



European Foundation
for the Improvement
of Living and Working
Conditions

The tripartite EU Agency providing knowledge
to assist in the development of better social,
employment and work-related policies

Eurofound study on social protection for the self-employed

Main findings

Mutual learning workshop, Brussels, 5-6 February 2024

Tina Weber

Content

- Why broaden access to social protection for self-employed?
- Clarification of self-employed/employed status
- Impact of income shocks for employees and self-employed – lessons from the pandemic
- Developments in access to sickness, accident at work and occupational diseases insurance for self-employed
- Conclusions

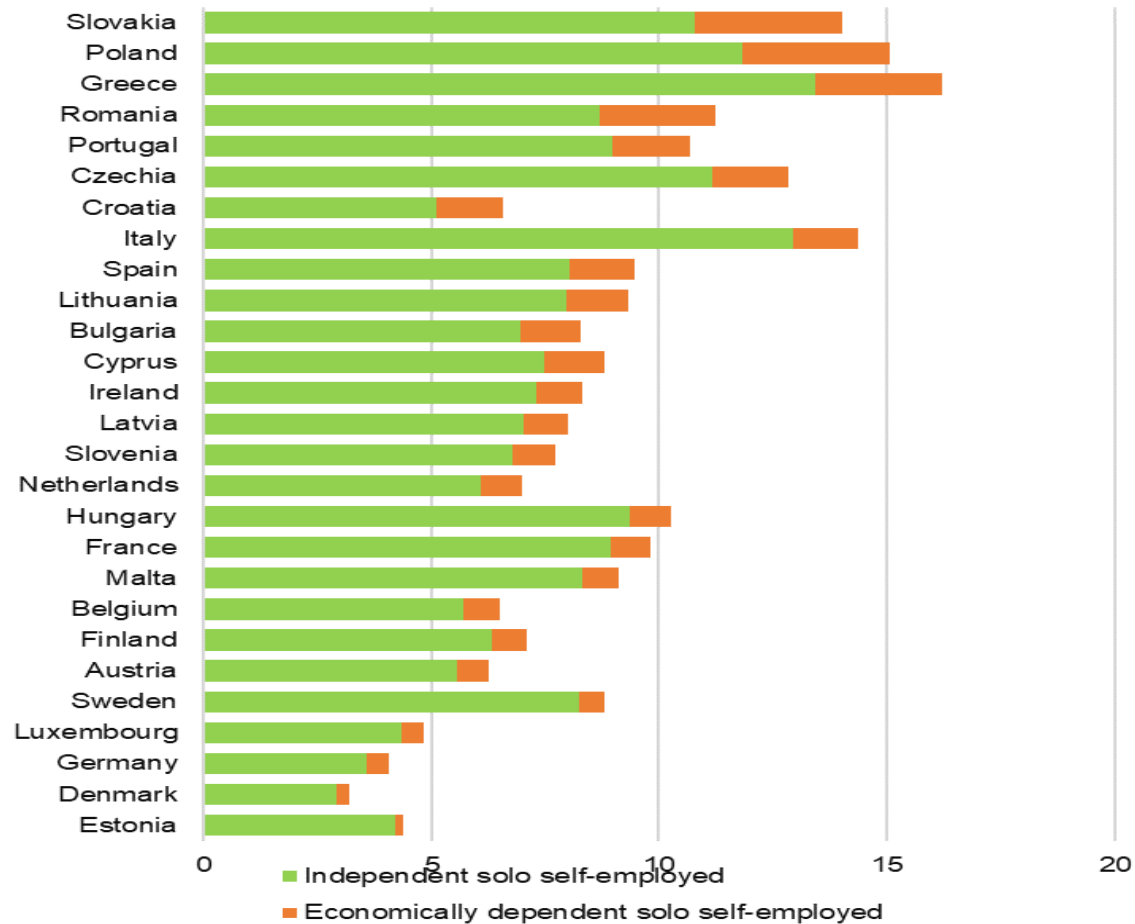
Access to social protection

- Blurring of boundaries between employment and self-employment

		Employees	Self-employed with employees	Independent solo self-employed	Economically dependent solo self-employed
Autonomy	Ability to choose or change methods of work	48	63	61	47
	Ability to choose order of tasks	53	68	66	45
	Ability to choose speed and rate of work	50	60	63	51
Degree of influence over important decisions	High	56	92	85	59
	Intermediate	24	5	8	21
	Low	20	2	6	21
Working time arrangements	Arranging an hours or two off (easy)	32	38	41	32

Distribution of economically dependent as share of solo self-employed, % of entire workforce

(Source: European Working Conditions Telephone Survey, 2021)



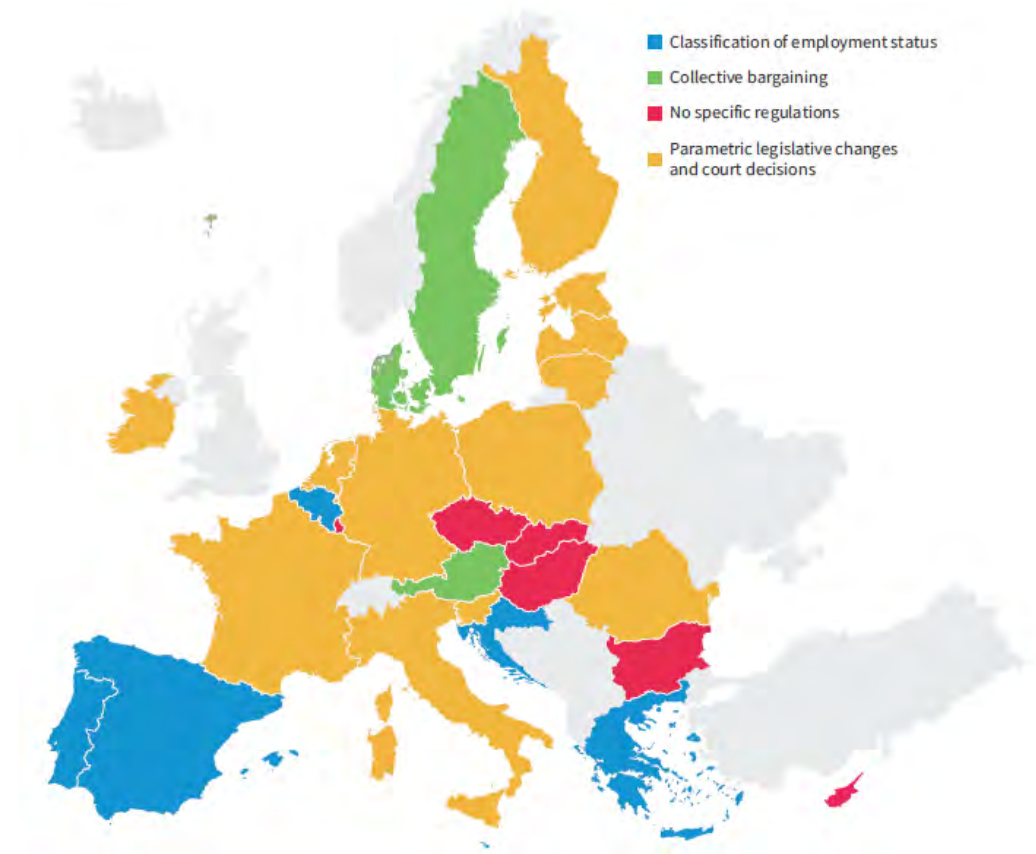
The following questions from the EWCTS 2021 were used to characterise situations of economic dependence among the self-employed:

Regarding your business, do you ...

- have the authority to hire or dismiss employees?
- generally have more than one client or customer?
- make the most important decisions on how the business is run?

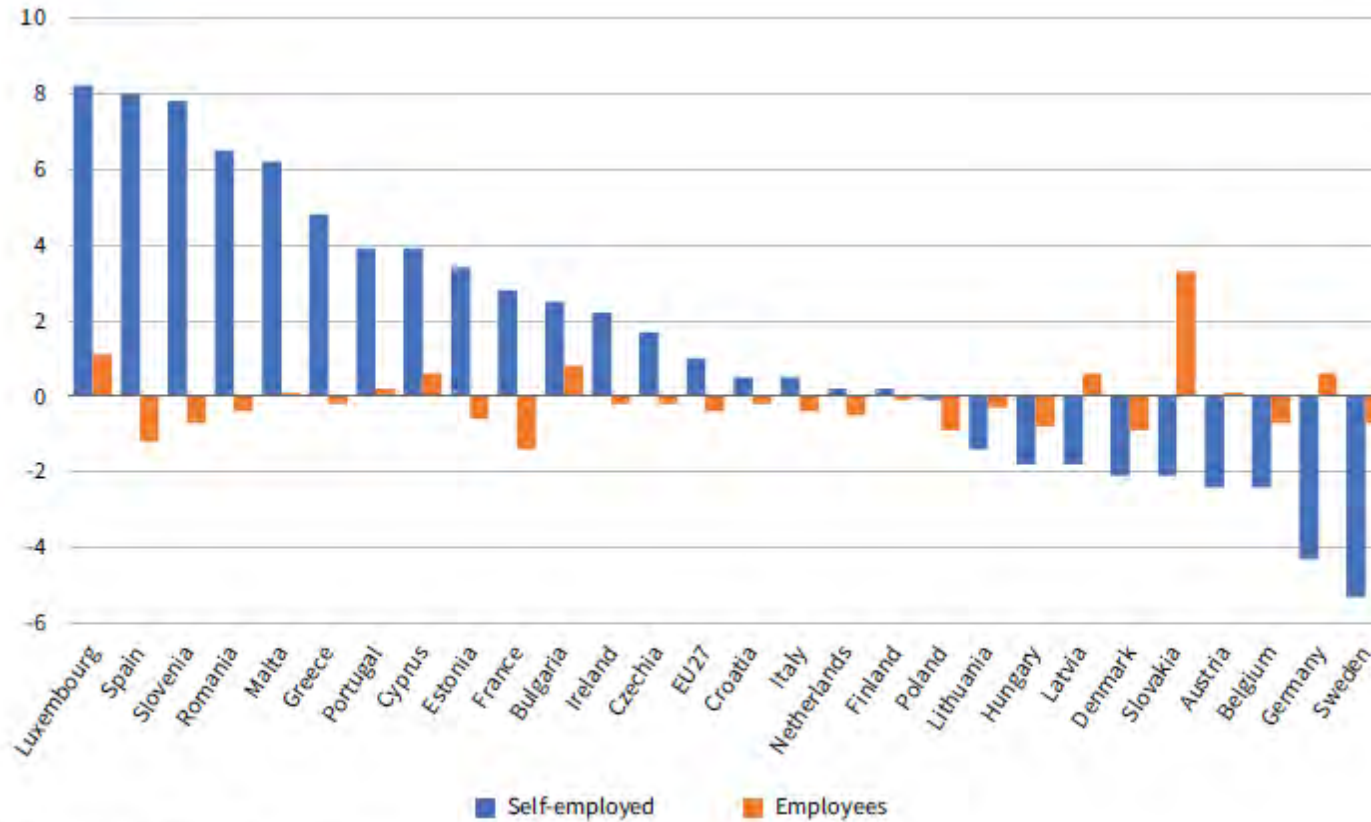
Access to social insurance benefits through clarification of self-employed/employed status – focus on platform work

- Legislation
 - E.g. Italy, Netherlands, Portugal, Spain
- Court cases
 - E.g. Cyprus, Greece
- Specific provisions pertaining to platform workers
 - Court cases
 - Legislation (including ‘third worker’ category)
 - Collective bargaining



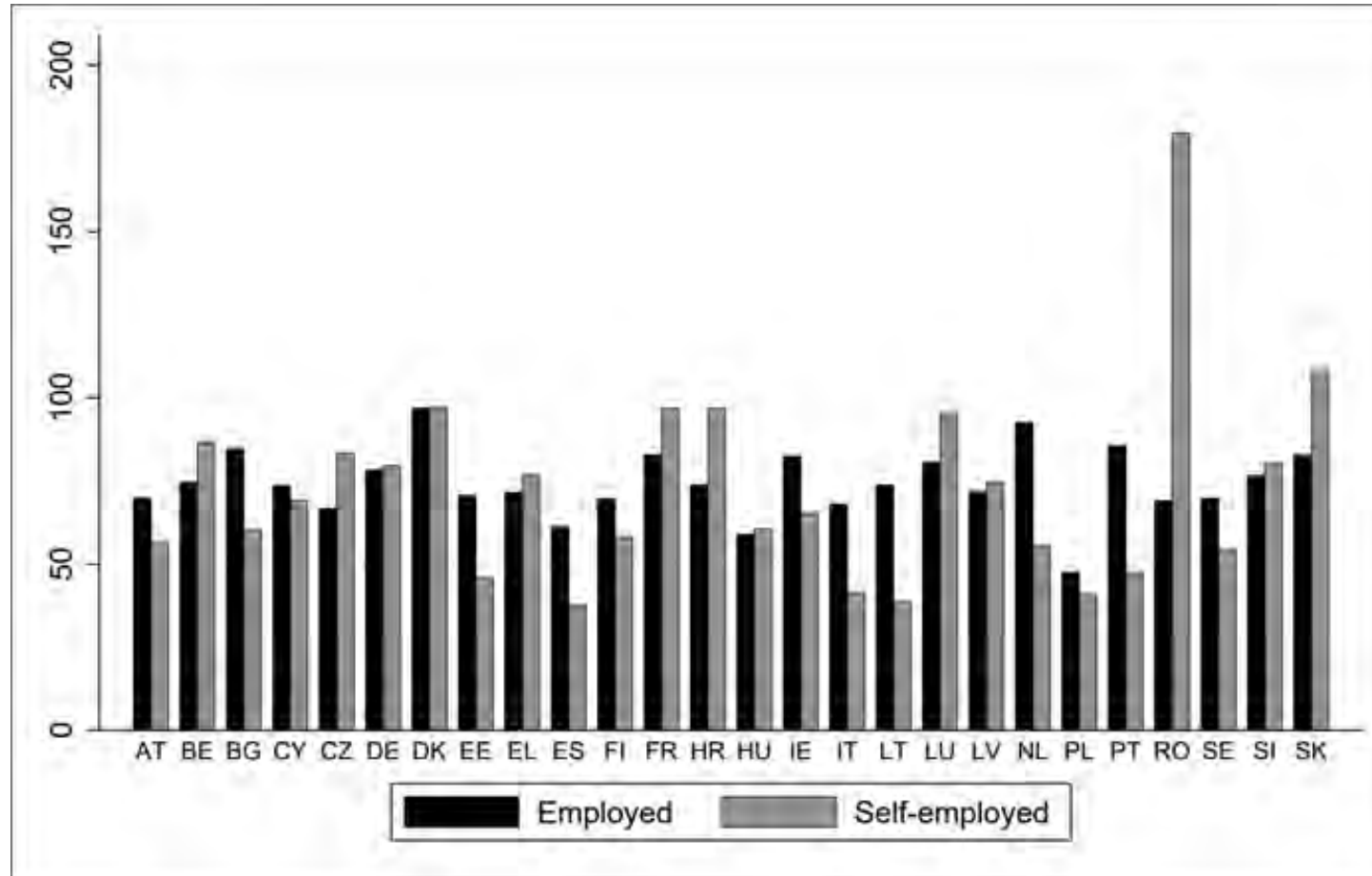
At risk of poverty rates after social transfers among self-employed and employees

(change in pp between 2019 and 2021, Source: EU SILC, 2020 and 2022 published data)

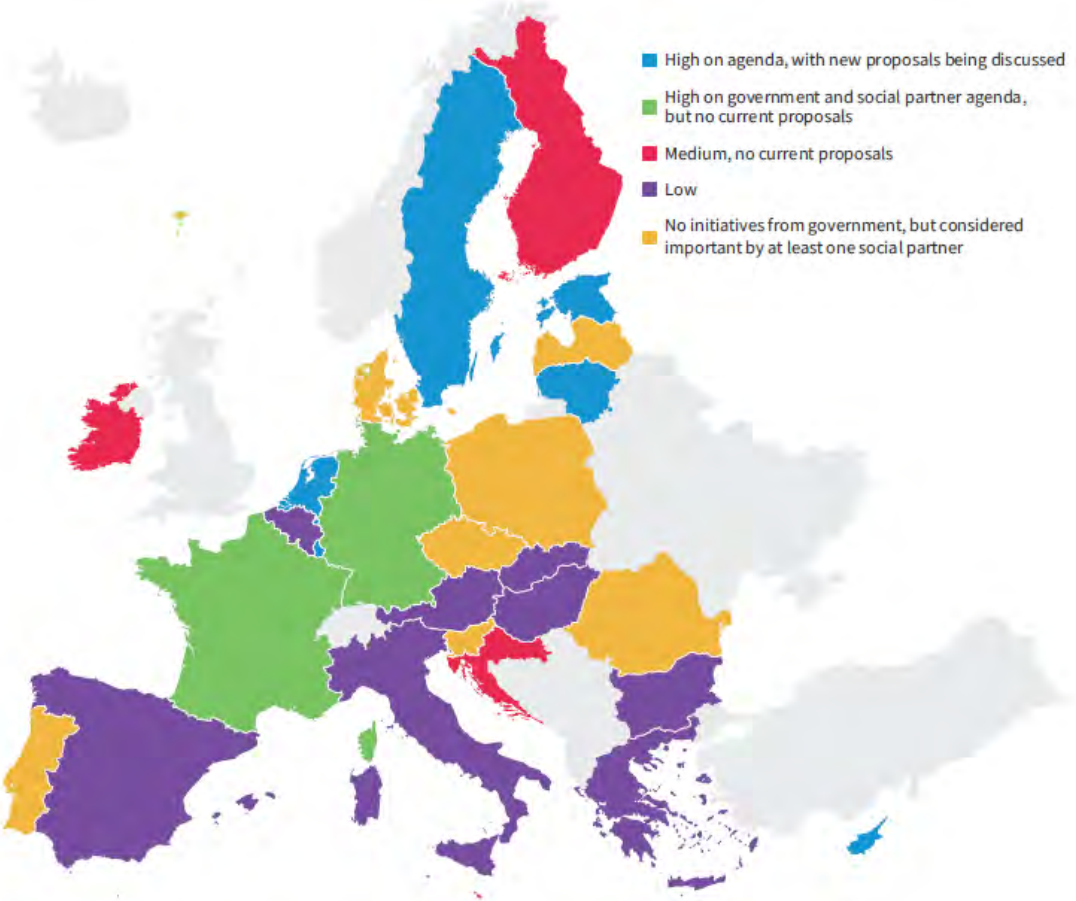


Note: At-risk-of-poverty rates were based on annual income in the previous year.
 Source: Eurostat, data accessed July 2023

Income stabilising coefficient for employees and self-employed in EU Member States



Importance of improvement of social protection for self-employed in the policy debate (Source: Network of Eurofound Correspondents)



Access to sickness cash benefits for self-employed

(Source: MISSOC and Network of Eurofound Correspondents)

	Compulsory	Voluntary	Compulsory for some, voluntary for others	No scheme
Countries	AT (none for farmers), BE, CY, DK, EE, EL (for some professions), FI, HR, HU, LT (except for those working under business certificate), LU, PL, PT, RO, SK, SI, SE	BG, CZ, NL	ES, FR, DE, LV, MT	DE (for some categories), EL (for some professions) E (voluntary opt in for fishers), IT (only compulsory for newly self-employed)

Recent and proposed changes in access to sickness cash benefits

- Portugal cut waiting period for self-employed from 30 to 10 days in 2018, but remain different from employees
- France extended access sickness benefit to additional liberal professions and those previously members of other social insurance schemes
- Cyprus plans to extend sickness benefit to self-employed
- Estonia plans extension of universal healthcare

Access to accident at work insurance for self-employed

(Source: MISSOC and Network of Eurofound Correspondents)

	Compulsory	Voluntary	Compulsory for some, voluntary for others	No scheme
Countries	AT, HR, HU, IT (but none for liberal professions), LU, PL, PT, SI, SE		ES, FI, FR, DE, MT	BE (but coverage through invalidity insurance), BG, CY, CZ, EE, EL (except for hazardous professions), IE, LT, LV, NL, RO, SK

For more information

- [Self-employment in the EU: Job quality and developments in social protection | European Foundation for the Improvement of Living and Working Conditions \(europa.eu\)](#)
- [Social protection 2.0 - Unemployment and minimum income schemes | European Foundation for the Improvement of Living and Working Conditions \(europa.eu\)](#)
- [Exploring self-employment in the European Union | European Foundation for the Improvement of Living and Working Conditions \(europa.eu\)](#)

