## Joel Dullroy

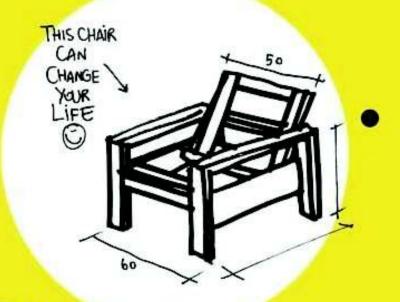
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LE MENTZEL & THE CROWD

# HARTZIV



## BUILD MORE BUY LESS!

KONSTRUIEREN STATT KONSUMIEREN!

HATJE

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#### Freelancers' concerns:

- Finding clients
- On time payments
- Administration
- Health care
- Retirement
- Housing

# Freelancers are good for business. Business should be good to freelancers.

### Freelancers' social security

#### Recurring problems:

- Minimum contributions: barriers to access
- Averaged earnings: disconnected from reality
- Upfront payments: unnecessary burden

#### United Kingdom

Health: Universal NHS

Retirement: Universal pension

Unemployment: Universal jobseekers

Taxation: Progressive

- National Insurance (NI) 9%
- Income tax 20 40%
- Company tax 20%

#### Spain

- Social Security contributions:
- €53 €277 minimum
- Not progressive
- Upfront payments
- Income estimated in advance

#### France

#### Auto-entrepreneur:

- Earn under €32K
- Tax 23-25% (progressive)
- Health, retirement
- No minimums or averages
- No upfront payments

#### Germany:

Health: Mandatory, 15.5%, minimum

payments €200-€500

Retirement: Voluntary, 18.7%, minimum

payments €84 - €130

Unemployment: Universal - Hartz IV

*Taxation:* Progressive, 14 – 45%

#### Germany:

#### Künstlersozialkasse (KSK

- Health, retirement & care insurance
- Artist pays 18% of income
- Contractor pays 5.2% levy
- Government supported
- Very restricted entry
- Upfront & averaged payments
- Minimum payments €70

### Freelancers' Social Security Policy

- Health, retirement, unemployment
- No minimum payments
- Fair progressive taxation
- Levy on companies using freelancers

#### Other solutions:

- Mutual funds sickness, services
- Freelancers' organizations
- European Freelancers' Cooperative?



#### PARTICIPATING ORGANIZATIONS



European Forum of Independent Professionals

Europe - www.efip.org



IPSE - Association of Independent Professionals and the Self Employed

United Kingdom - www.ipse.co.uk



Verband der Gründer und Selbständigen

Germany - www.vgsd.de



Associazione Consulenti Terziario Avanzato

Italy - www.actainrete.it



**Associazione Nazionale** Italiana Traduttorie e Interpreti

Italy - www.aniti.it



Association professionnelle des metiers de la traduction

France - www.aprotrad.org



Fédération des auto-entrepreneurs

France - www.federationauto-entrepreneur.fr



**FEDIPRO** 

Belgium - www.ipros.be



Freelance en Europe

France - www.cybergazette.fr



Platform Zelfstandige **Ondernemers** 

Netherlands - www.pzo.nl



VCO Global

www.vco-global.com



Syndicat des Consultants Formateurs Indépendants

France - www.sycfi.org

#### **EFIP Event:**

"Contribution of New Forms of Work to a Dynamic EU Labour Market" 14.00, Feb 25, 2015 Wales House, Brussels

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