

Social protection systems and the future of work: Ensuring social security for digital platform workers

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Abstract Digitalization is transforming societies and economies worldwide at an unprecedented scale and pace. In the wake of automation and digitalization, new forms of employment have been emerging in various occupations and sectors, such as the digital platform economy. The emergence of new forms of employment, such as work on digital platforms, requires that existing social protection systems adapt to the specific situation and needs of such workers, as to realize the human right to social security for all. Current social protection coverage for workers on digital crowdwork platforms reveals significant gaps in social security coverage. Where such coverage exists, it is often provided through the workers' previous or additional jobs, or indirectly through their spouses or other family members. This raises questions about digital platforms free riding on the traditional economy with regard to the financing of social security. How can social protection systems adapt to changing forms of work to ensure full and effective coverage for workers in all forms of employment, including those in

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“new” forms of employment? How can workers in all types of employment, including those on digital platforms, be protected in an adequate and comprehensive way, combining contributory and non-contributory mechanisms and based on equitable and sustainable financing mechanisms, so as to ensure adequate social protection to all?

Keywords social protection, coverage, labour market, ILO, international

Introduction

As the world of work evolves, shaped by global trends such as digitalization, automation and globalization, social protection systems will need to adapt to changing contexts and demands (ILO, 2017a, 2018a; ISSA, 2016). In particular, the growing diversification of work arrangements has become a distinct feature of current labour markets in both developed and developing countries. While some of the more traditional forms of employment are disappearing or transforming in the wake of automation and digitalization, “new” forms of employment have emerged in various occupations and sectors, such as the so-called platform economy (ILO, 2017b; OECD, 2016, 2019a).

These new forms of employment offer opportunities and challenges for labour markets and social protection (ILO, 2017c). Many of these jobs are found in non-standard forms of employment,¹ a range of contractual arrangements that deviate from a “standard” open-ended, full time, dependent employment relationship, which constitutes the key reference point for most labour and social security legal and policy frameworks (Degryse, 2016; ILO, 2016a). These new forms of employment include work provided locally facilitated by digital platforms (such as ride-hailing or delivery services provided through Uber, Didi, Grab, Deliveroo or Foodora), and crowd-based work which is provided in a global setting (well-known providers include Amazon Mechanical Turk or Clickworker). Much of the work on digital platforms is task-based, temporary, and often casual in nature, and the

1. According to the ILO (2016a), non-standard forms of employment include part-time and on-call work, temporary employment, multi-party employment relationships and disguised employment and dependent self-employment.

boundaries between genuine self-employment and disguised employment relationships are often blurred.²

The demand for adequate and comprehensive social protection systems remains as relevant as ever. However, 55 per cent of the world's population remains completely unprotected, while a sizeable portion is only partially covered by social protection schemes (ILO, 2017b). Moreover, many social protection systems are not yet well equipped to address the challenges associated with automation and digitalization.³

The *Centenary Declaration for the Future of Work*, adopted by the governments, employers and workers of the International Labour Organization's (ILO) 187 member States at the International Labour Conference in June 2019, provides a roadmap for a human-centred approach to the future of work, and recognizes the urgent need to enhance social protection systems to ensure universal access to adequate, comprehensive and sustainable social protection adapted to the world of work. The Declaration also calls for policies and measures that respond to challenges and opportunities in the world of work relating to the digital transformation of work, including platform work.

Gaps in social protection coverage for workers in "new" forms of employment constitute a double challenge for the future of work. On the one hand, the lack of protection leaves workers vulnerable to the vagaries of the labour market, undermines their rights and dignity, exacerbates poverty and inequality, and jeopardizes the implicit social contract of modern societies. On the other hand, gaps in social protection coverage for workers in certain contractual arrangements can distort employment and hiring decisions, weaken investments in education and skills, and undermine fair competition for enterprises (ILO, 2016a, 2016b, 2018a; OECD, 2019a).

Unless appropriate policy measures are taken to close such social protection gaps for workers in "new" forms of employment, both economic and social progress are at stake. During this time of transformative change in the world of work, driven by technological innovations, demographic shifts, environmental and climate change and globalization, as well as persistent inequalities, social protection systems have to ensure that people can seize new opportunities, while enjoying adequate protection throughout their lives, particular during life and work transitions.

2. While disguised employment describes a relation where the employer treats an individual other than an employee in a manner that hides his or her true status, dependent self-employment refers to working relationships where workers perform services for a business under a contract different from an employment contract but depend on one or a small number of clients for their income and are subject to direct guidance concerning their work (ILO, 2016b).

3. For example, in the majority of OECD countries, less than one third of unemployed persons receive unemployment benefits (ILO, 2017a; OECD, 2019a).

This article discusses some of the policy principles and country experiences that may be useful to shape the thinking on how social protection systems can be strengthened and adapted for the future of work. The objective is not to offer a complete review of those policy innovations, but to highlight selected approaches and policy options, as a contribution to the discussion about how social protection systems have been, and can be, adapted to respond to changing contexts. The next section discusses some of the challenges for social protection in the digital economy, with particular emphasis on challenges for workers on digital platforms. We then turn to possible solutions, grounded in a set of guiding principles, for adapting social protection systems to the future of work, including both contributory and non-contributory schemes. The article concludes with some key considerations for ensuring universal social protection for the future of work.

Challenges for social protection in the digital economy

How to cover workers on digital platforms?

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The rise of the number of workers in new forms of employment, and their coverage gaps, highlights the need to adapt social protection systems to evolving contexts and demands by extending adequate protection to all workers, taking into account the specific situation of such workers. As charted out by the Global Commission for the Future of Work (2019), the future of work demands the development of equitable, inclusive and sustainable social protection systems, including social protection floors, based on the principles of solidarity and risk-sharing, which ensure protection to meet people's needs over the life cycle. Extending social protection to workers in all forms of employment is not only about ensuring fairness and providing adequate protection to all workers and their families, but also guaranteeing a fair competitive environment among economic actors in the new and old economy and across countries, as well as facilitating labour market transitions and labour mobility.

Where platform workers are classified as self-employed, their social protection coverage is often limited; in many countries, self-employed workers are not covered by social insurance systems or only on a voluntary basis (Eichhorst et al., 2013; ESIP, 2019; ILO, 2016a, 2017a; OECD, 2015, 2019a). But even when they are legally covered, provisions for self-employed workers are often less favourable as regards coverage of different risks, especially those who work on a part-time or casual basis and who might fail to meet minimum eligibility criteria set out in the national legislation.

Unless appropriate policy responses are introduced to reduce these vulnerabilities, the growth of the “gig” (or platform) economy may exacerbate current gaps in social protection coverage, giving rise to growing precariousness (Forde et al., 2017; Spasova et al., 2017). Moreover, as far as social security coverage for workers engaged in digital work is financed through their coverage through their main job in the “traditional” economy, this raises concerns about fair competition and equity regarding the financing of social protection systems (Rani and Singh, forthcoming). This section presents empirical evidence on platform workers’ access to social protection benefits, based on the main findings of two ILO surveys of platform workers (Berg, 2016; Berg et al., 2018). The surveys undertaken in 2015 and 2017 have been used to provide one of the first comparative analyses of working conditions on micro-task platforms, covering 3,500 workers in 75 countries working on micro-task platforms, such as Amazon Mechanical Turk (AMT), CrowdFlower (now called Figure Eight), Clickworker, Microworkers and Prolific (now called Prolific Academic).

Specific challenges for locally provided services mediated through digital platforms

The platform economy is still modest in size in both developing and developed countries but appears to be gaining importance in labour markets. Work on digital platforms can be differentiated into online-web based and local app-based platforms (Berg et al., 2018). The types of work provided on local app-based platforms commonly include ride-hailing services, delivery services, domestic work, or other locally based tasks. While data on the size and trends of on-location delivered platform work is scarce, the sector has grown in many countries. In the United States, an analysis of the 2017 National Household Travel Survey reveals that the share of the population who uses ride-hailing services in any given month is nearly 10 per cent, while for-hire vehicles only account for 0.5 per cent of all trips (Conway et al., 2018). In Asia and the Pacific, the ride-hailing market is estimated to grow from USD 2.5 billion in 2015 to USD 13.1 billion by 2025, equivalent to a six-fold increase (Hui, 2017).

While platform work can provide additional income opportunities, workers often face uncertain customer demand and low earnings. A survey covering 1,100 ride-hailing drivers in the United States shows that almost 75 per cent of drivers earn less than the minimum wage in their state, while 30 per cent of drivers make losses once the expenses for vehicles are included (Zoepf et al., 2018). Similarly, a study conducted in four Asian countries (Indonesia, Malaysia, the Philippines and Thailand) finds that the workers’ earnings are volatile and low and usually decrease once the platform has gained a significant market share. As the terms and conditions

of the platforms usually maintain that drivers are independent third-party contractors, workers on these platforms would be covered only insofar as self-employed workers have access to social protection, if at all. The situation concerning their effective social protection coverage is however unclear (ILO, Bangkok, forthcoming).

The work provided on local app-based platforms can be more easily regulated and monitored by national authorities than online web-based crowdwork, wherein the platform operators reside in one country, clients are from another country and workers are spread across the globe. However, all workers in online web-based and local app-based platforms face major coverage gaps. In many countries, the question of whether such workers are in an employment relationship is fiercely debated. Some platforms exert control over the workers' price setting, working time and work organization to such an extent that workers have been classified as employees by national courts (OECD, 2018; Prassl, 2018).

A number of countries have taken measures to prevent a misclassification of such workers who are engaged in local app-based platforms; examples include FedEx in the United States or Uber in the United Kingdom and several cases are pending in other OECD countries (Prassl, 2018). At the same time, countries have introduced measures to improve social protection coverage for these categories of workers through different means (see below).

Specific challenges for crowdworkers

Recent efforts to map the size of the online gig economy show that within the European Union (EU) “between 1 per cent and 5 per cent of the adult population ... has participated at some time in paid work in the platform economy” (Forde et al., 2017, p. 38); and about 10 per cent of the adult population on average have used online platforms for providing labour service in 14 EU Member States (Pesole et al., 2018). Both men and women, across all age groups, participate in paid work in the platform economy. The ILO survey observed that the gender distribution was quite skewed with one out of three workers being women (Rani and Furrer, 2019).

Digital platforms have the potential to provide employment and income generation opportunities with a high degree of flexibility, for instance for persons with limited mobility or care responsibilities. This was also observed in the ILO survey, wherein 22 per cent of the workers responded that they preferred to work from home and 12 per cent responded that they could only work from home. The preference to work from home was largely due to their health situations, and crowdwork provided such workers an avenue to create employment and income opportunities. For those who could only work from

home, there was a strong difference by gender, with 13 per cent of women workers providing this reason compared to 5 per cent among men. This was largely due to household and care responsibilities among the women workers. For women workers, working from home not only reinforces gender roles, alienating them from social relations but it can also exacerbate their income insecurity as they lack social protection coverage and earn low incomes.

Despite this potential, serious concerns remain with regard to the workers' unclear legal status, job and income insecurity, low earnings, non-payment, lack of social protection coverage and lack of voice and representation (Berg et al., 2018; De Stefano, 2016; Eurofound, 2018; ILO, 2018b). Further, empirical studies demonstrate important challenges regarding the working conditions, wages and social protection coverage of platform workers (Berg, 2016; Berg et al., 2018; De Stefano, 2016; Eurofound, 2018; Pesole et al., 2018). The greater exposure of workers to social risks increases the demand for comprehensive and adequate social protection that guarantees income security and access to health care throughout people's lives, and facilitates life and work transitions (Global Commission for the Future of Work, 2019).

While some of the challenges are not new, the surge of the platform economy presents new challenges for the social protection of workers (Forde et al., 2017). The trend whereby businesses can outsource tasks – that in former days would have been delegated to a single employee – to a large pool of virtual workers in different countries mediated through digital platforms renders it even more difficult to identify the party responsible for contributing to social insurance (European Parliament, 2016). Despite the fact that their work may be closely supervised and characterized by a dependency relationship vis-à-vis their client(s), and that their relationship with the platform can resemble an employment relationship in practice, workers are usually classified as independent contractors, leaving workers solely responsible for the payment of social insurance contributions, if any (De Stefano, 2016).

The 2017 survey findings reveal that many crowdworkers face low pay, often earning below the national minimum wage. In addition, on average, for every hour spent on paid work, about 20 minutes of additional time was spent on searching for tasks or work, which was not paid. On average, women performed fewer hours of paid work, though the number of hours spent on unpaid work was quite similar to that of men. Due to low pay and lack of social protection, workers had to constantly look for work, and adapt to the temporal distribution of jobs depending upon their location (Rani and Furrer, 2019). This often meant a high intensity of work, as they worked long hours, especially during evenings and nights, making flexibility and work-life balance quite illusory (Berg et al., 2018).

As a result, and also when taking low earnings into account, the social protection coverage of digital crowdworkers is low: for example, the ILO surveys

found that about three out of ten surveyed workers on crowdwork platforms are covered by some form of social insurance (Berg et al., 2018), and women have less access to social insurance compared to men (Table 1). Overall, only 35 per cent of all crowdworkers in the survey had a pension or retirement plan (includes both public and private pension plans), while 29 per cent received government assistance, with a higher proportion of men benefiting from both compared to women. Around a third of platform workers complement their earnings from a job as an employee outside of the platform economy, and, in most cases, their social protection coverage is related to their main job in the traditional economy, or indirectly through their spouse or other family members. This raises concerns about the “new” economy free riding with regard to the

Table 1. Access to various forms of social security benefits, by main income source (percentage covered)

	Crowdwork is main income source			Crowdwork is secondary income source		
	All crowd-workers	Female crowd-workers	Male crowd-workers	All crowd-workers	Female crowd-workers	Male crowd-workers
Health	52.1	57.4	48.5	65.6	64.7	66.1
Pension/Retirement plan	15.6	15.1	16	44.2	43.2	44.8
Other social insurance	31.9	27.4	34.8	39.4	36.7	41
<i>Unemployment</i>	9.7	8	10.8	19.1	17.1	20.1
<i>Worker's compensation/employment injury</i>	15.5	11	18.4	23.1	19.2	25.2
<i>Disability benefits</i>	11.2	11.4	11	14.5	15.7	13.9
<i>Other</i>	4.2	5	3.6	3.1	3.2	3.1
Social Assistance and other government programmes	33.4	29.6	36	27	25.7	27.7
<i>Food related</i>	13.6	13.5	13.7	6.4	6.1	6.5
<i>Housing related</i>	6.3	5.1	7.2	5	3.9	5.5
<i>Child related</i>	8.4	6.7	9.4	8.8	8.9	8.8
<i>Disability related</i>	7.7	7.1	8.1	5.3	6.4	4.8
<i>General income support</i>	6.6	4.4	8.1	6.1	4.5	7
<i>Extended income tax credits</i>	3.1	1.7	4	3.7	2.9	4.1
<i>Other</i>	3.1	3	3.14	1.9	2	1.8

Sources: ILO Crowd work survey, February to May 2017, see Berg et al. (2018).

financing of social security at the expense of the “traditional” economy, with implications for fair competition, as well as the equitable and sustainable financing of social protection systems (Berg, 2016; Berg et al., 2018; De Stefano, 2016; Eurofound, 2018; Huws et al., 2017; Valenduc and Vendramin, 2016). In countries with significant informal employment, the challenges accompanying the rise of new forms of employment to some extent overlap with the larger challenge of informality (ILO, 2016a).

The survey showed that workers who are dependent on crowdwork are less likely to be protected than workers for whom crowdwork is only a secondary income source. Particularly, workers for whom crowdwork constitutes the main source of income lack protection, especially with regard to pension or retirement plans. Considering that crowdwork was found to constitute the main source of income for one out of three crowdworkers (32 per cent), with a higher share among women than men, a significant proportion of crowdworkers are at risk of being excluded from social protection. In fact, only about 16 per cent of these surveyed workers were covered by a pension/retirement plan (includes both public and private plans), compared to 44 per cent of those for whom crowdwork was not the main source of income.

Similarly, those for whom crowdwork was not the main source of income (i.e. those who have another main job) are more likely to be covered compared to those whose main source of income was crowdwork by health insurance (66 per cent versus 52 per cent) or other forms of social insurance (39 per cent versus 32 per cent). Conversely, those who mainly earn their income through crowdwork are more likely to receive social assistance or other government assistance, in particular food-related assistance, indicating that these individuals were already living in precarious conditions. These results resemble those of the ILO survey findings in 2015, where only a small share of those whose main job is on the crowdwork platform AMT contributed to pensions (9 per cent to Social Security in the United States, and only 14 per cent to a provident fund in India) or were covered by health insurance (35 per cent in India and 62 per cent in the United States).

Social protection coverage for platform workers varied by region. In developing countries a large proportion of the workers in the ILO survey had high levels of education, with a majority of them in science, technology, engineering and mathematics (STEM) education. These workers, with such high levels of education, would aspire to formal jobs with better incomes and social protection. Instead, we find that a very small proportion of workers in developing countries contribute towards pension or retirement plans; it varies between 21 per cent (Africa) and 32 per cent (Asia). Furthermore, a very small proportion of workers were covered by disability benefits in these regions, with the highest being in Latin America (15 per cent). This also suggests that, as social protection systems are still relatively weak in many developing countries, platform operators and

requesters have additional incentives to undertake tasks using the pool of labour from these countries, facing less pressure from workers and governments to ensure social protection for platform workers.

Strengthening social protection systems for the future of work

Key issues and principles

The emergence of new forms of employment, which is often associated with gaps in social protection coverage, especially for women, underlines the urgency of closing coverage gaps and adapting existing social protection systems to the specific situation and needs of such workers, to realize the human right to social security for all.

Equitable, inclusive and sustainable social protection systems, including floors, that allow for adequate redistribution and protection to all, are key to address the current challenges (ILO, 2017a). It is important that social protection systems are adapted in a way that ensures continued protection for workers who move between different employment arrangements, jobs, sectors of the economy or countries, and ensures that rights and benefits are accessible and portable, including for platform workers (Global Commission for the Future of Work, 2019).

The social protection systems of the future will need to be based on a set of broad policy principles that can ensure universal, comprehensive and adequate coverage, and sufficient adaptability to meet new requirements (ILO, 2019a). The following broad principles, rooted in international human rights and ILO social security standards, can help to guide policy-makers in strengthening social protection systems, including floors:⁴

- **Universality of protection, coverage and effective access:** ensuring effective access for workers in all types of employment, adapted to their situation and needs.
- **Adequacy:** ensuring that social protection systems do not only effectively prevent poverty, but provide appropriate income replacement, in an equitable and sustainable way.
- **Transferability/portability:** ensuring that social protection systems positively support labour market mobility, and take into account the structural transformation of the labour market and economy.

4. These principles are derived from core social security principles, and reflect principles anchored in human rights frameworks (UN CESCR, 2008; Sepúlveda and Nyst, 2012) and ILO social security standards, including the Social Security (Minimum Standard) Convention, 1952 (No. 102) and the Social Protection Floors Recommendation, 2012 (No. 202) (ILO, 2019b, 2017a, 2017d). European Commission (2018). See also Behrendt and Nguyen (2019); Behrendt et al. (2017).

- **Transparency:** ensuring that all actors are fully aware of their rights and responsibilities; that legal frameworks provide for clear and predictable entitlements; and that administrative procedures are as simple and clear as possible, fully harnessing the potential of digital technology while protecting personal data and respecting privacy.
- **Risk-sharing:** ensuring that there is an appropriate level of risk-sharing in the social protection system, including with regard to solidarity in financing through collective financing mechanisms, that avoids that individual workers have to bear an undue level of financial and economic risk.
- **Gender equality:** ensuring that social protection systems are sensitive to the realities that women and men face in the labour market, in employment and society, and that they promote gender equality.
- **Good governance:** ensuring that social protection systems are financed in a sustainable and equitable way, as well as having efficient management and administration.

Decoupling social protection from employment? Unpacking the debate

In the debates around the future of social protection, some observers advocate for “decoupling” social protection from employment, by limiting social protection systems to “safety nets” for the poor or a universal basic income. However, much of the debate fails to account for how different forms of social protection are (potentially) linked to employment: whether social protection is linked to a contract with a specific employer, a workers’ employment status (being an employee or self-employed), or being in gainful employment, has very different implications for workers’ level of protection. Table 2 distinguishes different types of social protection and their (potential) link to employment, and provides an approximate assessment of how these different types of social protection comply with regard to six of the seven principles sketched out above.

Social protection entitlements linked to a contract with a specific employer carry high risks of exclusion for workers in new forms of employment, as benefits are lost at the end of the contract (ILO, 2016a; Kuddo et al., 2015). Similarly, contributory forms of social protection linked to employment in a specific sector or occupation also carry the risk that workers lose benefits if they move to another sector or occupation. In contrast, social insurance schemes that cover all or most employees are much better equipped in supporting workers’ labour mobility and ensuring a larger risk pool. The best support for workers’ labour mobility is provided through large social insurance schemes that cover all workers, including self-employed workers, which ensure that workers are covered by the same schemes throughout their working lives, or a combination of schemes

Table 2. How are different types of social protection (potentially) linked to employment?

Link to employment	Examples	Coverage/ access	Adequacy	Transferability/ portability	Transparency	Risk-sharing	Gender equality	
STRONG ↑ ↓ WEAK	Employment contract with specific employer	Employer liability for paid maternity leave or employment injury; severance pay, employer-provided health insurance	×	✓	×	×	×	×
	Employment in specific sector or occupation	Occupational/sector-specific schemes: occupational pensions; some microinsurance schemes	✓	?	×	?	?	×
	Salaried employment	General social insurance limited to employees	?	✓	?	✓	✓	✓
	Gainful employment (including self-employment)	General social insurance including self-employed	✓	✓	✓	✓	✓	✓
		Private insurance; individual savings accounts	×	?	✓	?	×	×
	None (tax financing)	Non-means-tested (universal or categorical) schemes for broad categories of the population: Universal old age pensions, universal child benefits; national health service, universal basic income	✓	?	✓	✓	✓	✓
Means-tested schemes for those living in poverty: Social assistance, "safety net programmes".		✓	?	✓	?	✓	?	

Note: The table includes an approximate assessment of different types of social protection with regard to six principles. ✓ usually strong performance with regard to the principle. ? unclear – performance depends on design. × usually weak or problematic performance with regard to the principle. Types of social protection that comply with most principles are shaded light grey.

Source: Authors' elaboration, based on ILO (2016a).

provided. However, more individualized forms of protection, such as private insurance or individual accounts, do not comply with most social security principles, and therefore are outside the core of social protection systems.

Non-contributory, tax-financed schemes, in particular universal or categorical schemes, provide an important element of social protection that is not directly linked to employment. They are key to realizing the right to social security for all, in particular for those groups who do not have access to employment-based social protection mechanisms.

Adapting social insurance to new forms of work and closing coverage and adequacy gaps enhances the level of protection, allows for risk-sharing among workers and employers, and avoids adverse effects. In most countries, social insurance currently mostly covers workers in salaried employment, subject to certain minimum thresholds. Adapting these schemes to include all types of workers can broaden the scope of coverage and ensure continued coverage for workers. In countries where social insurance already covers all types of workers,

and where the social protection system is integrated and well-coordinated, social insurance mechanisms play a key role in facilitating labour market transitions and labour mobility and ensuring the portability of entitlements. Especially in the context of a changing world of work, policies to reduce fragmentation and extend adequate protection to workers in all types of employment, including workers in new forms of employment, are key to support workers and their families through future work transitions (ILO, 2018a; OECD, 2019a).

In contrast, proposals that weaken social insurance in favour of private insurance and individual savings arrangements, with their limited potential for risk pooling and redistribution, will likely increase poverty, especially for vulnerable low-income earners and those with non-linear work careers, and exacerbate inequality, including gender gaps, and thus can only be voluntary mechanisms to complement stable, equitable and mandatory social insurance benefits (Alfers et al., 2017; Global Commission for the Future of Work, 2019; ILO, 2016a, 2018a). Moreover, it should be noted that every contributory form of social protection, including private insurance and savings mechanisms, is inevitably linked to an individual's ability to work and earn a certain level of regular income (ILO, 2016a). For these reasons, particular care is necessary when discussing a “decoupling” of social protection from employment to ensure that this does not lead to a weakening of its fundamental principles and erode coverage and benefit levels. It is essential to safeguard sufficient space for redistribution and risk pooling based on different financing mechanisms, including contributory and tax-financed elements.

Generally speaking, there is no “one-size-fits-all” solution: countries combine different types of protection in different ways, typically a combination of social insurance and tax-financed benefits. Such combination of different types of protection provides a better level of protection, particularly where social insurance schemes based on gainful employment are combined with tax-financed (universal) schemes. It is commonly agreed that strengthening social protection for the future of work will most likely include a combination of contributory (mainly social insurance) and non-contributory, tax-financed social protection mechanisms. The two-track approach of extending social protection outlined in the ILO Recommendation concerning National Floors of Social Protection, 2012 (No. 202), reflects the importance of effectively coordinated schemes, that entail contributory and non-contributory mechanisms, in closing coverage gaps, thereby guaranteeing a social protection floor, and ensuring more adequate and comprehensive social protection.

Adapting social insurance and other contributory mechanisms

Strengthening and adapting social insurance schemes will be essential for adequately protecting workers in new forms of employment as they usually

provide a broader scope and higher levels of protection. In this regard, it is important to adapt social insurance mechanisms to cover workers in all types of employment, taking into account their specific needs and situation. Policy innovations undertaken both in developed and developing countries can offer lessons that can help to stimulate such adaptations. Some countries have introduced adapted mechanisms to enhance coverage for workers that are particularly vulnerable to protection gaps, such as part-time workers, temporary workers, self-employed workers and workers with unclear employment relationships as well as workers in digital platforms who often share similar characteristics (Behrendt and Nguyen, 2018; ILO, 2016a).⁵

Clarifying the nature of the employment relationship and adapting legal frameworks. As one of the key legal issues affecting social protection provision for workers in the platform economy is their unclear legal employment status, it is essential to ensure that legal frameworks take into account the specific challenges as regards work on digital platforms. This includes, in particular, clarifying the nature of the employment relationship,⁶ thereby specifying the respective rights and responsibilities of platforms, requesters and workers, and preventing the misclassification of employment. In many ways, the recognition of an employment relationship would immediately and automatically grant platform workers access to a number of benefits and rights (Berg et al., 2018). In France, the United Kingdom and Spain, some workers on digital platforms were classified as employees (Eurofound, 2018, 2019). While the recent landmark decision issued by the European Court of Justice (2017) to classify Uber as a transport company rather than a technology service provider has no direct implications for the classification of workers, it confirms that Uber exerts direct influence over the conditions under which the service is provided by Uber drivers, raising questions over the nature of the contractual relationship between Uber and the drivers. Countries, such as Italy and Spain, have sought to tackle the issue of misclassification of employment and close protection gaps for dependent self-employed workers. In Spain, for instance, mandatory employment injury insurance was extended to dependent self-employed workers, defined as self-employed workers who depend on a single client for at least 75 per cent of their income (Eichhorst et al., 2013).

5. Behrendt and Nguyen (2018, 2019) offer a more detailed (non-exhaustive) selection of policy options and innovations of how social protection systems have been, and can be, adapted to respond to changing contexts.

6. ILO Recommendation concerning the Employment Relationship, 2006 (No. 198).

Ensure universal coverage through adapted mechanisms and ensure compliance, harnessing the potential of digital technology. Some countries have extended social protection coverage to all forms of workers, thereby ensuring adequate protection for workers through adapted mechanisms, including self-employed workers, economically dependent self-employed workers and workers with multiple employers. For example, Slovakia has adopted an “every job counts” approach, where all types of workers, including those in non-standard employment and self-employment, are included in the social security system (Pesole et al., 2018). In Uruguay, ride-hailing drivers are required to register with the social insurance and tax authorities through a public phone application in order to regularly work on the transport platform. By providing a digital platform and phone application to facilitate the registration and payment of social insurance contributions, some 2,000 workers had registered within the first three months (BPS Uruguay, 2017; Freudenberg, forthcoming). Other forms of adaptations may further include lowering or removing minimum thresholds with regard to the duration of employment, working time or earnings, so as to facilitate coverage for workers on digital platforms who work on a part-time or occasional basis.

Simplifying and adapting administrative procedures and financing modalities. Coverage for workers on digital platforms calls for simplifying or streamlining administrative and financing requirements and procedures, harnessing the potential of digital innovation to develop adapted administration and financing mechanisms. This can include introducing more flexible contribution collection schedules or using flat contribution or broad contribution categories (as in Brazil, Cabo Verde, Costa Rica and Thailand); introducing simplified tax and contribution payment mechanisms (as found in Argentina, Brazil, France and Uruguay); as well as facilitating electronic and mobile access to registration, consultation and contribution payment mechanisms and using coordinated data systems, smart cards and other emerging technologies, such as artificial intelligence and big data. Some countries, such as Uruguay and Indonesia, have introduced adapted mechanisms whereby the digital applications automatically add a social insurance contribution to the price of each ride to ensure that platform workers are covered (BPS Uruguay, 2017; ILO and OECD, 2018). In Malaysia, self-employed taxi drivers and drivers of digital platforms can register and undertake their contribution payments for the employment injury scheme online (Social Security Organisation of Malaysia, 2017).

In Estonia, Lithuania and Sweden, Uber drivers can voluntarily authorize Uber to share income data and other information directly with tax authorities on their behalf, facilitating tax payment for individual drivers and tax collection for tax

authorities (Uber, 2018). In Estonia, the automatic data transmission is facilitated through an electronic tool, which shares standardized income information with the tax authorities and automatically enters the worker's data into his or her pre-filled tax return (Freudenberg, forthcoming). Since the launch of the new regime, the number of workers declaring their income through Uber and similar transport platforms has increased four-fold (ETCB, 2017). Such simplified declaration and payment mechanisms could also be envisaged for social insurance, thereby ensuring workers' social security coverage. Belgium created a favourable tax regime for companies in the platform economy in which participating platforms transmit information about the workers' incomes directly to tax authorities who then forward the information to the social insurance institution (Federal Public Service of Finance, 2016).

Adapting schemes to workers with multiple employers and developing effective mechanisms that facilitate labour market transitions and ensure the portability of rights and entitlements. This can be achieved, for example, by facilitating and streamlining administrative procedures, including the simplification and facilitation of electronic access to registration, consultation and contribution payment mechanisms, as well as through unified social security numbers (as found in Mexico).

Developing mechanisms to deal with situations of complex or unclear employment relationships, for example through alternative financing arrangements. Such mechanisms could draw from experiences in India and Germany. For instance, Worker Welfare Funds in India offer a mechanism to ensure social protection coverage for workers in the construction sector by requiring main contracting firms to contribute 1–2 per cent of the value of construction projects into the Fund to finance social protection benefits for all construction workers involved in the project, including casual and subcontracted workers. The German artists' social insurance (*Künstlersozialversicherung*) covers performing artists and publicists through a (non-individualized) global contribution on total contract value by the contracting "employer", complemented by workers' contributions if earnings exceed a certain level, as well as a government subsidy.

Establishing coordination mechanisms to ensure adequate coverage in the case of cross-border arrangements. As the work mediated through digital platforms often involves actors based in different countries, especially in the case of online web-based crowdwork, it is key to clarify the applicable legislation and

institutional arrangements to ensure that workers are effectively covered in the case of cross-border arrangements. Appropriate coordination mechanisms are necessary to determine the applicable labour and social security legislation, and ensure effective enforcement mechanisms to ensure social protection for workers, and a level playing field between different types of employment in the “new” and “old” economy. The Global Commission for the Future of Work (2019) calls on the ILO to develop an international governance system for digital labour platforms that ensures minimum rights and protections for workers on these platforms, including social protection, following the example of the Maritime Labour Convention, 2006.⁷

Strengthening the role of workers’ organizations. Trade unions can contribute to facilitating social protection for platform workers. For example, the trade union 3F has negotiated the world’s first collective agreement in the platform economy with the Danish online platform, Hilfr.dk, which offers cleaning services. The platforms’ freelance workers are reclassified as “employees” once they have completed at least 100 hours of work, which provides them with higher wages and social protection (Vandaele, 2018). In Germany, the trade union IG Metall has played a key role in lobbying for the inclusion of all self-employed workers in the statutory pension scheme and the reduction, by almost 50 per cent, of the minimum contributions of self-employed workers to statutory health insurance.

Strengthening tax-financed social protection mechanisms

Non-contributory, tax-financed social protection mechanisms are key to guaranteeing at least a basic level of protection for all, including those who are not covered or not sufficiently covered by contributory schemes, in line with the ILO Recommendation concerning National Floors of Social Protection, 2012 (No. 202). In fact, many countries are strengthening tax-financed elements of their social protection systems, such as tax-financed social pensions or universal child benefits (ILO, 2017a; ILO and UNICEF, 2019). In the area of health protection, national health services funded from general taxes (as in Canada or the United Kingdom) are essential to guarantee access to health care for the entire population. In addition, a debate on universal basic income has emerged, yet serious questions remain with regard to the adequacy of benefits, financing

7. See, Maritime Labour Convention, 2006.

requirements and affordability, and redistributive justice (Browne and Immervoll, 2017; OECD, 2019a; Ortiz et al., 2018a).

With public budget constraints in many countries around the world, countries are facing major challenges with regard to taxing corporations, especially those in the platform economy. The lack of a regulatory mechanism for digital platforms can impact public finances, as the workers, platform operators and clients are not necessarily obliged to pay taxes. In certain jurisdictions, there is an automatic cut in taxation; however, in others there is no system in place. In addition, with the rise of e-commerce platforms there is a push towards a free digital marketplace, which may have an impact on tax revenues in developing countries. This is due to a proposal to ban custom duties and tariffs on electronic transactions as part of digital trade rules, on the grounds of building digital infrastructure and reducing the digital divide (Rani and Singh, forthcoming). As part of the World Trade Organization (WTO) rules there is also a move towards a permanent moratorium for electronic transfers, which will have a huge impact on tax revenues due to tariff loss. The loss is estimated to be close to USD 8 billion, and along with custom duties (USD 2.7 billion) it is estimated to be more than USD 10 billion (UNCTAD, 2019). The decline in tax revenues in developing countries would have a major impact on social expenditure allocations, and the governments would be forced to reduce these expenditures, impacting the provision of labour welfare and social protection to workers.

Greater reliance on tax financing requires that governments explore innovative financing modalities and can ensure adequate resources for financing social protection through general taxation and other financing sources, based on the principles of risk-sharing, equity and solidarity. Proposals for expanding the fiscal space range widely from the taxation of robots or other technologies, carbon emissions or capital to the reprioritization of public expenditures, increasing the taxation of wealth and consumption in a non-regressive way, curtailing illicit financial flows and more favourable macro-economic policies (ILO, 2017a; Ortiz et al., 2017). Concerted efforts at the international level are needed to ensure a solid funding base for social protection systems and other priority spending. The Forum on Tax Administration, consisting of tax administrations from 53 countries, has recently agreed to focus one of their efforts on ensuring effective taxation of those in the platform economy by improving tax co-operation and supporting the possible development of a legislative model for standardized reporting by digital platforms (OECD, 2019b). While it is essential that more effective tax systems can ensure an adequate and sustainable funding base for tax-financed benefits, a strong and sustainable social protection system will not only rely on tax revenues, but also requires social insurance contributions from employers and workers (Global Commission for the Future of Work, 2019; ILO, 2018c).

*Building universal social protection systems, including floors,
for the future of work*

Strengthening social protection systems for the future of work requires a combination of contributory and non-contributory social protection mechanisms, with appropriate financing mechanisms available through taxes or contributions. ILO Recommendation No. 202 emphasizes the potential of combining different financing sources to ensure the financial, fiscal and economic sustainability of national social security systems and to achieve universal social protection. In fact, many countries, including Brazil, Cabo Verde, China and Thailand, have extended coverage to previously unprotected groups of the population through a combination of contributory and non-contributory schemes, combining equitable and sustainable financing mechanisms available through taxes or contributions (ILO, Geneva, forthcoming).

Private insurance and savings arrangements may continue to play a role in complementing public social protection systems, but the experience with the privatization wave in the 1980s and 1990s has shown the underperformance of such schemes, raising serious doubts about an increased role for private provision (Ortiz et al., 2018b). For this reason, public social protection systems financed through an appropriate combination of taxes and contributions have a greater potential for guaranteeing adequate social protection, while ensuring fiscal and economic sustainability with due regard to social justice and equity. Such an approach has the potential to promote a social contract that allows for risk pooling and redistribution among different groups of the population (ILO, 2016b).

**Ensuring universal social protection for a human-centred
future of work: Which way forward?**

Ensuring universal social protection for a human-centred future of work requires closing coverage gaps and adapting to new contexts related to the emergence of new forms of employment, such as work on digital platforms, and responding to the specific situations and needs of such workers, so as to realize the human right to social security for all. Existing social protection systems have shown a remarkable capacity to adapt to new challenges and many countries have already implemented innovative policy solutions to address those challenges, but more can and should be done to ensure that social protection systems are fit for purpose.

Despite the important role of social protection in preventing and reducing poverty and inequality, including gender equality, the majority of the world's population still has insufficient social protection coverage, or none at all, leaving

them vulnerable to social risks throughout their lives, particularly with regard to income security and access to health care. This trend of growing precariousness among a large share of the population, alongside concerns of increasing inequality and informality, has fuelled debates about the future of social protection. While new changes in the years ahead are likely to affect the world of work in general, and national social protection systems in particular, it is without doubt that work will remain important for people's livelihoods and personal well-being.

Some of the policy measures developed by countries to enhance coverage of workers in the informal economy and workers in non-standard forms of employment can serve as valuable pointers on how to extend coverage to workers in new forms of employment (ILO, Geneva, forthcoming). There is no singular or one-size-fits-all solution for the extension of coverage; instead most countries have adopted a combination of measures. The first set of policy measures includes the adaptation of social insurance and other contributory mechanisms, amongst others by adapting legal frameworks including extending legal coverage, simplifying and streamlining administrative and financing procedures, harnessing digital technologies, developing mechanisms to deal with unclear employment relationships and enhancing the portability of entitlements. The second set of policies aims at strengthening tax-financed mechanisms so as to guarantee a basic level of social protection for all. Achieving universal social protection requires the combination of contributory and non-contributory schemes within a comprehensive and well-coordinated social protection system (ILO, 2019a). The combination of both approaches has been, and will remain, key for the social protection of workers, and for extending protection to uncovered groups of workers, including those in new forms of employment. While non-contributory schemes are key to realizing the right to social security for all, contributory social protection mechanisms, particularly social insurance, will continue to play a key role in providing a broad scope and higher levels of protection and in meeting the social protection needs of the larger groups of the population, including the middle classes (ILO, 2017a).

Although proposals for a universal basic income and individualized arrangements are often considered as feasible options to address the insecurity created by the possible disruption of jobs and changing work and employment arrangements, they raise fundamental questions about the balance between personal freedoms and societal needs, the meaning of work in individuals' lives as well as the fair sharing of responsibilities between employers and workers concerning social security contributions. Individual savings arrangements should only be considered as a voluntary option to complement stable, equitable and adequate mandatory social insurance benefits. Even so, it is clear that current social protection systems need to be adapted to adequately address the challenges

in the world of work. The principles laid out above – universality of protection and accessibility, adequacy, transferability, gender equality and good governance – can guide the way for measures to adapt and strengthen social protection systems.

Governments need to guarantee universal social protection throughout the life course for all, including workers in all forms of employment, based on sustainable financing and the principles of solidarity and risk sharing (Global Commission for the Future of Work, 2019). This should include building comprehensive social protection systems with strong, nationally-appropriate social protection floors for all, which ensure a basic level of protection to all in need and provide higher levels of protection. Fundamental to any reforms is effective social dialogue involving the social partners, and ensuring voice and representation of those in non-standard and new forms of employment and in the informal economy.

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