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EXCELLENCE IN SOCIAL SECURITY

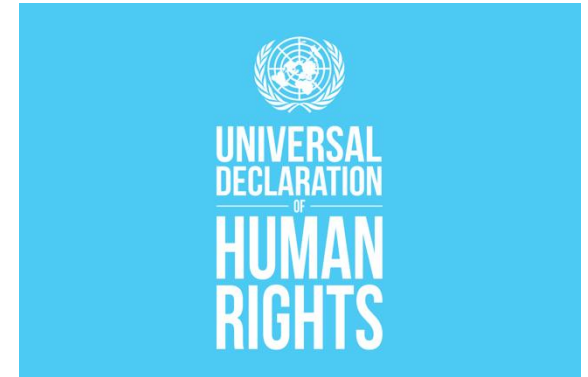
Social security for platform and self-employed workers

Jens Schremmer
General Secretariat

International Social Security Association (ISSA)

Social security matters

- **Social security is a human right and of essential importance for people**
- **International legal instruments call for comprehensive protection (most importantly ILO convention 102, recommendation 202)**
- **Social security makes economic sense: it is an investment, not a cost**
- **Mandatory systems make sense**



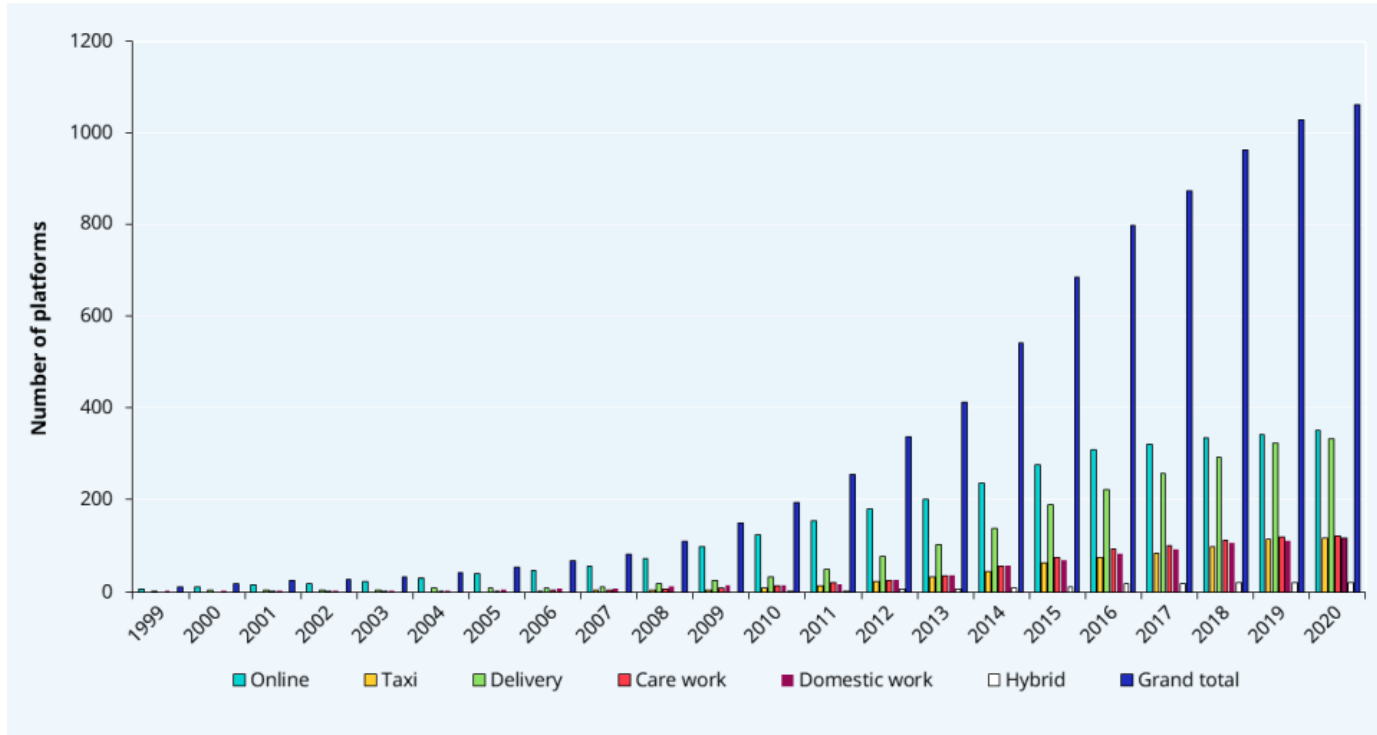


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Achieving social security coverage for platform workers is a global challenge

Platform economy is growing rapidly – an opportunity!



Source: Uma Rani et al., *Rise of digital labour platforms: Do we see a consolidation through mergers and acquisitions?*, forthcoming, based on Crunchbase database.

Platform work is diverse



Platform work is diverse

- Location-based / online
- One platform / multiple platforms
- National / cross-border / international
- Full-time / part-time
- Main job / additional job / transitions
- Fluctuating/irregular earnings



**Non-standard
and constantly
evolving**

Beyond traditional employment status?

- Can I decide the price of my services?
- Can I choose my clients?
- Can I decide my working hours?
- Am I free from supervision of my work?
- Can I build my own client database?



Classification matters

- **Employee, self-employed, third category?**
 - Legal definition of criteria (don't leave it to the courts)
 - Presumption of employment (EU): burden of proof on platforms

- **This is important!**
 - Labour protection
 - Social security coverage
 - Fair competition

- **What social security do we provide to self-employed workers?**

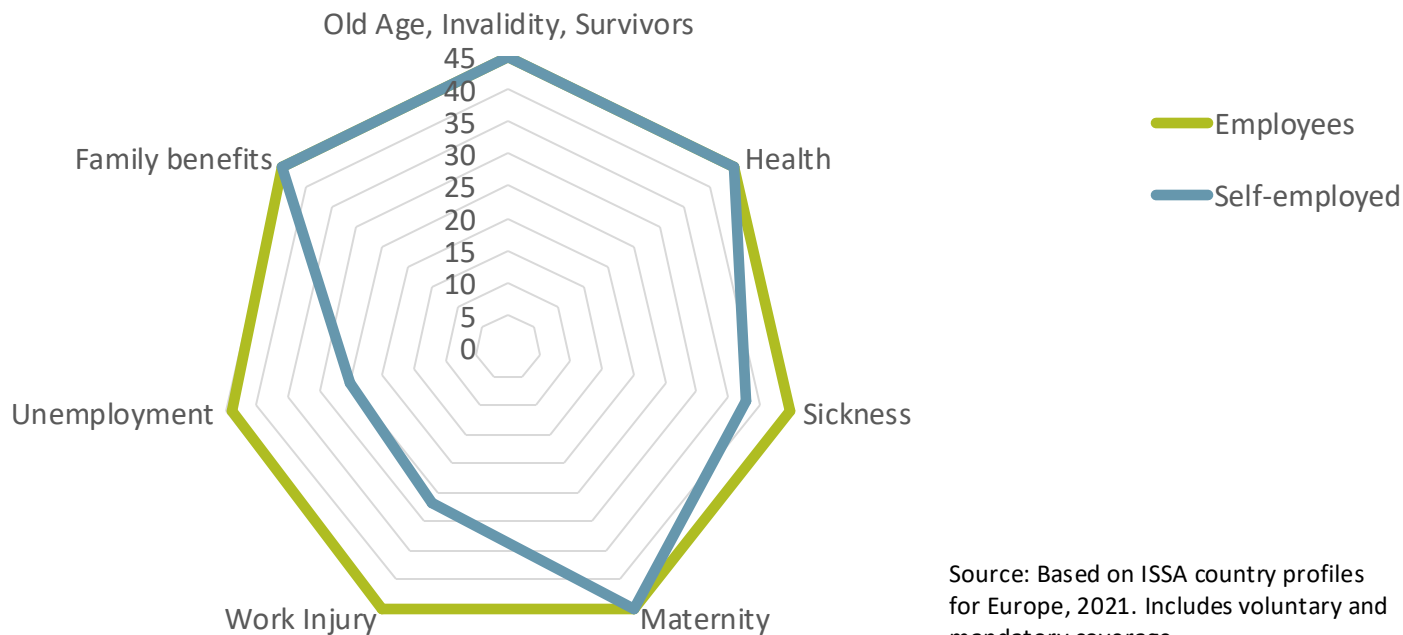
Legal framework: Employment status / Classification

	Current Status	Following latest developments
Argentina	SE	Proposal to classify outside traditional employment
Brazil	SE	Status under discussion
Canada	SE	Reforms maintain self-employed status
Chile	EE & SE	Reform provides classification guidelines
Colombia	SE	Status under discussion
Costa Rica	SE	Proposal maintains self-employed status
Ecuador	SE	Proposal recognizing as dependent (EE)
Mexico	SE	Status under discussion
Peru	SE	Proposal provides classification guidelines
United States	SE	Dialogues for new classification framework
Uruguay	SE	Proposals where classification falls on platforms

	Current Status	Following latest developments
Australia	SE	Employee-like independent contractors* if meeting dependency criteria
China	SE	Identified as workers in new forms of employment
Hong Kong	EE/SE	Determined on a case-by-case basis
India	SE	Identified as workers in unorganised economy
Indonesia	SE	Social security developments have advanced within the SE label
Kazakhstan	SE	Pilot programme encourages registration as individual entrepreneur
Republic of Korea	SE	Reforms extending social security benefits maintain SE status
Malaysia	SE	Currently working on employment framework
New Zealand	SE	Previous attempt to establish a "dependent contractor" category
Pakistan	SE	Proposal provides classification guidelines
Philippines	SE	Proposal recognising as employees
Saudi Arabia	SE/3 rd	Existence of a third category (Flexible Work Contract)
Singapore	SE	Adopted recommendations maintain SE status
Thailand	SE	Proposal to extend protections while maintaining SE status

Differences in coverage even in the most comprehensive social security systems

Legal coverage of social security in Europe, by branch and employment status



Source: Based on ISSA country profiles for Europe, 2021. Includes voluntary and mandatory coverage.



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**It's challenging...
...but policy and administrative
innovations show the way**

Condition 1: Appropriate legal framework

- **The need for a legal framework**
 - An enforceable right for workers
 - Appropriate classification of employment status
 - Prevention of fragmentation (risk if only based on MoUs, individual platform companies, different social security institutions etc.) but allowing for flexibility
 - Ensuring portability / transferability between schemes, employers, regions
- **Mandatory schemes preferable, at least for some benefits**
- **Securing link / coordination with labour protection / working conditions regulations (OSH, working hours, transparency/algorithms, ALMPs etc.)**

Condition 2: Adequate implementation capacities

- **Awareness, information, education**

- **Making it simple: facilitating registration and contribution payment**
 - Simplified procedures
 - Automatic enrolment / payment at source through interconnection with platform

- **Data sharing and interconnections**
 - Automatic processes facilitate enrolment, collection, compliance etc.
 - Requires appropriate digital capacities of social security organizations
 - National digital infrastructure/definitions avoid fragmentation and promote efficiency
 - Privacy – share necessary data only

Additional learnings and considerations

- **Attractiveness of benefits**
 - Consultation with affected population
 - Initial focus often on work injury
 - Need to move beyond voluntary coverage, beyond short-term benefits, beyond cash benefits

- **Multi-stakeholder collaboration**
 - Social security institutions have a central role: promote, coordinate, innovate, show solutions
 - Government (central and local)
 - Active participation by workers – important to enhance representation of platform workers
 - Platforms (including clear and enforceable responsibilities, e.g. for promotion, enrolment, co-contribution, claims processing)
 - Licensing bodies (e.g. taxi licensing, film licensing etc.), corporate agents

- **Financing**
 - Contributions are low and almost all country cases include subsidies
 - Subsidies are valuable, but require longer-term strategy and impact analysis



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Going forward

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International developments

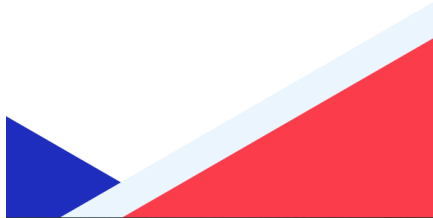


International Labour Organization

► ILC 113/Report V(1)

► Realizing decent work in the platform economy

International Labour Conference
113th Session, 2025



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ONE EARTH • ONE FAMILY • ONE FUTURE

G20 Labour & Employment Ministers' Meeting

G20 Policy Priorities on Adequate and Sustainable Social Protection and Decent Work for Gig and Platform Workers

Indore, India
21 July 2023



International Labour Organization



Home Topics +

Search

G20 Social Policy Portal: Social Protection and Inclusion

Initiated by the Brazilian Presidency 2024 and hosted by the International Labour Organization (ILO) and the International Social Security Association (ISSA), this portal provides access to G20 documents and key resources across different social policy fields. Its objective is to be a gateway to knowledge that effectively supports governments in strengthening social protection and inclusion.

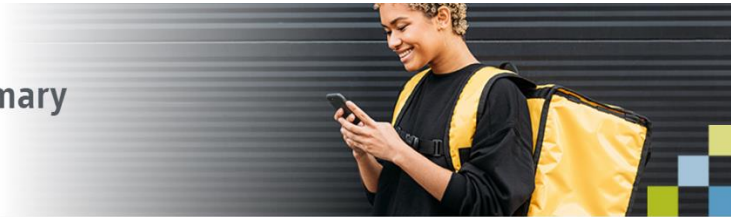
 <p>Benefits and services for children and families</p> <p>→</p>	 <p>Gender equality and non-discrimination</p> <p>→</p>	 <p>Protection of digital platform workers</p> <p>→</p>
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ISSA knowledge and support



PROTECTION OF PLATFORM WORKERS

Country measures summary



The table below provides summary information on social security coverage and labour protection for platform workers in various countries. Click on each country for more information. This is not an exhaustive list and in other countries platform workers may be covered as employees and self-employed workers by the general social and labour protection legislation and schemes.

Filter by country:		Chose one or more options								
Countries framework (plus EU)	Social security coverage					Labour protection				Data
	Legal adaptation	Implementation			Working conditions			Employment transparency		
		Registry & contribution collection	Data sharing	Awareness & information	Adequate pay	Working time	Occupational safety and health			
Argentina	X	X	X							
Australia	X				X				X	
Austria	X		X		X	X	X	X		
Belgium	X		X							
Canada	X	X	X		X		X	X	X	X
Chile	X		X	X	X	X	X	X	X	X
China					X	X	X	X	X	X
Croatia	X		X		X	X	X	X	X	X

Protection of platform workers

Overview

Country measures

Country measures summary

Analysis

Publications

ISSR articles

News monitor

DATABASE

Good Practices in Social Security



ANALYSIS

Analysis



EVENTS

All events





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Conclusion

Conclusion

- Commitment to provide social security for all workers regardless of type of employment - global policy and implementation innovation for platform workers
- Pay equal attention to legal framework and implementation capacities/innovations
- Flexibility and tailored measures coordinated with general social security scheme
- Mandatory coverage makes sense
- Do not forget online workers and international implications of online work
- Benefit from international exchanges, guidance and country innovations



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