



Access to social protection for workers and self-employed

Update of recent policy developments



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*Mutual learning event on access to social protection - February
2024*

Council Recommendation on Access to Social Protection

(adopted in November 2019)

For:
all workers & the self-employed

4 dimensions:

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

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**

Background

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** setting out the corresponding measures to be taken at national level by **15 May 2021**”*”

Social Protection Committee endorsed in November 2020 a **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

Main conclusions of the report

Large number of workers or self-employed people **left without** sufficient access to social protection

Mixed picture regarding implementation efforts; overall level of **ambition varies significantly** across Member States

With a few exceptions, most Member States **do not aim to address all** existing gaps in access to social protection

Starting point is very diverse

Some **ambitious reforms** (focused on **formal coverage**) in half of the Member States...

...but **not in a number** of Member states where non-standard workers and self-employed are still not (adequately) covered

Impact of COVID-19 crisis and policy response

COVID-19 crisis **revealed gaps** in access to (adequate) social protection

Many **measures** supporting groups previously not covered: relaxation of the rules, extension of the duration, and/or increase in the amounts of benefits; specific support to some groups

But the majority of measures taken (during 2020-21) were **temporary**– and not **made permanent feature** of the social protection system

This was confirmed by the 2021 [ESPN report](#) on *Social protection and inclusion policy responses to the COVID-19 crisis*.

In some cases **structural reforms were postponed**.

Recent and forthcoming policy developments

Council conclusions adopted under Spanish Presidency on social protection for the **self-employed**

THE COUNCIL OF THE EUROPEAN UNION INVITES THE MEMBER STATES, IN ACCORDANCE WITH NATIONAL COMPETENCES AND TAKING INTO ACCOUNT NATIONAL CIRCUMSTANCES, TO:

28. Continue carrying out measures of national implementation plans and take further steps to close remaining gaps and ensure the effectiveness of the principles of formal and effective coverage, adequacy and transparency as set out in the Council Recommendation on access to social protection for workers and the self-employed.
29. Adapt, where necessary the rules on governing contributions, on access to benefits and on entitlements to enable effective access to adequate benefits for the self-employed.
30. Address, where appropriate in view of national circumstances, existing gaps in national schemes regarding the access of the self-employed to social protection, especially in branches where the largest gaps exist, such as unemployment benefits, sickness benefits, accidents at work and occupational disease.

Recent and forthcoming policy developments regarding access to social protection

Council conclusions
adopted under Spanish
Presidency on social
protection for the **self-
employed**

Debate in informal EPSCO
(Namur, 11-12 January 2024)
: Employment and Social
Affairs Ministers discussed
access to social protection

Further debate in the
forthcoming informal **Social
Protection Committee**
meeting in Antwerp (15-16
February 2024)

**Belgium Presidency
Conference** in la Hulpe (15-
16 April) – future **social
agenda of the EU**

Review of the **European
Pillar of Social Rights
Action Plan (2025)**

Forthcoming **mutual
learning events on access
to social protection** (topics
to be defined)

Mutual learning on health-related social protection branches is relevant to several Pillar principles



12. Social protection

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.



16. Healthcare

Everyone has the right to timely access to affordable, preventive and curative healthcare of good quality.



10. Healthy, safe and well-adapted work environment and data protection

- a. Workers have the right to a high level of protection of their health and safety at work.
- b. Workers have the right to a working environment adapted to their professional needs and which enables them to prolong their participation in the labour market.
- c. Workers have the right to have their personal data protected in the employment context.

Health-related social protection branches : some basic data

In 2022, **sickness/healthcare** made up **1,290 billion €** = 30% of total social benefits expenditures in the EU-27 (or 8.1% of EU GDP) , *source: ESSPROS*

Most of those expenditures were **in-kind benefits (88%)** rather than cash benefits (12%).

In 2021, the share of **people absent from work due to sick leave** was higher for employees (2.5%) than for the self-employed (1.2%), *source: EU-LFS*

2.4% of employees and 1.9% of the self-employed reported an **accident at work** in 2020

Across the EU, **self-employed** were slightly more likely (11.1%) than the employees (10.4%) to **report work-related health problem** in 2020 (*note: SE had higher prevalence in 16 out of 27 MSs*)

Health-related social protection branches : some recent measures/reforms (1)

Healthcare

- **Luxembourg** and **Estonia**: health care coverage for all residents;
- **France**: complementary health insurance funded at 50% by for public employees;
- **Germany**: reporting of short-term contract employees not covered

Sickness

- **Numerous measures** taken during the COVID-19 pandemic (extending payments by State of sickness days).
- Extension for all self-employed in **France** and new statutory right to sick pay in **Ireland**;
- Increase of sickness benefits for self-employed in **Austria**
- Awareness campaign in **Luxembourg** (for self-employed to join Employers' Mutuality).
- **Greece** to possibly extend to all self-employed and **Czech Republic** to possible amend the access criteria for non-standard workers

Health-related social protection branches : some recent measures/reforms (2)

Accidents at work / occupational diseases

- On-going reform in **Cyprus** : extending accidents at work related benefits (and parental leave) to self-employed
- Plans to improve formal coverage in **Poland** (civil law contracts)
- Introduction of accident insurance for students in **Latvia**

Group specific reforms

- Plan in **Romania** (improve coverage for seasonal and casual workers and platform workers)
- Debate about **platform workers'** coverage in **many countries** – and legislation in some

Recent and forthcoming policy developments regarding health-related social protection branches

Healthcare : **State of the Health** in the EU – 2023 report – includes a focus on health inequalities

Occupational Health and Safety :

=> **Strategic Framework** on Health and Safety at Work 2021-2027 : key priorities and actions for improving workers' health and safety

=> New **OSHA campaign** on Occupational Health and Safety in a Digital World

Also relevant:

- **Eurofound** reports on self-employed and on social protection 2.0 (*forthcoming*) about unemployment and minimum income
- **WHO study** - Can people afford to pay for health care? Evidence on financial protection in 40 countries in Europe
- New **Commission's Toolbox** on demographic change (October 2023) including actions re promotion of active and healthy ageing etc.
- EU4Health on-going study about EU countries' **job retention policies** for cancer patients and persons with a history of cancer

ANNEX

Context: some figures

In 2022, almost **40% of the population** in employment in the EU-27 (78 million people) were in non-standard forms of work i.e. with

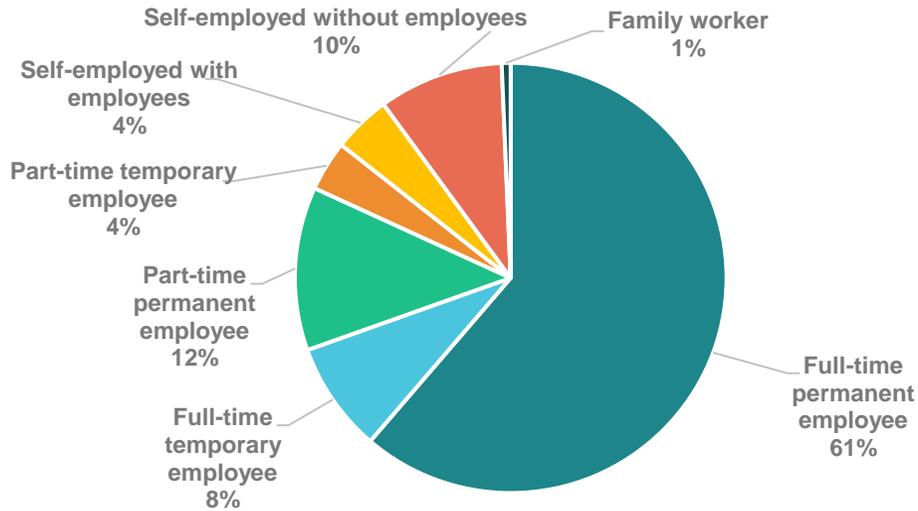
- a temporary contract (24.3 million),
- part-time work (37.1 million)
- and/or self-employed: 27.7 million including 18.9 million solo self-employed...
- among which 3.3 million with one/dominant client (including 800,000 not choosing their working hours)

Proportion of people in non-standard forms of work has **been stable over the last decade**; and situation vary greatly between and within groups

..but some **new forms of employment** (casual workers, platform workers) have become more prevalent

28 million people in the EU work (part of their time) through **digital labour platforms**

Labour market statuses in EU27 (aged 15-74), 2022 (%)



Labour market statuses by Member State (aged 15-74), 2022 (%)

