



# Mutual learning workshop on 'Access to Social Protection for vulnerable groups workers'

Brussels, Belgium, 20-21 February 2025

Thematic Discussion Paper 1

Access of non-standard workers and self-  
employed to the unemployment insurance'

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# 1. Introduction

## Changing world of work

Over the last decades technological innovations leading to automation and digitalisation, changes in production methods and changing international division of labour have had an impact on employment relations and the organisation of work. Increased productivity and economic development have come along with structural changes in the labour market. New forms of work, such as platform work, have emerged. Flexibility in the labour market has increased and various types of (solo) self-employment, disguised self-employment, as well as different forms of special work contracts, and short employment tenures have given concern to the vulnerability and social protection of these workers. The boundaries between dependent employment and self-employment have become blurred, prompting discussions on the need to regulate new forms of work and ensure access to social protection to all.

Main forms on non-standard employment include **temporary contracts** (in particular those of short duration are problematic as they may not give sufficient necessary contribution period), small **part-time contracts** (such as mini-jobs<sup>1</sup> in Germany and marginal employment in Austria), **seasonal workers**, **casual work**, and various types of **specific contracts** (with large variations across countries, see Council Recommendation 2019, Eurofound 2023, European Commission 2024, SPC and EC 2023, for estimates of the size of these different groups). Some specific sectors such as **domestic work** may also be affected (ESPAN 2024).

**Digital labour platforms** represent an increasingly important part of the EU economy with 28 million workers engaged in some platform work in the EU, most of them under self-employed status. Many of these people are considered to be genuinely self-employed, while 5.5 million were estimated to be incorrectly classified as self-employed (European Commission, 2021). More than half of the people working through platforms earn less than the minimum wage, highlighting the vulnerability of many of the platform workers (European Commission, 2024).

**Bogus self-employment** is also prevalent in traditional economic sectors. In 2023, the share of the self-employed in total employment was around 13.3 % (compared to 14.8 % in 2010) and it varied significantly across Member States, approaching or exceeding 20 % in Italy and Greece while remaining below 8 % in Germany and Denmark. Own-account workers made up the largest portion (approximately 70 %) of self-employed in the EU (European Commission 2024). Analysing Labour Force Survey data shows that the self-employed possessing the characteristics of dependent self-employment account for 4 % of total self-employed. Characteristics of dependent self-employment include economic dependency as well as organisational dependency (ELA 2023).

The move away from traditional forms of employment poses risks for both the individual and society, as existing social protection systems, modelled after traditional career paths of a single full-time and permanent contract for a single employer, may no longer be adequate to protect workers and their families against economic shocks, and labour market volatility (Gassmann and Martorano, 2019). Another issue is the risk of underinvesting in skills development in the case of flexible and insecure employment relations. Coverage gaps in the social protection system, including in the unemployment schemes, have raised the question on how to shape social protection, including the unemployment benefit schemes to increase coverage and make them future-proof for an increasingly flexible labour market (OECD 2018, Immervoll et al. 2021).

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<sup>1</sup> Defined by a monthly maximum income allowing for specific social protection contributions, excluding unemployment.

## The Council Recommendations on social protection

In November 2019, the Council adopted the Recommendation on access to social protection for workers and the self-employed<sup>2</sup> (hereafter the Council Recommendation) for seven social protection branches including unemployment benefits, healthcare, sickness benefits, maternity and paternity benefits, invalidity benefits, old-age and survivors' benefits, benefits in respect of accidents at work and occupational diseases. The motivation for the Council Recommendations was the persistence of gaps in formal coverage<sup>3</sup> in the social protection system for non-standard workers and the self-employed.

The Council Recommendation encourages Member States to provide access to all workers (including non-standard workers) and self-employed to social security schemes, to take measures to allow them to effectively build up and take up adequate social benefits as members of a scheme and facilitate the transfer of benefits between schemes; as well as to increase transparency regarding social security systems and rights and promote simplification (see Box 1).

### **Box 1. The four dimensions of the Council Recommendation on access to social protection**

#### **Formal coverage**

To close formal coverage gaps, "Member States are recommended to ensure access to adequate social protection for all workers and self-employed persons in respect of all branches mentioned .... of this Recommendation. In light of national circumstances, it is recommended to achieve this objective by improving the formal coverage and extending it to:

- (a) all workers, regardless of the type of employment relationship, on a mandatory basis;
- (b) the self-employed, at least on a voluntary basis and where appropriate on a mandatory basis." (Art. 8)

#### **Effective coverage**

"Member States are recommended to ensure effective coverage for all workers, regardless of the type of employment relationship, and for the self-employed, under the conditions set out in point 8, while also preserving the sustainability of the system and implementing safeguards to avoid abuse. To that end:

- (a) rules governing contributions (e.g. qualifying periods, minimum working periods) and entitlements (e.g. waiting periods, calculation rules and duration of benefits) should not prevent individuals from accruing or accessing benefits because of their type of employment relationship or labour market status;

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<sup>2</sup> Council of the European Union, 2019. *Council Recommendation on access to social protection for workers and the self-employed*. Available at: [https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32019H1115\(01\)](https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32019H1115(01))

<sup>3</sup> 'Formal coverage' of a group means a situation in a specific social protection branch (e.g. old age, unemployment protection, maternity or paternity protection) where the existing legislation or collective agreement states that the individuals in a group are entitled to participate in a social protection scheme covering a specific branch.

- (b) differences in the rules governing the schemes between labour market statuses or types of employment relationship should be proportionate and reflect the specific situation of beneficiaries. (Art. 9)

### **Adequacy**

“Where a risk insured by social protection schemes for workers and for the self-employed occurs, Member States are recommended to ensure that schemes provide an adequate level of protection to their members in timely manner and in line with national circumstances, maintaining a decent standard of living and providing appropriate income replacement, while always preventing those members from falling into poverty. When assessing adequacy, the Member State’s social protection system needs to be taken into account as a whole.” (Art. 11)

“Member States are recommended to ensure that the calculation of the social protection contributions and entitlements of the self-employed are based on an objective and transparent assessment of their income base, taking account of their income fluctuations, and reflect their actual earnings.” (Art. 14)

### **Transparency**

“Member States are recommended to simplify, where necessary, the administrative requirements of social protection schemes for workers, the self-employed and employers, in particular micro-, small and medium-sized enterprises.” (Art. 16)

*Source: Council Recommendation*

## **Focusing on unemployment benefits**

There is evidence that coverage gaps are more pronounced in the unemployment benefit system compared to other social protection branches. Indeed, various forms of non-standard employment and self-employed across the EU have been excluded or have only limited access to adequate unemployment benefits (Council Recommendation, 2019) while access is less restricted for branches such as healthcare, maternity or old-age benefits.

Closing the coverage gaps in unemployment benefit schemes poses a number of questions about their design. One key issue is how to design schemes that allow for labour market flexibility while protecting workers from labour market risks and ensuring that unemployment schemes set incentives for smooth labour market transition. Another challenge in shaping unemployment benefit schemes is distinguishing between employment, including “quasi” employment relationships characterised by economic dependencies and organisational dependencies, and entrepreneurship with its associated risks.

The level of income has also been a decisive variable for accessing unemployment benefit schemes in some countries as low-income earners are perceived as vulnerable and in need of protection. However, minimum income thresholds have been applied to make sure that people contribute enough to the system before being able to benefit - as well as to avoid that people have to pay too high contributions while not being interested in being covered. This may prevent people to be covered for the risk of income loss when combining different employment forms . It may lead to an overuse of small contracts to lower wage costs.

This thematic paper focuses on the size and shape of the coverage gaps affecting non-standard and the self-employed within the unemployment benefit scheme. Recent changes have been made in response to the COVID-19 pandemic, when the issue of non-coverage received much attention and induced (temporary) changes in several Member States.



These changes have been mostly temporary. However, several Member States have continued to reform and update regulations. In addition, the paper explores also changes to widen coverage of Job Retention Schemes, which were widely used during the COVID-19 pandemic (called “technical unemployment schemes” in some countries, short-time work schemes in others, and similar schemes). Main features of the schemes and their reforms are synthesised and conclusions drawn for the discussion on how to further close coverage gaps.

## 2. Labour market segmentation and access to unemployment benefit schemes

Non-standard work and self-employment increase labour market flexibility, as labour supply in terms of number of employed and number of hours worked can react quickly to changes in demand in the labour markets. Non-standard work and self-employment have increasingly also allowed for flexibility in accessing specific skills sets. Flexible forms of work tend to be used, when available, in order to shift risks and costs of adaptation. The use of specific forms of highly fluid or flexible employment options depends on a number of factors such as the labour market regulation in place, the level of economic development, but also on labour demand and supply patterns that differ across sectors, countries and regions (Eichhorst, 2017).

Earlier research on dual labour market theories, such as the one developed by Doeringer and Piore in 1971, distinguished between the external flexibility (fluctuations between the company and the labour market external to the company) as compared to internal flexibility (flexibility within the company). The labour market has been found to be segmented in a “primary labour market” (i.e. comprising the core workforce) and a “secondary labour market” (i.e. comprising peripheral workforce, typically with a lower level of skills). Workers would not easily transit between the primary and secondary labour markets. Labour market segmentation lines have changed over time, as for example, new forms of employment are increasingly prevalent across all skills levels. Nevertheless, labour market segmentation is still characterised by higher rewards for primary jobs in terms of earnings, working conditions, job security, training opportunities and career prospects; while secondary jobs offer lower rewards. This means that while some workers enjoy stable and secure careers with good development prospects, others face instability in employment, income uncertainty and poor career prospects (Eurofound, 2019).<sup>4</sup> Lower rewards and worse employment conditions also include gaps in the access to social protection, including unemployment benefits.

Labour market segmentation that persists over time can negatively impact social fairness (European Commission, 2024). As noted by the European Commission (2024), the precariousness resulting from temporary employment leads to less favourable working conditions in certain sectors and occupations with high and persistent labour shortages. This segmentation also hampers investments in skills development for individuals with low tenures, economic dependency and low revenues. Thus, labour segmentation limits the efficient functioning of the labour market to overcome labour and skills mismatches.

The segmentation of the labour market is also associated with an asymmetric distribution of gains from labour market flexibility and risks. There has been a long-lasting debate and initiatives on how to develop “flexicurity models”, combining a high level of unemployment

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<sup>4</sup> Eurofound (2019), *Labour market segmentation*, European Industrial Relations Dictionary, Dublin, <https://www.eurofound.europa.eu/en/european-industrial-relations-dictionary/labour-market-segmentation>

protection with high levels of labour market flexibility.<sup>5</sup> Achieving full labour market flexibility would mean overcoming segmentation lines, allowing workers to transition seamlessly between standard and non-standard forms of employment and self-employment.

## 2.1. Purposes of unemployment benefit schemes

Unemployment benefit schemes serve different purposes: they provide temporary social protection for workers who have lost their jobs and enhance the effectiveness of the labour market. By receiving benefits, unemployed individuals can search for employment that best matches their skills, allowing for the efficient use of the available workforce in the country. Labour market flexibility is essential for economic dynamism and linked to economic restructuring. Unemployment benefits mitigate the risks associated with this flexibility. These systems need to strike a balance between providing social protection against losing income from work, setting work incentives (or avoiding disincentives), and ensuring that labour markets function well and are effective.

Unemployment benefits are countercyclical and have a stabilising effect during recessions (OECD 2020). For instance, increasing the coverage and generosity of unemployment benefits during recessions can be appropriate, as was done during the COVID-19 crisis.

The **key design elements of an unemployment benefit scheme** include access and eligibility conditions, level and replacement rates, duration, conditionality and activation requirements. Although this paper focuses on access, activation requirements are crucial in reform discussions. These design elements have an impact on both formal and effective coverage particularly for non-standard workers, based on previous work history and levels of income (and thus linked as well to small part-time work).

The design of unemployment benefits for self-employed individuals encounters the following issues:

- The unemployment benefit schemes are traditionally designed to **protect against the risk** of becoming unemployed by **ending an employment relationship**. The employment relationship, and thus the existence of an employment contract, an employer and an employee are key considerations. This is one of the major difficulties Member States face when extending coverage for self-employed. Theoretical consideration of **economic and organisational dependency of “quasi” self-employed** have come into play, and Member States have been struggling to define which self-employed would need to be protected in a similar way to workers with an employment contract. The level of generated income may also be an indication whether self-employment can be regarded as entrepreneurial activity, or the fact whether the self-employed has employees or not, or whether s/he holds specific service contracts.
- **Financing access to protection for self-employed people with low incomes through a universal approach** would be a challenging issue to address, requiring to balance between social protection providing an adequate level of protection and accounting for income from different sources (Schoukens, 2022).
- **Measuring income losses** to determine if self-employed find themselves in a comparable situation to unemployed individuals is difficult for at least two reasons. Firstly, income fluctuation for the self-employed are often linked to the type of activity

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<sup>5</sup> “Flexicurity attempts to reconcile employers' need for a flexible workforce with workers' need for security – confidence that they will not face long periods of unemployment”, [https://employment-social-affairs.ec.europa.eu/policies-and-activities/european-employment-strategy/flexicurity\\_en](https://employment-social-affairs.ec.europa.eu/policies-and-activities/european-employment-strategy/flexicurity_en)

carried out. Secondly, a fall in income could be due to mismanagement or incorrect market expectations. Unlike dependent employees, there is no employer to confirm a layoff (OECD 2018).

- **Other implementation limitations include** the difficulties in monitoring behaviours (e.g. *is the self-employed doing enough to increase its income again?*).
- Other considerations when closing the unemployment benefit coverage gap for self-employed include the **level of contributions**, as self-employed might be asked to pay both the employee and employer contributions. Not all the self-employed have the bargaining power to shift these costs onto consumers. Self-employed earnings are typically dispersed (i.e. in a U shape), with a high share of low earners. Raising labour costs for the self-employed not only adds an additional burden, but also risks pushing economic activities into the informal economy. Subsidising the contribution of self-employed to the unemployment benefit system may make self-employment cheaper compared to dependent employment, potentially expanding self-employment at the expense of dependent employment. Where such schemes exist, they are often limited to occupations that are considered to create special value for the public, such as the arts (OECD 2018).
- In terms of risk sharing and vulnerability, the question has been raised whether it is essential if the individual is **voluntarily employed** as non-standard worker or self-employed.<sup>6</sup> However, even in countries with a low share of temporary employment, repeated short employment spells are an expression of labour market flexibility and are often linked to higher economic vulnerability for these workers, and are often not voluntary. Therefore, the full extent of involuntary short employment spells in response to labour market flexibility needs is difficult to assess. Although it can be argued that, the voluntary character of short employment relations is not the only decisive factor for access to unemployment benefits, it may lower the benefits or the length of the benefits received.

Some countries operate two types of schemes: unemployment benefits (following an insurance logic), and unemployment allowances (which are means-tested and follow a social protection logic rather than a risk insurance logic). Minimum income schemes serve as a last resort when there is no access to unemployment schemes or unemployment allowances. These schemes, in a number of countries, such as for example in Germany and France, include an activation requirement (and may be regarded as unemployment allowances schemes). In principle, **minimum income schemes do not distinguish between the source of income** and thus would not differentiate between standard workers, non-standard workers and self-employed, however, they have not a broad coverage for all groups of people out of work in some countries. Non-take up rates, and thus effective coverage, may also be issue (Eurofound 2024b).

**To summarise**, the main challenge for improving formal coverage and adequacy for self-employed access to unemployment benefits is to find the right balance between simplicity, asymmetrical balance of power, risk-sharing and social protection from earning losses. These factors contribute to the persistence of formal coverage gaps.

The design of unemployment benefit schemes for non-standard workers has focused on striking the balance between coverage and work incentives. This is one of the reasons why coverage gaps for non-standard workers persist. There is a conflict between expanding coverage and avoiding negative effects. Potential negative effects include the overuse of

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<sup>6</sup> According to analysis presented in the Joint Employment Report 2024 using European Labour Force Survey data (European Commission 2024), in 2023 the share of temporary employed in the EU-27 amounted to 12.3%. More than half of them were involuntary temporarily employed.

non-standard employment contracts and dependent self-employment by employers, as well as the misuse of the system by individuals seeking to maximise out-of-work benefits and minimise time spent in employment.

## 2.2. Purposes of job retention schemes

**Job retention benefits have two distinct purposes** (i) provide social protection and protection for income losses for individuals; (ii) increasing labour market efficiency and reducing transaction costs (e.g. recruitment, job-search, etc) in case there is a temporary reduced demand for labour (business cycle, external shocks, seasonal reasons). (Eurofound 2024b). Three types of job retention schemes are most commonly distinguished: short-time work schemes, furlough schemes (sometimes referred to as temporary unemployment/lay-off schemes) and wage subsidy schemes. (Eurofound 2024a). These schemes play an important role in ensuring income security in times of high (non-structural) declines in labour demand, and in reducing costs associated with labour market flexibility of companies. While specific schemes for seasonal workers and other non-standard workers may exist (e.g. in the construction sector in Germany), they remain the exception.

## 3. Current state of unemployment benefit (and job retention schemes) coverage for vulnerable groups of workers

### 3.1. Formal coverage of non-standard workers and self-employed by the unemployment benefit insurance

#### 3.1.1. Coverage of non-standard workers

**Coverage gaps still exist for specific contract forms<sup>7</sup>** in different countries. Examples include the following (overview collected by Eurofound 2023, Eurofound 2024 and SPC and EC 2023).

**Table 1. Examples of coverage gaps (non-exhaustive)**

Contract forms	Countries
Marginal part-time workers	Austria and Germany
Paid voluntary and community workers	Belgium
Consumer contract workers	Lithuania
Copyright contract workers	Lithuania Slovenia, Czechia (if earning under a certain threshold)

<sup>7</sup> For international comparison, specific contract forms and specific forms of self-employment are sometimes blurred.

Workers with contracts for specific tasks or jobs	Poland and Slovenia, for instance
Grant-funded workers	such as PhD students in Finland
Freelance workers in the creative industries	Estonia
Multi-period part-time workers in Italy	Italy (although since 2022 they are entitled to a €550 one-off allowance)
Intermittent or on-call contract workers	Italy
Domestic workers <sup>8</sup>	Cyprus, Greece, Netherlands, Portugal
Casual workers or simplified short-term contracts	Portugal, Romania
Seasonal workers	Latvia, Portugal, Romania
Apprentices or trainees	Greece, France, Italy, Netherlands, Poland (note: specific categories are not covered, while others are)

*Source: Own elaboration by the author based on various sources.*

**Workers with unstable and fragmented work histories** have similar access to social protection as standard workers in a majority of countries, but not in all such as Italy, Poland and Germany, where gaps are significant (Immervoll et al. 2022). Workers on short-term contracts sometimes lack coverage (e.g. in France workers on contracts shorter than six months; in Italy, intermittent or on-call contract workers) (Eurofound 2023). Entitlement to first-tier unemployment benefits (i.e. the insurance-based benefit system) usually depends on having spent a minimum time in employment (or self-employment or insurance membership, or to have made a specified number of paid or credited contributions). Required employment or contribution periods to access unemployment benefits ranged in mid-2024 from 6 months or shorter in 8 Member States (Italy, Greece, Cyprus, The Netherlands, Luxembourg, Sweden, France and Finland) to 2 years in 2 Member States (Ireland, Slovakia) (source: MISSOC, see chart below).

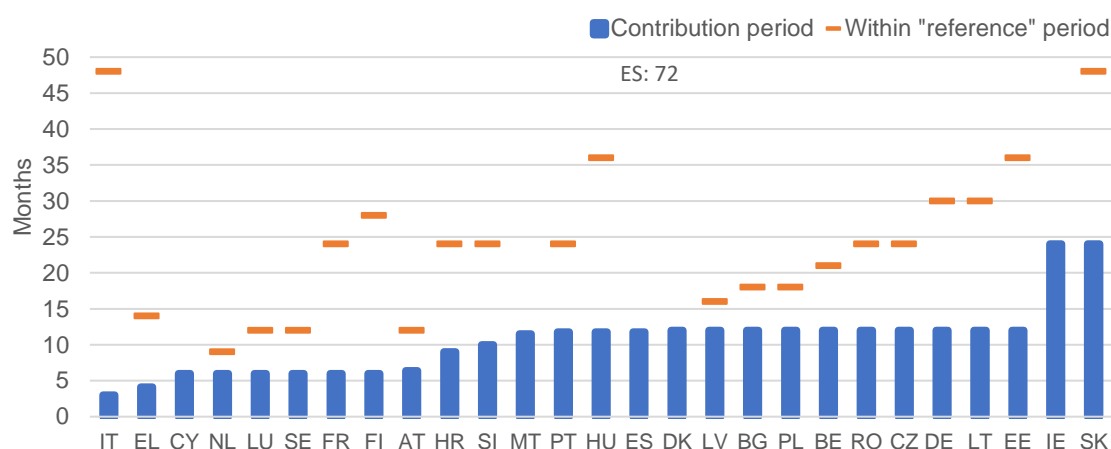
**Countries also vary in how recent employment history needs to be**, referring to the number of months employed over the past reference period. For instance, in Latvia, it is 12 months in the past 16 months, and in France it is 6 in the past 24 months (Eurofound 2023). These regulations have a strong impact on the coverage for workers with a cumulation of short employment spells. Requiring longer periods of employment within a given reference period put workers at risk of being not covered by unemployment benefits if they do not find employment quickly between employment spells, even if they are actively searching. This also minimises the probability that the incentives to look for a job are not strong enough, assuming people try to maximise unemployment spells and minimise time in employment.

One **interesting attempt to overcome this conflict is the introduction of a flexible employment account**, as seen in Denmark. This system allows individuals to retain more benefits for future use if they use less of their allocated benefits initially (Eurofound, 2023).

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<sup>8</sup> Although for domestic workers, mostly the same rules apply as for other employed or self-employed (except in the countries listed in the table), they are often undeclared or under-declared, limiting their access to social protection.

**Figure 1. Qualifying periods for employees to access unemployment benefit schemes (in months)**



Source: MISSOC Database. Situation as of 1<sup>st</sup> July 2024. Notes: CY, DK: no “reference” period; ES: within 72 months; IE: at least 39 contribution weeks in the year preceding the year of benefit receipt, or 26 contribution weeks in the 2 preceding years; MT: at least 20 contribution weeks in the previous 2 calendar years.

**Previous work experience has also an impact on the adequacy of unemployment benefits** in a number of schemes. **Part-time workers** mostly have similar access to income support, but their benefit entitlements tend to be lower (Immervoll et al. 2022).

**Shorter contribution records** lead to lower replacement rates in two Member States (Ireland, Latvia) or benefit amounts (Poland) (Eurofound, 2024b). In some Member States there are also large variations between the minimum and maximum length of unemployment benefit duration, based on various factors including the length of previous employment (SPC and EC 2023).

### 3.1.2. Coverage of the self-employed

**The social protection gap for the self-employed primarily pertains to unemployment security** and work injury (see Figure 2).

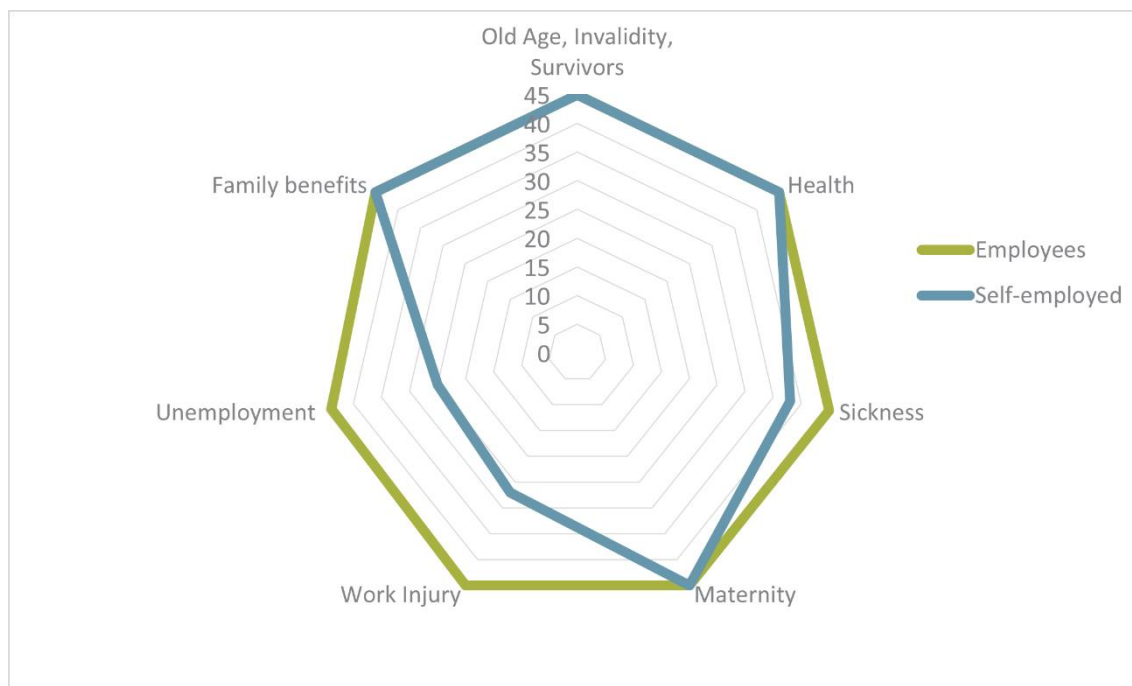
A lack of formal coverage of the self-employed (or some groups of self-employed) by unemployment insurance is observed in Belgium, Bulgaria, Cyprus, Germany, Estonia, Greece, France, Italy, Lithuania, Latvia, Netherlands, Poland and Portugal (SPC and EC 2023; see for more details MISSOC<sup>9</sup>).

When covered, self-employed may adhere either to a mandatory or a voluntary scheme. Compulsory separate schemes for self-employed are in place in 3 Member States (Greece, Portugal, Spain) and in 11 Member States self-employed have access to the compulsory general scheme (MISSOC).<sup>10</sup>

<sup>9</sup> <https://www.missoc.org/infographics/formal-access-to-unemployment-schemes-for-the-self-employed-se/>

<sup>10</sup> <https://www.missoc.org/wp-content/uploads/SE-unempl-scheme-EN.pdf>

**Figure 2. Number of countries in Europe providing legal coverage for self-employed, by social security branch (2020)**



Source: ISSA country profiles – Europe (forthcoming). Information is valid as of January 2020. The graph includes coverage under tax-financed and (mandatory and voluntary) contributory schemes.

### 3.1.3. Voluntary schemes

**Voluntary schemes for non-standard workers** exist in different formats (SPC and EC, 2023). In some countries, such as Denmark, Finland, Latvia, Romania, Sweden and Slovakia, these schemes are available as opt-in options. In some countries, voluntary access is related to supplementary schemes on top of the mandatory ones, such as voluntary unemployment insurance in Finland and Sweden. Self-employed can access the general scheme on a voluntary basis (this applies to five Member States: Austria, Denmark, Germany, Romania and Slovakia. Additionally, a specific voluntary scheme is in place in France).

Some socio-professional groups of self-employed are excluded from joining voluntary schemes in some countries (e.g. Germany, Portugal, Portugal, Greece Spain, Lithuania, Belgium, France, Italy (Eurofound 2024b).

**Unemployment benefit levels in voluntary schemes may not always be perceived as being adequate.** In voluntary schemes, the self-employed often contribute minimum amounts, resulting in low unemployment benefits (for example, in Czechia). In Italy, replacement rates for the self-employed in the entertainment sector equal those in other schemes (75 %) but are lower in agriculture (30 % or 40 %) and in other sectors (25 %, through the extraordinary allowance to guarantee income and operational continuity (*Indennità straordinaria di continuità reddituale e operativa*). Replacement rates are also lower for some of the groups recently added, such as cultural workers in Spain (Eurofound 2024).

**Issues to consider in the face of low take-up include affordability (i.e. employer and employee contributions), administrative burden and transparency (ISSA 2024).** In addition, **voluntary insurance schemes risk adverse selection of members**, as self-

employed with the highest risk have the greatest incentive to join. If the scheme is entirely self-funded, this can lead to a vicious circle of contribution hikes and the departure of low-risk members (OECD 2018).

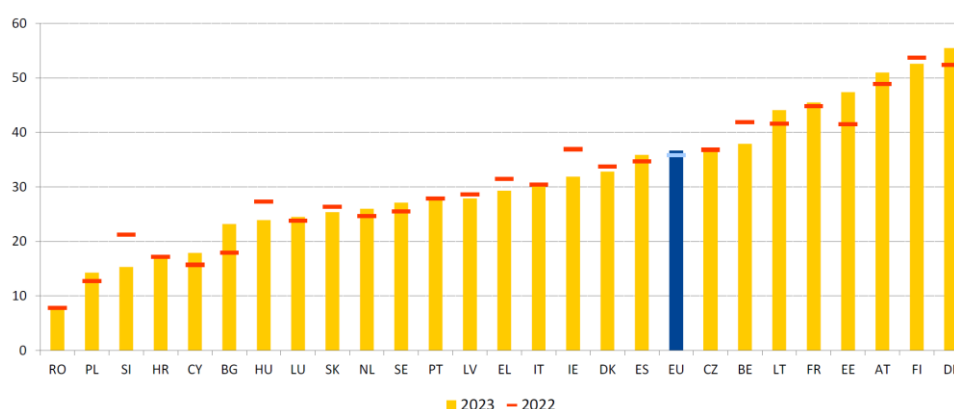
## 3.2. Effective coverage of non-standard workers and self-employed by the unemployment benefit insurance

### 3.2.1. Overview

Despite improvements in monitoring, the coverage gap cannot yet be shown for all Member States. At EU aggregate level, a low bound estimate of around 6.6 million workers (data reported by 11 Member States) and 15 million self-employed persons (data reported in 12 Member States) lack coverage for unemployment benefits (SPC and EC 2023) (see also Annex Table A1).

One proxy for measuring the coverage of non-standard workers by unemployment benefits across the EU is to look at short-term unemployed individuals. In 2023, the highest coverage rates of short-term jobseekers by unemployment benefits were recorded in Germany, Finland and Austria (over 50 %) followed by Estonia, France and Lithuania (above 40 %). The highest non-coverage rates were observed in Romania and Poland (above 85 %) (European Commission, 2024).

**Figure 3. Unemployment benefit coverage rates for the short-term unemployed (less than 12 months, 15-64), in %**



*Note:* Data are not available for MT. Definition differs for ES and FR (see metadata). Break in the series for DK and CY. Low reliability for LU and SI.

*Source:* Eurostat [[lfsa\\_ugadra](#)], EU LFS.

*Source:* European Commission 2024

### 3.2.2. Self-employed

**Evidence shows that in practice self-employed are only seldomly** contributing voluntarily to an unemployment benefit scheme and a coverage gap emerges (Duell 2020, Asenjo and Pignatti 2019, Immervoll et al 2022, ISSA 2024). For example, in Austria and Germany, 0.3 % (2019) and 1.9 % (2018), respectively, of self-employed people had unemployment insurance. Also in Romania and Poland self-employed are only rarely adhering voluntarily to unemployment schemes. In Finland, take-up was somewhat higher



as 28 500 self-employed persons opted-in for supplementary unemployment benefits (take up rate estimated around 10-15 %) (SPC and EC 2023).

In general, self-employed at-risk-of-poverty before social transfers were the least likely (among all working-age persons, i.e. compared to employees but also to economically inactive persons) to receive any social benefits, with a coverage at 12.7 % in 2023 in the EU (European Commission 2024), compared for instance to 33.1 % among employees.

### 3.3. Coverage of non-standard workers and self-employed by job retention schemes

Eligibility criteria for access to support from job retention schemes can broadly be categorised into those pertaining to the types of organisations covered (e.g. limited to some sectors) and those relating to the types of workers who can benefit. (Eurofound 2024 [weathering the crisis]). Prior to the pandemic, job retention schemes were primarily accessible to workers on open-ended contracts.

Some groups of non-standard workers have been excluded from accessing job retention schemes, even during the COVID-19 pandemic. For instance, short-time work schemes in Austria and Germany excluded marginally employed workers whose earnings fell below the threshold for paying social insurance contributions (Eurofound, 2024).

## 4. Recent reforms and measures in EU Member States to improve coverage

### 4.1. Recent changes to the unemployment benefit scheme

#### 4.1.1. Non-standard workers

#### Changes during the COVID-19 pandemic

Member States introduced changes (many of which temporary) as a response to the coverage gaps which became visible during the COVID-19 pandemic (Table 2). Measures have increased coverage by shortening qualifying periods or giving access to non-standard workers that previously had no access to unemployment schemes. Other temporary measures extended benefit duration and removed waiting periods in a context of lacking labour demand because of the pandemic.

**Table 2. Examples of temporary changes made to unemployment benefit (UB) schemes during the COVID-19 pandemic**

Shortening qualifying period, increasing coverage	Coverage increased to non-standard workers	Other measures that might improve access and adequacy for non-standard workers*
FI, FR, ES, SI	FR, ES, HR, RO	IE, SE, PT, FI

\* Changes in the unemployment schemes have included for example: The **unemployment benefit level is increased**, e.g. in Ireland (emergency COVID-19 Pandemic Unemployment Payment) and Sweden. As there were little job openings, **the length of time where unemployment benefit is given has been extended** to those whose benefits would otherwise terminate in some countries (e.g. Portugal). The **waiting period in case of temporary layoffs and redundancies has been removed** (e.g. Finland).

Source: own compilation from Duell et al 2022 and OECD 2021

## Changes implemented after the COVID-19 pandemic

Reforms and changes in unemployment benefit regulations have also been implemented after the COVID-19 pandemic, to address structural coverage gaps. In particular Southern European countries such as Spain, Portugal and Italy, which have highly segmented labour markets with a large share of non-standard and vulnerable workers, have taken action to improve access to specific groups of non-standard workers and vulnerable workers (e.g. those working in the informal sector). This included in particular workers with short contribution periods, trainees or apprentices, and domestic workers. Access to unemployment benefits for workers with a short contribution and employment history have been improved in several other countries (in addition to Italy and Spain this has been recently done in Estonia, Lithuania, Germany and Czechia, if consider “specific contract work”). Improving coverage of artists has been on the agenda in several other countries as well, as the precarious situation of artists and the cultural sector more generally has gained visibility and political attention as a result of the COVID-19 pandemic. Only in one case coverage was improved in a way that allows more flexibility for moving between different employment forms (in Spain for agricultural workers, see Table 3 for details).

**Table 3. Reforms and measures to increase coverage of non-standard workers by the unemployment benefit schemes (over the period 2021-2024)**

Country	Target group for improved access to unemployment benefits	Details
Belgium	Artists and technicians	Covered under the “artwork benefit”
Czechia	Workers with “agreements to perform work”	Extending social security coverage
Cyprus	Artists	Bill prepared in 2024
Estonia	Workers with limited employment history	A law was proposed in order to replace the current two-tier system of unemployment allowance and unemployment insurance with a single unemployment insurance scheme from 2026 and make this latter accessible to workers with limited employment history

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Germany	Fixed-term employees	Shortening required contribution period
Italy	Apprentices	Decision in 2022 to widen social protection
Italy	Domestic workers	Decision in 2022 to widen social protection
Italy	Involuntary redundant workers with atypical contracts	Extending the maximum period of the cash benefit in case of involuntary redundancy to workers with an atypical employment contract (DIS-COLL) to 12 months.
Lithuania	Workers with a short employment spell	Reform proposal to reduce the length of minimum required contributions (from 12 to 9 months, in the last 30 months).
Portugal	Trainees	Improved coverage
Portugal	Undeclared domestic workers	Non-communication to social security, by employers, of the admission of workers, including domestic service workers, is now criminalised.
Spain	Domestic workers	Unemployment benefit contributions mandatory from October 2022.
Spain	Artists	In 2023 artists and other cultural sector workers became eligible for benefits under certain conditions.
Spain	Workers with limited recent work history and agricultural workers	Law to extend coverage to agricultural workers and adjusts the progressivity scale and makes the benefits compatible with employment.
Spain	Paid and unpaid trainees	As of January 2024, the social security coverage was extended
Sweden	Workers with a short work history	Amended its unemployment insurance act in June 2023, easing access requirements and temporarily reducing the qualifying period.

*Source: Author's compilation based on Eurofound 2023, SPC and EC 2023, European Commission 2024*

Conversely, some countries have made access to unemployment benefits stricter by increasing the length of contribution requirements. This includes Finland, where requirements were increased from about 6 months to 12 months in September 2024. In Latvia, in 2020 contribution requirements increased from 9 months in the previous 12 months to 12 months in the previous 16 months (SPC and European Commission 2023). In December 2022, France implemented a temporary reduction in the duration of unemployment benefits until December 2023 and eliminated access to unemployment benefits in cases of job abandonment or refusal of an open-ended contract. These measures aimed to accelerate the return to employment in a context of favourable economic conditions and labour shortages. (SPC and EC 2023)

#### 4.1.2. Self-employed

**During the COVID-19 pandemic**, several Member States have made changes to **eligibility and activation requirements in the means-tested minimum income schemes** (e.g. to ease access to these benefits to self-employed such as in Germany). In addition, for self-employed a number of countries have had access to additional programmes, funded by

regional and national governments for granting some financial support (Duell et al. 2022) (see Annex for details).

After the COVID-19 pandemic, most Member States have terminated temporary changes in the schemes or temporary measures. However, there are a few examples of Member States that have continued to improve coverage of self-employed in the unemployment benefit insurance. Measures include **lowering of income thresholds** for self-employed to access unemployment benefit insurance, **extended coverage for self-employed artists, insured against large drops in income of self-employed** (Italy), **reformed contribution calculation** (Spain). Only **in one case the flexibility to combine different sources of income** has been improved (Belgium). These reforms tend in many cases to protect, in particular, economically depended self-employed.

**Table 4. Reforms and measures to improve coverage of self-employed by unemployment benefits**

Country	Unemployment Benefit and special schemes	Details	Year
Belgium	Bridging right for self-employed	Possible to accumulate with professional activity or replacement income under certain conditions	2023
France	Specific scheme <sup>11</sup>	Revision of the scheme introduced in 2019 to lowered income threshold, included economic non-viability	2022
Italy	ISCRO and ALAS	ISCRO for professionals with active VAT, ALAS for unemployed in entertainment sector	2021-2023
Italy	ISCRO	Made permanent from 2024, protects against large drops in labour income	2024
Greece	Unemployment benefit	Increased means-tested benefit for self-employed and freelancers	2023
Lithuania	Unemployment insurance	Proposal to reduce required contributions and extend insurance to all self-employed	2023
Estonia	Unemployment insurance	Propose options to expand coverage to self-employed by May 2025	2025
Spain	New contribution system	New system based on real income, improved protection in case of cessation of activity	2023
Sweden	Unemployment insurance reliefs	Temporary reliefs during covid-19 pandemic extended to 2023	2023

Source: own compilation based on SPC and EC 2023, Schoukens, 2022, European Commission 2024

In the **Netherlands**, during the COVID-19 crisis, the Decree on Social Assistance to the Self-Employed (*Besluit bijstandverlening zelfstandigen, Bbz*) was amended and the Temporary bridging scheme for self-employed persons (*Tijdelijke Overbruggingsregeling*

<sup>11</sup> The scheme provides flat rate benefits, limited in time, available to self-employed who stopped their activity after at least 2 years of activity; TNS\_EN\_0501\_uid\_659c12f824a29.pdf

voor *Zelfstandige Ondernemers*, Tozo) was introduced. This scheme ran until October 2021 and after a transition period the former permanent system (Bbz) was applied again. Access to means-tested minimum income as the main source for out of work income remains the main avenue in a number of countries. For example, in Greece, the means-tested unemployment benefit provided to self-employed people and freelancers was recently increased.

## 4.2. Recent changes to job retention schemes

### 4.2.1. Non-standard employed

**During COVID-19 the following measures and changes were introduced to increase coverage by job retention schemes:**

- Extending the **coverage** of workers to include specific groups of atypical workers and **sectors** (e.g. Italy) or coverage of sectors specified (e.g. Croatia).
- Some countries have opened their job retention allowances for **seasonal and temporary workers, or workers with limited work history** (Croatia, France,<sup>12</sup> Hungary, Italy, Lithuania, Slovakia, Spain, and Sweden) (Duell et al 2022). In Spain, seasonal workers have been covered by the new job retention scheme (ERTEs). (Duell 2020)
- In a range of countries, **temporary agency workers** have been granted access to short-term work schemes (e.g. in Austria, Germany and Italy). (Duell 2020)
- In **Croatia**, there have been changes to the short-term work scheme for **seasonal workers**. (Duell 2020).
- **Spain** introduced the following changes: **permanent and seasonal workers** were covered by temporary lay-offs (ERTEs). This protection also covered workers unable to return to their job on the scheduled dates as a result of COVID-19, including those who have sufficient periods of paid contributions but **do not have the legally-required unemployment status**, or who are ineligible for unemployment benefits due to insufficient 'national insurance' contributions. (Duell 2020)
- In Portugal, the **contribution periods required** for the attribution of unemployment benefit scheme **were reduced** from 360 days to 180 days. (Duell 2020)
- Adequacy varied considerably. The **length of receipt for job retention schemes** has varied significantly between countries (e.g. up to 3 months in Poland and Spain and up to 24 months in Germany and Sweden). In some countries, replacement rates have been higher for low wage earners (e.g. France) and workers with children. Newly introduced schemes included different ways to calculate income compensation (Duell 2020)

Several countries had job retention schemes in place for a long time, and improved temporarily coverage, including adequacy. Countries that had not established job retention schemes before the pandemic had introduced new schemes of different formats.

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<sup>12</sup> French Ministry of Economy, Finance and industrial and digital sovereignty (2022). Coronavirus COVID-19: support for businesses.

### After the COVID-19 pandemic the following measures have been implemented:

- **Italy** in 2022, **employers with at least one employee** became obliged to be enrolled in a job retention scheme. (Eurofound 2023).
- **Slovakia** reported the Act “on support during the short-time work” that came into on 1 March 2022. (SPC and EC 2023).

Following the pandemic, a number of Member States extended job retention schemes to assist businesses in dealing with the impact of the war in Ukraine on supply chains. As of spring 2024, 13 EU Member States had permanent short-time work schemes in place. These can be accessed by companies provided they can demonstrate that they meet the relevant eligibility criteria. (Eurofound, 2024).

### Effect of job retention schemes

A **stabilising effect has been measured when using short-time work schemes** (Dengler and Gehrke, 2021). In times of expansion even a negative effect of job retention schemes can be observed due to a misallocation of labour (Gehrke and Hochmuth, 2021).

According to an empirical analysis by Eurofound, job retention schemes preserved 24.8 million jobs in 2020 and 2.1 million in 2021, which is the equivalent of 13.3% and 1.1% of total employment, respectively. (European Commission, 2024)

#### 4.2.2. Self-employed

Some countries have opened their job retention allowances for self-employed under certain circumstances (e.g. Estonia, Hungary, Poland, Slovakia, Spain) (Duell, 2020). However, these schemes generally offered lower rates of support than those provided to employees (Eurofound, 2024). Eligibility criteria linked to **sectoral restrictions, turnover reduction thresholds and the financial health of the business** prior to the pandemic also meant that some groups of self-employed were excluded from support (Eurofound, 2021).

**Replacement rates were lower and the duration of support was often shorter than for employees.** Particular problems arose for those with short work histories in self-employment, those coming off career breaks and other self-employed whose earnings in the assessment period did not fulfil set eligibility criteria (OECD, 2020). Most of the measures implemented were available to both self-employed people with employees and solo self-employed individuals. However, **a number of income support schemes focused on the solo self-employed** (e.g. Bulgaria, Croatia, Cyprus, Czechia, Finland, Germany, Poland, the Netherlands and Romania). Support measures were generally not strictly limited to those for whom self-employment was the sole source of income (only Finland, the Netherlands and Romania applied this limitation). Nonetheless, most countries required **self-employed’ earnings from other activities to be below a certain threshold** for them to qualify for support (Eurofound, 2024).

The main condition used for the self-employed is the fact that the activity or business had to be stopped (fully) or that at least the activity was reduced seriously, due to measures imposed by the government. In some systems, the eventual loss had to be proven *a posteriori* (Schoukens and De Becker 2023). Under the specific circumstances of the COVID-19 pandemic, EU Member States have also introduced other financial aid schemes for self-employed and enterprises.

In **Spain** the reform of July 2022 established a new contribution system for self-employed (towards a system based on real income), improved protection in case of cessation of activity (more effective coverage to different contingencies) and adapted to self-employed the temporary lay-off scheme (RED) (European Commission 2024).

## 5. Conclusions

Gaps in terms of formal and effective coverage (and also adequacy) of the unemployment benefit system are still significant for non-standard workers and the self-employed, despite recent improvements in several Member States. The full extent of non-coverage across the EU cannot be measured yet, due to missing data for some countries and limited comparability of data.

A number of temporary changes were made to improve coverage under the extraordinary conditions of the COVID-19 pandemic. These changes affected mainly specific sectors and occupational groups impacted by business restrictions imposed by governments to contain the pandemic. Some of these changes had sector or occupation restrictions. In a few cases, the improvement in coverage concerned certain forms of employment across various sectors.

Several countries introduced structural changes after the end of the COVID-19 pandemic. These concerned mainly regulation regarding previous work history requirements, specific work contracts, certain categories of workers (e.g. domestic workers), certain occupations and sectors (agriculture, entertainment and culture). In a few countries the coverage of self-employed has been improved. In some cases, instead of improving access to unemployment insurance, access to means-tested minimum income schemes has been eased for self-employed. This aligns with the logic that only vulnerable self-employed with low income should be covered with out-of-work support in both unemployment and job retention scenarios. However, gaps in terms of effective coverage and also adequacy persist in this approach.

While improvements have been recorded, they have mostly not been aimed at easing transition between self-employment and dependent employment, or between short-term and long-term employment relationships.

Some measures indirectly affect coverage, such as efforts to combat undeclared work; activities to reduce bogus self-employment (e.g. in Germany through implementing rules relating economic dependence and dependence from work organisation). These measures are geared towards transforming under-declared work and bogus self-employed to regular employment relationships subject to social security contribution and hereby increasing coverage. These have been long lasting actions by Member States, with recent efforts such as in Portugal for combating undeclared work of domestic workers.

There is not enough evidence to confirm whether recent measures and reforms across EU countries have had an impact on coverage and adequacy. In 2023 in the EU 57.7% of people registered as unemployed for less than 12 months received unemployment benefits or unemployment assistance (Eurostat, EU-LFS) while the share of all short-term unemployed (registered or not) that were covered by unemployment benefits (or unemployment assistance) was 36.6% (compared to 35.8 % in 2022), albeit with variation across Member States (European Commission, 2024). In-depth country case studies need to be conducted to get more insights.

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## Annexes

**Table A1. Coverage rate of unemployment scheme**

	Non-coverage rate non-standard workers	Non-coverage rate self-employed	Reference date
AT	4.3%		Dec 2021
BE		100%	Dec 2022
BG		100%	Sept 2023
CY		100%	Oct 2021
CZ		100%	Mar 2023
DE*	11%		
EE		41.6%	2022
EL**		32%	June 2023
FR (***)		51.8%	2022
IT (****)		79%	2022
LT		82%	2022
MT		100%	Dec 2022
NL		100%	2022
PL (*****)	0.41% (some types of non-standard workers among all employees); 100% (of farmer helpers are not covered)		End 2022, Oct 2023
PT (*****)		1.4%	
RO (*****)	2.5%		

For non-coverage of statutory schemes: (\*) Minijobber without another job; (\*\*) Farmers; (\*\*\*) Outside agriculture; (\*\*\*\*) Project collaborators and occasional collaborators, Estimates; (\*\*\*\*\* Non-standard workers: some types of civil law contracts - Farmers helpers among non-standard workers, (\*\*\*\*\* Domestic workers; (\*\*\*\*\* Casual workers;

Source: Author's compilation based on SPC and EC 2023.

**Box A1. Temporary changes to the coverage of the unemployment benefits scheme in Spain during COVID-19 in Spain**

**Coverage by the unemployment benefits system have been extended to include:**

- People who became automatically unemployed by law due to termination of employment during their probationary period while the State of Emergency is in force.
- Termination of employment during the trial period at the request of the company, when this occurred after 9 March 2020, will now be considered a legal situation of unemployment regardless of the cause for the termination.
- Legally unemployed who have voluntarily left one job to move to another with a firm offer, but the contract had not yet been signed.
- Likewise, workers who voluntarily left their job after 1 March 2020 because they had a firm job offer from another company will be legally unemployed. This provision is equivalent to being registered unemployed if the job offer was withdrawn as a result of the Covid-19 crisis. To be legally unemployed, the worker has to present a written notice from the company withdrawing the job offer as a consequence of the Covid-19 crisis.
- Access to extraordinary unemployment benefits to support the cultural industry in terms of unemployment benefits for performers in public shows covered by the General Social Security System.

*Source: Duell, 2020*

**Table A2. Examples of Countries that have introduced (temporary) measures to access unemployment benefit and similar measures for self-employed during COVID-19**

Country	Support Measure	Details	Eligibility
Belgium (ACTIRIS)	Exceptional grant	Up to EUR 1,500 for freelance cultural workers	Residents in Brussels Capital region, net income ≤ EUR 3,100, specific cultural sectors
Belgium (VDAB)	Flemish Support Premium	For self-employed persons with an occupational disability	High enough annual net operating income, minimum business activity
Estonia	Temporary subsidy programme	EUR 584 per month	Business income in 2020 50% lower than in 2019
Germany	Subsistence benefits	Loans and grants, one-time payment of EUR 150	Self-employed, freelancers, marginal job (Mini-Job) holders
Ireland	COVID-19 Pandemic Unemployment Payment	Maximum rate of EUR 350 per week	Employees and self-employed who lost their job due to COVID-19
Finland	Labour market support	For entrepreneurs	Full-time work ended due to coronavirus
Lithuania	Monthly benefit	EUR 263 per month	Paid social security contributions for at least three months
Netherlands	Tozo	Raised income of self-employed to social minimum	Self-employed
Poland	Loan for microenterprises	Up to PLN 5,000, fixed interest rate 0.05%	Microenterprises, specific industries
Romania	Technical UB	75% of base wage, max 75% of gross average wage	Normal labour contract, other contract types
Slovenia	Temporary UB	For unemployed due to termination of fixed employment contract or operational reasons	Unemployed during pandemic
Spain	Special scheme	For members of cooperatives and intermittent permanent employees	Initiated at the beginning of the pandemic

Source: adapted from Duell et al. 2022

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