



MULTISTAKEHOLDER DIALOGUE

Theme: Future of Work

AGENDA

Work Stream 1: Access to Social Protection
Roundtable 3
6 October 2021

- **Welcome**
- **Project Updates** (5 mins)
- **Discussion Topic 1: Solving social protection challenges** (20 minutes)

Employment and Social Developments Quarterly Review – September 2021 shows that employment and unemployment rates are close to pre-crisis levels. Unemployment declined in most of the Member States, including youth unemployment. Nonetheless, the current crisis exuberated the value of social protection systems and the need to rely on them during difficult times. Thus, the next step towards the EU recovery will be to make social protection systems inclusive and resilient.

Assuming that the outcome of the regulatory discussions on the EU level will result in the extension of social protection benefits to all workers, regardless of their status, some challenges remain that require immediate attention and innovative solutions.

- **Challenge 1:** Eligibility criteria pertaining to income threshold and working time

While self-employed may benefit from lower insurance contributions, that may result in lower coverage, putting people at risk of poverty in older age (European Commission, 2018). 8 out of 33 OECD countries individuals earning below certain threshold are exempt from pension or social security contributions (see OECD, 2019).

Other countries have minimum contribution, which could be higher than the actual income earned by workers due to low pay, short working time or periods of inactivity (see OECD, 2019). Furthermore, the conditions in terms of work history are often more restrictive for self-employed.

- **Challenge 2:** Eligibility criteria for unemployment benefits

To qualify for unemployment benefits, a worker would need to prove an involuntary loss of employment. This may be irrelevant or difficult to prove (Kolsrud 2018; Fink, 2017). For instance, many platforms don't explicitly deactivate workers but adjust algorithms, significantly lowering their chances of being selected (especially the case for online work).

- **Challenge 3:** Cross-border nature of platform work

If the worker is required to pay higher social premiums, his/her competitive position would be undermined. The client might thus look towards the global market (in the case of online jobs).

- **Discussion Topic 2: Novel approaches to social protection – what lessons can be drawn?** (10 minutes)

In the past few years some countries, due to the lack of unified approach to tackling social protection challenges pertaining to new forms of work, took actions on the national level. Some of these may serve as good practice examples and be applied across EU countries. Which of the below solutions hold merit and can be scaled across Europe?

- Agreement between Hilfr.dk and trade union F3 in Denmark

The agreement stipulates that once a worker has worked 100 hours, he/she is reclassified as employee and pays into national social security systems (see Vandaele, 2018 in Behrendt and Nguyen, 2019).

- Estonia entrepreneur account

To formalize private person-to-person services, anyone can open an Entrepreneur Account at a bank and automatically have their taxes deducted from payments (see more in ILO publication [here](#)).

- In France, Switzerland, Singapore and Indonesia, the contributions are collected through the platform (often voluntarily) and transferred to the social security institute (e.g., Freudenberg and Technical). This role may be played by private insurance companies (risk pooling concerns may arise).

Recommended readings:

European Commission, 2018. Current and Future Income Adequacy in Old Age in the EU. Volume 1. *Pension Adequacy Report 2018*. European Commission: Brussels.

Behrendt, C., and Nguyen, Q.A., 2019. Ensuring universal social protection for the future of work. *Transfer* 25(2), pp. 205-219. DOI: 10.1177/1024258919857031.

Fink, M., 2017. ESPN Thematic Report on Access to social protection of people working as self-employed or on non-standard contracts – Austria. European Commission.

Kolsrud, J., 2018. Sweden: Voluntary unemployment insurance. In OECD, *The Future of Social Protection: What Works for Non-standard Workers?* OECD Publishing, Paris, <https://doi.org/10.1787/9789264306943-en>.

Kool, T. A., Bordon, G., & Gassmann, F. (2021). Access to social protection for platform and other non-standard workers: A literature review. MERIT Working Papers, (2021-002).

OECD, 2019. Non-standard forms of work and pensions. In OECD, *Pensions at a Glance 2019*. OECD Publishing: Paris, <https://www.oecd.org/publications/oecd-pensions-at-a-glance-19991363.htm>.

CHAIR'S BIO

Jovana Karanovic is Assistant Professor at the Department of Technology and Operations Management (Business Information Management section) at the Rotterdam School of Management, Erasmus University and Founder of Reshaping Work.

Jovana's research is at the intersection of digital technologies and new organizational forms, with a particular focus on platforms. Specifically, Jovana is interested in the new forms of organizing in the platform economy, strategies that online platforms undertake, and their impact on the broader set of stakeholders, including platform workers. Relatedly, she also explores alternative organizational forms and governance structures in the platform economy, such as platform cooperatives. Her research has most recently been published in a leading business journal - [the Journal of Management Studies](#).

Furthermore, Jovana is the Founder and Managing Director at Reshaping Work – a foundation that brings an international community together to discuss and debate the most pressing issues related to new digital trends (e.g., platform economy, artificial intelligence) and the future of work.

She has recently been recognized by the media outlet Silicon Canals among the most powerful female ecosystem builders of Amsterdam's tech domain for the year 2021. Jovana is also an RSA fellow. RSA (Royal Society for the encouragement of Arts, Manufactures and Commerce) has been leading the social change for the past 260 years. Jovana joined their 30,000 strong Fellowship to support RSA's mission and join inspiring change makers.

Jovana is also a frequent speaker at academic and industry events, of which the most notable appearances include [TEDx Amsterdam](#) and a feature in a Dutch documentary TV series [Backlight](#).