this study, I conduct a laboratory experiment to investigate two potential determinants of inertia in uncertain environments: (i) regret aversion and (ii)

Authors (year)	Title	Topic	Theme	Abstract/ Summary
	<i>of regret aversion and indecisiveness</i>			ambiguity-driven indecisiveness. I use a between-subjects design with varying conditions to identify the effects of these two mechanisms on choice behaviour. In each condition, participants choose between two simple real gambles, one of which is the status quo option. The findings indicate that regret aversion and ambiguity-driven indecisiveness are equally important determinants of inertia, which in turn plays a major role in individual decision making.
Sapir (2005)	<i>Globalisation and the Reform of European Social Models</i>	Determinants of NSE	Labour flexibility	Notwithstanding considerable other achievements, the EU economic system is increasingly failing to deliver a satisfactory growth performance. As I and my co-authors argued in the 2003 report <i>An Agenda for a Growing Europe</i> , the EU's growth problem is a symptom of an economy stuck in a system of mass production, large firms, existing technology and long-term employment patterns that is no longer suitable in today's world characterised by rapid technological change and strong global competition. The report insisted that Europe needs to undertake massive economic and social reforms in order to develop an innovation-based economy, focused on R&D, technology and human capital. It concluded that growth must become Europe's number one economic priority – not only in the declarations of its leaders but above all in their actions. It also warned that failure to deliver on growth would threaten not only the sustainability of the European model, but also the very process of European integration which is built on the twin foundations of peace and prosperity. <sup>2</sup> That message resounds loudly today after the No votes in the French and Dutch referendums, which are attributed by many to Europe's poor economic performance. Indeed, there is broad agreement that voters have expressed not only their frustration with Europe's poor response to the economic challenges it faces but above all their sense of economic insecurity stemming from those unresolved challenges. In this paper I attempt to make three points. First, the global economy of the twenty-first century is characterised by rapid changes which create both threats and opportunities. The



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				<p>biggest challenge for the European economy is to become sufficiently flexible so as to avail of the opportunities and surmount the threats. This requires, above all, reforming labour market and social policies. Failing to do so would not only prevent Europe from the opportunity of globalisation but could even jeopardise two of its crucial policies – the Single Market and monetary union – which could in fact facilitate Europe’s ability to meet the challenge of globalisation, but only if labour market and social policies are adequately reformed. Second, the notion of “European social model” is misleading. There are in reality different European social models, with different features and different performance in terms of efficiency and equity. Models that are not efficient are not sustainable and must be reformed. The combined GDP of countries with inefficient models accounts for two-thirds of the entire EU and 90 per cent of the eurozone. Third, in the EU system of economic governance, certain policies are decided at the national level, others at the EU level. Labour market and social policy reforms are a matter for the Member States alone, not for the European Union. Nonetheless, there are some benefits in coordinating these reforms with other necessary reforms, especially for the countries in the eurozone which share a common currency. A two-handed strategy combining reforms at EU and national levels would be best. The Lisbon Agenda tried this but is rapidly failing. All EU efforts should now be geared towards completing the Single Market among the 27+ members of the EU. For their parts Member States should concentrate on reforming labour market and social policies.</p>
Slavov et al. (2017)	<i>Social Security and Saving: An Update</i>	Behavioural outcomes	Social protection and saving	<p>Typical neoclassical life-cycle models predict that Social Security has a large and negative effect on private savings. We review this theoretical literature by constructing a model where individuals face uninsurable longevity risk and differ by wage earnings, while Social Security provides benefits as a life annuity with higher replacement rates for the poor. We use the model to generate numerical examples that confirm the standard result. Using several benefit and</p>

Authors (year)	Title	Topic	Theme	Abstract/ Summary
				tax changes from the 1970s and 1980s as natural experiments, we investigate the empirical relationship between Social Security and private savings and find little to support the strong predictions from the theoretical model. We explore possible reasons for the divergence between theoretical predictions and empirical findings.
Standing (2011)	<i>The Precariat: The New Dangerous Class</i>	Labour flexibility and market dualisation	Labour flexibility	The author warns that the rapid growth of the precariat is producing instabilities in society. It is a dangerous class because it is internally divided, leading to the villainisation of migrants and other vulnerable groups. And, lacking agency, its members may be susceptible to the siren calls of political extremism. He argues for a new politics, in which redistribution and income security are reconfigured and in which the fears and aspirations of the precariat are made central to a progressive strategy.
Taylor-Gooby (2011)	<i>Security, equality and opportunity: attitudes and the sustainability of social protection</i>	Mapping of social protection/ social groups in NSW/flexible working environment	Social protection and welfare state	Welfare states face pressures from various directions. This paper uses data from the 2008 European Social Survey to consider whether citizen attitudes will provide continuing support for the welfare state in more difficult times. Sustainability requires current support for the idea that government should be responsible for provision. It also depends upon trust that government can and will continue to deliver good quality services that will meet people's needs in an uncertain future. The analysis takes into account the extent to which welfare states are successful in providing citizens with security, equality of outcome and better opportunities, using multi-level models. Individual characteristics are most important in explaining both support and trust. At the national level, the data indicate that opportunity is understood more in terms of collective policies to mitigate disadvantage rather than individual policies to strengthen incentives. Support for and trust in the welfare state pull in opposite directions: greater security weakens support but reinforces trust. Pressures on state welfare may diminish the feeling of security so that support for state provision grows but does so in a

Authors (year)	Title	Topic	Theme	Abstract/ Summary
				climate of more equivocal trust in government services.
Thaler and Benartzi (2004)	<i>Save more tomorrow™: Using behavioral economics to increase employee saving</i>	Behavioural outcomes	Pension and Behavioural economics	As firms switch from defined-benefit plans to defined-contribution plans, employees bear more responsibility for making decisions about how much to save. The employees who fail to join the plan or who participate at a very low level appear to be saving at less than the predicted life cycle savings rates. Behavioural explanations for this behaviour stress bounded rationality and self-control and suggest that at least some of the low-saving households are making a mistake and would welcome aid in making decisions about their saving. In this paper, we propose such a prescriptive savings program, called Save More Tomorrow (hereafter, the SMarT program). The essence of the program is straightforward: people commit in advance to allocating a portion of their future salary increases toward retirement savings. We report evidence on the first three implementations of the SMarT program. Our key findings, from the first implementation, which has been in place for four annual raises, are as follows: (1) a high proportion (78 percent) of those offered the plan joined, (2) the vast majority of those enrolled in the SMarT plan (80 percent) remained in it through the fourth pay raise, and (3) the average saving rates for SMarT program participants increased from 3.5 percent to 13.6 percent over the course of 40 months. The results suggest that behavioural economics can be used to design effective prescriptive programs for important economic decisions.
Thelen (2014)	<i>Varieties of Liberalization and the New Politics of Social Solidarity</i>	Labour flexibility and market dualisation	Labour flexibility	This book examines contemporary changes in labour market institutions in the United States, Germany, Denmark, Sweden, and the Netherlands, focusing on developments in three arenas - industrial relations, vocational education and training, and labour market policy. While confirming a broad, shared liberalizing trend, it finds that there are in fact distinct varieties of liberalization associated with very different distributive outcomes. Most scholarship equates liberal capitalism with inequality and

Authors (year)	Title	Topic	Theme	Abstract/ Summary
				coordinated capitalism with higher levels of social solidarity. However, this study explains why the institutions of coordinated capitalism and egalitarian capitalism coincided and complemented one another in the "Golden Era" of post-war development in the 1950s and 1960s, and why they no longer do so. Contrary to the conventional wisdom, this study reveals that the successful defence of the institutions traditionally associated with coordinated capitalism has often been a recipe for increased inequality due to declining coverage and dualization. Conversely, it argues that some forms of labour market liberalization are perfectly compatible with continued high levels of social solidarity and indeed may be necessary to sustain it.
Urtasun and Nuñez (2012)	<i>Work based competences and career prospects: a study of Spanish employees</i>	Impact/effects of NSW on labour market	Competences and career prospects	This paper aims to identify the work-based competences associated with better career prospects in the Spanish labour market. The relationship between employee-based competencies and employment prospects is investigated through the lens of the competence-based approach. The partial least squares (PLS) methodology is applied on a sample of over 5,000 Spanish employees. The analysis establishes that skill, motivation, participation in decision-making and the performance of non-routine and complex tasks are associated with more favourable career prospects. Finally, it has also been found that human capital dimensions valued by firms vary with occupation, as clear differences have been observed between white- and blue-collar occupations. In particular, social skills and motivation appear to be more relevant for blue-collar workers than for white-collar workers. For the first time, this paper analyses employees' career prospects using work-based competences as predictors. Additionally, the analysis is based within a very uncertain labour market, Spain, where high unemployment and an extensive use of temporary contracts seriously hinder workers' career prospects.
Viebrock and	<i>Flexicurity and</i>	Labour	Labour	The notion of 'flexicurity' has recently become a buzzword in

<b>Authors (year)</b>	<b>Title</b>	<b>Topic</b>	<b>Theme</b>	<b>Abstract/ Summary</b>
Clasen (2009)	<i>Welfare Reform: A Review</i>	flexibility and market dualisation	flexibility	European labour market reform. It promises to deliver a magic formula to overcome the tensions between labour market flexibility on the one hand and social security on the other hand by offering 'the best of both worlds'. This article gives a state of the art review on flexicurity. The development of the concept will be set against the background of changed economic circumstances in the last two decades. The components of flexicurity will be presented in more detail, followed by a review of 'real worlds of flexicurity' in selected European countries, with Denmark and the Netherlands as the most prominent examples. The third section considers the transferability of flexicurity policies across borders. Finally, we concentrate on collective actors involved in promoting the idea of flexicurity at European, supra- national and national level. We conclude with a discussion of some tensions within and criticisms of the concept.
Von Hippel et al. (1997)	<i>Temporary employment: can organizations and employees both win?</i>	Impact/effe cts of NSW on labour market	Temporary work	While temporary employment is a fast-growing work option, there's both danger and opportunity in the growing numbers of short term employment relationships. Ideally, temporary engagements offer the employing organisation lower costs and increased flexibility. In turn, temporary assignments offer an individual variety and growth. The organisation's benefits can prove elusive, though, if temporary employees are less skilled or less committed to their work. And the employee's benefits come at great cost if temporary workers become a wandering underclass in the labour pool. Our work on both sides of the employment contract demonstrates that temporary employment works well only when managed well - by both the employer and employee.





## Annex 2. Survey Questionnaire

Variable	Question	Values
Q1	What is your year of birth?	Year of birth
Q2	Gender	1 = Male 2 = Female
Q3	Education	1 = 0-11 years of education 2 = 12 years of education (high school diploma) 3 = Some years of university (not completed) 4 = University degree (BA, BS) 5 = Post-graduate degree (MA, MS, JD, MD, PhD, etc.)
Q4	Marital/family status	1 = Married or living with a partner, with children 2 = Married or living with a partner, without children 3 = Single with children 4 = Single without children
Q5	Does your spouse (partner) work? (filter: only for those answering that they are married or live with a partner – Q4: 1 or 2)	1 = Yes 2 = No
Q6	Do you live in ...	1 = My/own rented dwelling or residence 2 = In a rented dwelling I/we share with other people 3 = In a dwelling that I/we own 4 = With parents
Q7	What is the total annual income you obtain from your work	Germany 1 = 0 -15,000€ 2 = 15,001-21,000€ 3 = 21,001-29,000€ 4 = 29,001€ or more 5 = Prefer not to say Spain 1 = 0 -9,000€ 2 = 9,001-13,000€ 3 = 13,001-20,000€ 4 = 20,001€ or more 5 = Prefer not to say France 1 = 0 -16,000€ 2 = 16,001-21,000€ 3 = 21,001-29,000€ 4 = 29,001€ or more 5 = Prefer not to say Italy 1 = 0 -11,000€ 2 = 11,001-16,000€ 3 = 16,001-22,000€ 4 = 22,001€ or more 5 = Prefer not to say Netherlands 1 = 0 -16,000€ 2 = 16,001-21,000€



		3 = 21,001-28,000€
		4 = 28,001€ or more
		5 = Prefer not to say
		Poland
		1 = 0 -16,000zł
		2 = 16,001-23,000zł
		3 = 23,001-32,000zł
		4 = 32,001zł or more
		5 = Prefer not to say
		Romania
		1 = 0 -6,000 RON
		2 = 6,001-10,000 RON
		3 = 10,001-15,000 RON
		4 = 15,001 RON or more
		5 = Prefer not to say
		Slovakia
		1 = 0 -5,000€
		2 = 5,001-7,000€
		3 = 7,001-9,000€
		4 = 9,001€ or more
		5 = Prefer not to say
		Sweden
		1 = 0 -176,000kr
		2 = 176,001-242,000kr
		3 = 242,001-318,000kr
		4 = 318,001kr or more
		5 = Prefer not to say
		Portugal
		1 = 0 -6,000€
		2 = 6,001-8,000€
		3 = 8,001-12,000€
		4 = 12,001€ or more
		5 = Prefer not to say
Q8	What is your total household income? (filter: Q4 = 1 or 2 AND Q5 = 1)	Germany
		1 = 0 -15,000€
		2 = 15,001-21,000€
		3 = 21,001-29,000€
		4 = 29,001€ or more
		5 = Prefer not to say
		Spain
		1 = 0 -9,000€
		2 = 9,001-13,000€
		3 = 13,001-20,000€
		4 = 20,001€ or more
		5 = Prefer not to say
		France
		1 = 0 -16,000€
		2 = 16,001-21,000€
		3 = 21,001-29,000€
		4 = 29,001€ or more
		5 = Prefer not to say
		Italy
		1 = 0 -11,000€
		2 = 11,001-16,000€
		3 = 16,001-22,000€

		4 = 22,001€ or more
		5 = Prefer not to say
		Netherlands
		1 = 0 -16,000€
		2 = 16,001-21,000€
		3 = 21,001-28,000€
		4 = 28,001€ or more
		5 = Prefer not to say
		Poland
		1 = 0 -16,000zł
		2 = 16,001-23,000zł
		3 = 23,001-32,000zł
		4 = 32,001zł or more
		5 = Prefer not to say
		Romania
		1 = 0 -6,000 RON
		2 = 6,001-10,000 RON
		3 = 10,001-15,000 RON
		4 = 15,001 RON or more
		5 = Prefer not to say
		Slovakia
		1 = 0 -5,000€
		2 = 5,001-7,000€
		3 = 7,001-9,000€
		4 = 9,001€ or more
		5 = Prefer not to say
		Sweden
		1 = 0 -176,000kr
		2 = 176,001-242,000kr
		3 = 242,001-318,000kr
		4 = 318,001kr or more
		5 = Prefer not to say
		Portugal
		1 = 0 -6,000€
		2 = 6,001-8,000€
		3 = 8,001-12,000€
		4 = 12,001€ or more
		5 = Prefer not to say
Q9	With your current household income how comfortable is your life?	1 = Very comfortable
		2 = Fairly comfortable
		3 = Fairly uncomfortable
		4 = Very uncomfortable
Q11	What is your current main employment status?	1 = I am retired and do not work
		2 = I am unemployed
		3 = I do not work and I'm looking for a job
		4 = I am employed full time on an open-ended contract
		5 = I am employed part-time on an open-ended contract
		6 = I am employed full time on a temporary contract
		7 = I am employed part-time on a temporary contract
		8 = I have my own firm (an entity registered as a juridical person) and rely on the work of other people
		9 = I am self-employed (but do not run a firm as

		defined above)
Q60	Please indicate in which sector of the economy you work.	1 = Agriculture, forestry and fishing 2 = Mining and quarrying 3 = Manufacturing 4 = Electricity, gas, steam and air conditioning supply 5 = Water supply; sewerage, waste management and remediation activities 6 = Construction 7 = Wholesale and retail trade; repair of motor vehicles and motorcycles 8 = Transportation and storage 9 = Accommodation and food service activities 10 = Information and communication 11 = Financial and insurance activities 12 = Real estate activities 13 = Professional, scientific and technical activities 14 = Administrative and support service activities 15 = Public administration and defence; compulsory social security 16 = Education 17 = Human health and social work activities 18 = Arts, entertainment and recreation 19 = Other service activities 20 = Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use 21 = Activities of extraterritorial organisations and bodies
Q12	Do you have a second job? If yes what type of job (filter: Q11: 4-9)	1 = No 2 = I am employed part-time on an open-ended contract 3 = I am employed part-time on a temporary contract 4 = I have my own firm (an entity registered as a juridical person) and rely on the work of other people 5 = I am self-employed (but do not run a firm as defined above)
Q13a	Do you actively participate in the online economy by using online platforms to help generate income? (multiple answers) (filter: Q11: 2-7 and 9)	1 = No
Q13b	Do you actively participate in the online economy by using online platforms to help generate income? (multiple answers) (filter: Q11: 2-7 and 9)	1 = Yes, by selling goods and/or renting space
Q13c	Do you actively participate in the online economy by using online platforms to help generate	1 = Yes, doing work for businesses or individuals

	income? (multiple answers) (filter: Q11: 2-7 and 9)	
Q15	You stated that you are currently unemployed, could you tell us what was your employment status, before becoming unemployed? (filter: Q11 - Unemployed)	1 = I have not yet found a job since leaving school/university
		2 = I was employed full time on an open-ended contract
		3 = I was employed part-time on an open-ended contract
		4 = I was employed full time on a temporary contract
		5 = I was employed part-time on a temporary contract
		6 = I used to run my own firm (an entity registered as a juridical person, so not the same thing as being self-employed just with a VAT number) and rely on the work of other people
		7 = I was self-employed (you just had a vat number but do did run a firm as defined above)
Q16	You stated you are self-employed. This... (filter: Q11 - Self-employed)	1 = is because I earn more than I would as an employee;
		2 = is to have more flexibility;
		3 = is because I prefer being my own boss
		4 = is because I could not find a regular employment
Q17	You stated you work part-time. This... (filter: Q11 - Part-time)	1 = is because I cannot work full-time (e.g. for family reasons, health reasons, etc.)
		2 = is because I do not wish to work full-time
		3 = is because it enables me to have a second job (e.g. as self-employed)
		4 = is because I could not find a full-time job
Q18	You stated you have a temporary job. This... (filter: Q11 - Temporary)	1 = is because I do not wish to have an open-ended contract
		2 = is because I could not find an open-ended full-time job
Q19	You said you are self-employed; do you work alone or do you employ other people? (filter: Q11 - Self-employed)	1 = Alone
		2 = I have people working for me
Q20	In your work as self-employed how would you characterise your client base? (filter: Q11 - Self-employed and Q19 - 1. Alone)	1 = I have only one regular client
		2 = I have maximum 2-3 regular clients
		3 = I have several regular clients
		4 = I have a large and variable client base
Q21a	You said you generate income from online platforms, could you tell us how? (multiple answers possible) (filter: generate income with online platforms - Q13b = 1 and/or Q13c = 1)	1 = Renting room or flat
Q21b	You said you generate income from online platforms, could you tell us how? (multiple	1 = Selling or re-selling goods

	answers possible) (filter: generate income with online platforms - Q13b = 1 and/or Q13c = 1)	
Q21c	You said you generate income from online platforms, could you tell us how? (multiple answers possible) (filter: generate income with online platforms - Q13b = 1 and/or Q13c = 1)	1 = Doing work for businesses or individuals
Q23	Why do you work for online platforms? (filter: generate income with online platforms - Q13b = 1 and/or Q13c = 1)	1 = Because I have more flexibility 2 = Because I can work from home (or other places) 3 = Because I could not find a regular employment
Q24	Which proportion of your income is derived from work obtained through online platforms? (filter: generate income - online platforms - Q13b = 1 and/or Q13c = 1)	1 = Up to 10% 2 = 10% to 25% 3 = 25% to 50% 4 = 50% to 75% 5 = 75% to 99% 6 = All 7 = I don't know 8 = Prefer not to say
Q25a	In case of need, would you be entitled through your main job to... Unemployment benefits (filter: do not ask to unemployed, those answering 2 and 3 to Q11)	1 = Yes 2 = No
Q25b	In case of need, would you be entitled through your main job to... Old-age benefits	1 = Yes 2 = No
Q25c	In case of need, would you be entitled through your main job to... Maternity/Paternity benefits	1 = Yes 2 = No
Q25d	In case of need, would you be entitled through your main job to... Sickness benefits	1 = Yes 2 = No
Q25e	In case of need, would you be entitled through your main job to... Invalidity benefits	1 = Yes 2 = No
Q25f	In case of need, would you be entitled through your main job to... Accidents/occupational	1 = Yes 2 = No

	disease benefits	
Q26	Are you currently receiving unemployment benefits? (filter: Q11 - Unemployed)	1 = Yes 2 = No 3 = I do not know
Q59a	In the course of your professional career, have you been through the following situations? (multiple answers) Warning! This question will be showed after question 26, Q26, but its name is Q59 (for filters and in database) (no mandatory)	1 = Unemployment
Q59b	In the course of your professional career, have you been through the following situations? (multiple answers) Warning! This question will be showed after question 26, Q26, but its name is Q59 (for filters and in database) (no mandatory)	1 = Sickness
Q59c	In the course of your professional career, have you been through the following situations? (multiple answers) Warning! This question will be showed after question 26, Q26, but its name is Q59 (for filters and in database) (no mandatory)	1 = Illness or disability (more than six months)
Q59d	In the course of your professional career, have you been through the following situations? (multiple answers) Warning! This question will be showed after question 26, Q26, but its name is Q59 (for filters and in database) (no mandatory)	1 = Accident at work and/or occupational disease
Q59e	In the course of your professional career, have you been through the following situations? (multiple answers) Warning!	1 = Maternity/Paternity

	This question will be showed after question 26, Q26, but its name is Q59 (for filters and in database) (no mandatory)	
<b>Contrast 1: Income (framing 1)</b>		
Taking into consideration the information you have given us so far, here is a short story about John/Jane, who is about your age.		
John/Jane has been looking to change jobs. He/She has two job offers. One company, Proton, offers a good salary but no social benefits – no pension, unemployment benefits, maternity/paternity benefits, benefits in case of professional accident, nor sickness pay. The other offer with Salcon comes with full social benefits and a good pension scheme, but the salary is about 12% less than Proton’s offer. John/Jane decides to accept the offer from Proton with the higher salary and no social benefits.		
Q27a	In John/Jane’s shoes would you have accepted Proton’s offer?	1 = Yes definitely
		2 = Yes, probably
		3 = Probably not
		4 = Definitely not
<b>Contrast 2: Social benefits (framing 1)</b>		
Taking into consideration the information you have given us so far, here is a short story about John/Jane, who is about your age.		
John/Jane has been looking to change jobs. He/She has two job offers. One company, Proton, offers a good salary but no social benefits – no pension, unemployment benefits, maternity/paternity benefits, benefits in case of professional accident, nor sickness pay. The other offer with Salcon comes with full social benefits and a good pension scheme, but the salary is about 12% less than Proton’s offer. John/Jane decides to accept the offer from Salcon with full social benefits and a lower salary.		
Q27b	In John/Jane’s shoes would you have accepted Salcon’s offer?	1 = Yes definitely
		2 = Yes, probably
		3 = Probably not
		4 = Definitely not
<b>Contrast 3: Opt out framing with opt in choice (framing 2)</b>		
Taking into consideration the information you have given us so far here is a short story about John/Jane, who is about your age.		
John/Jane has received a job offer in a company called Proton. The offer letter explains that the company’s default offer includes pension scheme and other social provisions like unemployment benefits, maternity/paternity benefits, benefits in case of professional accident, and sickness pay. By default, 12% of John/Jane’s salary are thus deducted from his salary to cover the cost of the benefits, unless he/she asks not to be included in the scheme. John/Jane accepts the job and by default is enrolled into the company’s pension and social benefits scheme, which costs him/her 12% of his/her salary.		
Q27c	In John/Jane’s shoes would you have decided not to opt into Proton’s pension and social benefits scheme?	1 = Yes definitely
		2 = Yes, probably
		3 = Probably not
		4 = Definitely not
<b>Contrast 4: Opt in framing, with opt out choice (framing 2)</b>		
Taking into consideration the information you have given us so far here is a short story about John/Jane, who is about your age.		
John/Jane has received a job offer in a company called Proton. The offer letter invites John/Jane to decide whether he/she wants to join the company’s pension scheme and other social provisions like unemployment benefits, maternity/paternity benefits, benefits in case of professional accident, and sickness pay. 12% of John/Jane’s salary are deducted from his/her salary to cover the cost of the benefits, in case he/she asks to be included in the scheme. John/Jane accepts the job and decides not to join the company’s pension and social benefits scheme and to take the higher salary		

Q27d	In John/Jane's shoes would you have opted into Proton's pension and social benefits scheme?	1 = Yes definitely
		2 = Yes, probably
		3 = Probably not
		4 = Definitely not
Q29a	How easy do you think it would be to make an application for the following issues? Unemployment benefits	1 = Very easy
		2 = Fairly easy
		3 = Not very easy
		4 = Difficult
		5 = Very difficult
Q29b	How easy do you think it would be to make an application for the following issues? Old-age benefits	1 = Very easy
		2 = Fairly easy
		3 = Not very easy
		4 = Difficult
		5 = Very difficult
Q29c	How easy do you think it would be to make an application for the following issues? Maternity/Paternity benefits	1 = Very easy
		2 = Fairly easy
		3 = Not very easy
		4 = Difficult
		5 = Very difficult
Q29d	How easy do you think it would be to make an application for the following issues? Sickness benefits	1 = Very easy
		2 = Fairly easy
		3 = Not very easy
		4 = Difficult
		5 = Very difficult
Q29e	How easy do you think it would be to make an application for the following issues? Invalidity benefits	1 = Very easy
		2 = Fairly easy
		3 = Not very easy
		4 = Difficult
		5 = Very difficult
Q29f	How easy do you think it would be to make an application for the following issues? Accidents/occupational disease benefits	1 = Very easy
		2 = Fairly easy
		3 = Not very easy
		4 = Difficult
		5 = Very difficult
Q30	Do you think that in general the social protection you have access to provides adequate support for various situations such as becoming unemployed, covering old age pension, maternity/paternity leave, sickness leave, disability leave?	1 = Very adequate
		2 = Fairly adequate
		3 = Not very adequate
		4 = Not at all adequate
Q31	Imagine you decide to change from being an employee to becoming self-employed, how easy do you think would be to transfer your entitlements and cumulated social contributions (filter: Q11: 4 to 7 - Contract)	1 = Very easy
		2 = Fairly easy
		3 = Not very easy
		4 = Not all easy
		5 = I do not know
Q32	Would you consider becoming self-employed (filter: Q11: 4 to 7 - Contract)	1 = Yes
		2 = No
		3 = I do not know
Q33a	Why you would not like to become a self-employed? (multiple answers possible) (filter: Q32: 2. No)	1 = Too much uncertainty about income level



Q33b	Why you would not like to become a self-employed? (multiple answers possible) (filter: Q32: 2. No)	1 = Too much bureaucracy to transfer rights
Q33c	Why you would not like to become a self-employed? (multiple answers possible) (filter: Q32: 2. No)	1 = Not enough social protection
Q33d	Why you would not like to become a self-employed? (multiple answers possible) (filter: Q32: 2. No)	1 = Don't like being my own boss / working on my own
Q33e	Why you would not like to become a self-employed? (multiple answers possible) (filter: Q32: 2. No)	1 = Other
Q34	Imagine you decide to change from being self-employed or running your own firm to becoming an employee, how easy do you think would be to transfer your entitlements and cumulated social contributions? (filter: Q11: 8 or 9 – Self-employed/owner)	1 = Very easy
		2 = Fairly easy
		3 = Not very easy
		4 = Not all easy
Q35	If possible, would you prefer to be an employee? (filter: Q11: 8 or 9 – Self-employed/owner)	1 = Yes
		2 = No
		3 = I do not know
Q36a	Why you would not like to become an employee? (Multiple answers possible) (filter: Q35: 2. No)	1 = Lack of autonomy
Q36b	Why you would not like to become an employee? (Multiple answers possible) (filter: Q35: 2. No)	1 = I would earn less because average salary for my skill is lower than what I can make as self-employed
Q36c	Why you would not like to become an employee? (Multiple answers possible) (filter: Q35: 2. No)	1 = My net income would decrease because of taxation
Q36d	Why you would not like to become an employee? (Multiple answers possible) (filter: Q35: 2. No)	1 = My net income would decrease because of contributions to social protection
Q36e	Why you would not like to become an employee? (Multiple answers possible) (filter: Q35: 2. No)	1 = Other
Q37	Thinking about the next 12 months how worried are you about unemployment? (filter: Q11: 2-9)	1 = Very worried
		2 = Fairly worried
		3 = Slightly worried
		4 = Not worried at all
Q38a	You are worried because.... (multiple answers possible) (filter: Q37: 1. Very worried – 2. Fairly worried – 3. Slightly worried)	1 = My job is very precarious and insecure
Q38b	You are worried because.... (multiple answers possible) (filter: Q37: 1. Very worried – 2. Fairly worried – 3. Slightly worried)	1 = There is a general situation of economic and political uncertainty
Q38c	You are worried because.... (multiple answers possible) (filter: Q37: 1. Very worried – 2. Fairly worried – 3. Slightly worried)	1 = I have no entitlement to any form of unemployment benefits
Q38d	You are worried because.... (multiple answers possible) (filter: Q37: 1. Very worried – 2. Fairly worried – 3. Slightly worried)	1 = I do not feel sufficiently protected by the unemployment benefits to which I am entitled

Q38e	You are worried because.... (multiple answers possible) (filter: Q37: 1. Very worried – 2. Fairly worried – 3. Slightly worried)	1 = I have insufficient savings
Q38f	You are worried because.... (multiple answers possible) (filter: Q37: 1. Very worried – 2. Fairly worried – 3. Slightly worried)	1 = Vacancy rate is low
Q38g	You are worried because.... (multiple answers possible) (filter: Q37: 1. Very worried – 2. Fairly worried – 3. Slightly worried)	1 = Other
Q39	Thinking about the next 12 months how worried are you about getting an illness that would prevent you from working for an extended period? (filter: Q11: 2-9)	1 = Very worried
		2 = Fairly worried
		3 = Slightly worried
		4 = Not worried at all
Q40a	You are worried because....? (multiple answers possible) (filter: Q39: 1. Very worried – 2. Fairly worried – 3. Slightly worried)	1 = I am already in precarious health status
Q40b	You are worried because....? (multiple answers possible) (filter: Q39: 1. Very worried – 2. Fairly worried – 3. Slightly worried)	1 = I suffer from a chronic disease
Q40c	You are worried because....? (multiple answers possible) (filter: Q39: 1. Very worried – 2. Fairly worried – 3. Slightly worried)	1 = I have no entitlement to any form of sickness benefits
Q40d	You are worried because....? (multiple answers possible) (filter: Q39: 1. Very worried – 2. Fairly worried – 3. Slightly worried)	1 = I do not feel sufficiently protected by the sickness benefits to which I am entitled
Q40e	You are worried because....? (multiple answers possible) (filter: Q39: 1. Very worried – 2. Fairly worried – 3. Slightly worried)	1 = Benefits cover only limited leave
Q40f	You are worried because....? (multiple answers possible) (filter: Q39: 1. Very worried – 2. Fairly worried – 3. Slightly worried)	1 = I cannot afford to pay a private insurance
Q40g	You are worried because....? (multiple answers possible) (filter: Q39: 1. Very worried – 2. Fairly worried – 3. Slightly worried)	1 = Other
Q41	And what about retirement, how important is it for you to prepare for this now – to make provisions for your old age? (filter: Q11: 2-9)	1 = Very important
		2 = Fairly important
		3 = Slightly important
		4 = Not important at all
Q42a	You believe it is important because... (Multiple answers possible) (filter: Q41: 1, 2 or 3)	1 = I have not cumulated enough pension contributions so far
Q42b	You believe it is important because... (Multiple answers possible) (filter: Q41: 1, 2 or 3)	1 = In my current work I cannot make enough pension contributions
Q42c	You believe it is important because... (Multiple answers possible) (filter: Q41: 1, 2 or 3)	1 = In the future statutory pensions will be very low

Q42d	You believe it is important because... (Multiple answers possible) (filter: Q41: 1, 2 or 3)	1 = Other...
Q43a	Given that you think it is important to prepare now for your old age, what are you currently doing to this purpose? (Multiple answers possible) (filter: Q41: 1, 2 or 3)	1 = I am contributing to a private pension fund
Q43b	Given that you think it is important to prepare now for your old age, what are you currently doing to this purpose? (Multiple answers possible) (filter: Q41: 1, 2 or 3)	1 = I am contributing to a public pension scheme
Q43c	Given that you think it is important to prepare now for your old age, what are you currently doing to this purpose? (Multiple answers possible) (filter: Q41: 1, 2 or 3)	1 = I am contributing to an occupational pension scheme
Q43d	Given that you think it is important to prepare now for your old age, what are you currently doing to this purpose? (Multiple answers possible) (filter: Q41: 1, 2 or 3)	1 = I am saving money
Q43e	Given that you think it is important to prepare now for your old age, what are you currently doing to this purpose? (Multiple answers possible) (filter: Q41: 1, 2 or 3)	1 = I am trying to get a better job with better pension contributions
Q43f	Given that you think it is important to prepare now for your old age, what are you currently doing to this purpose? (Multiple answers possible) (filter: Q41: 1, 2 or 3)	1 = I have bought some real estate that I rent
Q43g	Given that you think it is important to prepare now for your old age, what are you currently doing to this purpose? (Multiple answers possible) (filter: Q41: 1, 2 or 3)	1 = I have not done anything on my own initiative yet because of lack of money to invest
Q43h	Given that you think it is important to prepare now for your old age, what are you currently doing to this purpose? (Multiple answers possible) (filter: Q41: 1, 2 or 3)	1 = I have not done anything yet on my own initiative because of lack of information / complexity of pension system
Q43i	Given that you think it is important to prepare now for your old age, what are you currently doing to this purpose? (Multiple answers possible) (filter: Q41: 1, 2 or 3)	1 = I have not done anything yet on my own initiative because there is too much uncertainty on pensions system (laws keep changing)
Q44a	You believe it is not important at all because... (Multiple answers possible) (filter: Q41: 4 = Not important at all)	1 = I have a secure job and am cumulating sufficient pensions contributions
Q44b	You believe it is not important at all because... (Multiple answers possible) (filter: Q41: 4 = Not important at all)	1 = I have sufficient savings
Q44c	You believe it is not important at all because... (Multiple answers possible) (filter: Q41: 4 = Not important at all)	1 = I tend not to worry too much about the future
Q44d	You believe it is not important at all because... (Multiple answers possible) (filter: Q41: 4 = Not important at all)	1 = There is no point in preparing and worrying given current uncertainty on pensions systems

Q44e	You believe it is not important at all because... (Multiple answers possible) (filter: Q41: 4 = Not important at all)	1 = There is no point in preparing and worrying given that I do not have the financial means to prepare for my old age
Q44f	You believe it is not important at all because... (Multiple answers possible) (filter: Q41: 4 = Not important at all)	1 = Other...
Q45	Suppose that access to social protection would be extended also to those forms of employment that are not covered at the moment, through social contributions to be shared between individuals (so you would have also to pay your share), employers, and the government, how likely would it be that you decide to change your status as employee and become self-employed? (filter: Q11: 4 to 7 - Contract)	1 = Very likely
		2 = somewhat likely
		3 = About the same as now
		4 = Not very likely
		5 = Not likely at all
Q46	Suppose that in order to equalise social protection across forms of work, personal accounts are created tying benefits to the individual rather than to the place and status of employment. How likely would it be that you decide to change your status as employee and become self-employed? (filter: Q11: 4 to 7 - Contract)	1 = Very likely
		2 = Somewhat likely
		3 = About the same as now
		4 = Not very likely
		5 = Not likely at all
Q47a	You run your own firm and you rely on other people's work. Suppose social protection would be extended to all forms of work (including the self-employed). How would this change your demand for different forms of work (multiple answer possible) (filter: Q11: 8 - Owners; Q11: 9 and Q19:2) (no mandatory)	1 = It would not change it
Q47b	You run your own firm and you rely on other people's work. Suppose social protection would be extended to all forms of work (including the self-employed). How would this change your demand for different forms of work (multiple answer possible) (filter: Q11: 8 - Owners; Q11: 9 and Q19:2) (no mandatory)	1 = I would increase open ended employment contracts if the cost of labour are equalised
Q47c	You run your own firm and you rely on other people's work. Suppose social protection would be extended to all forms of work (including the self-employed). How would this change your demand for different forms of work (multiple answer possible) (filter: Q11: 8 - Owners; Q11: 9 and Q19:2) (no mandatory)	1 = I would still resort to the services of self-employed to retain flexibility and not incur in fixed costs
Q47d	You run your own firm and you rely on other people's work. Suppose social protection would be extended to all forms of work (including the self-employed). How would this change	1 = I would still resort to temporary contracts to retain flexibility and not incur in fixed costs

	your demand for different forms of work (multiple answer possible) (filter: Q11: 8 – Owners; Q11: 9 and Q19:2) (no mandatory)	
Q47e	You run your own firm and you rely on other people’s work. Suppose social protection would be extended to all forms of work (including the self-employed). How would this change your demand for different forms of work (multiple answer possible) (filter: Q11: 8 – Owners; Q11: 9 and Q19:2) (no mandatory)	1 = I would rely less on the services of the self-employed because they would become relatively more costly
Q47f	Do you think that such change would... (filter: Q11: 8 – Owners; Q11: 9 and Q19:2)	1 = Increase to a large extent the time you will need to fulfil bureaucratic requirement
		2 = Increase to some extent the time you will need to fulfil bureaucratic requirement
		3 = Not make a big difference
Consider the following six forms of social security protection. In case you have no access to them or you were to lose such access, tell us how interested you would be to enrol in collective schemes providing one of them. Give the rank of 1 to the most interesting for you, a rank of 2 to the second most interesting ... and 6 to the least interesting for you		
Q48a	Unemployment benefits:	1 to 6
Q48b	Old-age benefits:	1 to 6
Q48c	Maternity/Paternity benefits:	1 to 6
Q48d	Sickness benefits:	1 to 6
Q48e	Invalidity benefits:	1 to 6
Q48f	Accidents/occupational diseases benefits:	1 to 6
You have given Unemployment benefits the rank of 1 so let us give it an importance score of 100. Relative to the 100 points given to Unemployment benefit, how many point would you give the schemes you ranked as second, third, fourth, and fifth (if you consider that they are half as important you should give a score of 50, but if they are nearly as important as Unemployment benefits you should give a score of 90) (filter: Q48a - 1)		
Q49b	Old-age benefits:	1 to 99
Q49c	Maternity/Paternity benefits: (filter: Q25c = No)	1 to 99
Q49d	Sickness benefits: (filter: Q25d = No)	1 to 99
Q49e	Invalidity benefits: (filter: Q25e = No)	1 to 99
Q49f	Accidents/occupational diseases benefits: (filter: Q25f = No)	1 to 99
You have given Old-age benefits the rank of 1 so let us give it an importance score of 100. Relative to the 100 points given to Old-age benefits, how many point would you give the schemes you ranked as second, third, fourth, and fifth (if you consider that they are half as important you should give a score of 50, but if they are nearly as important as Old age benefits you should give a score of 90) (filter: Q48b - 1)		
Q49a	Unemployment benefits: (filter: Q25a = No)	1 to 99
Q49c	Maternity/Paternity benefits: (filter: Q25c = No)	1 to 99
Q49d	Sickness benefits: (filter: Q25d = No)	1 to 99
Q49e	Invalidity benefits: (filter: Q25e = No)	1 to 99
Q49f	Accidents/occupational diseases benefits: (filter: Q25f = No)	1 to 99
You have given Maternity/Paternity benefits the rank of 1 so let us give it an importance		

score of 100. Relative to the 100 points given to Maternity/Paternity benefits, how many point would you give the schemes you ranked as second, third, fourth, and fifth (if you consider that they are half as important you should give a score of 50, but if they are nearly as important as Maternity/Paternity benefits you should give a score of 90) (filter: Q48c - 1)		
Q49a	Unemployment benefits: (filter: Q25a = No)	1 to 99
Q49b	Old-age benefits:	1 to 99
Q49d	Sickness benefits: (filter: Q25d = No)	1 to 99
Q49e	Invalidity benefits: (filter: Q25e = No)	1 to 99
Q49f	Accidents/occupational diseases benefits: (filter: Q25f = No)	1 to 99
You have given Sickness benefits the rank of 1 so let us give it an importance score of 100. Relative to the 100 points given to Sickness benefits leave, how many point would you give the schemes you ranked as second, third, fourth, and fifth (if you consider that they are half as important you should give a score of 50, but if they are nearly as important as Sickness benefits leave you should give a score of 90) (filter: Q48d - 1)		
Q49a	Unemployment benefits: (filter: Q25a = No)	1 to 99
Q49b	Old-age benefits:	1 to 99
Q49c	Maternity/Paternity benefits: (filter: Q25c = No)	1 to 99
Q49e	Invalidity benefits: (filter: Q25e = No)	1 to 99
Q49f	Accidents/occupational diseases benefits: (filter: Q25f = No)	1 to 99
You have given Invalidity benefits the rank of 1 so let us give it an importance score of 100. Relative to the 100 points given to Invalidity benefits leave, how many point would you give the schemes you ranked as second, third, fourth, and fifth (if you consider that they are half as important you should give a score of 50, but if they are nearly as important as Invalidity benefits you should give a score of 90) (filter: Q48e - 1)		
Q49a	Unemployment benefits: (filter: Q25a = No)	1 to 99
Q49b	Old-age benefits:	1 to 99
Q49c	Maternity/Paternity benefits: (filter: Q25c = No)	1 to 99
Q49d	Sickness benefits: (filter: Q25d = No)	1 to 99
Q49f	Accidents/occupational diseases benefits: (filter: Q25f = No)	1 to 99
You have given Accidents/occupational diseases benefits the rank of 1 so let us give it an importance score of 100. Relative to the 100 points given to Accidents/occupational diseases benefits leave, how many point would you give the schemes you ranked as second, third, fourth, and fifth (if you consider that they are half as important you should give a score of 50, but if they are nearly as important as Accidents/occupational diseases benefits you should give a score of 90) (filter: Q48f - 1)		
Q49a	Unemployment benefits: (filter: Q25a = No)	1 to 99
Q49b	Old-age benefits:	1 to 99
Q49c	Maternity/Paternity benefits: (filter: Q25c = No)	1 to 99
Q49d	Sickness benefits: (filter: Q25d = No)	1 to 99
Q49e	Invalidity benefits: (filter: Q25e = No)	1 to 99
Would you choose enrolling in voluntary social protection schemes, and if yes, what percentage of your current gross annual income would you be willing to pay to enrol in such schemes?		
Q50a	Unemployment benefits: (filter: Q25a = No)	1 = No
		2 = Yes: up to 5%
		3 = Yes: 5% to 15%
		4 = Yes: 15% to max 25%



Q50b	Old-age benefits: (filter: Q25b = No)	1 = No
		2 = Yes: up to 5%
		3 = Yes: 5% to 15%
		4 = Yes: 15% to max 25%
Q50c	Maternity/Paternity benefits: (filter: Q25c = No)	1 = No
		2 = Yes: up to 5%
		3 = Yes: 5% to 15%
		4 = Yes: 15% to max 25%
Q50d	Sickness benefits: (filter: Q25d = No)	1 = No
		2 = Yes: up to 5%
		3 = Yes: 5% to 15%
		4 = Yes: 15% to max 25%
Q50e	Invalidity benefits (Q25e = No)	1 = No
		2 = Yes: up to 5%
		3 = Yes: 5% to 15%
		4 = Yes: 15% to max 25%
Q50f	Accidents/occupational diseases benefits (Q25f = No)	1 = No
		2 = Yes: up to 5%
		3 = Yes: 5% to 15%
		4 = Yes: 15% to max 25%
Why you are not interested in such voluntary protection schemes?		
Q51	Why you are not interested in some of the voluntary protection schemes listed above? (filter: Q50a = 1 or Q50b = 1 or Q50c = 1 or Q50d = 1 or Q50e = 1 or Q50f = 1)	1 = Complexity of procedures
		2 = Lack of information
		3 = Contribution high, I prefer higher net income
		4 = I prefer to cover for risks in other ways
Q52	Do you consider your financial situation weak?	1 = Yes
		2 = No
Q53	Is your household's total income enough to cover basic necessary expenses like housing, food, clothing and transportation?	1 = Yes
		2 = No
Q54	Do you have enough savings to cover a personal emergency?	1 = Yes
		2 = No
Q55	Do you receive financial support from extended family?	1 = Yes
		2 = No
Please indicate how much you agree or disagree with the following statements		
Q56a	When I make plans, I am confident I can make them work.	1 = Strongly agree
		2 = Somewhat agree
		3 = Somewhat disagree
		4 = Strongly disagree
Q56b	Life is very stressful these days	1 = Strongly agree
		2 = Somewhat agree
		3 = Somewhat disagree
		4 = Strongly disagree
Q56c	It is not worth planning ahead as the future is so uncertain.	1 = Strongly agree
		2 = Somewhat agree
		3 = Somewhat disagree
		4 = Strongly disagree
Q56d	I like to plan ahead carefully.	1 = Strongly agree
		2 = Somewhat agree
		3 = Somewhat disagree
		4 = Strongly disagree

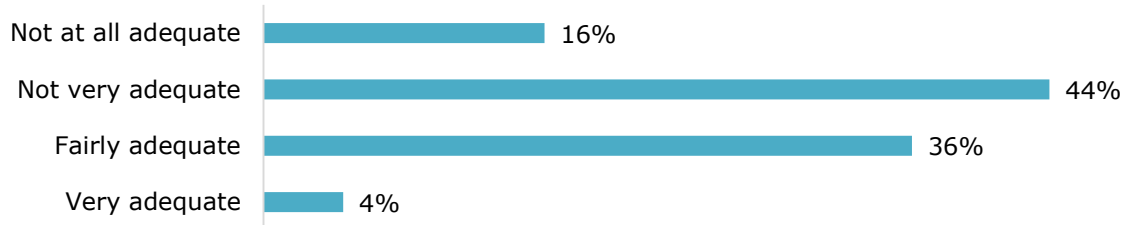
Q57	Suppose you are given a ticket that pays 100 euros if the flip of a coin is head, 0 otherwise. What is the minimum amount you would sell it for?	euro (or other currency if MS not in euro zone)
Q58	How do you see yourself: are you a person who is generally willing to take risks or do you try to avoid taking risks?	0 = completely unwilling to take risks
		1 to 9
		10 = very willing to take risks



### Annex 3. Statistical compendium

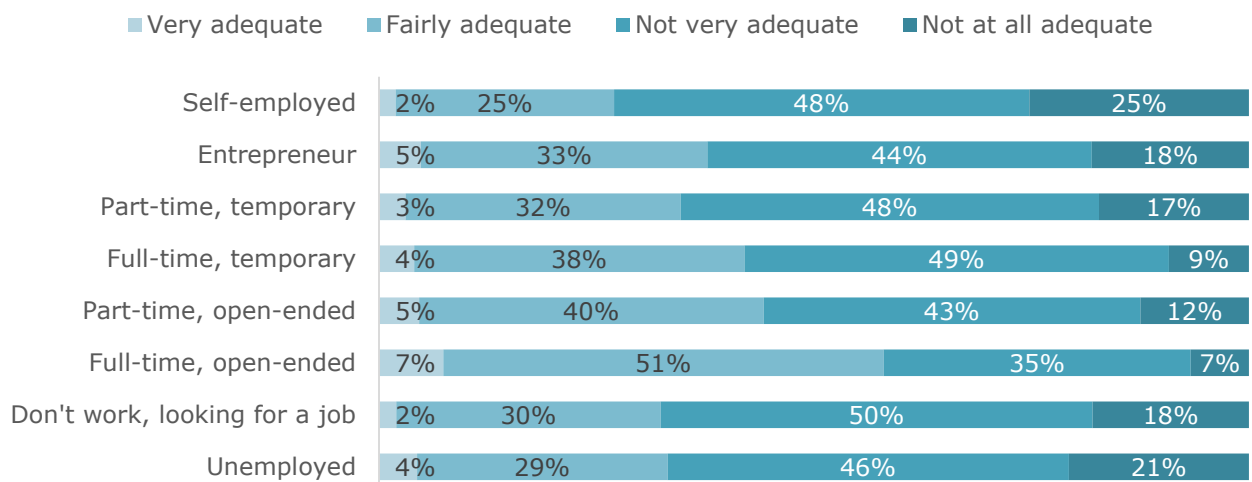
#### Adequacy of national protection system

**Figure 107. Social protection adequate support (Q30)**



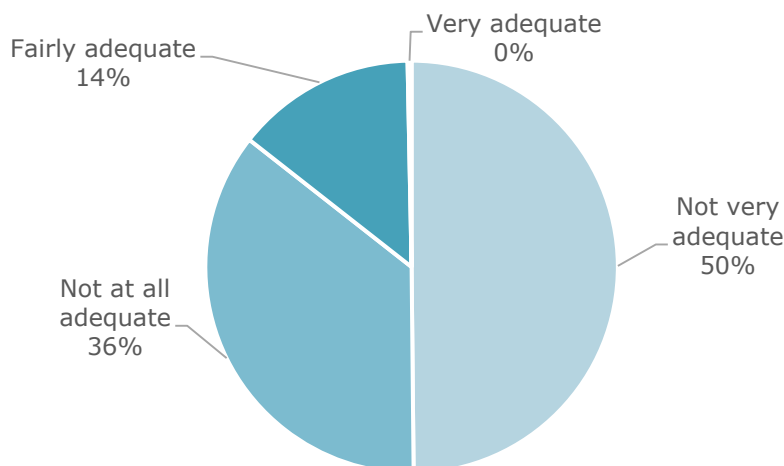
n=8000

**Figure 108. Social protection adequate support (Q30) by employment status (Q11)**



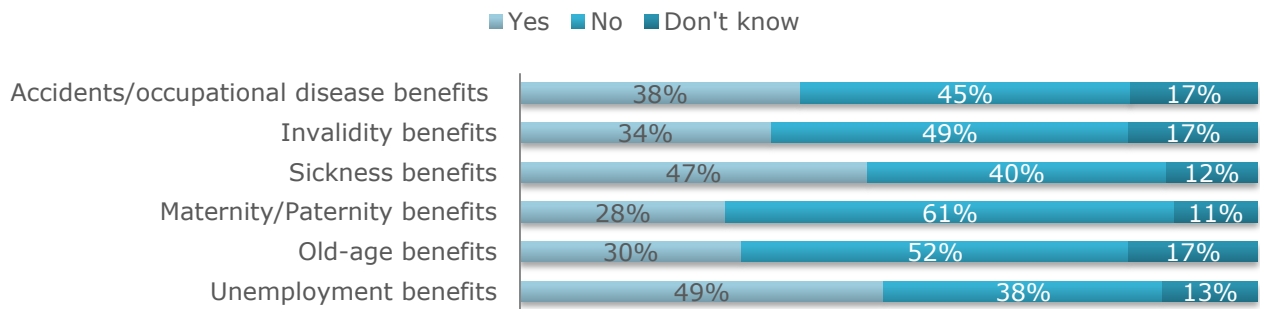
n=8000 (p<0.001)

**Figure 109 Social protection adequate support (Q30), self-employed who are so due to inability to find regular employment (Q16 = 4)**



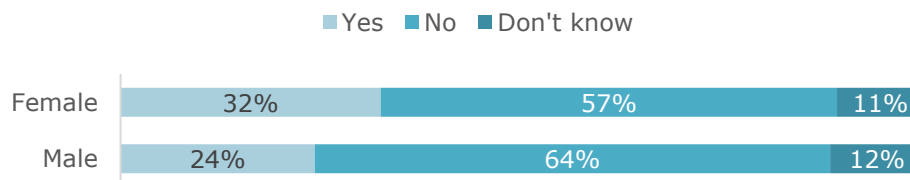
n=319

**Figure 110. In case of need, would you be entitled through your main job to... (Q25)**



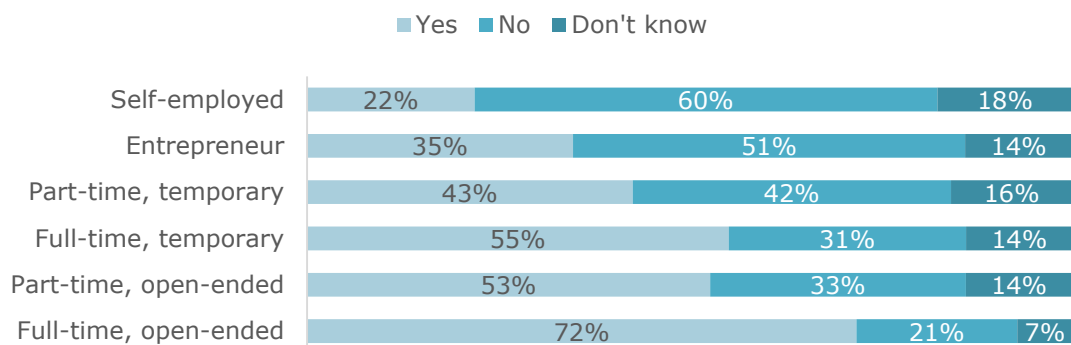
n=8000 (Unemployment benefits n=6000)

**Figure 111. In case of need, would you be entitled through your main job to maternity/paternity benefits? (Q25) by gender**



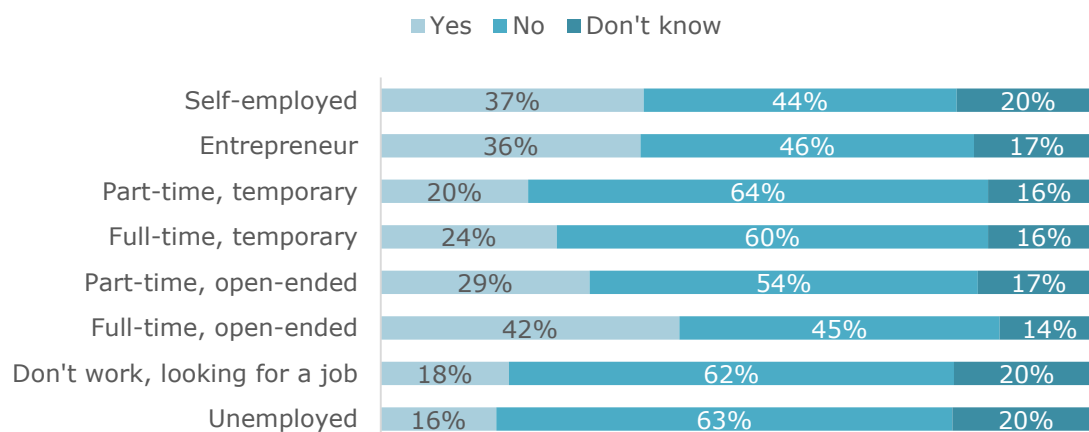
n=8000 (p < 0.001)

**Figure 112. Main employment status (Q11) by unemployment benefits (Q25a)**



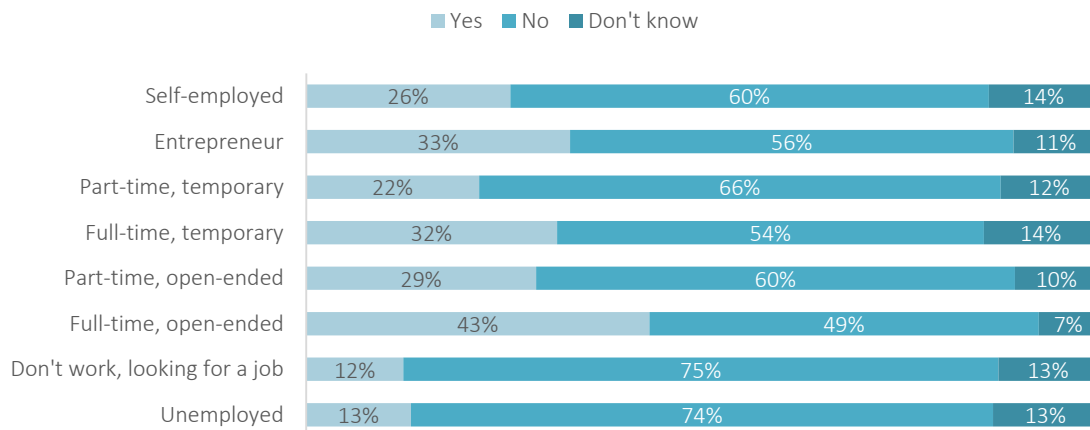
n=6000 (p<0.001)

**Figure 113. Main employment status (Q11) by old-age benefits (Q25b)**



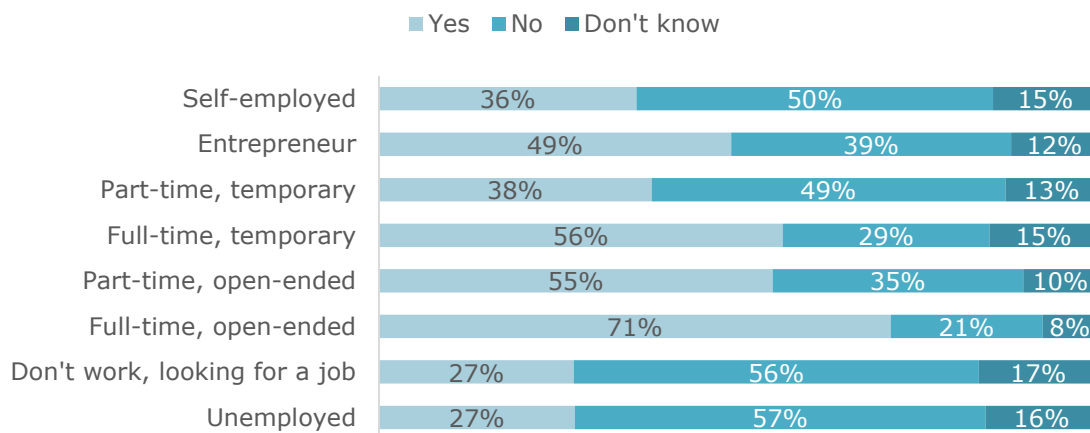
n=8000 (p<0.001)

**Figure 114. Main employment status (Q11) by maternity/paternity benefits (Q25c)**



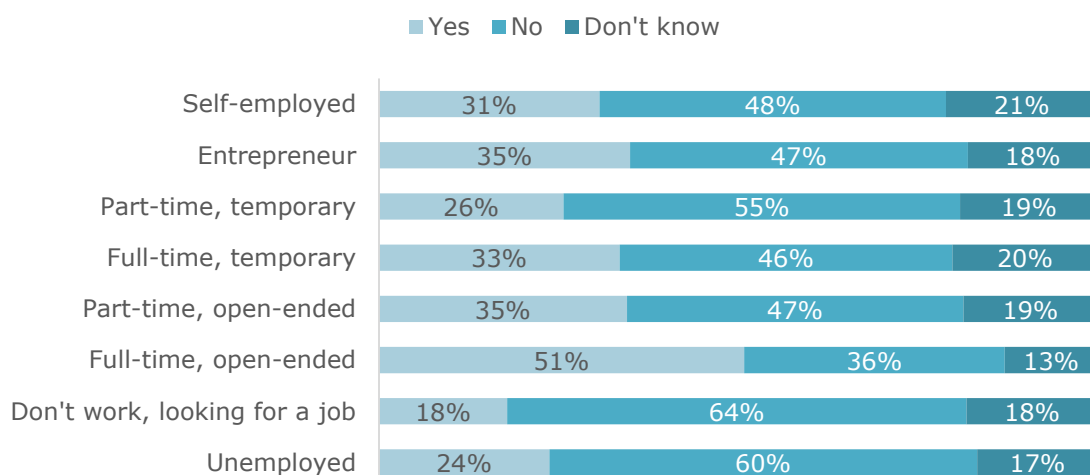
n=8000 (p<0.001)

**Figure 115. Main employment status (Q11) by sickness benefits (Q25d)**



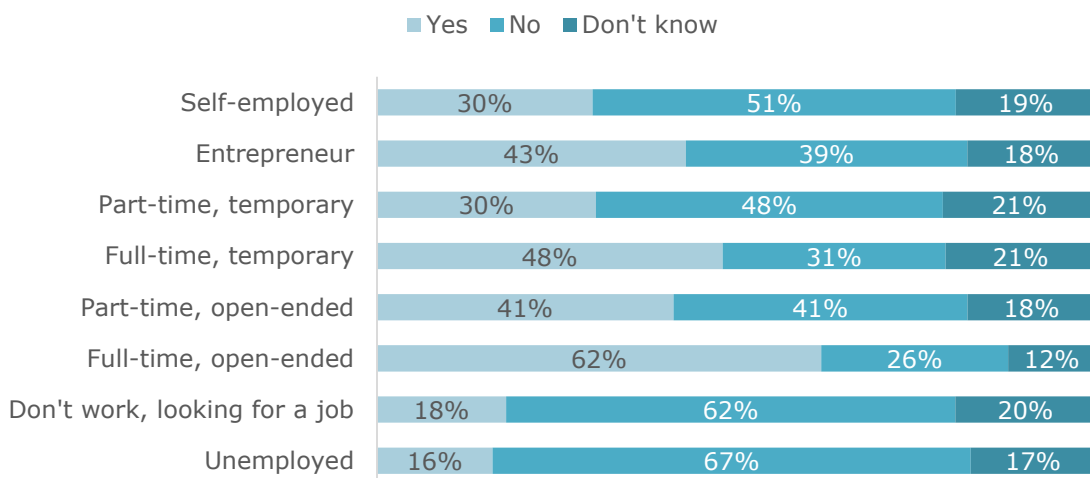
n=8000 (p<0.001)

**Figure 116. Main employment status (Q11) by invalidity benefits (Q25e)**



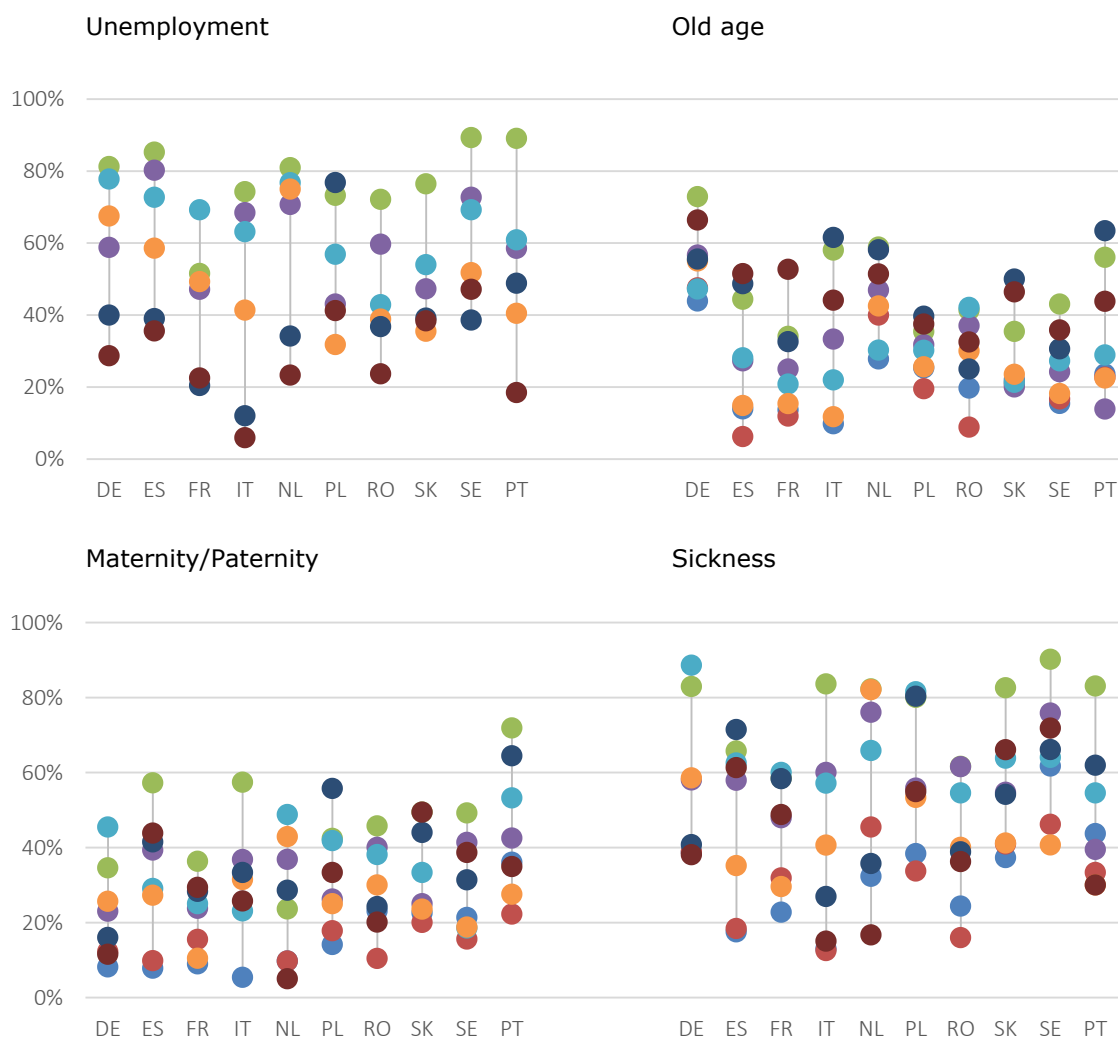
n=8000 (p<0.001)

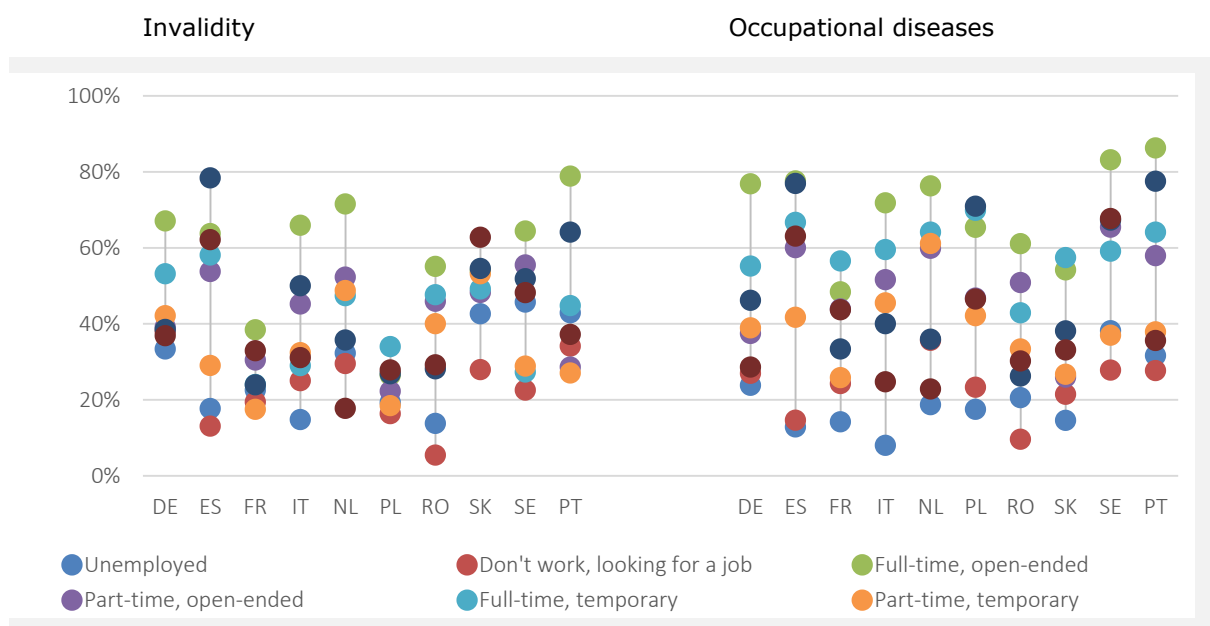
**Figure 117. Main employment status (Q11) by accidents/occupational disease benefits entitlement (Q25f)**



n=8000 (p<0.001)

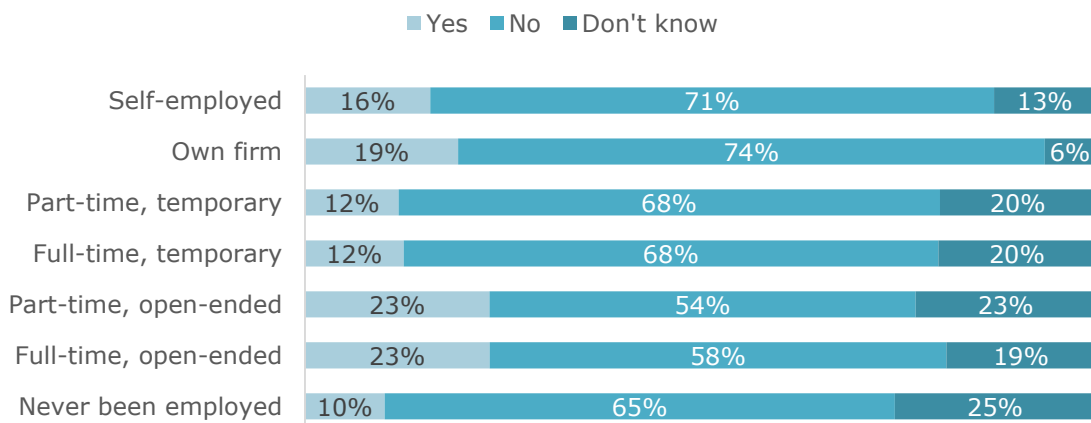
**Figure 118 Social protection coverage (% of Q25a-f = "Yes") by employment status (Q11) and country**





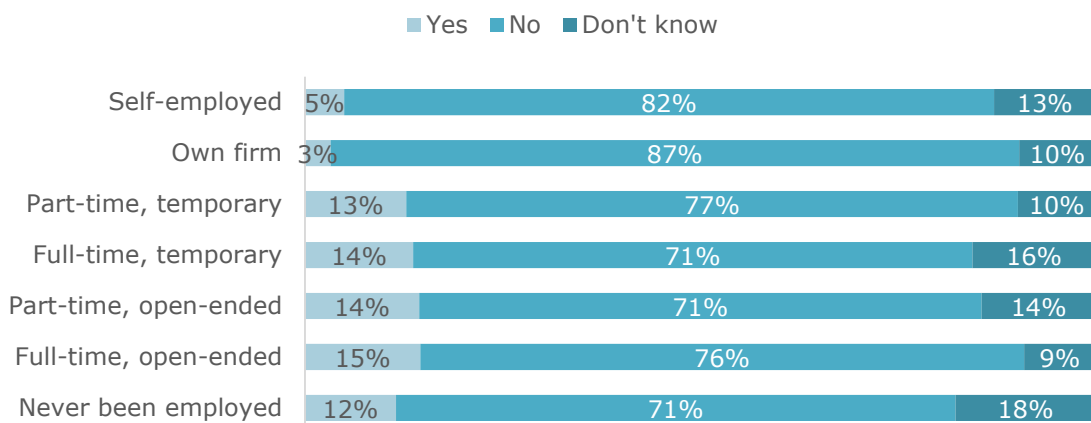
n=8000 (unemployment benefits n=6000) (p<0.001)

**Figure 119. Past main employment status (Q15 currently unemployed) by of old-age benefits (Q25b)**



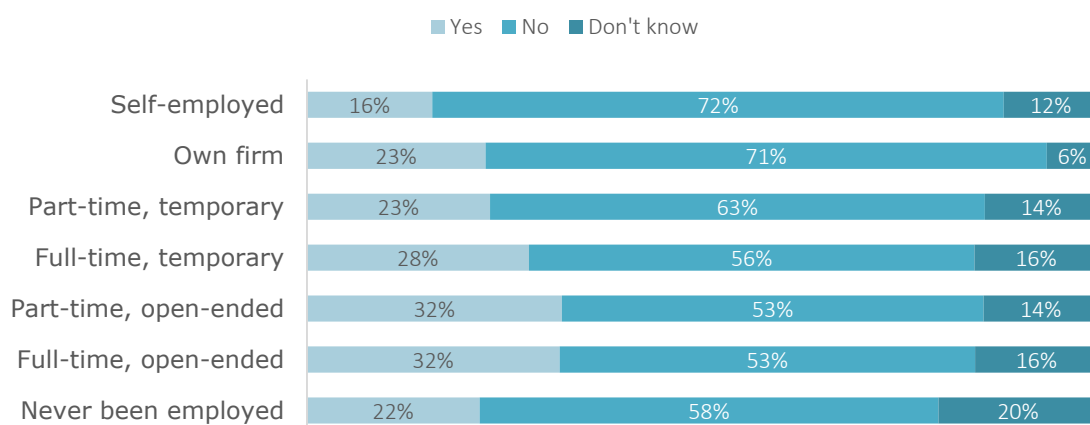
n=2000 (p<0.001)

**Figure 120. Past main employment status (Q15 currently unemployed) by maternity/paternity benefits (Q25c)**



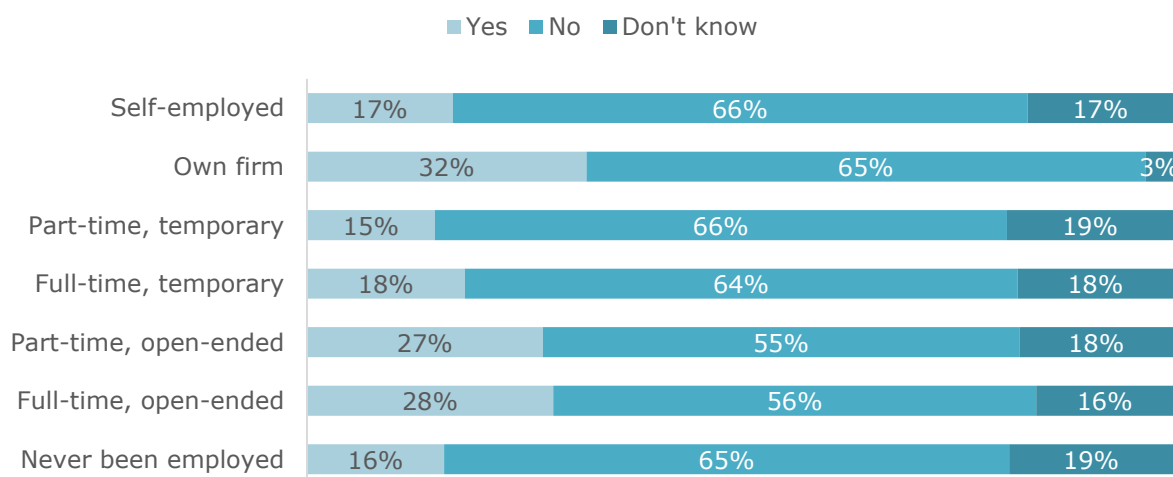
n=2000 (p<0.05)

**Figure 121. Past main employment status (Q15 currently unemployed) by sickness benefits (Q25d)**



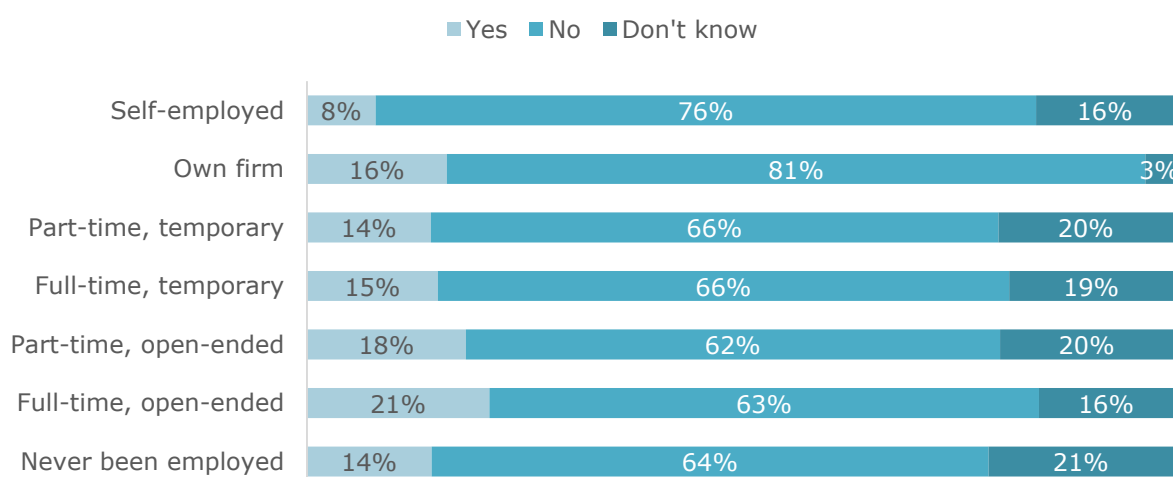
n=2000 (p<0.001)

**Figure 122. Past main employment status (Q15 currently unemployed) by invalidity benefits (Q25e)**



n=2000 (p<0.001)

**Figure 123. Past main employment status (Q15 currently unemployed) by accidents/occupational disease benefits (Q25f)**



n=2000(p<0.05)

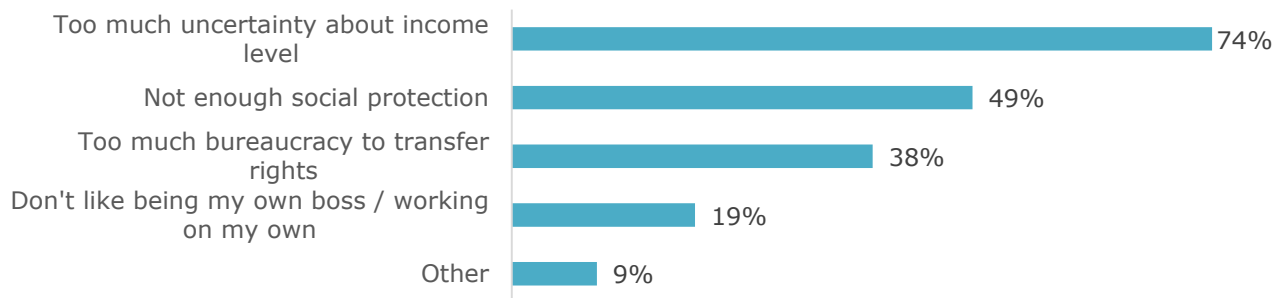
## Mobility between different employment forms

**Figure 124. Would you consider becoming self-employed (Q32)**



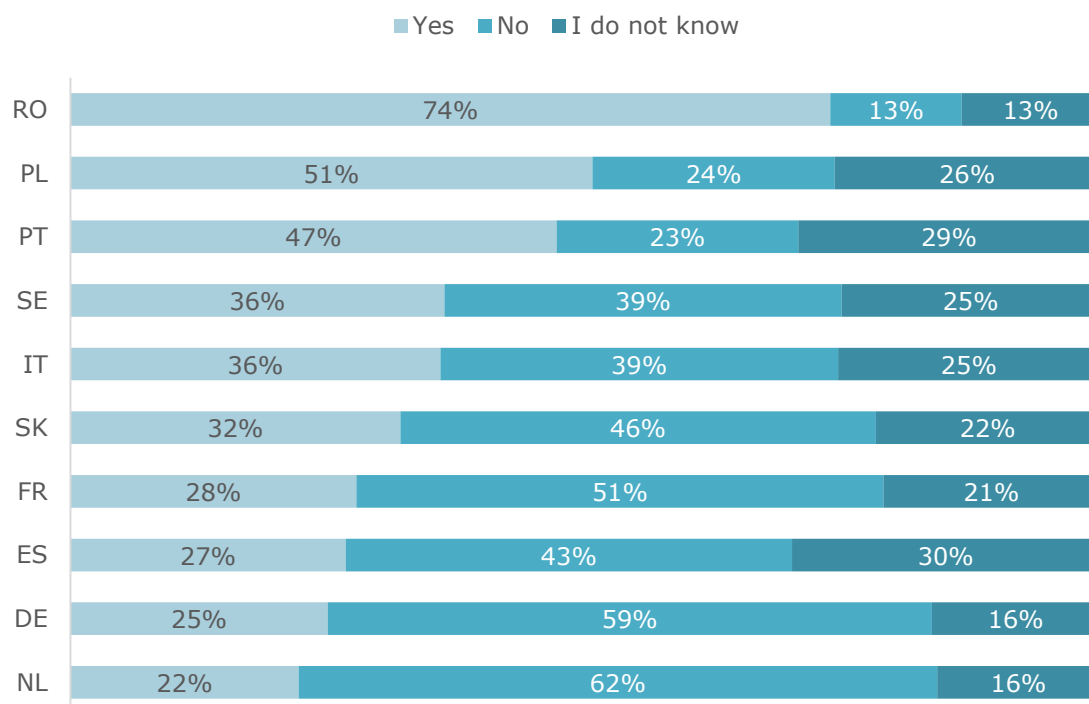
n= 4048

**Figure 125. Reasons for not becoming self-employed (Q32, Q33: multiple answers)**



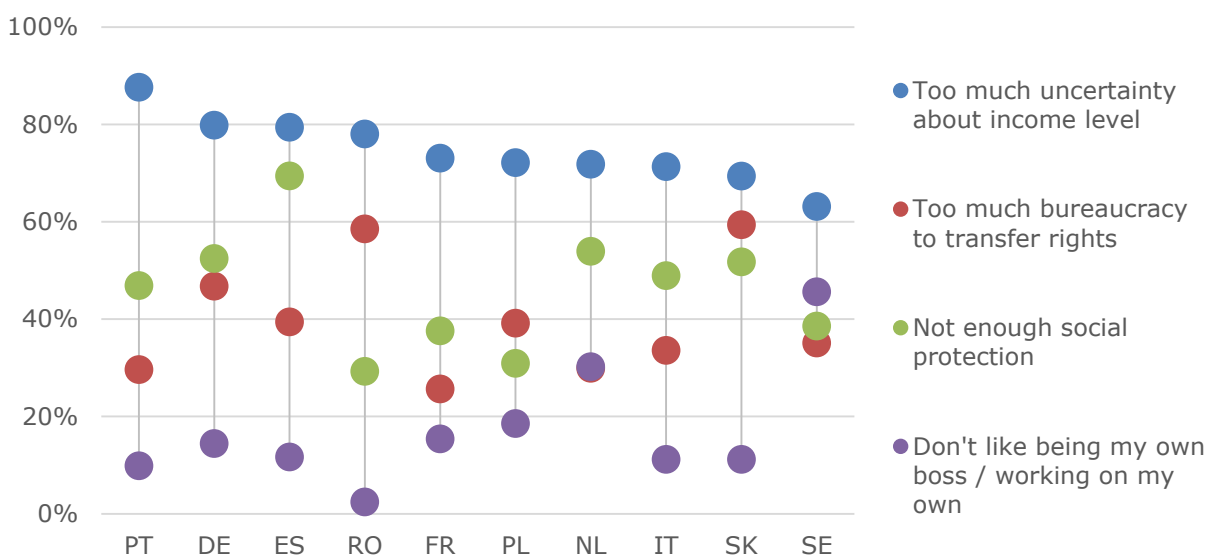
n=1671

**Figure 126 Would you consider becoming self-employed? (Q32) by country**



n= 4048 (p < 0.001)

**Figure 127 Reasons for not becoming self-employed (Q33) by country**

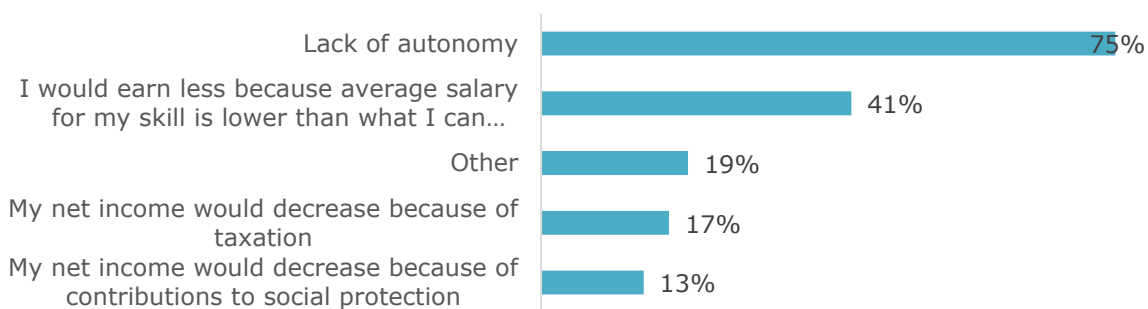


n=1671 (p < 0.001)

**Figure 128. If possible, would you prefer to be an employee? (Q35)**



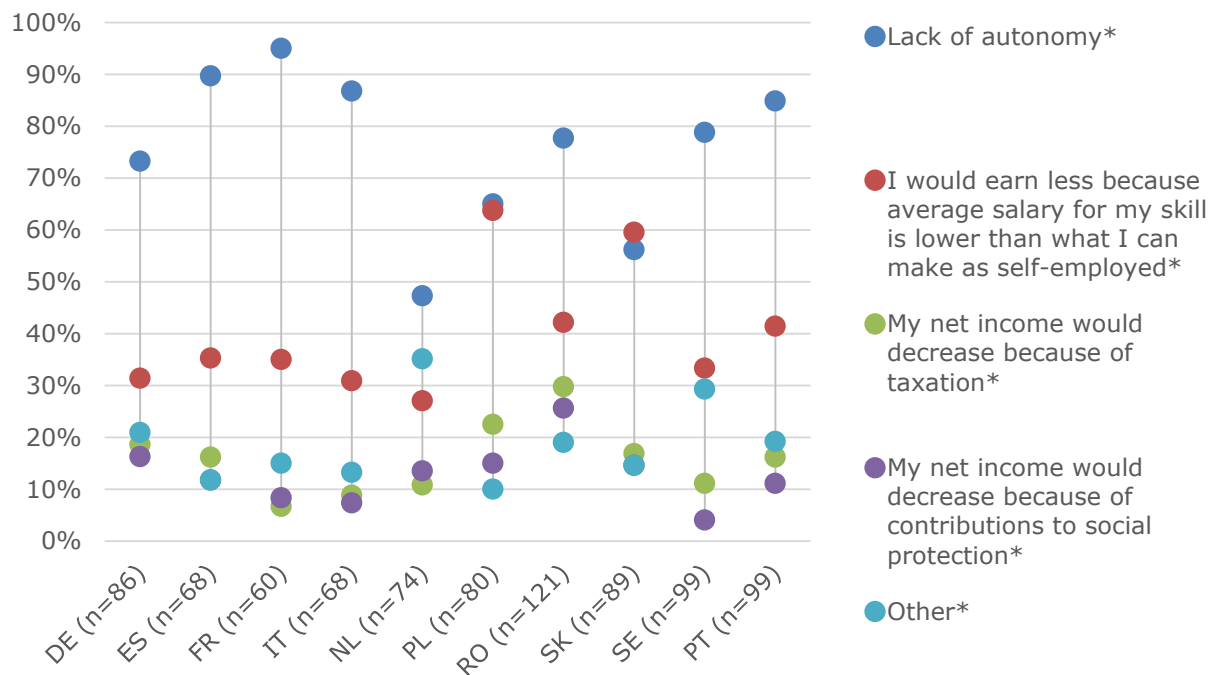
**Figure 129. Reasons for not becoming an employee (Q35, Q36: multiple answers)**



n=844



**Figure 130. Reasons for not becoming an employee by country (Q35, Q36: multiple answers)**



p<0.001

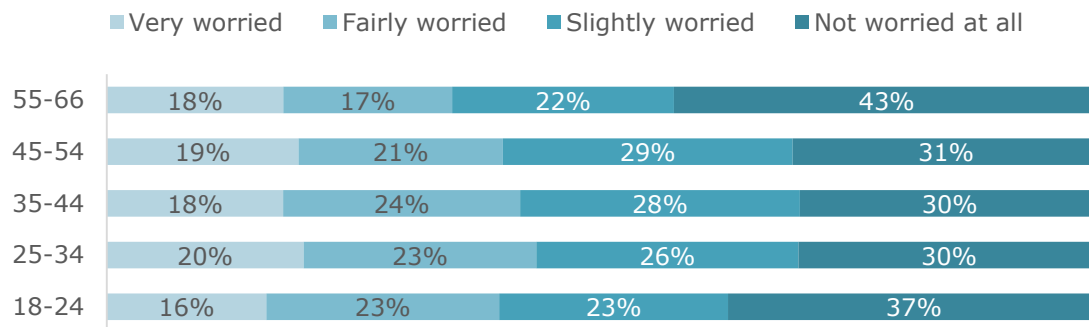
## Concerns about future living conditions

**Figure 131. Thinking about the next 12 months how worried are you about unemployment? (Q37)**



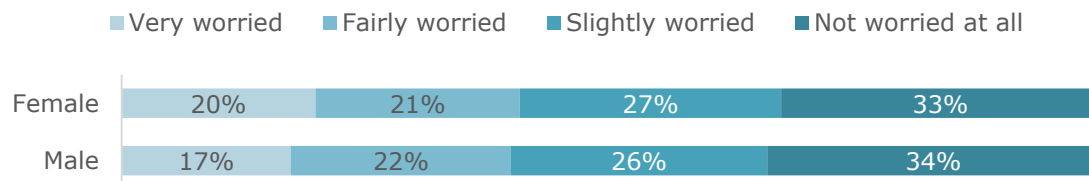
n=8000

**Figure 132. Concern about becoming unemployed (Q37) by Age (Q1)**



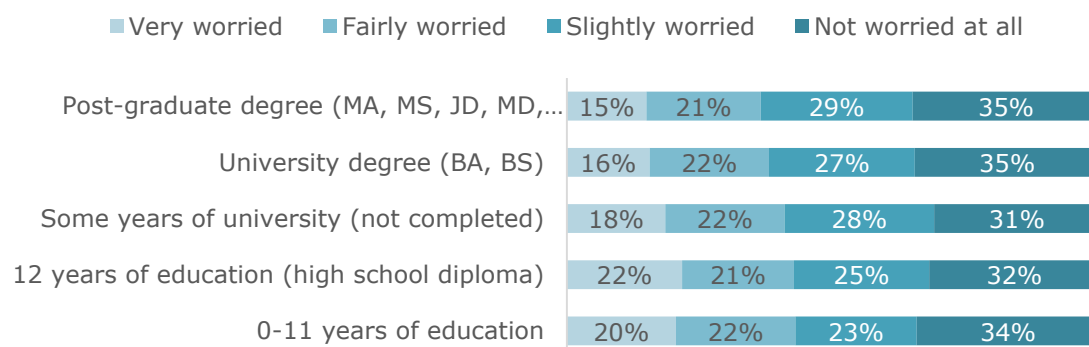
n=8000 (p<0.001)

**Figure 133. Concern about becoming unemployed (Q37) by Gender (Q2)**



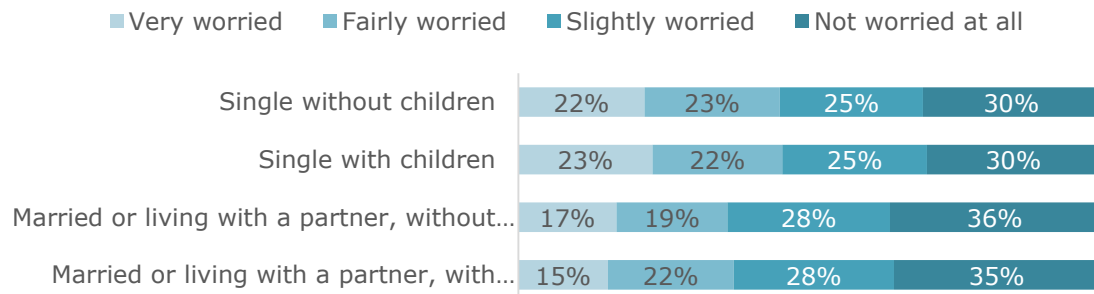
n=8000. Note: not statistically significant

**Figure 134. Concern about becoming unemployed (Q37) by Education (Q3)**



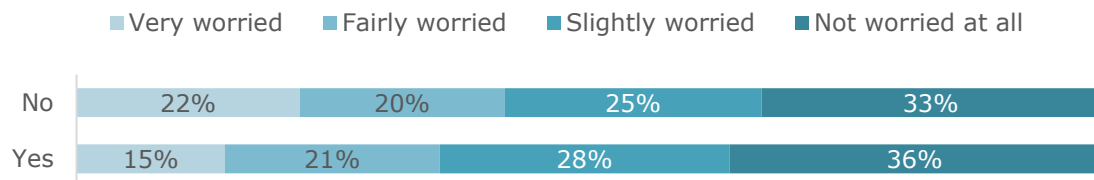
n=8000 (p<0.001)

**Figure 135. Concern about becoming unemployed (Q37) by Marital/Family status (Q4)**



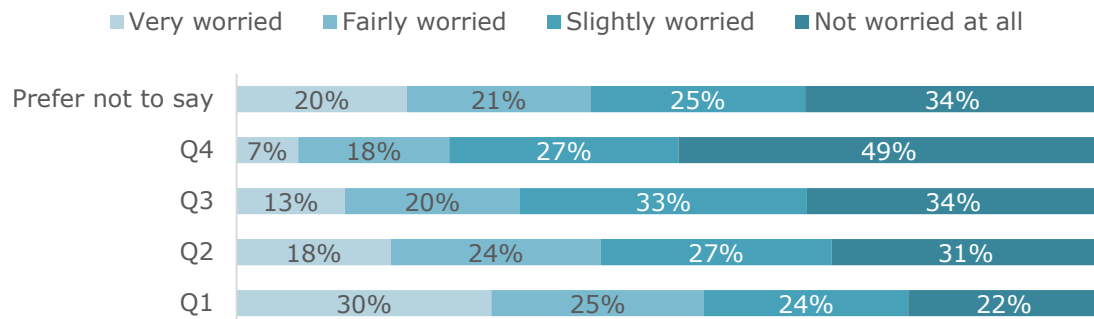
n=8000 (p<0.001)

**Figure 136. Concern about becoming unemployed (Q37) by Partner employment status (Q5)**



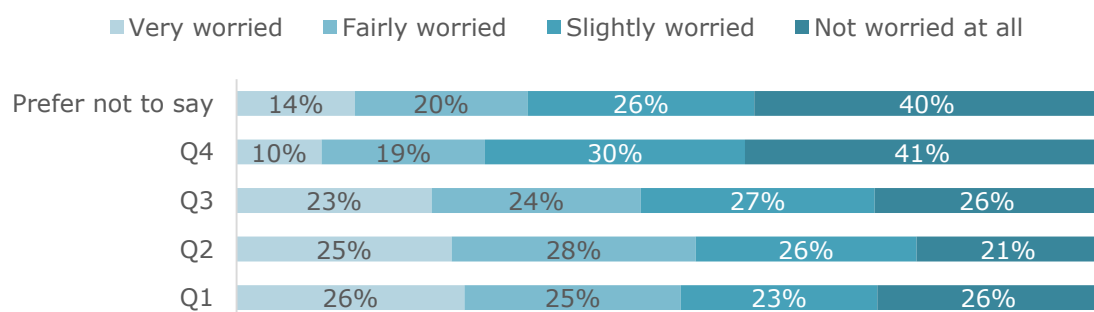
n=8000 (p<0.001)

**Figure 137. Concern about becoming unemployed (Q37) by total annual income (Q7)**



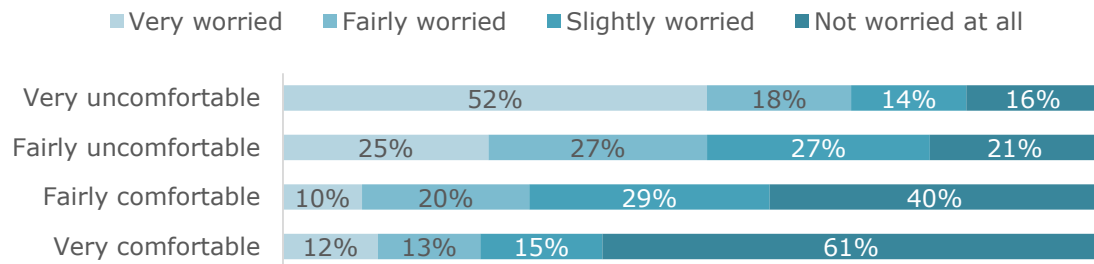
n=8000 (p<0.001)

**Figure 138. Concern about becoming unemployed (Q37) by total household annual income (Q8)**



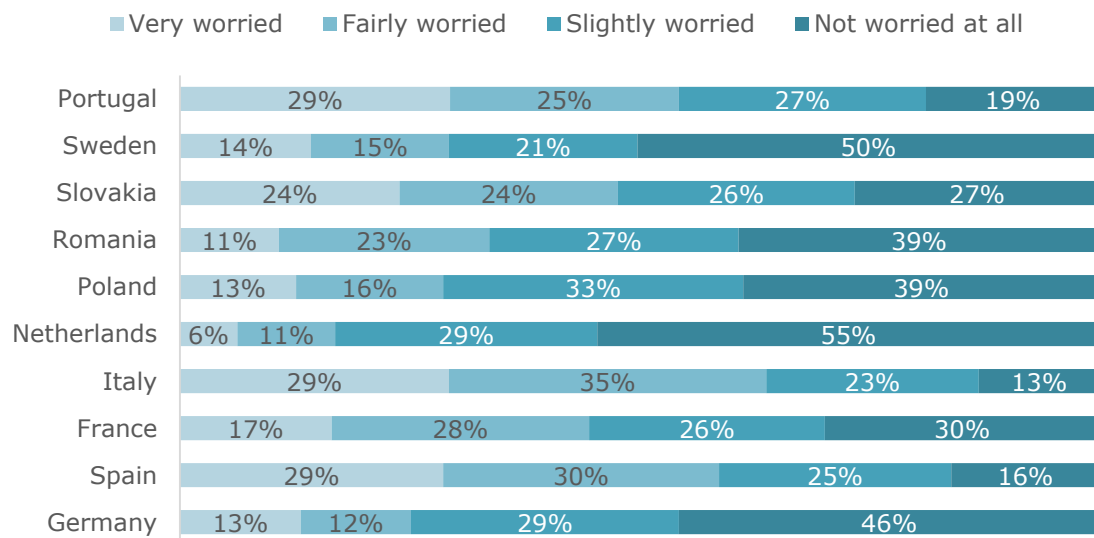
n=8000 (p<0.001)

**Figure 139. Concern about becoming unemployed (Q37) by comfortability with household income (Q9)**



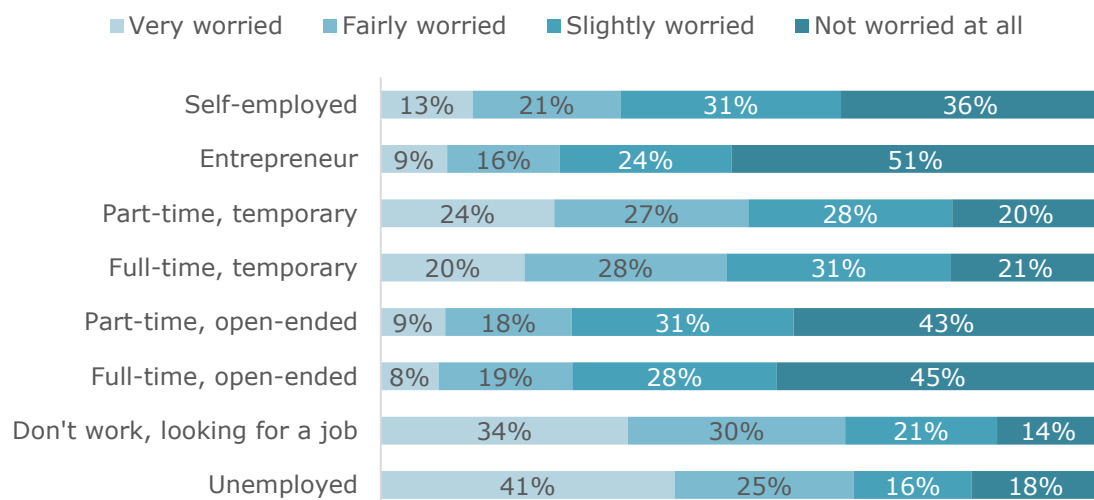
n=8000 (p<0.001)

**Figure 140. Concern about becoming unemployed (Q37) by country (Q10)**



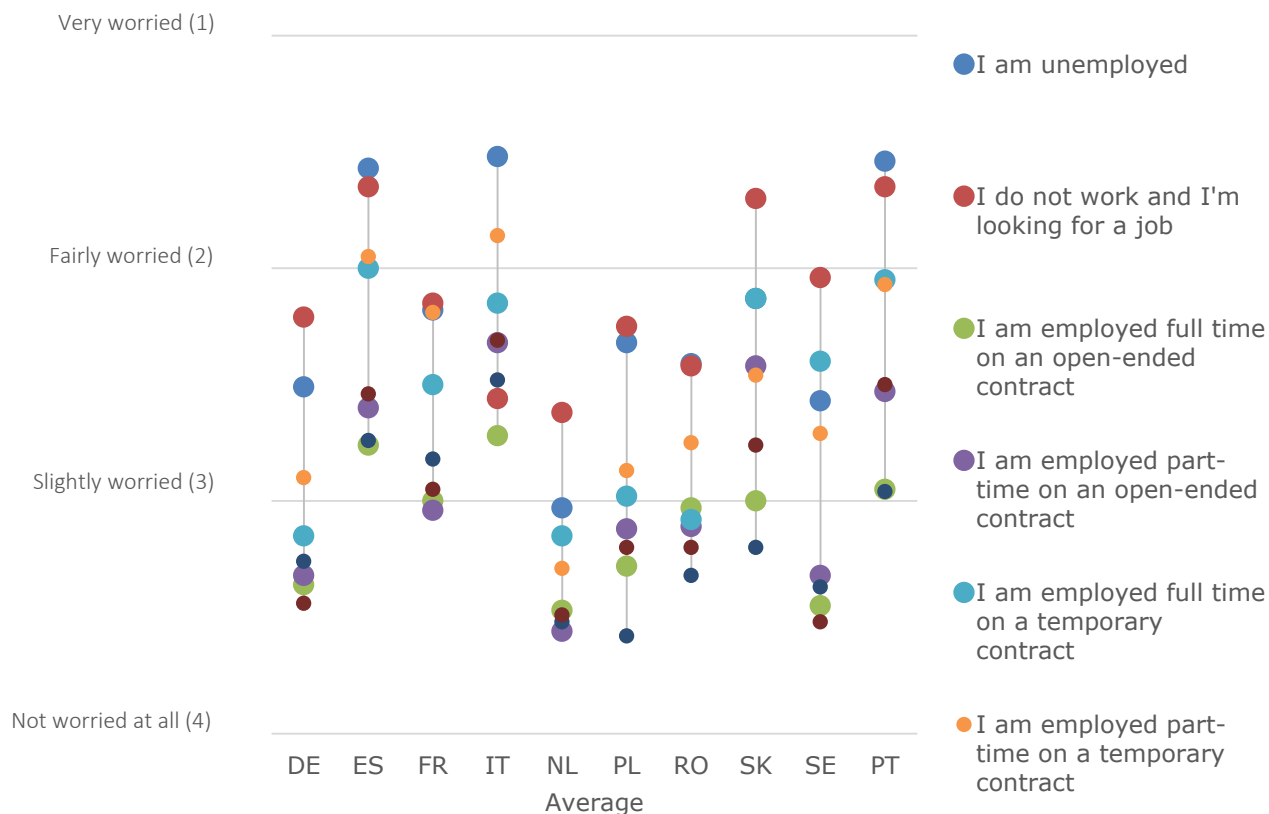
n=8000 (p<0.001)

**Figure 141. Concern about becoming unemployed (Q37) by current main employment status (Q11)**

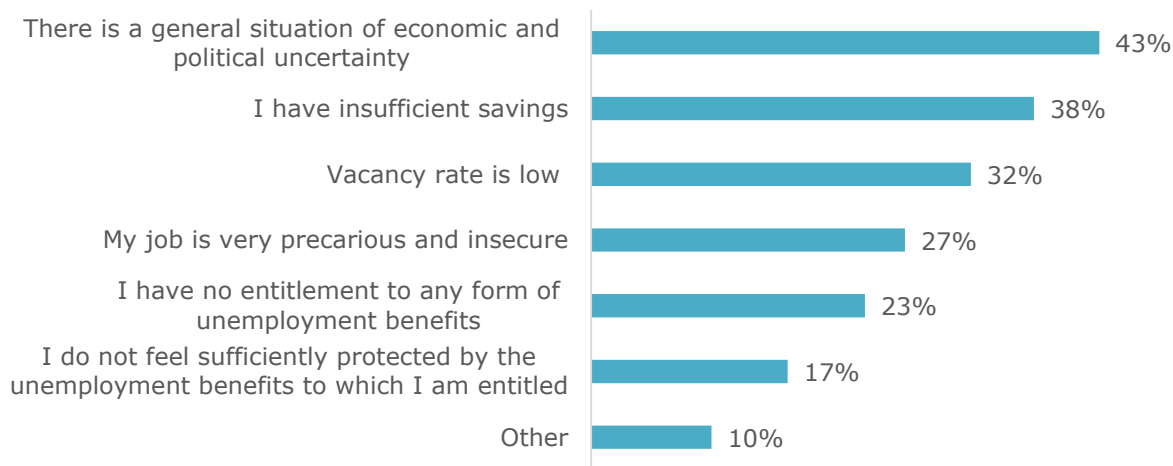


n=8000 (p<0.001)

**Figure 142. Concern about becoming unemployed (Q37) by current main employment status (Q11) by country**

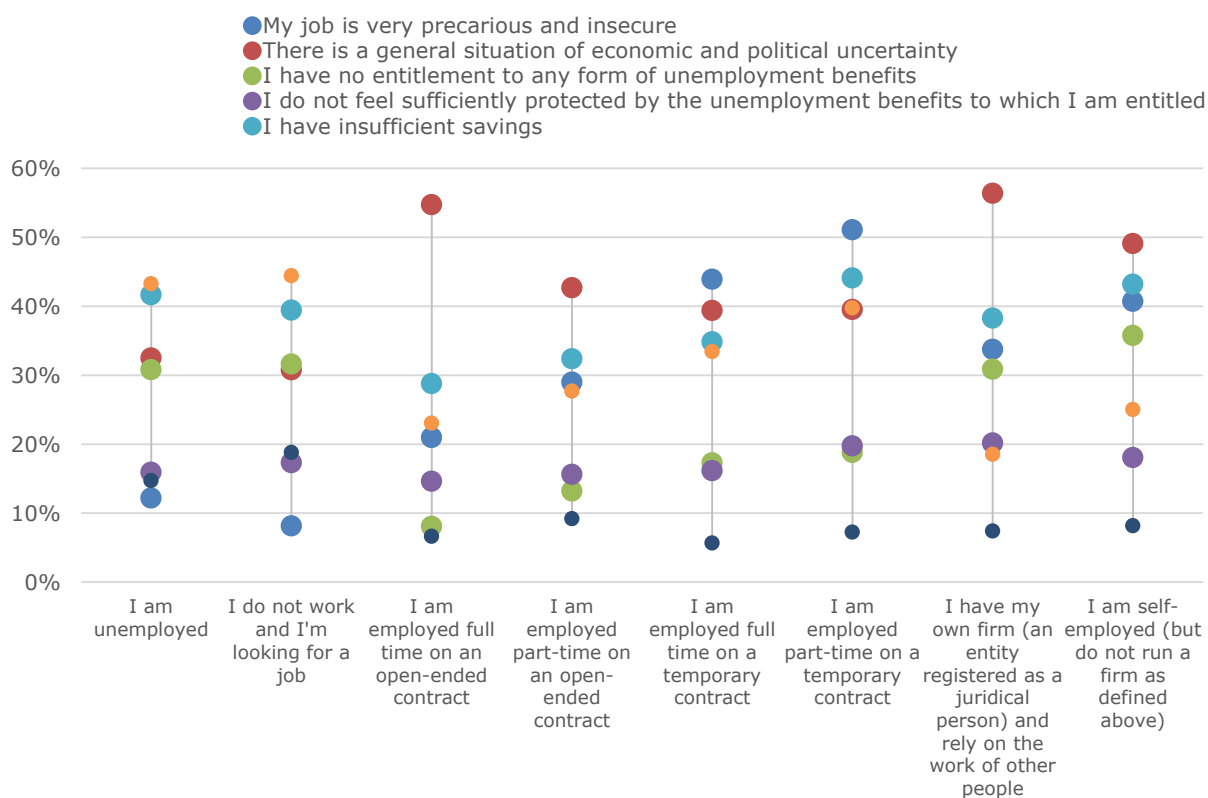


**Figure 143 You are worried because... (Q38)**

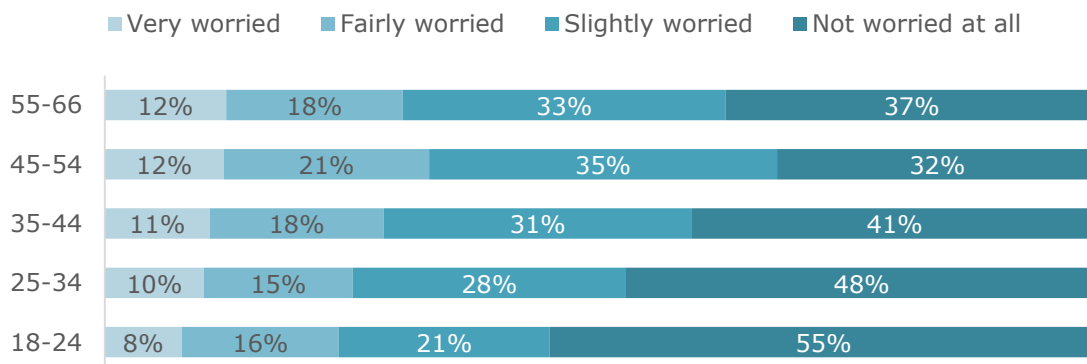


n=5334

**Figure 144 You are worried because... (Q38) by type of current status (Q11)**

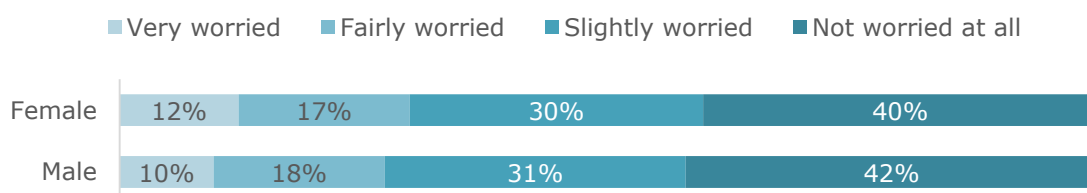


**Figure 145. Concern about getting an illness (Q39) by Age (Q1)**



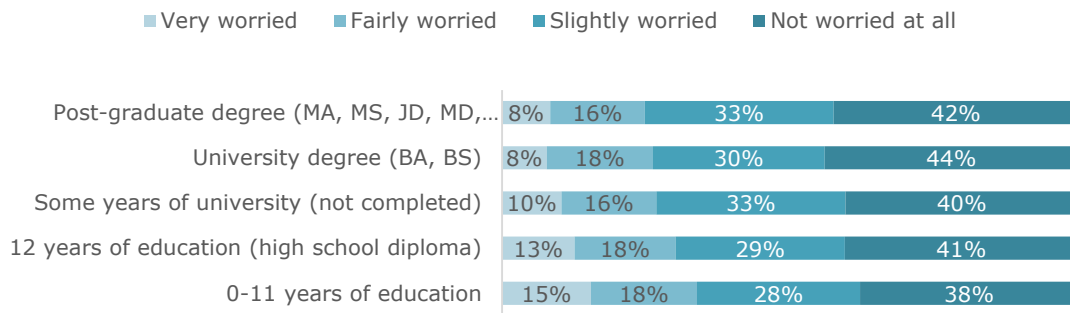
n= 5334 (p<0.001)

**Figure 146. Concern about getting an illness (Q39) by Gender (Q2)**



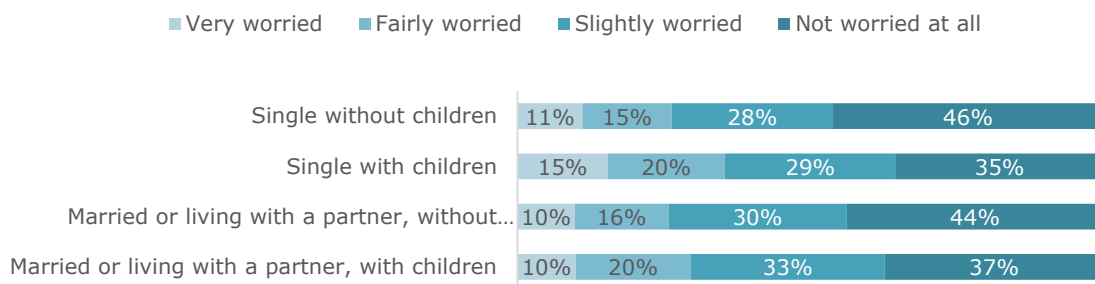
n= 5334. Note: not statistically significant

**Figure 147. Concern about getting an illness (Q39) by Education (Q3)**



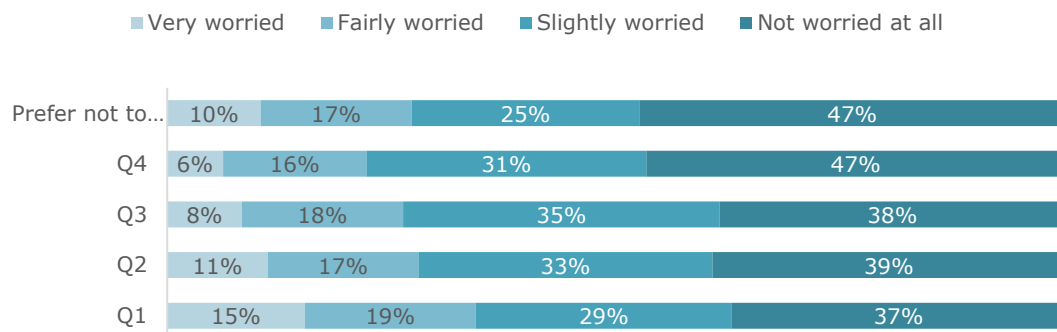
n= 5334 (p<0.001)

**Figure 148. Concern about getting an illness (Q39) by partner employment status (Q5)**



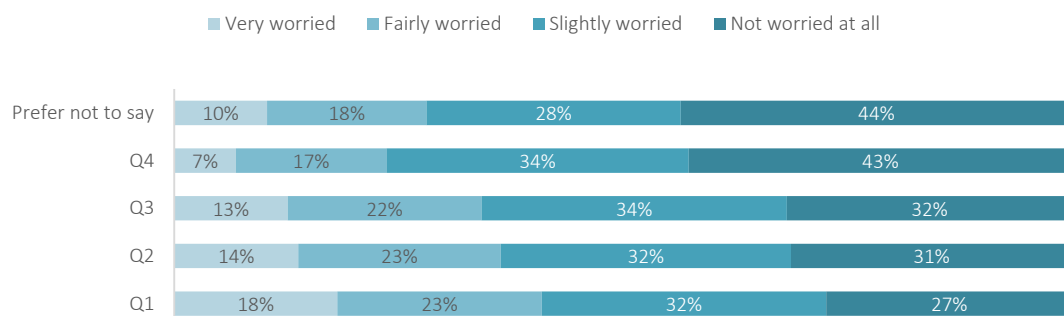
n= 5334. Note: not statistically significant

**Figure 149. Concern about getting an illness (Q39) by total annual income (Q7)**



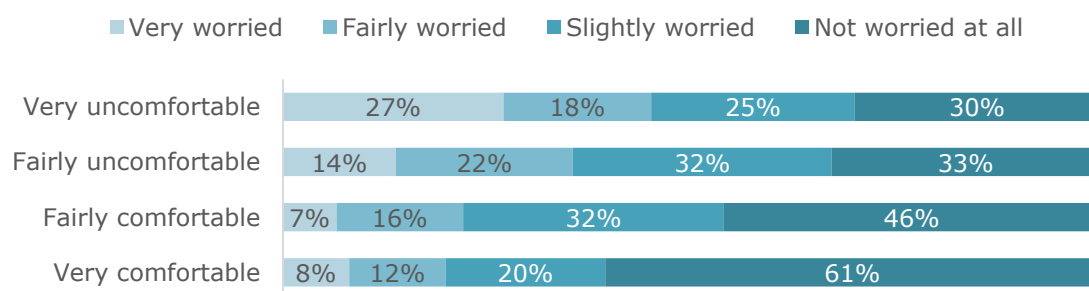
n= 5334 (p<0.001)

**Figure 150. Concern about getting an illness (Q39) by total household income (Q8)**



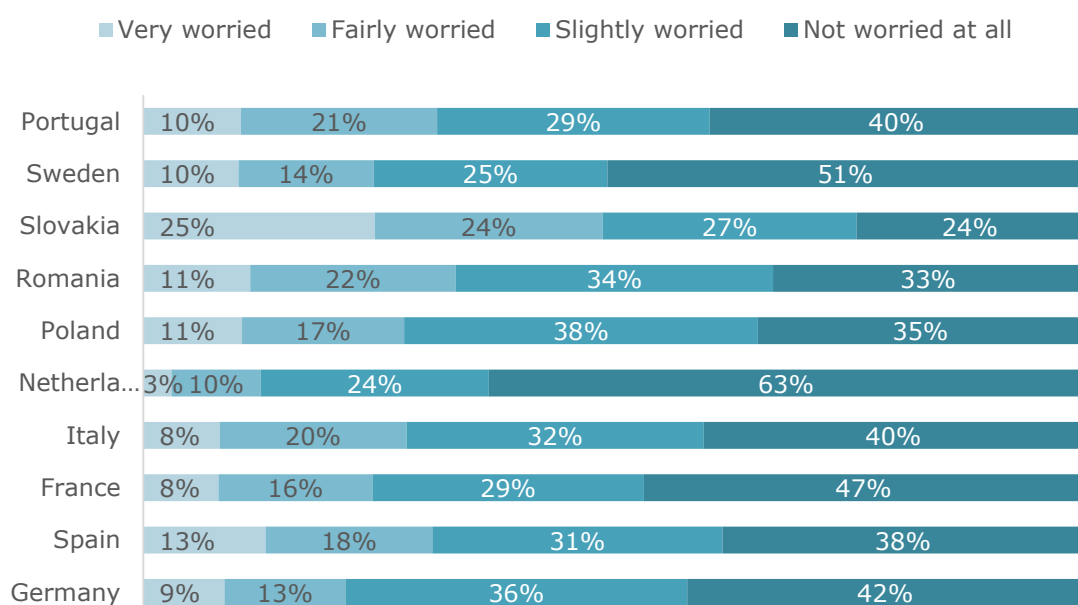
n= 5334 (p<0.001)

**Figure 151. Concern about getting an illness (Q39) by comfortability with household income (Q9)**



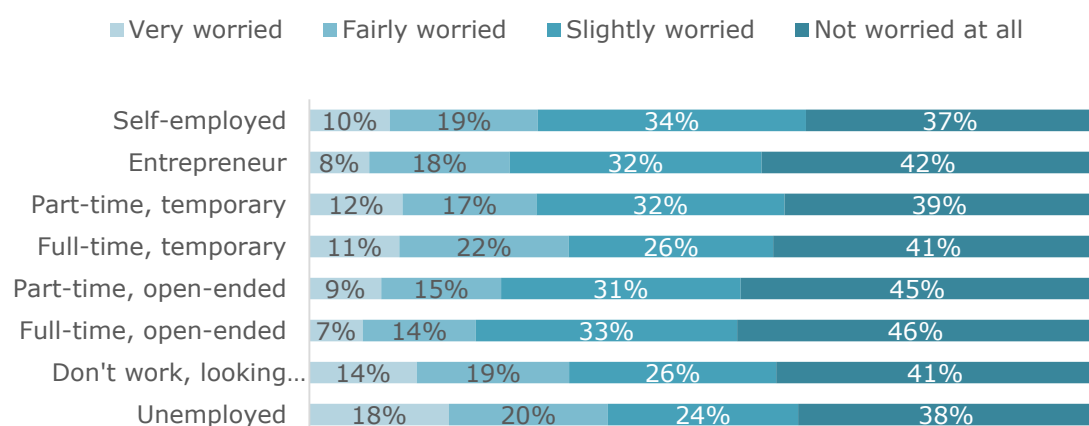
n= 5334 (p<0.001)

**Figure 152. Concern about getting an illness (Q39) by country (Q10)**



n= 5334 (p<0.001)

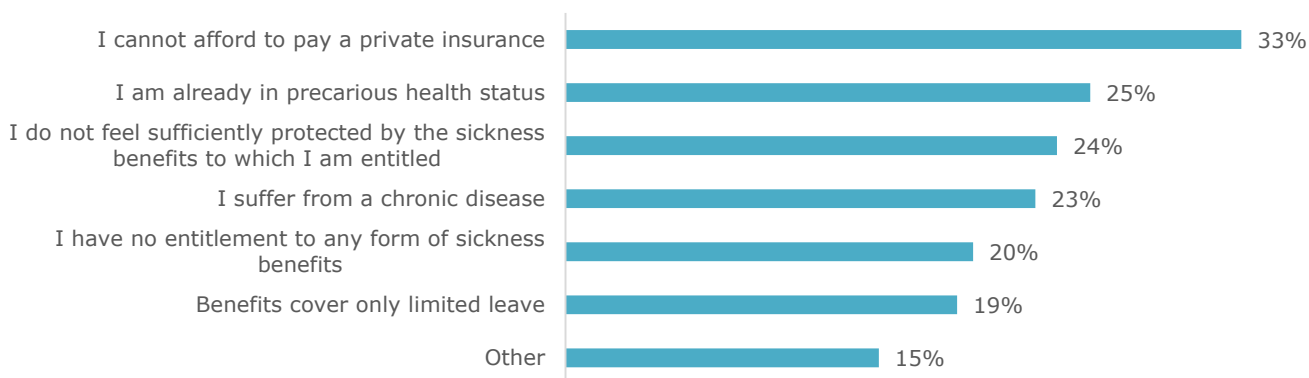
**Figure 153. Concern about getting an illness (Q39) by employment situation (Q11)**



n= 5334 (p<0.001)

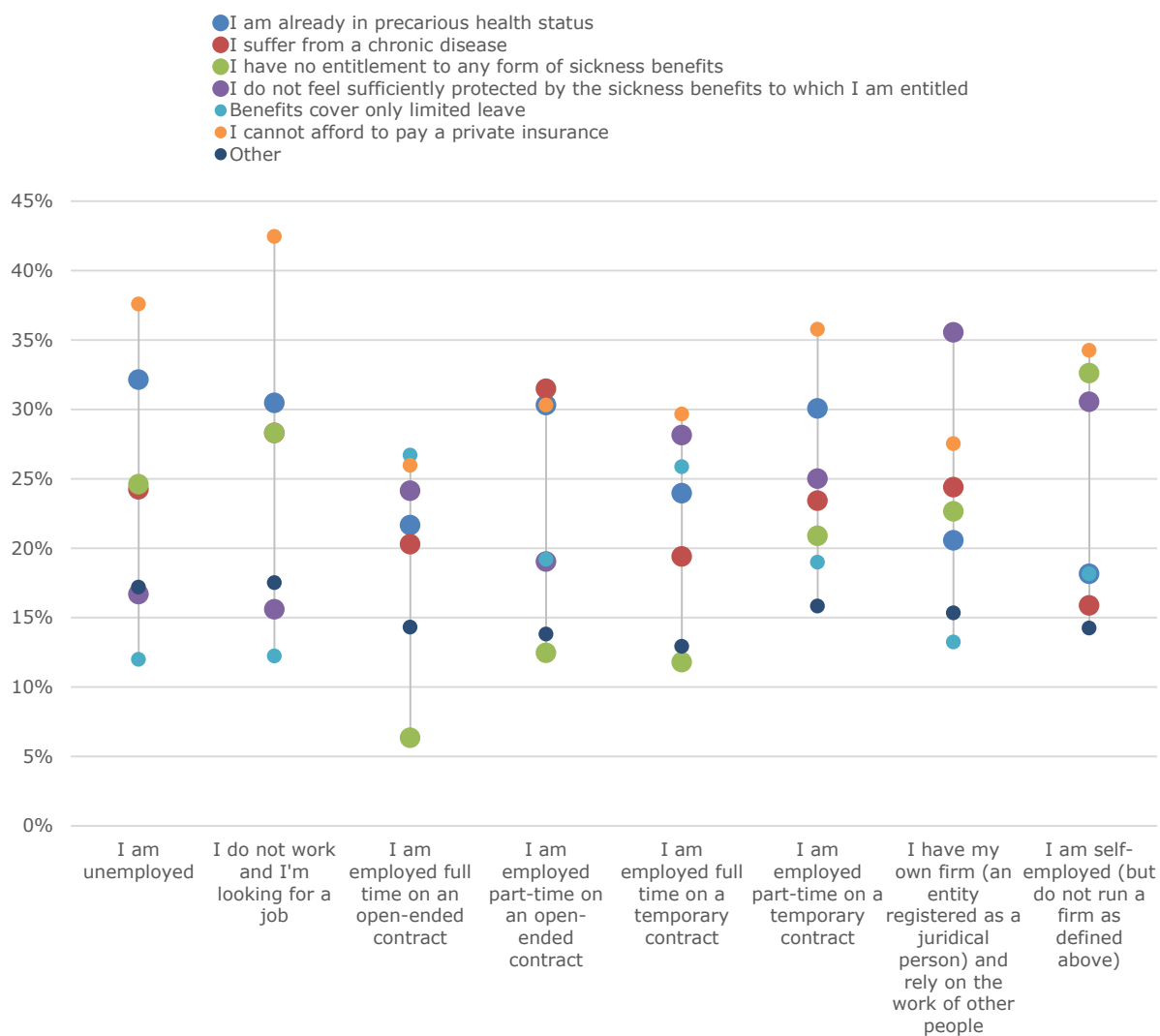


**Figure 154 Reasons for being worried about getting an illness (Q40)**

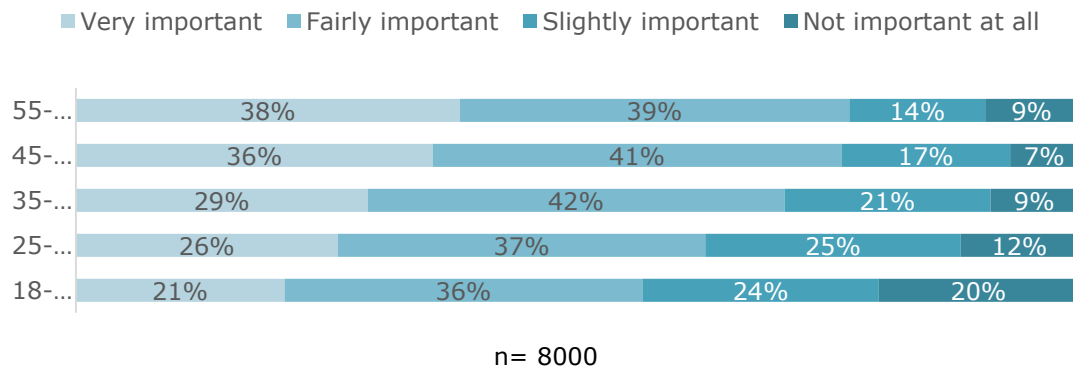


n= 4696

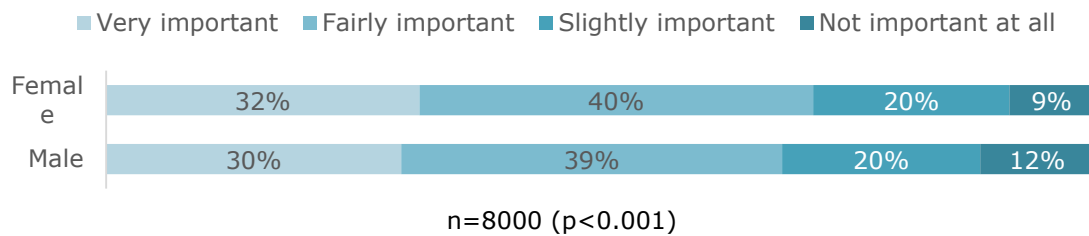
**Figure 155 Reasons for being worried about getting an illness (Q40) by employment status (Q11)**



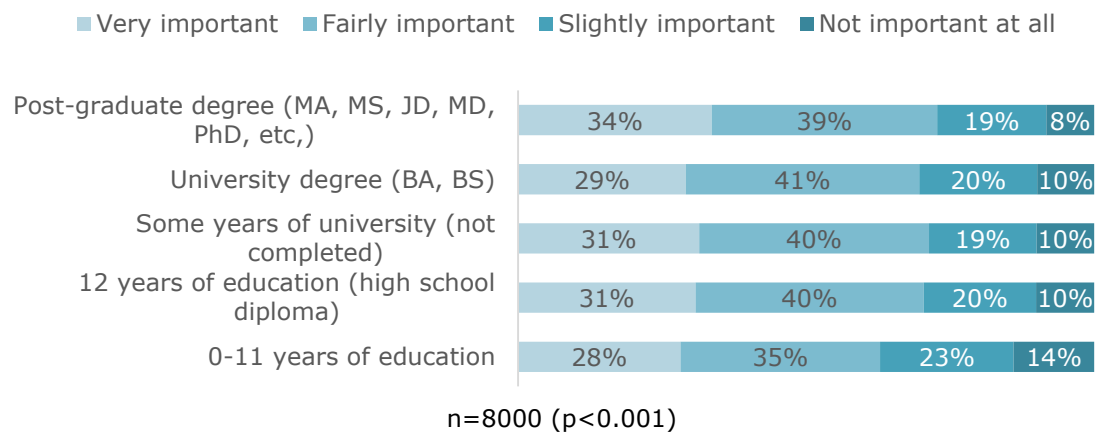
**Figure 156. Importance of getting prepared for retirement now (Q41) by Age (Q1)**



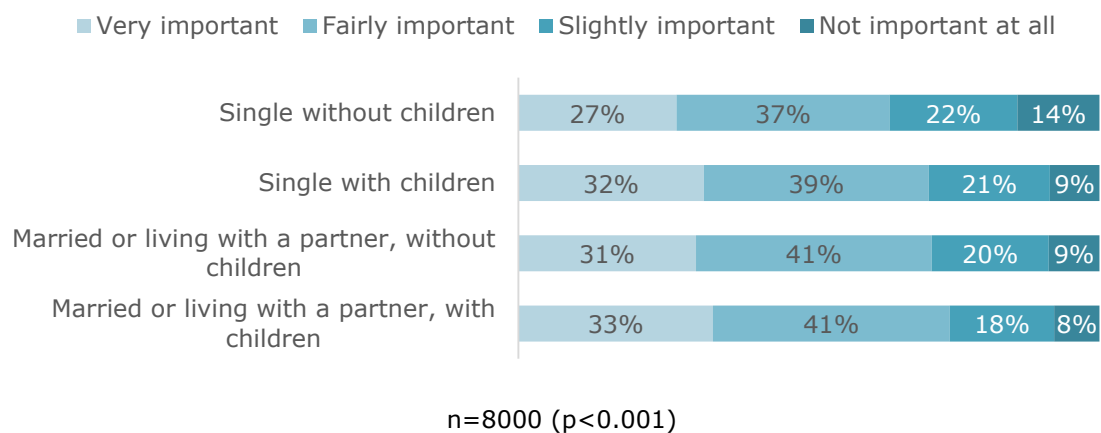
**Figure 157. Importance of getting prepared for retirement now (Q41) by Gender (Q2)**



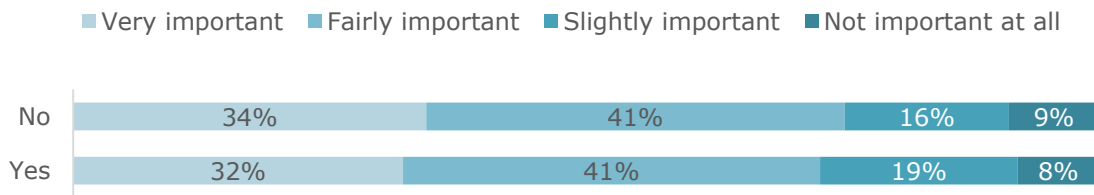
**Figure 158. Importance of getting prepared for retirement now (Q41) by Education (Q3)**



**Figure 159. Importance of getting prepared for retirement now (Q41) by Marital status (Q4)**

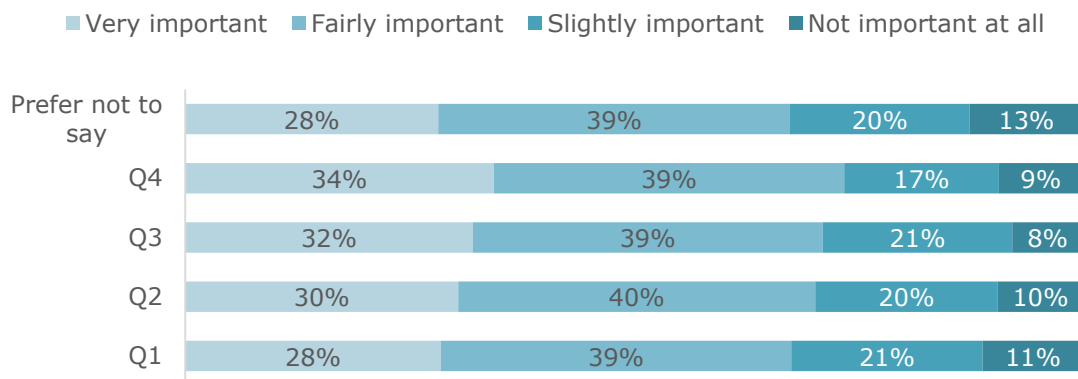


**Figure 160. Importance of getting prepared for retirement now (Q41) by partner employment status (Q5)**



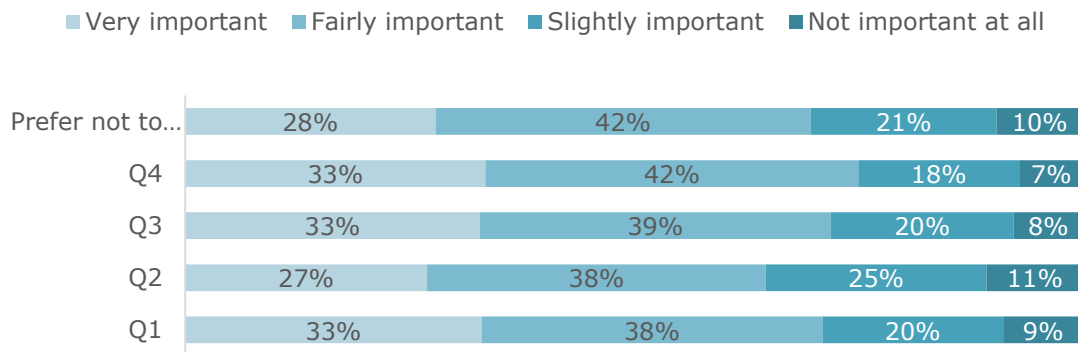
n=8000. Note: not statistically significant

**Figure 161. Importance of getting prepared for retirement now (Q41) by total annual income (Q7)**



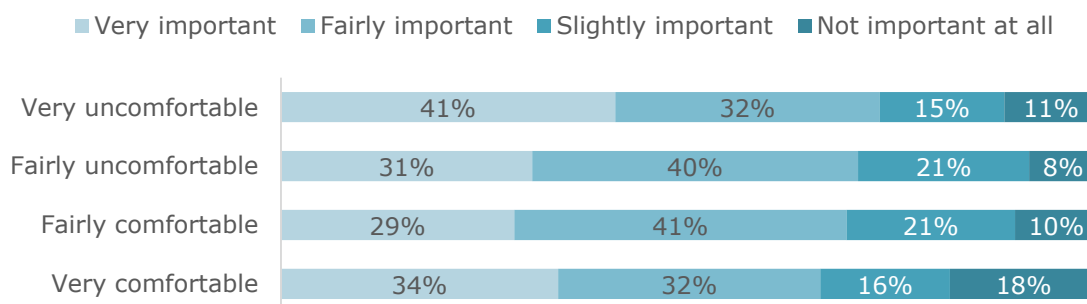
n=8000 (p<0.001)

**Figure 162. Importance of getting prepared for retirement now (Q41) by total household income (Q8)**



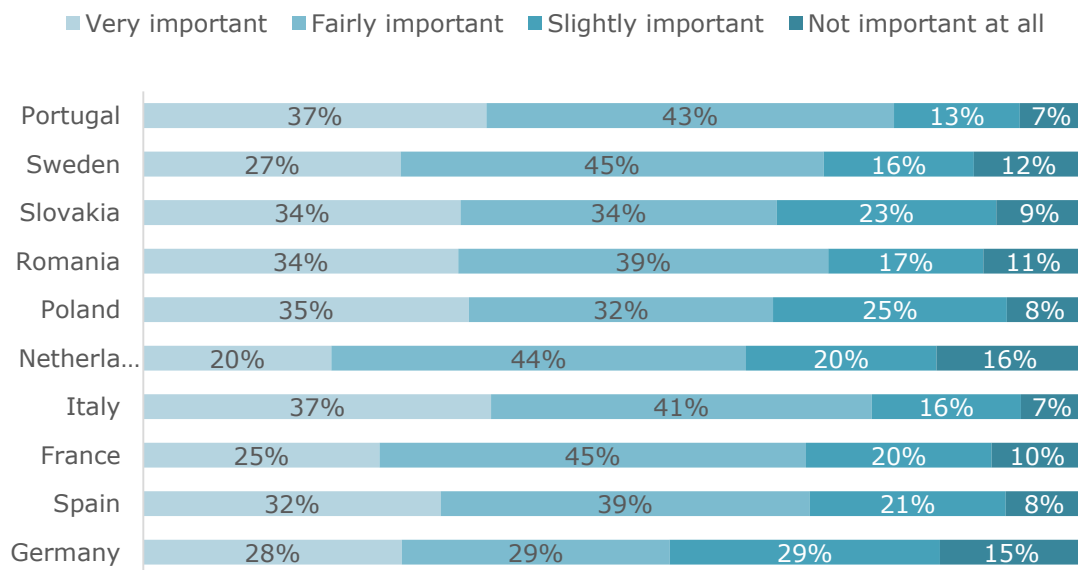
n=8000 (p<0.001)

**Figure 163. Importance of getting prepared for retirement now (Q41) by comfortability with household income (Q9)**



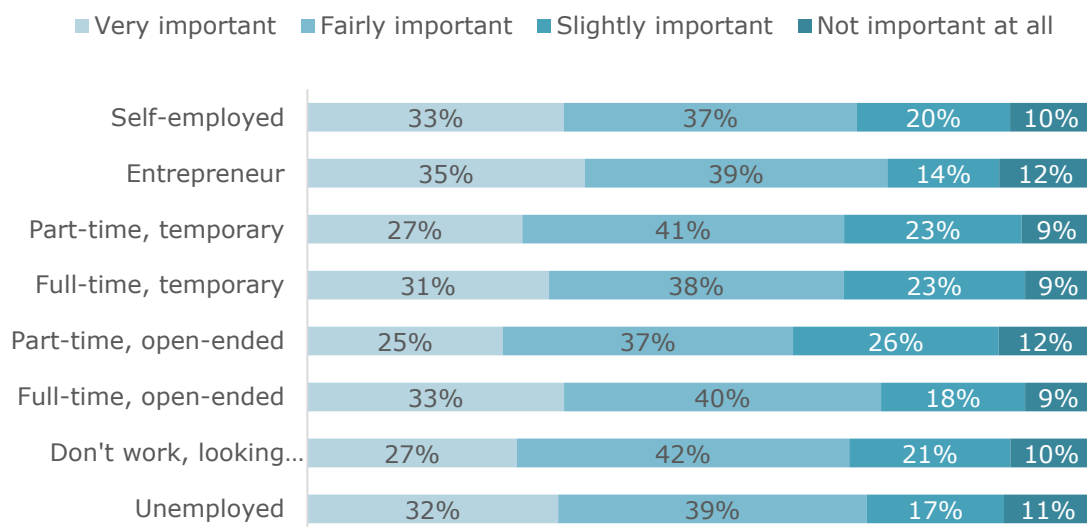
n=8000 (p<0.001)

**Figure 164. Importance of getting prepared for retirement now (Q41) by country (Q10)**



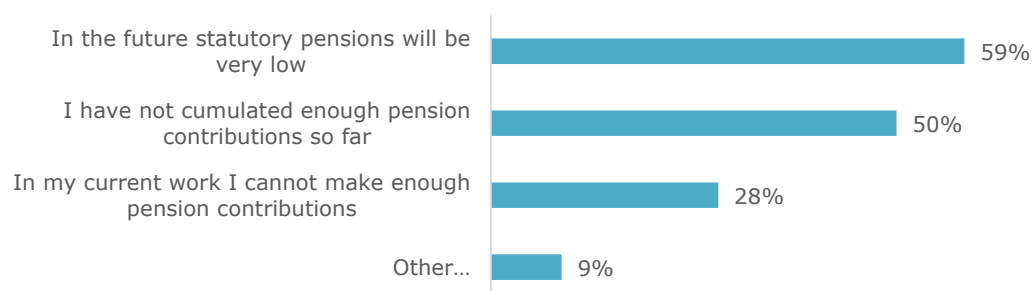
n= 8000 (p<0.001)

**Figure 165. Importance of getting prepared for retirement now (Q41) by current main employment status (Q11)**



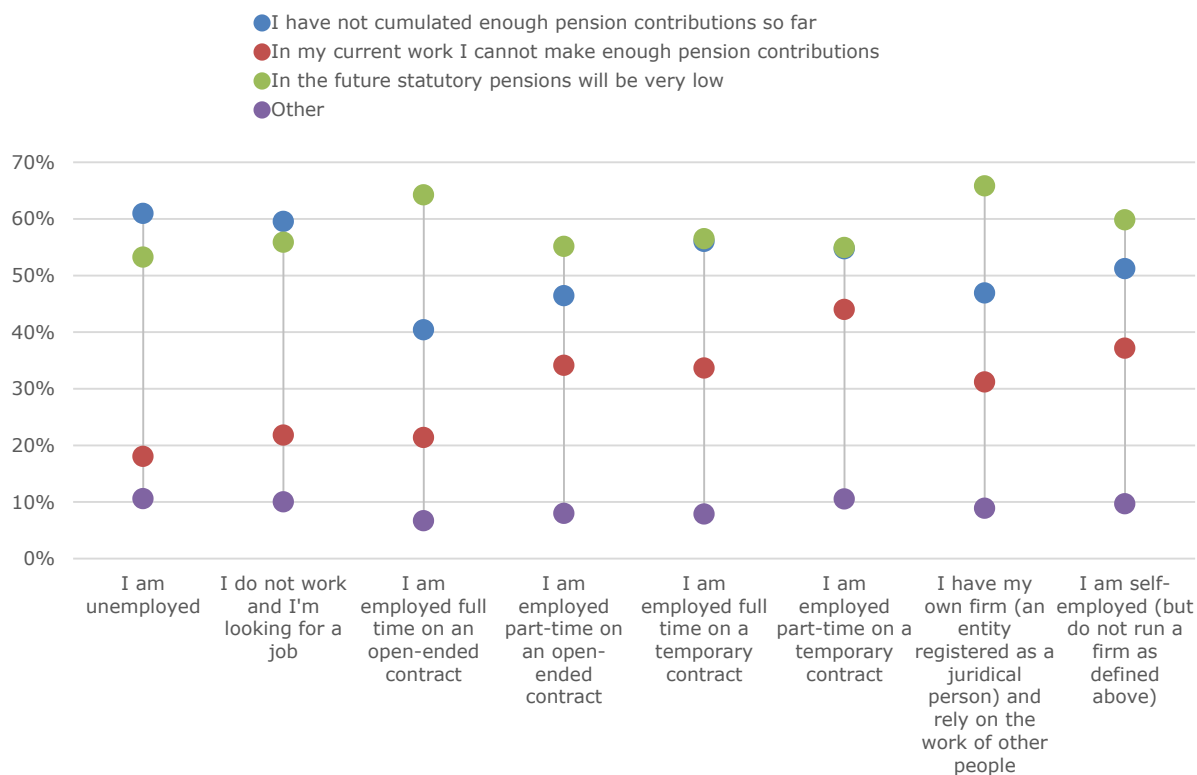
n= 8000 (p<0.001)

**Figure 166 Why it is important to prepare for retirement now (Q42)**

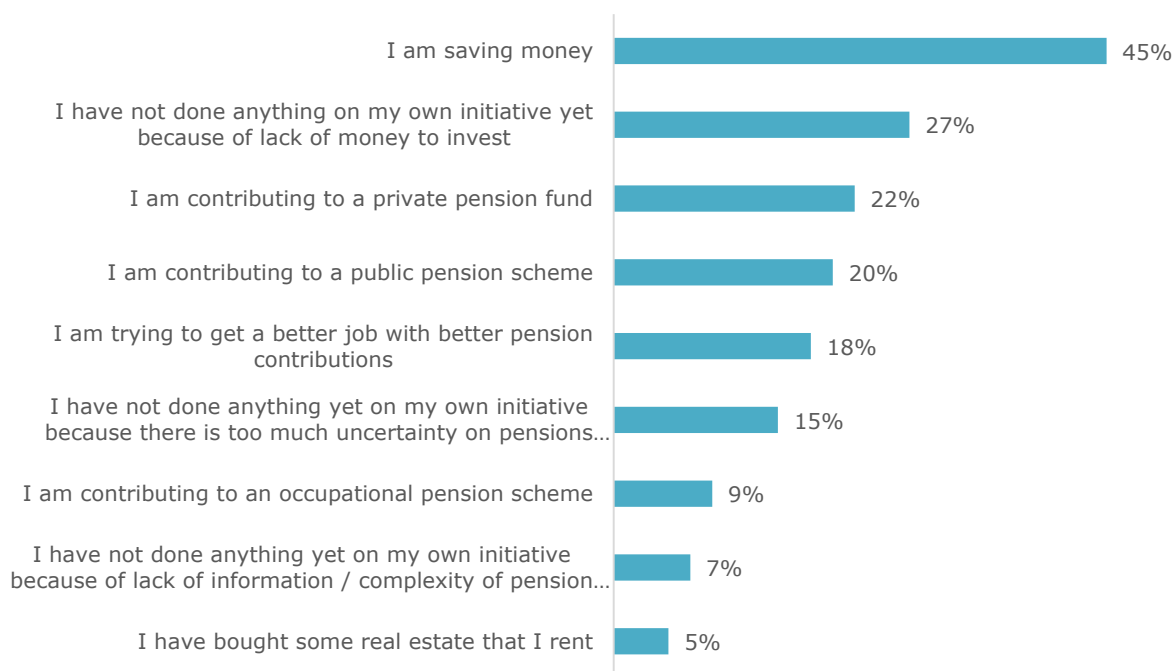


n= 7185

**Figure 167 Why it is important to prepare for retirement now (Q42) by employment status (Q11)**



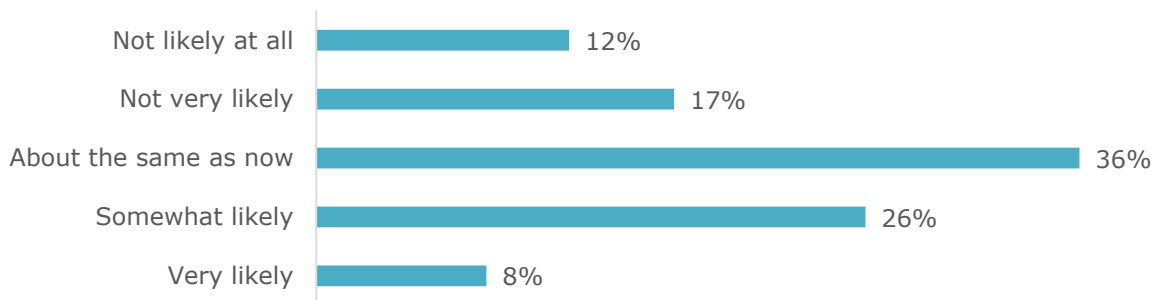
**Figure 168 Given that you think it is important to prepare now for your old age, what are you currently doing to this purpose? (Q43)**



n= 7185

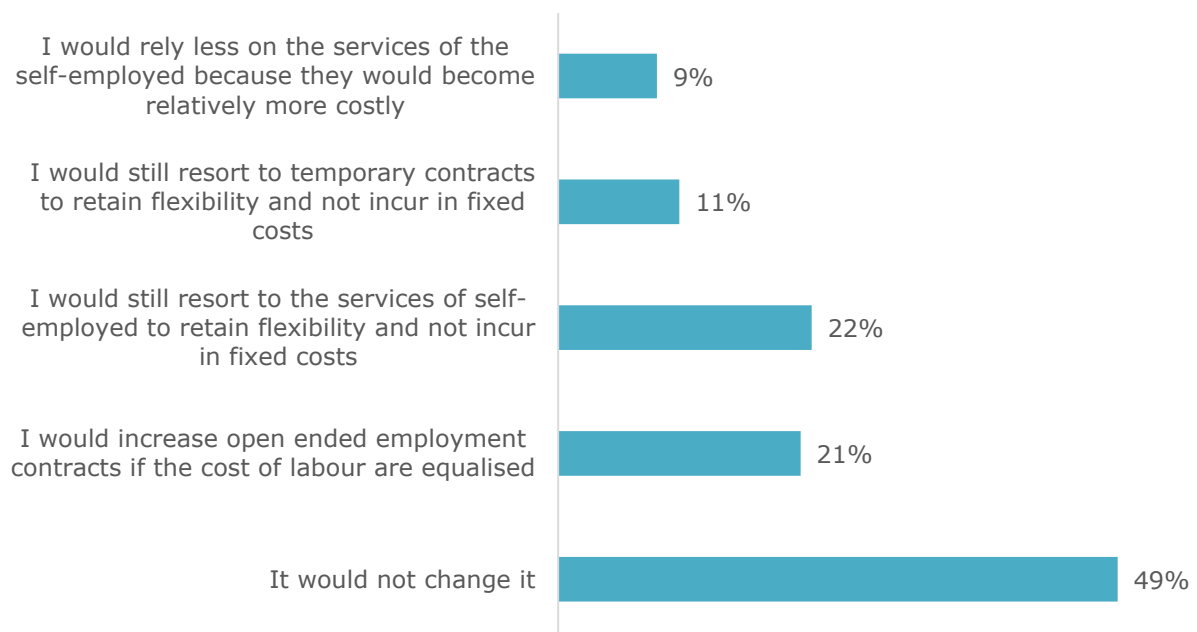
## Potential impact of mandatory social protection across forms of employment

**Figure 169. Likelihood of moving to self-employment with a mandatory social protection for all forms of employment (Q45)**



n=4048

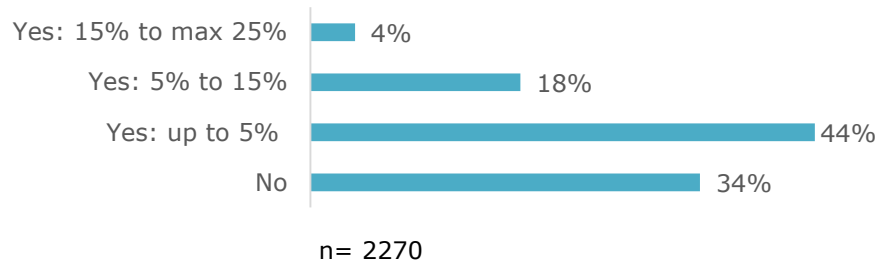
**Figure 170. Mandatory social protection for all forms employment influence on hiring preferences (Q47, multiple answers possible)**



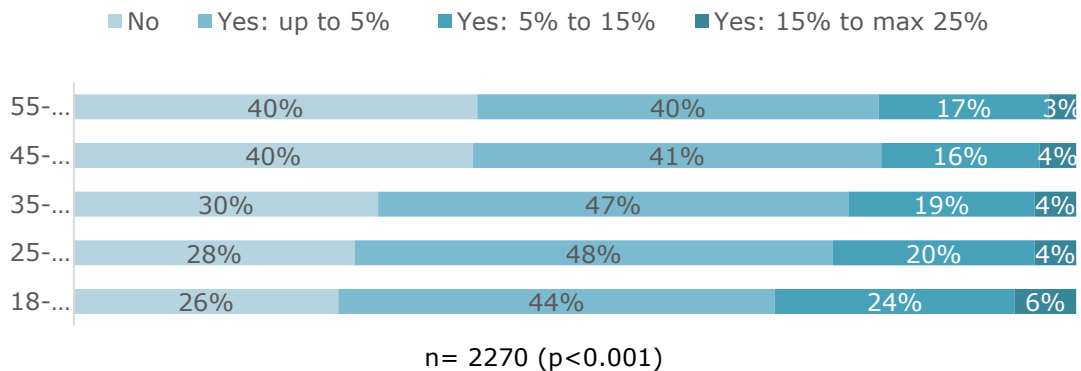
n=612

## Willingness to pay for voluntary social protection

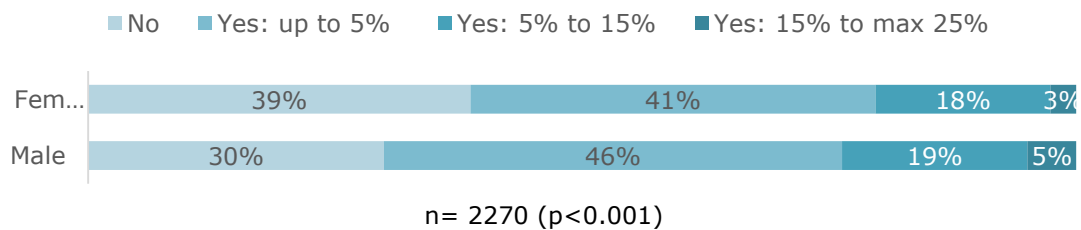
**Figure 171. Enrolling in voluntary social protection schemes (Q50a): Unemployment benefits: (filter: Q25a = No)**



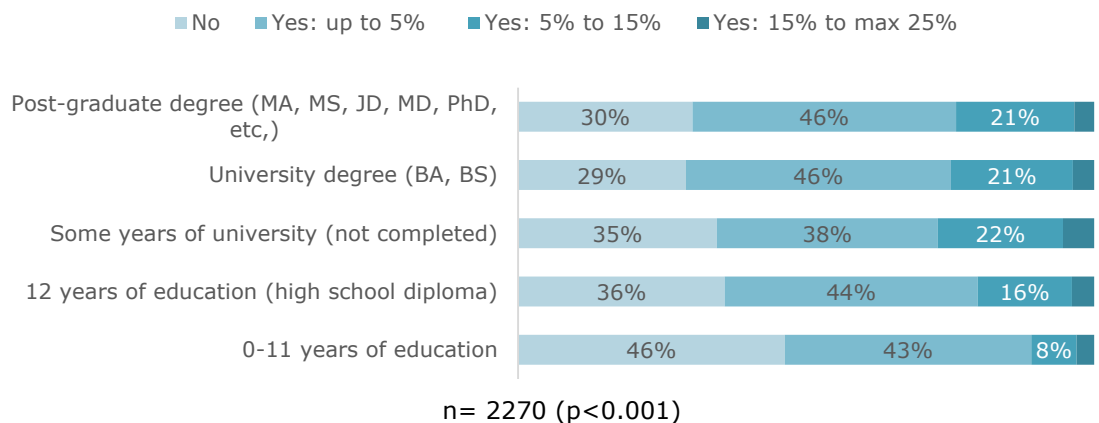
**Figure 172. Enrolling in voluntary social protection schemes (Q50a): Unemployment benefits: (filter: Q25a = No) by Age (Q1)**



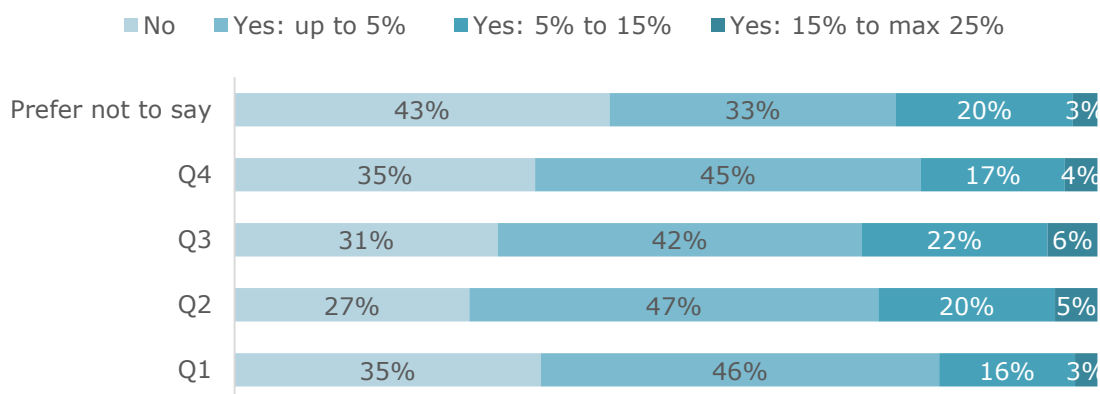
**Figure 173. Enrolling in voluntary social protection schemes (Q50a): Unemployment benefits: (filter: Q25a = No) by Gender (Q2)**



**Figure 174. Enrolling in voluntary social protection schemes (Q50a): Unemployment benefits: (filter: Q25a = No) by Education (Q3)**

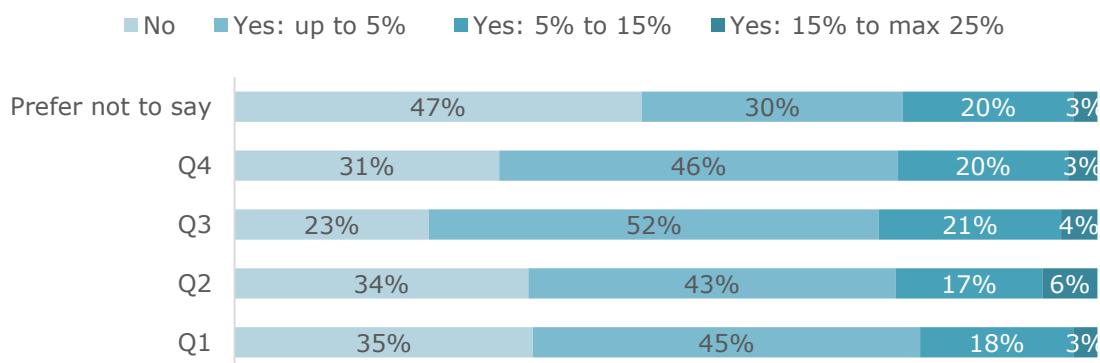


**Figure 175. Enrolling in voluntary social protection schemes (Q50a): Unemployment benefits: (filter: Q25a = No) by total annual income (Q7)**



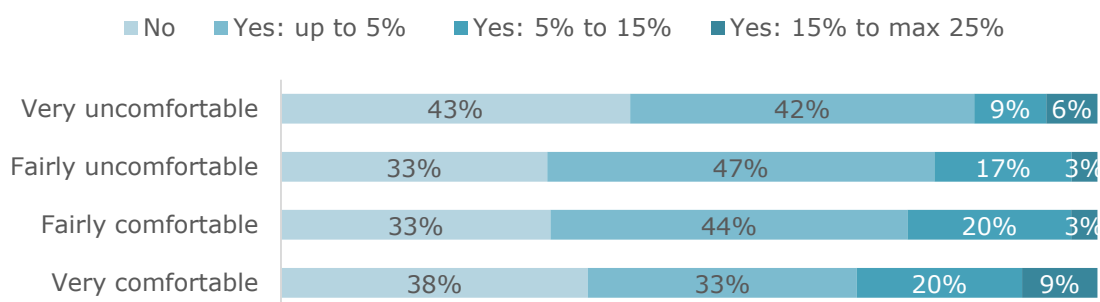
n= 2270 (p<0.001)

**Figure 176. Enrolling in voluntary social protection schemes (Q50a): Unemployment benefits: (filter: Q25a = No) by total annual household income (Q8)**



n= 2270 (p<0.05)

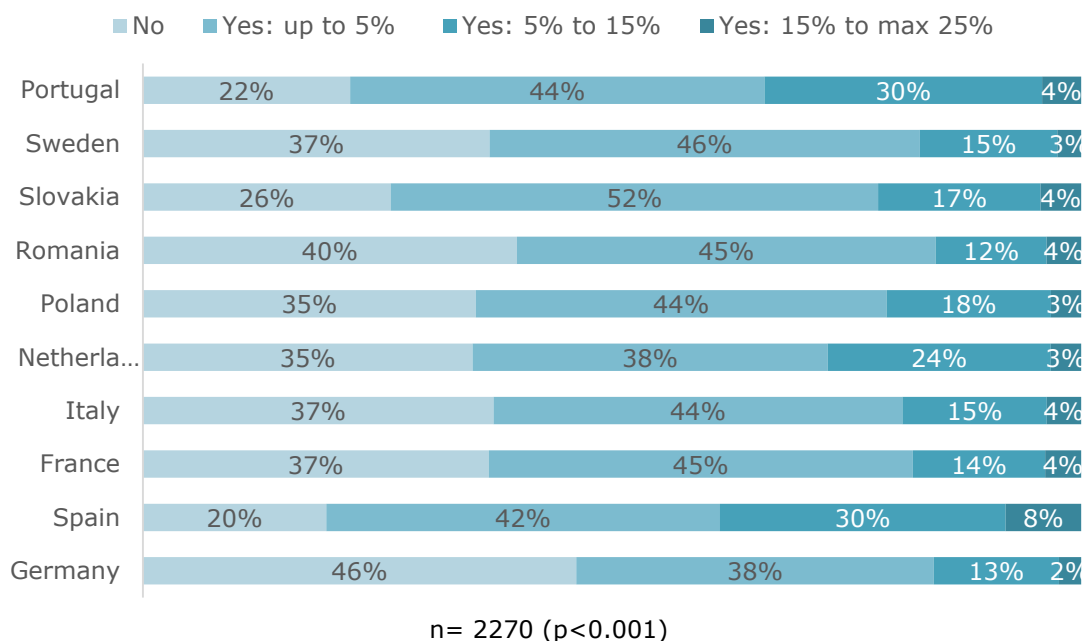
**Figure 177. Enrolling in voluntary social protection schemes (Q50a): Unemployment benefits: (filter: Q25a = No) by current household income how comfortable is your life? (Q9)**



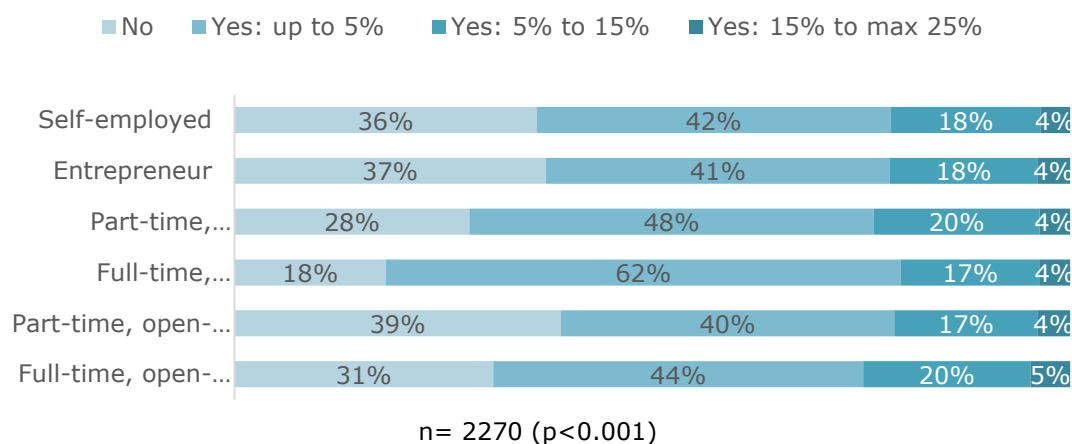
n= 2270 (p<0.001)



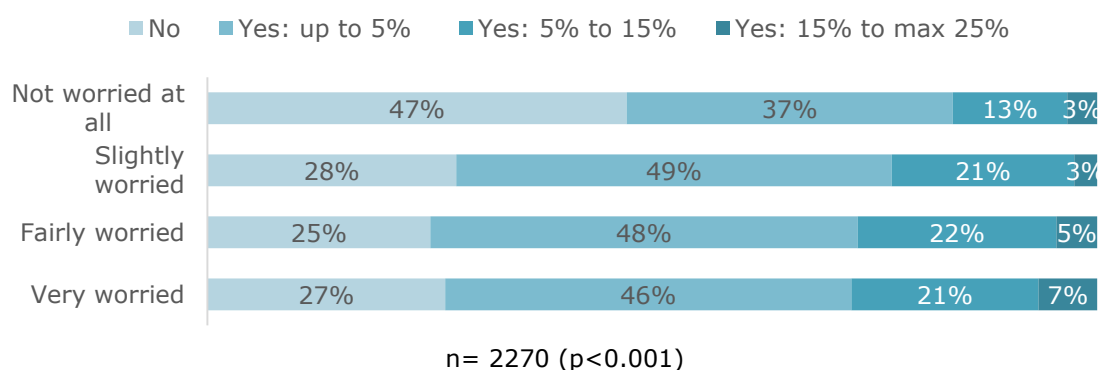
**Figure 178. Enrolling in voluntary social protection schemes (Q50a): Unemployment benefits: (filter: Q25a = No) by country (Q10)**



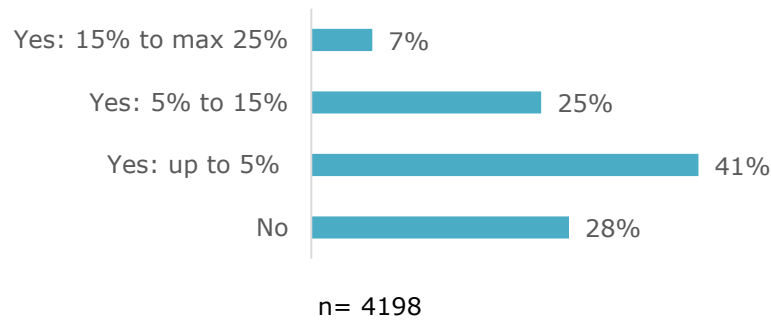
**Figure 179. Enrolling in voluntary social protection schemes (Q50a): Unemployment benefits: (filter: Q25a = No) by Employment status (Q11)**



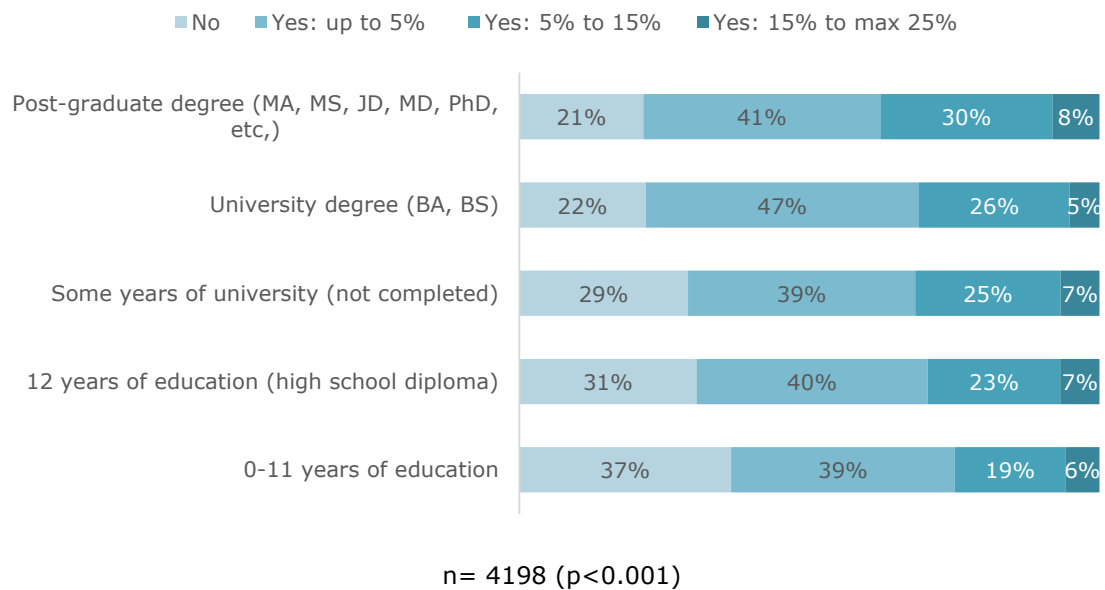
**Figure 180. Enrolling in voluntary social protection schemes (Q50a): Unemployment benefits: (filter: Q25a = No) by How worried are you about unemployment? (Q37)**



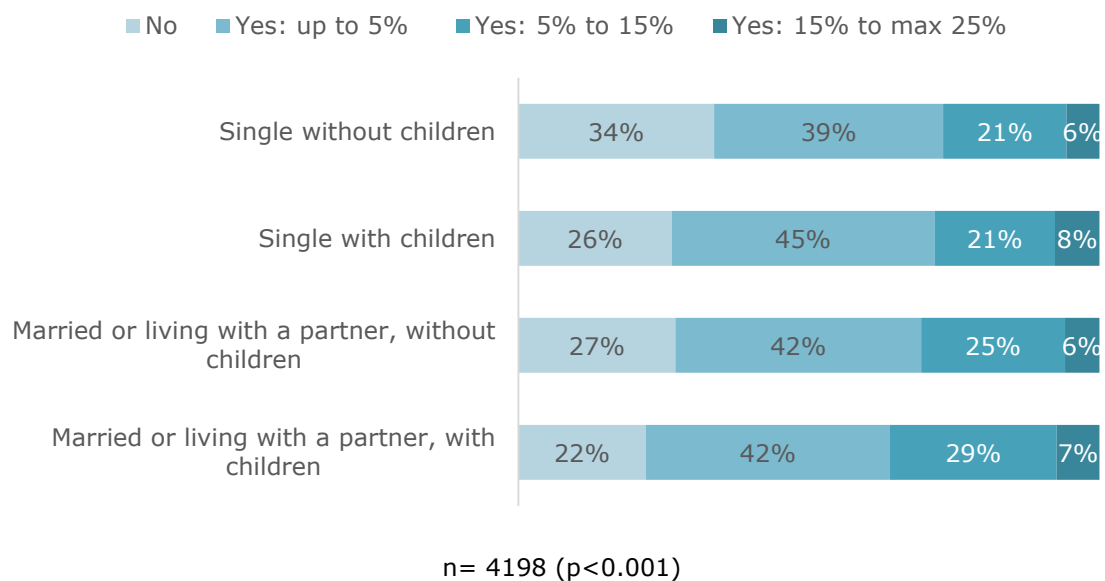
**Figure 181. Enrolling in voluntary social protection schemes (Q50b): Old-age benefits: (filter: Q25b = No)**



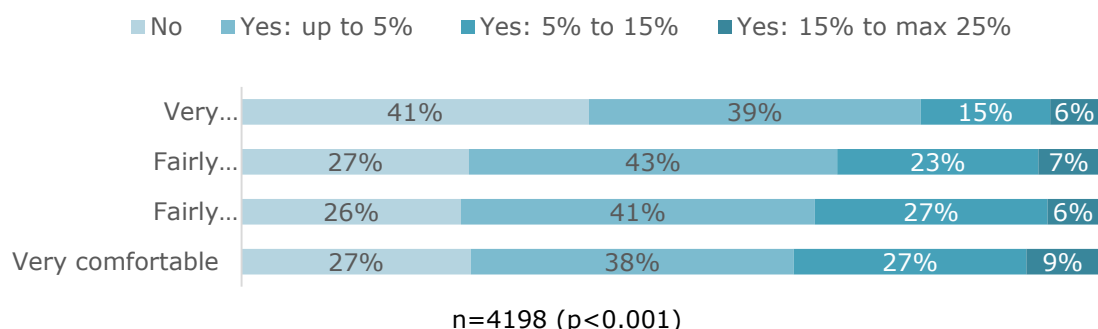
**Figure 182. Enrolling in voluntary social protection schemes (Q50b): Old-age benefits: (filter: Q25b = No) by Education (Q3)**



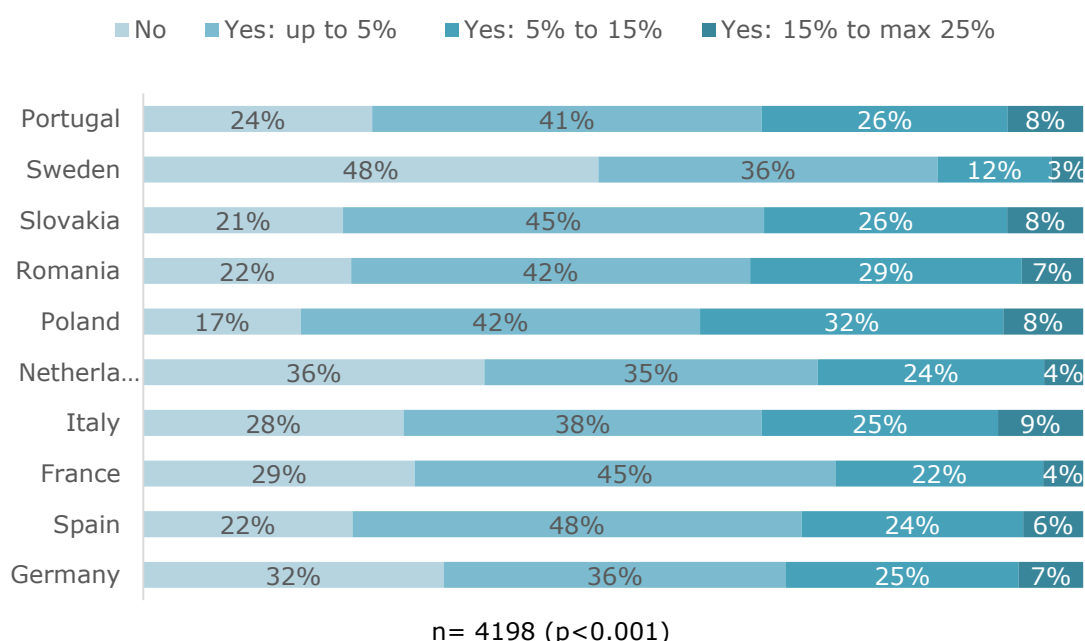
**Figure 183. Enrolling in voluntary social protection schemes (Q50b): Old-age benefits: (filter: Q25b = No) by Marital/Family status (Q4)**



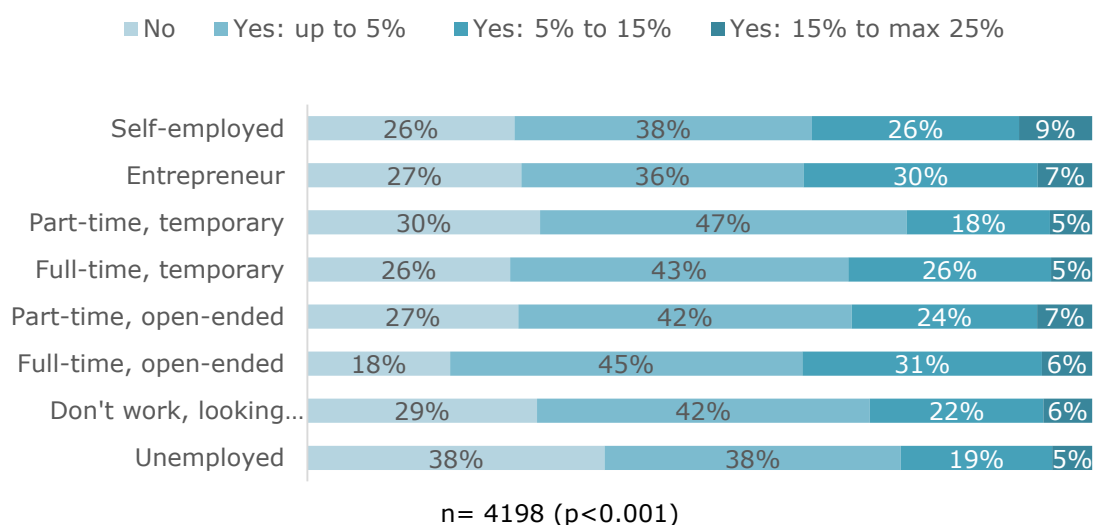
**Figure 184. Enrolling in voluntary social protection schemes (Q50b): Old-age benefits: (filter: Q25b = No) by current household income how comfortable is your life? (Q9)**



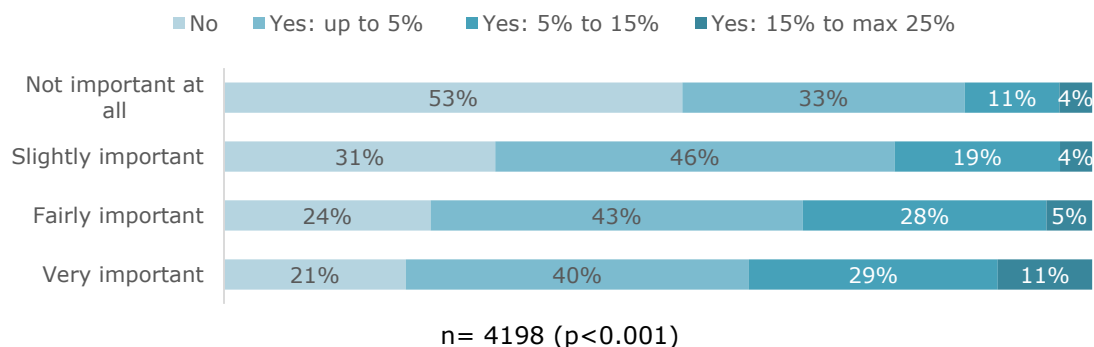
**Figure 185. Enrolling in voluntary social protection schemes (Q50b): Old-age benefits: (filter: Q25a = No) by country (Q10)**



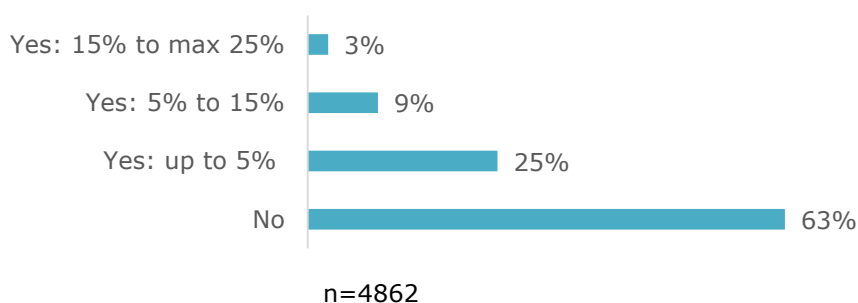
**Figure 186. Enrolling in voluntary social protection schemes (Q50b): Old-age benefits: (filter: Q25b = No) by employment status (Q10)**



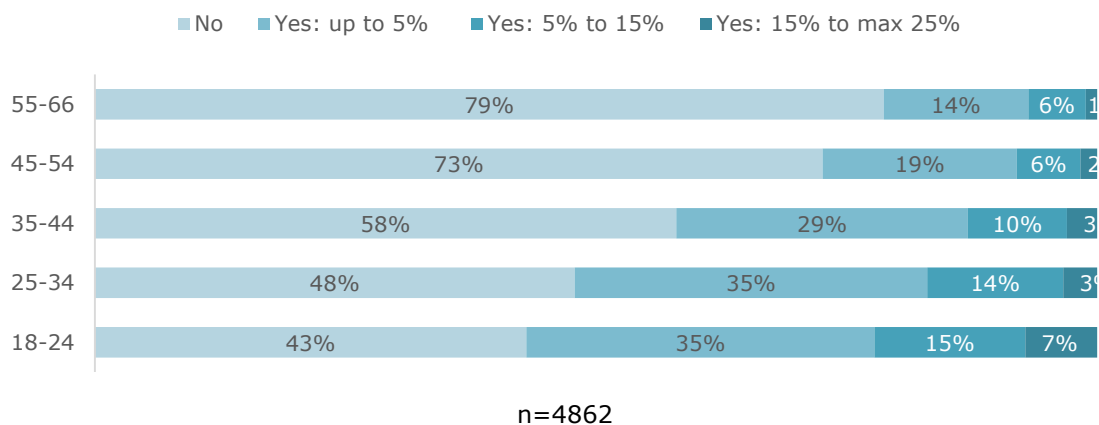
**Figure 187. Enrolling in voluntary social protection schemes (Q50b): Old-age benefits: (filter: Q25a = No) by How important is it for you to prepare for retirement now (Q41)**



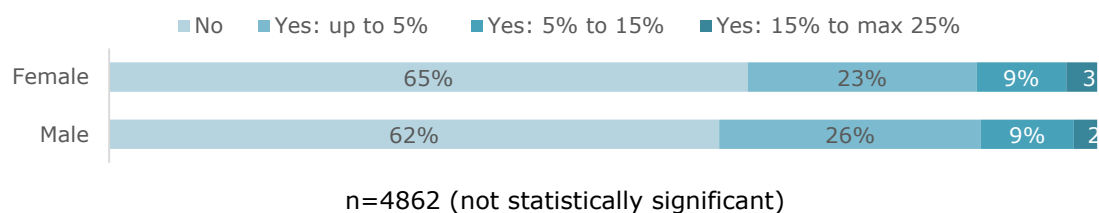
**Figure 188. Enrolling in voluntary social protection schemes (Q50c): Maternity/Paternity benefits: (filter: Q25c = No)**



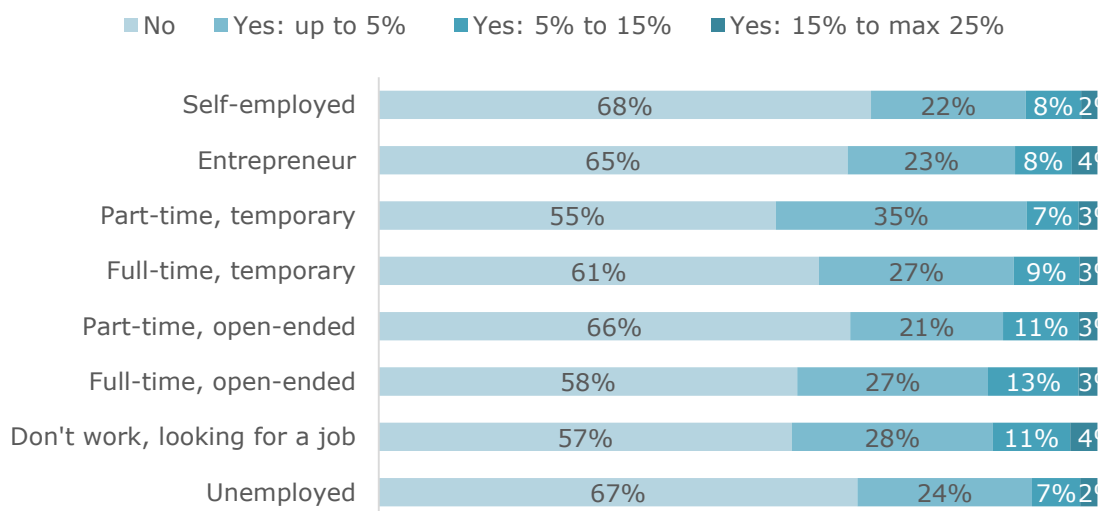
**Figure 189. Enrolling in voluntary social protection schemes (Q50c): Maternity/Paternity benefits: (filter: Q25c = No) by Age (Q1)**



**Figure 190. Enrolling in voluntary social protection schemes (Q50c): Maternity/Paternity benefits: (filter: Q25c = No) by gender**

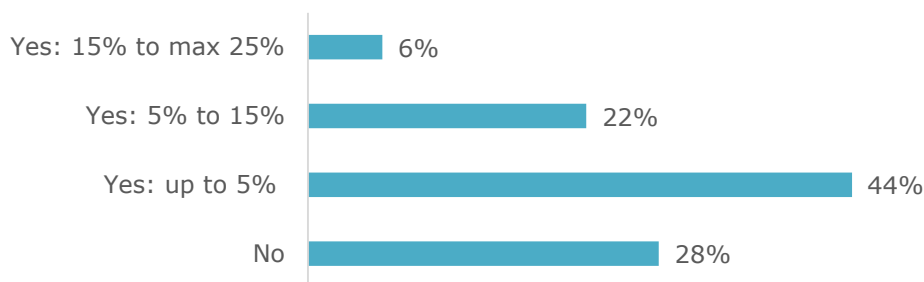


**Figure 191. Enrolling in voluntary social protection schemes (Q50c): Maternity/Paternity benefits: (filter: Q25c = No) by employment status**



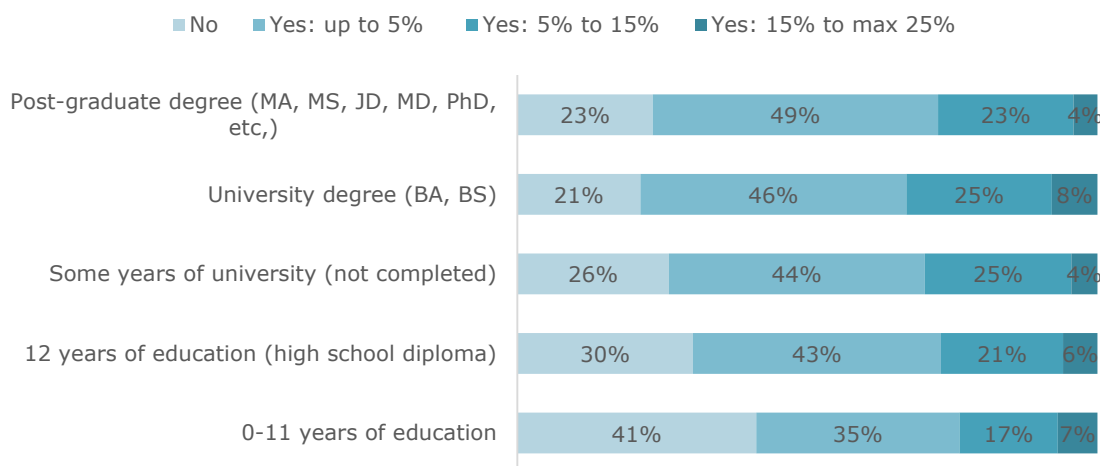
n=4862 (p < 0.001)

**Figure 192. Enrolling in voluntary social protection schemes (Q50d): Sickness benefits: (filter: Q25d = No)**



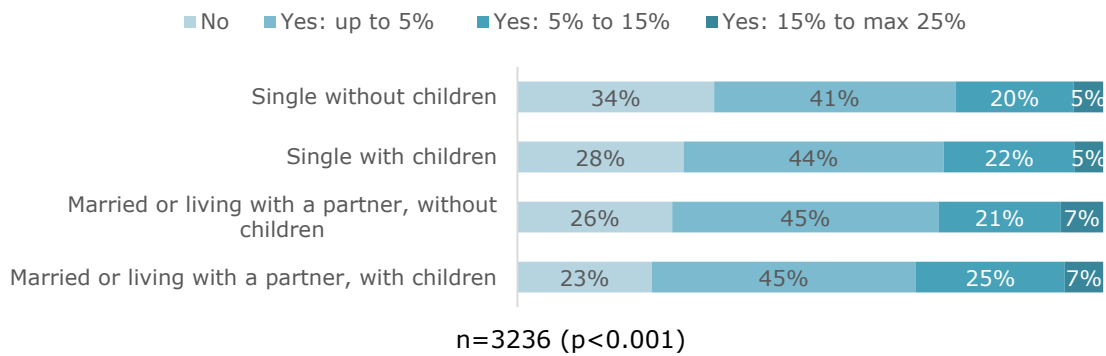
n=3236

**Figure 193. Enrolling in voluntary social protection schemes (Q50d): Sickness benefits: (filter: Q25d = No) by Education (Q3)**

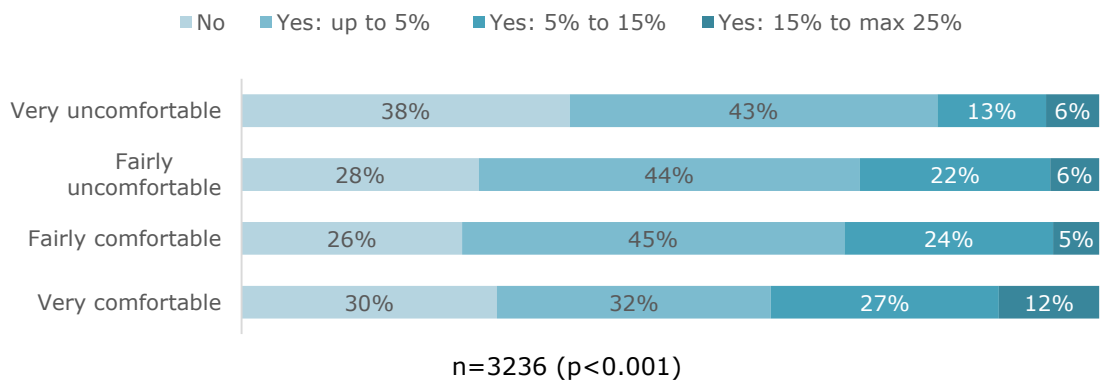


n=3236 (p<0.001)

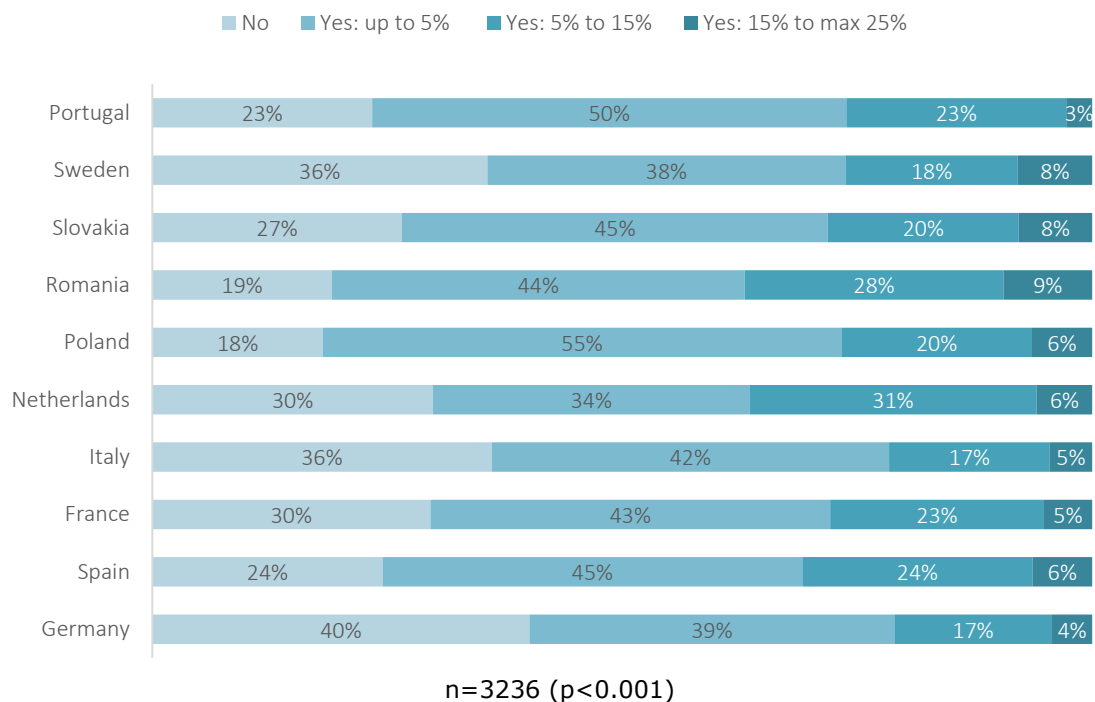
**Figure 194. Enrolling in voluntary social protection schemes (Q50d): Sickness benefits: (filter: Q25d = No) by Marital/ Family status (Q4)**



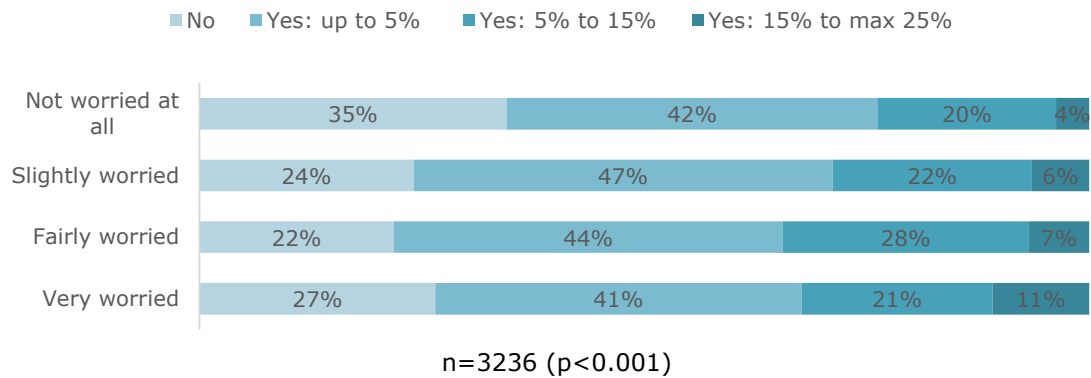
**Figure 195. Enrolling in voluntary social protection schemes (Q50d): Sickness benefits: (filter: Q25d = No) by current household income how comfortable is your life? (Q9)**



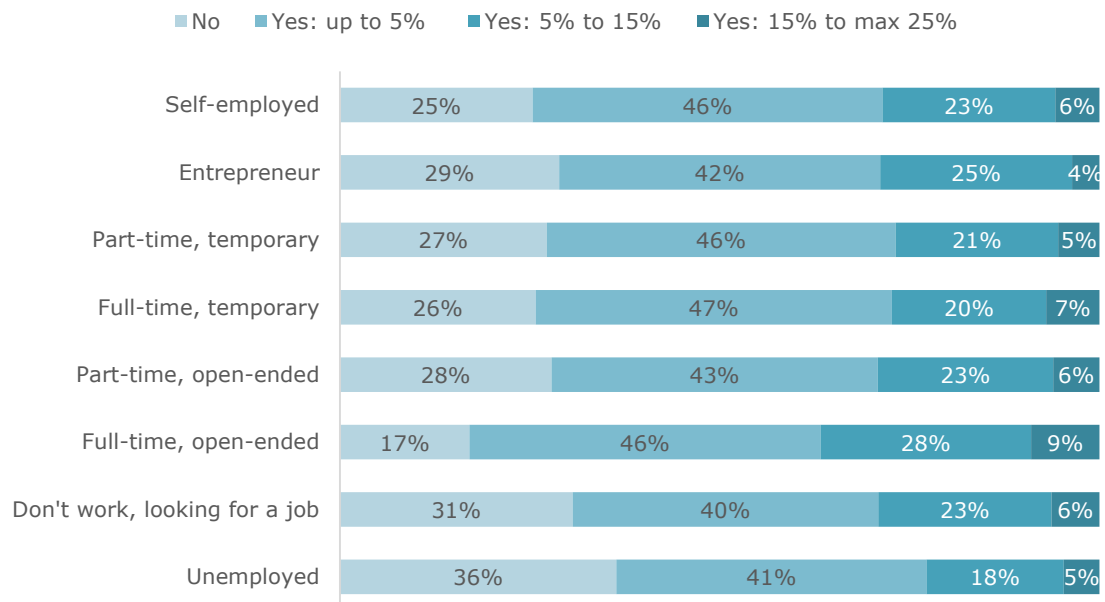
**Figure 196. Enrolling in voluntary social protection schemes (Q50d): Sickness benefits: (filter: Q25d = No) by country (Q10)**



**Figure 197. Enrolling in voluntary social protection schemes (Q50d): Sickness benefits: (filter: Q25d = No) by How worried are you about getting an illness? (Q39)**



**Figure 198. Enrolling in voluntary social protection schemes (Q50d): Sickness benefits: (filter: Q25d = No) by employment status (Q10)**

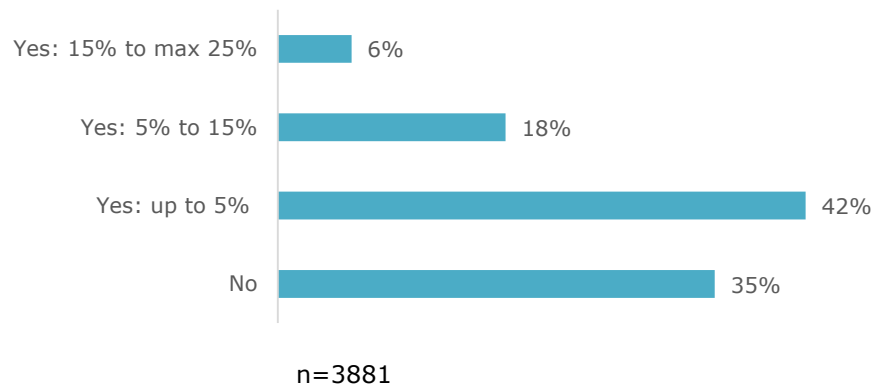


**Figure 199. Enrolling in voluntary social protection schemes (Q50d): Sickness benefits: (filter: Q25d = No) by How worried are you about getting an illness? (Q39) by employment status (Q11)**

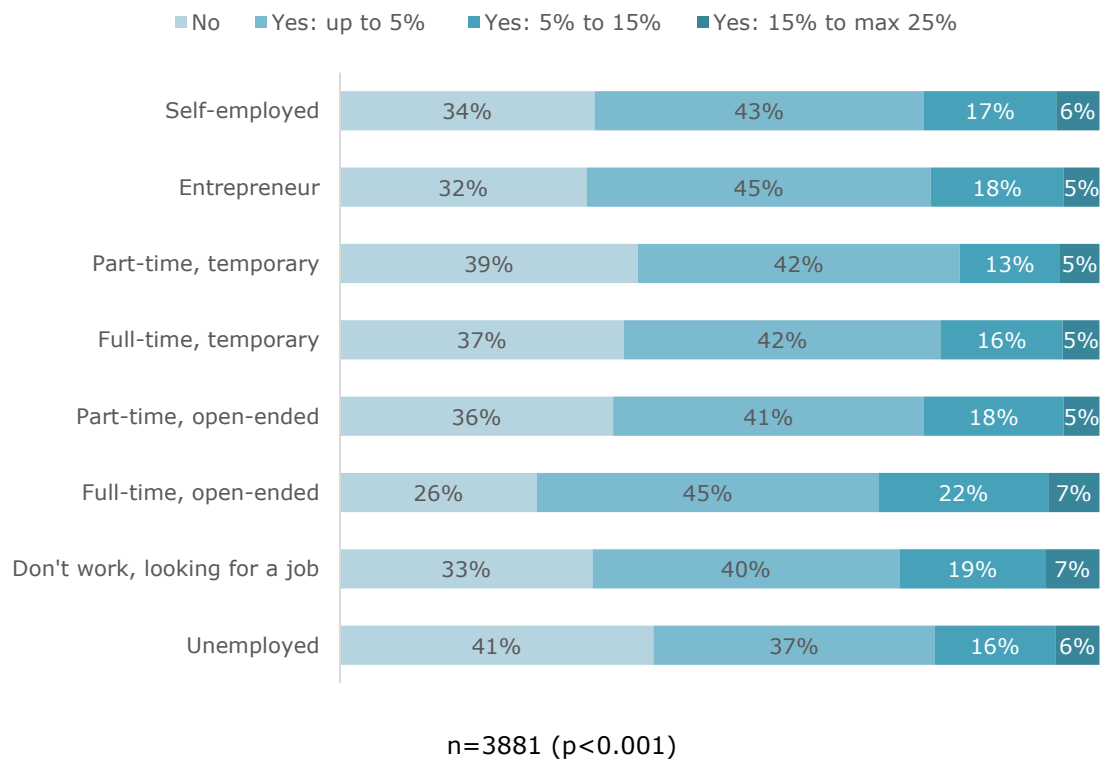
		No	Yes: up to 5%	Yes: 5% to 15%	Yes: 15% to max 25%
I am unemployed	Very worried	37%	41%	17%	5%
	Fairly worried	30%	44%	20%	6%
	Slightly worried	35%	38%	20%	7%
	Not worried at all	40%	41%	17%	3%
I do not work and I'm looking for a job	Very worried	23%	44%	19%	14%
	Fairly worried	22%	47%	28%	3%
	Slightly worried	35%	37%	21%	6%
	Not worried at all	33%	38%	23%	6%
I am employed full-time on an open-ended contract	Very worried	22%	44%	17%	17%
	Fairly worried	11%	39%	35%	15%
	Slightly worried	11%	51%	28%	9%
	Not worried at all	23%	47%	26%	4%
I am employed part-time on an open-ended contract	Very worried	28%	32%	30%	11%
	Fairly worried	16%	47%	28%	9%
	Slightly worried	24%	53%	17%	6%
	Not worried at all	36%	37%	24%	3%
I am employed full-time on a temporary contract	Very worried	15%	65%	20%	0%
	Fairly worried	16%	52%	24%	8%
	Slightly worried	27%	33%	30%	10%
	Not worried at all	34%	45%	13%	8%
I am employed part-time on a temporary contract	Very worried	30%	27%	24%	19%
	Fairly worried	26%	41%	31%	3%
	Slightly worried	19%	54%	23%	4%
	Not worried at all	33%	49%	16%	3%
I have my own firm (an entity registered as a juridical person) and I rely on the work of	Very worried	8%	38%	46%	8%
	Fairly worried	20%	40%	35%	5%
	Slightly worried	19%	50%	26%	4%
	Not worried at all	47%	37%	15%	1%
I am self-employed (but I do not run a firm as defined above)	Very worried	18%	45%	22%	15%
	Fairly worried	24%	43%	28%	4%
	Slightly worried	21%	51%	22%	6%
	Not worried at all	33%	42%	21%	4%



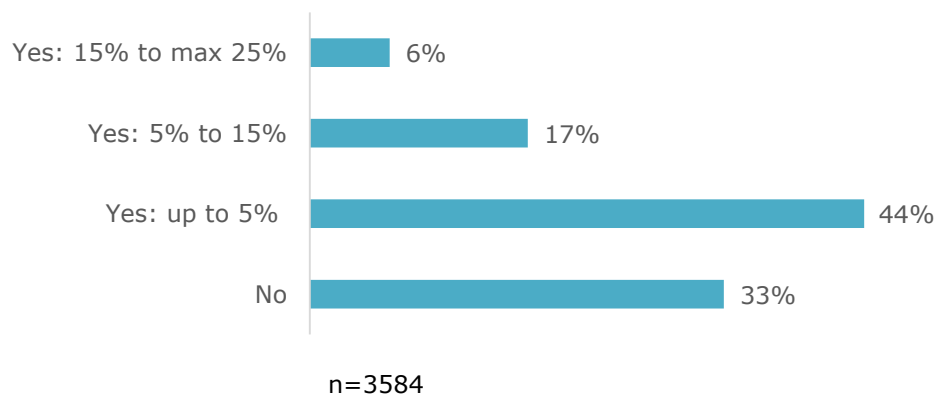
**Figure 200. Enrolling in voluntary social protection schemes (Q50e): Invalidation benefits (Q25e = No)**



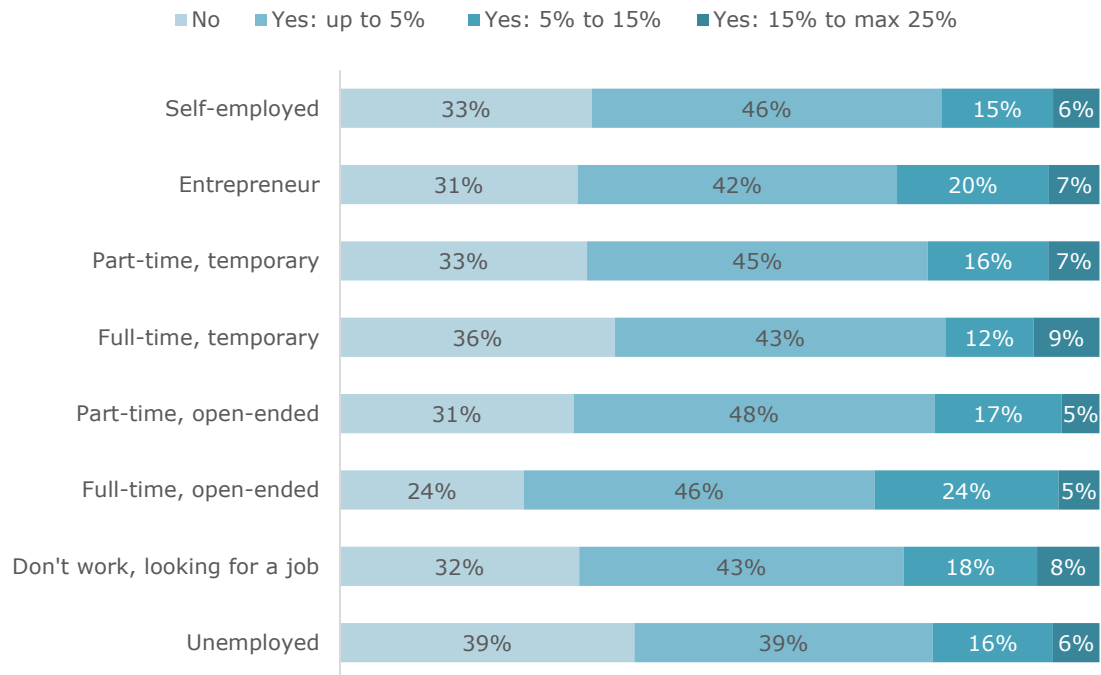
**Figure 201. Enrolling in voluntary social protection schemes (Q50e): Invalidation benefits by employment status (Q11)**



**Figure 202. Enrolling in voluntary social protection schemes (Q50f): Accidents/occupational diseases benefits (Q25f = No)**

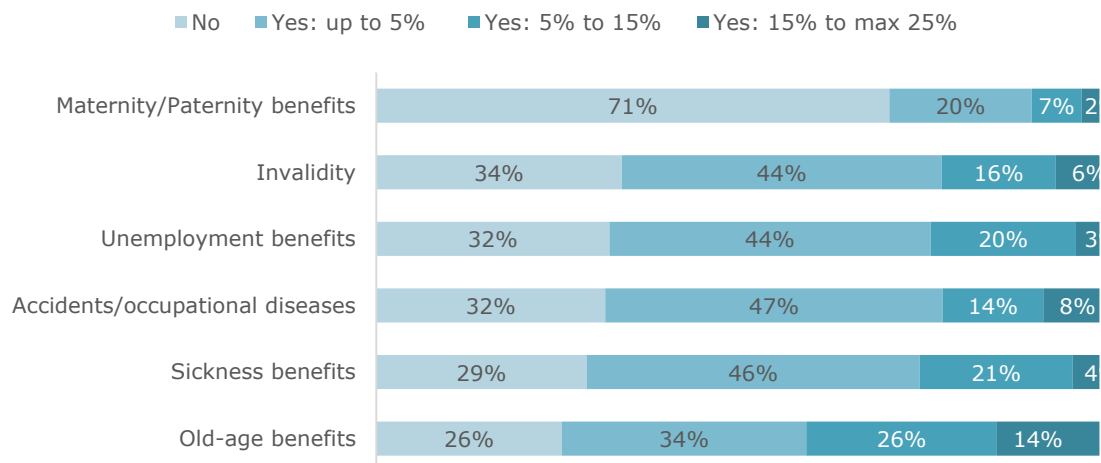


**Figure 203. Enrolling in voluntary social protection schemes (Q50f): Accidents/occupational diseases benefits by employment status (Q11)**



n=3584 (p<0.001)

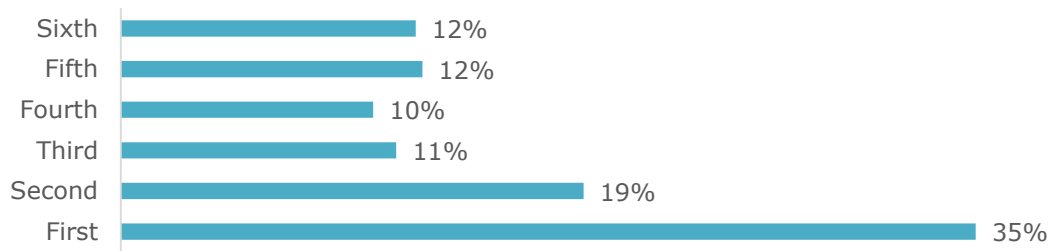
**Figure 204 Enrolling in voluntary social protection schemes (Q50a-f), self-employed who are so due to inability to find regular employment (Q16 = 4)**



n=319

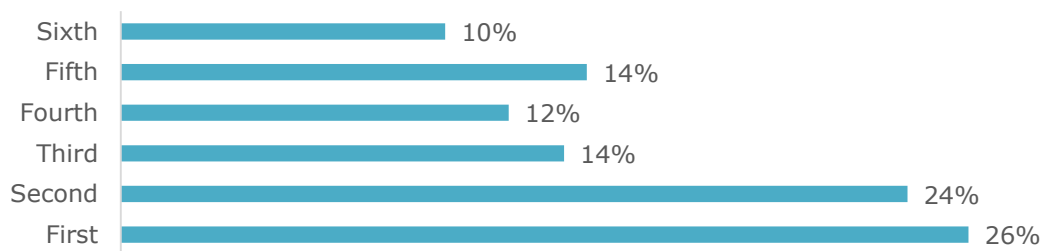
## Respondent rankings of different types of benefits

**Figure 205. Unemployment benefits ranking (Q48a)**



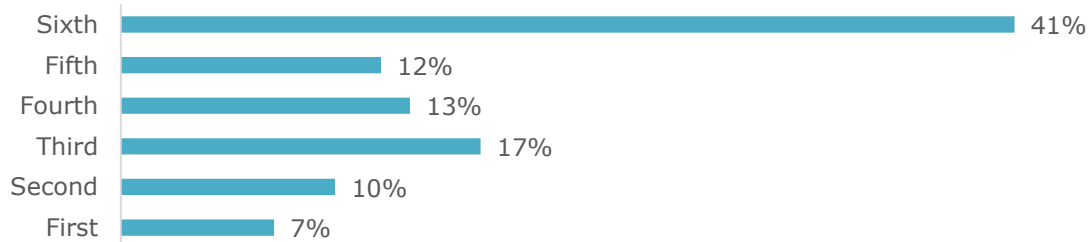
n=8000

**Figure 206. Old-age benefits ranking (Q48b)**



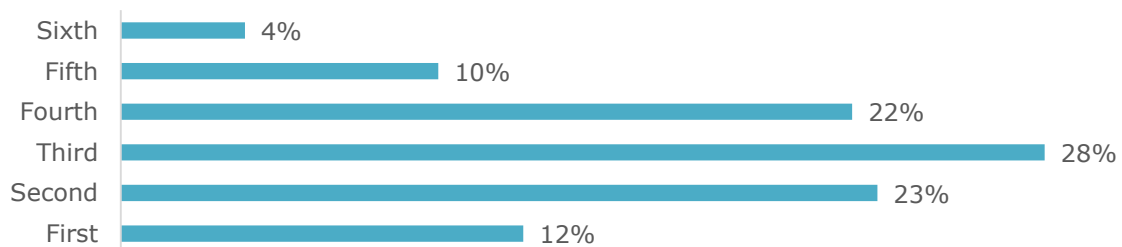
n=8000

**Figure 207. Maternity/Paternity benefits ranking (Q48c)**



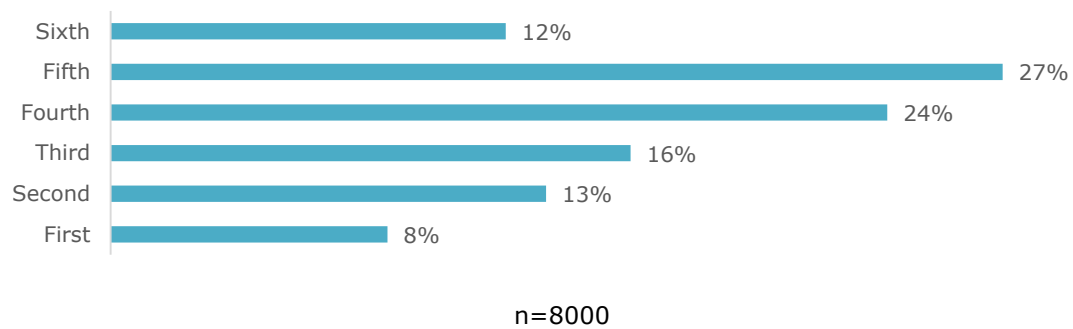
n=8000

**Figure 208. Sickness benefits ranking (Q48d)**

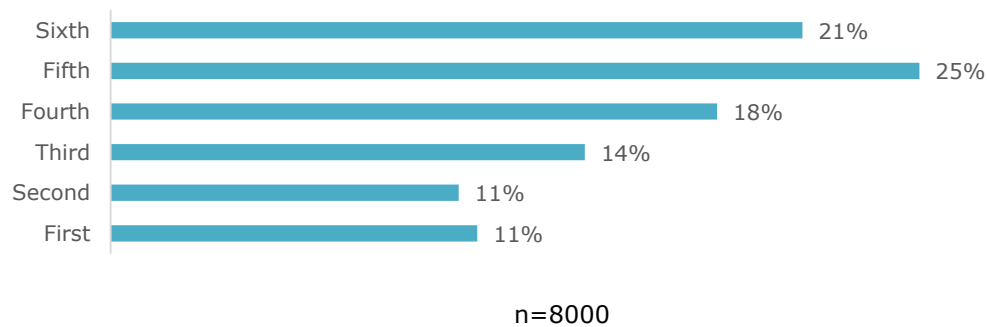


n=8000

**Figure 209. Invalidation benefits: (Q48e)**



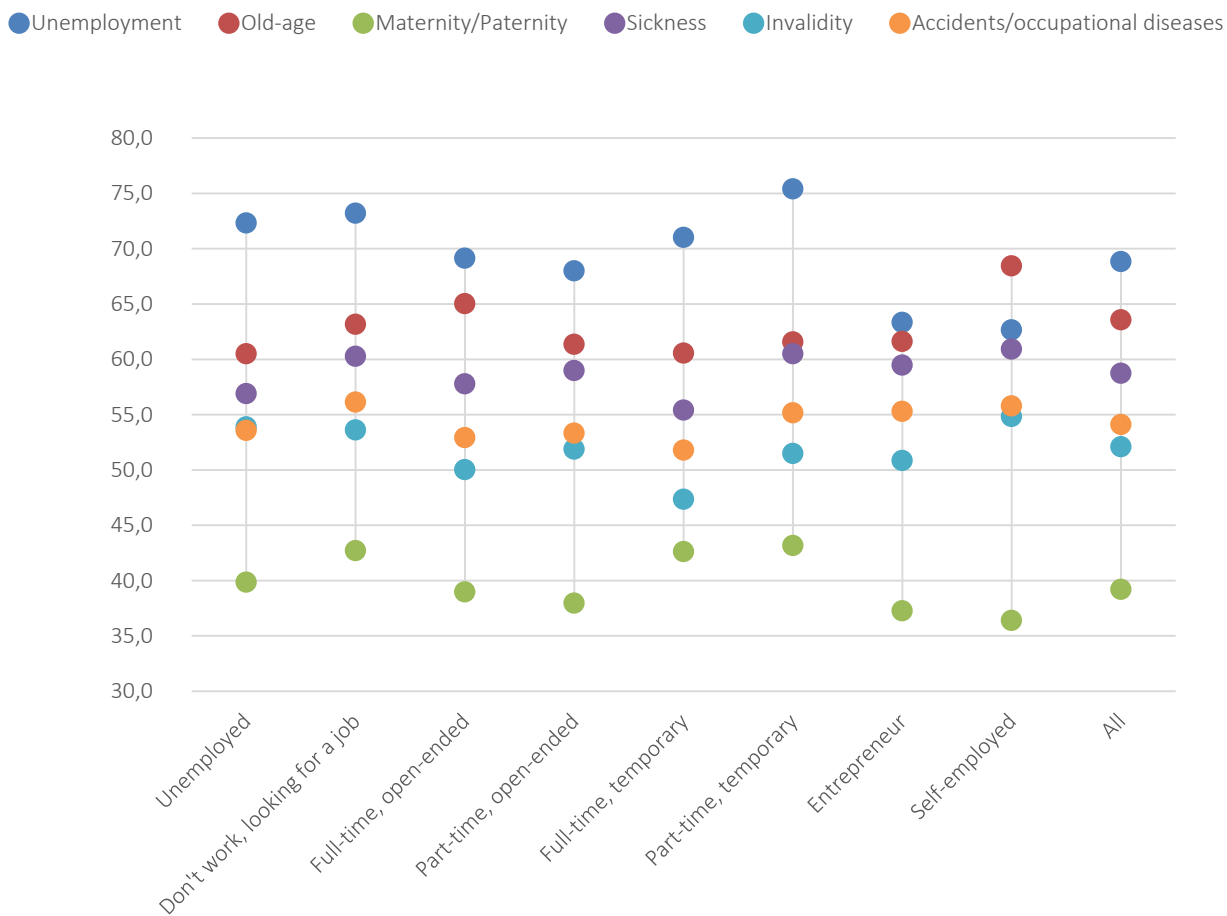
**Figure 210. Accidents/occupational diseases benefits ranking (Q48f)**



**Table 1 Full ranking of the six types of benefits (Q49 from a to f)**

	Mean	Median	Standard deviation
Unemployment	68.84	90	33.27
Old-age	63.57	70	33.70
Sickness	58.75	60	32.10
Accidents/occupational diseases	54.12	50	33.07
Invalidity	52.09	50	32.20
Maternity/Paternity	39.21	30	32.64

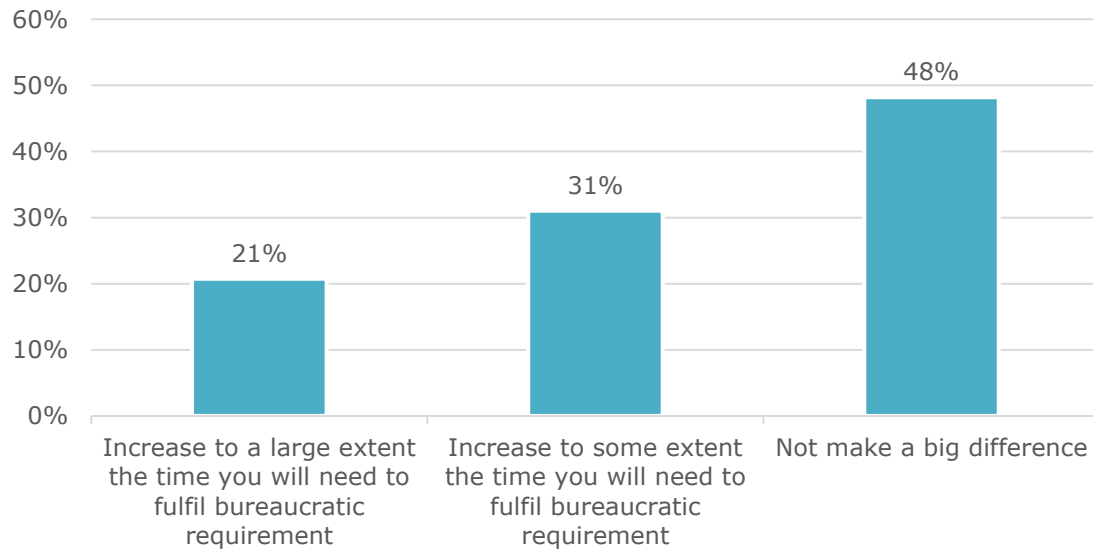
**Figure 211 Full ranking of the six types of benefits (Q49 from a to f) by employment status**



n = 8000. Note: "old age" not highly significant

### Administrative burden impact on self-employed and employers' preferences

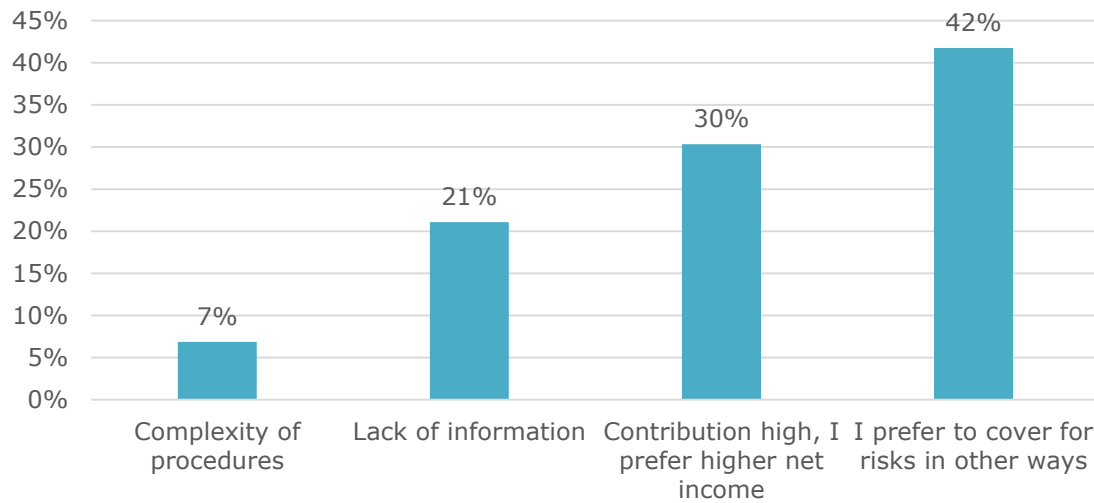
Figure 212. Do you think that such change would... (Q47f filter: Q11: 8 – Owners; Q11: 9 and Q19:2)



n=612

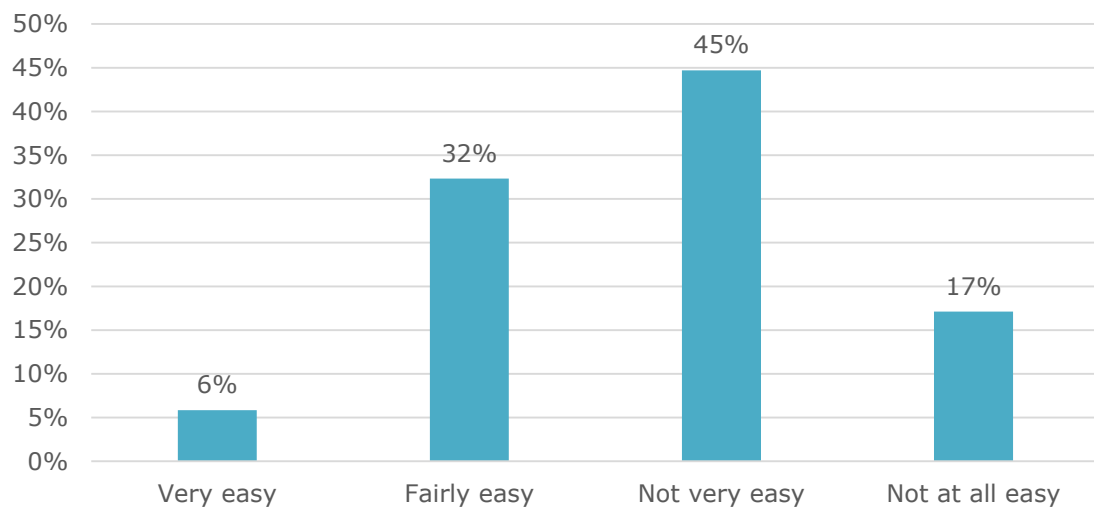
### Factors influencing self-employed attitudes toward voluntary schemes

**Figure 213. Self-employed voluntary protection schemes (filter: Q50a = 1 or Q50b = 1 or Q50c = 1 or Q50d = 1 or Q50e = 1 or Q50f = 1)**



n=788

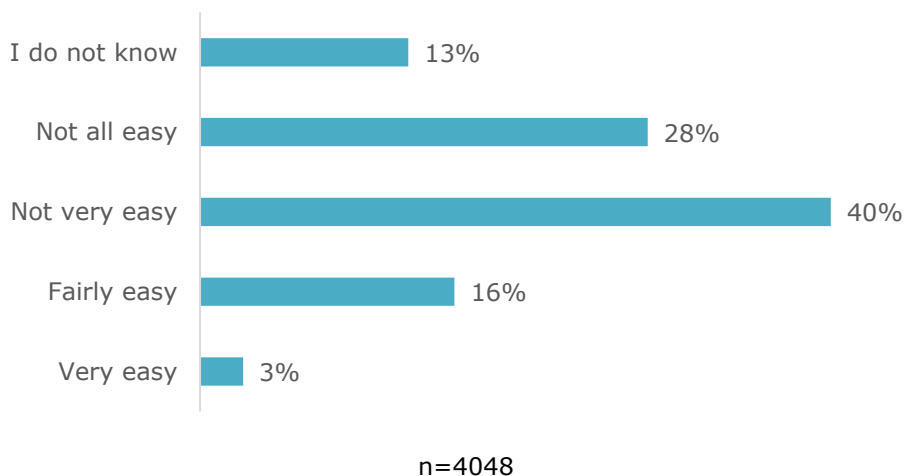
**Figure 214. Self-employed transferring acquired rights in case of change of employment form or status? (Q34)**



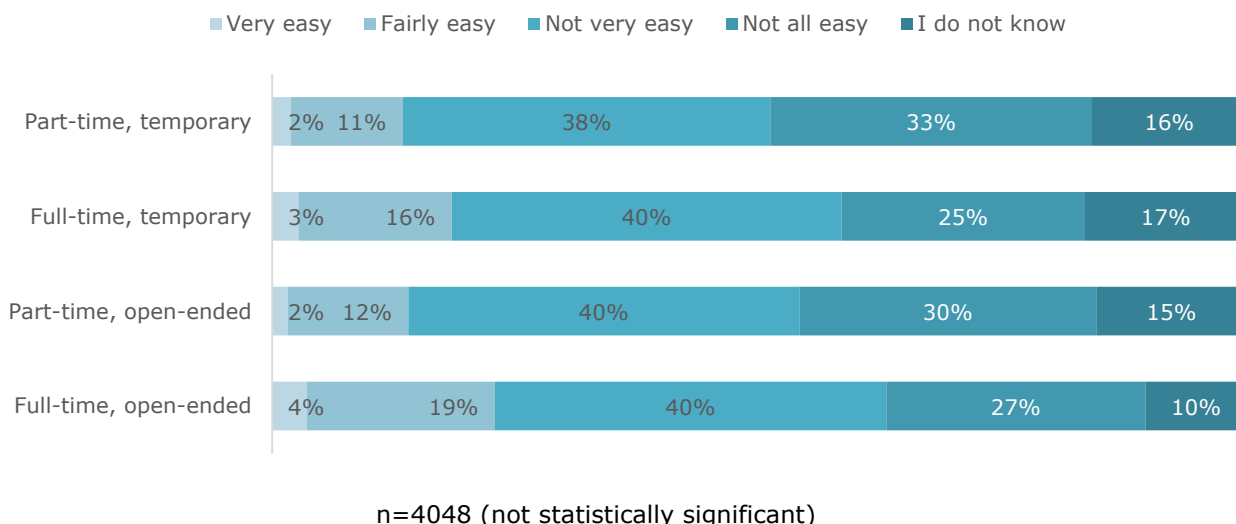
n=1454

**Administrative complexity and mobility to different forms of employment**

**Figure 215. Ease of transfer social rights from employee to self-employed (Q31)**



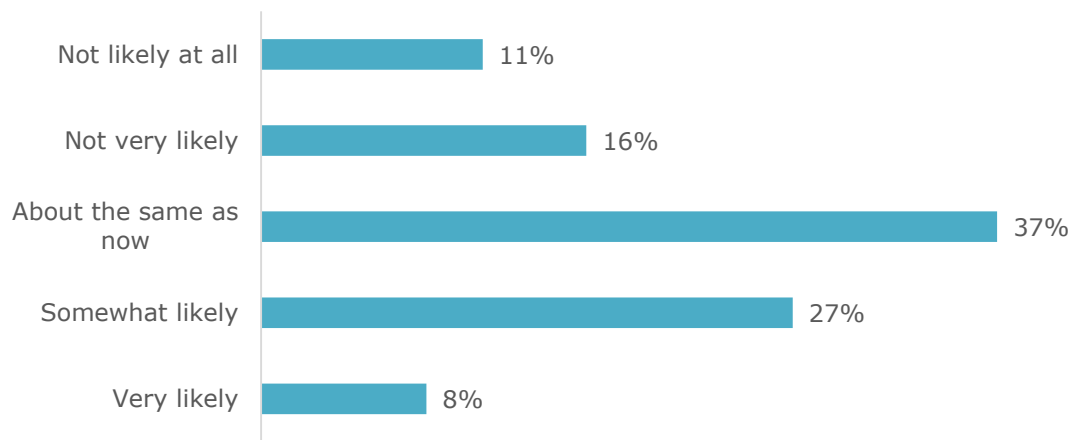
**Figure 216 Ease of transfer social rights from employee to self-employed (Q31) by employment status (Q11)**





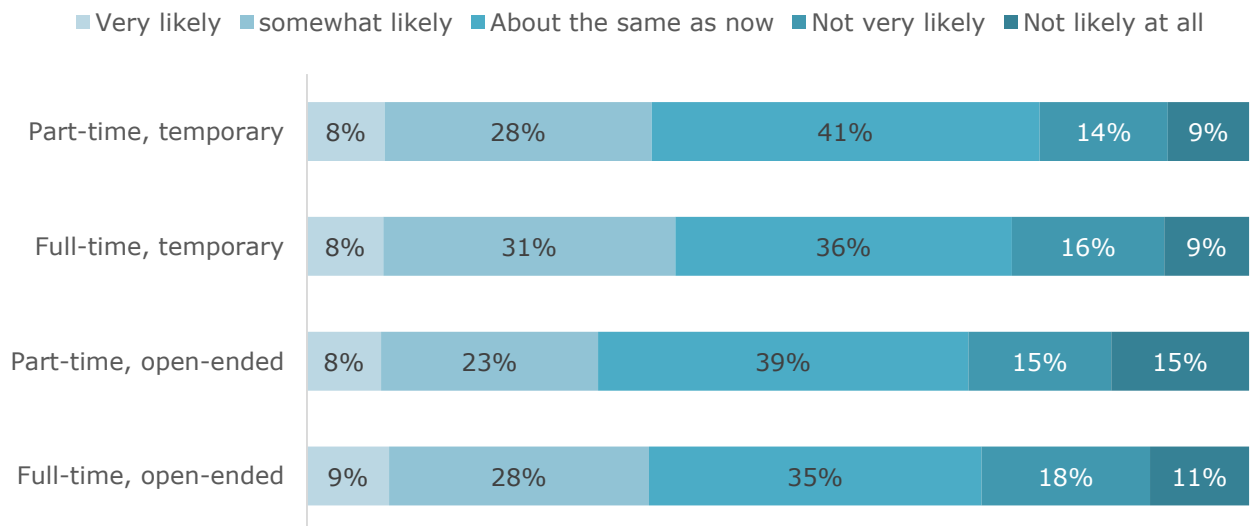
**Potential effects of individuals accounts**

**Figure 217. Likelihood to change from employee to self-employment with personal accounts (Q46)**



n=4048

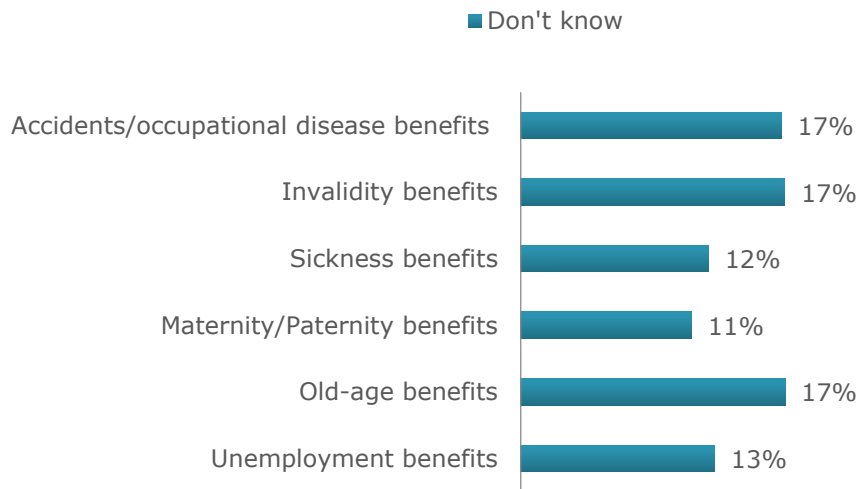
**Figure 218. Likelihood to change from employee to self-employment with personal accounts (Q46) by employment status (Q11)**



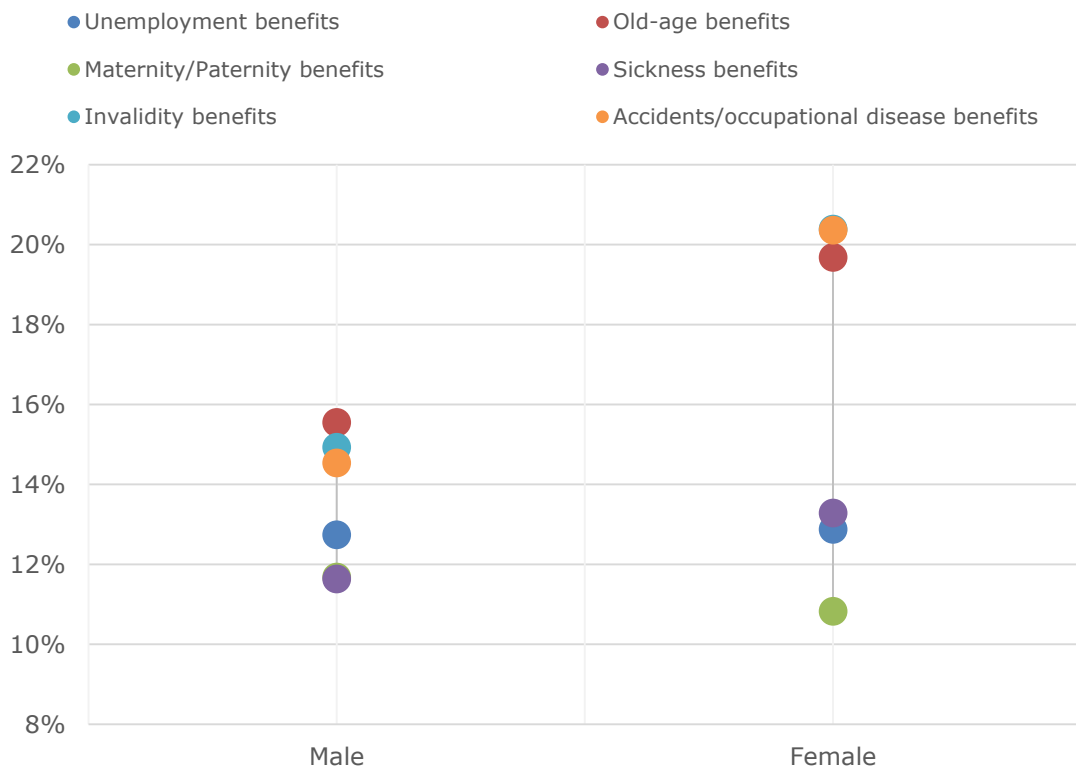
n=4048

## System transparency

**Figure 219. In case of need, would you be entitled through your main job to... (Q25)**

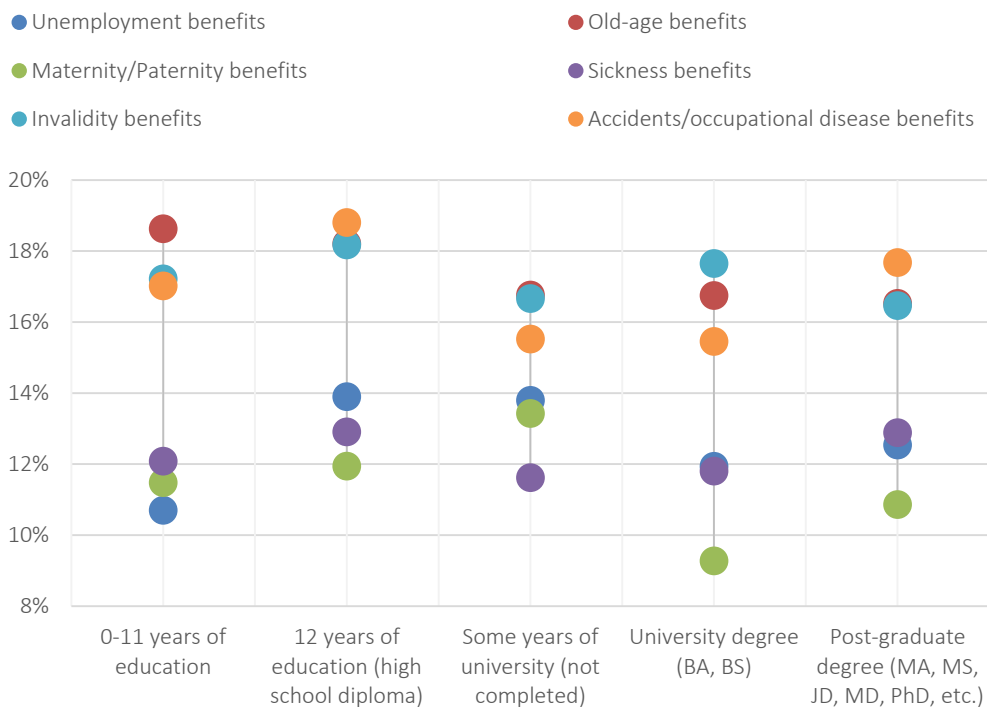


**Figure 220 Share of respondents unaware of their social protection coverage, by gender**



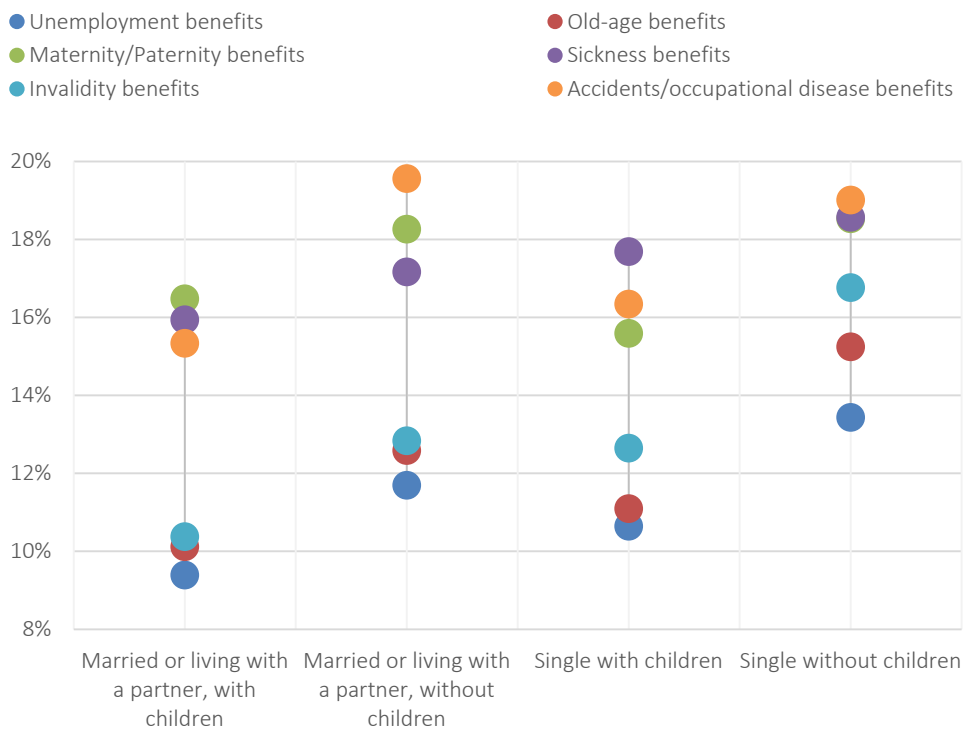
n=8000 (unemployment benefits: n=6000)

**Figure 221 Share of respondents unaware of their social protection coverage, by education**



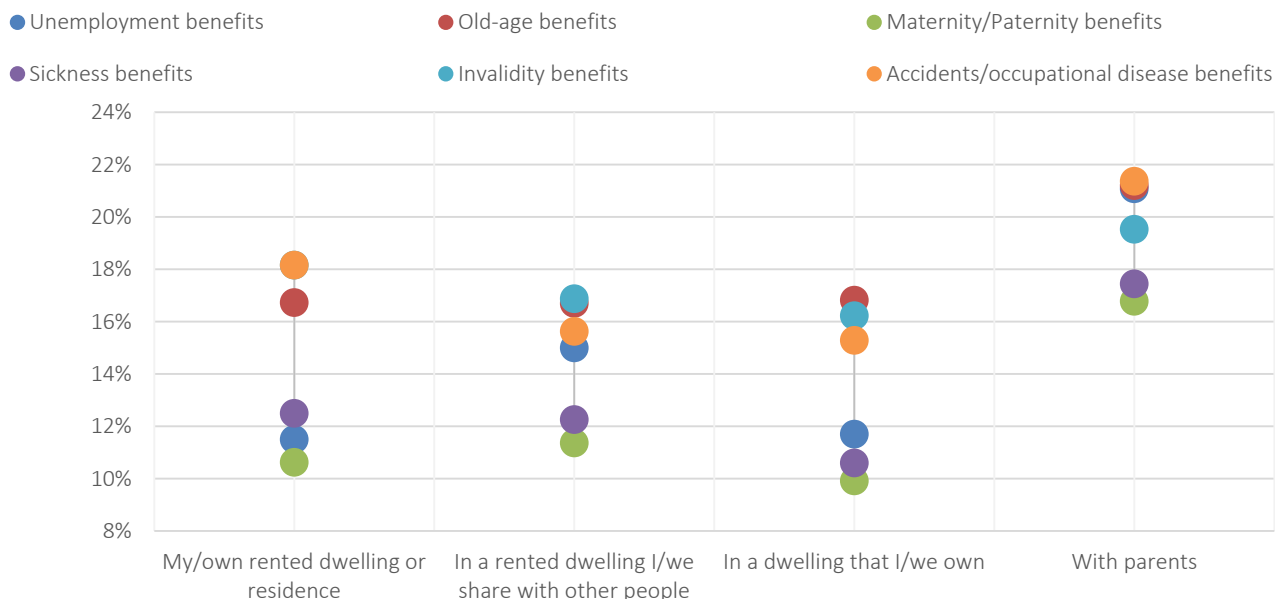
n=8000 (unemployment benefits: n=6000)

**Figure 222 Share of respondents unaware of their social protection coverage, by civil status**



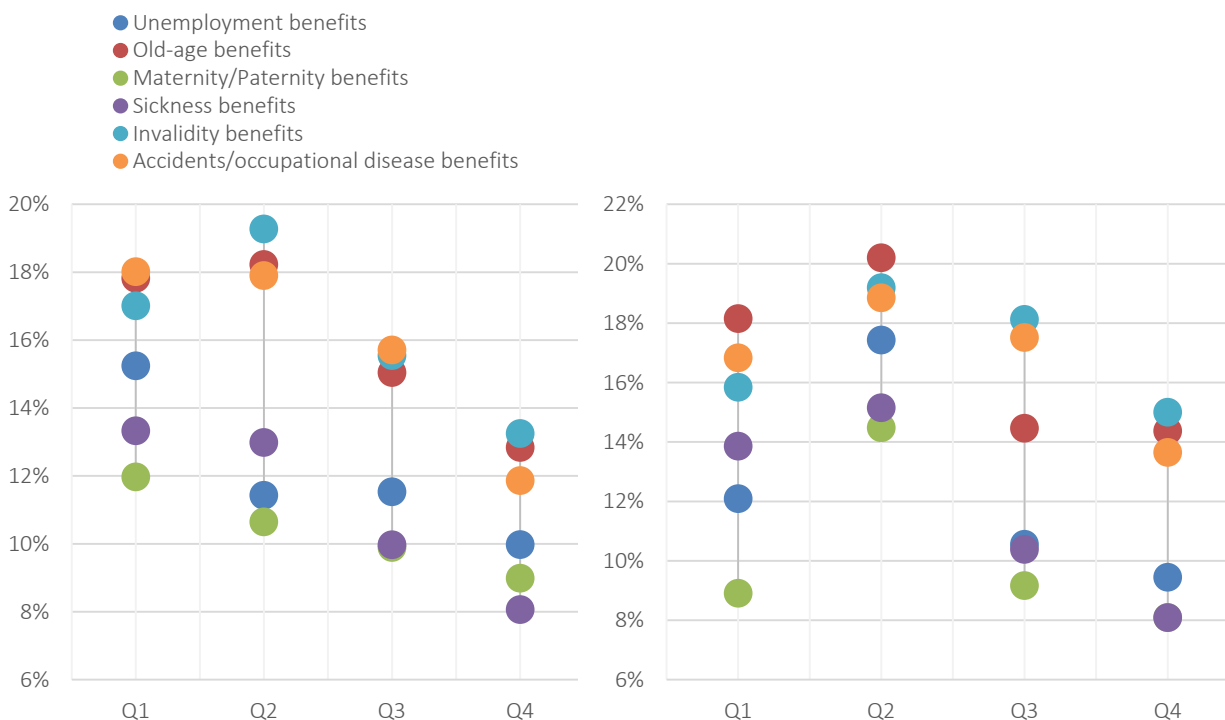
n=8000 (unemployment benefits: n=6000)

**Figure 223 Share of respondents unaware of their social protection coverage, by place of residence**



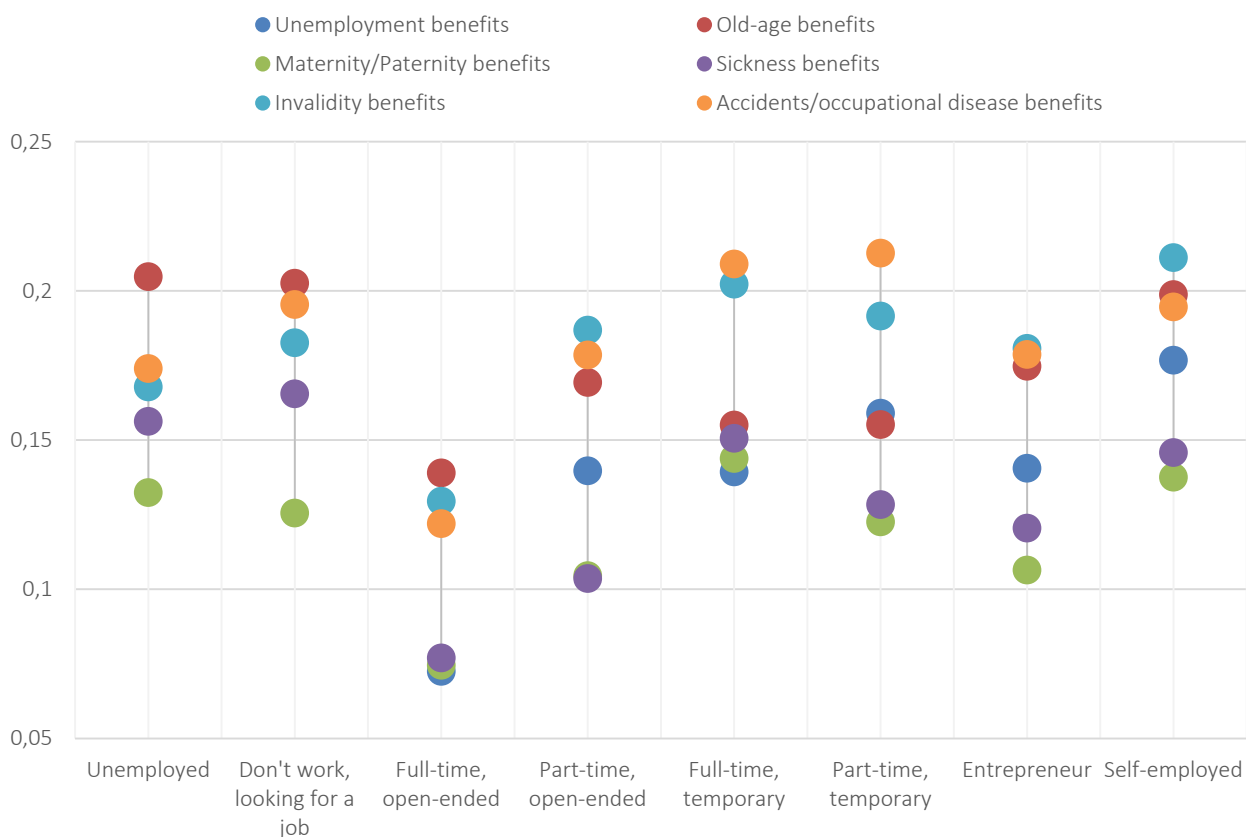
n=8000 (unemployment benefits: n=6000)

**Figure 224 Share of respondents unaware of their social protection coverage, by personal (left) and household (right) income**



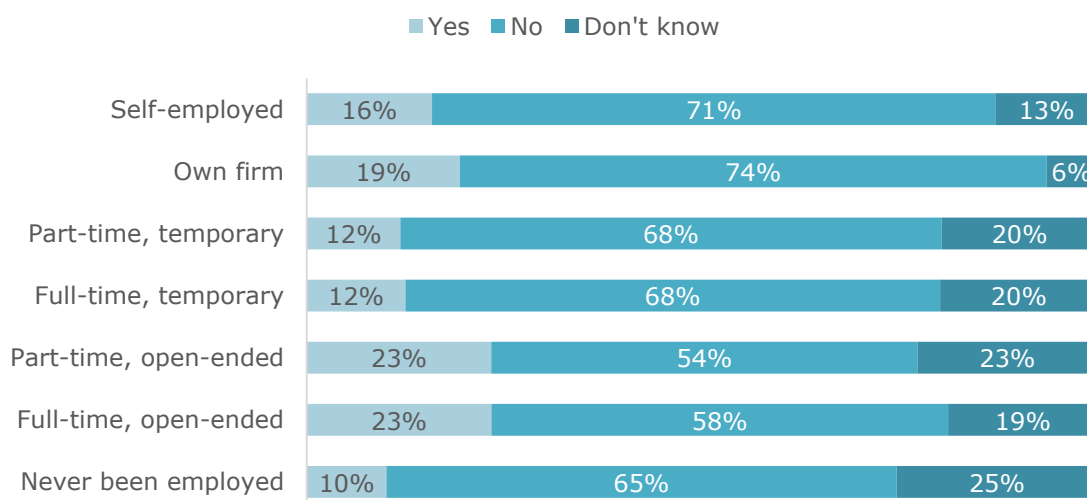
n=8000 (unemployment benefits: n=6000)

**Figure 225 Share of respondents unaware of their social protection coverage, by type of employment**



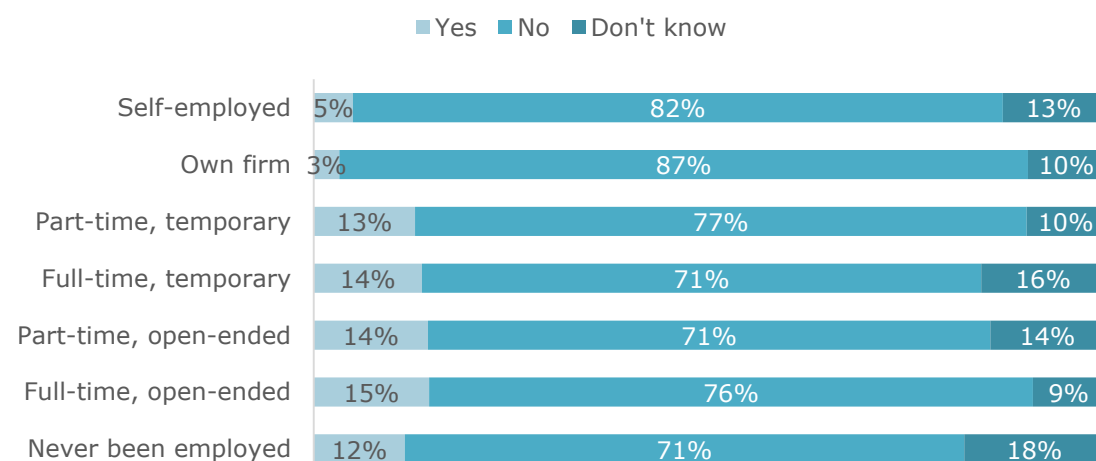
n=8000 (unemployment benefits: n=6000)

**Figure 226. Past main employment status (Q15 currently unemployed) by of old-age benefits (Q25b)**



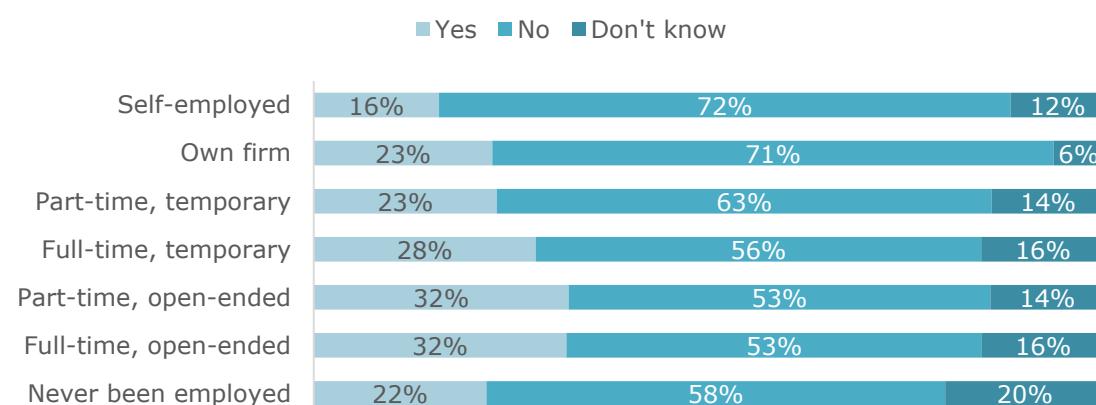
n=2000 (p < 0.001)

**Figure 227. Past main employment status (Q15 currently unemployed) by maternity/paternity benefits (Q25c)**



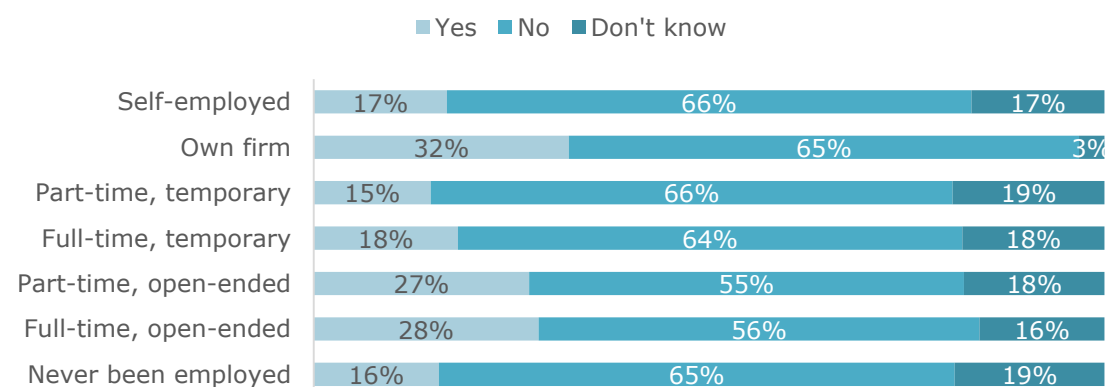
n=2000 (p < 0.05)

**Figure 228. Past main employment status (Q15 currently unemployed) by sickness benefits (Q25d)**



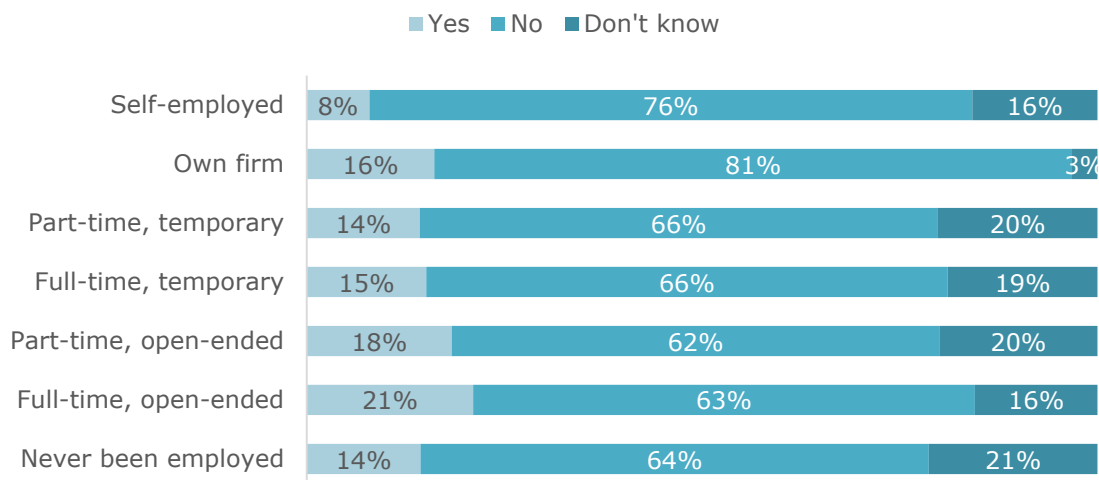
n=2000 (p < 0.001)

**Figure 229. Past main employment status (Q15 currently unemployed) by invalidity benefits (Q25e)**



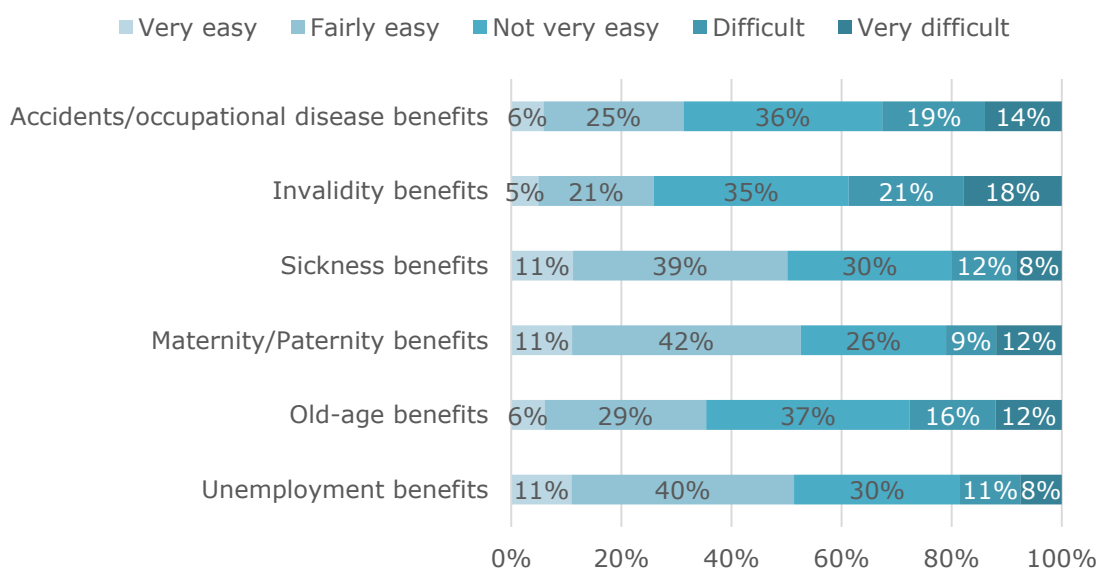
n=2000 (p < 0.001)

**Figure 230. Past main employment status (Q15 currently unemployed) by accidents/occupational disease benefits (Q25f)**



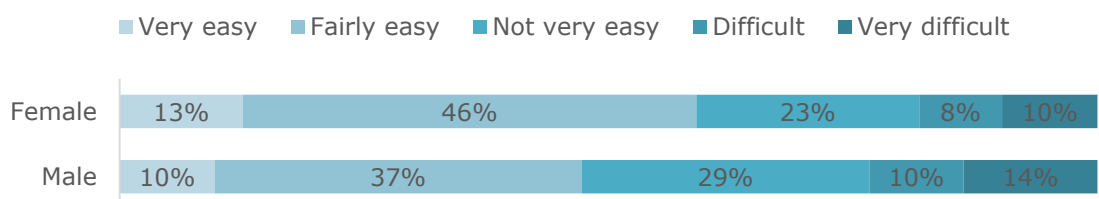
n=2000 (p < 0.05)

**Figure 231. How easy do you think it would be to make an application for the following issues? (Q29)**



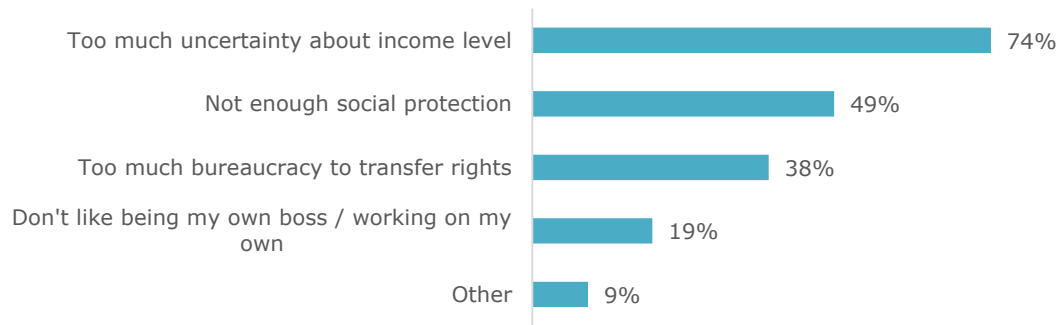
n=8000

**Figure 232. How easy do you think it would be to make an application for maternity/paternity benefits? (Q29) by gender**



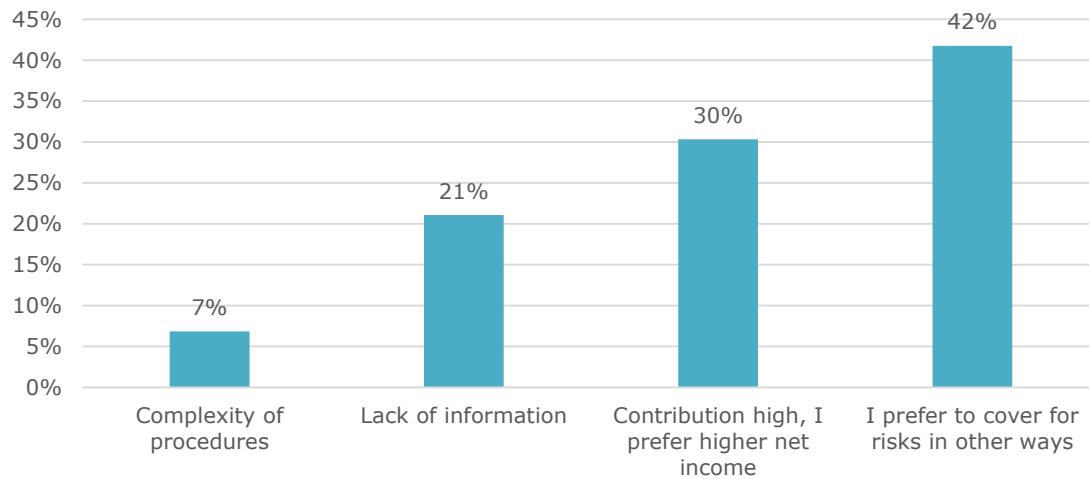
n=8000

**Figure 233. Reasons for not becoming self-employed (Q32, Q33: multiple answers)**



n=1671

**Figure 234. Self-employed voluntary protection schemes (filter: Q50a = 1 or Q50b = 1 or Q50c = 1 or Q50d = 1 or Q50e = 1 or Q50f = 1)**



n=788



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