



Strengthening social protection for the future of work

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Introduction

Over the past several decades, there has been a growing diversification in working arrangements in G20 countries. This diversification reflects profound changes in the world of work, namely globalization and technological advances, including digitalization, that have facilitated the creation and dispersion of production networks across the globe. These transformations, coupled with the rise of artificial intelligence and robotics, the growth of the “platform economy” and subsequent casualization of labour markets, have raised questions about the future of work. In particular, they have also raised questions about how social protection systems, including social insurance and tax-financed mechanisms, can adapt to these changes.

The diversification of employment arrangements, as exemplified through the decline of “standard employment”¹, and the rise of “non-standard employment” (NSE), provides opportunities and challenges for the future world of work in general, and social protection in particular. While uniformity is neither desired nor necessary, this diversification has nonetheless brought challenges for the attainment of decent work, given that many labour laws and social security policies were to a large extent predicated on the standard employment relationship. The challenge is therefore to adapt labour and social protection policies so as to foster an inclusive labour market for the future.

This paper sets out trends and provides insights on how to cope with challenges arising from the growing diversification of employment arrangements with respect to strengthening social protection, within a broader context of employment and social policies. It provides data and insight into some of the larger challenges that have accompanied this transformation and describes a range of policy responses initiated by G20 countries.

The diversification of employment arrangements in the G20

The diversification of employment arrangements reflects the variety of forms of employment that have emerged, reflecting both the needs of business and workers. The ILO distinguishes between four types of non-standard employment (ILO 2015):

- Temporary arrangements (fixed-term contracts and casual work);
- part-time and on-call work;
- temporary agency work or other multi-party employment arrangements;
- disguised employment relationships and dependent self-employment.

Temporary employment has always existed and reflects a legitimate need by enterprises to respond to fluctuations in demand, such as for example with seasonal work. However, industrialized countries are confronted more and more with such casual employment arrangements due to new forms of employment. Deviation with respect to working time arrangements is another dimension of NSE. This reflects in part individual preferences to balance work and family responsibilities or education and training. Huge discrepancies exist with respect to the quality of employment between “traditional” part-time jobs at one end of the spectrum and zero-hour contracts or other forms of on-call work, on the other end.

Another major trend in G20 economies is the increase of subcontracting and outsourcing in recent years as manifested through the use of temporary agency work and other forms of multiparty

¹ Standard employment is understood as work that is full time, indefinite, as well as part of a subordinate relationship between an employee and an employer.

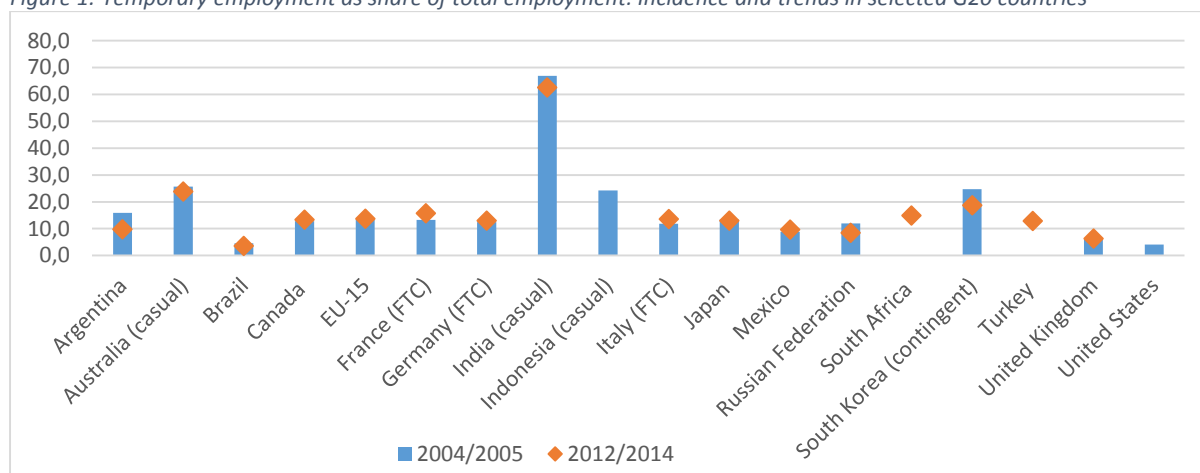
employment relationships. In addition, in some situations the employment relationship has been disguised – with the express purpose of circumventing the law – and also exists in “grey areas” where a person is self-employed but dependent on one or a few clients for income, or receives direct instructions with respect to how the work is carried out.

In most countries these workers are not, or only partially, covered by labour law and the provision of social security. Yet, some countries have adopted specific provisions to extend some protections to these workers.

Trends in NSE have not been uniform across G20 countries, reflecting different levels of economic development of the countries and regulation. Some forms of NSE have grown as a result of changes in the law that have purposefully or unwittingly created incentives for their use by enterprises. Regulatory gaps or ambiguities have also permitted the development of new employment arrangements. But trends in NSE also reflect economic conditions. As NSE increases enterprises’ ability to adjust the size of their workforce, the share of NSE in overall employment often fluctuates with economic cycles. For example, economic downturns cause a fall in temporary employment, whereas recovery periods can result in an upturn if enterprises adopt a “wait and see” strategy.

Evidence for G20 countries on *temporary employment* (fixed-term or casual) indicates wide diversity in usage, but also a certain stability over the past decade (Figure 1).

Figure 1: Temporary employment as share of total employment: Incidence and trends in selected G20 countries



Source: Compilation by ILO staff on the basis of the data collected for the ILO (2016) report “. For detailed data sources, see ILO (2016).

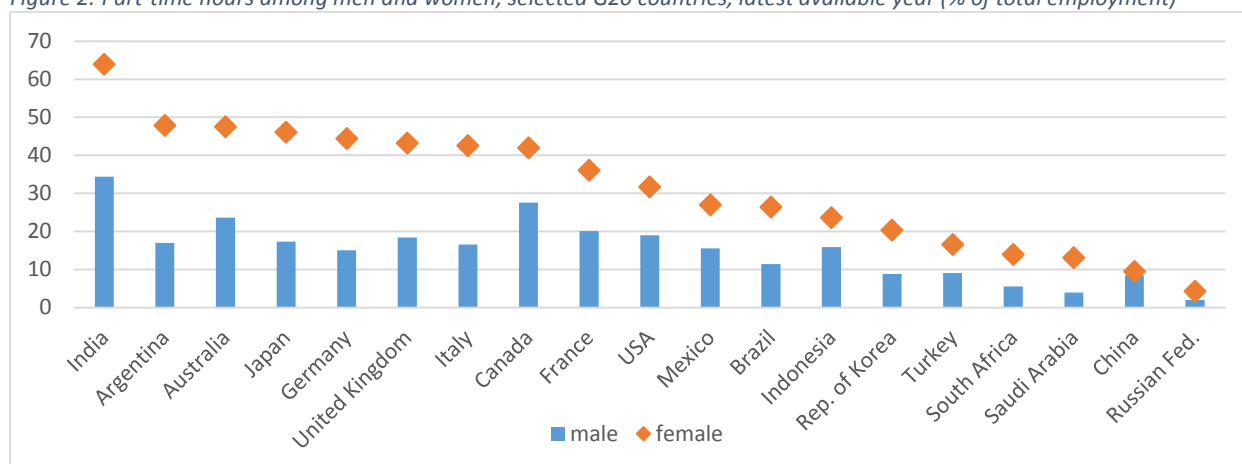
Note: Unless stated differently, data refer to total temporary employment. FTC=fixed-term or casual.

With the exception of Argentina, which witnessed a decline in temporary employment as the result of reforms reinstating social security contributions on fixed-term contracts that had been removed in the 1990s, the trends in other countries reflect responses to the recent economic recession and subsequent recovery. For example, the decline in “contingent work” in South Korea resulted from companies choosing not to renew temporary contracts in face of economic uncertainty. In France and Italy, on the other hand, the growth of temporary employment is the result of companies’ decision to hire workers on short temporary contracts in the face of economic uncertainty. Between 2006 and 2012, the share of fixed-term contracts among new hires increased from 22.1 per cent to 75 per cent in the United Kingdom, and reached over 75 per cent in Poland, Portugal, Slovenia and Spain in 2011–12. Temporary employment has also grown among youth. Data for 14 EU countries reveals that over

50 per cent of youth are on fixed-term contracts compared with 15 per cent of prime-age (25-49 years) workers.

Approximately one-fifth of the workforce on average in G20 countries works *part-time*; i.e. fewer than 35 hours per week. Nevertheless, there are important differences across countries and sizeable gender differences within all countries, with women heavily represented in part-time work, reflecting a need to reconcile work with family responsibilities (Figure 2). Though part-time employment is an important means for integrating women into the labour force, whether it promotes gender equality depends on the quality of the part-time job. Part-time employment is more prevalent in elementary occupations, services and sales, and clerical support.

Figure 2: Part-time hours among men and women, selected G20 countries, latest available year (% of total employment)



Source: Compilation by ILO staff on the basis of the data collected for the ILO (2016) report. For detailed data sources, see ILO (2016).

Estimates on *multi-party* (also known as *triangular*) employment relationships suggest that at least 40 million workers participated in temporary agency work (TAW) worldwide in 2013 (Cieltt 2015). In the United States, TAW doubled as a percentage of the total workforce from 1990 to 2000, accounting for 10 per cent of all employment growth in the 1990s; it also exhibited the sharpest rise as compared to other employment forms between 2005 and 2015 (Katz and Krueger 2016). In the Republic of Korea, up to 55 per cent of firms report using “in-house subcontracting”, in which workers are employed by a subcontractor but work at the lead firm. In Indian manufacturing, contract labour reached 34.7 per cent in 2011–12, up from negligible levels in the early 1970s. Asian countries, including Indonesia and Japan, have witnessed the growth of various forms of dispatched, agency, subcontracted or outsourced work throughout the past decades. In South Africa, 6.5 per cent of the workforce is in labour brokering.

Data on *disguised employment relationships* and *dependent self-employment*, by definition, are very hard to find. When available, they show that such forms of employment account for about 2.3 per cent of workers in Argentina and 4.1 per cent of workers in Mexico. In Europe, there has been an increase in the number of so-called “solo self-employed”, some of whom are suspected to be dependent self-employed.

The rise of the “platform economy” (also called the gig or on-demand economy) which describes work that is mediated through online web platforms, is an important recent development in the world of work. While work in the on-demand economy constitutes a relatively small part of the labour force –

current estimates range from 0.4 per cent of the labour force in the US to three per cent in the UK (where a broader definition is used) - growth has nonetheless been rapid and is expected to continue to increase as opportunities for further platform-based work continue to arise. At present, most platform workers have been hired as “independent contractors”, a classification that has become the focus of numerous legal disputes.² Whether this classification is accepted is likely to have important implications for workers in both on-demand economy and the labour market as a whole.

Challenges and opportunities from the diversification of employment arrangements

Non-standard forms of employment can have a variety of effects on virtually all aspects of working conditions, including employment security, wages and remuneration, working time, occupational safety and health (OSH) conditions, access to social security, work organisation, work-life balance, and opportunities for training. Whether these effects are positive or negative is largely a reflection of the reasons that workers have for entering NSE, and the legal mechanisms in place controlling working conditions in NSE. In general, NSE can bring positive benefits for workers when engagement reflects both a voluntary choice on the part of the worker and where the contractual arrangement provides equal treatment compared to “standard’ work”.

When employment in non-standard arrangements is not voluntary, such as when workers report that they are in the job because they could not find a permanent job³, working conditions are poorer. This is especially true in those countries where NSE is widespread (Spain, Japan, Republic of Korea), as the potential “stepping-stone” role of NSE is compromised. Indeed, where NSE is widespread, transitions from non-standard to standard employment are generally low (under 50 per cent), and a greater likelihood exists that workers will transition in the labour market between non-standard employment and unemployment.

An important concern with respect to NSE is its implications on workers’ representation and other fundamental rights at work. Workers in NSE may lack access to freedom of association and collective bargaining rights, either for legal reasons or because of their more tenuous attachment to the workplace. They may also face other violations of their fundamental rights at work, including discrimination. This, in turn, can have implications on working conditions, as collective bargaining is an important regulatory tool.

In addition to the implications on social protection coverage – which will be addressed in the next section – NSE can also have important implications on working conditions, including:

- *Earnings.* Workers in NSE often earn less than workers in “standard jobs”, even if they have similar backgrounds and characteristics and are doing the same work (ILO 2016). Labour market studies from throughout the world calculating these wage differences, show that the “penalty” for being employed as a temporary or temporary agency worker can reach up to 30 per cent. In Europe and the US, part-time employment is typically associated with wage penalties; in Latin America there are “wage premiums” for high-skilled part-time employees.

² See Cherry (2016) for a discussion of on-going litigation in the United States. In the United Kingdom, a tribunal ruled in October 2016 that Uber drivers should have “worker” status.

³ For instance, 62 per cent of European workers could not find a permanent job in 2014 (ILO 2016).

- *Working hours.* Workers in on-call employment and casual arrangements typically have limited control over when they work, with implications for work-life balance, but also income security, given that pay is uncertain. Variable schedules also makes it difficult to take on a second job.
- *Occupational safety and health.* There are significant OSH risks due to a combination of poor induction, training and supervision, communication breakdowns (especially in multi-party employment arrangements) and fractured or disputed legal obligations. Injury rates are higher among workers in NSE.
- *Training.* Workers in NSE are less likely to receive on-the-job training, which can have negative repercussions on career development, especially for young workers.

Non-standard employment has important implications for firms as well. While there may be short-term financial gains from using NSE (especially if arrangements are exempt from social security contributions and other employee benefits), such costs savings are associated with a lack of protection for workers (with negative implications for labour productivity, e.g. in the case of ill health) and are not sustainable if the workforce (standard and non-standard alike) is not well managed. This is particularly true if the use of NSE is intensive. Indeed, the management literature indicates that firms that rely heavily on temporary and other forms of NSE risk a gradual erosion of firm-specific skills in the organization, limiting the firm’s ability to respond to changing market demand. As a result, the short-term cost and flexibility gains may be outweighed by longer-term productivity losses. An econometric analysis of the “intensive-using” firms (in developing and transition countries) found that these firms were more labour-intensive and invested less in the training of temporary workers. These firms also tended to be older and less productive (Aleksynska and Berg 2016).

Adapting regulations and policies to ensure decent work for all

There is a need to address the important transformations that are taking place in the world of work by adapting regulations and policies to ensure decent work for all. Policy responses include both regulatory changes that improve the quality of non-standard employment, as well as supporting workers by strengthening social protection systems.

In countries with a well-developed and comprehensive social protection system that guarantees a person’s needs, workers are more secure through economic and life cycles. However, these policies on their own are insufficient if the quality of work is poor, employment and earnings are uncertain, or if other concerns, such as occupational safety and health, predominate. For this reason, efforts to improve inclusivity in labour markets should not only address policies to strengthen and expand social protection but also means how to better regulate employment. The box on plugging regulatory gaps explains some of the main regulatory efforts that are needed to ensure decent work that should be undertaken in tandem with efforts to promote greater social protection coverage.

Box 1. Plugging regulatory gaps

The ILO has identified areas in which legislative responses are needed to make jobs better for workers in NSE, including in the gig economy. The measures include:

Addressing employment misclassification. In most legal systems, the recognition of the existence of an employment relationship is the precondition for the application of labour legislation. Applying clear and objective criteria for determining the scope of the employment relationship is of critical importance. The ILO Employment Relationship Recommendation, 2006 (No. 198) provides guidance to help countries determine the existence of an employment relationship on the basis of the principle

of primacy of facts. Many G20 countries employ the primacy of facts when addressing employment misclassification. For the platform economy, establishing a presumption of an employment relationship when a number of conditions are met may be useful to prevent abuses.

Ensuring equal treatment. Ensuring equality of treatment for workers through legislative measures is essential; numerous ILO standards and three EU directives incorporate the principle of equal treatment for part-time workers, fixed-term workers and temporary agency workers. Moreover, several G20 members, including the Republic of Korea, Japan and South Africa, have recently modified their legislation to better protect workers in NSE against discrimination. Nevertheless, the effectiveness of the principle of equal treatment may nonetheless be weakened by exceptions or legal loopholes, such as with respect to casual workers.

Implementing minimum hours and other safeguards. Minimum hours requirements for part-time workers, such as those that were introduced in France in recent years, can be useful for addressing some forms of very short hours and on-call arrangements, and improve income security. On-call and casual workers face additional risks due to the possibly high variability and unpredictability of their work schedules. Legislative responses include reporting-time pay laws that mandate that employers pay their employees who report to work for a scheduled shift, even if the shift is cancelled or its length is reduced.

Assign obligations and liabilities in multi-party arrangements. In multi-party employment arrangements, workers may find it difficult to clearly identify the respective responsibilities of each party. The ILO Private Employment Agencies Convention, 1997 (No. 181), requires the determination and allocation of the respective responsibilities of private employment agencies and of user enterprises in relation to labour rights. Another important measure is the establishment of joint and several liability rules between the different parties involved, which allow workers to claim their entitlements from any of the parties involved. Joint liability systems are implemented in the context of temporary agency work in Argentina, France, Italy, the Province of Ontario in Canada, and South Africa, and can also be found in the regulation of other types of multi-party arrangements, including subcontracting. Joint liability systems are also important to improve compliance with occupational safety and health requirements, as in the case of Australia's Model Work Health and Safety Act.

Restrict the use of non-standard employment. In certain instances, restrictions need to apply to the use of NSE in order to prevent abuses. The EU Directive on Fixed-Term Work requires the adoption of measures to prevent abuse arising from the use of successive fixed-term employment contracts or relationships. Many G20 countries prohibit the use of fixed-term contracts for the performance of permanent tasks and also impose limits on the number of successive fixed-term contracts authorized by law or their maximum legal duration. Moreover, under the ILO Private Employment Agencies Recommendation, 1997 (No. 188), private employment agencies should not make workers available to a user enterprise to replace workers who are on strike. Such a prohibition is authorized under the EU Directive on Temporary Agency Work, and is incorporated in the legislation of a number of EU countries.

Collective responses and collective agreements. In addition to the suggestions for legislative action given above, it is also important to strengthen collective bargaining as it is another important regulatory tool for addressing potential decent work deficits for workers in NSE (see ILO 2016, in particular Ch. 6 for examples of collective agreements). Moreover, it has the advantage of being tailored to take into account the particular situation of a sector or enterprise. The extension of collective agreements across occupational categories or economic sectors can also be useful for ensuring inclusive protection for workers in non-standard and standard employment alike.

Social protection in a changing world of work

Social protection provides workers with income security in the transition between jobs, during periods of illness, disability, maternity, and retirement, as well as helps to compensate for low earnings and provide access to health care. Social protection systems⁴ usually include both contributory (social insurance) and non-contributory (tax-financed) schemes and programmes.

Coverage gaps arising from non-standard employment

Many social security systems were designed with the “standard” employment relationship in mind. As a result, coverage rates are lower for workers in non-standard arrangements due to statutory provisions that impose thresholds of minimum tenure, earnings or hours, or simply exclude some forms of NSE outright (such as casual work). Alternatively, workers may be eligible but because of their intermittent attachment to the labour market, benefit levels are insufficient. The examples below, of different types of NSE in G20 countries, reveal existing deficits in social security coverage or eligibility:

- *Temporary workers.* In G20 countries with well-established unemployment insurance systems, most temporary workers are legally eligible for unemployment insurance, but the higher rates of job rotation and greater likelihood of unemployment spells makes them less likely to be eligible for benefits. In some G20 countries where this occurs, temporary employees who lose their jobs have coverage rates that are ten percentage points below that of unemployed workers who were previously on permanent contracts.
- *Casual workers.* Casual employment status can substantially lessen individuals’ possibility of being covered by social security systems.
- *Part-time employees.* Eligibility for unemployment and pension benefits among part-time employees may be restricted by fixing a minimum number of hours of work; many part-time employees, especially those working short hours do not meet this minimum threshold.
- Where labour and social security laws apply to “establishments” with more than a minimum number of employees as threshold, contract workers, casual workers, as well as employees of small enterprises, often do not benefit from labour and social protection.

Workers in the *gig economy* are typically classified as independent contractors and thus are not covered by the provisions of labour or social security law. A 2015 ILO survey of two leading micro-task platforms revealed that nearly 40 per cent of workers crowdworked as their main source of income. Among American Amazon Mechanical Turk workers for whom crowdworking was the main source of income, less than ten per cent made contributions to social security and only eight per cent made contributions to a private pension fund (Berg 2016).

Strengthening social protection systems to improve access for workers in NSE

In 2016, the G20 Labour and Employment Ministers adopted policy recommendations for promoting more equitable and sustainable social protection systems, which provides the overall G20 policy framework for strengthening social protection for all types of employment (see LEMM 2016, in particular para. 17 Annex 5). This framework is consistent with increasing coverage for workers in non-standard and other new forms of employment arrangements, including work in the gig economy, as well as self-employment and would address issues identified above, such as thresholds on earnings or

⁴ The terms “social protection system” and “social security system” are used interchangeably in this note.

contributory periods that limit workers' receipt of benefits. The ILO Social Protection Floors Recommendation (No. 202), adopted in 2012 and endorsed by the G20, calls for the establishment and expansion of non-contributory programmes to fill coverage gaps and provide a social protection floor, and for comprehensive and adequate social security systems which provide higher levels of protection to as many people as possible in line with ILO social security standards.

This approach recognizes that the combination of contributory and non-contributory forms of social protection can ensure at least a basic level of social security for all and respond to the social protection needs of the majority of the population, including the middle classes, based on equitable and sustainable financing mechanisms. It also recognizes that contributory forms of social protection are inevitably linked to some form of employment, either through an explicit link to economic activity, or implicitly, by assuming that contribution capacity equates to a certain level and regularity of income.

In addition, this approach allows for the design of national social protection systems that combine different mechanisms that are linked to employment or residence in an equitable and sustainable way, with appropriate financing available through taxes or contributions. As a general rule, if workers can combine different types of protection, they can usually achieve a better level of protection.

The ILO has identified five main policies that must be addressed to improve social protection coverage (ILO 2016, particularly pp. 298-307). Laws and regulations in a number of G20 countries illustrate ways of implementing each of these policy areas:

1. Ensuring non-discrimination and equal treatment amongst different contractual arrangements

Social security schemes adequately address the various types of employment relationships only when they reduce or eliminate thresholds that prevent workers in non-standard employment, either because of short-hours, or limited contribution periods, from being part of the social security system. This policy area is addressed by the ILO Part-Time Work Convention, 1994 (No. 175), which states in Article 8 that the minimum number of working hours or earnings need to be lowered so as to avoid the exclusion of an "unduly large percentage of part-time workers". More specifically, social insurance system can be designed, as in the case of the Netherlands, so that each hour of work counts towards social security contributions.

Social insurance coverage for temporary workers can be improved by lowering the thresholds set out in the legislation regarding the minimum duration of employment and for ensuring greater parity and equality of treatment between workers in different forms of employment. Thus, access to benefits can be improved by allowing greater flexibility with regard to interrupted contribution periods, for instance, by extending the period in which contributions to social insurance are considered. For example, in Denmark, workers are eligible for unemployment benefits if they have been a member of the unemployment insurance fund in the previous 12 months and if they have had at least 52 weeks of paid employment in the last three years (ISSA 2017).

Such policies can be complemented by measures to recognize care work (e.g. child rearing) as contribution periods counting towards social security entitlements, which can facilitate the access of women to social security benefits and reduce gender inequalities in social insurance systems, as is the case in Chile, Germany, Japan, Switzerland and the United Kingdom (Fultz 2011). In the Czech Republic, personal care for a child qualifies as meeting the contributory requirement of 12 months of

employment during the last two years for unemployment benefits. Similar arrangements can be found in Norway, Lithuania and Sweden (MISSOC 2012).

2. Adapting social insurance schemes to extend coverage to previously excluded categories of workers

In most G20 countries, social insurance schemes cover the large majority of employees, yet despite efforts to extend coverage, substantial coverage gaps continue to exist, e.g. for many casual workers and self-employed workers. Social security systems can be made more inclusive by specifically addressing these gaps. Such measures would not only enhance social protection coverage, but would also facilitate labour mobility between different sectors and occupations.

Although overall coverage rates for some categories of self-employed workers remain low, many countries have taken steps to include some categories of self-employed workers in social insurance systems. This includes Canada, which provides social insurance cover for self-employed workers in the event of unemployment (OECD 2015). Such coverage is especially relevant given the growth of solo self-employment and of the gig economy.

Some countries have developed innovative mechanisms to cover categories of workers in ways adapted to their specific characteristics and needs. For example, in India's construction sector, characterized by a high incidence of sub-contracting and casual work, Worker Welfare Funds provide coverage for all workers involved in the construction project, including casual and subcontracted workers, based on a contribution of one per cent of the total value of every construction project (payable by the main contractor) (Newitt, Alastair, and Mc Leish 2014). In Germany, the artists' social insurance funds use an innovative financing mechanisms to ensure coverage, including for those on freelance and short-term contracts.

3. Improving the working of social security systems

Measures to improve social security systems include simplifying administrative procedures for registration and contribution payments, enhancing access to information about individual entitlements, and enacting measures to facilitate the portability of entitlements between different social security schemes and employment statuses. For example, simplified tax and contribution payment mechanisms have been used in several countries (Argentina, Brazil, Chile, and France) to facilitate access to social security for certain categories of the self-employed, including the owners of micro-enterprises and their employees.

Another key element is to ensure portability of entitlements to facilitate mobility between jobs while ensuring continued protection. In France, the unemployment insurance scheme was modified in 2014 to introduce "refillable rights". Previously, if an unemployed worker was offered another job, the worker would, upon accepting this position, lose the remaining unemployment benefits, which could be detrimental if the new job accepted was of a short-term nature. With the reform, these accumulated benefits are not lost. As a consequence, the reformed scheme acts as an incentive to facilitate re-entry to the labour market.⁵

⁵ The system was modified in 2015 to eliminate potential adverse consequences on workers if previous employment paid less. As a result, workers now have the option of foregoing their refillable rights.

4. Instituting measures to increase compliance among employers and workers with respect to social security contributions, including efforts to address employment misclassification

Responding to a tendency to reclassify workers as self-employed contract workers in order to avoid social insurance contributions, some countries have taken measures to ensure equal treatment of workers in dependent self-employment and to curb disguised self-employment. Austria, Germany and Italy have implemented measures to close protection gaps and ensure equal treatment with wage employees, including by extending access to social security. In Italy, a special and separate social security fund was created for economically dependent workers, with the aim of hindering the use of this form of contractual relationship with the sole purpose of circumventing regulations on the payment of social security contributions (Eichhorst et al. 2013).

5. Complementing social insurance with non-contributory mechanisms, as to provide a social protection floor

Unless mechanisms are in place to ensure social security coverage for workers in non-standard employment arrangements through an extension of contributory or non-contributory (tax-financed) social security schemes, these workers are likely to have inadequate coverage or no coverage at all, and, as a result, more exposure to social risks with regard to income security and effective access to health care.

Tax-financed protection plays a key role in filling the gaps and ensuring at least a basic level of coverage, thereby guaranteeing a floor of social protection for everyone in line with the Social Protection Floors Recommendation, 2012 (No. 202). Such non-contributory schemes play an important role, especially for those who are not covered or not sufficiently covered by contributory mechanisms. Australia and South Africa, for example, provide non-contributory old age pensions for those who have not earned sufficient entitlements under the social insurance scheme or do not reach a minimum level of income security (ILO 2014). Tax-financed benefits may also close coverage gaps for NSE workers for child and family benefits (e.g. Argentina) or unemployment protection and social assistance (e.g. France, Germany). In the area of health protection, tax-financing is essential for national health services (e.g. United Kingdom) and for subsidizing health insurance contributions for low-income workers, including many NSE workers who may not be sufficiently covered otherwise (ILO 2015).

The combination of contributory and non-contributory elements is key to building a comprehensive social security system with a strong floor of social protection. The ILO Social Protection Floors Recommendation, 2012 (No. 202) emphasizes the potential of combining different financing sources in ensuring the financial, fiscal and economic sustainability of national social security systems, and in achieving universal social protection.

Conclusions

Technology and other drivers, including the need for workplace flexibility, as well as weak economic conditions and inadequate regulatory mechanisms, have caused significant growth of non-standard forms of employment, such as temporary arrangements (fixed-term contracts and casual work), part-time and on-call work, temporary agency work or other multiparty employment arrangements, disguised employment relationships and dependent self-employment. In turn, this has created serious challenges for decent work. Social protection, including both contributory (social insurance) and non-contributory (tax-financed) schemes and programmes, is a key component of decent work. Workers are provided with income security during phases of their working and non-working life, including complementing low wages and access to health care. The importance of social protection was recognized by G20 Labour and Employment Ministers in 2016, who adopted policy recommendations for promoting more equitable and sustainable social protection systems. Many G20 countries, in recognition of the social protection challenges faced by workers in NSE, have adopted innovative laws and regulations to address this situation. As NSE becomes an increasingly important aspect of the labour market, G20 countries can learn from each other about how to maintain strong social protection systems by adapting to changing employment relationships.

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