

Study

Coverage of (solo-) self-employed platform work under unemployment and sickness benefits schemes

Interim Paper for the EISS-Conference 2021 "Are social security systems adapted to new forms of work created by digital platforms?"

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Abstract

This report examines social security coverage of workers in selected countries in the platform economy and more generally, that of self-employed people in two selected social security sectors, i.e. sickness and unemployment benefits. The report is based on input from many experts in the ESIP-network², input from external experts and – last but not least – European Commission’s (EC) “Monitoring framework on accessing social protection”³. The purpose of this report is to provide an overview of sickness and unemployment benefits for the self-employed in selected countries. It is an “interim paper” insofar as it is published while still waiting for a publication by of ESIP. So it does not constitute a position of ESIP or its members about the topic, and the final paper might quite draw different conclusions.

² European Social Insurance Platform, <http://esip.eu>

³ EC, “Access to social protection for workers and the self-employed”, Version 0 of the monitoring framework, Brussels, October 2020.

<https://ec.europa.eu/social/main.jsp?catId=738&langId=en&pubId=8358&furtherPubs=yes>

I. Background and introduction

Labour markets have been in constant evolution and employment trends have been shaped by technological progress. The beginning of 21st century is marked by the increasing use of digital technology and the Internet. These new technologies are changing existing business models by moving value-producing opportunities into digital platforms that operate online. These phenomena are behind the new type of business model that is commonly known as the platform economy.

In January 2019, ESIP published a study titled “Are social security systems adapted to new forms of work created by digital platforms?”⁴ The study looked whether people working through digital platforms were covered by the existing social security systems. The main answer was that platform workers can be covered, to a certain extent and are often covered as self-employed workers.

Two years after, it is still difficult to get a more reliable picture on the quantitative significance of platform-based work in Europe. In this respect, the pilot data collection on digital platform employment announced by Eurostat is highly welcomed.⁵

Not much has changed in two years in substance with regards to the qualification of platform workers as employees or self-employed: yet, as this study will present, some important progress can be observed for drivers and deliverers (“Riders”).

This study focuses on the self-employed, as many platform workers fall under this category⁶ – and typically they are solo-self-employed (i.e. self-employed that do not have any staff of their own). Thus, we focus our study on the social security coverage of this group. We focus only on sickness and unemployment benefits. Due to the nature of self-employed activity, it is particularly important to study the social insurance of the self-employed when work is interrupted due to sickness or involuntary unemployment.

What makes this study even more pertinent is that the self-employed is one of the groups most hit during the COVID-19 crisis, among all socio-economic groups. On average, the self-employed can lack formal access to income replacement benefits.⁷

The background for our study approach is the following:

- I. What is the status quo of social security coverage for the self-employed in cases of a) unemployment benefits, b) sickness benefits?
- II. Which ad hoc measures intended to alleviate the financial hardship of the self-employed are meant or likely to remain in place after the crisis?⁸ .

⁴ https://esip.eu/images/pdf_docs/ESIP_Study_Platform_Work.pdf

⁵ To be implemented in 2022, with results in 2023, see Monitoring Framework p. 212.

⁶ See latest consultation document about second-phase consultations with social partners under Article 154 TFEU on possible action addressing the challenges related to working conditions in platform work, C (2021) 4230 final, p. 6. This experience is also made in France: the vast majority of platform workers are self-employed.

⁷ A good overview of the measures taken during the crisis on behalf of self-employed, particularly with view to unemployment and sickness benefits can be found in Slavina Spasova, et al, non-standard workers and the self-employed in the EU: Social protection during the Covid-19 pandemic, ETUI research paper, Report 2021.2, March 2021

https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3802372

The guiding questions for part I. of our enquiry were:

- a) Are (solo-) self-employed people i) mandatorily, ii) voluntarily insured against the risk of unemployment and the risk of income losses due to working incapacity (sickness benefits)?
- b) What are the conditions for access to the scheme (minimum threshold of income etc.)
- c) What is the contribution rate (if applicable)?
- d) What are the conditions for access to benefits - for instance: prior income records; proof of termination of the business in case of unemployment-like benefits, proof of temporary termination of activities in case of sickness benefits, etc.
- e) What are the benefits, in particular: flat rate benefit or percentage of prior income, upper limits?

The most recent – and by far the most exhaustive – work on the member state’s legal framework on coverage of self-employed (and atypical) workers in all of the social security branches is the European Commission’s (EC) “Monitoring framework on accessing social protection”⁹, called “Monitoring Framework” hereinafter. It supports the Council’s recommendation on access to social protection for workers and the self-employed¹⁰. We have used it partially for additional information and for cross checking against our own input.

II. Recent developments in classifying platform work

II.1 National legislation and jurisdiction

Recently, some courts and governments have issued rulings and proposed legislation impacting the employment status, labour and social rights of platform workers, particularly in the transportation related sectors (riders and drivers). In Italy and Spain, the **governments** have regulated the status of drivers moving away from purely self-employed commercial contracts. In the case of Italy, this affected only deliverers of goods, with the obligation for platforms to grant a sort of third status (mostly “Co-co-workers”) with a reduced set of rights compared to employees.¹¹ In a similar way, in Belgium the Commission Relation de Travail (CRT) has determined that Uber-drivers are employees.¹² In Portugal, a law dating from 2018 obliges all person transport platforms to commission their drivers only via intermediate operators and enterprises; the drivers are employees of these intermediate enterprises.¹³ The Spanish Supreme Court ruled in September 2020 that food delivery riders are employees, not self-employed workers (Glovo).¹⁴ Following this ruling, the Spanish government

⁸ Anyway, the aim of this study is not to give an exhaustive overview on these measures.

⁹ EC, “Access to social protection for workers and the self-employed”, Version 0 of the monitoring framework, Brussels, October 2020.

<https://ec.europa.eu/social/main.jsp?catId=738&langId=en&pubId=8358&furtherPubs=yes>

¹⁰ of November 8, 2019, 2019/C 387/01.

¹¹ Travail à l'ère des plateformes, Conseil national du numérique, juillet 2020, pp. 58 f.; Euractiv v. 25. Feb. 2021, „Italienische Lieferdienstfahrer sollen angestellt werden“.

¹² <https://socialsecurity.belgium.be/fr/news/decision-crt-qualifiant-un-chauffeur-uber-de-salarie-25-01-2021>

¹³ Jean-Yves Frouin, Réguler les plateformes numériques de travail, Rapport au Premier Ministre, 1er décembre 2020, p. 53.

¹⁴ https://english.elpais.com/economy_and_business/2020-09-24/spanish-supreme-court-rules-food-delivery-riders-are-employees.html

passed the so called “Ley Rider” law-decree which for some platform based work (food delivery, transport of persons) creates a refutable assumption of an employment relationship.

In other countries, it was the **Courts** who instigated change. In Germany, the Supreme Labour Court has decided that platform-based micro tasks fulfil the conditions of dependent work.¹⁵ It is the only case so far decided by an upper court in Europe with view to digital remote working and not locally bound transportation. In the Netherlands, the Amsterdam Court of Appeals decided on February 16, 2021 that Deliveroo drivers are to be qualified as employees and not self-employed.¹⁶ In UK, the London based Supreme Court decided to treat Uber drivers as dependent “workers” and not just as self-employed.¹⁷ As a result, Uber announced that following the judgement, more than 70.000 drivers will subsequently be acquiring new rights and benefits from the company¹⁸ However, the status of a dependent worker gives relatively meagre rights compared to people with a formal “employee” status, i.e. a minimum wage and paid holidays, but not sick pay or protection against redundancy.¹⁹

II. 2. It’s not all about the status ...

Any legal decision to dissolve the status of “self-employed” for some platform work will alone not guarantee to abolish possible shortcomings. This risk categorizing individuals to a third status with reduced rights compared to employees, and in addition does not necessarily recognise platforms as employers. Perhaps a differentiating approach could be taken, dependent on the occasional or permanent character of the work (for example Belgium see ANNEX 1 for a Belgian example).

Social security should be designed to best reflect the actual type of work performed. Therefore, the qualification of platform work as dependent employment alone might not be sufficient to guarantee adequate social protection. Coverage gaps can typically occur in some forms of atypical work such as mini-jobs, casual work, short-term fixed contracts, seasonal work, on-demand work and zero-hour jobs.²⁰ It is not just the two social security branches under scrutiny in this report that are sensitive to inadequate access.²¹ In addition, long qualifying periods can turn out to be an obstacle to effective access, even for workers. For sickness benefits for example, it is for both workers and self-employed in some Member States longer than five months²².

¹⁵ It was about taking photos of the presentation of goods and answering questions about the advertising of products. There was no obligation to accept orders. The decisive factor for the decision was that, because of the algorithm, the contractor cannot freely structure its activities in terms of location, time and content. Federal Labour Court finding from December 1, 2020 – 9 AZR 102/20.

¹⁶ Daily News, February 17, 2021, Netherlands – Court of Appeals rules Deliveroo couriers are employees, not self-employed.

¹⁷ Uber vs. Aslam. FAZ 19. 02. 2021, Uber's business model is wavering. (“Ubers Geschäftsmodell wankt”). Zeit online, February 19, 2021, Uber drivers have the right to employment (“Uber-Fahrer haben Recht auf Anstellung”).

¹⁸ Frankfurter Rundschau, March 18, 2021, “Uber wants to pay minimum wage in the UK“ (“Uber will in Großbritannien Mindestlohn zahlen”).

¹⁹ Social Europe: Ruth Dukes, Wolfgang Streeck, Putting the brakes on the speed of incident work, March 10, 2021.

²⁰ For more information see Monitoring Framework p. 32.

²¹ Monitoring Framework p. 7, 40 – with five country-specific examples about gaps in unemployment and sickness insurance for atypical workers, with specific figures for affected workers, type by type. See pp. 41 ff as well.

²² Monitoring Framework, p. 8.

This study does not enter in a discussion on -problems of access in cases where platform work is undertaken by employees. The “Monitoring Framework” gives some insights into this phenomenon – specifically on the lack of formal social security coverage for people in non-standard employment, branch by branch.²³ Platform workers are not mentioned explicitly, but many of them could fall under the “Casual workers” category. However, only two countries are associated here with gaps. There are other countries in which seasonal workers lack formal coverage in both branches, – but this is, at first sight, not a typical status in case of platform work. Thus, the most pressing issue as regards the coverage of employed platform workers could arise in cases where access thresholds are not met, for instance for “mini-jobs”.²⁴ Even if this is not a phenomenon specifically linked to the platform working world, more research on the quantitative appearance of this phenomenon in this world would be desirable.

II.3 Recent initiatives at EU level

- European Commission

On June 15, the European Commission started the second consultation phase with social partners on possible action addressing the challenges related to working conditions in platform work.²⁵ The European Commission considers several policy options: a presumption of an employment relationship, a shift in the burden of proof in legal proceedings, administrative procedures to avoid legal proceedings or the certification of work contracts by a third party. The main driver of EU Commission’s action is thus the intention to simplify procedures and to offer different versions of a reversal of the burden of proof concerning the definition of an individual’s work status.

- European Parliament

Currently, the European Parliament is finalising an own-initiative resolution on “Fair working conditions, rights and social protection for platform workers - New forms of employment linked to digital development”²⁶, drafted by MEP Sylvie Brunet (Renew Europe, FR). The resolution may take a similar approach to the Commission, in particular with view to a presumption of employment or a reversal of the burden of proof. It is also aimed at ensuring coverage of platform workers regardless of status and on the transparency of working conditions. For example, the resolution proposes that all platform workers, regardless of their status, should be offered “sickness insurance coverage”. It is not clear however if this means mandatory insurance or not. On the other hand, there is no explicit mention of unemployment insurance. The final adoption of the resolution is expected in 2021.

III. Findings of the study

III.1. Sickness benefits

²³ Monitoring Framework p. 36 f., and 41 ff.

²⁴ See for instance CZ – Monitoring Framework p. 41.

²⁵ See Consultation document Second-phase consultation of social partners under Article 154 TFEU on possible action addressing the challenges related to working conditions in platform work, C (2021) 4230 final, 15. 6. 2021

²⁶ Of 9. 2. 2021, 2019/2186(INI); https://www.europarl.europa.eu/doceo/document/EMPL-PR-657498_EN.html?redirect

At the very beginning of the crisis Eurofound warned²⁷ that platform workers in the transport sectors would be particularly hit, not least because of lack of sick pay in many cases. There were some reactions from platforms – Deliveroo in Belgium and Uber in the United States – that exceptionally offered paid sick leave to drivers who cannot deliver food due to self-isolation or illness (Deliveroo) or 14 days of sick leave for drivers falling ill with the virus (Uber).²⁸

Generally speaking, access for (solo) self-employed to sickness benefits may in many cases not be as easy as it is for employees. Even if access to the respective schemes is granted, conditions may be harder to fulfil and the generosity may well be lower, as shown below.

III. 1.1 Mandatory or voluntary access

table see ANNEX 2

According to the Monitoring Framework, access is mandatory for the self-employed in most Member States (p. 7). This is confirmed by the results of our study, but with a respectable fraction of countries with voluntary access. In addition, one must consider that in some cases the status of self-employed worker is more than just the absence of an employment status. In these cases, access might only be given for specific self-employed categories, leaving out some groups, possibly in the platform work sector (AT, IT, NL, SI, ES) as well. In some cases, access is voluntary instead of mandatory, when income drops below the thresholds (AT, LU). When access is voluntary, uptake may be very low (CZ, NL). In a few cases, there is a sort of two layered protection, with the possibility to gain wider coverage by actively taking out additional insurance (AT).

Finally, if one compares the situation of self-employed with that of employees, the latter might also be denied mandatory access in some cases, such as that of the “occasional workers” in Italy (income less than 2,500 euros/year).

III. 1.2 Conditions for access to the sickness benefit scheme

Table is in ANNEX 3

Even in cases where mandatory or voluntary access is granted in principle, minimum income thresholds may create hurdles (BG, HR, SK. AT, LU voluntary access instead of mandatory when minimum income is not reached). In some cases, access is excluded, restricted, or rendered more difficult if self-employed income is only a side income (CZ, DE).

In some cases, voluntary access is only possible in a “bundle” (together with other branches): Croatia (together with pension insurance), Germany (together with health care insurance), Italy (together with pension insurance), and Netherlands (together with invalidity benefits).

Finally, in a few cases (such as SI) some specific conditions must be fulfilled in order to be granted the status of an eligible “self-employed”. This might leave some categories excluded from effective access (i.e. civil law contracts in SI).

²⁷ 19. 3. 2020, <https://www.eurofound.europa.eu/de/publications/article/2020/coronavirus-highlights-sick-pay-void-for-platform-workers>

²⁸ Ibid.

Therefore, in many countries access conditions are different for employees and self-employed.

III. 1.3 Contributions

Table is in ANNEX 4

It is not easy to allocate and compare cost/contributions to sickness benefits since they are often included in a wider bundle, typically together with general health insurance including medical treatment or, as in the case of NL, with invalidity benefits.

In a few cases, it is possible to attribute the following contribution rates to sickness benefit coverage:

AT - voluntary sickness benefits: 2.5%

BU - voluntary sickness benefits: 3.5%

CZ - voluntary sickness benefits: 2.1%

DE - voluntary sickness benefits: 0.6%

LU - mandatory: 0.5%

PL - voluntary sickness benefits: 2.45%

SK - mandatory/voluntary sickness benefits respectively: 4.4%

However, any comparison must also account for the generosity of the respective schemes.

III. 1.4 Conditions for accessing benefits

Table is in ANNEX 5

In most Member States, according to the Monitoring Framework, qualification periods for sickness benefits are short and identical for self-employed and employees; in six countries, they are longer.²⁹

Our study confirms these findings but with some reservations. Qualifying periods at least for self-employed can be fairly long, such as in CZ, PL and SE (3 months), AT and BE (6 months), HR, SK (9 months) and FR (12 months for instance for micro-entrepreneurs). In some cases, the qualifying periods are more favourable for employees.

III. 1.5. Benefits

Table is in ANNEX 6

Sickness benefits can either be flat rate or earnings-related. In some Member States income replacement is granted only to employees, whereas the self-employed only have flat rate benefits according to the Monitoring Framework in AT (caution: only true for supporting benefits, not for voluntary sick pay), BE³⁰.

In the case where sickness benefits are given in the form of income replacement, they range usually between 60% and 100% of previous earnings in accordance with the Monitoring Framework.³¹ This

²⁹ Monitoring Framework p. 135.

³⁰ Monitoring Framework p.135.

³¹ Monitoring Framework p. 135.

observation is confirmed in our study. In some cases, the level is lower for self-employed as compared to employees, as is the case in BG and SI (here: relatively lower contribution basis). The other aspect of the “generosity” of sickness-benefits is their duration – beginning and end of payments.

Waiting periods to the beginning of payment can bring financial hardship to the self-employed. Our study shows that waiting periods are longer in some countries, HR, CZ, DE, LU, and to a lesser extent in BE, NL and ES. A special case is Sweden since the self-employed can choose the length of the waiting period.

A serious obstacle to effective social protection for the self-employed is also the absence of an employer, who usually continues to pay wages at the start of a sickness, maybe with some days of grace.³² It is only after this period of payment by the employer that a dedicated social security scheme takes over. According to the Monitoring Framework, this means in practice longer waiting periods for the self-employed as compared to employees.³³ In this respect, employees are in many cases better off since the employer grants sick pay from day one or after a fairly short period, see AT, BE, HR, CZ, DE, LU, SE, and to lesser extent FI and FR. However, there might be good reasons for implementing waiting periods before receiving insurance-based (cash) sickness benefits, for example to avoid moral hazards - individuals taking out insurance only when they suspect future illness.

According to the Monitoring Framework, duration lies -- between 4 months and “unlimited”³⁴, and it is the same throughout Europe for employees and (if applicable) self-employed, with the exception of Portugal.³⁵ This observation is confirmed in the ESIP study, with the exception of Italy (maximum 61 days for co-co workers).

Yet, the length of the period alone does not provide a holistic picture on the generosity of the whole system, since the insured might move to a disability scheme, which is out of the scope of this study. Long-term disability benefits might be lower compared to sickness benefits.

III.2 Unemployment benefits

There are cases where targeted income protection in periods of unemployment relies on two “tiers”: a non-contributory basic, mostly flat-rate benefit scheme and a classic unemployment social insurance scheme.

An overall picture covering access to unemployment schemes in the EU is given in the Monitoring Framework. According to its results, in nine of the examined Member States there is no access at all for self-employed, whilst voluntary opt-in is possible in six of the Member States (among them Denmark where opt-in is also for employees).³⁶

³² A good overview on continued payment by the employer is found in Monitoring Framework pp 140 ff.

³³ See Monitoring Framework p. 139.

³⁴ Monitoring Framework 137 ff. unlimited: BG, HR, SI, SE.

³⁵ Monitoring Framework 137 ff.

³⁶ Monitoring Framework, p. 129.

According to the Monitoring Framework, in most Member States the eligibility rules, duration and amount of unemployment benefits are the same as for employees.³⁷

Typically, the self-employed are not covered comprehensively by mandatory earnings-related unemployment insurance. In addition, it must be mentioned that to be eligible for unemployment benefits there is the need to have worked for specific periods before the application for benefits. And one has in principle to be available to the labour market. The study does not give comparative specific information about these conditions.

III. 2.1 Mandatory/voluntary unemployment benefits

For more details see ANNEX 7

	Mandatory	Voluntary	None
Austria		(x)	
Belgium			X
Bulgaria			X
Croatia	X		
Czechia	X		
Finland	(xx)	(x)	
France	(x)	(x)	
Germany		(x)	
Italy	(x)		
Luxembourg	(x)		
Netherlands			X
Poland	(x)		
Slovakia		(x)	
Slovenia	X		
Spain	X		
Sweden	(xx)	(x)	

X=Yes; (x)=limited coverage ; (xx) only basic, not income related

We can divide the countries into four different groups. Firstly, the biggest group is the countries where all self-employed are mandatorily covered by unemployment insurance. There are six countries in this group (Croatia, Czechia, Finland, Slovenia, Spain and Sweden). In two of these countries, Finland and Sweden, this basic unemployment insurance is purely a flat-rate scheme. In both countries, a voluntary opt in option exists for the self-employed to join the earnings-related unemployment insurance. Yet, it is not very common for the self-employed to do so.

Secondly, in a group of countries, the mandatory unemployment insurance only covers certain kinds of self-employment. Typically, only a minority of the self-employed are covered. This is the case in Italy in which only the continual and coordinated workers (so called co-co workers) are covered by the mandatory unemployment insurance. Luxembourg, Poland, and Italy are countries in this category. Yet, these schemes do not typically include those operating in the platform economy.

³⁷ Monitoring Framework, p. 129. **For employees**, an overview on eligibility requirements (month of contributions, waiting time) is given in Monitoring Framework p. 130 f., an overview on duration of benefits in p. 132 f.

The third category consists of the countries that do have a voluntary unemployment insurance that the self-employed can join. Austria, France, Germany, and Slovakia are in this group. In France, some categories of self-employed have mandatory access to unemployment insurance, but not for instance the category of micro (auto) entrepreneurs which is opted for by most platform workers. Relatively few self-employed take up the voluntary unemployment insurance. For example, in Slovakia only three percent of the self-employed opted to be covered by unemployment insurance. In Germany, only 74,000 self-employed were covered.

Lastly, in a group of countries there is no mandatory nor voluntary unemployment insurance exists for the self-employed (Belgium, Bulgaria and the Netherlands). In Belgium, a benefit based on a bypassing right ("droit passerelle / overbruggingsrecht") is granted under certain conditions for self-employed. Currently it can be granted when there is a proven decrease in turnover, there has been a mandatory interruption to the activity or some cases where the self-employed is quarantined or must care for a child (specific conditions apply). Yet, it is not unemployment insurance; it is a residual system, allocating rights only when the self-employed are not entitled to another replacement income, for instance an unemployment benefit derived from a main job. In Bulgaria and the Netherlands no unemployment insurance exists for the self-employed.

III. 2.2 Unemployment benefits: Types, contribution rates, eligibility criteria, duration

	Type of benefit	Contribution rate	Required contribution record	Duration	Remarks
Austria	FL (with three levels)	3-6 %	52 weeks within the last 24 months for initial application, 28 weeks within the last 12 months after that. Special regulations for people under the age of 25.	-	There are three possible contribution rates. The flat rate received depends on the chosen contribution rate.
Belgium ³⁸	-	-	-	-	-
Bulgaria	-	-	-	-	-
Croatia	ER	1.7 %	9 months	78 to 450 days	-
Czechia		1.2 %	12 months	Up to 11 months	-
Finland	FL, ER (voluntary)	2.25 – 2.65 % (ER)	15 months (ER)	300 to 500 days (ER)	ER=Voluntary insurance, paid five days per week
France	-	-	-	-	ATI for micro-entrepreneurs: in practice strict access

³⁸ - Income loss of self-employed in BE is meant to be covered by the system of bypass right ('overbruggingsrecht'); details see chapter III.2.1.

- In some cases self-employed have access to the unemployment insurance based on a previous working history as an employee

					conditions. As a consequence, according to non-official results only 200 to 500 self-employed received a benefit from ATI.
Germany	ER (fictional income)	2.4 % (€78.96) of reference amount (€3290) 1.2 % for beginners (2 years)	12 months	6 to 24 months	Voluntary insurance
Italy	ER	0.51 %	3 months	-	Limited coverage
Luxembourg	ER	Solidarity tax	6 months	12 to 24 months	-
Netherlands	NA	-	-	-	-
Poland	FL, based on seniority	2.45 %	12 months	6 to 18 months	-
Slovakia	ER	NA	24 months	NA	-
Slovenia	ER	0.2 %	6 to 9 months	2 to 25 months	-
Spain	ER	2.2 %	12 months	120 to 720 days	-
Sweden	FL, ER (voluntary)	0.1 %	12 months (ER)	300 to 450 days (ER)	ER=Voluntary insurance, paid five days per week

FL=flat rate, ER=earnings-related

Typically, the unemployment insurance benefits for the self-employed are earnings-related. This is since the contribution rate is also a fixed percentage of earnings, taxable income, or fictional income. Only in Luxembourg is unemployment insurance financed by a separate solidarity tax. In Poland, the unemployment benefit is of the flat-rate type although three different seniority levels exist depending on the length of working career. In many countries a top-up for the benefit is given if the insured has dependent children. In Germany, there is no direct link between contributions and benefits. Instead, in the case of voluntary insurance, the amount of the benefit is linked to the "target earnings" envisaged by the employment agency, dependent on the level of education.

The length of the payment is typically related to the length of the contribution history. To have access to unemployment benefits, often a working and contribution history of at least nine months is required. The longer the previous working and contribution history, the longer time the unemployment benefits can be paid. However, benefits are limited in time, up to two years in some countries (Germany, Luxembourg, Slovenia, and Spain). In Poland, benefits can be paid for a longer or shorter time depending on the unemployment situation in the region.

Typically, a feature of unemployment benefits is that the amount decreases with the length of unemployment, a mechanism to incentivize take up of employment. This feature, albeit with different rules, exists in the unemployment insurance systems of Belgium, Italy, Slovenia, Spain and

Sweden. In some countries the benefits are slightly increased if the person participates in training or educational activities that increase the chances of new employment.

IV. The case of voluntary access

First and foremost, it needs to be stressed that the case of voluntary access remains to be duly analyzed in the future. Best practice exchange at EU level and fostering an in-depth comparison between the different national schemes is crucial to make social security systems fit for the 21st century while fully respecting national competences. The “Monitoring Framework” generally shows that opt-in schemes are scarcely used^[1] – an observation that can be carefully shared by this study. To counter this issue, one option would be to extent mandatory access. Another one is to improve awareness among citizens about the importance of being insured, when access is only voluntary.

Eventually, it is crucial to provide access to a social insurance scheme to platform workers in every Member State, which is easy to access, affordable and offers balanced services. Whether this access is voluntary or mandatory remains the decision of every Member State itself within the scope of its national competences.

V. Extension in the COVID-19 crisis

In a strong reaction to the economic hardship following the COVID-19 lockdowns, Member States, backed by tremendous EU financial aid, took unprecedented steps to protect the income and livelihoods of workers whose earnings had been lost. In many cases, this also included measures to protect self-employed people without or with insufficient social security coverage.

It is not the aim of this study to draw a picture of these measures. It is sufficient to know that sickness benefit systems have also been extended and strengthened, not only for employees, but also for the self-employed.³⁹ The same is true for unemployment-like income support for self-employed and workers with non-standard contracts.⁴⁰ You can find some examples regarding unemployment benefits in ANNEX 8.

V. 1 Recent findings by Eurofound

Eurofound (2021)⁴¹ studied the impact of the COVID-19 pandemic on the labour market. The research method used was a literature review supported by interviews of key stakeholders. In their research, Eurofound found that short-time working and temporary layoff schemes were implemented broadly in the EU. Yet, workers on casual contracts, agency workers, and in some cases fixed-term workers were excluded from these schemes.

^[1] - compared to opt-out regimes, Monitoring Framework p. 7.

³⁹ Some country-specific information can be found in Monitoring Framework pp 185 f.

⁴⁰ For an overview see Monitoring Framework p. 10, 187 ff. Furthermore see:

https://www.etui.org/sites/default/files/2021-03/Non-standard workers and the self-employed in the EU social protection during the Covid-19 pandemic-2021_0.pdf

⁴¹ Eurofound (2021) COVID-19: Implications for employment and working life, COVID-19 series, Publications Office of the European Union, Luxembourg.

The income support or protection was extended in many countries to people previously unprotected. Yet the protection provided to the self-employed was less complete than that provided to workers. Eligibility criteria led to sectoral restrictions and certain types of self-employment failed to meet income reduction thresholds. The schemes were put in place very quickly which left a further need for increasing clarity.

Two approaches were taken: simplified access to a flat-rate one-size-fits-all income support whose level was often low, or a more nuanced approach linking income support to income reductions requiring complex data. Both approaches were adjusted during the pandemic.

As a policy pointer, Eurofound (2021) considers that "income replacement rates offered by employment protection schemes for all workers and self-employed people need to be suitably geared towards preventing hardship and to avoid additional costs to welfare systems in the absence of adequate income support." In other words, employment protection schemes play an important role as they mean that people can keep paying their rents or mortgages, and for the self-employed this could mean avoiding a business failure.

V. 2 The way ahead?

An important question now raised is whether the above-mentioned emergency measures will continue to be implemented after pandemic related restrictions are lifted, particularly with a view to sickness and unemployment benefits. This is also a question raised by the European Commission. Indeed, in its consultation document on platform work⁴² the European Commission has proposed taking into consideration "permanent solutions based on the crisis measures granting access to unemployment and sickness benefits schemes to the self-employed and some groups of non-standard workers during the pandemic, whilst ensuring that digital labour platforms also contribute to the scheme."

Several replies we've got from ESIP members touch upon this topic. In the case of Belgium and Slovakia, it is too soon to say if the current emergency measures will be extended after. In the Czech Republic, pandemic-related measures are at the moment not expected to remain in place. In Italy, extraordinary measures introduced following the restrictions due to the COVID-19 pandemic are likely to end when restrictions are lifted. In Sweden, all measures introduced in the unemployment scheme during the crisis are temporary.

Some benefits linked to the special circumstances of a pandemic, for example Sickness benefits introduced in the case of quarantine/isolation, are usually only valid during a pandemic, e.g. in Slovakia.

When examining the possible extension of measures put in place to mitigate the economic impact of the pandemic, consideration needs to be given to the additional financial costs this will entail to social security systems. In particular, the willingness to accept additional financial burden is mixed in the platform-organized sector

⁴² Consultation Document „First phase consultation of social partners under Article 154 TFEU on possible action addressing the challenges related to working conditions in platform work“, 24.2.2021, C(2021) 1127 final, p. 28.

In a study based on 11 selected countries Eurofound has examined the corona assistance for self-employed people, more precisely: replacement for entrepreneur-wage, not to be mixed with assistance linked to business-related fixed costs⁴³. It turns out that in many cases those aids, and benefits were also provided in such cases where unemployment insurance or like benefits for self-employed had existed before the pandemic hit, namely Belgium, Finland, Poland and Slovenia.

VI. Conclusion

In the latest years, some changes have been introduced in law and/or through Court rulings in several Member States leading to some categories of platform workers being requalified as different forms of dependent workers or even employees. This might not be sufficient to ensure adequate social protection when platform workers still fall under non-standard forms of employment where formal and more importantly effective access gaps might exist. Issues of work status are expected to be further addressed at EU level through a future initiative from the European Commission.

Regarding the social protection of platform workers that remain self-employed, this study put the focus on sickness and unemployment benefits as two key social security benefits to counter the risks of illness and involuntary loss of activity.

The questionnaire circulated to ESIP members provides an overview of the mandatory or voluntary nature of social security coverage for the self-employed in the two branches concerned, as well as conditions to access the schemes and be granted benefits, and the levels of contribution rates and benefits.

In addition, given the economic context of the COVID-19 outbreak, ESIP members were asked for qualitative information if emergency measures taken in the field of unemployment and sickness benefits for the self-employed were expected to continue beyond the pandemic.

As regards sickness benefits, in most countries, coverage is mandatory for the self-employed, with some countries only providing voluntary coverage. Specific conditions for access also apply, such as income thresholds, creating possible barriers to effective coverage. Contribution rates vary and are often included in a bundle, usually together with general health insurance. Qualifying periods remain relatively short and usually similar to those applicable to employees. However, similar waiting periods can have a different impact on employees and the self-employed. Indeed, in the absence of an employer, the self-employed do not benefit from sick pay at the start of a sickness, before social security schemes take over. In terms of the benefits received, they can either be flat-rate or earnings-related, with varying levels across the countries concerned. In almost all countries examined, the duration of payment of sickness benefits is the same for employees and the self-employed.

As regards unemployment benefits, the situations vary from country to country, with a group of countries providing mandatory access to unemployment to the self-employed, providing mandatory access for certain types of self-employment only, providing voluntary opt-in to unemployment schemes or providing neither mandatory nor voluntary access to unemployment schemes, but

⁴³ <https://www.eurofound.europa.eu/publications/blog/two-worlds-of-income-support-during-covid-19>
Regarding the situation of the self-employed during a crisis see:
https://www.eurofound.europa.eu/sites/default/files/ef_publication/field_ef_document/ef20059en.pdf

sometimes a residual system. Providing only to the self-employed an opt-in access to unemployment schemes does seem to limit their uptake. Unemployment benefits for the self-employed are usually earnings-related, with a contribution rate as a fixed percentage of earnings, taxable income or fictional income. The duration of the payment is usually linked to contribution history, with a minimum required contribution period applicable. Unemployment benefits are also in many countries degressive or in some cases increased when taking up training.

Following the outbreak of the pandemic, many countries introduced emergency measures targeting the self-employed, for example to extend coverage of sickness benefits to specific circumstances linked to the public health situation, and to provide unemployment-like income support. However, it remains to be seen whether these measures will be extended, which requires careful consideration of both the financial sustainability of social security systems and the adequacy of social protection.

ANNEX 1 Platform Economy: status dependent on the occasional character of work - the Austrian and Belgian experience

Belgium: distinction to be made between occasional and professional activity

In a European comparative perspective, Belgium already has an extensive system of social protection, which includes self-employed workers. The self-employed are protected against the same social risks as employees, however without these protection mechanisms being identical in design and/or scope.

Anyway, with regard to providing better protection for individuals who are structurally active in the platform economy, our Belgium member RSVZ-INASTI suggests that a distinction should be made between

- (i) - those who carry out an occasional activity via a platform, and
- (ii) - those who carry out a professional activity via a platform.

In Belgium, the first group is subject to the legal framework of the 'collaborative economy'. These activities are subject to preferential social contributions and the tax regime and do not fall within the scope of social and labour law.

Therefore, offering better social protection to platform workers concerns the second group. For this category, the following can be stressed for Belgium: Even when exercising a professional activity via a platform, the usual rules on affiliation remain applicable: people who exercise a professional activity via a platform will do so i) as a self-employed person or as an employee and ii) will benefit from the associated social rights.

The Austrian Social Insurance Classification Act 2017 (“Sozialversicherungs-Zuordnungsgesetz”)

In Austria, both the employed and self-employed are compulsorily insured regarding health, accident and pension if their earnings exceed a minimum threshold in a month (in 2021 € 475,86).

The important criteria for deciding on a person's type of insurance is the type of contract. Digital or platform workers can be either employed or self-employed and it has to be assessed for each case depending on the type of actual work as well as the requirements of the contract.

Independent contractors are persons who agree to perform work for a client for a definite or indefinite period in return for payment without personal dependence. This type of contract represents a central position between employed and self-employed work. In regard to social insurance law those individuals are treated like employed persons and are compulsorily insured in health, accident and pension insurance in accordance with the General Social Security Act (ASVG). In terms of tax law, they are treated like self-employed persons.

In practice, of course, the distinction between employment and self-employment is not always easy to make. Incorrect classification can have massive effects on all persons involved. Therefore, since July 1, 2017, preliminary or voluntary checks can be made to clarify whether employment is carried out on a self-employed basis (GSVG compulsory insurance) or as a dependent activity (ASVG compulsory insurance). Basis for these procedures is the Social Insurance Classification Act 2017 (“Sozialversicherungs-Zuordnungsgesetz”).

ANNEX 2 Sickness benefits: mandatory/voluntary access

	Mandatory g	Voluntary	Mixed	None	Remarks
Austria			<p>Mandatory for supporting benefits (Unterstützungsleistungen), and sickness benefits</p> <p>Voluntary if some conditions are not met (for instance income threshold)</p> <p>Voluntary access for cash sickness benefits (Krankengeld), but only for specific categories of self-employees</p>		
Belgium	Mandatory				Flat rate benefit. No need to pay additional contributions if there is an existing insurance as an employee of minimum 50% of a full time and an annual side income as self-employed below 1,553.58 euros
Bulgaria		voluntary (opt-in)			Person must be registered as a self-employed in the national register of the legal entities
Croatia	Mandatory				
Czech Republic		Voluntary Take-up: 16% of roughly 600.000 eligible			
Finland	Mandatory				Self-employed are mandatorily insured for health-care benefits as it is residence-based. The earnings-related coverage is in relation to the mandatory pension insurance (YEL) of the self-employed.

France	Mandatory for: - auto (micro-) entrepreneurs - platform workers if they opt for the general scheme			- Auto(micro) entrepreneur is the preferential option social protection option for platform workers - very few platform workers are opting for the general scheme
Germany		Voluntary access to: -statutory sickness insurance, -private insurance		No insurance possible for a side-income in self-employment
Italy	<p>One has to distinguish between two forms of “independent workers”</p> <p>Not mandatory for “Independent occasional work” (mostly for an enterprise, but work not organized by a platform)</p> <p>Mandatory for “continued and coordinated workers” (CO-CO): personal job, coordinated, but not organized by the company or platform as per time and type of work. But only mandatory, if they are exclusively working with this status; otherwise: no insurance will be issued for this income loss.</p>			
Luxembourg	Mandatory for payments after a waiting period (at least 77 days), corresponding to the rules for dependent employees.	Between day one and day 77: only voluntary access.		

Netherlands		Voluntary access for certain categories of self-employed under the Sickness benefits Act at UWV. Take-up: very few self-employed have opted in			73% of solo-self-employed don't insure themselves.
Poland		Voluntary access (opt-in), including cases of a "Civil Law Contract"			
Slovakia		Mandatory for some groups of self-employed. Voluntary for those below a certain income threshold. Take-up: 221,740 people			
Slovenia	Mandatory				Insurance is linked to the fulfilment of the condition of status
Spain		Voluntary access for some categories of self-employed – opt in			
Sweden	1. Mandatory, residence based scheme 2. Mandatory work based insurance, with options for waiting period (between one day and 90 days) – with different contribution rates				

ANNEX 3 Sickness benefits: Conditions for accessing the scheme

	Minimum income threshold	Other conditions	Different rules for self-employed if income is main or if it is side income	Same access rules for employed and self-employed	Remarks
Austria	5,710.32euros p.a. (for mandatory part)		No	n.n.	
Belgium	None if independent income is main income.		Yes	No.	
Bulgaria	650 BGN (325 euros) p.m.		No	n.n.	
Croatia	2400 kuna p.m. (1 kuna = 0.13 euros).		n.n.	n.n.	
Czech Republic	None	Self-employment must be main activity	Yes. Self-employment must be main activity	No.	
Finland	None	Residency in Finland	No	Yes	
France	For platform workers with an optional right in the general scheme: at least €0,403.75 remuneration the last 6 months or at least 150 working hours the last 3 months For micro-entrepreneurs: On the basis of the average income contributed over the last 3 years.		n.n.	No.	
Germany	N.N.	Voluntary public insurance: Existence of a “main” health insurance with the respective public sickness fund. Voluntary private insurance: Health check may apply	Voluntary public insurance: Yes. self-employed activity must not be only a side job	No	
Italy	None	Registration with the separate pension scheme			
Luxembourg	Mandatory: Minimum threshold 1/3 of the annual minimum social wage; otherwise only voluntary		n.n.	n.n.	
Netherlands	n.n.	Voluntary public insurance only	n.n.	No	

		possible for people that have participated in a compulsory sickness scheme for at least one year. Voluntary Private Insurance is only possible after individual risk assessment			
Poland	None	None	No	n.n.	
Slovakia	6,552 euros p.a.		No	n.n.	
Slovenia	None.				Fulfilment of the status condition
Spain					
Sweden	n.n.	n.n.	n.n.	n.n	

ANNEX 4 Sickness benefits: contributions

	Rate, amount	Calculation basis	Remarks
Austria	(Long term) Supporting benefits: if mandatory, 6.8%, but for the whole health insurance. If voluntary due to falling short of minimum threshold: possibility of “opting-in”, minimum contribution basis applies (contribution: 97.08 euros quarterly) Voluntary cash sickness benefits : 2.5%	Earned Income	
Belgium	Part of a global contribution ⁴⁴	Earned income, between 1,553.58 euros and 89,361.89 euros	
Bulgaria	3.5% for voluntary insurance		
Croatia	13% for both health and sickness insurance	Earned income brackets N.N.	
Czech Republic	2.1%	Earned income, with a minimum monthly assessment base of CZK 7,000,- (roughly 570 euros).	
Finland	For sickness benefits and some health care benefits together: 1.36 % plus 0.19% if self-employed income is above 14,766 euros per year. - If the total is below this amount, the self-employed pay only 0.19 percent.	Self-employed income	
France	For both a) platform workers opting for the general scheme and b) micro-entrepreneurs, there are no contribution targeted to sickness benefits; they are part of a bundle together with contributions for the coverage of other risks	- total of the remuneration for platform workers with an optional right in the general scheme - On the basis of the average income contributed of the last 3 years for micro entrepreneurs	
Germany	Statutory sickness funds: 0.6% Private insurance: contractual agreement	Statutory Sickness Funds: General contribution basis, up to the regular upper	

⁴⁴ If self-employed side income is less than 1,553.58 euros per year, and provided that there is full coverage in the system for main occupation as employee or civil servant, no contributions are to be paid from the side-income. If self-employed income is in between 1,553,58 and 14,042,57 euros per year, then contributions have to be paid, but a sickness benefit based on the main job will be deducted.

		ceiling for health insurance	
Italy	0.72% (2021), including maternity and family allowance		
Luxembourg	0.5% for the mandatory part	Income, same as for the other branches of social insurance, in a margin: minimum assessment basis = the “social minimum salary” and a maximum= of five times the “social minimum salary”.	
Netherlands	Roughly 10%, for both sickness and invalidity benefits		Calculation example for public or private insurance: insured gross income = 2,500 euro: monthly premium would be 230 euro in the public scheme, and ca. 250 euro in case of private insurance. In both cases: sickness benefits and invalidity benefits included.
Poland	2.45%	To be chosen by the self-employed	Self-employed – unlike employees - can chose the amount of their contribution base, down to a certain minimum, and as “starters” they can reduce the basis even further, up to two years. All this will reduce the benefits
Slovakia	4.4%		
Slovenia	13.45% of earned income. This covers both health care and sickness benefits	Minimum: 60% of last known average salary as an employee Maximum: 3.5 times the average annual salary of employees in SI	
Spain	n.n.		
Sweden	n.n.		

ANNEX 5 Sickness benefits: Conditions for access

	Medical proof of incapacity	Qualifying period	Other (for instance proof of temporal termination of activity)	Compared to employees
Austria	Yes; doctor	Sickness benefits: 6 month; after accident of work: none	Supporting benefits: Work incapacity must last for more than 42 days. In this case, the benefit is paid retrospectively from day 4.	Rules for employees are different: The employer has to continue remuneration for the first 6 to 12 weeks (according to duration of employment)
Belgium	Yes; treating physician	6 months with contributions before asking for benefits		Requirement to having paid 6 month contributions for self-employed. Requirement to having worked or assimilated periods (among other unemployment) 180 working days in the past 12 month for employees.
Bulgaria		n.n.	n.n.	n.n.
Croatia	Yes, primary health care doctor or in selected cases (author contracts, etc.) HZZO (Health Insurance Fund) Medical Committee	Having had paid pension contributions of at least 9 consecutive months prior to incapacity. If there were interruptions in the career, then the prior pensionable service must be at least 12 months during the past 2 years.		Conditions are stricter compared to employees insofar as for some self-employed activities (author contract, copyright contract), the temporary incapacity for work has to be confirmed by the Medical Committee of the Croatian Health Insurance Fund (HZZO) and not the primary health care doctor as for employees.
Czech Republic		3 month		n.n.
Finland		None	None	
France		1 year membership (among other for microentrepreneurs)		1 year membership Compared to 150 hrs work in the past 3 month or at least 10,403.75 euros remuneration in the last 6 month for employees (and the few cases of self-employed opting for the general scheme).
Germany	Medical proof of working incapacity	n.n.	None	n.n.
Italy		Have accrued at least 1 month of contributions in the calendar year prior to		

		the request of the sickness benefit		
Luxembourg				Same principles
Netherlands		n.n.		n.n.
Poland	Medical certificate	90 days Note: previous period of insurance is included in the waiting period, provided that the break between the previous and the current period did not exceed 30 days	None	Qualifying period: 90 days - for employees only 30 days
Slovakia	Certificate by attending physician	If voluntarily insured: meet the condition of 270 days of sickness insurance in the last two years before the onset of temporary incapacity for work		If voluntarily insured: stricter conditions regarding waiting period (270 days)
Slovenia	Findings of a doctor (personal or appointed)	None	n.n.	Same principles
Spain		n.n.	n.n.	n.n.
Sweden		3 months		Qualifying period: 3 months instead of 0 month for employees

ANNEX 6 Sickness benefits: level of benefits, duration

	Level/amount	Waiting period/First day of payment	Duration	Same rules for employed and self-employed?	Remarks
Austria	<p>Supporting benefit: Fixed amount, 31.55 euros per day.</p> <p>Sickness benefit: 60% of contribution basis; minimum 9.52 euros per day.</p>	<p>Supporting benefit: Work incapacity must last for more than 42 days. In this case, the benefit is payed retrospectively from day 4.</p> <p>Sickness benefit: first day of payment: 4th day</p>	<p>Supporting benefit: 20 weeks</p> <p>Sickness benefit: 26 weeks</p>	<p>Supporting benefit and sickness benefits: No. For instance only self-employed are eligible to supporting benefits.</p> <p>Employees: For the first 6 to 12 weeks (depending on the duration of employment), the employer has to continue remuneration.</p> <p>If remuneration claims against their employer are exhausted or limited by at least 50%, employees are entitled to sick pay from their health insurance in the amount of 50 or 60% of the assessment basis (or half of that in case of continued payment of half wage).</p> <p>Self-employed: Self-employed can claim supporting benefits and take up additional insurance to receive sick pay in the amount of 60% of the daily contribution basis.</p>	
Belgium	<p>Flat rate, with an amount depending on duration of incapacity. The amount of a sickness benefit stemming from a (main) job as employee or civil servant will be deducted (anti-cumulation rules).</p>	<p>7 days.</p> <p>If the period of incapacity is over seven days, benefits will be granted starting the first day of incapacity.</p>	<p>During the first year of incapacity (primary incapacity for work) the amount of benefits depends solely on the domestic situation. A daily allowance of respectively 62.08 €(workers with families),49.68 € (single) or 38.10 € (living together with a partner).</p> <p>After this period, different rules apply.</p>	<p>No.</p> <p>Self-employed: flat rate benefit; employees: income replacement</p> <p>Self-employed: condition for the first seven days is that incapacity lasts at least 7 days. Compared to employees, this is less favourable since they receive continued wage payment from the first day, independent of duration of incapacity.</p>	
Bulgaria	<p>Replacement rate: 80%</p>	<p>no waiting period (payment from day one)</p>		<p>For waiting period: Yes. None for both employees and self-employed.</p>	

Croatia	Replacement rate 70%, with a minimum rate not be less than HRK 831.50 (= 111.00 euros) and the maximum rate is limited to HRK 4,257.28 (= 567.00 euros).	Waiting period: 42 days	n.n.	Replacement rate: No. For employees, the replacement rate can be up to -100% - dependent on collective agreements on continued wage payments for the first 42 days. Waiting period: No. 42 days for self-employed, none for employees (due to continued wage payments)	
Czech Republic	The sickness benefit per calendar day is based on a reduced daily basis. Amount: - 60% up to the 30th day of temporary incapacity for work or ordered quarantine, - 66% from the 31st day to the 60th day, - 72% from the 61st day. There is an upper limit	14 days		The self-employed are disadvantaged compared to employees insofar since those receive continued payments of wage for 14 days.	
Finland	Income replacement, with a minimum sickness pay per day of 29.05 euros; no maximum amount.	1 day.	Maximum 300 days, and in some special circumstances further extended by 50 days.	Replacement rate: Yes. For both, not higher than 70%, and degressive, dependent on insured income. Qualifying period: No. 1 day compared to Zero for employees.	
France	Basically, for self-employed workers, income replacement, 100% of the average of the last 3 years. - For platform workers opting for the general scheme, Sickness benefits are equal to 50% of the basic daily wage and may not exceed €46.00 euros	3 days	Accumulated sickness absence(s) must not exceed 360 days over a period of 3 years.	Yes	

	gross per day - Micro-entrepreneurs: Between 5.46 euros and 56.35 euros per day - Classic independent worker: between 22.54 euros and 56.35 euros per day				
Germany	Statutory insurance: Replacement 70% of insured income, up to an upper limit. In practice: Not more than 113 euros/day. Private insurance: to be agreed.	Statutory insurance: Benefits only from day 43 of a certified continuous incapacity. There might be an opportunity to shorten this "waiting period" down to 15 days, with increased contributions.	Statutory insurance: 78 weeks (for the "same sickness" - medical record - benefits can be drawn up to 78 weeks in between 3 years)	No. - The replacement rate payed by public sickness funds is the same for both employees and self-employed. But in reality it is higher for employees in the first 6 weeks due to 100% continued wage payments. - For self-employed, there is a waiting period of 42 days. For employees, there is none - due to sick pay by employer.	
Italy	The benefits are equal to 8, 12 or 16% of the contribution ceiling based on the prior contribution		Co-Co: minimum 4; max 61 days in the year	No. Replacement rate for employees is 67%.	
Luxembourg	n.n.	None, provided the self-employed is (on a voluntary basis) insured with the employers mutual insurance scheme Otherwise roughly 3 month	n.n.	Yes, if insured with the employers mutual insurance scheme (as with employees, no waiting period) Otherwise, no.	
Netherlands	n.n.	2 days waiting period		Waiting time: Yes. 2 days for both employees (continued payment of wage) and self-employed (if voluntary insured under Sickness benefit Act at UWV).	
Poland	80% of the contribution base in last 12	sick leave is paid to self-employed from the 1 st day	182 days; in case of pregnancy 270 days	Amount/replacement rate: yes	

	months	of illness			
Slovakia	Income Replacement; assessment basis 1 calendar year before sickness commenced 1st to the 3rd day: 25% from the 4th day: 55%	None	52 weeks	For waiting period: Yes	
Slovenia	Replacement rate: 70%-100%, depending on the reason of absence from work	None.	n.n.	For waiting period: Yes. For replacement rate: Yes. But: Lower benefits, compared to employees, due to a lower contribution-basis	
Spain	Replacement rate: 60% - 75%	Waiting period: 3 days	n.n.	Waiting period: Yes Replacement Rate: Yes	
Sweden	Replacement rate: 78%	Options for waiting period – (between one day and 90 days) – with different contribution rates. If there is no active choice, automatically 7 qualifying days are assigned.		Replacement rate: Yes Assessment basis however is different for individuals with a sole proprietorship. When the company has existed for more than 36 months, the basis is the estimated business income, calculated via the tax forms from the last 3 years. When it is less than 36 months, for the first 36 months they receive an amount equal to the sickness benefit an employee with the same work tasks, training and experience would receive. Waiting period: No. For employees there is no waiting period, while for self-employed between one day and 90 days.	

ANNEX 7 Unemployment benefits: mandatory/voluntary access

	Mandatory	Voluntary	Mixed	None	Remarks
Austria		Voluntary, opt-in (since 2009), take-up: very few			Self-employed persons who are insured for pensions in accordance with the Social Security Act for Self-employed Traders (GSVG) or the Social Security Act for Freelance Professionals (FSVG) and some freelance professionals can take out voluntary unemployment insurance for the duration of their self-employment since January 1, 2009.
Belgium				No autonomous access to the statutory unemployment insurance for self-employed, neither mandatory nor voluntary. But: voluntary access on the basis of a former employment-ship	Bypassing right "droit passerelle / overbruggingsrecht" for self-employed on certain conditions. It is no unemployment benefit. This support is only available if the person cannot appeal to another measure. 734,170 people are covered by this scheme.
Bulgaria				Neither mandatory nor voluntary, only private, fully funded solutions	
Croatia	Mandatory				
Czech Republic	Mandatory				
Finland	Mandatory		Mandatory in the basic unemployment insurance and, in addition, voluntary in the income-based unemployment insurance, if the income is above the		Basic unemployment insurance is flat-rate

			threshold of 1,104 euros per month. Take-up: Only 20% of solo-self-employed and 10% of other self-employed became members of the income-based unemployment insurance.		
France	No (only mandatory for some categories of self-employed, but not for micro-entrepreneurs and platform workers choosing the general scheme)	No. Only private insurance possible			
Germany		Voluntary, only on certain conditions Take-up: 74,000 self-employed			
Italy	For a special group of continual and coordinated workers (co-co) with an atypical employment contract and an unemployment insurance has been introduced: The „Disoccupazione per collaboratori“ – DIS-COLL (2015).			Basically no access for self-employed to unemployment insurance, neither mandatory nor voluntary (exception: co-co workers).	
Luxembourg	Only specific and enumerated self-employed activities may be covered by unemployment insurance, which will not be applicable to most forms of platform				

	work, except maybe repair-services.				
Netherlands				None	
Poland	Mandatory for some groups of self-employed, but not for holders of “specific task contracts”				
Slovakia		Voluntary, opt in. Take-up: 3% of 216,169 self-employed with the opportunity to opt in			
Slovenia	Mandatory				insurance is linked to the fulfilment of the condition of status
Spain	Mandatory				
Sweden	Mandatory		Mandatory in the basic unemployment insurance (grundförsäkring) - option of joining the unemployment insurance fund responsible for their occupational branch and consequently acquire entitlement to the income-related benefits (inkomstbortfallsförsäkring).		Basic unemployment applies to everyone in Sweden above the age of 20.

ANNEX 8 Some COVID-19 emergency measures in the field of unemployment benefits

Listed below are some country-specific examples with view to unemployment benefits:

In Germany, in the context of the Corona crisis, two special schemes have been set up:

- if insurance contributions cannot be paid, a deferment of payment can be set up until July 2021. An extension of this possibility until 30.09.2021 is under discussion.
- continued insurance for the same self-employed activity is currently possible also after a second unemployment, even if no new entitlement to unemployment benefits has been acquired.

Finland pays self-employed people a labour market subsidy (a form of unemployment insurance without any working condition), if their full-time employment in their business has ended, or if their income from self-employment, because of the epidemic, is less than 1,090 euros per month. These changes will remain effective until September 30, 2021.

In order to respond to the COVID-19 crisis, Belgium extended a financial support system that already existed for force majeure (bypassing (“overbruggingsrecht /droit passerelle”), to help the self-employed overcome financial hardship due to the crisis. It has been a great support for the self-employed that fall under the Belgian social security system. The latest news being that it will be prolonged until at least September 2021.

France extended sick leave/ sickness allowances in certain closely COVID-related circumstances to self-employed people without verification of the conditions for entitlement, without a waiting period and without any maximum duration. In addition, social security contributions were reduced for certain sectors most affected by the health crisis.

In Austria, self-employed persons have been included in statutory social insurance even before the COVID-19 pandemic. Unemployment insurance for this group is voluntary. There are numerous campaigns in order to support those on whom the pandemic had an especially hard impact.