



# Access to social protection for workers and self-employed

## *Monitoring access : state of play and challenges*



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*Mutual learning event : Data, indicators and  
monitoring systems - November 2024*

For:  
all workers &  
the self-employed

Scope/Branches:

- Unemployment benefits
- Sickness and healthcare benefits
- Maternity and paternity benefits
- Invalidity benefits
- Old-age and survivor benefits
- Benefits in respect of accidents at work and occupational diseases

**4 dimensions:**

**Council  
Recommendation  
on Access  
to Social Protection**

*(adopted in  
November 2019)*

**Formal  
Coverage**

**Workers:**

- mandatory basis
- all branches

**Self-employed:**

- min. voluntary basis

**Effective  
coverage**

**Entitlements and  
contributions:**

- rules that do not  
prevent access

**Entitlements:**

- preserved,  
accumulated and/ or  
transferable

**Adequacy**

**Benefits:**

- sufficient and timely

**Contributions:**

- proportionate

**Exemptions, reductions:**

- regardless of status

**Transparency**

**Schemes' rules:**

- transparent
- administrative  
simplification (esp.  
SMEs)

**General and indiv.  
information:**

- up-to-date, clear, free

# Monitoring the implementation of the Recommendation

Recommendation adopted by the Council in November 2019 ...to implement principle 12 of the European Pillar of Social Rights

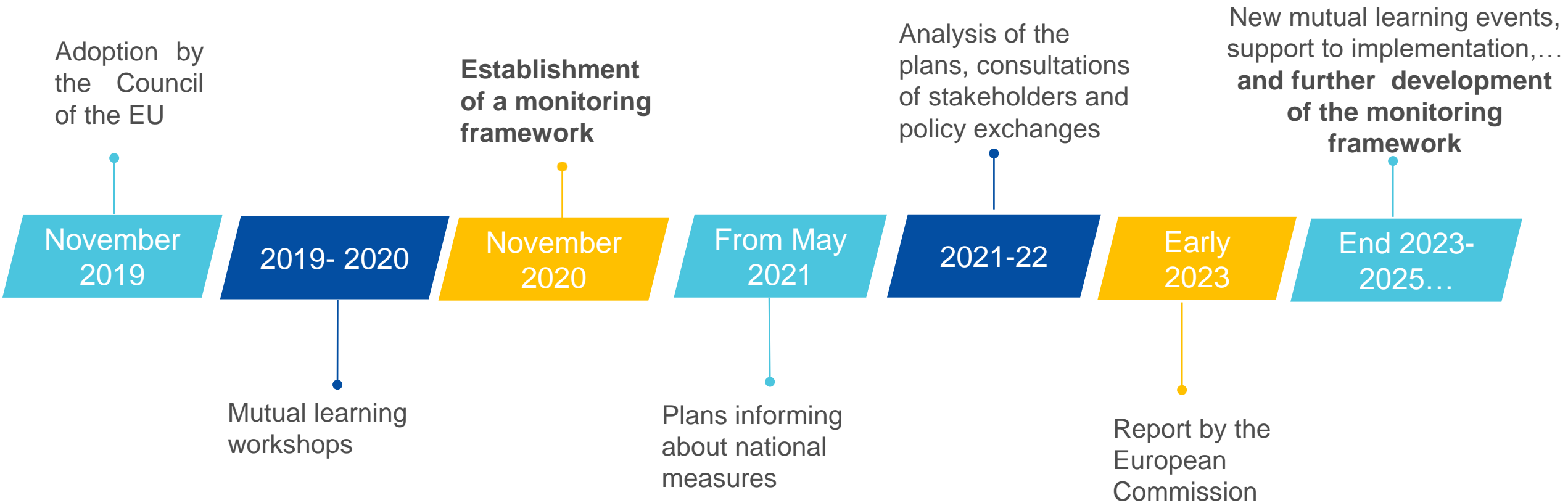
Member States were recommended to:

*implement the principles set out in this Recommendation as soon as possible and [to] **submit a plan by 15 May 2021***

Social Protection Committee endorsed in November 2020 **guidance** for the preparation of the National plans

Commission **reviewed the implementation** of the Council Recommendation and adopted a Report to the Council in January 2023

# Implementation of the Recommendation



# Main commitments as regards **monitoring** in the Council Recommendation

17. MSs and the COM should:

jointly work on improving the scope and relevance of the **collection of data at Union level on the labour force and access to social protection**

with a view to informing policymaking on social protection in relation to new forms of work.



**1. EU data on labour force and social protection**

(cont.) MSs recommended to:

collect and publish, where possible, **reliable national statistics on access to the various forms of social protection**, for example broken down by labour market status (self-employed/employee), type of employment relationship (temporary or permanent, part-time or full-time, new forms of work or standard employment), gender and age, by 15 November 2021



**2. National statistics on access to social protection**

18. By 15 November 2020, the COM should, jointly with the SPC:

establish a **monitoring framework and develop agreed common quantitative and qualitative indicators** to assess the implementation of this Recommendation, enabling its review.



**3. EU Monitoring framework**

# Developments in EU data on labour force and social protection

New variables in the Labour force survey since 2021 – e.g. economically dependent self-employed

Forthcoming LFS module on Digital Platform employment

New International Classification of Status in Employment (ICSE 2018)

EU-SILC – 2024 module on access to services (with variables on access to social protection)

ESSPROS – development of data on (number of characteristics of) beneficiaries

Make full use of LFS and EU-SILC data to measure non-standard forms of employment and occurrence of risks

# National statistics on access to social protection

Survey in 2021 in the Indicators Group of the SPC

Most responding countries have administrative data – while survey data play a limited role

Relevant information: data about affiliation (insured persons, contributions to mand. or vol. schemes), or about number of employees and self-emp, etc

Data often broken down by gender, age and type of empl. relationship – ...less often by working time, type of contract or “new forms”.

Challenges of lack of data in registers, risk of double counting and/or measurement unit, diverse definitions used

Overall conclusion: rich data but not necessarily made public or used in policy making – and some methodological issues

# EU Monitoring framework on access to social protection (1)

Version 0 endorsed in 2020 includes performance indicators, policy levers and context indicators

Further improvements and developments needed → on-going work with the Indicators group of the SPC

Combining EU with national sources of information...

...and combining full use of existing data... with further developing data collection and methodologies



# EU Monitoring framework on access to social protection (2)

Version 0 – endorsed in 2020, with all indicators + areas to develop



2021 update: formal coverage, effective coverage and adequacy, policy levers (rules, based on MISSOC)

2022 update: formal coverage, effective coverage and adequacy, labour market context indicators

2023 update: formal coverage, effective coverage and adequacy, policy levers (rules, based on MISSOC), reforms 2021-2023

# Formal coverage: main results of last update:

- **15 Member States** have formal coverage gaps for at least one group of **non-standard workers** in at least **one branch** of social protection that fall under the scope of the Recommendation.
  - Branches most concerned by 'lack of access': **unemployment, sickness, maternity benefits**.
  - in **13 Member States**, access to **at least one** social protection branch is **voluntary**. Typical examples relate to access through **opt-in systems** in AT, PL, PT, RO and SK.
- **18 Member States** have formal coverage gaps for at least one group of **self-employed** in **one branch** of social protection or more.
  - Branches most concerned by 'lack of access' are: **unemployment benefits (13), followed by benefits in respect of accidents at work and occupational diseases (10)**
  - **Voluntary coverage** for the self-employed is accessible in **18 Member States** mostly through **opt-in** systems. The most common branches with voluntary access to social security schemes are: **sickness benefits (13), old-age and survivors' benefit (9) and maternity benefits (9)**.

# Formal coverage in 2023: take-up rates

Take-up rates of voluntary schemes (2021-2023), some examples:

Categories	Branch	Take up rate
Non-standard	Healthcare	AT: 66.9%;
	Old-age	AT: 27.0%; DE: 20.9%
	Invalidity	AT: 27.0%;
	Sickness, maternity, paternity	SK: 0%; PL: 39%
	Unemployment	AT: 0.5%; FI*: 10-15%; SK: 1.2%
Self-employed	Old-age	DE: 10.0%; BE*: 56.8; SK: 43.3%; ES:90.2%
	Sickness	BG: 60.5%; CZ: 13.4%; LT: 0%; NL: 1.4%; PL: 82%
	Maternity	BG: 60.5%; LT: 0%; SK: 43.3%; PL: 82%
	Paternity	BG: 60.5%; PL: 82%
	Accidents/occup. Diseases	DE: 12.6%; FI: <50%
	Invalidity	NL : 1.4%; SK: 43.3%;

\* Voluntary schemes on top of mandatory

# Lack of formal coverage

**Aggregating available data in EU Member States to derive lower-bound estimates of the size of the groups not covered**

Social protection branch	Workers	Self-employed
Unemployment benefits	6.6 million (based on data for 11 MS out of 13 MS with a lack of coverage)	15 million (based on data for 12 MS out of 13 MS with a lack of coverage)
Healthcare benefits	-	-
Sickness benefits	535,000 (based on data for 8 MS out of 10 with a lack of coverage)	5.1 million (based on data for 3 MS out of 3 with a lack of coverage)
Maternity benefits	518,000 (based on data for 5 MS out of 7 with a lack of coverage)	-
Paternity benefits	2,600 (based on data for 2 MS out of 4 MS with a lack of coverage)	2 million (based on data for 3 MS out of 3 with a lack of coverage)
Benefits in respect of accidents at work and occupational diseases	173,000 (based on data for 3 MS out of 5 with a lack of coverage)	4.4 million (for 9 MS out of 9 with a lack of coverage)
Old-age benefits and survivors' benefits	353,000 (based on data for 4 MS out of 4 with a lack of coverage)	-
Invalidity benefits	351,000 (based on data for 4 MS out of 6 with a lack of coverage)	-

*Note: data at national level not based on similar definitions, sources and reporting period.*

# Formal coverage *Source :data collection among SPC-ISG delegates*

**Table 1.1: Lack of formal coverage to social security for people in non-standard employment, by types of employment**

Social branch	protection	Casual workers or simplified, short-term fixed contract	Seasonal workers	Apprentices or trainees	National specificities
Unemployment benefits		PT, RO	LV <sup>k</sup> , PT, RO	EL <sup>h</sup> , FR <sup>h</sup> , IT <sup>h</sup> , NL, PL <sup>h</sup>	AT <sup>a</sup> , CZ <sup>b</sup> , DE <sup>c</sup> , PL <sup>d</sup> , PT <sup>f</sup>
Healthcare benefits		-	-	-	CZ <sup>b</sup> , LU <sup>j</sup>
Sickness benefits		HU <sup>g</sup> , PT, RO	HU, LV <sup>k</sup> , PT, RO	DK <sup>h</sup> , EL <sup>h</sup> , HU <sup>h</sup> , PL <sup>h</sup>	CZ <sup>b</sup> , LU <sup>j</sup> , PL <sup>d</sup> , SI <sup>d</sup>
Maternity benefits		PT, RO	LV <sup>k</sup> , PT, RO	EL <sup>h</sup> , HU <sup>h</sup> , IT <sup>h</sup>	CZ <sup>b</sup> , LU <sup>j</sup>
Paternity benefits		PT	LV <sup>k</sup> , PT	PL <sup>h</sup>	CZ <sup>b</sup> , PL <sup>d</sup>
Benefits in respect of accidents at work and occupational diseases		PT, RO	LV <sup>k</sup> , PT, RO	PL <sup>h</sup>	PL <sup>d</sup>
Old-age benefits and survivors' benefits		-	-	EL <sup>h</sup> , HU <sup>h</sup> , IT <sup>h</sup>	CZ <sup>b</sup> , LU <sup>j</sup> , PL <sup>i</sup>
Invalidity benefits		HU <sup>g</sup>	HU, LV <sup>k</sup>	NL	CZ <sup>b</sup> , LU <sup>j</sup> , PL <sup>i</sup>

Note:

a) If income below a certain threshold; b) agreement to perform a job and income below a certain threshold; c) mini-jobbers; d) civil law contracts (for Poland, gaps mostly apply to the small category of 'contract for specific work', see below) ; e) employees on "work agreement" with irregular income; f) domestic workers; g) simplified, fixed-term employment contract; h) trainees only; i) farmer's helpers; j) occasional work activities; k) seasonal workers in agriculture operating under special tax regime (PIT).

For Greece and France, the 'trainee' category only refers to students completing a traineeship as part of their studies; all other trainees and apprentices are covered. In France, trainees have access to sickness and maternity benefits if it is a paid

**Table 1.5: Quantitative data regarding lack of formal coverage by social security for non-standard workers and the self-employed**

MS	Category	Subcategory	Branch	Situation	Size of the group not covered	Overall size of the group (of workers or self-employed)	Non-coverage rate	Reference date
AT	Non-standard workers	marginal workers (below a certain income threshold)	Unemployment	Not covered	169,500	3,948,400	4.3%	Dec 2021
BE	Self-employed	-	Accidents at work, occupational diseases	Not formally covered but indirectly covered by mandatory social insurance for sickness and work incapacity benefit	795,282	795,282	100%	Dec 2022
		In main profession	Unemployment	Not formally covered for unemployment but potentially covered by "bridging right" (lump sum benefit)	795,282	795,282	100%	Dec 2022
		Former employees	Unemployment	Recipients of benefits under "right to return" condition	1,294 (take-up)	-	-	June 2023
BG	Self-employed	-	Unemployment, accidents at work, occupational diseases	Not covered	251,050	251,050	100%	Sept 2023
CY	Self-employed	-	Unemployment, accidents at work, occupational	Not covered	41,454	41,454	100%	Oct 2021

## Gaps include:

**Legal situation:** possible lack of consistency and under-reporting; lack of details about some sub-groups; whether to take into account / report residence-based schemes

**Quantification:** no estimation of coverage rate for 1/3 of the gaps (55% for take up rate of voluntary schemes); comparability issues (national definitions, unit of measurement)

## Plan for future improvement:

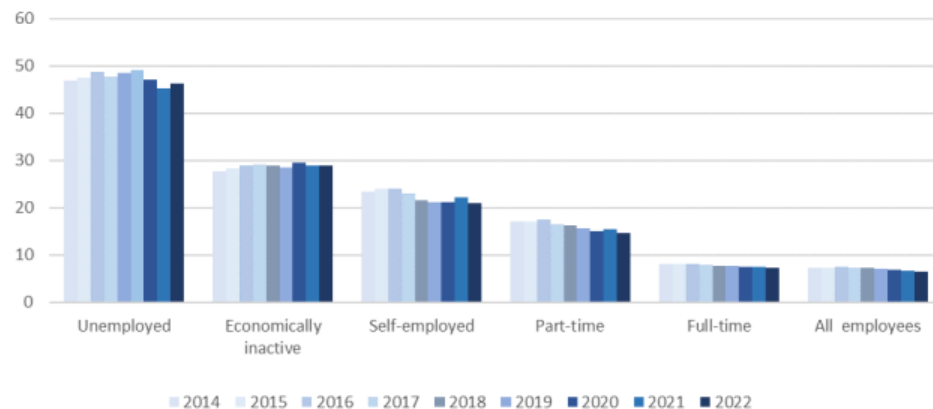
- New data collection early 2025 with improved guidance and questionnaire
- Building on MISSOC (following on-going comparative review and adapting guidelines)
- Support to Member States for collecting and comparing quantitative data
- Complementing with additional research

# Effective coverage and adequacy, source: EU-SILC and EU-LFS

**Table 2.3: Share of working-age population receiving any benefit among people (16-64) at-risk-of-poverty before social transfers, by most frequent activity status in income reference year, 2022 (%)**

	Employee all-kind	Full-time (employee or self-employed)	Part-time (employee or self-employed)	Self-employed	Unemployed	Economically inactive (other than retired)
<b>EU27</b>	<b>35.6</b>	<b>28.6</b>	<b>36.1</b>	<b>16.5</b>	<b>54.2</b>	<b>39.5</b>
AT	33.3	28.5	32.3	11.6	84.8	37.0
BE	66.5	59.4	70.0	50.3	89.0	55.6
BG	46.3	45.4	29.8	20.5	25.4	30.5
CY	26.7	23.8	25.5	5.6 <sup>u</sup>	22.6	29.8
CZ	39.3	32.0	62.2 <sup>u</sup>	17.0	33.4	42.4
DE	27.4	22.1	31.5	14.5	99.6	42.8
DK	59.4	48.7	67.4	34.2	89.1	84.5
EE	59.8	53.7	66.2	40.8	58.4	58.9
EL	6.1	2.2	8.8	0.7	13.6	14.7
ES	44.7	44.8	41.8	43.3	49.8	40.4
FI	61.3	42.8	86.5	48.8	96.0	82.5
FR	34.3	31.1	33.2	22.4	58.8	43.0
HR	10.7	9.2	9.6 <sup>u</sup>	1.6	13.6	19.9

**Figure 2.5: At-risk-of-poverty rate after social transfers, by most frequent activity status in income reference year (16-64), EU-27, 2014-2022 (%)**



Source: Eurostat, EU-SILC.  
Note: Economically inactive group excludes retired persons.

## Gaps include:

- Most indicators do not measure receipt of benefits or poverty when a risk materializes
- Focus on poverty rather than maintenance of standard of living or appropriate income replacement
- Difficulty to link receipt of social benefits in EU-SILC to specific branches

## Plan for future improvement include:

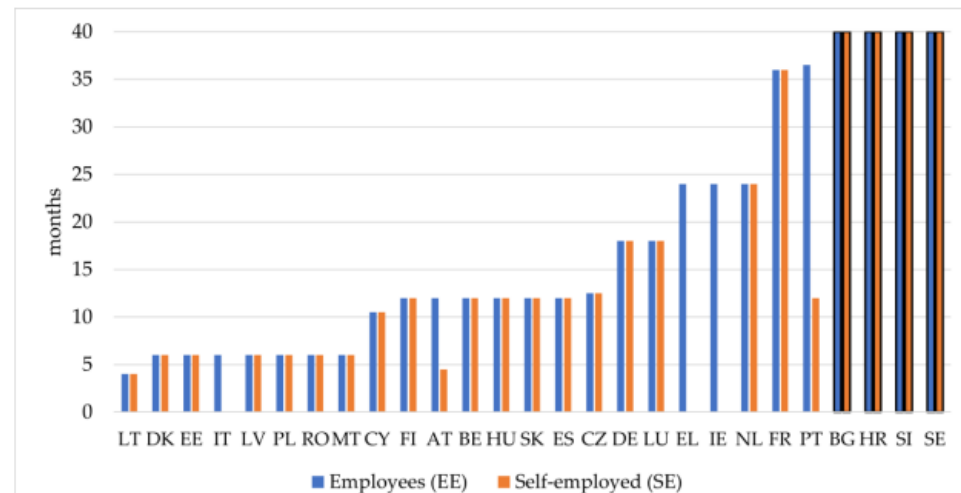
- Testing the use of longitudinal data from EU-SILC (and EU-LFS, tbc)
- Further use national data (and intl databases) about receipt of benefits
- Develop data and indicators based on hypothetical households and situations (using EUROMOD-HHoT)

# Policy levers (Rules governing entitlements and contributions) – source: MISSOC

**Table 3.9. Eligibility requirements for employees (in months)**

COUNTRY	Months of contributions	Within time period (in months)	Notes
IT	3	48	There are two unemployment benefit schemes: NASpl (for employees): 13 weeks within 48 months; Dis-Coll (para-subordinate workers): 1 month during the year of dismissal.
EL	4	14	Or 7m in 24m; for first time claimants: an additional requirement of 2.6 months in the 24 previous months.
FR	6	24	130 days or 910 hours within last 24 months. For those aged 53 or over: within last 36 months.
CY	6		
FI	6	28	And minimum 18 hours each week. For earnings-related unemployment allowance: same conditions apply.

**Figure 3.4. Maximum duration of sickness benefits for employees and the self-employed (in months)**



## Gaps include:

- Issue of variations across national systems and ensuring comparability
- Interpretation and presentation of the results

## Plan for future improvement:

- Clarifying interpretation via explanatory notes



# EU Monitoring framework : Other areas where further development is needed

Better understanding  
the eco. and soc.  
situation of self-  
employed

Healthcare coverage  
and corresponding  
adequacy

Contributions

Transparency (and  
simplification)



# Forthcoming policy developments regarding access to social protection

Review of the **European Pillar of Social Rights Action Plan** (2025) and new initiatives in the social area

**Mutual learning events** on access to social protection:  
- 20-21 Feb 2025 re coverage for vulnerable groups of workers  
- April /May 2025 on artists

Release of ESPAN report on **domestic workers** (including access to social protection)

Research by Eurofound on **digitalisation** in social protection systems