



4th Mutual Learning Workshop on Access to Social Protection for non-standard workers and self-employed: Transparency and transferability

Outcome Report

Written by ICF
October 2020



EUROPEAN COMMISSION

Directorate-General for Employment, Social Affairs and Inclusion

Unit C.2 Modernisation of social protection systems

E-mail: EMPL-C2-UNIT@ec.europa.eu

Web site: <http://ec.europa.eu/social/mlp>

European Commission

B-1049 Brussels

**4th Mutual Learning
Workshop on Access to Social
Protection for non-standard
workers and self-employed:
Transparency and
transferability**

29 – 30 September 2020

Directorate-General for Employment, Social Affairs and Inclusion

4th Mutual Learning Workshop on Access to Social Protection for non-standard workers
and self-employed: Transparency and transferability – Outcome Report

Virtual, 29-30 September 2020

**Europe Direct is a service to help you find answers
to your questions about the European Union.**

Freephone number (*):

00 800 6 7 8 9 10 11

(*) The information given is free, as are most calls (though some operators, phone boxes or hotels may charge you).

LEGAL NOTICE

The information contained in this publication does not necessarily reflect the official position of the European Commission

This document has received financial support from the European Union Programme for Employment and Social Innovation "EaSI" (2014-2020). For further information please consult:
<http://ec.europa.eu/social/easi>

© European Union, 2020

Reproduction is authorised provided the source is acknowledged.

Table of Contents

1	Introduction	1
2	Preservation, accumulation and transferability of entitlements	2
2.1	Different groups face the risk of losing entitlements to social protection	2
2.2	Universal schemes that are linked to the individual – not the work status....	3
2.3	Consider economic activities, not the work status.....	3
2.4	Coordinate between different schemes.....	4
2.5	Personal accounts make entitlements visible.....	4
3	Transparency ensuring access to comprehensive information and preserving rights	6
3.1	Legislation and the protection of rights to social protection	6
3.2	Awareness raising on the need for social protection	7
3.3	Targeted information to risk groups.....	8
3.4	Working with small and medium-sized enterprises.....	9
4	Conclusion	9

1 Introduction

This was the last of a series of four thematic workshops aiming at informing Member States' plans and contribute to the implementation of the principles laid out in the Council Recommendation on access to social protection for workers and self-employed and in the European Pillar of Social Rights (EPSR), which states in Principle 12: *'Regardless of the type and duration of their employment relationship, workers, and, under comparable conditions, the self-employed, have the right to adequate social protection'*¹.

The purpose of this last mutual learning event was to explore how entitlements to social protection can be preserved, accumulated and transferred across employment statuses and sectors, as well as how to ensure that conditions and rules for all social protection schemes are transparent and information is accessible.

The Council Recommendation on access to social protection for workers and self-employed² (hereafter the Recommendation) advises that according to the national circumstances, Member States, *'ensure that entitlements – whether they are acquired through mandatory or voluntary schemes – are preserved, accumulated and/or transferable across all types of employment and self-employment statuses and across economic sectors, throughout the persons' career or during a certain reference period and between different schemes within a given social protection branch'* (Article 10).

As regards to transparency, *'Member States are recommended to ensure that the conditions and rules for all social protection schemes are transparent and that individuals have access to updated, comprehensive, accessible, user-friendly and clearly understandable information about their individual entitlements and obligations free of charge'* (Article 15). Moreover, where necessary, *'the administrative requirements of social protection schemes for workers, the self-employed and employers, in particular micro-, small and medium-sized enterprises'* should be simplified (Article 16).

Against this background, Day One of this workshop focussed on preservation, accumulation and transferability of entitlements and reviewed the following questions:

- How can entitlements to social protection be preserved, accumulated and transferred across employment statuses and sectors?
 - How can internal coordination be ensured and 'communicating' schemes be developed to capture a multitude of activities performed simultaneously or over time?
 - How to support people changing jobs or sectors, without penalizing them?

Day Two focussed on transparency and discussed the following questions:

- How can it be ensured that conditions and rules for all social protection schemes are transparent and information is accessible?
 - How can information about social protection schemes be made comprehensive, accessible, user-friendly and clearly understandable for non-standard workers and the self-employed?
 - How can procedures and administrative requirements be simplified for micro-, small and medium-sized enterprises?

¹ Europe Commission, 2020. *The European Pillar of Social Rights in 20 principles*. Accessed at: https://ec.europa.eu/commission/priorities/deeper-and-fairer-economic-and-monetary-union/european-pillar-social-rights/european-pillar-social-rights-20-principles_en (12.10.2020).

² European Union, 2019. *Council Recommendation of 8 November 2019 on access to social protection for workers and the self-employed*. Accessed at: [https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:32019H1115\(01\)&from=EN](https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:32019H1115(01)&from=EN) (12.10.2020).

Paul Schoukens, Prof. of Social Security Law at KU Leuven University, who provided academic expertise throughout the series of the thematic workshops, gave an overall introduction to the topic and participants from France, Croatia and Lithuania, as well as stakeholders from the European Association of Paritarian Institutions (AEIP) and the International Social Security Association (ISSA) presented approaches and practices aiming both at fostering transferability of rights to social protection and transparent and accessible information about social protection for non-standard workers and self-employed.

In addition, representatives from Belgium, Czechia, Denmark, Ireland, Greece, Latvia, Hungary, Latvia, Malta, Austria, Poland, Portugal, Slovakia, Finland and Sweden participated in the event.

2 Preservation, accumulation and transferability of entitlements

Transferability in social protection aims to avoid the unnecessary loss of entitlements via the preservation, accumulation and transferability of entitlements across different work statuses and economic sectors. Transferability therefore refers to the possibility

- to transfer accumulated entitlements to another scheme; and
- to make qualifying periods in a previous employment status (or in concomitant employment statuses) count towards the qualifying periods in the new status³.

In order to do so, a smooth transfer of social protection entitlements needs to address potential gaps in legislation that hinder the transferability of entitlements and/or the coordination between different schemes for standard workers and self-employed.

2.1 Different groups face the risk of losing entitlements to social protection

Especially when social protection schemes are linked to the employment status, non-standard workers and self-employed may risk losing part of their entitlements to access social protection.

For example, this is the case when workers simultaneously combine wage-earner with self-employment activities. This, consequentially, can result in only some professional activities being covered in social insurance. For instance, in some countries, there are exemptions for some activities that do not fall under social protection, such as the German 'Mini Job' scheme or side activities such as platform work that is often not covered by social insurance. If those exemptions are maintained and such side activities become more prevalent on labour markets, gaps in coverage can create substantial economic uncertainty for individuals and financial risks for social protection as a whole.

In addition, if entitlements are built on several activities, often anti-cumulation rules apply regulating a (maximum) level for joint entitlement to benefits. These rules apply to ensure loyalty to the occupation or/and to keep the scheme financially sustainable. However, this can lead to difficulties in distinguishing between the main and side activities which appear problematic with increasingly flexible forms of work. There are also questions around cumulation rules of maternity/paternity or pension benefits of couples in different social protection schemes.

Another risk group are employed workers who become self-employed and so risk a loss of benefits accumulated in the first scheme related to wage-earner employment.

³ European Commission, *Commission Staff Working Document Impact Assessment Accompanying the document Proposal for a Council Recommendation on access to social protection for workers and the self-employed*, COM (2018) 123– SWD(2018) 71 final, Strasbourg, 2018. Accessed at: <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52018SC0070&from=EN> (09.10.2020).

In each country, this also depends on the social protection branch; for example, in Austria all professional activities are subject to health and pension insurance, but protection from unemployment is not applicable to self-employed. Moreover, self-employed or non-standard workers may also not be able to meet the conditions (such as qualifying periods or minimum work periods) to be effectively covered by social protection⁴.

There are also questions about the transferability of entitlements accumulated in occupational schemes. Here, employers have an important role in providing information, especially in Member States where occupation pension schemes are private. As established by the Portability Directive⁵, employers and Member States are obliged to provide the participants of such schemes with information concerning the preservation of rights and entitlements accumulated.

2.2 Universal schemes that are linked to the individual and not the work status

In some social protection branches, entitlements are guaranteed in universal schemes. These are individual rights attached to the person, and not to the employment status. Universal coverage in health care is a way to provide access for everyone, an aspect that has become even more important in the recent pandemic. Moreover, it was emphasised that social protection should be a personal right, and thus not depend on the partner and their income. This was also showcased in France with the move to universal health care, ensuring access whilst also reducing administrative complexities.

Example: Universal Protection against Illness, France

In France, before 2016, around 2 million workers who changed jobs across sectors had to transfer their health care coverage to another health insurance regime.

To ensure better access to health care, a 2016 reform established universal protection against illness (*Protection Universelle Maladie - PUMA*), which automatically provides individuals access to health care based on their residency status and simplifies entitlement conditions: employees no longer have to justify a minimum activity and self-employed workers are also entitled to a full cover of their health expenses from the beginning of their professional activity. Thus, this reform makes it possible to remain in the same health insurance scheme and any gaps due to professional or personal changes are avoided.

Moreover, spouses and children are no longer considered as 'dependent relatives' in the insurance scheme of the wage earner but obtain their health cover automatically when they are 18 years old. This also contributes to less dependency of women in accessing health care, as still mainly women make use of health care entitlements without being in employment. This reform was made possible by a broadening of the fiscal basis through the so-called *Contribution Sociale Généralisée*, an earmarked tax for social protection.

2.3 Considering economic activities, not the work status

A unified approach to social protection is not always possible because the situation of self-employed and non-standard workers often varies from standard work. However,

⁴ Second workshop: Mutual learning on access to social protection for workers and the self-employed. Accessed at: <https://ec.europa.eu/social/main.jsp?langId=en&catId=1047&eventsId=1571&furtherEvents=yes> (12.10.2020).

⁵ EU Directive 2014/50/EU of the European Parliament and of the Council of 16 April 2014 on minimum requirements for enhancing worker mobility between Member States by improving the acquisition and preservation of supplementary pension rights. Accessed at <https://eur-lex.europa.eu/eli/dir/2014/50/oj> (12/10/2020).

there should be rules that consider the specificities of self-employed and non-standard workers to allow a similar level of protection. For example, in order to protect different groups against unemployment, activities could be considered based on time or income. This is also a way to omit the differentiation between several economic activities by covering all (supplementary) income.

For example, the Danish unemployment scheme considers income from multiple sources to cover all new and combined forms of employment as a wage-earner or in self-employment⁶. In addition, the system is more transparent as it links the tax with the unemployment system by referring to earnings registered for tax purposes and reduces administrative burden by declaring to one authority only and online.

2.4 Coordinating between different schemes

As described above, non-corresponding social protection schemes, economic activities not covered in social protection and differentiating between main and side activities can lead to a gap in entitlements. This is often combined with insufficient information or knowledge about the system and administrative complexities when moving from one scheme to another.

Here, the different schemes and systems should coordinate and communicate internally to outline and capture individual rights. A possibility to prevent a gap in entitlement is to transfer rights between two schemes and to access entitlements from previous periods of employment, even if they were in different social protection schemes. This requires good communication between those two schemes and accessible, coherent and personalised information (see below Section 3), as well as user-friendly, simplified possibilities for the worker or self-employed to claim rights between different schemes.

For instance, in France, since 2017, claimants with multiple pension rights (i.e. with several jobs status related to different schemes) only submit a single pension claim and receive a single pension. The funds communicate to compile the information needed to process the claim and calculate the pension. In addition, a simplification in the survivor's pension has been introduced in France in 2020 via an online service where the spouse can make a claim. It is no longer necessary to apply for different pension entitlements, but through a single procedure for entitlements in different pension schemes that the deceased contributed to. Another simplification via automated applications and access to personalised information is outlined below in the E-Pension Insurance Services in Croatia.

Example: E-Pension Insurance Service, Croatia

In line with the digitalisation of many public services, the Croatian e-registration service allows contribution payers and employers to register and administrate pension entitlements online.

In a portal, users can register, terminate or change their coverage, amend the length of the contribution period and check their pension entitlement. This service also contains other income earned (for example from self-employment).

2.5 Personal accounts make entitlements visible

Personal accounts or a social security number make it possible to attach acquired rights, even if accumulated in different social security schemes, to the individual, rather than to the work status or a life event. For example, in Portugal, the Social Security Identification Number identifies beneficiaries by the Portuguese Social Security Institute. The information on entitlements in different schemes can be

⁶ First workshop: Mutual learning on access to social protection for workers and the self-employed. Accessed at: <https://ec.europa.eu/social/BlobServlet?docId=22125&langId=en> (12.10.2020).

accessed in a single point, such as portals that combine data and show personal information from entitlements from different schemes.

This requires interagency cooperation between the different schemes and data exchange that is compliant to data protection rules. As outlined below, plain language, a possible translation into several languages spoken by groups of the population and easy access to individual help are key.

Non-standard forms of work and self-employment will rise within Member States and workers have become increasingly more mobile across the EU. In line with the current principles on coordination of social security systems, workers should also have access to information on entitlements that they accumulated in different Member States, such as in the project outlined below. The European Tracking Service on Pensions project offers an example on how workers could have access to their pension entitlements, no matter where they were accrued within Europe and regardless of their country of residence.

Example: European Tracking Service on Pensions project (ETS)

The European Tracking Service on Pensions project (ETS) is run by a Consortium of European pension stakeholders, including the European Association of Paritarian Institutions, and co-funded by the European Commission under the Programme for Employment and Social Innovation (EaSI). The ETS project helps mobile workers to access information on their pension entitlements in different Member States in the course of their career.

As of 2019, the Consortium is developing the pilot stage of the European Tracking Service on Pensions on the basis of the already existing platform: www.FindyourPension.eu, a website which has been supporting mobile researchers in dealing with their pension claims since 2011⁷. On the basis of the results from the EU intra-labour mobility report 2019⁸, the Consortium identified four profiles of 'particularly mobile' types of workers, namely construction workers, health workers, researchers, and other mobile professions. Based on the most frequently asked questions of these types of mobile workers, the information on the ETS website will be structured following a layering approach, starting from basic information on the functioning of pension systems in different Member States (level 1), to more personalised information on how to track and trace pension entitlements (level 2), to an overview of pension entitlements, presented in a standardised dashboard (level 3).

This gives an overview of the pension entitlements across Europe, as well as personalised information on entitlements. The ETS website and service will help to answer specific questions on how professional mobility affects the individual's pension entitlements and facilitate access to information on accumulated pension entitlements, accrued in different Member States, thus strengthening the pension awareness.

In turn, structured, trusted and up-to-date pension information (with consent of the individual) can be used by national pension tracking facilities and pension providers to improve service to their members.

⁷ Building on the already existing website www.FindyourPension.eu, that supports mobile researchers in dealing with their various different pension claims since 2011.

⁸ European Commission, *2019 Annual Report on Intra-EU Labour Mobility*. Publication office of the European Union, Luxembourg, 2020. Accessed at: <https://ec.europa.eu/social/BlobServlet?docId=21589&langId=en> (12.10.2020)

3 Transparency ensuring access to comprehensive information and preserving rights

The concept of transparency has a broad scope and includes different aspects, such as legal language and system design, judicial protection, information policies (including awareness-raising about rights) and the availability of IT systems that provide personalised information on social protection entitlements.

A lack of transparency can have a negative effect on the access to social protection. Across the EU, up to 20% of people are unaware of their social security entitlements and only 50% of the Member States provide personalised information, including an overview of rights and obligations and online tools and services; some Member States still do not publish generic information about social security schemes⁹.

3.1 Legislation and the protection of rights to social protection

In order to be transparent, social protection needs to be based on a clear and relevant legislation that ensures access for all income groups. Rules need to be designed in a coherent way, in order to be applied in an easy and straightforward manner. In particular, the presence of a high number of exceptions might make the system very complicated and unclear. If laws are not designed in a simple and transparent way, they can lead to uncertainty with a negative effect on weaker groups, such as non-standard workers and self-employed, who may not have the necessary means and knowledge to claim their entitlements and defend their interests.

The legislative language related to social security is often complicated, reflecting the complex and technical character of social security systems. While the Recommendation calls for '*comprehensive, accessible, user-friendly and clearly understandable information*', this does not mean that laws should be over-simplified. In some cases, a certain degree of complexity is necessary in order to guarantee a high level of accuracy and avoid possible misinterpretations.

However, even if the rules cannot always be simplified, their communication should be made as simple and user-friendly as possible. Third parties, such as social partners, the administration or lawyers can help individuals to understand the legislation and bridge the gap between the citizens and the complexity of the rules.

The legislation should also be widely accessible. The digitalisation of all articles of the legislation, including legal changes (as happened in Austria), can be an effective way to make the legislation fully and easily accessible to those who interpret it.

The concept of transparency refers also to the access to judicial protection, in case the rights of the socially insured person are infringed upon. Thresholds to access judicial protection need to be kept low (both in relation to cost and procedure), in order not to penalise the weakest segments of society. While wage earners are often represented in court by trade union representatives, the issue of representation is problematic when it comes to self-employed and non-standard workers, who are not affiliated to any trade unions. In these cases, the right of representation in litigation should be reconsidered and extended to other groups.

Ensuring access to legal protection and judicial remedies is often insufficient. Citizens need to be informed about the possibilities of legal protection and receive instructions on how to obtain judicial remedies in relation to social security rights.

⁹ European Commission, *Commission Staff Working Document Impact Assessment Accompanying the document Proposal for a Council Recommendation on access to social protection for workers and the self-employed*, COM (2018) 123– SWD(2018) 71 final, Strasbourg, 2018. Accessed at: <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52018SC0070&from=EN> (09.10.2020)

3.2 Awareness raising on the need for social protection

The concept of transparency also requires citizens to be aware of their rights and duties related to entitlements. Linking rights and duties with important life events (e.g. becoming new parents, retirement) can be an effective method to simplify the information and make it easier to understand. Gathering all information in one place (i.e. an online one-stop-shop) helps to visualise entitlements from different schemes, as mentioned above, and simplifies access ensuring that people do not miss out on important information.

Many Member States have set up multidimensional information websites, including elements such as frequently asked questions (FAQs), explanatory sections with examples and references to the law.

IT tools can also be used to provide personalised information and services. In many Member States insured persons have access to their social security account and can see an overview of what they have contributed so far as well as future projections. For instance, the above mentioned Croatian E-registration Service allows insured persons and contributions payers to report the start of or changes in their business online in one portal, without the need to go to one of the counters of the Croatian Pension Insurance Institute in person. In Portugal, each worker can access their private personalised area on the social security system, ask for information and/or benefit and have an overview of their career (as of 2003).

In addition, social security systems could use artificial intelligence (AI) mechanisms to provide additional information and propose different benefits to individuals, on the basis of the information received (e.g. propose to verify the eligibility to housing benefits to individuals that request a sickness benefit). Such a comprehensive system could contribute to increasing the take-up of benefits, without requiring applying for each benefit separately.

Websites and IT tools are efficient and practical in many cases, allowing users to access information directly from home and at any time. However, using only digital tools might exclude individuals that do not feel comfortable with technology. Hence, digital communication should be complemented by other channels, such as telephone hotlines and face-to-face services. For instance, in Poland, a network of assistants is available in the social insurance institutions offices to answer questions and provide information. Targeted phone calls and the organisation of physical meetings can also be a good solution. For example, in France, 30,000 individual appointments were made within the initiative 'Pension meetings' (*Rendez-vous de la retraite*)¹⁰.

As highlighted in the guidelines relevant for transparency of the International Social Security Association (ISSA), evaluation mechanisms can help to assess the effectiveness of an awareness raising campaign and identify any possible improvement. The feedback from end users can be used to verify if information is clear and accessible.

Social partners play an important role when it comes to providing information, clarifying and delivering 'training' to their members on their rights and obligations in the field of social protection. However, it is important to ensure that the burden of providing information is balanced between social partners, employers and the administration.

In addition to the short-term goal of informing citizens about their duties and entitlements, long-term communication, for instance via establishing a 'culture of social security' can further promote the principles of solidarity and social protection amongst citizens. An example of how to implement this is provided by Mexico, where the social security institution has its own radio station. Awareness raising can already start in the education system, for instance by adding the subject on social security and

¹⁰ For more information <https://www.rdv-retraite.fr/>

protection to the national school curricula. This is currently done in Uruguay; for younger children, the subject focuses on general principles of social security and becomes more technical for older students. This is important to provide a basic knowledge of the functioning of the system.

3.3 Targeted information for risk groups

Proactive targeted information campaigns ideally get in contact with hard-to-reach groups (e.g. those at risk of not having sufficient coverage or entitlements, self-employed, young people or people at certain life stages) and enhance take-up and reporting. It is crucial that the information campaign is designed focussing on the target group and that the campaign uses the channels utilized frequently by target group, e.g. radio, TV. In Finland, social media are extensively used by social security institutions with the objective to reach to young people and the so-called *kela tips* in Finland are an example of tailor-made information, developed in a customer-oriented way.

Example: *Kela tips* in Finland

In 2017, the Social Security Institution of Finland (*Kansaneläkelaitos – Kela*) launched a structured format for social media articles, directed to specific groups of insured persons. This format presented social protection content in an interesting and understandable way. The *kela tips* are customer-oriented and work on the basis of headlines that catch attention in social media.

Therefore, the vocabulary, the language (especially in the case of foreign workers or minorities), and the way of presenting the information should always be adapted to the audience, while ensuring consistency in the content (even if 'packaged' in different ways). For instance, in Portugal the social security institute prepares practical guides for certain groups of workers or certain activities (e.g. domestic workers) that present some specificities in relation to social security. Targeted information campaigns (as well as inspections) can also be intended for specific industries that are likely to experience a higher number of undeclared work, such as construction or international transport sector (e.g. in Brazil, Portugal).

Lithuania's 'cherry envelopes' example, shows how to transmit information to individuals that might be a risk of having low contributions for pensions.

Example: 'Cherry envelopes' in Lithuania

The 'cherry envelopes' are an information campaign which is part of a transparency plan launched by the State Social Insurance Fund Board under the Ministry of Social Security and Labour. The transparency plan also includes some additional elements to the online personal account for citizens, such as information on the earned income and pension contributions. Moreover, official salaries of companies (with more than three employees) were published on an online portal.

The main goals of the campaign 'cherry envelope' is to increase the awareness of citizens and the understanding of the link between the pensions, declared income and contributions.

In May 2017, 141,337 'cherry envelopes' (paper envelopes) were sent to all employees with employment contracts, who earned less than the minimum wage in 2016 and therefore did not have enough contributions for a full pension amount during that year.

In the four months after sending the envelopes, the wages of envelope receivers increased by 55% resulting also in a higher amount of contributions to the social security fund, namely an increase by EUR 17 million.

In October 2017, approximately 100,000 electronic (i.e. sent via e-mail or persona account for citizens) 'cherry envelopes' were sent to all self-employed persons that earned less than the minimum contribution for pensions in 2016.

The State Social Insurance Fund Board is planning to continue sending 'cherry envelopes' in 2021. These will include personalised information about declared wages and contributions to the social security system, types of social security in which the person is covered, contribution years and information about pension accumulation.

Other Member States as well (e.g. Czechia, the Netherlands, Portugal, Finland, Sweden) regularly send citizens (or have sent in the past) statements summarising accumulated national pension rights. This is considered a good approach to raise the awareness of the individuals and to transmit information to the worker or self-employed when it is still possible to take action and ensure a wider protection.

3.4 Working with small and medium-sized enterprises

As complying to administrative requirements can have high cost, social protection procedures should be made as simple as possible for micro, small and medium-sized enterprises, which might not have the necessary means (i.e. to pay an account or a tax consultant). Moreover, reducing the number of exceptions and special conditions can help to slim down the administrative burden for these businesses.

For instance, in Estonia a natural person can open a business account in a bank, enabling informal workers, as well as freelancers, to easily declare and track their income¹¹. This is an interesting example of how thresholds of procedures can be lowered and small enterprises can be incentivised to declare their work.

Another element that can help small and medium enterprises is the improvement of communication and synergies between different systems, requesting the provision of data and information only once. For example, in Denmark all administrative procedures for small and medium-sized businesses have been transferred online and information are reused across different social protection branches and systems.

Moreover, new regulations should be consulted with social partners, in order to consider the expectations and requirements of micro, small and medium-sized enterprises, instead of creating an additional burden.

Particular attention should be paid to provide targeted information to small and medium enterprises, to better guide them through the procedures and requirements they need to comply with. The availability of one-stop-shops and employer services, where it is possible to obtain multiple services and information in one place, can also play an important role.

4 Conclusion

Self-employed and non-standard workers (and generally people who combine different work activities or switch from standard work to self-employment) risk gaps in entitlements to social protection and often face complex social protections arrangements that are not targeted to their needs. In many cases, this is combined with insufficient information or knowledge about the social protection system and administrative complexities when moving from one scheme to another. In addition, if entitlements are built on several activities, often anti-cumulation rules apply regulating a (maximum) level for joint entitlement to benefits. Whilst cumulation rules aim for financial sustainability of the scheme, there are issues around distinguishing

¹¹ See also: 3rd Mutual Learning Workshop on Access to Social Protection for non-standard workers and self-employed: Adequate coverage. Accessed at: <https://ec.europa.eu/social/BlobServlet?docId=22956&langId=en> (13.10.2020).

between the main and side activities and when to consider certain side activities as exempt from contributions.

In order to improve the preservation, accumulation and transfer of entitlements, universal social protection schemes can prevent the issues outlined above. If coverage is not universal in all schemes, social protection schemes can start considering income from all activity, no matter what the employment status is. When different schemes exist, it is important to coordinate internally to outline and capture individual rights and to make the management of the different schemes simple, for example by a single access point. Here, personal accounts or one social security number make it possible to attach acquired rights to the individual, rather than to the work status or a life event.

Transparency in social protection entails different dimensions. Firstly, access to social protection needs to be based on clear and relevant legislation that ensures access for all income groups. Rules in legislation need to be applied and a proper system of judicial protection needs to guarantee the protection of these rights.

Targeted information policies on social protection need to be intensified across Member States, including outreach to self-employed and people in non-standard work. A proactive approaches to target certain groups (e.g. those at risk of not having sufficient coverage or entitlements, self-employed, young people or people at certain life events such as before retirement) is important. When interacting, a simple, accessible, coherent language and multiple communication channels (online and in person) can contribute to a better outreach. Here, the coordination of IT systems can also provide more personalised information and contribute to increased transparency on different entitlements.

Moreover, long-term communication increases awareness, for example via wider campaigns or an integration of social protection in the school curriculum, in order to engrain the principles of social security in society and to build trust in its administration among citizens.

