



## **ACCESS TO SOCIAL PROTECTION AGAINST HEALTH RELATED RISKS**

Presentation of the ongoing study

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## Why are we addressing social protection?

**SMart**= Social enterprise that supports creative professionals entrepreneurship through on-line tools:

- Contract
  - Activity management
- } 6,5% levy



Mutualised services :

A salary guarantee fund, Insurances for the members, Accompaniment Service, Legal assistance, Professional information sessions, Advocacy, Research Unit, Microfinance (Leasing...), Prefinancing of subsidies, Adapted coworking space(BAF...), Fund for career development, Training , Mobility services, crowdfunding, clear and practical information sheets, taylor-made advise, events & encounters...

## Who are Creative Professionals?

Artists, technicians, intermediaries (producers, managers...), graphic designers, translators...

Working on a project basis=> changing :

- Projects & jobs (multiactivity)
- teams
- roles (employer/employed),
- Social status (following function & job)

+ Irregular income

+ highly mobile internationally

## Why are we addressing social protection?

International development (9 EU countries) has proved that:

- Most creative professionals= freelancers
- Different countries= different legislation= same working pattern and issues!

=> For autonomous workers: distinction between employees & self-employed social statute is obsolete

## Why are we addressing social protection?

Creative professionals with employee social statute:

- Members are paying contributions for rights they aren't necessarily accessing
- It is MS's role to provide adapted social protection
  - SMart can't afford providing all MS social protection services in-house
  - We don't want to make members pay twice to access a « socialized » protection

=> We've decided to advocate for adapted social protection accessible to all



# What is the main issue regarding social protection?

The historic construction of social protection models :

- In highly industrialized period (clear employer/ee)
- Economic growth

Since the 1950s:

- Raise of the 3rd sector
- Fast IT evolution
- Increase of sub-contracting
- GDP slower growth (// work contribution to it)

=> A whole new labour market landscape



## What is the main issue regarding social protection?

MS response in many countries= legal exceptions regarding:

- Social statutes
- Sectors
- Jobs/functions

⇒ Creating a legal complexity that is:

- Inefficient for citizens
- Costly for administrations (MS)



## How do we propose to address the issue?

- Population addressed:  
To overcome classic categorization -> address atypical employment:
  - Solo-self-employed
  - Employees under fixed-term contracts
  - Employee under part-time (>20h/w) open-ended contract
- Ideally address all sectors:
  - To start: creative sector



## How do we propose to address the issue?

- Social & economic risks
- Address families of risk
- Per family of risks:
  - Survey actual access to social protection
  - Legal data



## How do we propose to address the issue?

Analysing 1 family of risks at a time, starting with Health-related risks:

- Access to Health Care
- Sickness
- Professional injury
- Occupational disease
- Maternity
- Long term care



# How do we propose to address the issue?

**1) On-line reality-check** survey addressed directly to those in atypical employment:

- The need for social protection? (per risk)
- Actual access to social protection:



Yes: how complex?

- Length of request
- Number of institutions
- Degree of coverage

No: why?

- Legal obstacle?
- Legal complexity?
- Othe compensation mechanisms?
- Personnal choice?

**culture  
ACTION  
europe**



**.SMarteu**

# How do we propose to address the issue?

## 2) The legal data collection:

- Financing mechanisms of the protection
- Eligibility criteria
- Specific conditions of access per risk
- Level of protection
- Duration of the protection

Focus on legal exceptions (& comparison with others)



## What we've achieved

- An on-line survey:
  - closed questions
  - 6 different languages (EN, FR, DE, ES, IT & NL)
  - Nearly 1700 answers collected
- Legal data questionnaire:
  - Specific end-user oriented questions
  - Info collected in 4 countries (BE, DE, HU & SE)



## What we still want to achieve

Collaboration with other sectors with high atypical employment:

- Horeca
- Construction
- Fishing
- Industrial interim
- Care sector
- ...

Dialogue with:

- social dialogue stakeholders
- Decision makers
- Administrations
- ...



# What we still want to achieve

Collaboration with academics for:

- dialogue & collaborations
- collecting legal data
- critical evaluation (national measures & collected data)
- other family of social and economic risks

Encourage multidisciplinary approach:

- sociology
- social law
- labour law
- fiscal law
- Economy
- ...



# Interested?

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