

Enhancing Social Protection for Professional Self-Employed: Insights on the Role of Social Partners

Project 101102415: SP4SE
Social Protection for the Self-Employed

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Introduction

The Social Protection for Self-Employed (SP4SE) project aims to examine the existing social protection schemes for self-employed workers in EU Member States, with a particular focus on Professional Self-Employed (PSE) individuals. The project especially considers the changes introduced since the pandemic, with the goal of involving social partners to address the need for adequate social protection for PSE workers.

The study also highlights the provisions outlined in the European Pillar of Social Rights (EPSR, 2017) and the Council Recommendation of November 8, 2019¹. Recital 8 of the Recommendation emphasizes that “the key function of social protection is to protect people against the financial implications of social risks, such as illness, old age, accidents at work and job loss, to prevent and alleviate poverty and to uphold a decent standard of living”.

In the previous report, titled “Social Protection of Professional Self-Employed: A Survey on National Frameworks in the 27 EU Member States”, we analyzed the national legal frameworks regarding social protection for Professional Self-Employed (PSE) individuals across all 27 EU Member States. This overview, based on the MISSOC research, reveals a wide range of interpretations of self-employment—particularly professional self-employment—and various social protection regimes, shaped by the legislation of each Member State. Despite this diversity, there is a noticeable trend toward harmonization, supported by European Union institutions.

In the second part of the report, it is deemed crucial to examine the specific roles played by social partners, professional associations, and organizations in developing, strengthening, and consolidating social protection governance for self-employed workers in the individual Member States under review². This approach aims to establish a common foundation of social rights for all workers, contributing to the goal of fostering a more socially cohesive Europe.

In this second part, the research team set up a questionnaire to social partners of professional associations, scholars, experts and representatives of public social protection institutions from seven EU Member States: Belgium, France, Germany, Ireland, Italy, Malta, and Romania. The goal is to promote a common space for reflection to envision better forms of social protection for PSEs, while also encouraging new generations to enter professional self-employment. This approach is crucial for ensuring generational renewal among self-employed workers in health, medical, and other liberal professions that are essential to our societies.

Building on the findings from the first part of our research, we contend that a reliable and efficient system of social protection for the self-employed—whether

¹ Council of the European Union, Recommendation on Access to social protection for workers and the self-employed (2019/C 387/01), OJ C 387, 15.11.2019, available at europa.eu.

² In this research, the term “social partners” is interpreted broadly to encompass all social actors and associations in different capacities that represent the interests of professional self-employment, even if they are not officially or formally involved in negotiation processes or the structured social dialogue between the parties.

state-based or privately managed—requires the active involvement of social partners at both national and European levels.

In this view, social partners shall:

1. Support establishing an efficient social protection model for the self-employed workers, especially when such a system is weak or limited to a few key areas. Public institutions, worker associations (as representative bodies for the self-employed), and workers themselves can be oriented to collaborate towards this goal.
2. Enhance well-performing social protection systems by improving less developed services, promoting the inclusion of additional associations and individual workers to the system, and facilitating transparency on available services.

Although the roles played by social partners vary significantly according to the governance model in place in each Member State – a model that can be fully or predominantly public or private – their action is in any case crucial for improving the quality and quantity of measures protecting self-employed and their families, guaranteeing the transferability of social rights for all self-employed workers throughout the EU.

While social partners' function in the framework of social protection for employed workers is well-known and deeply rooted, the same is not true for all forms of self-employment, professional or otherwise. Traditional liberal professions fall within the remit of compulsory associations (professional orders, mono-professional or interprofessional bodies, etc.), having a structure that implies the development of collective bodies oriented to provide basic social protection services, such as social security funds. In several cases these bodies have given themselves representation at the European level, as, for example, in the case of the *European Council of the Liberal Professions* (CEPLIS), an inter-professional association bringing together liberal professionals at the EU level.

Conversely, new professions and non-traditional or non-standard self-employed are not always well represented, as only a small share of such workers can be said to be included in representative associations. In fact, in many EU Countries, the so-called “individual or solo self-employed persons”, who are self-employed workers without employees or “own account workers”, have insufficient legal protection, limited social protection coverage, little capacity for savings, insurance or pensions and are hardly included in the associations representing the interests of self-employed workers in the liberal professions (Murgia et al. 2020). Furthermore, sudden massive income reductions due to the Covid-19 pandemic highlighted the vulnerability of many self-employed workers (Eurofound, 2024).

In the better-organized area of traditional liberal professions, the map of European national frameworks is very heterogeneous and evidence demonstrates that there is still room for the implementation of cooperation measures and practices among social actors to improve the quality of social protection offered to individual workers and their families.

In this study, we assume that there is an unblemished correlation between the fragility of national social protection systems for self-employed workers and the weakness of representative social networks involved in the social dialogue with national institutions.

In terms of public policy strategy, we believe that the empowerment of social

partners and their inclusion within the governance of social protection is a crucial means for an efficient and reliable social protection system. Therefore, they shall be held as a key element in any public policy aimed at strengthening social protection for the self-employed. Furthermore, public institutions, both at the national and the EU level, shall establish a continuous organized social dialogue with representative social partners of this sector and strive for aligning general interests and public policies' goals with the action of these players.

Desirably, self-employed associations might advocate for a better balance between labour law safeguards and EU competition law goals, aiming at improving the living and working conditions of all self-employed workers and promoting “a fairer labour market” (Lianos et al., 2019).

To highlight the vital role social partners can (and should) play in consolidating social protection for self-employed workers, the second part of this work focuses on the experiences of seven countries: Belgium, France, Germany, Ireland, Italy, Malta, and Romania. The selection of these countries is deliberate, reflecting the diversity of the European Union in terms of geography, size, population, and traditions of social protection policies and legislation.

In light of the diverse situations and conditions of self-employed workers across various EU Member States, the second part of our research delves into these seven countries to investigate the real social protection conditions of self-employed individuals. We aim to present the forms of organization and representation of their interests, with a particular focus on professional self-employment.

For this purpose, we have identified three types of key interlocutors in each country:

1. individual experts in the conditions of self-employment, social security, and association structures;
2. representatives of public social protection institutions, who can provide insights into the actual level of social protection for self-employed workers, including the impact of the Covid-19 pandemic on the most economically vulnerable; and
3. leaders of both mono-professional and inter-professional associations representing self-employed workers, offering firsthand accounts of their experiences and organizational initiatives.

The final part of the report aims to highlight the questions and proposals from the selected social partners representing self-employed workers, especially those in professional fields, knowing full well that the representative associations do not, by definition, agree on all issues. It also explores social partners' best practices and the inter-professional representation of self-employed workers' needs. It highlights the projects that public institutions could support to help improve the conditions of self-employed workers, establishing adequate common levels of social protection to be shared across Europe.

Before delving into the different interviews, we deem it necessary to briefly recall the state of play of social protection systems for the self-employed in the seven selected country cases.

Using these criteria as a reference point, we acknowledge that **Belgium** established a specific compulsory contribution based social security system for self-employed individuals through the Royal Decree No. 38 of 27 July 1967. Belgium's

social protection system for self-employed individuals and freelancers appears to be well-developed compared to other EU Member States. It encompasses the following social security branches: medical care, incapacity for work or invalidity including maternity insurance, family benefits, pensions and a so-called bridging right. This “bridging right” provides coverage (under certain conditions) for the temporary or permanent forced interruption of all independent activities due to circumstances such as natural disasters, damage, fire, allergy, decisions by third economic actors, events with economic impacts, or bankruptcy. It also covers the cessation of any independent activity due to economic difficulties.

Belgium’s social security system does not provide a traditional unemployment scheme for the self-employed. Instead, it offers coverage for income loss due to forced interruption or business closure through a bridging allowance. However, this is not considered a standard unemployment benefit.

France’s main legislation outlining social protection coverage for the self-employed is the 2018 Social Security Financing Act. Regarding guaranteed minimum resources and income, the general scheme is applied, irrespective of the nature of the activity. The scheme is means-tested, tax-based, and residence-based, funded through general taxation and other public funds. This includes the activity allowance, a bonus functioning as an in-work benefit for low-income salaried workers and the self-employed. Today, despite the measures aimed at enhancing the social protection of self-employed workers, significant differences persist in France with full-time employees. They mainly concern compensation for income loss due to illness, maternity, or work-related accidents.

The **German** social protection system operates under § 7 subsection 1 of the Social Security Code IV (*Sozialgesetzbuch IV*). According to most scholars, social protection for the self-employed in Germany reaches a good effective level and state support for lower-income workers appears adequate. However, the system is quite fragmented as several benefits are available only on a voluntary basis. While this approach may offer tailored solutions for individual categories of workers, it also results in an overall lower level of protection compared to that provided for employees.

Ireland’s main legislation outlining social protection coverage for the self-employed is the Social Welfare Consolidation Act 2005. Self-employed workers are legally defined as those engaged in working relationships that do not fall under insurable employment. Ireland has a limited universal social protection system for the self-employed. Healthcare operates under a general system, with the level of coverage depending on income. Both self-employed individuals and employees are entitled to receive pensions, survivor, and maternity benefits, although the conditions for coverage differ. Unemployment benefits, specifically the Jobseeker’s Benefit for the Self-Employed, are available for those who meet specific conditions. In terms of invalidity benefits, self-employed workers are covered by the social insurance invalidity pension scheme. However, the self-employed do not have social protection coverage for accidents at work and occupational diseases.

The social protection framework for self-employed individuals in **Italy** is marked by distinct features. Historically, social security was designed for employees, and the gradual inclusion of self-employed workers followed different paths, resulting in highly varied protection for each category. Three main schemes govern the social benefits for the self-employed in Italy:

1. Specific Professional Funds (*Casse dei liberi professionisti*): these funds operate for liberal professions, including healthcare professionals, lawyers, architects, engineers, and others;
2. A special social protection model (*Gestione speciale*) within the General Compulsory Insurance (*Assicurazione generale obbligatoria*, AGO): this scheme, which also covers employees, includes categories of self-employed workers such as tradesmen, artisans, and farmers (traditional self-employed).
3. Separate Pension Scheme (*Gestione separata*): this scheme applies to the general population of self-employed workers who do not have a specific professional fund, including the new self-employed.

All described models highlight the complexity and differentiation within Italy's social protection system for self-employed individuals. It is highly asymmetrical, with many gaps and shortcomings towards the freelancers' category and self-employed workers not covered by professional funds.

The **Maltese** social security system has undergone recent reforms, resulting in an overall positive model. Particularly noteworthy are the benefits extended to the self-employed category³, aligning with the Council's 2019 Recommendation. In Malta, benefits are provided through compulsory schemes, ensuring coverage for all workers without distinction. Additionally, minimum benefits are extended to non-workers as well. However, some disparities need attention, such as the availability of paternity leave. Additionally, certain benefit amounts and access requirements could be enhanced.

Romania's primary legislation addressing social protection for self-employed individuals is governed by Law No. 227/2015 on the Fiscal Code (and subsequent amendments) and Law No. 263/2010 on the Unitary System of Public Pensions (and subsequent amendments). Self-employed workers are encompassed by universal measures in certain social protection areas, while in others, protection may be absent or only voluntary-based. They must contribute to the general social protection system, which covers healthcare, invalidity, old age and survivor benefits. Concerning specifically old age benefits, self-employed workers earning below a given income may be exempt from contributing to a pension scheme even though they can choose to opt-in to avoid contribution gaps. Unlike employees, self-employed individuals aren't automatically covered for workplace accidents or occupational diseases. Access conditions for coverage vary for differ-

³ Chapter 138 of the Maltese Social Security Act differentiates between two categories: "self-occupied" and "self-employed". For the purposes of this analysis, we will focus solely on the legal category of "self-occupied". However, we will use the term "self-employed" throughout, as it is more commonly used in Malta and aligns with terminology used in other Member States.

ent risks. Overall, the goal of this study is to make social protection for both traditional and new forms of self-employment concretely effective.

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Interview Participants

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1. Societal Perceptions on Self-Employment and Welfare Provisions

Belgium

While Belgium has 1,257 million self-employed workers, self-employed workers as their main occupation constitute 15% of the workforce, making them a significant occupational category. According to VANDERSTAPPEN and DE MAESSCHALCK, Belgian self-employed can rely on a comprehensive system of social security and are not excluded from decent social protection. However, their social security scheme differs from that of employees.

VAN LIMBERGHEN explains that the Belgian social insurance system for the self-employed covers all self-employed individuals including their helpers and assisting spouses, regardless of their profession. Nevertheless, the social insurance system for traditional employees applies to some specific categories of self-employed who are legally obliged to work under similar conditions. Certain other categories of self-employed are excluded from the social insurance system. Additionally, specific categories of self-employed workers whose net professional income falls below a legally specified threshold are not entitled to benefits under the self-employed social insurance system as they do not fully contribute to the system. They are entitled as far as they pay a social contribution equal to the contributions required for the self-employed “main activity”.

The social insurance system for the self-employed in Belgium covers the same traditional social risks as the system for employees, although some risks are defined differently (such as unemployment) or are not covered by a specific scheme. For example, self-employed workers are insured for workplace accidents and occupational diseases under their sickness and invalidity scheme, which does not include coverage for fatal accidents and diseases. Unlike the social security system for employees, the system for the self-employed primarily offers a flat-rate benefit structure, where benefit levels vary only according to household composition. This means there is no direct relationship between the level of benefits received and the number of contributions paid or the level of labour income. The pension scheme is the sole exception to this flat-rate structure. The minimum pension amounts for self-employed workers are the same as those for traditional employees, and there have been discussions about the government's intention to reduce civil servants' pensions rather than increase those of self-employed professionals.

Despite these provisions, the average pension for self-employed workers remains significantly lower than that for traditional employees. This discrepancy arises because, prior to 1984, pensions were calculated based on flat rate amounts rather than actual incomes. Furthermore, from 1984 onwards, even though an income-based pension scheme was introduced, the professional income of the self-employed was not fully accounted for in pension calculations. Each year, a correction coefficient was applied, reducing the income considered for pensions by about 60%. This correction coefficient was abolished in 2021 for future career years. Therefore, it will take considerable time before the pension levels for the self-employed rise to match the average pension levels of traditional employees.

France

BOULANGEAT explains that the liberal professions account for 28.6% of French businesses and employ nearly 2.8 million people, including 1.2 million salaried employees. The professional self-employed are highly regarded by the public, which may explain the increasing number of self-employed workers and auto-entrepreneurs in France. As of 1 January 2023, the French social security organization *Unions de Recouvrement des Cotisations de Sécurité Sociale et d'Allocations Familiales* (URSSAF) reported 4.3 million self-employed accounts, a figure that continues to rise sharply (+5.9% over one year). Although the social security system generally performs well, self-employed individuals often face challenges due to insufficient training of staff, particularly in the 102 *Caisse primaire d'assurance maladie* offices. France has a long range of contributions, financing a lot of public services. It's true for self-employed as well as the rest of the population, both for paying and using. France's extensive contribution system funds numerous public services, applicable to both the self-employed and the general population. While the country has seen many changes in its contribution rates historically, these rates have remained relatively stable in recent years. Personal social security contribution rates for the self-employed are regulated and based on their income, with minimum contributions applied for low or deficit income.

MAILLEBUAU notes that self-employed workers are often seen as engaging in unique professional activities that justify special treatment, such as offering dedicated services or setting up specific organizational structures. The inherent risks and unpredictability, along with varying income levels, are key considerations that need to be considered. However, this approach must be nuanced, as many self-employed workers frequently transition between self-employment and salaried positions, creating a category of poly-active workers who will become pensioners when they retire.

Concerning self-employed workers and the organisation within the social security system, interviewed experts observed that France's social security system is a distinct and evolving model. The universalisation of social security, extending to the new compulsory insurance schemes, has gradually included the self-employed. An important milestone was reached with the creation of the *Régime Social des Indépendants* (RSI, 2006) while its abolition on 31 December 2017, represented another development.

RSI's abolition aimed to provide self-employed workers with a more efficient, responsive, and modernized social security system to simplify procedures. It also aimed to facilitate and unify career paths to better support economic changes in the self-employed sector, by simplifying and limiting administrative formalities, particularly when changing professional status. This is even more important considering that 95% of the self-employed have been employees at some point in their lives. It should be noted that the *Caisse nationale d'Assurance Vieillesse des Professionnels Libéraux* (CNAVPL), which includes a national fund and 10 professional sections, has been integrated into the general scheme since 2018.

Germany

According to respondents, such as HARTMANN, Germany's social protection system is primarily designed for traditional wage or salaried workers, leaving most self-employed individuals without access to many social security benefits. However, an exception exists for liberal professions, which have access to old-age and survivor's benefits through mandatory membership in specific pension schemes tailored to these professions (*berufständische Versorgungseinrichtungen*). Membership in these schemes is compulsory for all members of the eleven recognized liberal professional organizations (*Kammern*), regardless of whether they are employed or self-employed. These pension schemes encompass over 1 million liberal professionals and manage assets exceeding 280 billion euros.

For salaried workers, pension contributions are partially deducted from their salaries and partially covered by their employers. In contrast, self-employed liberal professionals must fund their pension contributions entirely from their own income. Despite this, within the context of the pension schemes for liberal professions, the treatment of pension benefits is essentially the same for both salaried and self-employed individuals.

BÖHME reports a significant variation in social protection systems across the various Länder.

Respondents, such as HARTMANN, note that self-employed liberal professionals are often perceived as relatively privileged, particularly due to their higher average pension levels. However, this perception is based on a misinterpretation of data and overlooks several social factors, such as:

1. **Career Stability:** Liberal professionals typically have more linear careers, often remaining in their profession for most or all of their working lives, which allows for a more consistent accumulation of pension rights;
2. **Higher Contributions:** These professionals tend to pay higher contributions, knowing that their pensions depend almost entirely on their own payments. Combined with stable careers, this results in higher pensions;
3. **Self-Governed Schemes:** Pension schemes for liberal professions are self-governed and self-financed, reflecting a model of personal responsibility. They do not receive public funds and operate on an open capitalization system rather than a pay-as-you-go model. Their sustainability is ensured through balanced and forward-looking investment strategies.

Additionally, respondents point out that it is important to highlight that self-employed liberal professionals lack access to certain branches of social security, such as unemployment and maternity/paternity benefits, and have limited access to others, like invalidity or work accident benefits.

According to LUTZ, the perception of the self-employed outside the liberal professions is different. Efforts to emphasize the necessity of safeguarding this category of workers fostered a public perception in Germany portraying them as a precarious and frequently falsely self-employed category. However, according to respondents, this perception fails to capture the true diversity and circumstances of solo self-employed individuals, who overwhelmingly pursue this path voluntarily and with enthusiasm. The public discourse surrounding them is often

seen as disrespectful. Simultaneously, the exaggerated focus on risks and drawbacks resulted in a significant decrease in self-employed individuals, with the number of entrepreneurs now over 60% lower than in 2002.

From the responses received, a large difference emerges between the pension system for the PSE and other social benefits, such as healthcare. In fact, while PSEs complain of discrimination in access to other social benefits compared to the self-employed, they consider their pension system, apart from some organisational improvements, to be relatively effective, as LUTZ explains. Social partners report that the main concern for liberal professions is that the existing system could be changed to include them in the statutory system, which they consider much less efficient.

Regarding contributions for social benefits other than invalidity pensions, such as the statutory health and long-term care insurance, respondents like LUTZ report that self-employed individuals face discrimination compared to employees. They are obligated to pay considerably higher contributions than both employers and employees combined, yet they receive notably inferior benefits in return.

Respondents provided several examples of disproportionate contributions and pointed out that the system of notional incomes penalises low-income earners, affecting also the gender pay gap. They also highlighted examples of tax concessions and social benefits for employees that do not apply to the self-employed, despite similar circumstances.

According to data reported by LUTZ, the self-employed bear a significantly higher percentage burden than employees and their employers. This translates into a 10% reduction in net income (after taxes and social security contributions) for a similar level of income. To achieve a net income equivalent to that of employees, the self-employed must generate 34% more profit.

The issue of pension system reform is of greatest concern to the trade associations, along with social security, including legal clarity regarding bogus self-employment, fair contributions, and equitable conditions in the event of compulsory insurance. Secondary concerns include bureaucracy and support.

Ireland

According to HIGGINS the perception of self-employed workers by public social protection institutions in Ireland varies. Generally, they are not seen as economically vulnerable individuals. Small and medium employers represent approx. 29% of self-employed workers, tend to have higher education levels and earning potential. The second largest group consists of farmers and small employer businesses. Both groups have strong representative bodies advocating for their sectoral interests. The remaining self-employed are independent own-account workers, who generally work alone, and those working in insecure self-employment, such as subcontractors and freelancers. This last group is considered the most economically vulnerable.

HIGGINS observes that, historically, Ireland's social protection model has been structured around waged workers. However, changes to the Pay Related Social Insurance (PRSI) system in the late 1980s allowed self-employed workers to

contribute and claim the State Contributory Pension, while eligibility was extended to maternity and adoptive benefits in 1997, and invalidity pension and treatment benefit in 2017. Currently, approximately 93% of social protection measures are available to self-employed workers, but they still lack access to short term income support for illness.

LONERGAN notes that the self-employed have different access to social protection when compared to employees. There are disparities in terms of entitlement to social protection, such as difficulties meeting thresholds and contribution or integration gaps, whereas other entitlements, such as those related to housing or credit, are linked to employment status.

Assessing income from self-employment for the means-tested benefits, like the jobseeker's allowance, can be challenging, especially if the self-employed must establish the income they are likely to receive in the current year when their business is failing. Indeed, they may not be able to afford an accountant to verify their income. If current year's income is unclear, the previous year's income may be used, which can result in disqualification from assistance if the income levels differ significantly.

On a more positive note, there are various benefits for workers who are setting up or expanding a company in sectors such as finance, workspace and mentoring.

Italy

According to GAMBACCIANI, Italy's social protection schemes are traditionally based on the subordination of the employee to the employer. However, this notion is evolving as there is a convergence between the areas of autonomy and subordination. For example, there are increasing forms of autonomy within subordination (such as agile working) and forms of subordination within autonomous work (such as the existence of multiple single clients within the liberal professions). Consequently, the boundary between autonomy and subordination is becoming increasingly blurred.

Interviewees highlighted that currently, only the status of a subordinate worker guarantees access to certain protections, such as maternity leave, welfare benefits, the right to fair compensation, social safety nets, sickness benefits, and training opportunities. Therefore, access to welfare remains predominantly tied to the paradigm of dependent employment, leading to disparities in treatment among different categories of workers.

The advocacy and representation needs of professional self-employed workers from various generations – whether from traditional “ordinistic” professions with their respective professional orders and pension funds or those registered within the National Social Security Institute called *Gestione Separata INPS* – are addressed by multiple representative associations. These associations consistently point out the various shortcomings of the current social protection model. For instance, a self-employed worker facing income reduction, illness, or the birth of a child encounters greater difficulties compared to a salaried worker. Although recent years have seen efforts to address these gaps, the process of universalizing protections remains lengthy.

VERBARO notes that the concept of self-employment has evolved over the past

20-30 years. Previously, self-employment was seen as a privileged sector, especially regarding tax profiles and opportunities for tax evasion compared to salaried workers. Today, this view has fortunately shifted, recognizing the complexity and diversity of self-employment situations.

MONTICELLI observes a tendency to align self-employment more closely with salaried employment, adapting the latter's tools for the former. While this approach is seen as "easy", it is also somewhat "limiting".

VERBARO further highlights that even traditional professional orders, historically more stable, are now significantly affected by social and technological innovation and market evolution. This has been acknowledged by the legislator, especially during the pandemic, starting with the "Statute of Self-Employed Workers" or "Jobs Act for Self-Employed Workers" (Law No. 81 of 22 May 2017). This law included three acts of legislative delegation, which the government has yet to implement, in key areas for professional self-employed workers:

1. Transferring given public administration functions to professional orders and associations;
2. Strengthening, through public and private pension entities, social security measures specifically for professional self-employed workers.
3. Simplifying health and safety protections for workers, including those in professional offices.

Additionally, income support measures called *Dis-Coll*, consisting in monthly unemployment benefits, have been provided for coordinated and continuous collaborators, research fellows, and doctoral candidates with scholarships who are unemployed and registered with the *Gestione Separata INPS*.

Interviewees also noted a change with the prior separation between dependent and self-employed workers, as many subordinate workers are now often involved in project-based or goal-oriented work.

Malta

In general, all respondents report substantial parity in the social protection of employed and self-employed workers.

According to BARBARA, self-employed workers are recognised as economically vulnerable persons when they operate in sectors with irregular income. Without a fixed income as employees, self-employed may face financial insecurity during unforeseen circumstances.

However, self-employed persons are entitled to the same type of benefits as they contribute to the social security system under the Social Security Act. Indeed, as long as self-employed persons are in an insurable gainful occupation and the statutory contributory conditions are satisfied, there is no difference in the entitlement to social security benefits. The same statutory contributory conditions apply to both self-employed persons and employed persons.

Hence, self-employed persons are entitled to the same contributory benefits including retirement and invalidity/disablement pensions, sickness benefits, children's allowance and unemployment benefits. However, some differences are reported by FIORINI with regards to maternity/paternity and sickness benefits.

Additionally, a recent study by Seed Consultancy⁴ criticized the adequacy of unemployment benefits in Malta. The study highlighted that after two months of contributory unemployment benefits, Malta's Net Replacement Rate (NRR) relative to the national minimum wage ranks as the fifth lowest in the EU. This rate becomes the lowest when compared to the EU median for beneficiaries who previously earned more than the national minimum wage.

Romania

According to DIMA and VLĂSCLEANU self-employed individuals are subject to different rules compared to traditional employees. Whilst employees are compulsorily insured against work accidents, unemployment and various types of leave, the self-employed are not automatically covered against these risks. The critical issues refer to the low level of social protection for the self-employed (without distinction between traditional liberal professions and emerging occupations). Specifically, they are not compulsorily insured against social risks such as maternity, sickness, caring for a sick child and unemployment. The self-employed have the option to voluntarily enrol in these social security systems, but they rarely do so, either due to a lack of adequate information on the risks of being uninsured or a desire to limit their tax burden.

Apart from public social protection and specific social security systems for certain independent professions (e.g.: lawyers, public notaries), there are no specific additional applicable rules. Nevertheless, contribution periods accrued in the professional pension systems and the public pension system are mutually recognised for the purpose of establishing the right to pension (similar, to some extent to the aggregation of period principle under EU Regulation No. 883/2004). There is no hybrid public-private management in the social protection of self-employed workers.

GRIGORE and HRISTESCU highlight that Romania only offers voluntary unemployment insurance for the self-employed. Many of the self-employed in Romania are agricultural workers with low education and low income, who are less likely to pay voluntary contributions, making the self-employed a particularly vulnerable group.

⁴ Seed Consultancy (2022). *National study on the adequacy of Unemployment Benefits in Malta*, available at: socialsecurity.gov.mt.

2. Covid-19 Measures and Social Protection for the Self-Employed

Belgium

VANDERSTAPPEN and DE MAESSCHALCK affirm that during the Covid-19-pandemic Belgium could build crisis measures on existing institutional structures. Within the federal social security scheme of the self-employed several measures were taken to support self-employed people affected by income loss following the Covid-19 crisis. Two types of measures were taken.

A first set of measures aimed to reduce the financial burden for the self-employed by making payment modalities less strict. This included the possibility to postpone social contribution payments, waive penalties for late payments, and suspend reminders for overdue contributions. These complemented existing provisions that allowed for lowering provisional contributions or applying for total exemption from contributions.

A second set of measures involved the temporary extension of the classic bridging right by a “bridging right crisis”, providing a financial safety net for self-employed individuals facing reduced professional activity or termination of activity and income loss due to the pandemic. The government extended the flat rate bridging right scheme by broadening eligibility. In essence, the self-employed worker wishing to benefit from the scheme was only required to be eligible for social security contributions in Belgium. It also increased the maximum duration, allowing the simultaneous award of other social benefits (up to a maximum threshold), and doubling the benefit amount during specific periods for those forced to stop their professional activity because of general emergency legislation. The aim was to help a large group of affected self-employed individuals in a quick and accessible manner.

Throughout the crisis, the Belgian government adapted and extended the crisis measures to meet the needs of the self-employed.

As of 1 January 2023, the Belgian government reformed the classic bridging right, following recommendations from the General Management Committee for Self-employment (*Comité général de gestion – Algemeen Beheerscomité, CGG – ABC*). This reform extended beyond merely incorporating the crisis framework. It included simplifying the scope, harmonizing and adjusting general conditions for granting benefits, introducing options for combining professional activity with replacement income, and modifying the protection offered, particularly concerning the duration of benefits. Additionally, a framework was established for granting bridging rights in future crises to ensure legal certainty by creating a structural legal base for a “crisis” bridging right.

In the aftermath of the Covid-19 pandemic, there have been calls to amend the bridging right by introducing unemployment insurance for self-employed workers. The establishment of a legal basis for a specific bridging right in times of crises addresses the need for tailored measures in exceptional situations. However, the demand for an unemployment scheme for the self-employed, similar to that for employees, is not universally supported, particularly among representa-

tive associations for the self-employed. Unlike employee unemployment insurance, the scope of the bridging right is narrower but more suited to the unique nature of self-employment. In addition, self-employed people ceasing their activity can, under certain circumstances, invoke unemployment rights based on previous activities as an employee.

VAN LIMBERGHEN argues that, despite criticisms regarding the affordability of these measures, the law has effectively protected the self-employed. The reform has been welcomed as a step towards better protection for the self-employed, such as referring to a certain percentage of turnover loss and including self-employed individuals who did not completely interrupt their professional activity. However, these measures also applied the principle of ‘mandatory closure’, which was criticised because the enjoyment of the crisis bridging right was denied to all self-employed individuals who lost income or turnover, even though their professional activity was not compulsorily closed.

Furthermore, questions were raised about the financing of the crisis bridging law as its various measures have indeed had a significant impact on the social security budget. Nevertheless, the “crisis” bridging right has been integrated into the new bridging right statute, allowing benefits to be granted to self-employed individuals who had to interrupt their professional activities for at least seven days, rather than the previous one-month requirement. This change enables the bridging right allowance to be paid from the first day of interrupted activity. Another initiative allows bridging right allowances to be combined with professional income or other replacement income up to a certain limit. However, individuals who are self-employed as a secondary activity remain excluded from the bridging right scheme, even though they were temporarily and partially allowed to receive the bridging right allowance during the COVID-19 pandemic.

WAMBERSIE and BOTTRIAUX focus on the *Temporary Crisis Measure Bridging Right*, implemented as an extension of the conventional bridging right’s third pillar. They highlight the need for adaptive policies that can better address the unique challenges faced by self-employed individuals during times of crisis. They also advocate for better proportionality of the bridging right, based on the most recent income.

France

MAILLEBUAU highlights that France adopted many initiatives to face Covid-19. Among others, social security organisations in collaboration with public authorities established the *Aide CPSTI RCI Covid-19*, capped at EUR 1,250 per beneficiary and tax-exempt, which adds to other social security contributions by CPSTI. Furthermore, in response to the Covid-19 crisis, daily allowances for liberal professionals were established, a measure long advocated by stakeholders. Additionally, pension insurance for self-employed individuals was made available in advance to those who were forced to stop working.

MAILLEBUAU explains that, since the entry into force of the daily allowances for liberal professionals on 1 July 2021, they have been entitled to Daily Allowances (*Indemnités Journalières – IJ*) for a maximum of 90 days, with a 3-day waiting period. These benefits are paid by the *Caisse primaire d’assurance mal-*

adie (CPAM), regardless of the insured's insurance fund. From the 91st day onwards, supplementary pension funds of liberal professionals take over the compensation. The IJ amount is calculated on the basis of the average income contributed over the 3 calendar years preceding the work stoppage. It is equivalent to 50% of this average (i.e. 1/730th). There is, however, a minimum benefit for self-employed professionals whose income is equal to or less than 40% of the *Plafond Annuel de la Sécurité Sociale* (PASS). Similarly, the IJ cannot exceed 1/730th of 3 PASSes. With a PASS of EUR 43,992 gross in 2023, the amount of IJ is thus between EUR 24.11 and EUR 180.79 gross. To contribute to the financing of IJ, self-employed professionals are required to pay a contribution set at 0.30% of their annual income declared for social security contributions, with a threshold of 40% of the PASS and a limit of 3 PASSes. Consequently, the contribution will range between a minimum of EUR 52.8/year and a maximum of EUR 396/year by 2023.

BOULANGEAT notes that in France specific assistance measures were adopted during the Covid-19 crisis for the self-employed, but they were considerably less than those provided to employees and primarily consisted of payment deferrals. He believes that making these specific aids permanent is very challenging due to their cost.

Germany

As reported by LUTZ, in March 2020, coronavirus aid (*Soforthilfe*) was approved for small businesses, including provisions for the self-employed, although it must all be repaid. The state and the companies involved are still in the process of reporting this aid. In the summer of 2020, additional coronavirus aid (*Überbrückungshilfen*) was introduced, but it was generally not available to the self-employed.

Under pressure from social partners, further coronavirus aid (*Neustarthilfe*) was offered in 2021 and 2022. Respondents reported positive feedback regarding this aid, although it was relatively small. According to the coalition contract of the current government, *Neustarthilfe* should be permanently regulated to address similar crises in the future. However, respondents expressed doubts about the establishment of this measure as permanent.

Ireland

As highlighted by HIGGINS, KEHER and LONERGAN, during the pandemic, the Irish government implemented various measures to support self-employed workers, protect household income, and aid enterprises. The Pandemic Unemployment Payment (PUP), introduced in March 2020, was a key measure to compensate workers who lost their jobs due to the pandemic. Initially set at EUR 203 per week, it was quickly increased to EUR 350 per week, reflecting the urgent need for income support.

The Temporary Wage Subsidy Scheme (TWSS), also introduced in March 2020, provided financial support to employers, subsidizing up to 70% of employees' net wages, up to EUR 410 per week. This scheme helped safeguard jobs in businesses severely affected by the pandemic. The Employment Wage Subsidy Scheme (EWSS), which replaced TWSS in September 2020, allowed employers

to claim subsidies for eligible employees and keep them on payroll, with or without topping up their income to pre-pandemic levels. Additionally, the Temporary Wage Subsidy Childcare Scheme (TWSCS) subsidized a percentage of the wage bill in the childcare sector and provided additional payments for overhead costs. Enhanced Illness Benefit was made available to employees and self-employed people diagnosed with Covid-19, matching the PUP rate and paid from the first day of illness.

For business supports, the Covid Restrictions Support Scheme (CRSS) provided qualifying businesses with cash payments of up to EUR 5000 per week. The Covid-19 Credit Guarantee Scheme offered loans ranging from EUR 10,000 to EUR 1 million, linked to business turnover or wage costs. Microfinance Ireland provided business loans up to EUR 25,000, and there were Small Business Cash-flow Loans and a Trading Online Voucher Scheme to assist small and microenterprises in getting online. The Enterprise Support Grant targeted sole traders who did not qualify for CRSS, while the Increased Cost of Business (ICOB) grants and ‘warehousing’ of tax liabilities, along with a waiver of Local Authority rates, further supported businesses.

Public sector representatives observed that these measures generally enhanced the social protection of self-employed workers during the pandemic. However, challenges such as delays in processing payments and initial eligibility criteria issues affected some workers. Although all universal supports implemented during the pandemic have ceased, they were praised for their simplicity, speed of deployment, and effectiveness in providing immediate financial support.

Policymakers in Ireland are pondering a universal basic income scheme, with the ESRI recommending further analysis of its impact. Access to illness benefits should be considered for permanent implementation to provide a safety net for self-employed workers during economic downturns. HIGGINS and KEHER suggest considering a short-term illness support scheme based on the Enhanced Illness Benefit for employees and self-employed individuals diagnosed with Covid-19. Such support is critical for low-income self-employed workers to protect them from economic hardship.

Business support schemes were crucial in helping businesses stay afloat, adapt to remote working, and retain jobs. Consideration should be given to making similar schemes permanently available to assist self-employed individuals during economic hardship or transition. While the temporary pandemic-related measures addressed immediate challenges, there is growing recognition of the need for robust and flexible social protection systems to better support people in the long term.

Italy

As reported by GAMBACCIANI, the pandemic highlighted several critical issues in the Italian social protection system. The most evident example is the wage integration mechanisms. While employees were quickly compensated through an ad hoc wage guarantee fund (*Cassa Integrazione*), millions of self-employed workers found themselves without any social safety net or welfare support during the initial months of the pandemic. Only later, starting with Decree-Law No. 18 of 17 March 2020, “Cura Italia” (converted with amendments by Law No. 27 of

24 April 2020), few measures were established, such as the EUR 600 and EUR 1,000 allowances. These allowances were initially extended to self-employed workers (registered with INPS *Gestione Separata*, special management schemes, agricultural workers, and workers in the tourism and entertainment sectors) and only later to professionals registered with an Order and their respective pension funds, providing partial relief to self-employed workers and professionals.

According to data from the Bank of Italy⁵, approximately EUR 6 billion was distributed to all categories of self-employed workers, including around EUR 600 million for self-employed professionals, resulting in a total of 8.8 million payments. An INPS study⁶ found that the overall number of beneficiaries was about 4.2 million, with each of them receiving an average of EUR 1,400. Broadly defined self-employed workers made up 67% of the beneficiaries, roughly 2.8 million people.

According to GAMBACCIANI, the pandemic further accentuated existing disparities in treatment and structural deficiencies in the system, raising awareness among legislators of the need for additional interventions. All interviewees agreed that the introduction of an Extraordinary Income Continuity and Operational Allowance (ISCRO), a six-month income support measure established experimentally for 2021-2023 by the 2021 budget law (art. 1, paragraphs 386-400, Law 178/2020), and made permanent starting 1 January 2024, by the 2024 budget law (art. 1, paragraphs 142-155, Law 213/2023), was a significant milestone for protecting vulnerable self-employed professionals. ISCRO can serve as a foundation for future improvements in social protection for impoverished self-employed workers. ISCRO is aimed at self-employed workers registered with the INPS Separate Management who engage in self-employment as their main occupation (art. 2, paragraph 26, Law 335/1995).

Malta

As reported by FIORINI and BARBARA, during the pandemic crisis, the Government of Malta implemented various social security protection measures primarily aimed at supporting self-employed individuals affected by the economic impact of the pandemic. These measures included wage supplement payments for self-employed workers and tax relief measures. Those who were unable to continue their work received social security benefits related to the pandemic. These emergency measures were designed for the short term and, therefore, were not sustainable in the long run.

With reference to their effectiveness during the pandemic emergency, a positive assessment is given (FARRUGIA).

The main one was the Covid-19 Wage Supplement, which provided income to those in the hardest-hit sectors, including the self-employed. Studies indicate

⁵ Venditti P., Salvati I. (2021). *L'emergenza sanitaria: il sostegno a lavoratori, famiglie e imprese erogato attraverso la tesoreria dello stato*, Banca d'Italia, 25 February 2021. Available at: bancaditalia.it.

⁶ INPS - Coordinamento generale statistico attuariale (2021). *Indennità 600-1000 €. Analisi delle tutele previste durante la pandemia per autonomi, agricoli, stagionali, intermittenti e altre categorie*, 31 March 2021. Available at: inps.it.

that this measure effectively reduced poverty during the initial stages of the pandemic. Other temporary measures included an additional unemployment benefit, a deferral of tax payments, and a moratorium on loan payments. Although these measures have ended, they were widely utilized. A measure established in times of Covid-19 and still active, though not specifically related to employment, is the Private Rent Housing Benefit Scheme (HBS), which supports tenants of rented properties.

Romania

According to DIMA and VLĂSCLEANU, furlough benefits were granted to the self-employed in amounts similar to those given to employees. However, they do not believe that permanently integrating such benefits into the social protection system is feasible due to the high costs involved. GRIGORE and HRISTESCU highlight that during the extraordinary situation caused by the SARS-CoV-2 pandemic, the Romanian Government adopted a series of measures to maintain jobs in economic growth sectors and prevent rising unemployment. These changes necessitate an ongoing process of identifying new ways to provide flexibility in the national labour market while ensuring worker security and stable labour relations.

Regarding the measures taken during the pandemic and the lessons learned to ensure access to unemployment benefits, the government introduced a technical unemployment benefit supported by the State budget. This applied to employees and other categories specified by GEO No. 30/2020, which amended and supplemented certain legislative acts and established social protection measures in the context of the pandemic. The measures covered targeted the following subjects:

1. Professionals, as regulated by art. 3 par. (2) of Law No. 287/2009 on the Civil Code, republished, with subsequent amendments, the payments being made by the National Agency for Payments and Social Inspection (ANPIS);
2. People who have concluded individual labour agreements under Law No. 1/2005 on the organization and functioning of the cooperatives, whose payments are made by the National Agency for Payments and Social Inspection (ANPIS);
3. Individuals falling under the provision of article 67, par. 1 (1), a) - c) of the Law on Physical Education and sports No. 69/2000, whose payments are made by ANPIS;
4. Private persons whose income is exclusively from copyright and related rights, as regulated by Law No. 8/1996 on copyright and related rights, covered by ANPIS);
5. Lawyers whose activity diminished due to SARS-CoV-2 pandemic given that in the month for which they requested the benefit they earned at least 25% less than the monthly average for 2019, but who did not exceed the average gross salary provided by Law No. 6/2020 of the state social insurance budget for 2020, covered by ANPIS.

3. Social Partners' Own Initiatives and Institutional Dialogue

Belgium

VANDERSTAPPEN and DE MAESSCHALCK highlight Belgium's strong tradition of social dialogue, involving social partners in labour market policymaking. Historically, these partners have shaped the Belgian welfare state and social security. In turn, the State granted social partners with sufficient autonomy for wage setting and collective bargaining. Today, social dialogue remains institutionalized within an extensive framework where representative trade unions and employers' organizations, including those for the self-employed, significantly influence social and economic policy. The representative organizations for the self-employed participate in the *Comité general de gestion (CGG)/Algemeen Beheerscomité (ABC)*, which oversees social security matters for the self-employed and co-manages the financial aspects of the social security regime.

This consultative body has a general competence on all matters related to the self-employed social security scheme. It can formulate proposals and recommendations; it can be consulted and carry out or request research. The Belgian government is obliged to consult the Committee on the main lines of the social security policy for the self-employed and on all preliminary draft laws concerning the social security of the self-employed. The Committee is also co-responsible for the financial management of the self-employed social security regime. The Committee is an important consultative body but less publicly known than its counterpart the National Labour Council (*Conseil National de Travail – CNT/Nationale Arbeidsraad – NAR*) which facilitates social dialogue and negotiation on various labour-related issues and has the authority to give advice and propositions on certain aspects of social security for employees. Sectoral organisations for the self-employed and SMEs are represented in this council. We can therefore conclude that Belgian social partners for the self-employed are well-involved in social security policy making.

VAN LIMBERGHEN highlights that the General Management Committee for self-employment has broad authority to formulate proposals, provide advice, conduct or commission studies, and make recommendations on all matters concerning the social status of self-employed workers. This committee can exercise its powers independently or at the request of the Minister responsible for the social status of self-employed persons, the Minister for Pensions, or the Minister for Social Affairs. These ministers are required to seek the committee's opinion on the main policy directions and all preliminary draft laws issued by the government concerning the social status of self-employed workers.

WAMBERSIE explains that the *Syndicat Neutre pour Indépendants (SNI)* is one of the inter-professional associations representing self-employed individuals and SMEs in Belgium. Recognized by the *Conseil supérieur des Indépendants et des PME de Belgique* under the 1975 law on the organization of small and medium-sized enterprises, SNI was founded in the 1960s when social security for

the self-employed was introduced. After serving as an advocacy movement, it now functions as an interface between the self-employed, the administration, and the state. SNI provides services such as legal assistance, debt collection, and administrative support to its members, who come from various sectors, including industry, services, hospitality, crafts, and the liberal professions. Members who are employers hire less than ten people. SNI is the only bilingual national organization that is politically neutral, not financially dependent on social security management structures and has no profit activities.

BOTTRIAUX describes the role of UNPLIB, an interprofessional association of Liberal and Intellectual Professions in Belgium. UNPLIB promotes, defends, and represents the interests of the liberal professions, boasting over 56,000 members across various sectors, including health, law, technical fields, and economics. UNPLIB is an official representative of the liberal professions to several key bodies, such as the CSIPME, the Economic and Social Council of the Brussels-Capital Region, Brupartners, INASTI, CEPLIS, the World Union of Professions, and the Economic and Social Council of Wallonia.

For the self-employed and SMEs represented by UNPLIB, improving their social status is a top priority. UNPLIB advocates for ending social inequalities between the self-employed and employees and believes improvements should be funded through a revision of social security financing and fairer social contributions based on income. Tax reform demands include reducing the base and preferential rates for SMEs and lowering VAT rates in labour-intensive sectors and for the manufacture in threatened sectors. UNPLIB also emphasizes the importance of simplifying the administrative environment for the self-employed and SMEs and supports measures such as strengthening the role of the Agency for Administrative Simplification (ASA) and implementing impact sheets for new bills.

VANDERSTAPPEN and DE MAESSCHALCK emphasize that the social status of the self-employed is relatively well-protected but suggest that improving pensions remains a significant issue.

In Belgium, interprofessional associations like UNPLIB can be recognized and accredited, granting them advantages such as representativeness and participation in key consultative bodies like the CSIPME, as BOTTRIAUX argues. Accreditation ensures these organizations several advantages.

1. Representativeness: both vis-à-vis its own members and potential members and vis-à-vis private and public interlocutors, approval as an interprofessional organization is proof of the representativeness and effective functioning of the organization;
2. Participation in the work of the Higher Council of Independents and SMEs (CSIPME): the CSIPME is the official consultative and consultation body of the federal public authorities. Professional organizations are represented within;
3. Representation: interprofessional organizations can serve the interests of all self-employed people and SMEs, without sectorial distinction. They are represented within the CSIPME.
4. Protection of titles: titles linked to mandates and functions within CSIPME are protected. The CSIPME has approximately 180 professional

organizations as well as a number of interprofessional organizations representing several professions or professional sectors. These organizations represent the professions of commerce, industry and crafts as well as the liberal and intellectual professions. UNPLIB is in constant dialogue with the federal and regional authorities on the interests of the liberal professions and regularly organize meetings and conferences with political decision-makers.

France

According to MAILLEBUAU, trade unions and employers' organisations engage in dialogue for managing social protection bodies. Governance in which management is exercised under the responsibility of these social partners is referred to as paritarianism, characterized by equal representation of employers and employees. However, paritarianism does not apply universally across all organizations, including CPSTI.

BOULANGEAT explains that UNAPL, the National Union of Liberal Professions, federates 69 trade union organisations across the health sector, legal sector, environmental sector and technical professions.

It operates regionally through regional and departmental branches and *Maisons des professions libérales*. Representing 80% of liberal professions, as recognized by the government, UNAPL collaborates with the *Chambre Nationale des Professions Libérales* (CNPL), which represents the remaining 20%. Additionally, two associations represent auto-entrepreneurs (self-employed workers benefiting from a simplified scheme serving as an incubator for new businesses).

UNAPL's mission includes defending the moral and material interests of liberal professions, promoting them, and representing the sector in dealings with public authorities and in social dialogue. The organization focuses on supporting the self-employed sector from regulatory, economic, and tax perspectives, strengthening social dialogue, and defending its representativeness as a key social partner. Notably, UNAPL played an active role during the pension reform in autumn 2023, ensuring benefits for liberal professions similar to those enjoyed by employees and other self-employed workers.

For several years now, UNAPL has been operating on shaping a strong identity for the liberal professions, including its European dimension. UNAPL is satisfied with the level of social protection for self-employed workers in France, covering sickness, healthcare, invalidity, and old age benefits. Many self-employed individuals prefer individual coverage choices over common social protection, which entails higher costs. In France, social protection often covers 50% of costs or replaced income, deemed sufficient for basic needs while allowing individual choices.

MAILLEBUAU notes the difficulty in assessing and comparing the investment made by various social players in social protection bodies. French social news demonstrates the strong attachment of social partners to managing these bodies. For instance, the management of unemployment insurance by the *Union Nationale Interprofessionnelle pour l'Emploi Dans l'Industrie et le Commerce* (UN-EDIC) is currently debated between social partners, who wish to retain autonomy in managing unemployment insurance surpluses and agreements, and the French

government, which seeks influence over these issues.

Representatives of the self-employed can significantly impact their social protection. Amid perceived complexity in social protection rules and heterogeneous situations, the expertise of insured persons' representatives ensures a better understanding of various scenarios. National social security funds are regularly consulted by public authorities on draft legislation or regulations, allowing them to issue reasoned opinions that can influence final versions. These consultation procedures require the support of the national funds' administrative departments.

BOULANGEAT affirms that UNAPL is well-known by the government and has several representation platforms. UNAPL is particularly concerned about social security coverage for self-employed individuals in traditional professions like architecture, especially regarding pensions due to low social security contributions under this system. UNAPL frequently meets with the Ministry of Labour, Health and Solidarity, and the Social Security Department.

As a member of public social protection institutions' boards and various other organizations related to social security, UNAPL privileges access to key figures in the French social security system, such as the Ministry of Labour, Health and Solidarity and the Social Security Department. This allows for regular exchanges with other associations and public forces, facilitating frequent interactions with government representatives.

Furthermore, UNAPL is a member of the U2P which gathers liberal professions, craftsmen and shopkeepers and brings together the cross-cutting issue of social protection. U2P is part of SMEunited, which brings together European MPMEs and SMEs in the craft sector (and to a lesser extent, the liberal professions). SMEunited is a European social partner and as such it participates in the European social dialogue. In 2021, UNAPL established a sickness benefit for liberal professions, covering from 3 to 90 days of illness incapacity, welcomed and supported by the French government. Other recent UNAPL-initiated reforms include amending the basis of social security contributions for the self-employed; extending the retirement pension by 10% for liberal professionals with three or more children; granting pension rights to professionals who combine work and retirement to make this status more attractive.

Germany

As reported by LUTZ, in Germany the term “social partners” refers to trade unions and employers' associations, which represent employees and employers, respectively. The self-employed are generally excluded from this framework.

The associations interviewed reported efforts to engage in dialogue with social partners. These efforts are more successful with employers, while trade unions often view self-employed associations as competitors.

Professional associations in Germany typically represent specific sectors and are often dominated by large companies with employees. An exception is the Federal Association of Liberal Professions, *Bundesverband der Freien Berufe e.V.* (BFB), which represents the interests of traditional liberal professions such as doctors, lawyers, and pharmacists across various sectors. These professions are distinguished by mandatory chamber membership and their own professional

pension schemes

Regarding professional self-employment, BÖHME explains that professional groups are organized into chambers, usually at the federal state level. These state chambers are linked to a national umbrella organization, often a registered association. Membership in the Federal Association of Liberal Professions is voluntary for these umbrella organizations.

Another organization highlighted in the interviews is the Association of Founders and Self-Employed Germany, *Verband der Gründer und Selbstständigen Deutschland e.V* (VGSD), which represents new professions not subject to compulsory chamber membership and works closely with the BFB. VGSD is a cross-industry association targeting solo self-employed individuals and small businesses with up to five employees, established in 2010, which currently has 5,750 members. Initially targeting self-employed people from newer professions such as IT experts and management consultants, VGSD quickly gained members from all service sectors and collaborates closely with relevant industry associations. In 2017, VGSD co-founded the Federal Working Group of Self-Employed Associations (*Bundesarbeitsgemeinschaft Selbstständigenverbände*), which includes 35 professional associations, most of which primarily consist of solo self-employed members. These associations have more than 100,000 members. As a young association, VGSD is organized centrally rather than federatively in regional associations, unlike older associations.

According to HARTMANN, employee unions and employer representative organizations are not involved in decision-making processes related to the pension schemes of liberal professions. PSEs' pension schemes are considered self-governing public law bodies (*Körperschaft des öffentlichen Rechts mit Selbstverwaltung*) operating under a democratic self-governance system, where members elect their representatives and make independent decisions about their pensions within a framework established by the federal government and the Länder.

Social elections are conducted every seven years to elect member representatives for the German pension insurance scheme and some larger health insurance funds. Employers' associations nominate half of the representatives without an election, while the other half is elected with a five per cent threshold, LUTZ contends that solo self-employed workers, who represent less than five per cent of the workforce, have no realistic chance of being represented

According to HARTMANN, the system ensures adequate pension coverage for all liberal professionals in Germany, both employed and self-employed, "making it a unique case in the European pension landscape".

Ireland

LONERGAN highlights the role of IIPA, a network of professional bodies and associations. Members of the IIPA include the Society of Chartered Surveyors Ireland, the Royal Institute of Architects Ireland, Engineers Ireland, the Irish Dental Association, the Irish Medical Organisation, the Irish Tax Institute, the Association of Optometrists Ireland, the Law Society, Chartered Public Accountants, Compliance Ireland, the Association of Chartered Engineers Ireland, the Irish Association of Humanistic and Integrative Psychotherapy, the Law Library, the

Irish Pharmacy Union. IIPA's main objectives and goals are to promote the highest standards of professional practice for the public good in Ireland; advance the contribution of professional organisations to the economic and social welfare of the State; represent the Association's views on matters of public concern and promote the reputation and status of the professions in society. IIPA aims to ensure that professional services are supported and encouraged by appropriate legislative and managerial policies and practices and to promote consultation and good relations between organisations represented by its members.

IIPA represents a broad range of professions in Ireland, welcoming other professions to apply for membership and expecting to raise awareness of its work with a forthcoming new website. Member organizations include a mix of self-employed individuals, SME employees, and those from national/multinational firms, fostering dialogue and cooperation across the professional spectrum.

The Irish Congress of Trade Unions (ICTU) is active in representing the self-employed in Ireland, raising concerns about the negative impact of "bogus self-employment" on state revenue, workers' rights, income, and job security. Self-employed individuals are also represented by IBEC, SFA, and ISME.

LONERGAN notes that the availability and cost of Professional Indemnity Insurance (PII) are recurring issues for the self-employed. The difference between claims occurring and claims made cover is often misunderstood, leading to potential liabilities for self-employed workers. IIPA has previously addressed these issues with the government, which has established a cost of insurance working group to examine the factors contributing to increasing insurance costs.

HIGGINS and KEHER emphasize that in Ireland, employee unions and employers' representatives have a long history of negotiating collective agreements and participating in the public policy making processes. It is considered these organisations are well resourced and have established structures to navigate and represent their members interests at high level negotiations. Similarly, many self-employed workers are represented by professional member organisations and sectorial business groups; however, it is important for self-employed workers, particularly for those who may be fully dependant on an organisation or participating in insecure self-employment to have a representative role to contribute to the improvement of social protection measures. According to HIGGINS and KEHER, in Ireland, public institutions play a crucial role in providing oversight and guidance in the provision of social protection. The primary agency responsible for social protection in Ireland is the Department of Social Protection (DSP), which oversees social welfare programs and services in Ireland, collaborating with other government bodies, regulatory agencies, and stakeholders to ensure effective delivery.

Additionally, the DSP is supported by specialist public agencies and bodies that provide oversight and guidance in specific areas of social protection. The public institutions collaborate with each other and with industry stakeholders, and advocacy organisations to provide oversight, guidance, and support in the provision of social protection in Ireland. They play a critical role in ensuring the integrity, effectiveness, and accessibility of social welfare programs and services for individuals in need of support, including self-employed professionals and vulnerable populations.

While there may not be widespread agreements or formal partnerships between public and private entities specifically focused on the social protection of the self-employed. Few examples can be made:

1. **Industry-specific programs:** Industry associations and professional bodies in Ireland collaborate with government agencies to address the social protection needs of self-employed workers in specific sectors. These partnerships may involve joint advocacy, information campaigns, or training programs aimed at improving the financial security and well-being of self-employed professionals.
2. **Private insurance options:** Self-employed individuals have the option to purchase private insurance products to supplement their social protection coverage. While these insurance products are offered by private companies, they are often regulated by the government and may be used to provide additional financial protection for self-employed individuals in case of illness, disability, or other unforeseen circumstances.
3. **Business support services:** Government-funded programs and initiatives that support entrepreneurship and self-employment may involve some partnerships with private sector organisations, such as business development agencies, training providers, or financial institutions. These collaborations aim to provide self-employed individuals with access to resources, expertise, and support to grow their businesses and improve their financial stability.

While the structure of social protection for self-employed workers in Ireland is primarily managed by public institutions, there may be opportunities for greater cooperation and coordination between public and private entities to enhance the support system for self-employed professionals. Collaborative efforts, partnerships, and innovative approaches involving both sectors could help address the unique challenges faced by self-employed individuals and ensure they have access to adequate social protection benefits and services:

1. **Advocacy and lobbying:** Self-employment associations can advocate for the rights and interests of their members by engaging with policymakers, government agencies, and other stakeholders to influence social protection policies and programs. By participating in public consultation processes, submitting position papers, and lobbying for legislative changes, these associations can work towards creating a more supportive and inclusive social protection system.
2. **Information and education:** Association networks can provide valuable information and resources to their members about social protection benefits, eligibility criteria, and application procedures. By disseminating relevant information and promoting awareness of available supports, these associations can empower self-employed individuals to navigate the social protection system effectively and access the benefits to which they are entitled.
3. **Collaboration and partnership:** Professional self-employment associations can collaborate with public agencies, industry bodies, and other organisations to develop joint initiatives and programs that address the social protection needs of their members. By building partnerships and sharing best practices, these associations can enhance the effectiveness

and reach of social protection services for self-employed professionals across different sectors and industries.

4. Capacity-building and support: Networks can offer training, workshops, and professional development opportunities to their members to enhance their knowledge and skills in areas related to social protection, financial management, and business sustainability. By building the capacity of self-employed professionals, these associations can help them navigate the complexities of the social protection system, make informed decisions about their benefits, and strengthen their resilience in the face of economic challenges.
5. Networking and peer support: Professional self-employment associations provide a platform for self-employed individuals to connect, collaborate, and share experiences with their peers. By fostering a sense of community and solidarity among members, these associations can enhance collective bargaining power, promote mutual support, and build a strong network of solidarity that can advocate for the rights and well-being of self-employed professionals collectively.

Italy

As reported by GAMBACCIANI, the world of self-employment in Italy is highly differentiated. It ranges from traditional regulated professions (such as lawyers, doctors, accountants) to new professional self-employment (in technological and communication sectors, etc.), artisanal and commerce self-employment, and new non-regulated professionals (such as those in cultural, intellectual, and knowledge work). Each group has its peculiar institutional governance, representation, and social security. This diversity of actors is considered a strength of the system, as it is impractical to have a unique governance, administration, representation, and social security model given the varied and distinct needs of these groups. However, it is necessary to exploit synergies among the various existing actors and build forms of mutualism that require substantial critical mass.

MONTICELLI explains the structure of *Confprofessioni*, which is a representative organization for professionals that signed the collective agreement for workers in professional offices from the employer's side. It is a second-level organization: membership is granted only to associations instead of individual professionals, conveniently divided into various areas (economy and labour; law and justice; environment and territory; health and well-being; cultural professions). The fifth area includes professionals in intellectual and knowledge work, a residual area for other non-protected professions. The interviewee reports a significant number of requests for membership in *Confprofessioni* from various professional organizations aspiring to make a "leap" in status. The membership mechanisms require significant criteria regarding, among others, actual representativeness, spread, and organization.

MONTICELLI underlines that *Confprofessioni* contributed to the signature of the most important collective agreement, comprising in its scope "professional offices" in a much broader application than the actual amount of members of *Confprofessioni*.

Concerning social protection, MONTICELLI elucidates how *Confprofessioni*

welfare system was established, by progressively extending to employers and collaborators of professional offices, a series of tools originated from the collective agreement. While in the early 2000s, the fund *Cassa di Assistenza sanitaria integrativa per i lavoratori degli studi professionali* (CADIPROF), an integrated healthcare assistance fund for workers in professional offices, was established tailored for professional offices employees, subsequently it was decided to allow trainees and collaborators to apply for membership in CADIPROF.

In 2009, a National Bilateral Entity for the professional office sector (EBI-PRO) was established, aiming to protect all figures working within a professional office, providing reimbursements (for university fees, sports expenses, nurseries, etc.), or incentives for stable employment and income support for workers.

Since 2015, within the bilateral entity, a separate fund for professionals, called *Gestione Professionisti* was created, entirely managed by *Confprofessioni*, to activate and manage coverage and services related to integrated assistance specifically dedicated to professionals, in a mutualistic perspective of expanding welfare protection measures to all professionals, including the self-employed. A platform called *BeProf* is now available for accessing benefits and social services for self-employed and freelance workers.

The existence of automatic coverage for professional offices employers allowed the social partner to create a significant “critical mass” and, based on the mutualistic principle and the creation of a collective policy, very favourable insurance conditions were negotiated, so much so that a single professional/self-employed worker can now purchase a package of benefits (mainly healthcare) at a very advantageous cost, practically off-market.

As highlighted by GAMBACCIANI, for a long time, self-employment has been little considered by legislators in terms of regulation, protections, and welfare, resulting in a representation deficit. This deficit is closely connected to the essence of self-employment itself, which has never been considered a homogeneous group, unlike employed work. For a long time, self-employment was not covered by trade union representation, confederal representation, and social partners in general. The reasons for this absence lie in the heterogeneity of underlying interests, the strong individualization of the self-employment relationship (making it harder to aggregate interests), the absorbing role of professional orders for regulated professionals, the emergence of new interests tied to new forms of professional self-employment, and the broader phenomenon of disintermediation. Nonetheless, various forms of welfare promoted by associations, intermediary bodies, and associative networks represent fundamental initiatives for building a welfare system for professional self-employed worker categories.

GAMBACCIANI argues that the current system in Italy is characterized by the presence of a multitude of actors and entities. The social protection scheme based on the values of pluralism and the enhancement of private associative autonomy, as provided by Article 2 of the Italian Constitution, led, among other things, to convergence between public and private to supply social security benefits. An innovative model of subsidiary integration is the professional office sector model: through the collective agreement for professional office employees signed by the Italian Confederation of Liberal Professions and through sectoral bilaterality, welfare and supplementary health protections have been extended to professional employers as well. It is a particularly virtuous case that meets the emerging

demand for welfare protections of professional work. Policies to strengthen social protection tools for self-employed workers can undoubtedly draw inspiration from such initiatives that arise spontaneously from each category and better interpret the needs, requirements, and specificities of each professional sector.

GAMBACCIANI deems the role of associations and associative networks fundamental in integrating and managing a “multilevel” social protection system: it is necessary for the legal system to promote initiatives from intermediary bodies and representatives who better know the protection needs and demands of each sector, being closer to productive realities. The negotiation of “professional rights” it is certainly a new frontier that will increasingly develop in the future, potentially opening up new scenarios and forms of negotiation even among self-employed workers, as long hoped by both the Council and the European Commission.

According to VERBARO, there is no adversarial relationship between the various representative associations, unlike the situation with trade unions. However, MONTICELLI highlights that political differences can emerge between different professions when their representatives act independently or without coordination. He also notes that despite the differences in social security systems between regulated and non-regulated professions, which can lead to varying approaches, the actual positions are often less divergent. This allows for dialogue and a convergence of interests among different professional groups.

With regard to dialogue in institutional fora, MONTICELLI underlines the importance of the Council on Self-Employment and Professions at the National Council of Economy and Labour (CNEL), which is autonomously organized. However, doubts were cast on the concrete effects of this institution by VERBARO.

From a European perspective, it is reported by MONTICELLI that at the supra-national level, institutionalized social dialogue is conducted between employers and workers, with no participation opportunities for self-employed workers. In this sense, the action of CEPLIS (European Council of the Liberal Professions) appears fundamental but full of challenges.

Malta

According to BARBARA and FARRUGIA, employees’ unions and employers’ representative organisations in Malta are involved in the social protection system putting forward the interests of their respective business customers and may play a significant part in negotiating proper working conditions, wages, labour rights and welfare.

In this sense, FARRUGIA and FIORINI contend that in Malta there is a strong tradition of social dialogue through bodies like the Malta Council for Economic and Social Development (MCESD). Employer associations, such as the Malta Employers’ Association, the Malta Chamber of Commerce Enterprise and Industry and the Malta Chamber of Small and Medium Enterprises, traditionally represented the self-employed and participated in the activities of the MCESD.

Additionally, it is said that in Malta, prior to the approval of the annual state budget, employer associations, trade unions, and networks publish position papers to help the government consider their policies. These position papers are regularly covered in media and serve as effective tools for gaining support from

the general public.

According to BARBARA, professional associations together with social partners can be more effective in advocating for social protection policies. Support and cooperation among all social partners, including employee unions and employers' associations, can enhance social protection for all gainfully employed individuals, whether they are employees or self-employed. This collaboration is crucial, given that both groups are entitled to the benefits and pensions.

Another organization, Koperattivi Malta, deserves mention as it is a non-political federation of cooperatives representing cooperatives on the island of Malta at the apical level, including 5,000 cooperators forming 43 autonomous cooperative societies. According to SCHEMBRI, the aim of Koperattivi Malta is twofold: it voices the cooperative sector and assists individuals set up a new cooperative society.

From the point of view of the perception of associations, SCHEMBRI complain about their lack of visibility, as well as the perception by some politicians tied to only a few rather backward production sectors, compared to their very high participation in the national economy.

Romania

According to CHITU, the Chamber of Tax Advisors serves as a public utility for professional organizations. Based in Bucharest, it is a non-profit legal entity that includes tax advisors, assistant tax advisors, and authorized tax consultancy companies, all regulated by Government Ordinance No. 71/2001 and its subsequent amendments. The Chamber organizes, coordinates, and authorizes tax consultancy activities in Romania, ensures access to the profession, and protects the legitimate interests of its members.

The Chamber's primary goal is to support the consolidation of the profession and facilitate open discussions between professionals and public authorities. The Chamber is associated with the Romanian Union of Liberal Professions, alongside other professional associations. None of these organizations have established their own pension funds or other forms of social insurance; they all contribute to the first pillar of state pension funds, both mandatorily and voluntarily.

According to CHITU, members of the professional organization have not raised major concerns about social protection. There are minimum contribution thresholds that determine the level of protection. Members do not benefit from a dedicated pension fund and are insured in the public system. The general pension system faces many challenges, such as an ageing population, and is currently undergoing several reforms highlighted in the Romanian Recovery and Resilience Plan. Potential tax benefits and the advantages of second-pillar pension funds might increase interest in establishing independent pension fund initiatives.

Regarding the role of social partners in improving social protection for self-employed workers, CHITU expresses concern about the high level of mandatory social contributions. Currently, only public funds are mandatory, and while some expenses (such as training, public transport, and limited sports activities) are deductible when computing the taxable base, there is no separate insurance scheme in place.

GRIGORE and HRISTESCU highlight that social partners are necessarily consulted in the regulatory process within the framework of the National Tripartite Social Dialogue Council. Until 2022, Romanian legislation on collective disputes (Law No. 62/2011) stipulated that a collective dispute could only be triggered in the context of collective bargaining, which was mandatory only for companies with more than 20 employees. While companies were legally required to negotiate, there was no requirement for an agreement to be reached. If collective bargaining failed, a collective dispute could be triggered, and following unsuccessful mediation, employees or the representative union could call a strike. Independent workers, however, were not allowed to be represented collectively to defend their professional interests and could not use legal strike action to improve their social protection conditions.

A new law on social dialogue, Law No 367/2022, has been adopted in Romania, repealing the previous regulation, Law No. 62/2011. The new law brings significant reforms, including allowing those with individual labour contracts, most civil servants, cooperative members, farmers, and independent workers to join unions. It mandates collective bargaining at both the unit level (for units with at least 10 employees) and the sector level and introduces the possibility of national-level collective bargaining. Additionally, it imposes new obligations on employers to inform and consult employees' representatives or trade union representatives and expands the range of cases that can trigger collective labour disputes.

4. Perspectives on Enhancing Professionals' Welfare and the Role of Social Partners

Belgium

WAMBERSIE notes that in Belgium the social status of the self-employed is relatively well-protected and improving, though issues remain, particularly with pensions. The current government has addressed this by abolishing the correction coefficient, which will significantly enhance pension levels in the future. Balancing adequate and motivating protection with affordable financial costs is crucial. It is important to remember that the vast majority of allowances and compensations are flat-rate and fixed, unlike employee social security. The SNI calls for a convergence of statutes, especially in the area of social support.

BOTTRIAUX highlights that UNPLIB has focused its policy on creating a network of contacts, exchanging information, training on cross-cutting themes (such as the Internet and websites), and defending cross-cutting issues across various professions. UNPLIB is associated with CEPLIS, which unites liberal professionals at the EU level. Working Groups ensure effective monitoring of legislative proposals related to liberal professions and address specific questions for each professional family. Social partners, including SE associations, contribute to improving the social protection of self-employed workers. It is essential for authorities and politicians to seek the opinions of associations and consult them on draft regulations or projects to gain feedback from the field.

BOTTRIAUX emphasizes the importance of addressing the immediate and tangible needs of self-employed workers, especially considering the current cost of living and labour shortage. Salary costs are the second most significant obstacle to SMEs growth, just behind tax pressure. To make hiring more accessible, it is essential to support the first hire, reduce employer contributions, eliminate the automatic indexation of employee salaries, and significantly reinforce charge reductions specific to SMEs.

Additionally, it is crucial to ensure affordable energy prices, support self-employed workers in their ecological transition, and increase transparency and reduce costs in electronic payments across the payment chain. Social partners propose reducing labour income taxes by a quarter to match the average level of neighbouring countries, maintaining the reduced corporate tax rate for the self-employed, and doubling the tax bracket to which this reduced rate applies. They also advocate for indexing thresholds and tax packages, maintaining a favourable tax regime for business transfers (especially family ones), and creating a European tax framework to ensure fair competition.

Furthermore, social partners call for all administrative procedures to be accessible online, with one-stop shops for self-employed individuals and SMEs, and for forms and certificates to be available in digital format. Regarding digital platforms, they request an increased deduction for socially desirable investments, particularly in digital technology.

VAN LIMBERGHEN co-authored an academic study recommending several

measures to the Belgian legislature:

1. Provide an explicit legal framework for determining the relationship between the contributions of the self-employed and their clients;
2. Ensure appropriate financing based on coherent assumptions for the share of the government, clients, and contributing self-employed workers to cover increased expenditures associated with enhanced self-employment benefits;
3. Adjust contribution rules so that contributions are more proportionate to the self-employed workers' ability to pay;
4. Offer real exemptions and reductions for self-employed workers who cannot pay their contributions due to temporary financial or economic difficulties;
5. Align the contribution rules so that self-employed individuals operating as natural persons and those operating within a legal entity pay equivalent social security contributions.

Furthermore, several key recommendations could be given to the Belgian legislator:

1. Extend the social insurance system for the self-employed to include helpers under 20 years old;
2. Recognize periods during which self-employed individuals benefit from the bridging right or receive a contribution exemption due to financial or economic difficulties as periods of professional activity and contribution payment for pension purposes;
3. Eliminate waiting periods for maternity, paternity, and birth leave benefits;
4. Transform the standard qualifying period for sickness and parental benefits into an exceptional qualifying period with exemptions;
5. Extend the total duration of compulsory and optional maternity rest for self-employed women from 12 to 15 weeks, and increase the additional leave for multiple births from 1 week to 4 weeks;
6. Set the minimum duration of the bridging right allowance at 12 months for each claim;
7. Convert flat-rate benefits for self-employed workers into benefits linked to foregone net professional income, aligning them more closely with workers' benefits while maintaining a guaranteed minimum benefit.

Additionally, a recent statute presumes that employment relationships on digital platforms are conducted under an employment contract if the analysis meets at least three of the eight specified criteria or two of the last five criteria. However, the proposal to extend social insurance for workplace accidents to self-employed platform workers was rejected by Parliament. Instead, platforms must enter into a civil insurance contract to cover physical damage suffered by the workers.

When asked about innovative social policies and projects under study to improve access to social protection, VANDERSTAPPEN and DE MAESSCHALCK note that with Belgian federal and regional governments nearing the end of their terms and elections scheduled for June 2024, preparations for new policy initiatives or ideas are rather limited. However, they list several valuable existing initiatives.

One such initiative, described as a “measure adjusted to the specific situation

of the self-employed,” is the bridging right. This income replacement scheme provides a flat-rate monthly benefit for self-employed individuals who are forced to cease their professional activities involuntarily. Social insurance funds are responsible for administering and distributing these benefits.

In early 2021, the federal government launched a plan to enhance mental health at work by specifically subsidizing projects aimed at reducing psychosocial risks among self-employed workers. This effort underscored the need for structured mental health services tailored to the unique challenges of self-employment. As a result, a framework was established in 2024 to promote mental well-being among self-employed workers, with social insurance funds tasked with increasing awareness and providing support.

Regarding information strategies, comprising initiatives in different fields of social security to give the socially insured insight into their individual rights and potential benefits, efforts include the *Mypension* online portal, enabling self-employed individuals to access and manage their pension information. The tool shows the earliest possible retirement date and gives an indication of the pension amount, taking into account accrues rights in statutory and supplementary pension schemes. Another initiative involves the development of a digital platform (‘E-gov 3.0’) as part of the Belgian plan of recovery and resilience funded by the European Commission, in partnership with NISSE and private social insurance funds, aimed at facilitating access to social security files. The platform’s full release is anticipated by late 2026 while the first results are expected by late 2024.

Automation in social security processes has garnered attention in Belgium, particularly in improving access to benefits and reducing non-take-up of social benefit rights.

At the federal level, the improvement of take-up of social benefits was identified as one of the key pillars in the fight against poverty (coalition agreement of the Federal government, 2020).

Examples of initiatives to simplify the eligibility process for accessing benefits are the following:

1. Automatic allocation of old age pension rights when the legal retirement age is reached, and the person concerned worked as a self-employed worker; lived in Belgium 15 months prior the legal retirement age;
2. Automatic allocation of a survivor’s pension and transitional benefit in case the deceased partner was entitled to an old age pension as self-employed;
3. Automatic exemption from payment of social security contributions for the quarter following the quarter of childbirth + automatic allocation of pension rights for that same quarter: Without request; After notification of childbirth;
4. Semi-automatic allocation of maternity assistance: Since 2017, maternity assistance has been granted semi-automatically. As soon as the social insurance fund has been informed that the female self-employed has become a mother, it contacts the mother on its own initiative to ask whether she would like to benefit from the maternity assistance. The mother involved has to confirm only whether she wants to make use of the support.

France

As highlighted by MAILLEBUAU, since 1 January 2020, self-employed workers no longer need to be up to date with their health insurance contributions to receive daily allowances (*Indemnités Journalières*), which are now calculated based on contributions paid. This change represents significant progress in terms of protection. The Help scheme is an inter-regime initiative praised by various stakeholders for supporting self-employed workers in difficulty.

A reform of the social security base for self-employed workers, currently in development, will be implemented from 2026. This reform aims to simplify the rules for contributions and enhance the retirement benefits of self-employed workers. Additionally, it seeks to make the burden of social charges more equitable between employees and the self-employed.

The “Going Towards” initiative, part of the new COG 2023-2027 (agreement with the French government) by the *Caisses d’Allocations Familiales*, aims to improve access to rights and services by proactively reaching out to beneficiaries to prevent entitlement breaks or errors.

According to BOULANGEAT, maternity and unemployment benefits for the self-employed could be improved. It is crucial to ensure the continuity and autonomy of pension schemes specific to liberal professions and to protect the reserves of their autonomous funds. Self-employed professionals often need better social protection to handle long-term or serious illnesses, as they tend to prioritize their businesses over their health. The focus should be on organizing support to help them maintain their activities, such as finding a professional to manage their business during their absence, similar to needs during maternity leave.

In the ever-changing economic environment, particularly the digital platform economy, mental health and its impacts on the self-employed, like burnout and stress, should be addressed more thoroughly. The *Conseil de la protection sociale des travailleurs indépendants* (CPSTI) recognizes these issues and sets general guidelines for health and social services, but better treatment is needed, especially for self-employed individuals with employees. This also extends to improving the quality of working life.

For the 2023 presidential election, UNAPL published a “white paper” with 30 proposals, five of which focused on making social protection more attractive for liberal professions:

1. Ensuring the sustainability and autonomy of pension schemes specific to liberal professions;
2. Guaranteeing the reserves of the autonomous funds for liberal professions;
3. Establishing a single, equitable basis for social security contributions for the self-employed;
4. Providing rights to professionals who combine work and retirement to make this status more attractive;
5. Extending the 10% increase in retirement pensions for those with three or more children.

These proposals have been adopted by the government.

As previously noted, UNAPL is part of U2P, which is a member of SMEunited, a European social partner representing SMEs and craft sector businesses, including liberal professions, in European social dialogue. UNAPL hopes that liberal professions will eventually be recognized as European social partners. To achieve this, the European organization of liberal professions (currently CEPLIS) should be restructured and its representative role strengthened.

Germany

Regarding the organization of pensions, social partners express strong satisfaction with its current autonomous structure, considering any reforms that might alter this organization's problem.

Non-regulated PSE social partners (LUTZ) report difficulties in engaging with public authorities. They highlight that trade unions and employers' associations hold significant power and primarily represent the interests of employers and employees. This creates a lack of understanding for self-employed individuals with low and medium incomes, who are increasingly burdened by social security contributions.

To improve representation, LUTZ mentions a proposal (which was not adopted by the public pension insurance organization) to establish an advisory board within the German Pension Insurance. This board, comprising representatives of self-employed associations, would provide industry-specific expertise to inform criteria for status determination procedures, particularly in addressing bogus self-employment.

The associations advocate for treating solo self-employed individuals similarly to employers and employees when they engage in both roles. When circumstances differ, such as employees earning money from the first hour of work while the self-employed must first cover their costs, appropriate solutions should be found. This approach ensures broad approval from the self-employed community.

Key priorities for the self-employed include respect for their work and life choices, the development of administrative expertise, and the pursuit of equitable solutions to ensure they are neither advantaged nor disadvantaged compared to employees.

Regarding social benefit contributions, LUTZ emphasizes the need for fair assessment, enabling self-employed individuals to afford compulsory old-age provisions without financial strain.

Another proposal supported by the associations, as LUTZ argues, is to stabilize and adapt the coronavirus aid program "*Neustarthilfe*".

At the EU level, LUTZ believes decisions are often made abstractly, overlooking the significant differences in social security systems across Member States. This could lead to undesirable outcomes.

Concerning the EU directive on platform work, there are concerns about the presumption of subordination without a clear definition of platforms. Associations worry this could create issues for self-employed individuals using the internet to interface with customers.

Ireland

According to LONERGAN, the relationship between professional bodies in Ireland and Europe provides opportunities to coordinate and collaborate on representations and dialogue at EU level while maintaining independence in terms of politics and other considerations.

At both national and local levels, IIPA and its member organizations advocate to the government, representing their memberships and the public interest. Discussions within IIPA regularly address post-Covid-19 working conditions, particularly with the emergence of hybrid and remote work models. These dialogues foster a deeper understanding of ongoing changes across professions, highlighting potential benefits and challenges associated with new ways of working.

The Department of Social Protection frequently seeks input through open consultations on public policies. This presents opportunities for individual professional bodies and IIPA to contribute, particularly on behalf of self-employed members. According to a 2020 report by the National Economic and Social Council, households headed by self-employed individuals generally have lower incomes and higher debt compared to employee-headed households. Among the self-employed, those without employees tend to experience even lower incomes and higher rates of consistent poverty than their counterparts with employees. However, households led by the self-employed are more likely to own assets such as homes, second properties, and shares.

The Department of Social Protection's website features a customer communications section providing information on social protection benefits, including eligibility criteria and application procedures. Some personalized information is also available. In 2018, the Irish government launched a campaign to raise awareness about false self-employment and its impact on workers and the Irish economy. This initiative included advertisements across various media platforms, such as radio, bus shelters, train stations, digital, online, and print media.

In response to the Covid-19 pandemic, a 2019 campaign promoted the new Jobseekers' Benefit for the self-employed, alongside information about the Covid-19 Enhanced Illness Benefit scheme for both employees and the self-employed. This campaign was multilingual to ensure accessibility for non-native English speakers.

According to HIGGINS and KEHER, in Ireland, various professional self-employment associations and initiatives have been praised for their effective practices and positive reception among self-employed individuals, freelancers, and small business owners. These networks play a vital role by offering support, networking opportunities, and advocacy for self-employed professionals.

One prominent example is the Small Firms Association (SFA), a national organization that represents the interests of small and medium-sized enterprises (SMEs), including self-employed professionals. The SFA advocates for its members on critical issues such as taxation, employment law, and business regulations. It also facilitates networking, provides training programs, and offers business advice tailored to the needs of self-employed individuals.

Another noteworthy organization is the Irish Cooperative Organisation Soci-

ety (ICOS), which promotes and supports cooperative businesses throughout Ireland. Cooperative initiatives, including community-owned enterprises and social ventures, create collaborative opportunities for self-employed individuals to pool resources and work together. ICOS provides essential guidance and resources to help establish and manage cooperative ventures effectively.

Public institutions and policymakers could further endorse and bolster these initiatives by allocating funding or grants to support self-employment association networks. They should collaborate closely with these networks to develop policies and programs that directly benefit self-employed workers. Facilitating partnerships between professional associations, co-working spaces, and government agencies can enhance the effectiveness of support systems tailored to the unique challenges faced by self-employed professionals.

By strengthening support networks, policymakers can contribute significantly to the growth of the self-employed sector, foster entrepreneurial spirit, and provide crucial assistance to individuals navigating the complexities of managing their own businesses.

According to HIGGINS and KEHER, self-employed workers in Ireland have specific needs that may differ from those of traditional employees. Some of the key needs and challenges faced by self-employed individuals in Ireland can include:

1. **Income security:** Self-employed workers often lack the same level of income security as traditional employees, as their income can be irregular and fluctuate over time. This can make it difficult for low-income self-employed individuals to plan and access social protection benefits. In situations where income is reducing, or the business has failed it can be difficult for the self-employed person to provide independent income verification quickly for access to a means tested payment.
2. **The Department of Social Protection's Supplementary Welfare Allowance (SWA) scheme** provides means-tested financial assistance to individuals and families who are unable to meet their daily needs, including self-employed individuals and non-standard workers. The allowance can be paid on a short-term basis to help cover essential living expenses.
3. **Access to the Working Family Payment (WFP):** WFP is a weekly tax-free social protection payment to low-income working families. The qualifying conditions are based on weekly family income from employment and family size. Self-employed families are currently not eligible for this social protection payment. This scheme would provide a safety net for self-employed and non-standard working families.
4. **Short Term Illness support:** Currently self-employed workers paying Class S PRSI contributions do not have access to short term illness benefit. Expansion of this scheme to include self-employed and non-standard workers would support particularly those who are low-income earners. Short term illness can be a significant financial burden for self-employed individuals, particularly sole traders.
5. **Retirement:** Self-employed workers do not have access to employer-sponsored pension schemes, making it challenging to save for retirement and ensure financial security in later life. Changes to pension saving schemes are currently taking place in Ireland. Promoting the uptake of voluntary pension schemes among self-employed workers and providing incentives

- could help address the retirement savings gap faced by self-employed individuals. In addition, promotion of the qualifying conditions for the State (Contributory) Pension to self-employed and non-standard workers would ensure that individuals at retirement age have enough social insurance contributions to receive this payment.
6. **Training and upskilling:** Providing support for training and upskilling programs for self-employed workers throughout their career can help them adapt to changing market conditions and improve their long-term financial stability.
 7. **Pilot Scheme Basic Income:** Basic Income for the Arts (BIA) pilot scheme: The BIA is a three-year pilot scheme providing a basic income for eligible artists and creative arts sector workers. The programme is led by the Department of Tourism, Culture, Arts, Gaeltacht, Sports and Media and was developed following engagement with various stakeholders and modelled on basic income support developed internationally. Currently the BIA supports 2000 eligible artists and creative arts workers by providing a weekly basic income support payment of EUR 325. The scheme aims to address the issue of low pay and income instability within the sector and to support self-employment for artists and creative arts workers as a viable career path. Ongoing research and data collection is taking place to determine the impact of the BIA support. This model may be considered in other sectors or as a universal income support scheme.
 8. **Shared areas of intervention and solidarity** between self-employed workers and non-standard workers within the platform and digital economy.
 9. **Access to Social Protection:** There is a need for policymakers to develop innovative solutions and flexible mechanisms to provide adequate social protection coverage for all workers, irrespective of their employment status.
 10. **Precarious Work Arrangements:** Self-employed workers, those working in the platform or digital economy, zero contract hour workers, part time and under-employed workers often experience precarious work arrangements and bogus self-employment, characterised by limited job security, fluctuating income, and lack of formal employment benefits. These shared vulnerabilities underscore the importance of implementing measures to protect all workers from exploitation, ensure fair working conditions, and promote decent work standards in all sectors of the economy.
 11. **Advocacy and Representation:** Collective advocacy and representation efforts to amplify workers voices, address common concerns, and advocate for improved social protection measures. Solidarity among workers in diverse employment arrangements can help build a stronger advocacy network and foster collaboration in pursuing shared goals related to social protection provision and worker rights.
 12. **Stakeholder Collaboration:** Given the evolving nature of work and the increasing prevalence of non-standard employment arrangements, there is a growing recognition of the need for policymakers, employers, trade unions, and civil society organisations to collaborate to develop new models of social protection and worker protections that are inclusive, adaptable,

and responsive to the changing landscape of work.

13. **Training and Education:** Training and upskilling initiatives can benefit both self-employed workers and individuals in the platform or digital economy by enhancing their employability, promoting entrepreneurship, and empowering them to navigate the challenges of non-standard work arrangements. Access to lifelong learning opportunities and skills development programs can help workers adapt to changing market demands.

According to the experts, overall, while there are existing support programs in place for low-income self-employed individuals and non-standard workers in Ireland, there is potential for further comprehensive initiatives to enhance social protection and support for these groups, particularly in instances of income reduction or loss. It is important for policymakers to continue exploring ways to address the specific needs and challenges faced by vulnerable workers in the evolving labour market.

HIGGINS and KEHER explain that there continues to be a gap in support for women in self-employment. Women who wish to become entrepreneurs, as well as existing self-employed women, lack supporting investment. Some of the key needs to support self-employed women can include:

1. Increasing support for women with families by investing in childcare supports.
2. Access to an illness or sick benefit scheme would provide protection for the most economically vulnerable.
3. Offering a flexible approach to business start-up support to take into consideration parental/family responsibilities.
4. The Back to Work Enterprise Allowance scheme should be extended beyond the current two-year timeframe to provide more comprehensive and inclusive support for those pursuing self-employment from a disadvantaged background.

HIGGINS highlights that Ireland is required to comply with EU directives related to access to social protection for self-employed workers, as a member of the European Union. The EU provides guidelines and directives on social protection policies to ensure that all Member States provide a minimum level of social protection to self-employed individuals. In Ireland, there are coordination mechanisms in place to ensure compliance with EU directives regarding social protection for self-employed workers. The Department of Social Protection is responsible for implementing and coordinating social protection policies in Ireland, including those related to self-employed individuals. The Department works closely with other relevant government departments, agencies, and stakeholders to ensure that national public policies align with EU directives and provide sufficient social protection for self-employed workers. This coordination helps to ensure that self-employed individuals have access to the necessary social protection benefits, such as maternity and paternity leave, sickness benefits, and occupational health and safety protections. Overall, the coordination mechanisms in place in Ireland between EU directives and national public policies regarding access to social protection for self-employed workers are effective in ensuring compliance with EU standards and providing adequate social protection for self-employed individuals in the country.

Italy

As stated by GAMBACCIANI, the needs of professional self-employment are diverse. The European Union, through its legislation, has identified a common goal for Member States which is the need to converge towards universal welfare systems, encouraging cooperation with associations and social partners. A prime example is ISCRO, the first form of social safety net for self-employed workers registered with the INPS separate management. This initiative follows the legislative proposal developed by the CNEL's Autonomous Work Council, which united all professional self-employment representatives, including trade unions and federations. The CNEL project represents a best practice, born from extensive collaboration among social representatives of self-employed workers within the National Council for Economics and Labor, even before the pandemic.

Common intervention and solidarity points with non-standard platform economy workers are highlighted, given that most platform-mediated work is professional and likely to increase.

VERBARO underlines as a main proposal the one aimed at enhancing the role of social security funds (*Casse di previdenza*) in offering young people an updated professional training model that is qualified and multi-professional, aligning with labour market developments. VERBARO also believes that the state should support intermediate bodies, which currently operate mainly on a voluntary basis, by improving the application of the principle of subsidiarity.

For the Italian context, he suggests enhancing the role of the permanent technical consultation body on self-employment, established under Article 17 of Law 81/2017. This body, set up by the Parliament within the Ministry of Labor, coordinates and monitors interventions on self-employment. It comprises representatives from the Ministry, labour and employer unions, and the most representative national sector associations, tasked with proposing and guiding policies on self-employment, focusing on: a) social security models; b) welfare models; c) professional training. However, it has only convened once, in November 2022.

Another ADEPP proposal explained by VERBARO involves stabilizing the SURE program (Support to mitigate Unemployment Risks in an Emergency), created by EU institutions to protect workers during the pandemic. The idea is to repurpose it to address skill gaps, support transitions, and keep workers in the market, effectively transforming SURE into an active labour policy tool. The project is called "Support for Skills during Major Transitions", referring to professional, technological, social, and climate changes.

Another initiative concerns ISCRO, which may be rendered more effective through measuring and evaluating public policies, thereby enhancing access to this measure.

MONTICELLI suggests that, beyond implementing tools for basic protection, measures should be introduced to enhance and strengthen the sector. This should involve not only a plan that includes ISCRO but also additional incentives and tools to support the profession.

On the fiscal side, a proposal conveyed by MONTICELLI is to develop taxation that supports aggregation processes (companies and networks of professionals) in a multidisciplinary approach. Currently, fiscal interventions favour non-aggregation to benefit from favourable tax measures.

Another fiscal proposal, as VERBARO states, is to gradually reduce taxation on investments by professional funds, aligning it with supplementary pensions by reducing it from the current 26% to 20%. This would allocate more resources to protection and social promotion policies for members, aiding professional, work, and digital transitions.

Romania

CHITU highlights that the Chamber adheres only to a single representative inter-professional organization which includes lawyers, valuers, notaries, accountants, auditors, a collaboration which is highly effective. The different associations collaborate in several ways, either under the umbrella of UPLR or in informal settings based on specific issues that need to be addressed. Additionally, the corporate governance established at the UPLR level is functioning effectively.

Among their main proposals we find, as a primary concern, the high level of mandatory social contributions, which, despite being capped, can be burdensome for lower earners.

DIMA and VLĂȘCEANU suggest that associations could play a more active role in social protection for the self-employed by participating in the consultation process before adopting new social security rules or taxation provisions. For example, there was a significant increase in the health system tax rate recently, and despite opposition and protests from the lawyers' association, the legislation passed. Additionally, joint campaigns by the public sector and professional organizations could highlight the benefits of adequate social protection.

DIMA and VLĂȘCEANU note that self-employed individuals in Romania are often more focused on reducing tax burdens than on increasing social protection. The consequences of inadequate social protection usually become apparent only when social risks materialize, such as lack of entitlement to unemployment benefits, maternity leave, or sick leave.

To enhance social protection for self-employed workers, DIMA and VLĂȘCEANU suggest digitizing tax authorities, ensuring predictability of tax rules (which in Romania are frequently changed), and regulating compulsory insurance for sickness and maternity, allowing self-employed individuals to pay additional contributions for increased protection.

They also observe a lack of shared intervention areas and solidarity between self-employed workers and those in non-standard work within the platform or digital economy. Many platform workers (e.g., Uber drivers, Glovo couriers) are hired through fleets under employment agreements to limit reclassification risks. These service providers are employed by intermediary companies on a full-time or part-time basis, with remuneration set at the base minimum wage. However, they often work much longer hours than permitted by employment legislation, and only the income stipulated in the employment agreement is taxed, leaving them in a grey area.

Regarding proposals, GRIGORE and HRISTESCU outline measures under the 3rd Specific Objective of the National Employment Strategy 2021-2027. These measures aim to modernize and strengthen labour market institutions to support a flexible, functional, and resilient labour market. Planned actions include devel-

oping a regulatory framework for new forms of employment while balancing flexibility and workers security; completing or amending the legal framework on platform labour in order to ensure adequate social protection for workers, including those who are self-employed; identifying and establishing ways to optimize the system for granting the unemployment benefit and its value; identifying tools or mechanisms to ensure an adequate level of social protection for all workers, especially in the case of seasonal, fixed-term, occasional and daily workers.

public institutions regulating the labour market and social protection. This should focus on EU social policies and promote the cooperative, mutualistic, and self-organized dimensions of professional self-employed workers' associations and funds.

2. **Best Practices and Crisis Response:** Evaluate the good and best practices, both regulatory and mutualistic, implemented to protect self-employed workers from the damage caused by the Covid-19 pandemic. This includes addressing work, economic, and health impacts and defining universal social protection guarantees for future crises, such as health, economic-financial, and production crises, as well as digital, ecological, and climate transitions.
3. **Access to Quality Health Services:** Ensure access to high-quality health services (such as dental care, orthopaedics, specialist visits, and prevention and treatment of occupational diseases) for the diverse world of professional self-employment. Promote a positive dialogue between universal health protection guarantees and the provision of mutual insurance schemes by social security funds, accessible at non-market values for various types of independent professional workers.
4. **Income Continuity and Support Mechanisms:** Design institutions and tools that allow professional self-employed workers to maintain income continuity during periods of absence or intermittent professional activity. This includes regulatory interventions for adequate monetary disbursements for social protection and worker promotion, as well as support for social security funds to invest in individual training and cooperative and mutualistic mechanisms. These mechanisms should help self-employed professional workers during vulnerable moments and favour interprofessional networks to support and relaunch their businesses and professional paths.

The second part of the report highlights the importance of engaging with both new and traditional forms of self-employment associations. This engagement serves as a guideline for fostering a new multilevel European social dialogue, which is essential for innovating social protection systems to adapt to changes in professional self-employment.