

Recent developments in access to social protection for workers and the self-employed



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*Mutual learning event - Access to social protection for
vulnerable groups of workers – February 2025*

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

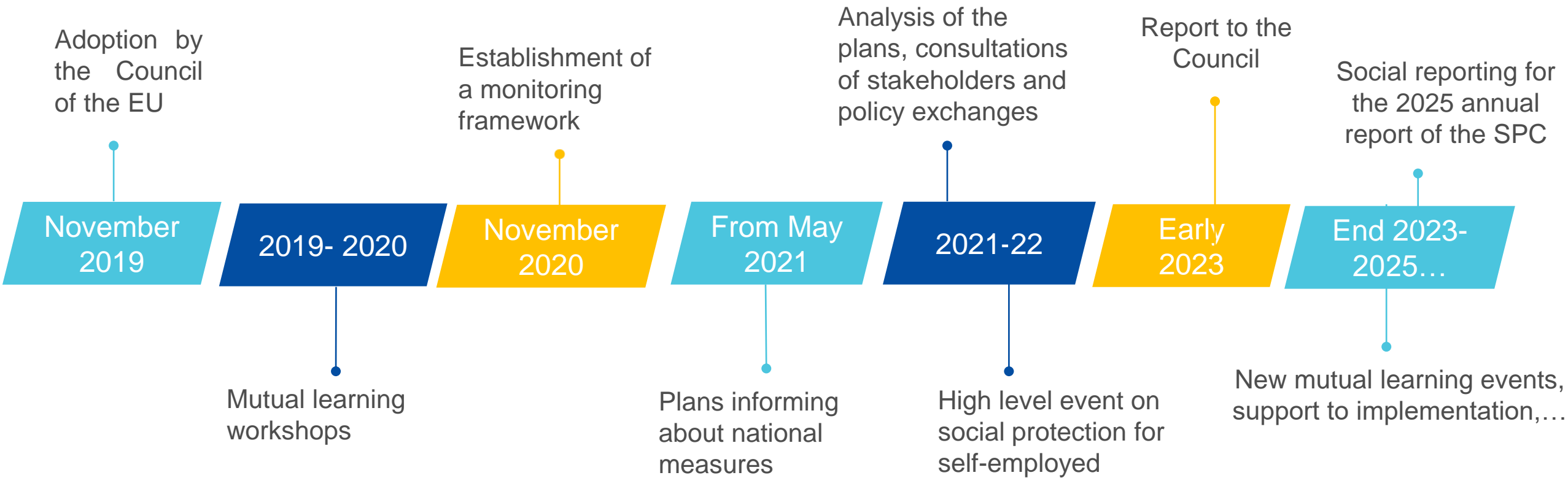
Schemes' rules:

- transparent
- administrative
simplification (esp.
SMEs)

General and indiv.
information:

- up-to-date, clear, free

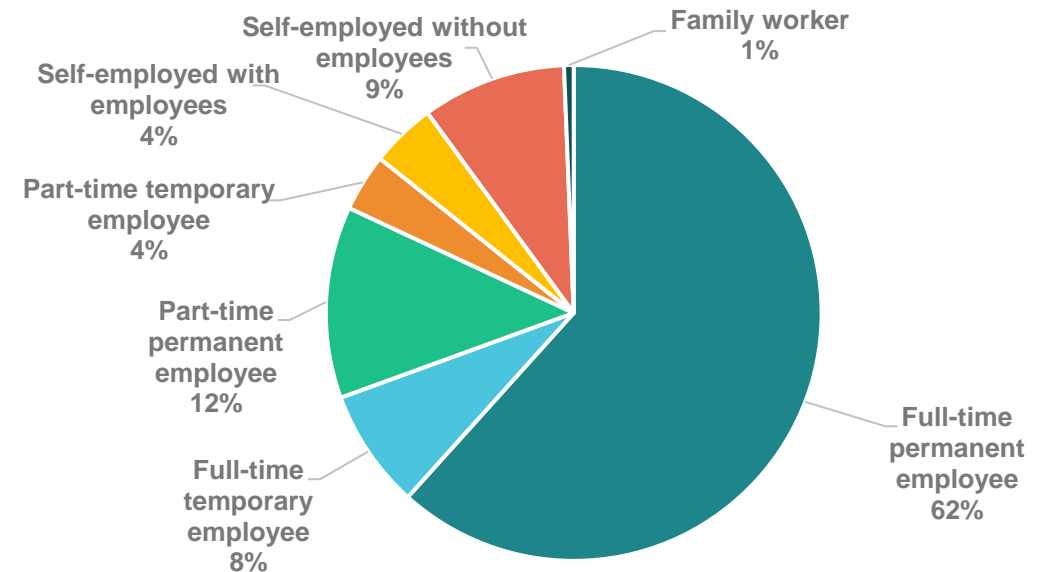
Implementation of the Recommendation



Rise in non-standard forms of work and gaps in access to social protection

- Almost **40% of employment** = non-standard forms of work (temporary contract, part-time) and/or self-employed
- **New forms of employment** (casual workers, platform workers, etc) have become more prevalent
- 2/3 of self-employed are **solo self-employed** (19 million EU-wide) – among which 17% (3.3 million) worked last year for only one client (or a dominant one). Restricting to those whose working hours are decided by the client, the number of ‘economically dependent’ self-employed is estimated at around 800.000 (4% of all solo self-employed)
- Non-standard workers and the self-employed **are not covered by** unemployment benefits in respectively 13 and 12 EU Member States.

Labour market statuses in EU27, 2023 (%)



Source: Eurostat, EU-LFS

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.



Recent developments in access to social protection at EU level

High-level event on social protection for the self-employed
(June 2022)

Mutual learning events on transparency (2023), health-related benefits (2024) and monitoring of social protection (2024)

Council conclusions on social protection for the self-employed (under Spanish Psdcy 2023)

Also relevant: EU Platform workers Directive and guidelines on collective bargaining for the self-employed

Recent and forthcoming evidence on access to social protection

ESPAN 2024 report on
domestic workers
(including access to
social protection)

Eurofound (2024) report
on **unemployment** and
minimum income
("Social protection 2.0")

Exploring indicators of
**adequacy of
unemployment
benefits** for non-
standard workers
(Euromod-HHoT)

On-going research by
Eurofound on
digitalisation in social
protection systems
(2025)

Forthcoming developments in access to social protection at EU level

Update of the monitoring framework in 2025 – and further improvement (including MISSOC)

Mutual learning on social protection for **artists**
(6-7 May 2025)

Forthcoming **thematic social reporting** for the 2025 annual report of the SPC

EESC opinion on social protection for self-employed (2025) after the one on Imbalances in social protection (2024)

Forthcoming policy initiatives in the employment and social policies domain

A new **Action Plan** to implement the European Pillar of Social Rights (2025)

Quality Jobs
Roadmap (2025)

Anti-poverty
strategy (2026)

Others (Union of Skills,
Right to disconnect,
Algorithmic
management, etc)

Q&A