

Study

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

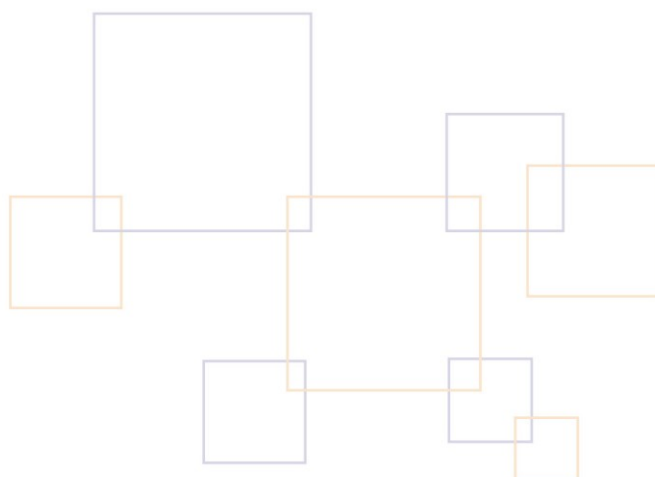
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Abstract

This report examines social security coverage of workers 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 a questionnaire sent to ESIP members. The purpose of this report is to provide an overview of sickness and unemployment benefits for the self-employed in selected countries. It does not constitute a position of ESIP or its members about the topic.

Many thanks to **Katja Lippock**, **Wolfgang Schulz-Weidner** and **Niko Väänänen** for drafting this paper on behalf of ESIP.

About the ESIP (European Social Insurance Platform)

The ESIP represents over 50 national statutory social insurance organisations in 17 EU Member States and Switzerland, active in the field of health insurance, pensions, occupational diseases and accident insurance, disability and rehabilitation, family benefits and unemployment insurance. The aims of ESIP and its members are to preserve high profile social security for Europe, to reinforce solidarity-based social insurance systems and to maintain European social protection quality. ESIP creates strategic alliances for developing common positions to influence the European debate and it is also a consultation forum for the European institutions and other multinational bodies active in the field of social security.

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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?"¹ 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.²

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 category³ – 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.⁴

¹ https://esip.eu/images/pdf_docs/ESIP_Study_Platform_Work.pdf

² To be implemented in 2022, with results in 2023, see Monitoring Framework p. 212.

³ 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.

⁴ 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 ESIP study had the aim of answering the following questions:

- 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?

The guiding questions for part I. of our enquiry among ESIP members 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”⁵, called “Monitoring Framework” hereinafter. It supports the Council’s recommendation on access to social protection for workers and the self-employed⁶. 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 riders, with the obligation for platforms to grant a sort of third status with a reduced set of rights compared to employees.⁷ In a similar way, in Belgium the Commission Relation de Travail (CRT) has determined that Uber-drivers are employees.⁸ 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

⁵ 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>

⁶ of November 8, 2019, 2019/C 387/01.

⁷ 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“.

⁸ <https://socialsecurity.belgium.be/fr/news/decision-crt-qualifiant-un-chauffeur-uber-de-salarie-25-01-2021>

employees of these intermediate enterprises.⁹ The Spanish Supreme Court ruled in September 2020 that food delivery riders are employees, not self-employed workers (Glovo).¹⁰ Following this ruling, the Spanish government passed the so called “Ley Rider” law-decree which for some platform based work (food delivery, transport of persons) creates a rebuttable 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.¹¹ 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.¹² In UK, the London based Supreme Court decided to treat Uber drivers as dependent “workers” and not just as self-employed.¹³ As a result, Uber announced that following the judgement, more than 70.000 drivers will subsequently be acquiring new rights and benefits from the company.¹⁴ 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.¹⁵

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

Social security should be designed to best reflect the actual type of work performed. Any legal decision to exclude the status of “self-employed” for some categories of platform work will not mitigate possible shortcomings as regards social protection. Indeed, there is a risk of categorising individuals under a third status with reduced rights compared to employees, and in addition, platforms may not necessarily be recognised 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).

. 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.¹⁶

⁹ Jean-Yves Frouin, Réguler les plateformes numériques de travail, Rapport au Premier Ministre, 1er décembre 2020, p. 53.

¹⁰ https://english.elpais.com/economy_and_business/2020-09-24/spanish-supreme-court-rules-food-delivery-riders-are-employees.html

¹¹ 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.

¹² Daily News, February 17, 2021, Netherlands – Court of Appeals rules Deliveroo couriers are employees, not self-employed.

¹³ 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”).

¹⁴ Frankfurter Rundschau, March 18, 2021, “Uber wants to pay minimum wage in the UK” (“Uber will in Großbritannien Mindestlohn zahlen”).

¹⁵ Social Europe: Ruth Dukes, Wolfgang Streeck, Putting the brakes on the speed of incident work, March 10, 2021.

¹⁶ For more information see Monitoring Framework p. 32.

Inadequate access might not only occur in respect to sickness and unemployment benefits¹⁷. While qualifying periods are often applied to avoid moral hazard, overly long qualifying periods risk being an obstacle to effective access.

This study does not enter in a discussion about 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.¹⁸ 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”.¹⁹ Even if this is not a phenomenon specifically linked to the platform working world, more research on the quantitative appearance of this phenomenon 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.²⁰ 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 ”²¹, 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

¹⁷ 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.

¹⁸ Monitoring Framework p. 36 f., and 41 ff.

¹⁹ See for instance CZ – Monitoring Framework p. 41.

²⁰ 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

²¹ Of 9. 2. 2021, 2019/2186(INI); https://www.europarl.europa.eu/doceo/document/EMPL-PR-657498_EN.html?redirect

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. 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

At the very beginning of the crisis, Eurofound warned²² 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).²³ Generally speaking, access for (solo) self-employed to sickness benefits may in many cases not be as easy as it is for employees.

III. 1.1 Mandatory or voluntary access

Table in 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 the ESIP 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 workers 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 (, NL, SI, ES) as well. In some cases, access is voluntary instead of mandatory, when income \ threshold is not reached (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, mandatory access might be limited by income thresholds in some cases, such as that of workers working under “occasional service contracts” in Italy who need an income of at least than 2,500 euros per year, or for coordinated and continuous collaborators and for occasional self-employed workers an income that exceeds 5.000 euros per year.

III. 1.2 Conditions for access to the sickness benefit scheme

Table in ANNEX 3

In many countries access conditions are different for employees and the self-employed. Even in cases where mandatory or voluntary access is granted in principle to the self-employed,

²² 19. 3. 2020, <https://www.eurofound.europa.eu/de/publications/article/2020/coronavirus-highlights-sick-pay-void-for-platform-workers>

²³ Eurofound 19. 3. 2020, <https://www.eurofound.europa.eu/de/publications/article/2020/coronavirus-highlights-sick-pay-void-for-platform-workers>

minimum income thresholds may create hurdles (BG, HR, SK,, 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 (DE). or regardless of the amount of income when access is based on voluntary participation (CZ). 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).

III. 1.3 Contributions

[Table in ANNEX 4](#)

It is not easy to compare contributions to sickness benefits for the self-employed in the different Member States since they are often included in a wider bundle of benefits, 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%

III. 1.4 Conditions for accessing benefits

[Table 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.²⁴

The ESIP study confirms these findings but with some reservations. Qualifying periods at least for self-employed can vary, for example 3 months in CZ, PL and SE, 6 months in AT and BE, 9 months in HR and SK and up to 12 months in FR (for micro-entrepreneurs). In some cases, the qualifying periods are more favourable for employees.

III. 1.5. Benefits

[Table in ANNEX 6](#)

Sickness benefits can either be flat rate or earnings-related. In some Member States income replacement is granted to employees, whereas the self-employed have flat rate benefits

²⁴ Monitoring Framework p. 135.

according to the Monitoring Framework in AT (caution: only true for supporting benefits, not for voluntary sick pay) and BE²⁵.

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.²⁶ This observation is confirmed in the ESIP study. In some cases, the level is lower for the self-employed compared to employees, as is the case in BG and SI (where the contribution basis is also lower).

However, the level of benefit should also be considered alongside duration of those benefits (beginning to end of payments). Indeed, waiting periods to the beginning of payment can bring financial hardship to the self-employed. The ESIP 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 key characteristic of self-employment is the absence of an employer, who usually continues to pay wages from the first day of sick leave, or in some cases with a few days of grace.²⁷ For example this is the case in AT, BE, HR, CZ, DE, LU, SE, and to lesser extent FI and FR. 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.²⁸ However, as mentioned above, there might be good reasons for implementing waiting periods before receiving insurance-based (cash) sickness benefits, for example to avoid moral hazard - individuals taking out insurance only when they suspect acute illness.

According to the Monitoring Framework, the duration of the payment of benefits ranges from 4 months and "unlimited"²⁹, and it is the same throughout Europe for employees and (if applicable) the self-employed, with the exception of Portugal.³⁰ This observation is confirmed in the ESIP study, with the exception of Italy (maximum 61 days for co-co workers).

However, the period of entitlement to sickness benefits should not be considered alone since sickness benefits are in many cases replaced by long-term disability benefits, which are out of the scope of this study.

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.

²⁵ Monitoring Framework p.135.

²⁶ Monitoring Framework p. 135.

²⁷ A good overview on continued payment by the employer is found in Monitoring Framework pp 140 ff.

²⁸ See Monitoring Framework p. 139.

²⁹ Monitoring Framework 137 ff. unlimited: BG, HR, SI, SE, ebd.

³⁰ Monitoring Framework 137 ff.

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 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).³¹ According to the Monitoring Framework, in most Member States the eligibility rules, duration and amount of unemployment benefits are the same as for employees.³²

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](#)

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

	Mandatory	Voluntary	None
Austria		(x)	
Belgium			X
Bulgaria			X
Croatia	X		
Czechia	X		
Finland	(xx)	(x)	
France	(x)	(x)	
Germany		(x)	
Italy	(x)		In some cases ³³
Luxembourg	(x)		
Netherlands			X
Poland	(x)		
Slovakia		(x)	
Slovenia	X		
Spain	X		
Sweden	(xx)	(x)	

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).

³¹ Monitoring Framework, p. 129.

³² 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.

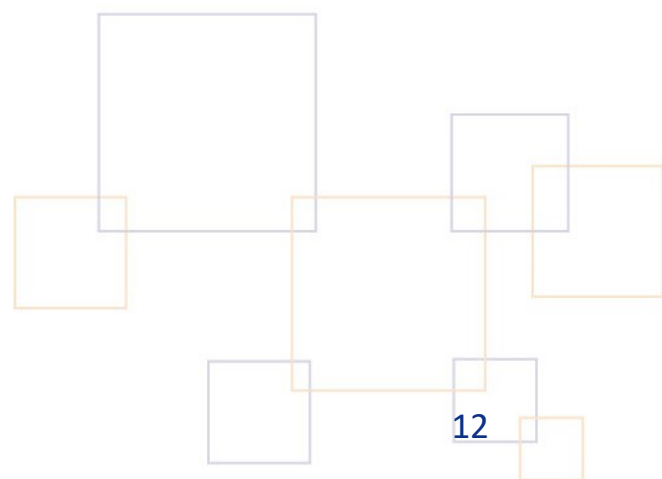
³³ No unemployment benefit for small business owners, freelancers and independent occasional work and occasional self-employment earning up to € 5000 per year. Nevertheless, this benefit is provided to coordinated and continuous collaborators.

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.

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 ³⁴	-	-	-	-	-
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 conditions. As a consequence, according to non-official results only 200 to 500 self-employed received a

³⁴ - 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

					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 %	13 weeks of unemployment contribution in the four prior years the starting of the unemployment period and 30 days of actual work in the 12 prior months of the unemployment period.	-	ER= number of weeks of receipt of unemployment equal to half the contribution weeks of the last four years (maximum 2 years) Decrease of 3% every month since the fourth
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 due to the fact that 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 analysed 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 option is to improve awareness among citizens about the importance of being insured. Consequently, it is of utmost importance to improve the health, pension and financial literacy. People need to be able to assess the long-term consequences of their decision to join a voluntary scheme or not, especially regarding their financial safeguards in times of crisis like job loss or sickness and their rights to a pension.

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.

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

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 an exhaustive 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.³⁵ The same is true for unemployment-like income support for self-employed and workers with non-standard contracts.³⁶ You can find some examples from ESIP members regarding unemployment benefits in ANNEX 8.

V. 1 Recent findings by Eurofound

Eurofound (2021)³⁷ 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 work 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.

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. Eurofound identified challenges to their implementation including the speed at which the schemes were introduced and their novelty as well as the need for increased clarity around eligibility.

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.

³⁵ Some country-specific information can be found in Monitoring Framework pp 185 f.

³⁶ 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

³⁷ Eurofound (2021) COVID-19: Implications for employment and working life, COVID-19 series, Publications Office of the European Union, Luxembourg.

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 work³⁸ 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 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, a first attempt to support the income of self-employed workers has been introduced with the 2021 Law, which established the ISCRO: this allowance is linked to an income decrease and reserved for freelancers or self-employed individuals different from small business owners. . 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 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 costs³⁹. It turns out that in many cases those aids and benefits were also provided in such cases where unemployment insurance or similar benefits for self-employed had existed before the pandemic hit, namely Belgium, Finland, Poland and Slovenia.

VI. Conclusion

Since the publication of the first ESIP study on the social security coverage of platform workers, 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 fall under non-standard forms of

³⁸ 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.

³⁹ <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

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 on whether 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 compared to 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, 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 sometimes a residual system. Providing only opt-in access to unemployment schemes for the self-employed does seem to limit their uptake. In this regard, efforts to improve financial literacy and awareness of the existence of such schemes could be helpful. 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.

With regards to the provision of 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

Country	Mandatory	Voluntary	Mixed	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			<p>Flat rate benefit.</p> <p>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</p>
Bulgaria		voluntary (opt-in)		<p>Person must be registered as a self-employed in the national register of the legal entities</p>
Croatia	Mandatory			
Czech Republic		<p>Voluntary</p> <p>Take-up: 16% of roughly 600.000 eligible</p> <p>In case self-employment is the main activity;</p> <p>-10% of roughly 1 million eligible if all self-employed are counted</p>		
Finland	Mandatory			<p>The earnings-related sickness allowance coverage is in relation to insurance under the Entrepreneur's Pensions Act (YEL) that the self-employed can be entitled to if they fulfil certain conditions. If the self-employed person does not have YEL insurance, the amount of the sickness allowance is minimum (if</p>

				the self-employed does not have other acceptable income that could be taken into account in the annual income).
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	One has to distinguish between two forms of "independent workers" Not mandatory ONLY for « Independent occasional work » within 5,000 euros/year of income and small entrepreneurs 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: the worker may enjoy in this case social protection coverage as an employee.			
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	<p>1. Mandatory, residence-based scheme</p> <p>2. Mandatory work-based insurance, with options for waiting period (between one day and 90 days) – with different contribution rates</p>			
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ANNEX 3 Sickness benefits: Conditions for accessing the scheme

Country	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	5,710.32 euros 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		Yes. Self-employment must be main activity	No.	
Finland	None	Permanent residence in Finland or employment in Finland	No	Yes	
France	For platform workers with an optional right in the general scheme: at least €10,403.75 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	Voluntary public insurance: Yes. self-employed activity must not be only a side job	No	

		insurance: Health check may apply			
Italy	None	Registration with the INPS 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 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	n.n.	No	
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

Country	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 ⁴⁰	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, or in case of no income from the 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 and salaries together are above 14,766 euros per year. - The self-employed must pay an additional contribution 0.19 % if the person is insured under the Entrepreneur’s Pensions Act.	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	- total of the remuneration for platform workers with an optional right in the general scheme	

	bundle together with contributions for the coverage of other risks	- 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 ceiling for health insurance	
Italy	0.72% (2021), including maternity/paternity, hospital stay 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

Country	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 months		n.n.
Finland		None	None	If the person has YEL insurance, he may be entitled to a special YEL sickness allowance that is paid for the waiting period of ordinary sickness allowance. Medical proof is needed for YEL sickness allowance but it does not have to be stated by a medical doctor. However, a doctor's medical certificate is needed after the waiting period of ordinary sickness allowance.

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 12 months 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

Country	Level/amount	Waiting period/First day of payment	Duration	Same rules for employed and self-employed?
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 paid 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. 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>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>

			After this period, different rules apply.	
Bulgaria	Replacement rate: 80%	no waiting period (payment from day one)		For waiting period: Yes. None for both employees and self-employed.
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.	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.	Waiting period for YEL sickness allowance is 1 day (the day when the person became ill). If the person does not have YEL insurance, the waiting period usually consists of the first day of illness and the following nine working days.	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: for employees, the waiting period usually consists of the first day of illness and the following nine working days. However, the employer pays salary to the employee during the waiting period of sickness allowance.
France	Basically, for self-employed workers, income	3 days	Accumulated sickness absence(s) must not exceed	Yes

	<p>replacement, 100% of the average of the last 3 years.</p> <ul style="list-style-type: none"> - 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 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 		360 days over a period of 3 years.	
Germany	<p>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.</p>	<p>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.</p>	<p>Statutory insurance: 78 weeks (for the "same sickness" - medical record - benefits can be drawn up to 78 weeks in between 3 years)</p>	<p>No.</p> <ul style="list-style-type: none"> - The replacement rate paid 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	<p>The benefits are equal to 8, 12 or 16% of the contribution ceiling based on the prior contribution</p>		<p>Co-Co: minimum 4; max 61 days in the year</p>	<p>No. Replacement rate for employees is 67%.</p>

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 months	sick leave is paid to self-employed from the 1 st day of illness	182 days; in case of pregnancy 270 days	Amount/replacement rate: yes
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

				<p>36 months they receive an amount equal to the sickness benefit an employee with the same work tasks, training and experience would receive.</p> <p>Waiting period: No. For employees there is no waiting period, while for self-employed between one day and 90 days.</p>
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ANNEX 7 Unemployment benefits: mandatory/voluntary access

Country	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		Basic unemployment

			<p>unemployment insurance and, in addition, voluntary in the income-based unemployment insurance, if the income is above the threshold of 1,104 euros per month.</p> <p>Take-up: Only 20% of solo-self-employed and 10% of other self-employed became members of the income-based unemployment insurance.</p>		insurance is flat-rate
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	On an experimental basis for the three-year period 2021-2023, a new allowance called ISCRO has been established for freelancers, including			No access for self-employed (small business owners, independent occasional work, freelancers, and occasional self-employment up to € 5,000) to unemployment insurance, neither mandatory nor	

	<p>participants in associated studies or partnership companies, enrolled in the INPS separate scheme, who carry out their usual self-employment activities connected to the exercise of arts and professions.</p> <p>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).</p>			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 COVID-19 emergency measures in the field of unemployment benefits in some ESIP members' countries

Listed below are several examples provided by ESIP members 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.

For further examples see ESIP's survey "COVID-19: Social security response to safeguard health and social protection in times of pandemic" available on the [ESIP website](#).