



# **Non-standard employment and access to social security benefits**

**Research note 8/2015**

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## **Abstract**

This Research Note:

- Reviews the literature on non-standard employment, and the definitions of it that have been adopted.
- Examines the extent of non-standard employment in the EU and the way it has changed over the recent past, especially over the crisis period.
- Considers social security systems in the different EU Member States as they apply to different types of non-standard employment, namely: self-employment, fixed-term contracts, and part-time work. The aim is to identify features that disadvantage, or are likely to disadvantage, workers in these types of employment as compared with those in standard jobs – i.e. with permanent contracts of employment and full-time work. The main focus is on unemployment, sickness, and maternity benefits, though the relevant features of public pension schemes are also considered.
- Assesses the relative number of people in these types of employment in different EU Member States (based on EU Labour Force Survey data), and therefore at risk of not being entitled to social benefits in the event of becoming unemployed, falling ill or having a child.

## 1. Introduction

Since the onset of the economic and financial crisis in 2008, there has been an increase in forms of employment that provide more flexibility to employers, such as mini-jobs in Germany<sup>1</sup>, zero-hour contracts in the UK<sup>2</sup>, and the contracting out of work to self-employed people in a number of Member States. This has been associated with a growth of part-time working, in particular, but also with increased job insecurity for workers, which has given added importance to the safety net that a comprehensive and well-functioning social protection system can provide. The forms of employment that have expanded over this period, however, do not necessarily give entitlement to social benefits in the same way as more standard forms.

The aim of this Note is to review the entitlement of those in non-standard employment – in particular, those working part time, those on temporary contracts, and the self-employed – to social benefits of different kinds in EU Member States. In each case, the entitlement of the people concerned is compared with that of people in standard employment (defined as full-time employees on standard, permanent contracts of employment) and thereby indicate the extent to which they are covered by social security systems across the EU<sup>3</sup>.

Firstly, the meaning and coverage of 'non-standard' employment is considered in the light of recent studies. This is accompanied by a review of the literature concerned. The scale of non-standard employment across the EU is also examined, and how it has changed over the past few years as most Member States have experienced an economic and financial crisis.

Secondly, entitlement to social benefits on the part of those in non-standard work is examined. Particular attention is given to the criteria that define eligibility for particular types of benefit in each Member State, or the conditions that workers have to satisfy in order to gain entitlement, and how these might affect non-standard workers as compared with others. The focus is on four types of social benefit – pensions, unemployment benefits, sickness benefits, and maternity benefits. Details of the systems in operation in each Member State as they relate to non-standard employment are based on the latest tables published in MISSOC (Mutual Information System on Social Protection)<sup>4</sup>.

In the case of each benefit type, special conditions in a number of Member States apply to self-employed people – who, as a result, may have more limited access to the benefits concerned than employees, or may have to meet different requirements. People below a certain age may also not be eligible for benefits in some Member States, even though they are in 'standard' employment. In no Member State, however, are part-time workers *per se*, or those on a temporary contract, explicitly excluded from entitlement to any of the benefits as a consequence of the job they do. Both in principle and in practice, they are entitled to receive the same benefits as standard workers when they retire, become unemployed, fall ill or have a child, so long as they can satisfy the other conditions for eligibility – though the amounts involved may be less because they have lower earnings or work fewer hours. It is these conditions that give rise to the differential access of the workers concerned to benefits, since in many cases they stipulate that a person needs to have worked for a particular period of time before claiming the benefit, to have worked for a minimum number of hours, and/or to have earnings above a certain level.

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<sup>1</sup> Jobs with short hours and low rates of pay.

<sup>2</sup> Contracts where employees get paid for the hours they work but where there is no obligation on employers to offer work, while employees have the option of not taking on the work that is offered.

<sup>3</sup> As such, the Research Note updates the analysis produced by Alphametrics on the coverage of social protection benefits for those in flexible employment, but a slightly different approach is taken here, estimating those at risk of non-coverage rather than computing an indicator based on weighting access to different types of support. See *Flexicurity: Indicators on the coverage of certain social protection benefits for persons in flexible employment in the European Union*, Alphametrics, 2007.

<sup>4</sup> <http://www.missoc.org/>

Both part-time workers and those on a fixed-term contract are more likely, in some cases much more likely, not to be able to comply with these conditions than standard workers.

Thirdly, an attempt is made to indicate the relative number of people in non-standard employment who might be excluded from entitlement to social benefits in the different Member States because of the type of contract they have or the work they do. Given the data available, however, it is not possible to identify with any precision the numbers who are unable to meet the requirements for eligibility at the present time – or at least, at the time of the latest Labour Force Survey, which is the source of data used for this purpose. To be able to do this would require longitudinal data that enable those in employment to be tracked over time, so that, for example, those who do not have the employment record required to qualify for benefit can be identified.

However, it is possible to identify those 'at risk' of not qualifying for benefit because of their job or employment type – because, for example, they have a short fixed-term contract or are working very short hours – which may mean they are unable to meet the conditions for eligibility. This may not be the case in reality for some of those concerned, or even many of them, but the risk tends to be much greater than for those in standard employment, who for the most part are more likely to have an employment record giving them entitlement to benefit. The aim, therefore, is to estimate the relative number of people in employment who are particularly vulnerable to not being covered by the social security system – or, more precisely, have more limited or less favourable access to benefits than those on standard contracts of employment.

## **2. Review of recent literature on non-standard employment**

The literature on non-standard work has grown exponentially over the past few years (for a selection, see Emmenegger et al. 2012; Koch & Fritz 2013; Eichhorst & Marx 2015; Oesch 2015; OECD 2015). This reflects the perception that the incidence of non-standard work is growing; and also a concern that it may have adverse consequences – not only for the welfare of workers and their families, but also for labour market efficiency (which might offset its potential benefits to employers in terms of increased flexibility).

Despite the growth of interest in non-standard employment, there is as yet no universally accepted definition of it. Nevertheless, there seems to be wide consensus that it covers three (partly overlapping) types of work: part-time jobs, fixed-term or temporary contracts, and self-employment<sup>5</sup>.

Part-time employment tends to be defined on the basis of weekly hours of work – usually fewer than 30, although national definitions may differ on the threshold. Temporary employment includes jobs of limited duration under a fixed-term contract, as well as casual, seasonal, and on-call work. Self-employment covers both those with and without employees: in the present context it is the latter who are more relevant. These include, in particular, people who are 'economically dependent self-employed' – formally independent but providing services to a single client or work provider, and therefore acting *de facto* as employees.

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<sup>5</sup> According to the European Commission, non-standard work is simply defined 'as fixed-term contracts, temporary agency work, part-time work and independent contract work'. (Employment and Social Developments in Europe Report, 2014 p.30). According to the ILO, non-standard work refers to: 'jobs that fall outside of the realm of standard work arrangements, including temporary or fixed-term contracts, temporary agency or dispatched work, dependent self-employment, as well as part-time work, including marginal part-time work, which is characterized by short, variable, and often unpredictable, hours.' According to the OECD, non-standard work may be broadly defined as 'all employment relationships that do not conform to the 'norm' of full-time, regular, open-ended employment with a single employer (as opposed to multiple employers) over a long time span. Such a broad definition of non-standard employment includes three partly overlapping types: a) self-employment (own account workers); b) temporary or fixed-term contracts; and c) part-time work.' (OECD 2015 p.138).



The case of dependent self-employment (and other hybrid forms of work) highlights the difficulty of capturing the extent of non-standard work and the characteristics of the people involved from the data available. Although statistics are collected on those working for themselves, they do not make it possible to isolate those working for a single employer<sup>6</sup>.

In addition to these types of non-standard work, other forms that can equally be regarded as non-standard have grown in recent years, with implications for policy and social welfare<sup>7</sup>. According to a recent Eurofound (2015) report, such forms (which include employee sharing, job sharing, casual work, interim management, ICT-based mobile work, portfolio work, voucher-based work, and co-working) *'have transformed the traditional one-to-one relationship between employer and employee' and 'are characterised by unconventional work patterns and places of work, or by the irregular provision of work'*. Although most of these new forms *'contribute to labour market innovation and make it more attractive to both employers and a wider range of potential workers'*, they also carry *'a danger of labour market segmentation, particularly from casual work and voucher-based work, if the result is a widespread acceptance of fragmented jobs that are inherently linked to low income and limited social protection.'*

Another recent report highlights the extent of non-standard work and the way its incidence varies between different groups – especially women, young people, those working in SMEs, and migrants, who often start off in non-standard employment (OECD 2015 pp.139-143). It also points out that although non-standard work has tended to increase in OECD countries over a long period, the growth has been modest since the mid-1990s (around 2 percentage points as a share of total employment between 1995 and 2013), though higher in EU Member States in relative terms.

The growth of non-standard work, to the extent that it has occurred, does not necessarily mean that employment has become more precarious or labour markets more segmented – despite its tendency to be associated with both trends<sup>8</sup>. Indeed, the concept of *'flexicurity'*, which has been a central part of the European Employment Strategy since 2007, hinges on the desirability of reconciling two legitimate but often conflicting labour market objectives: on the one hand, the demand by firms for more flexibility to adjust to changing conditions in product markets, and on the other hand the demand by workers for greater security and protection against labour market risks (European Commission, 2007).

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<sup>6</sup> Some of the issues involved in identifying non-standard employment were recently discussed by labour statisticians, whose 2013 international conference called for the revision of the ISCE93 classification of employment status. The resolution (cited in the Employment and Social Developments in Europe Report, 2015 p.53) pointed to those in dependent self-employment who *'are in a situation similar to paid employment but which is disguised as a self-employment or they can be in hybrid forms of employment which share features of both dependent employment and self-employment or are working in triangular arrangements in which it is not clear who the real employer is, what are the workers' rights and who is responsible for them.'* For more on self-employment, see also Fonderville et al. 2015

<sup>7</sup> As succinctly put in the latest Employment and Social Developments in Europe report: *'some new contracts (employee sharing, job sharing and interim management) offer a potential win-win situation, while others (casual work or crowd employment) raise serious concerns as they bring about work uncertainty, spells of (uncovered) unemployment, fewer working hours, less social protection and lower autonomy in work decisions.'* (European Commission, 2015 p.12).

<sup>8</sup> According to the Employment and Social Developments in Europe report for 2015: *'non-standard work may be penalised with insecure employment and spells of (uncovered) unemployment, fewer hours of work and fewer social protection rights. This is a form of labour market segmentation.'* (European Commission, 2015, p.87). According to the ILO (2016): *'in some instances, these new forms of contractual arrangement have led to a blurring of the employment relationship, making it difficult for workers to exercise their rights at work, or gain access to social security benefits.'* According to the OECD, *'for some (e.g. involuntary part-timers), this employment may have job characteristics associated with precariousness (low pay, instability); for others (e.g. voluntary part-timers with long tenure), such a job may actually be a desired outcome.'* (OECD 2015 p.138). A recent European Trade Union Institute paper also argued that non-standard contracts: *'imply a risk of an even more segmented labour market emerging, particularly if part-time work becomes more marginal, targeting specific categories of workers, and if fixed-term work fails to act as a stepping stone to open-ended employment.'* (Lang et al. 2013 p.9).

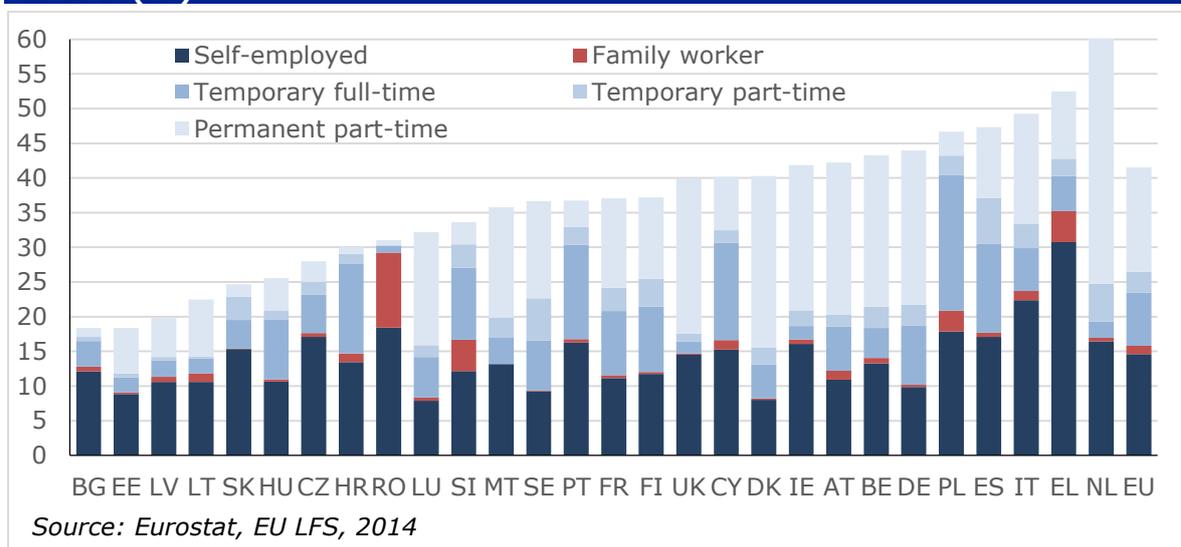
A key policy question concerns employment mobility; that is, whether non-standard jobs are 'stepping stones' to better jobs or 'dead ends'. On the whole, the evidence provides limited evidence for the stepping-stone hypothesis, suggesting that it applies 'in most cases, at least in the short-run – but only for some types of non-standard jobs, in particular temporary jobs. [...] On the other hand, having a part-time job or self-employed work does not necessarily improve the chances of getting a permanent full-time job compared to being unemployed.' (OECD 2015 p.164). In the case of temporary jobs, the evidence suggests the effect depends on the nature of the labour market: 'in general, it could be beneficial in unified labour markets (stepping stones), while is unambiguously detrimental in dual labour markets (dead ends).' (Dolado 2015 p.7). However, recent research, using longitudinal data for the Netherlands for the years 1980-2000, concludes that 'fixed-term contracts are a short-term blessing that could end, for some workers, in a recurrent unemployment trap'. (Mooi-Reci & Dekker 2015 p.112).

These research findings serve to highlight the importance of the 'security' part of the flexicurity strategy and, accordingly, the capacity of the social security system to provide income support in the event of people becoming unable to work.

### 3. Extent of non-standard employment in the EU

Non-standard employment is defined as including the self-employed, employees with a temporary or fixed-term contract, and those working part time or fewer than 30 hours per week, as well as family workers (who tend to be ignored in the usual definitions but who are obviously in employment that deviates from the norm). On that basis around 42% of all those in work in 2014 in the EU were in non-standard employment (Figure 1). The proportion varied from 60% in the Netherlands (where part-time working was most prevalent) and over 50% in Greece (where self-employment was most prevalent) to below 20% in Bulgaria, Estonia, and Latvia (where employment in all types of non-standard work was relatively low).

**Figure 1 Proportion of total employed in non-standard employment in the EU in 2014 (%)**



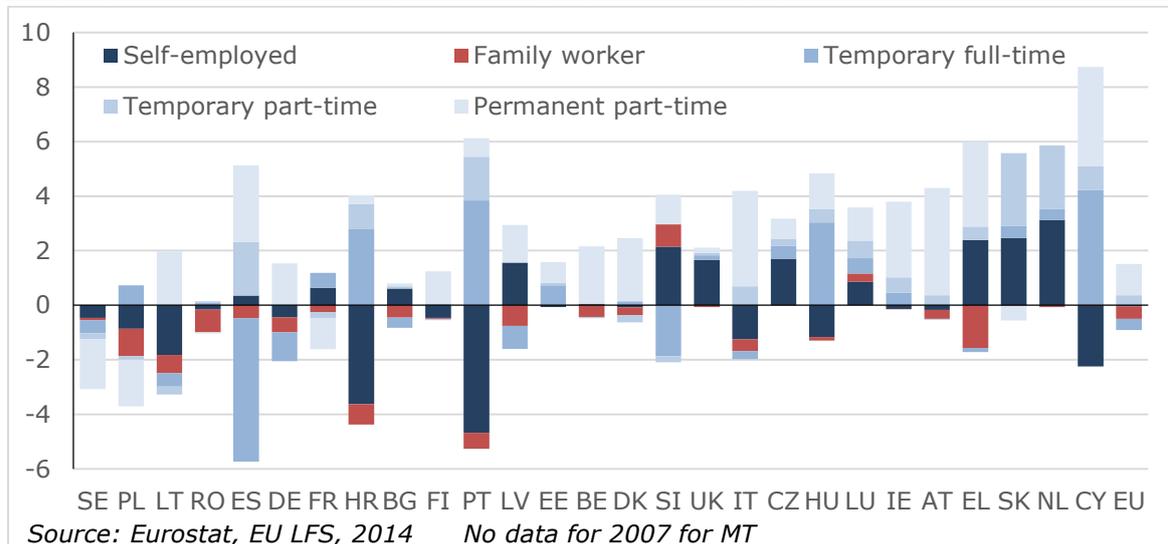
The composition of non-standard employment also varied markedly between Member States. Part-time work accounted for more than half the total in many EU15 countries. Temporary work was most important in Spain, Poland, Cyprus, Portugal, Slovenia, and Croatia. Family workers represented a significant share in Romania, and to a lesser extent in Greece and Slovenia.

There was also a difference across the EU in the relative importance of non-standard employment for men and women. Although overall there were more women than men in non-standard work, largely because of the larger scale of part-time working among women, this was not the case in most EU13 countries, where part-time employment

accounted for a relatively small proportion of the total; and where, accordingly, self-employment, in which men predominate, was more important (see Annex Tables A.1 and A.2)

Over the seven years from 2007 to 2014, the share of non-standard employment increased within the EU total by 0.5 of a percentage point: an increase in the share of part-time working was offset by a decline in the share of family working and temporary full-time jobs, while the share of self-employment remained unchanged (Figure 2). The proportion of workers employed in non-standard jobs increased over the period in most Member States, declining only in 8 (though these included some of the larger ones – Germany, France, Spain, and Poland) and remaining unchanged in Bulgaria. The increase was especially large in some of the Member States hit hardest by the crisis – Ireland, Greece, and Cyprus, in each case because of a growth in part-time employment, though also in self-employment in the case of Greece. However, the increase was also relatively large in Austria, the Netherlands, and Slovakia, which were hit less hard and where there was also a rise in part-time working and (in the case of the last two) in self-employment.

**Figure 2 Change in proportion of total employed in non-standard employment, 2007-2014 (Percentage point change)**



Again, the differences between Member States are striking. Although there was a widespread increase in the share of part-time working over the period, it declined in Sweden, Poland, and France. The share of self-employment increased in around half the Member States and declined in the other half. The share of family workers fell in nearly all countries, but rose in Luxembourg and Slovenia. The share of temporary jobs increased in most countries but declined in 7, most notably in Spain and Slovenia. Although there was a widespread shift towards non-standard employment, therefore, the composition of this shift was by no means uniform.

The widespread increase in non-standard employment gives added importance to the question of how far the workers concerned are protected by the social security system if they are unable to work. This is considered below.

#### 4. Social security systems in relation to non-standard employment

##### Pensions

##### Temporary and part-time workers

Workers on a temporary contract and those in a part-time job are more likely to have career interruptions, lower life-time earnings, and a shorter employment record than standard workers, and therefore to be entitled to a lower pension. This is less of an issue

in Member States that have common access to a basic pension at a reasonable level (as in Denmark, the Netherlands, Finland, and Sweden). Conversely, in Member States where pensions are closely linked to contributions, part-time and temporary workers are more likely to end up with a lower pension than standard ones, especially in countries with relatively long contribution requirements (as in Bulgaria, Hungary, Ireland, Slovakia, and Romania).

### **Self-employed**

Special pension arrangements are common for the self-employed. Member States can broadly be classified into four groups on the basis of whether social insurance giving entitlement to a state pension is compulsory or voluntary for self-employed people, and whether entitlement and the conditions for eligibility differ from those for standard employees.

Group A: Austria, Bulgaria, Czech Republic, Croatia, Cyprus, Estonia, Latvia, Lithuania, Luxembourg, Portugal, Romania, Slovakia, Slovenia. These are all countries where self-employed people are compulsorily covered by the social insurance system on a largely similar basis to standard employees. There are minor exceptions: in Estonia, reference earnings for the self-employed are based on social contributions actually paid, whereas for employees they are based on contributions due from the employer; in Slovakia, self-employed people earning less than half the average wage are exempt from compulsory insurance but can elect to pay contributions voluntarily; similarly, in Latvia only the self-employed with earnings above a certain minimum are compulsorily insured. As a result of opt-out clauses, coverage can be less than complete. For instance, in Latvia only 28% of the self-employed over retirement age actually receive an old-age pension<sup>9</sup>.

Group B: UK, Ireland, Hungary, Malta. In these, the self-employed can choose whether or not to be covered by the social insurance system. As a result some opt out and lose pension rights.

Group C: Germany, France, Belgium, Italy, Finland, Greece, Poland. In these, the self-employed are covered by a separate pension insurance scheme. In Belgium, for example, conditions and entitlement self-employed people do not differ substantially from those for employees. In Italy the minimum retirement age for self-employed women is one year higher than for employees in the private sector, though they are required to have the same contributions record. In France certain groups (farmers, those in the liberal professions, craftsmen, retailers, and manufacturers) are each covered by separate schemes. The same applies in Greece. In both France and Greece farmers are treated more favourably. In Poland self-employed people are not entitled to an early retirement pension, whereas employees are. In Germany a variety of arrangements apply to different groups of self-employed: some may opt in to social insurance on a voluntary basis; others (notably craftsmen) are compulsorily insured, and those in agriculture and the liberal professions have their own schemes. In Finland the self-employed are responsible for arranging their own pension, which they can do either with an earnings-related pension insurance company or a pension fund, but it is compulsory to do so unless their annual earnings are less than EUR 7,557.

Group D: the Netherlands, Denmark, Sweden. As noted above, the pension systems in these include a substantial first-tier basic pension. In all of them there is an option to supplement this by a pension related to earnings or contributions.

### **Unemployment benefits**

Income support for unemployed people may take one of two forms. One is unemployment insurance (UI), which is contributory and usually financed through earnings-related social contributions levied on employers and employees. Qualification depends on payment of a sufficient number of years of contributions. Benefits are usually earnings-related but can be flat rate or include both a fixed and a variable

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<sup>9</sup> See MISOC, Mutual Information System on Social Protection, 2015.

component. UI schemes operate in all Member States. The other form is unemployment assistance (UA), which is non-contributory. This often takes effect after eligibility for UI has been exhausted. Benefits are means-tested on household income. The amount paid may be flat rate, inversely related to income, or a combination of the two. UA schemes exist in a many Member States (Austria, Estonia, Finland, France, Germany, Greece, Ireland, Malta, Portugal, Spain, the UK). In the remaining countries, unemployed people without entitlement to UI rely on general minimum income or social assistance – schemes which are also means-tested. The analysis here focuses on unemployment insurance benefits, since access to these is not dependent on income or having to claim support.

### **Temporary and part-time workers**

Non-standard workers in most Member States are in principle entitled to the same benefits as standard employees. (Denmark is an exception, with a special unemployment benefit for part-time workers that requires a shorter contribution record than for standard employees – 34 instead of 52 weeks over the previous three years – but with benefits lowered by around a third per day). Since, however, eligibility for UI depends on employees' contributions record and, in many cases, the level of their earnings, non-standard workers are at a disadvantage. Those in temporary and part-time jobs are more likely to have fewer contributions, lower wages, and/or shorter working hours than standard employees, thereby affecting their eligibility for benefits as well as the amount and duration of payments.

For example, in Austria and Poland entitlement to unemployment benefit requires that, prior to becoming unemployed, a person earned at least the minimum wage, which may automatically exclude some part-time workers. In Bulgaria part-time workers paid less than the minimum wage, although not excluded from UI, are entitled only to half the amount of benefit. In Sweden eligibility for UI requires workers to have been employed for at least 6 months and for at least 80 hours per month in the previous 12 months, which may exclude some temporary as well as part-time workers.

In general, qualifying conditions for UI are likely to disadvantage those on a temporary contract, most especially in the Netherlands (26 weeks of contributions in the previous 36), Latvia (9 months in the previous 12), Poland (12 months in the previous 18) and Bulgaria (9 months in the previous 15) (see Table 1). Those on a temporary contract are also likely to find it more difficult to meet qualifying conditions than standard employees in the other Member States where conditions are more lenient, though perhaps less so in France (4 months of contributions in the previous 28), Spain (1 year in the previous 6), Greece (125 days in the previous 14 months, or 200 days in the previous 2 years), Malta (50 weeks in the previous 24 months), and Finland (6 months in the previous 28).

**Table 1 Conditions for entitlement to unemployment benefits in EU Member States, as at July 2015**

	Contributions payment period
Cyprus	6 months
Slovakia	24 months
UK	24 months
Spain	12 months in previous 72 months
France	122 days in previous 28 months
Finland	6 months in previous 28 months
Greece	125 days in previous 14 months or 200 days in previous 24 months
Luxembourg	4 months in previous 12 months
Malta	20 weeks in previous 12 months and 50 weeks in total
Denmark	12 months in previous 36 months
Estonia	12 months in previous 36 months
Ireland	12 months in previous 36 months
Hungary	12 months in previous 36 months
Croatia	9 months in previous 24 months
Slovenia	9 months in previous 24 months
Belgium	312- 624 days in 21 to 42 months depending on age
Sweden	6 months in previous 12 months
Austria	12 months in previous 24 months, or 6 months in previous 12 months for those under 25
Czech Republic	12 months in previous 24 months
Germany	12 months in previous 24 months
Italy	12 months in previous 24 months
Portugal	12 months in previous 24 months
Romania	12 months in previous 24 months
Lithuania	18 months in previous 36 months
Bulgaria	9 months in previous 15 months
Poland	12 months in previous 18 months
Latvia	9 months in previous 12 months
Netherlands	26 weeks in previous 36 weeks

*Note: The country are ordered approximately in terms of the ease of meeting the conditions*

*Source: MISSOC, 1 July 2015 version*

### **Self-employed**

Member States fall into four groups in respect of entitlement by self-employed people to unemployment benefits.

Group A: Czech Republic, Croatia, Ireland, Lithuania, Luxembourg, Hungary, Slovakia, Slovenia, Portugal, Finland, Sweden. In these, all categories of workers, including the self-employed, are compulsorily covered by unemployment insurance, though the conditions for qualifying for benefits differ from those for employees in some cases. In particular, in Luxembourg, Portugal, and Finland, a longer record of contributions is required (24 months versus 26 weeks in Luxembourg, 24 months versus 12 months in Portugal, and 15 months versus 26 weeks in Finland). In Sweden, the self-employed are covered for basic unemployment insurance and can opt in to the earnings-related scheme through voluntary contributions.

Group B: Austria, Denmark, Germany, Romania, Spain, the UK. In these, access to unemployment insurance benefits is possible for self-employed people on a voluntary basis, and unemployment assistance is also generally available. In the UK, for example, the self-employed can opt in to contribution-based Jobseekers Allowance (JSA) on the

same basis as employees, and can claim income-based JSA (which corresponds to means-tested unemployment assistance) in the same way as the latter. Similarly, in Germany, self-employed people who are out of work are entitled to unemployment assistance (Unemployment Benefit II) subject to the same means-tested conditions as employees.

Group C: Estonia, France, Malta. In these, self-employed people are not covered by unemployment insurance and cannot voluntarily opt to join the scheme, but they are entitled to unemployment assistance so long as they satisfy the resource conditions.

Group D: Belgium, Bulgaria, Greece, Italy, Cyprus, Latvia, Netherlands. In these, self-employed people do not have access either to unemployment insurance benefits or unemployment assistance. In Greece, a special unemployment allowance was introduced in 2013 for the self-employed: but the conditions include a requirement to have paid any social contributions owed, which *de facto* excludes the majority of those concerned.

### **Maternity benefits**

Two groups of Member States can be distinguished in respect of entitlement to maternity benefits. In five countries – Austria, Italy, Latvia, Sweden, Finland – entitlement does not depend on a person's employment or contributions record, though the amount receivable does. In Austria, however, although all women are entitled to maternity benefit, the amount is at a flat rate for the self-employed instead of being earnings-related as for employees. In addition, the amount for women in marginal employment who have voluntary insurance is relatively small (only EUR 8.65 per day).

In the other Member States eligibility for benefit depends on a person's employment or contributions record, as does the amount and duration of payment, which is likely to disadvantage non-standard workers. These requirements, however, vary markedly between countries. In Romania, for example, the arrangements are relatively lenient in that entitlement depends on paying only one month of contributions over the previous year; whereas in both Bulgaria and Lithuania a minimum of 12 months of contributions in the previous two years is required. In the UK, entitlement to maternity benefit requires both a minimum contributions record (26 weeks in the previous 66) and a minimum level of earnings (£30-36 per week), which may exclude some part-time and temporary workers.

In Belgium a minimum of 6 months of contributions is required; and self-employed women are entitled to only up to 8 weeks of maternity leave instead of 15, with a flat-rate rather than earnings-related benefit. In Poland self-employed people can choose to be voluntarily insured, and have the same entitlement to benefit as employees if they do so, but they are required to have paid social contributions for at least 90 days beforehand instead of 30.

### **Sickness benefits**

#### **Temporary and part-time workers**

Conditions for entitlement to sickness benefit are less strict than for maternity benefits in most Member States, especially in Bulgaria, the Czech Republic, Lithuania, and Luxembourg: but they are more severe in Germany, Greece, Spain, and Poland. In Luxembourg, for example, there is no qualifying period at all for sickness benefits, whereas it is 6 months for maternity benefits. In the Czech Republic, people are required to have worked for 6 months over the previous two years in respect of sickness benefits, rather than 270 days over the previous two years in respect of maternity benefits. In Lithuania, 3 months of contributions over the previous year are required, as against 12 months over the previous two years.

## **Self-employed**

Conversely, self-employed people are in most cases more likely to be disadvantaged in respect of sickness benefits than for maternity benefits. Again four groups of Member States can be distinguished.

Group A: Belgium, Bulgaria, Croatia, Cyprus, Finland, Hungary, Ireland, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Romania, Slovakia, Slovenia, Sweden, the UK. In these, the self-employed are covered by the general scheme and are entitled to the same sickness benefits as standard employees.

Group B: Czech Republic, Denmark, Poland, Portugal. In these, self-employed workers can elect to join the general scheme voluntarily, though they face stricter requirements and/or are entitled to lower benefits than standard employees. In the Czech Republic, for example, the self-employed need to have paid contributions for 3 months to qualify for benefit, whereas there is no qualification period at all for employees; and the way in which the benefit is calculated means they receive less. In Poland the self-employed are required to have paid contributions for at least 90 days, whereas for employees the requirement is only 30 days. In Denmark the self-employed need to wait for 2 weeks before being entitled to benefit, whereas for employees there is no waiting period. In Portugal the qualifying conditions are the same but the maximum duration of benefit for the self-employed is one year, whereas for employees it is 1,095 days.

Group C: Austria, France, Spain. In these, there are separate social insurance schemes for self-employed people, some of which may provide sickness benefit. In Austria the scheme for farmers does not, but other self-employed people receive flat-rate sickness benefits. In France the social insurance scheme for the liberal professions does not include sickness benefit, but those for farmers and craftsmen do.

Group D: Germany, Italy, Greece. In these, there are separate insurance schemes for the self-employed but they do not provide sickness benefits.

## **5. Those in employment at risk of non-coverage by social benefits**

The following sections examine the relative number of non-standard workers across the EU who are at risk of not being covered by social security systems because they are self-employed, in a part-time job or have a temporary employment contract. In the case of the self-employed, this may be because they are not eligible to join the social insurance scheme (as in 11 Member States including France, Italy, the Netherlands, and Greece – see Table 2), or because they do not choose to join in countries where it is voluntary for them to do so (as in 8 Member States, including Germany, the UK, and Romania). In the case of part-time workers, it may be because they do not work enough hours to be eligible or have earnings below the minimum required in countries where such minimum conditions are applied to the payment of social contributions, and accordingly to the coverage of social benefits. Although part-time workers in most Member States have the same access to social security as those employed full-time, in 5 (Germany, Austria, the UK, Ireland, Poland) workers must have earnings above a minimum level or work more than a minimum number of hours per week in order to be eligible to be covered by the social security system. (Note that no estimates are made below of those with earnings below the minimum level concerned, because the relevant data are not available in the LFS.) Part-time workers in some countries (Bulgaria, Denmark, France, Spain, Sweden) are also entitled to lower benefits than full-time workers if they become unemployed, though the conditions for access to them are lower as well. For temporary workers, it is because their contract of employment covers a period shorter than that required for entitlement (see Table 1 above).



**Table 2 Entitlement of self-employed people to unemployment and sickness benefits in EU Member States, as at July 2015**

	<b>Unemployment benefits</b>	<b>Sickness benefits</b>
IE	Same as for employees	Same as for employees
ES	Same as for employees	Same as for employees
HR	Same as for employees	Same as for employees
LU	Same as for employees	Same as for employees
HU	Same as for employees	Same as for employees
SI	Same as for employees	Same as for employees
SK	Same as for employees	Same as for employees
SE	Same as for employees	Same as for employees
LT	Same as for employees	Coverage voluntary
PL	Same as for employees	Coverage voluntary
PT	Same as for employees but 24 months' contributions needed	Coverage voluntary
CZ	Same as for employees	Coverage voluntary but benefits lower
DK	Coverage voluntary	Same as for employees
RO	Coverage voluntary	Same as for employees
UK	Coverage voluntary	Same as for employees
FI	Coverage voluntary if worked for 18 months in last 28	Same as for employees
DE	Coverage voluntary	Compulsory only for liberal professions and artists, no scheme for farmers+ craftsmen
AT	Coverage voluntary	No scheme for farmers; voluntary coverage for others
BE	Self-employed not covered	Same as for employees
CY	Self-employed not covered	Same as for employees
LV	Self-employed not covered	Same as for employees
MT	Self-employed not covered	Same as for employees
EE	Self-employed not covered	Same as for employees
NL	Self-employed not covered	Coverage voluntary
BG	Self-employed not covered	Coverage voluntary
EL	Self-employed not covered but receive allowance for 3-9 months in certain cases	Separate schemes for self-employed, but farmers, craftsmen and liberal professions not covered
FR	Self-employed not covered	Separate scheme for self-employed
IT	Self-employed not covered	Self-employed not covered

*Note: The country are ordered approximately in terms of coverage by social security system*

*Source: MISSOC, 1 July 2015 version*

There is one other group that almost certainly is not covered in all Member States, except the relatively few where entitlement to benefit is not based on being in employment. These are family workers, who do not receive a wage or salary as such but are employed in small family businesses. The incidence of this kind of work varies markedly across the EU. In most Member States, it accounts for a very small proportion of those in employment: but in a few it accounts for a significant share.

In addition, there are two other broad groups who may not be covered. These are, firstly, those who are in employment but are younger than the minimum age required to be eligible for benefit, which in some Member States is 18; and, secondly, those who have a standard contract of employment and work full-time but who have been in employment for a shorter period of time than needed to be eligible. This may, for example, be because they have very recently entered the labour market or are migrants who have been in the country a relatively short period of time. Young people are covered in the analysis, but those with a permanent contract of employment who have been in

work for a shorter period of time than that required to qualify for benefit are assumed to remain in work long enough to satisfy the qualifying condition and, therefore, not to be at risk of not being entitled to benefit.

The analysis is based on EU Labour Force Survey (LFS) data for 2014 - in particular, data on the age, professional status, type of employment contract, hours of work, occupation, and sector of activity of those in employment, as well as whether they are in education or training and their educational attainment level. It covers all those employed aged 15-64 and is aimed at identifying the relative number among this age group who are at risk of not being entitled to particular social benefits in the different Member States.

The analysis focuses on entitlement to three types of benefit: unemployed benefits, sickness benefits, and maternity benefits. These are examined in turn below in terms of the relative number of people at risk of not qualifying for receipt, their characteristics, and the nature of their employment. It does not attempt to cover pensions, the qualifying conditions for which were summarised above, because of the difficulties involved in drawing conclusions about the lifetime employment history of non-standard workers on the basis of their situation at a single point in time.

With regard to the self-employed, since it is not possible to identify from the data available those who choose voluntarily to join the social insurance scheme and to pay contributions, all that can be done is to indicate those most likely not to be covered. These are those working independently who have no employees - i.e. one-person businesses, sole traders and professionals, and others working on their own account. Not all of these by any means will not be covered by social insurance, but there is no obvious alternative way of giving an indication of the numbers concerned. In practice, those working as self-employed people for a single company or organisation on a sub-contract basis, and doing much the same work as employees, are most likely not to be covered: even if there is a voluntary scheme they can join, they may well decide not to do so because of the costs of paying contributions. Although the self-employed without employees can be distinguished in the data, the less 'genuine' among them - those who have been termed 'bogus self-employed' - cannot be identified.

In three Member States (Austria, Germany, Greece) different conditions apply to the liberal professions in respect of sickness and/or maternity benefits. Since there are no data available to distinguish these from other self-employed people, it is assumed that the number of those without employees who have tertiary level education is a reasonable proxy (see Box for more details of the calculations of those at risk of not being entitled to benefit).

**Method of calculating those at risk of not being entitled to social benefits**

The calculation of the numbers at risk within the population of working age (defined as 15-64) is based on the EU Labour Force Survey (LFS) for 2014 combined with the details in the Mutual Information System on Social Protection (MISSOC).

In most Member States, entitlement to the social benefits considered here - those covering unemployment, sickness, and maternity - requires a minimum period of contributions, which as indicated above varies across Member States. For each country, the minimum period concerned is combined with data on time worked in the current job and the type of contract involved. If someone has a permanent contract of employment, it is assumed they will be able to build up enough contributions to satisfy the minimum condition for entitlement irrespective of how long they have been in work. If, however, someone has a temporary contract that expires before the number of months required for entitlement are worked, it is assumed they are at risk of not being eligible for benefit. For self-employed people, those who have worked less than the minimum number of months required for entitlement are assumed to be at risk.

Apart from those Member States (indicated above) where the self-employed are not entitled to unemployment benefit, and in some cases to sickness and maternity benefit, there are some (also indicated above) where membership of social insurance schemes covering access to benefits is voluntary. In these cases, the simple assumption is made that the self-employed with employees belong to such schemes whereas those without employees do not. In Austria, Germany, and Greece, where there are different regulations for the liberal professions in respect of access to sickness and/or maternity benefits, it is assumed that the self-employed with tertiary level education who do have any employees represent a reasonable proxy for those in the liberal professions.

All family workers in all Member States are assumed not be covered by social security schemes.

Age is a determining factor for entitlement to unemployment benefit in a number of Member States. In Belgium, Denmark, Ireland, and Finland, those under 18 are not entitled: consequently those in work aged 15-17 are included among those 'at risk'. In Slovenia those under 25 who are in work, but also in education or training, are not entitled to unemployment benefit and are also assumed to be 'at risk'. In Belgium the minimum period of contributions for entitlement to unemployment benefits is shorter for those aged under 21 (312 days instead of 624) and this too is taken into account in the calculation of those 'at risk'. In all Member States, men up to the age of 65 are eligible for benefit if they have a standard contract of employment: this also applies to women (except in Poland where women aged 60 and over are not entitled to unemployment benefit) so those in work aged 60-64 are assumed to be at risk irrespective of type of employment contract.

In Denmark and Sweden people of all ages are required to work a minimum number of hours per week to be eligible for unemployment benefit, so those working fewer than 10 hours per week at the time of the survey are assumed not to be covered and therefore to be 'at risk'. The same applies in Finland, where those working fewer than 18 hours a week are assumed not to be covered. In Denmark, similarly, the conditions relating to working time mean that those assumed not to be covered include: those working 10-14 hours per week who have had a contract for less than 3 years; those working 15-19 hours per week who have had a contract for less than 2 years; and those working 20-24 hours per week who have had a contract for less than 18 months.

There is no age requirement for entitlement to sickness benefit in any Member State. However, as indicated above, some countries impose a minimum period of contributions. In France and Denmark employees are required to have worked at least 10 hours per week in recent months: those working less than this who have been in their job for fewer months than required are assumed to be 'at risk'. Self-employed farmers in Austria are not covered for sickness benefits. In Germany there is no statutory sickness insurance scheme for farmers and those in the craft occupations: both groups can be identified in the LFS data and are assumed to be 'at risk'.

In Denmark and France women working fewer than a minimum number of hours per week in the 3 previous months (around 10 hours per week in Denmark, 12 hours in France) are not entitled to maternity benefit and, accordingly, those whose usual working hours were less than this are assumed not to be covered. In Spain there is no minimum contribution period for women under 25 to be entitled to maternity benefit. In Lithuania women aged 25 and younger are entitled to maternity benefit if they give birth within 12 months of graduation, so all employees aged 15-24 in education at the time of the survey are assumed to be entitled to benefit.

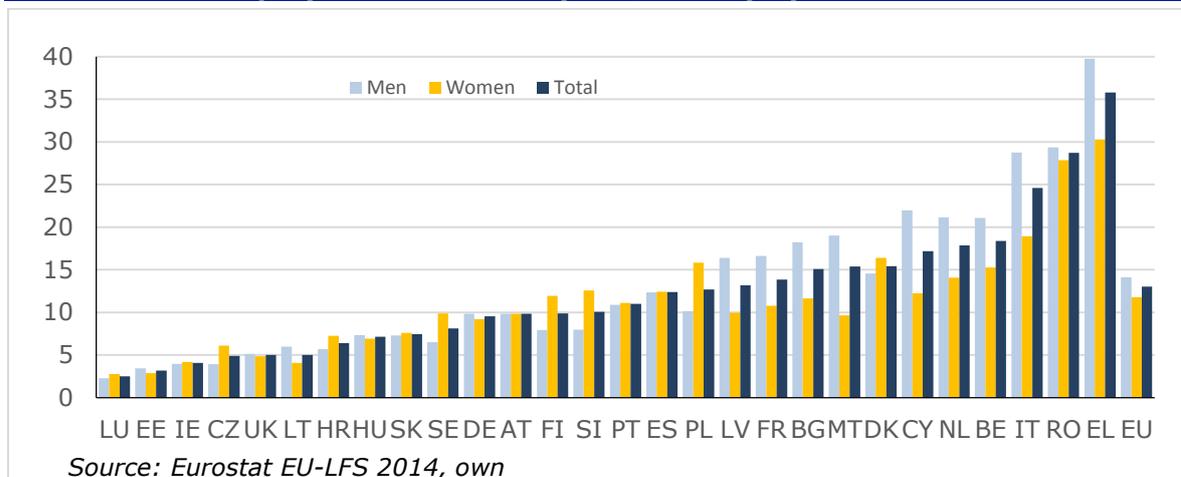
## Unemployment benefits

In 2014 in the EU as a whole, 13% of all those in employment aged 15-64 were at risk of not being entitled to unemployment benefits, in the sense that they fell into one of the groups that are more likely to fail to qualify for benefit than those on a standard contract of employment and working full time. For example, they may be self-employed in Member States where self-employed people are not covered by social security schemes against becoming unemployed; or they may be on a short-term contract of employment in countries where a condition for benefit entitlement is to have worked and paid contributions for a relatively long period beforehand. There was, however, significant variation between countries in 2014 (Figure 3). The proportion ranged from only 2.5% in Luxembourg, and less than 5% in Finland, Lithuania, the UK, the Czech Republic, Ireland, and Estonia, to around 25% in Italy, 29% in Romania, and over a third in Greece. The proportion was over 10% in 14 Member States.

In the EU overall, women were less likely to be at risk than men, the proportion being some 2.5 percentage points lower, largely because fewer women were self-employed.

(Although more women than men work part time, as indicated above, part-time workers in most Member States have much the same entitlement to social benefits as full-time workers, though in a few countries the amount they receive may be less.) Women were also less at risk in a majority of Member States. The exceptions included Poland (where the proportion of women at risk was almost 6 percentage points larger than for men), Slovenia, Sweden, the Czech Republic, and Croatia; as well as Luxembourg, Ireland, Finland, Slovakia, Portugal, and Spain (though in these the difference was very small). These are mostly countries, it should be noted, where the self-employed have the same entitlement to benefits as employees. On the other hand, in Malta, Greece, and Cyprus, the share of men at risk of not being entitled to unemployment benefits was around 10 percentage points larger than for women; and in Belgium, France, Latvia, Bulgaria, and the Netherlands it was 5-7 percentage points larger. These, it should be noted, are all countries where the self-employed are not covered by the social security system against the risk of unemployment.

**Figure 3 Proportion of employed people aged 15-64 at risk of not being entitled to unemployment benefits by sex, 2014 (%)**



Those at risk varied in 2014 according to their type of employment (Table 3). All family workers were assumed not to be covered by social insurance, while some 55% of the self-employed in the EU overall were at risk of not being covered.

In Member States where the social insurance scheme applies only to employees (Belgium, Bulgaria, Greece, France, Italy, Cyprus, Latvia, Malta, Netherlands) no self-employed people are eligible for unemployment benefits, although in some cases they may be entitled to social assistance if they satisfy a means test. In countries where membership of social insurance schemes is voluntary (Denmark, Germany, Austria, Romania) it is assumed that the self-employed without employees are at particular risk of not being covered; in the case of Romania, over 90% of self-employed people had no employees in 2014. In a third group of States (Czech Republic, Ireland, Slovenia, Hungary, Croatia) membership is compulsory but in some cases the conditions for entitlement to insurance benefits for self-employed people are stricter.

Overall, fewer than 1% of employees working part time with a permanent contract were at risk of not being entitled to unemployment benefits because they worked very short hours, the proportion being much larger than this only in Poland, Finland, Denmark, and Sweden. (In reality some of those on a permanent contract working either full time or part time may not be covered because they have been in employment for too short a time to be eligible for benefit. This applies most especially to young people who have only recently entered the labour market, women who have interrupted their working careers to have children, and migrants who have recently arrived in the country. These are not included here among those at risk because it is assumed that if they have a permanent contract of employment, they will be covered before too long.)

**Table 3 Proportion of employed people aged 15-64 at risk of not being entitled to unemployment benefits by type of employment, 2014 (%)**

	Temporary full-time	Permanent part-time	Temporary part-time	Self-employed	Family worker	Permanent full-time	Total
BE	62.5	0.1	51.1	100.0	100.0	0.0	18.4
BG	55.8	0.0	38.7	100.0	100.0	0.0	15.1
CZ	49.6	0.0	51.6	3.6	100.0	0.0	4.9
DK	2.3	26.1	47.2	60.7	100.0	0.1	8.9
DE	23.6	0.0	49.2	58.0	100.0	0.0	9.5
EE	84.1	0.0	75.9	7.8	100.0	0.0	3.2
IE	58.7	0.4	50.3	6.1	100.0	0.0	4.1
EL	6.6	0.0	9.1	100.0	100.0	0.0	35.8
ES	48.8	0.0	55.6	10.8	100.0	0.0	12.4
FR	20.6	0.0	10.8	100.0	100.0	0.0	13.8
HR	32.4	0.0	22.7	4.6	100.0	0.0	6.4
IT	9.0	0.0	9.3	100.0	100.0	0.0	24.6
CY	2.6	0.0	9.3	100.0	100.0	0.0	17.2
LV	64.5	0.0	61.7	100.0	100.0	0.0	13.2
LT	90.1	0.0		14.8	100.0	0.0	5.0
LU	6.5	0.0	2.7	20.2	100.0	0.0	2.5
HU	65.0	0.0	55.4	4.7	100.0	0.0	7.1
MT	30.3	0.0	33.5	100.0	100.0	0.0	15.4
NL	11.1	0.0	9.3	100.0	100.0	0.0	17.9
AT	21.1	0.0	42.2	59.5	100.0	0.0	9.8
PL	32.5	5.0	42.7	7.9	100.0	1.0	12.7
PT	51.9	0.0	54.5	12.5	100.0	0.0	11.0
RO	63.0	0.0	27.1	93.7	100.0	0.0	28.7
SI	28.0	0.5	57.6	5.6	100.0	0.2	10.1
SK	79.5	0.0	76.9	9.8	100.0	0.0	7.4
FI	22.6	33.8	32.2	9.9	100.0	0.0	5.5
SE	23.8	11.5	63.3	8.9	100.0	0.0	8.1
UK	72.4	0.0	72.7	18.8	100.0	0.0	5.0
EU	31.9	0.6	38.7	54.5	100.0	0.1	12.9

*Note: Missing figures indicate no data or that the data are unreliable because of an insufficient number of observations. Figures in italics indicate uncertain reliability because of a small number of observations. See Annex Table A.5 for details of the reliability limits.*

*Source: Eurostat EU-LFS 2014, own calculations*

Many people in a temporary job were at risk because of the short-term nature of their employment contract, the proportion averaging just under 32% in the EU as a whole among those working full time. The proportion, however, varied markedly between Member States – ranging from over 70% in the UK and Slovakia, over 80% in Estonia, and just over 90% in Lithuania, to 10% or less in the Netherlands, Italy, Greece, Luxembourg, Cyprus, and Denmark (less than 3% in the last two).

For other people in a temporary job but working part-time, there was a similar variation in the relative number at risk, though the overall proportion was slightly larger because of the low number of hours worked by some, adding to the short-term nature of their contract. In the EU as a whole, almost 40% of such employees were at risk of not being entitled to benefit. In 12 Member States, the figure was over half. It was over 60% in Latvia and Sweden, and over 70% in the UK, Estonia, and Slovakia.

For employees in a full-time job with a permanent contract of employment, the proportion at risk was either zero or negligible, the figure reaching 1% only in Poland, reflecting the fact that women aged 60-64 are not entitled to benefit if they become unemployed.

### Composition of those at risk of not being entitled to benefits

In the EU in 2014, 62% of those at risk of not being eligible for unemployment benefits were self-employed (see Table 4, which also indicates employment in non-standard work as a share of total employment). In 15 of the 28 Member States, self-employed people accounted for over half; in Greece, Cyprus, and Malta, over 85%; and in Italy and the Netherlands, over 90%. By contrast, in Sweden, Hungary, Croatia, and Slovenia, under 10% of those at risk were self-employed people. In the former group of countries, the self-employed are not covered by the social security system against the risk of unemployment, in the latter group, they are.

**Table 4 Distribution by type of work of employed people aged 15-64 at risk of not being entitled to unemployment benefits, and share of work concerned in total employment, 2014**

	% total of those at risk				% total employed			
	Temporary full-time	Temporary part-time	Self-employed	Family worker	Temporary full-time	Temporary part-time	Self-employed	Family worker
BE	14.7	8.6	72.1	4.5	4.3	3.1	13.2	0.8
BG	13.7	1.5	80.4	4.3	3.7	0.6	12.1	0.7
CZ	56.1	19.2	12.7	11.9	5.5	1.8	17.1	0.6
DK	12.4	12.8	31.7	1.0	4.9	2.4	8.0	0.2
DE	21.0	15.6	60.0	3.4	8.5	3.0	9.9	0.3
EE	58.1	13.1	21.8	7.0	2.2	0.5	8.9	0.2
IE	28.1	28.8	23.8	17.1	1.9	2.3	16.1	0.7
EL	0.9	0.6	85.9	12.6	5.1	2.5	30.7	4.5
ES	50.5	29.8	14.9	4.8	12.8	6.6	17.1	0.6
FR	13.6	2.6	80.8	3.0	9.2	3.4	11.2	0.4
HR	65.6	5.0	9.7	19.8	13.0	1.4	13.4	1.3
IT	2.3	1.3	91.0	5.4	6.2	3.5	22.4	1.3
CY	2.1	1.0	88.8	8.1	14.0	1.8	15.2	1.4
LV	11.6	2.3	80.5	5.6	2.4	0.5	10.6	0.7
LT	38.7	5.4	31.2	24.7	2.1	0.3	10.6	1.2
LU	15.4	1.8	63.8	18.9	5.8	1.7	7.9	0.5
HU	78.7	9.9	7.1	4.4	8.6	1.3	10.7	0.3
MT	7.4	6.3	86.4	0.0	3.8	2.9	13.2	0.0
NL	1.5	2.9	92.9	2.8	2.3	5.5	16.4	0.5
AT	13.6	7.4	66.0	13.1	6.3	1.7	10.9	1.3
PL	50.3	9.3	11.1	23.6	19.6	2.8	17.9	3.0
PT	64.3	12.7	18.5	4.5	13.6	2.6	16.3	0.5
RO	2.1	0.1	60.2	37.6	1.0	0.1	18.4	10.8
SI	27.5	18.5	6.8	45.6	10.4	3.3	12.1	4.5
SK	43.9	34.9	20.2	1.1	4.1	3.4	15.4	0.1
FI	21.9	22.8	11.7	3.1	9.4	4.0	11.7	0.3
SE	21.2	47.7	9.9	1.5	7.2	6.1	9.3	0.1
UK	24.9	16.7	54.2	4.2	1.7	1.1	14.5	0.2
EU	18.9	9.0	61.1	9.2	7.7	3.0	14.6	1.2

Note: The figures for DK, IE, PL, I, FI and SE do not sum to 100 because those at risk also include some with permanent contracts of employment – see Table 2a below

Source: Eurostat, EU-LFS and own calculations

People working in a full-time job with a temporary contract made up 19% of the total at risk in the EU as a whole, the proportion being almost 80% in Hungary; over 60% in Croatia and Portugal (where the share of total employment in such jobs was also relatively large); and over half in the Czech Republic, Estonia, Spain, and Poland (in the last two, partly reflecting the relatively large proportion of the total in employment working in temporary jobs).

Just over 9% of those at risk of not being entitled to benefit were family workers, the proportion being below 5% in most Member States but around 20% in Croatia and Luxembourg, close to 25% in Lithuania and Poland, over 35% in Romania, and just over 45% in Slovenia – though in both Luxembourg and Slovenia the overall number at risk was relatively small.

Part-time employees on a temporary contract accounted for a similar share of the total of those at risk overall (9%) – though over 20% in Finland, around 30% in Ireland and Spain, 35% in Slovakia, and just under half in Sweden.

Employees on a permanent contract working part-time accounted for a very small or zero share of the total of those at risk in most Member States, though the figure was almost 20% in Sweden, almost 30% in Denmark, and just over 40% in Finland (Table 4a). Equally, employees on a permanent contract in almost all countries were not at risk, the proportion being above 1% only in Slovenia (marginally) and Poland.

**Table 4a Employees with permanent (or standard) contracts of employment: share of those at risk of not being entitled to unemployment benefits, and share of total employment, 2014**

	% of total at risk		% total employed	
	Permanent part-time	Permanent full-time	Permanent part-time	Permanent full-time
DK	28.5	0.6	24.7	58.7
IE	2.0	0.2	21.0	58.1
PL	1.4	4.3	3.5	53.3
SI	0.2	1.4	3.2	66.4
FI	40.1	0.3	11.7	62.8
SE	19.8	0.0	20.9	63.4

Source: Eurostat EU-LFS own calculations

### **Division of those at risk between men and women**

As implied by Figure 3 above, women made up a smaller proportion of those at risk of not being entitled to unemployment benefit than they did of total employment. Some 41% of those at risk in the EU in 2014 were women – around 5 percentage points less than their share of total employment. Only in the Czech Republic, Croatia, Poland, Slovenia, Finland, Denmark, and Sweden did women account for more than half of those at risk. In Portugal they accounted for almost precisely half (Table 5). This general pattern reflects the relatively large number of those at risk who are self-employed: these tend to be men for the most part, the only exceptions being the Czech Republic and Poland.

On the other hand, women made up the majority of family workers in all Member States except Finland, Sweden, Latvia, and (marginally) Estonia. They also made up the majority of those at risk working part time (whether in jobs with a permanent employment contract or a fixed-term one). The only exceptions to the latter were Greece, Bulgaria, Latvia, and Hungary, where most of those employed in temporary part-time jobs were men. By contrast, men made up the majority of those at risk in full-time temporary jobs in all countries.

**Table 5 Proportion of women in total employed people aged 15-64 at risk of not being entitled to unemployment benefits by type of work, 2014 (%)**

	Temporary full-time	Permanent part-time	Temporary part-time	Self-employed	Family worker	Permanent full-time	Total
BE	41.1		69.5	32.2	77.9		38.8
BG	44.1		43.6	33.4	74.3		36.8
CZ	42.9		74.6	55.0	75.3		54.4
DK	48.8	59.9	63.2	33.4	67.8		50.5
DE	41.2		65.9	39.0	81.1		45.1
EE	44.8		61.9	29.8	49.9		44.1
IE	47.0		56.1	35.0	50.9		47.4
EL	36.5		36.0	31.3	64.6		35.6
ES	38.1		60.4	39.0	54.9		45.7
FR	48.1		58.4	33.2	81.0		37.3
HR	47.0		76.0	38.0	68.8		51.9
IT	37.3		59.8	30.4	59.4		32.6
CY	34.7		62.3	32.5	61.6		35.2
LV	39.3		34.5	38.0	36.9		38.0
LT	37.2			35.1	54.5		41.3
LU	42.3			49.6	56.3		49.5
HU	44.0		48.4	43.3	58.5		45.0
MT	45.4		64.7	19.7			24.4
NL	25.2		61.6	34.8	76.5		36.6
AT	40.9		77.0	43.9	54.1		47.2
PL	44.3	100.0	71.6	52.8	65.2	100.0	55.9
PT	48.4		67.3	42.4	55.1		50.0
RO	28.6			27.0	67.0		42.1
SI	44.7		68.4	44.9	62.8	14.0	57.0
SK	41.0		53.8	36.2			45.0
FI	45.6	69.8	68.0	39.8	31.3		59.2
SE	48.2	64.7	63.9	41.3	44.6		58.2
UK	45.4		62.2	39.6	59.0		45.7
EU	42.6	66.0	63.5	33.6	65.8	96.4	41.4

*Note: Missing figures indicate no data or data are unreliable because of an insufficient number of observations. Figures in italics indicate uncertain reliability because of a small number of observations. See Annex Table A.5 for details of the reliability limits.*

*Source: Eurostat EU-LFS 2014, own calculations*

### **Those at risk by age**

Young people aged under 18 were most exposed to the risk of not being entitled to unemployment benefits. In a number of Member States people of this age are excluded altogether from the social insurance system; in others a significant number are in short-term temporary jobs; and in Slovenia those in education who work part-time are not eligible for benefit (Table 6).

Across the EU in 2014, those aged 18-24 also tended to be more at risk than those aged 25 and over. The proportion in this position averaged 19%, though it was almost two-thirds in Slovenia (reflecting the lack of entitlement of those in education), and over half in Spain (largely because of the significant numbers in short-term temporary jobs). In Portugal and Romania the proportion was over 40%: in the former, for the same reason in part as in Spain; in Romania, largely because of the many young people employed as family workers.

Older people in employment aged 60-64 also had an above-average risk of not being entitled to unemployment benefits. In the EU overall in 2014, around 18% were at risk. But in Romania it was 65%, and in Greece over 70%: in both cases this reflected the relatively large number of workers in this age group who were self-employed in a one-person business; or in some cases, especially in Romania, working in subsistence



farming. These two cases apart, the proportion at risk was over a third in only Italy, Cyprus, and Poland. On the other hand, the proportion at risk was less than 5% in 8 countries and less than 10% in a further 4.

**Table 6 Proportion of employed people aged 15-64 at risk of not being entitled to unemployment benefits by broad age group, 2014 (%)**

	15-17	18-24	25-49	50-59	60-64	Total
BE	100.0	20.9	17.6	17.4	30.6	18.4
BG		16.0	13.8	17.0	19.8	15.1
CZ	56.7	20.2	4.1	2.9	5.4	4.9
DK	100.0	33.0	10.2	8.8	10.8	15.4
DE	9.6	12.5	9.3	8.9	10.3	9.5
EE		9.2	3.0	2.1	1.0	3.2
IE	100.0	13.9	3.5	2.0	2.3	4.1
EL	80.6	28.4	30.7	46.1	71.1	35.8
ES	86.1	52.1	12.7	5.4	3.4	12.4
FR	8.5	14.3	12.5	15.5	24.4	13.8
HR	70.4	27.9	5.5	3.5	5.5	6.4
IT	25.5	21.8	23.9	24.5	35.5	24.6
CY		10.4	14.6	23.9	39.3	17.2
LV		12.8	12.3	15.0	14.2	13.2
LT		12.0	4.4	4.2	4.7	5.0
LU	19.5	9.2	2.2	1.9	2.1	2.5
HU		19.8	6.4	6.1	3.7	7.1
MT	23.0	10.7	14.9	18.6	22.1	15.4
NL	12.4	10.6	17.6	20.8	21.0	17.9
AT	11.9	5.8	9.2	11.1	29.2	9.8
PL	46.2	38.0	10.2	7.3	35.4	12.7
PT		41.6	10.8	5.4	4.8	11.0
RO	99.6	44.9	23.9	30.6	65.3	28.7
SI	100.0	65.7	5.7	5.6	26.8	10.1
SK		26.8	6.8	4.2	5.5	7.4
FI	100.0	35.6	6.1	3.4	12.6	9.9
SE	94.2	33.9	5.0	3.2	5.9	8.1
UK	17.2	10.4	4.6	3.1	3.8	5.0
EU	29.1	19.0	12.1	11.8	17.5	12.9

*Note: Missing figures indicate no data or data are unreliable because of an insufficient number of observations. Figures in italics indicate uncertain reliability because of a small number of observations. See Annex Table A.5 for details of the reliability limits.*

*Source: Eurostat EU-LFS 2014, own calculations*

Despite the disproportionate numbers in the young and older age groups at risk of not being entitled to unemployment benefits, the majority of those at risk – in most Member States, the great majority – were aged 25-59 in almost all cases. The only exceptions were Finland and Sweden, where young people under 25 made up around half of the total at risk, reflecting the relatively full coverage of those aged 25 and over. This age group also accounted for a substantial share of the total in Denmark and Slovenia, where those aged 25-59 made up only just over half those at risk (Annex Table A.3).

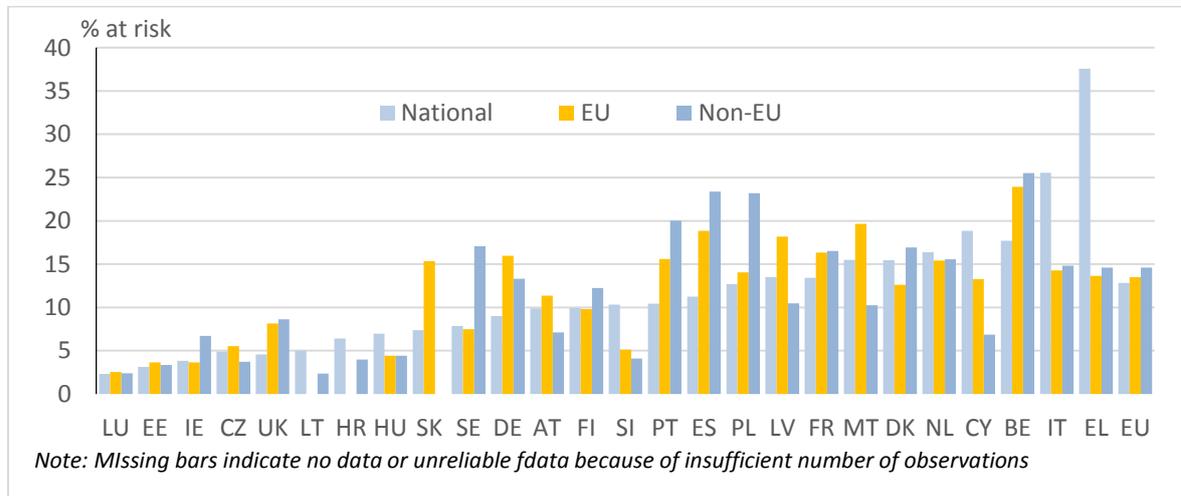
### **Those at risk by nationality**

It is also instructive to examine the situation of migrants in respect of their access to social transfers, given the concern that has been expressed in some Member States about 'benefit tourism'. The analysis here, it should be emphasised, takes account only of the types of employment that people are in and not of any regulations that might specifically exclude some of those from outside the EU from benefits.

In the EU overall in 2014, both non-EU nationals and nationals of another EU Member State were more likely to be at risk of not being entitled to unemployment benefits than

nationals of the country in which they lived. The proportion of non-EU nationals at risk was almost 2 percentage points larger than for nationals, while for those from another EU country the proportion at risk was under 1 percentage point larger than for nationals (Figure 4)<sup>10</sup>.

**Figure 4 Proportion of employed people aged 15-64 at risk of not being entitled to unemployment benefits by nationality, 2014 (%)**



The pattern of differences in risk, however, varied markedly between Member States. In 12 countries (almost half of the 25 for which there are data) nationals were more at risk than those from outside the EU. This was particularly the case in Greece, Cyprus, and Italy, where the proportion of nationals at risk was over 10 percentage points higher (over 20 percentage points in Greece). This is mainly a reflection of the non-coverage of self-employed people in these countries the relatively large contribution of self-employment to total employment, and the high proportion of nationals among self-employed people. 7 of the other 9 countries where this was the case are also EU13 countries.

On the other hand, the proportion of non-EU workers at risk relative to nationals was especially large in 2 other southern Member States, Spain and Portugal, where the difference amounted to 10-12 percentage points, largely because of the disproportionate number of non-EU workers in a temporary job with a short-term contract. It was also relatively large in Poland (over 10 percentage points), and in Sweden and Belgium (8-9 percentage points): whereas in Luxembourg, Estonia, and Denmark the difference was marginal.

There were 9 Member States in which the proportion of nationals at risk was larger than for those from other EU States. These included Greece, Italy, and Cyprus, where the difference was again significant, most especially for the first two (24 percentage points in Greece, 11 in Italy). They also included Slovenia, Lithuania, Hungary, and the Netherlands, where the proportion of nationals at risk was also larger than for non-EU nationals, as well as Denmark and Finland, where this was not the case: though not Malta, Latvia, Austria, and the Czech Republic where it was the case. (The data for Croatia, the other country where it was the case, are unreliable because of the small number of observations.)

In addition to the latter 4 Member States (Malta, Latvia, Austria, Czech Republic), there were another 8 where the proportion of those from other EU States at risk of not being covered for unemployment benefits was larger than for nationals. This was particularly

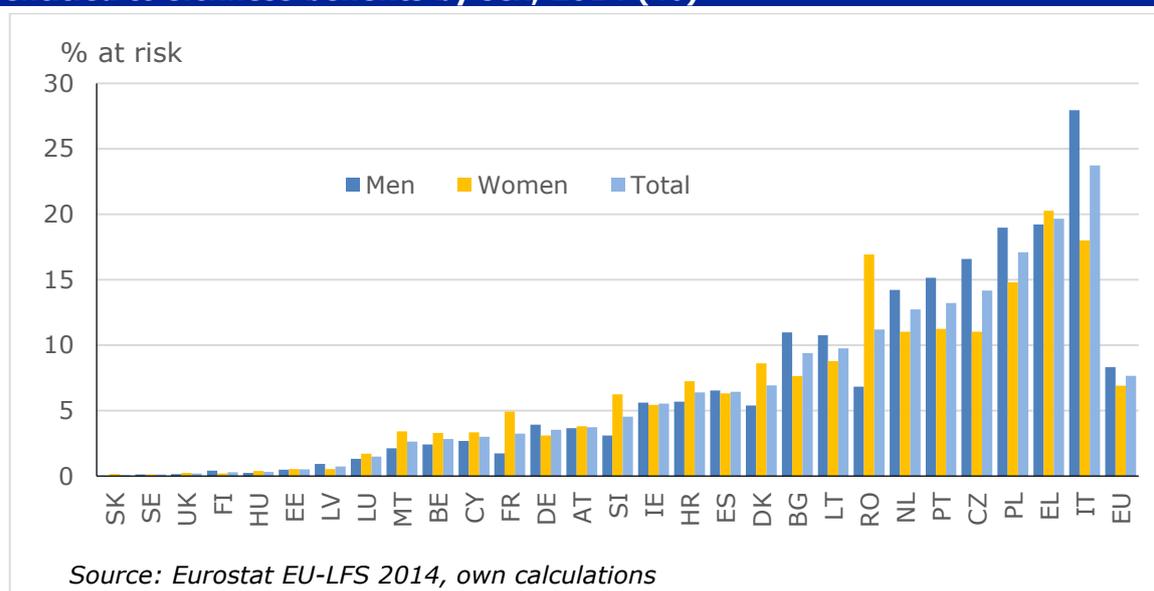
<sup>10</sup> It should be noted that the analysis here identifies migrants in terms of nationality or citizenship rather than country of birth, which is the usually more satisfactory approach since a specific concern is with people who have not been in the country for a long time. It also enables Germany, for which data on country of birth are not published, to be covered on the same basis as other Member States.

the case in Slovakia, Spain, Germany, Belgium, and Portugal, in each of which the difference was more than 5 percentage points.

### Sickness benefits

In the EU as a whole in 2014, some 8% of those aged 15-64 in employment were at risk of not being entitled to sickness benefits; or, more precisely, as in the case of access to unemployment benefits above, they were more likely than others not to qualify for such benefits (Figure 5). The risk was slightly greater for men (just over 8%) than women (just under 7%). It was particularly large in Greece (20%) and Italy (24%); only slightly smaller in Poland (17%); and over 10% in Romania, the Netherlands, Portugal, and the Czech Republic. By contrast, the proportion at risk was less than 1% in Latvia, Estonia, Hungary, Slovakia, Finland, Sweden, and the UK; and below 5% in another 8 Member States.

**Figure 5 Proportion of employed people aged 15-64 at risk of not being entitled to sickness benefits by sex, 2014 (%)**



The proportion of women in employment at risk of not being entitled to sickness benefits was larger than for men in 9 Member States: most especially in Slovenia, France, and Denmark, where the difference was around 3 percentage points; and above all in Romania, where it was 10 percentage points. This largely reflects the difference in patterns of employment between men and women; and, in particular, the many women employed as family workers. Conversely the proportion of women at risk was smaller than for men in 7 countries, most especially in the Netherlands, Portugal, and Poland, (3-4 percentage points smaller), the Czech Republic (just under 6 percentage points), and Italy (almost 10 percentage points). In these cases, this reflected the relatively small number of women who are self-employed and the more limited access of the latter to benefits than employees. Indeed, in Italy, as noted above, the self-employed are not eligible at all for coverage against the risk of falling ill, while in the other countries coverage is voluntary.

In the EU overall in 2014, just under 40% of the self-employed were at risk of not being entitled to sickness benefit. In Italy, where there is no sickness benefit scheme for the self-employed, all of them were at risk. The proportion was over 70% in the Netherlands, Poland, Lithuania, and the Czech Republic; and over two thirds in Bulgaria and Portugal (Table 7).

On average, some 10% of part-time employees on a temporary contract were also at risk, though in most Member States the proportion was zero or only just above. In Ireland, however, two-thirds were at risk, and in Malta around a third; while the proportion was also above 20% in France, Denmark, Croatia, and Spain. Fewer full-time employees on a temporary contract were at risk - only 5% - though again the proportion

was relatively large in Spain (24%), Malta (30%), Croatia (32%) and, above all, Ireland (77%). It was also above 20% in Belgium, though in most other countries it was below 4% and was zero in many cases. The exceptions were Bulgaria (13%), Portugal (9%), Luxembourg (8%), and Lithuania and Greece (just under 7% in both).

The share of employees working part-time with a permanent contract of employment who were at risk was significant only in Denmark (23%) and France (13%). None of those working full-time on a permanent contract were at risk of not being covered by sickness benefits in any Member State.

**Table 7 Proportion of employed people aged 15-64 at risk of not being entitled to sickness benefits by type of employment, 2014 (%)**

	Temporary full-time	Permanent part-time	Temporary part-time	Self-employed	Family worker	Permanent full-time	Total
BE	22.0	0.0	16.5	4.2	100.0	0.0	2.8
BG	13.4	0.0	14.3	67.1	100.0	0.0	9.4
CZ	0.0	0.0	0.0	79.6	100.0	0.0	14.2
DK	1.2	23.2	27.1	4.1	100.0	0.0	6.9
DE	0.0	0.0	0.0	33.3	100.0	0.0	3.5
EE	3.4	0.0	3.7	2.2	100.0	0.0	0.5
IE	77.4	0.0	66.3	11.3	100.0	0.0	5.5
EL	6.6	0.0	9.1	47.5	100.0	0.0	19.7
ES	23.7	0.0	27.6	5.7	100.0	0.0	6.4
FR	1.9	12.9	21.4	2.4	100.0	0.0	3.3
HR	32.4	0.0	22.7	4.6	100.0	0.0	6.4
IT	0.2	0.0	0.1	100.0	100.0	0.0	23.7
CY	2.6	0.0	9.3	7.1	100.0	0.0	3.0
LV	0.0	0.0	0.0	0.0	100.0	0.0	0.7
LT	6.9	0.0		78.9	100.0	0.0	9.8
LU	7.7	0.0	3.7	6.4	100.0	0.0	1.5
HU	0.0	0.0	0.0	0.0	100.0	0.0	0.3
MT	30.3	0.0	33.5	4.0	100.0	0.0	2.6
NL	0.0	0.0	0.0	74.4	100.0	0.0	12.7
AT	0.0	0.0	0.0	22.4	100.0	0.0	3.7
PL	0.7	0.0	1.4	77.7	100.0	0.0	17.1
PT	8.6	0.0	16.7	68.3	100.0	0.0	13.2
RO	1.0	0.0	2.6	2.1	100.0	0.0	11.2
SI	0.0	0.0	0.0	0.0	100.0	0.0	4.5
SK	0.0	0.0	0.0	0.0	100.0	0.0	0.1
FI	0.0	0.0	0.0	0.0	100.0	0.0	0.3
SE	0.0	0.0	0.0	0.0	100.0	0.0	0.1
UK	0.0	0.0	0.0	0.0	100.0	0.0	0.2
EU	5.1	1.8	9.7	37.8	100.0	0.0	7.7

*Note: Missing figures indicate no data or data are unreliable because of an insufficient number of observations. Figures in italics indicate uncertain reliability because of a small number of observations. See Annex Table A.5 for details of the reliability limits.*

*Source: Eurostat EU-LFS 2014, own calculations*

The implication of the above is that, in most Member States, the great majority of the people at risk of not being entitled to sickness benefits are self-employed. These made up 72% of the total in the EU and over 90% in the Czech Republic, Germany, Italy, and the Netherlands (Table 8). On the other hand, they accounted for less than 10% in 11 countries in most cases, zero).

Family workers accounted, on average, for 16% of the total at risk of not being eligible. The figure was 100% in Latvia, Hungary, Slovenia, Slovakia, Finland, Sweden, and the UK; and 96% in Romania. These are all countries, apart from Romania and Slovenia, where family workers make up only a small proportion of the total employed.

Full-time employees on a temporary contract made up only 5% of the total at risk on average. But they accounted for nearly two-thirds in Croatia, over 40% in Malta and Spain, over 30% in Luxembourg and Belgium, and over 25% in Ireland. Employees on a temporary contract working part time accounted for only for just under 4% of the total on average - but over 35% in Malta; over 20% in France, Ireland, and Spain; and just under 20% in Belgium.

Employees on a permanent contract working part time also made up under 4% on average, and zero in all except two Member States – France, where they accounted for 52% of the total; and Denmark, where they accounted for as much as 83%.

**Table 8 Distribution of employed people aged 15-64 at risk of not being entitled to sickness benefits by type of employment, 2014 (%)**

	% total at risk				% total employed			
	Temporary full-time	Temporary part-time	Self-employed	Family worker	Temporary full-time	Temporary part-time	Self-employed	Family worker
BE	33.6	17.9	19.4	29.0	4.3	3.1	13.2	0.8
BG	5.3	0.9	86.8	7.0	3.7	0.6	12.1	0.7
CZ	0.0	0.0	95.9	4.1	5.5	1.8	17.1	0.6
DK	0.9	9.5	4.7	2.3	4.9	2.4	8.0	0.2
DE	0.0	0.0	90.9	9.1	8.5	3.0	9.9	0.3
EE	14.7	3.9	38.1	43.4	2.2	0.5	8.9	0.2
IE	27.2	27.8	32.5	12.6	1.9	2.3	16.1	0.7
EL	1.7	1.1	74.3	22.9	5.1	2.5	30.7	4.5
ES	47.2	28.4	15.1	9.3	12.8	6.6	17.1	0.6
FR	4.5	22.4	8.2	12.9	9.2	3.4	11.2	0.4
HR	65.6	5.0	9.7	19.8	13.0	1.4	13.4	1.3
IT	0.1	0.0	94.3	5.6	6.2	3.5	22.4	1.3
CY	12.2	5.6	35.9	46.3	14.0	1.8	15.2	1.4
LV	0.0	0.0	0.0	100.0	2.4	0.5	10.6	0.7
LT	1.5	0.3	85.5	12.7	2.1	0.3	10.6	1.2
LU	30.3	4.1	33.9	31.6	5.8	1.7	7.9	0.5
HU	0.0	0.0	0.0	100.0	8.6	1.3	10.7	0.3
MT	43.1	36.6	20.3	0.0	3.8	2.9	13.2	0.0
NL	0.0	0.0	96.1	3.9	2.3	5.5	16.4	0.5
AT	0.0	0.0	65.5	34.5	6.3	1.7	10.9	1.3
PL	0.8	0.2	81.5	17.5	19.6	2.8	17.9	3.0
PT	8.9	3.2	84.1	3.7	13.6	2.6	16.3	0.5
RO	0.1	0.0	3.5	96.4	1.0	0.1	18.4	10.8
SI	0.0	0.0	0.0	100.0	10.4	3.3	12.1	4.5
SK	0.0	0.0	0.0	100.0	4.1	3.4	15.4	0.1
FI	0.0	0.0	0.0	100.0	9.4	4.0	11.7	0.3
SE	0.0	0.0	0.0	100.0	7.2	6.1	9.3	0.1
UK	0.0	0.0	0.0	100.0	1.7	1.1	14.5	0.2
EU	5.0	3.8	71.9	15.7	7.7	3.0	14.6	1.2

*Note: For DK and FR the figures for those at risk do not sum to 100 because employees with permanent contracts working part-time are also at risk. In DK these represented 82.6% of the total at risk (as against a share of part-time employees in total employment of 24.7%). In FR, they represented 52.0% of the total at risk (as against a share of such jobs in total employment of 12.9%).*

*Source: Eurostat EU-LFS own calculations.*

### **Division of those at risk between men and women**

As implied by Figure 5, the majority of those at risk of not being entitled to sickness benefits were men (Table 9). Women made up only just over 41% of the total at risk in the EU, which is less than their share of employment (46%). In France, however, they accounted for over 70% of the total (reflecting the many women working part time not covered) and in Romania and Slovenia they accounted for over 60% (in both cases

reflecting the preponderance of women among family workers) – though it should be recalled that the total at risk is small in both France and Slovenia. They accounted for only a slightly smaller share of the total in Denmark, Hungary, and the UK, though in the last two the total at risk was very small.

In most Member States women made up the majority of part-time employees at risk of not being entitled to sickness benefits (whether employed on a temporary or permanent contract), and made up a minority of the self-employed at risk. The only exceptions in respect of those at risk working part-time were Greece and Poland, where more men were at risk than women; while among self-employed people more women were at risk than men in only Estonia, Cyprus, and Luxembourg.

**Table 9 Women as a share of total employed people aged 15-64 at risk of not being entitled to sickness benefits by type of employment, 2014 (%)**

	Temporary full-time	Permanent part-time	Temporary part-time	Self-employed	Family worker	Total
BE	37.4		65.2	38.5	77.9	54.3
BG	40.7			35.8	74.3	38.8
CZ				32.1	75.3	33.9
DK		61.0	56.1	36.9	67.8	59.1
DE				36.9	81.1	41.0
EE				51.2	49.9	51.4
IE	46.7		56.0	33.1	50.9	45.4
EL	36.5		36.0	37.1	64.6	43.3
ES	35.0		59.1	41.9	54.9	44.7
FR	34.4	79.3	68.9	43.1	81.0	72.2
HR	47.0		76.0	38.0	68.8	51.9
IT	12.1			30.4	59.4	32.1
CY	34.7		62.3	52.2	61.6	55.0
LV					36.9	36.9
LT				44.9	54.5	45.9
LU	43.1			54.0	56.3	51.4
HU					58.5	58.5
MT	45.4		64.7	35.2		50.4
NL				38.7	76.5	40.2
AT				45.1	54.1	48.2
PL	31.5		44.3	33.2	65.2	38.8
PT	45.2		57.9	40.6	55.1	42.1
RO				25.2	67.0	65.5
SI					62.8	62.8
SK						
FI					31.3	31.3
SE					44.6	44.6
UK					59.0	59.0
EU	37.0	74.5	61.6	33.7	65.8	41.4

*Note: Missing figures indicate no data or data are unreliable because of an insufficient number of observations. Figures in italics indicate uncertain reliability because of a small number of observations. See Annex Table A.5 for details of the reliability limits.*

*Source: Eurostat EU-LFS 2014, own calculations*

### **Those at risk by age group**

As in the case of access to unemployment benefits, young people under 18 were most at risk of not being entitled to sickness benefits in the event of falling ill and being unable to work. Across the EU as a whole in 2014, just under 13% of those aged 15-17 were not entitled to benefits (Table 10). However, young people aged 18-24 were at no more risk of non-entitlement than those aged 25 and older (unlike unemployment benefits). On the other hand, people in the 60-64 age group were more at risk than those aged

under 60, largely reflecting the relatively large number of self-employed people among them.

Young people under 18 were particularly at risk in Romania (where the proportion unlikely to be covered for sickness benefits was over 90%), and in Spain and Slovenia (over 80%), as well as in Greece, Ireland, Denmark, and Croatia (60-80%). The proportion was also relatively large in Belgium (almost 50%) and, to a lesser extent, in Poland (around 30%) and Malta (23%).

For young people aged 18-24, the proportion at risk was below 10% in most Member States – but it was almost a third in Romania; over a quarter in Denmark, Spain, and Croatia; over 20% in Greece; and over 15% in both Ireland and Italy.

**Table 10 Proportion of employed people aged 15-64 at risk of not being entitled to sickness benefits by broad age group, 2014 (%)**

	15-17	18-24	25-49	50-59	60-64	Total
BE	49.0	10.9	2.2	1.8	3.6	2.8
BG		9.0	8.2	11.0	14.8	9.4
CZ	<i>0.0</i>	6.3	14.1	15.2	20.4	14.2
DK	66.8	25.6	2.6	1.1	2.6	6.9
DE	1.5	1.4	3.4	4.2	5.3	3.5
EE		1.2	0.5	0.3	0.4	0.5
IE	60.9	16.9	5.2	2.9	2.9	5.5
EL	<i>75.1</i>	21.8	16.0	25.5	45.1	19.7
ES	83.3	28.0	6.5	2.9	2.3	6.4
FR	4.0	5.9	2.6	3.6	8.1	3.3
HR	<i>70.4</i>	27.9	5.5	3.5	5.5	6.4
IT	16.6	17.1	23.1	24.2	35.2	23.7
CY		7.6	2.4	2.8	5.4	3.0
LV		1.4	0.5	0.8	1.4	0.7
LT		6.8	9.2	11.6	11.6	9.8
LU	<i>19.5</i>	8.0	1.0	1.5	1.2	1.5
HU		0.5	0.3	0.2	0.6	0.3
MT	23.0	7.9	1.9	0.9	2.0	2.6
NL	7.8	6.6	12.5	15.0	16.2	12.7
AT	4.5	2.0	2.7	5.6	18.6	3.7
PL	29.5	10.9	15.9	21.1	25.6	17.1
PT		13.6	10.3	16.8	32.6	13.2
RO	94.4	32.0	9.1	8.5	21.2	11.2
SI	<i>82.4</i>	14.5	2.4	4.5	25.8	4.5
SK		0.3	0.1	0.0	0.0	0.1
FI	4.8	0.7	0.1	0.1	1.3	0.3
SE	2.8	0.2	0.1	0.1	0.3	0.1
UK	0.3	0.2	0.1	0.2	0.7	0.2
EU	12.6	7.1	7.2	8.0	11.4	7.7

*Note: Missing figures indicate no data or data are unreliable because of an insufficient number of observations. Figures in italics indicate uncertain reliability because of a small number of observations. See Annex Table A.5 for details of the reliability limits.*

*Source: Eurostat EU-LFS 2014, own calculations*

Among older workers aged 60-64, some 45% of those employed were at risk of not being entitled to benefit in Greece; around a third in Portugal and Italy; and 20-25% in the Czech Republic, Romania, Poland, and Slovenia.

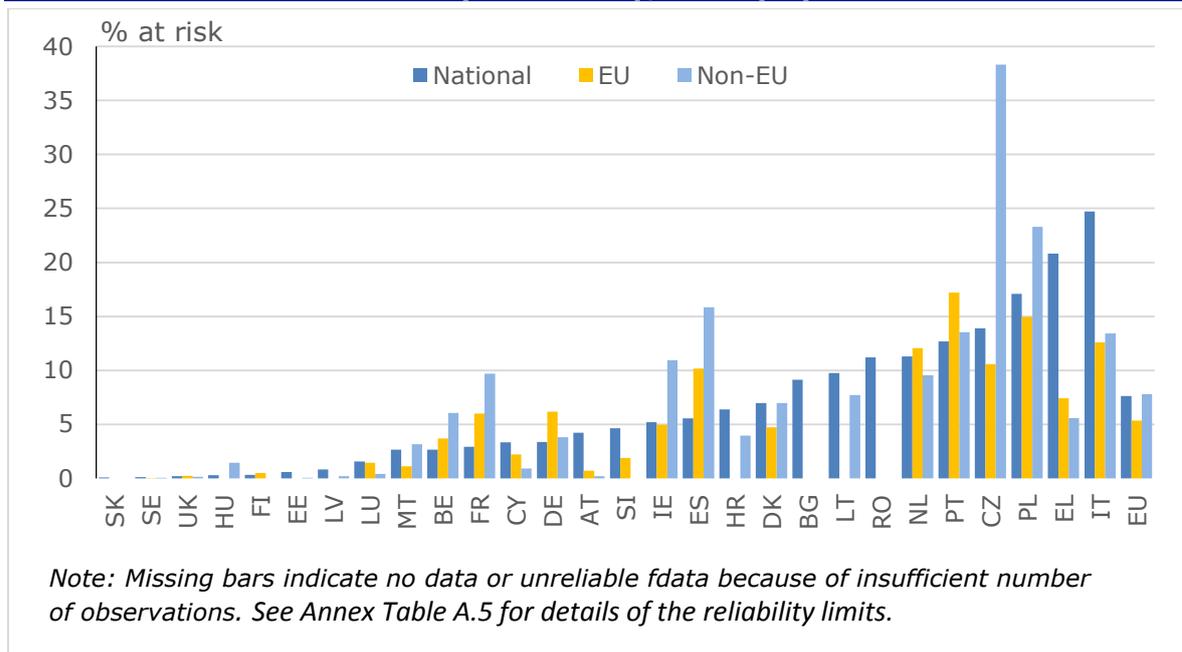
For those in the prime age group, 25-59, the proportion at risk was over 20% in Italy; over 15% in Greece and Poland; nearly 15% in the Czech Republic; above 10% in the Netherlands and Portugal; and nearly 10% in Lithuania. In a majority of Member States, however, the proportion was below 10% – in most cases well below.

Nevertheless, except in Denmark and Finland (in the latter case, where the overall proportion at risk was very small), a majority of those at risk of non-entitlement were in this age group - in most Member States, a large majority (Annex Table A.4).

**Those at risk by nationality**

Overall in the EU in 2014, there was no major difference in the risk of not being entitled to sickness benefits between nationals and those from outside the EU. However, those from other EU countries were less likely on average to be at risk than either of these two groups, though there were differences between countries (Figure 6). (Again it should be emphasised that the differences indicated arise solely from the types of employment that the groups concerned have.)

**Figure 6 Proportion of employed people aged 15-64 at risk of not being entitled to sickness benefits by nationality, 2014 (%)**



There were 6 Member States where the proportion of those from other EU States at risk of not being eligible for sickness benefits was larger than for nationals, most especially in France, Germany, Spain, and Portugal. Conversely, the opposite was the case in 11 countries, most especially in Italy and Greece where the share of those from other EU countries at risk was 12-13 percentage points smaller than for nationals. (In another 7 there were few differences in the proportions at risk; and in another 4 reliable data were not available because of the small number of observations.) This is similar to the pattern for unemployment benefits and reflects the larger number of nationals employed as family workers in Greece, and working on a self-employed basis in Italy.

Although the proportion of those from outside the EU at risk of not being eligible for sickness benefits was much the same as for nationals, there were 9 Member States where the proportion was larger. These again included France and Spain where the proportion was much larger (7 and 10 percentage points respectively), but also Ireland and Poland (around 6 percentage points) and, most especially, the Czech Republic (24 percentage points).

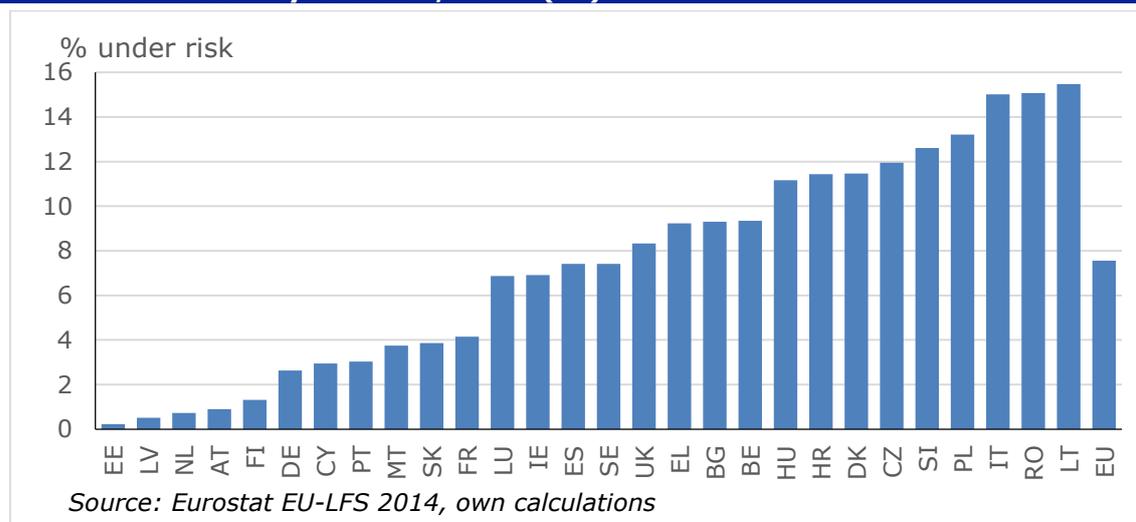
On the other hand, the proportion of those from outside the EU at risk was smaller than for nationals in 11 Member States (and much the same in 5), most notably in Italy and Greece, where the difference was similar to that in respect of those from other EU States (11 and 15 percentage points respectively) and for similar reasons.



## Maternity benefits

To examine the relative numbers who may not be eligible for maternity benefits because of their employment situation before giving birth, the analysis focuses on women aged 15-49 instead of the broader age group. In the EU in 2014, just under 8% of employed women in this age group were at risk of not qualifying for maternity benefits – in the sense, as above, that there was a possibility they would not meet the qualifying conditions for entitlement (Figure 7). The proportion ranged from 15% or just above in Italy, Romania, and Lithuania – and 12-13% in Poland, Slovenia, and the Czech Republic – to less than 5% in 11 Member States, most notably in Estonia, Latvia, the Netherlands, Austria, and Finland, where it was only around 1% or less.

**Figure 7 Proportion of employed women aged 15-49 at risk of not being entitled to maternity benefits, 2014 (%)**



In the EU as a whole in 2014, apart from family workers, self-employed women working independently (i.e. without employees) were the most vulnerable to not being eligible for maternity benefits. On average, some 46% of self-employed women were at risk of non-eligibility, the proportion amounting to 100% in Luxembourg; close to 90% in the Czech Republic; over 85% in the UK; and around 80% or more in Poland, Italy, and Lithuania (Table 11).

Women working part-time on a temporary contract were the next most at risk, the proportion averaging around 13% in the EU overall - but it reached over 60% in Bulgaria, over 55% in Hungary; around 45% or so in Sweden, Slovenia, and Croatia; and just over 40% in Malta.

Women on a temporary contract but working full time were less at risk in general, though not in Bulgaria (where the proportion at risk was over 80%), Lithuania (just under 80%), Hungary (two-thirds), Croatia (just over half), Slovenia or Slovakia (both just over 40%). The proportion at risk was also relatively large in Malta, Ireland, and Greece (over 30% in each case).

Only in Denmark and, to a lesser extent, in France were significant numbers of women working part-time on a permanent contract at risk of not qualifying for maternity benefits; and only in Lithuania was the same the case for those working full time on a permanent contract.

**Table 11 Proportion of employed women aged 15-49 at risk of not being entitled to maternity benefits by type of work, 2014 (%)**

	Temporary full-time	Permanent part-time	Temporary part-time	Self-employed	Family worker	Permanent full-time	Total
BE	19.4	0.0	17.1	75.8	100.0	0.0	9.3
BG	82.0	0.0	61.6	67.1	100.0	0.0	9.3
CZ	13.5	0.0	20.0	88.5	100.0	0.0	11.9
DK	0.4	25.7	24.8	11.9	100.0	0.0	11.5
DE	0.0	0.0	0.0	37.9	100.0	0.0	2.6
EE	0.0	0.0	0.0	0.0	100.0	0.0	0.2
IE	32.4	0.0	26.6	70.0	100.0	0.0	6.9
EL	36.6	0.0	14.7	2.4	100.0	0.0	9.2
ES	22.5	0.0	24.3	9.0	100.0	0.0	7.4
FR	1.5	10.1	19.9	4.6	100.0	0.0	4.1
HR	50.3	0.0	46.0	8.9	100.0	0.0	11.4
IT	0.0	0.0	0.0	80.0	100.0	0.0	15.0
CY	1.3	0.0	9.7	13.5	100.0	0.0	2.9
LV	0.0	0.0		0.0	100.0	0.0	0.5
LT	77.4	4.0		83.8	100.0	7.1	15.5
LU	7.1	0.0	3.1	100.0	100.0	0.0	6.9
HU	66.8	0.0	55.7	61.4	100.0	0.0	11.2
MT	32.9	0.0	41.5	8.0	100.0	0.0	3.8
NL	0.0	0.0	0.0	0.0	100.0	0.0	0.7
AT	0.0	0.0	0.0	0.0	100.0	0.0	0.9
PL	0.0	0.0	0.0	79.1	100.0	0.0	13.2
PT	7.8	0.0	15.4	6.7	100.0	0.0	3.0
RO	0.0	0.0		2.8	100.0	0.0	15.1
SI	40.1	0.0	43.7	14.4	100.0	0.0	12.6
SK	40.8	0.0	36.6	3.5	100.0	0.0	3.9
FI	0.3	1.6	1.7	0.9	100.0	1.3	1.3
SE	23.5	0.0	45.9	6.2	100.0	0.0	7.4
UK	11.6	0.0	14.1	86.5	100.0	0.0	8.3
EU	8.5	1.6	12.7	46.1	100.0	0.1	7.6

*Note: Missing figures indicate no data or unreliable data because of an insufficient number of observations. Figures in italics indicate uncertain reliability because of small number of observations. See Annex Table A.5 for details of the reliability limits.*

*Source: Eurostat EU-LFS 2014, own calculations*

### **Division of risk by age**

In most Member States the women at risk of not qualifying for maternity benefits were broadly spread across the 15-49 age range, generally in line with the share of women employed. The exceptions included Denmark (where 75% of the women at risk were under 25) Sweden (57%), Malta (just over half), and Lithuania (over 40%) (Table 12).

**Table 12 Distribution of employed women aged 15-49 at risk of not being entitled to maternity benefits by broad age group, 2014 (%)**

	15-17	18-24	25-49
BE	1.7	14.0	84.3
BG	0.7	10.4	88.9
CZ	0.0	8.1	91.9
DK	31.4	43.6	25.0
DE	0.8	5.8	93.4
EE	0.0	0.0	100.0
IE	2.0	13.1	84.9
EL	0.6	11.6	87.7
ES	0.3	0.9	98.8
FR	0.9	13.8	85.3
HR	0.1	25.2	74.6
IT	0.1	5.8	94.1
CY	0.6	26.4	73.0
LV	6.0	11.0	82.9
LT	0.0	43.0	57.0
LU	1.1	7.0	91.9
HU	0.3	15.5	84.2
MT	8.2	43.7	48.1
NL	0.5	4.9	94.6
AT	2.5	17.5	80.0
PL	0.2	4.0	95.8
PT	1.3	25.9	72.8
RO	2.9	15.1	82.0
SI	3.3	28.3	68.4
SK	0.0	26.2	73.8
FI	2.4	14.5	83.1
SE	8.2	49.2	42.6
UK	0.3	9.7	90.0
EU	1.4	10.8	87.8

Source: Eurostat EU-LFS 2014, own calculations

## 6. Concluding remarks

The above analysis shows that non-standard employment accounts for a substantial proportion of total employment across the EU; and that in most Member States the proportion has increased since 2007. This gives added weight to the importance of those engaged in such employment being adequately covered by the social security system in the event that they become unable to work.

There are marked variations across Member States in the coverage of social security systems and in the groups of people who are most likely to be excluded from entitlement to benefit should they become unemployed, fall ill or have a child. There are, however, some general tendencies. In particular, young people tend to be more at risk of being excluded than those aged 25 and above, while those aged 60-64 are also more at risk than those below this age.

Apart from family workers (who, because they are not formally paid a wage and accordingly do not pay social contributions, have no access to social benefits), self-employed people tend to be most at risk of not being entitled to benefit in most Member States. In 9 States they are excluded from the unemployment benefit scheme, and in Italy from sickness benefits, while in some others they are not covered if they work in certain areas, particularly farming. In addition, the existence of voluntary arrangements in most States for the payment of contributions creates a tendency for self-employed people on relatively low income to effectively opt out of coverage. Those working as

independents without employees are particularly likely to decide to remain outside the social security system.

Those whose employment careers are interrupted by spells of unemployment or periods out of the labour market are also particularly at risk of not being entitled to benefit in many Member States. In practice this means that people on a fixed-term contract, or in a temporary job of short duration, are especially vulnerable. This is even more the case when a short-term job is part-time and the hours of work may be too few to qualify for membership of social security schemes.

The analysis also shows that migrants, whether from another EU country or from outside the EU, tend to be slightly more at risk of not being entitled to benefits than nationals because of the type of their employment. Again, however, this tendency is by no means uniform across the EU, reflecting the different pattern of employment among migrants.

It should be said in conclusion that minimum income guarantee, or social assistance, schemes are in operation in almost all Member States to support those with income below a certain level, though the level in question varies greatly between countries. The people who are not entitled to the benefits considered here, therefore, are not excluded from the protection of the social security system, but they only have access if their income is inadequate, and they need to go through the process of claiming support if it is. They are, therefore, in a more disadvantageous position than those in more standard types of employment.

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## Annex Tables

**Table A.1 Men in non-standard employment in 2014 (% of total employed)**

	Self-employed	Family worker	Temporary full-time	Temporary part-time	Permanent part-time	Total
BE	16.8	0.3	4.6	1.7	7.8	31.3
BG	15.5	0.3	4.0	0.5	0.8	21.0
CZ	21.2	0.3	5.2	0.9	1.0	28.5
DK	10.8	0.1	5.2	1.7	14.0	31.8
DE	12.4	0.1	9.2	1.9	6.6	30.3
EE	12.2	0.2	2.4	0.4	3.5	18.6
IE	23.5	0.6	1.9	1.8	8.3	36.2
EL	36.4	2.7	5.0	1.8	6.3	52.2
ES	21.1	0.5	13.8	4.5	3.3	43.2
FR	14.3	0.2	10.0	2.1	5.0	31.4
HR	16.7	0.7	12.7	1.0	0.5	31.6
IT	27.0	0.9	6.8	2.0	5.6	42.3
CY	20.3	1.1	9.1	1.1	5.3	36.9
LV	13.2	0.9	3.0	0.5	2.6	20.4
LT	12.6	1.1	2.8	0.3	5.1	22.0
LU	9.0	0.4	5.9	0.9	4.2	20.4
HU	13.6	0.2	9.0	1.1	2.7	26.6
MT	17.3	0.0	3.5	2.0	6.3	29.0
NL	20.0	0.2	2.8	3.6	14.5	41.1
AT	13.3	1.1	6.9	0.9	6.4	28.7
PL	21.9	1.9	20.1	1.7	1.5	47.0
PT	20.3	0.4	13.8	1.8	1.2	37.6
RO	23.8	6.3	1.1	0.1	0.7	31.9
SI	15.9	3.1	10.7	2.2	1.7	33.6
SK	19.7	0.0	4.4	2.8	0.7	27.6
FI	15.8	0.4	7.9	2.6	6.6	33.3
SE	12.7	0.1	7.1	4.0	6.4	30.3
UK	18.6	0.2	1.8	0.7	8.5	29.8
EU	18.5	0.8	8.1	1.9	5.5	34.7

Source: Eurostat EU-LFS 2014, own calculations

**Table A.2 Women in non-standard employment in 2014 (% total employed)**

	Self-employed	Family worker	Temporary full-time	Temporary part-time	Permanent part-time	Total
BE	9.2	1.4	4.0	4.6	37.9	57.1
BG	8.5	1.0	3.4	0.7	1.8	15.5
CZ	11.7	1.0	5.9	3.0	5.6	27.3
DK	4.9	0.2	4.7	3.3	36.6	49.6
DE	7.0	0.5	7.6	4.3	40.0	59.5
EE	5.4	0.2	2.0	0.7	9.9	18.2
IE	7.3	0.8	1.8	2.8	35.8	48.5
EL	22.9	6.9	5.2	3.5	14.4	52.9
ES	12.3	0.7	11.6	9.2	18.4	52.2
FR	7.7	0.7	8.4	4.8	21.6	43.2
HR	9.6	1.9	13.3	1.8	1.5	28.1
IT	16.1	1.9	5.3	5.6	29.8	58.7
CY	10.0	1.7	19.1	2.5	10.2	43.5
LV	8.0	0.5	1.7	0.4	8.5	19.2
LT	8.6	1.3	1.5	0.3	11.2	23.0
LU	6.5	0.6	5.7	2.7	31.2	46.7
HU	7.3	0.4	8.2	1.5	6.9	24.3
MT	6.7	0.0	4.3	4.3	31.2	46.4
NL	12.3	0.8	1.8	7.7	59.9	82.5
AT	8.3	1.5	5.7	2.6	39.3	57.3
PL	13.0	4.3	19.0	4.2	5.9	46.4
PT	12.1	0.5	13.4	3.3	6.4	35.8
RO	11.5	16.7	0.7	0.1	0.9	29.9
SI	7.7	6.2	10.0	4.7	4.9	33.5
SK	9.9	0.2	3.8	4.0	3.1	20.9
FI	7.6	0.2	11.1	5.5	17.0	41.3
SE	5.6	0.1	7.3	8.3	22.3	43.5
UK	9.8	0.3	1.6	1.6	37.9	51.3
EU	10.1	1.7	7.1	4.3	26.3	49.6

Source: Eurostat EU-LFS 2014, own calculations

**Table A.3 Distribution of employed people aged 15-64 at risk of not being entitled to unemployment benefits by broad age groups 2014 (%)**

	15-17	18-24	25-49	50-59	60-64
BE	1.1	7.5	63.4	22.3	5.8
BG	0.3	5.4	58.9	26.9	8.3
CZ	0.7	25.3	55.0	13.4	5.7
DK	36.8	4.3	36.1	17.2	5.6
DE	0.8	11.8	56.3	23.6	7.5
EE	1.6	23.2	57.7	15.3	2.2
IE	5.9	22.9	58.3	9.7	3.1
EL	0.2	3.3	60.0	27.4	9.1
ES	0.4	17.9	70.8	9.6	1.3
FR	0.2	7.4	58.2	27.5	6.7
HR	1.3	25.0	57.6	12.3	3.8
IT	0.0	3.6	63.6	25.2	7.5
CY	0.1	4.6	58.7	26.2	10.5
LV	0.3	7.7	57.7	28.1	6.1
LT	0.9	19.5	53.5	21.0	5.1
LU	2.5	17.4	62.0	15.9	2.2
HU	0.4	17.8	60.9	19.2	1.7
MT	1.0	9.2	61.3	23.4	5.1
NL	1.5	5.3	57.1	28.2	7.9
AT	2.3	6.4	58.1	25.2	8.0
PL	0.4	21.0	53.8	12.6	12.2
PT	0.5	20.5	65.5	10.9	2.5
RO	1.1	9.1	57.8	20.9	11.1
SI	3.5	37.5	38.7	12.3	8.0
SK	0.1	22.9	61.7	13.0	2.3
FI	21.2	29.5	36.7	7.4	5.2
SE	8.2	40.6	36.8	8.5	5.9
UK	2.9	23.5	55.6	13.7	4.3
EU	1.2	11.1	59.2	21.3	7.2

Source: Eurostat EU-LFS 2014, own calculations



**Table A.4 Distribution of employed people aged 15-64 at risk of not being entitled to sickness benefits by broad age groups 2014 (%)**

	15-17	18-24	25-49	50-59	60-64
BE	3.5	25.5	51.5	15.2	4.4
BG	0.3	5.0	56.6	28.1	10.0
CZ	0.0	2.7	65.8	24.1	7.4
DK	31.6	41.2	21.1	3.8	2.3
DE	0.3	3.6	55.5	30.1	10.4
EE	0.0	19.1	62.8	12.1	6.0
IE	2.6	20.4	63.9	10.3	2.8
EL	0.3	4.6	57.1	27.5	10.6
ES	0.7	18.5	69.0	10.0	1.7
FR	0.4	12.1	50.8	27.2	9.5
HR	1.3	25.0	57.6	12.3	3.8
IT	0.0	2.9	63.6	25.8	7.7
CY	0.6	19.1	54.4	17.7	8.2
LV	3.1	14.5	45.1	26.4	10.9
LT	0.3	5.7	57.6	30.0	6.4
LU	4.2	25.2	47.8	20.8	2.0
HU	0.0	9.6	68.2	15.9	6.3
MT	5.8	39.7	44.9	6.9	2.7
NL	1.3	4.6	57.1	28.5	8.6
AT	2.3	5.6	44.9	33.7	13.4
PL	0.2	4.4	61.9	26.9	6.6
PT	0.4	5.6	51.7	28.4	14.0
RO	2.7	16.7	56.6	14.8	9.2
SI	6.3	18.6	36.4	21.6	17.0
SK	0.0	20.6	79.4	0.0	0.0
FI	18.0	21.5	17.8	11.4	31.3
SE	16.1	14.0	33.3	19.7	17.0
UK	1.2	13.6	41.8	24.5	18.9
EU	0.9	6.9	59.8	24.5	7.9

Source: Eurostat EU-LFS 2014, own calculations

**Table A.5 Reliability limits of LFS data**

	Too unreliable to publish	Reliability uncertain
BE	2,000	5,000
BG	3,600	8,100
CZ	500	3,000
DK	2,000	4,000
DE	5,000	5,000
EE	1,100	2,500
IE	1,900	3,100
EL	1,300	3,500
ES	1,000	5,000
FR	5,000	10,000
HR	1,000	10,000
IT	1,500	2,500
CY	500	1,500
LV	1,400	2,300
LT	4,500	8,000
LU	500	1,000
HU	2,600	4,800
MT	350	850
NL	1,500	2,500
AT	3,000	6,000
PL	5,000	15,000
PT	4,500	4,500
RO	6,500	11,500
SI	500	4,000
SK	2,000	3,000
FI	2,000	4,000
SE	1,000	2,000
UK	4,000	10,000
EU	6,500	15,000

*Note: The figures in the first column show the minimum number of people who need to be covered, after the sample has been adjusted to correspond with the number in the population, for the data to be considered to be sufficiently reliable to be published, though with a warning about the relatively wide margin of error that surrounds them. The figures in the second column show the number below which the data are subject to a relatively high margin of error and which can be published but with a warning to this effect.*

*Source: Eurostat, EU Labour Force Survey*

