



SP4SE

Social Protection for the Self-Employed

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NEWS LETTER



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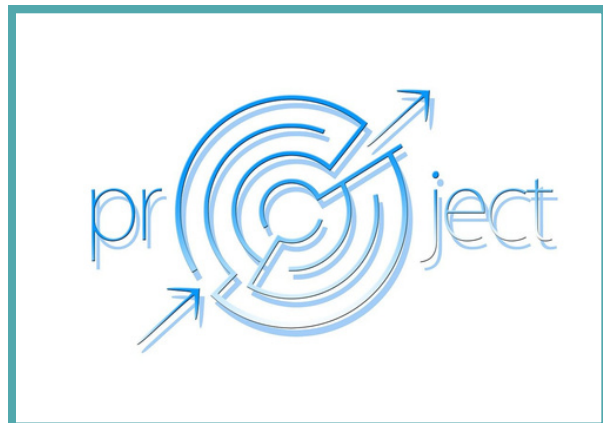
Strengthening social protection for professional self-employed. Project overview.

Towards inclusive social security in the EU

In the evolving landscape of work, self-employed professionals constitute a significant and growing segment of the labor market. Despite their critical role, these individuals often face inadequate social protection compared to traditional employees. Addressing this disparity, our project aims to enhance social dialogue at the sectoral level and equip national social partners with the tools needed to influence social protection reforms and establish autonomous social protection schemes. This initiative aligns with the Council Recommendation 2019/387 and the principles of the European Pillar of Social Rights, ensuring that self-employed individuals receive comparable social protection to standard employees.

Self-employed individuals make up 14.2% of total employment in the EU as of 2023, reflecting a 1.1% increase from 2022. Despite their growing numbers, they often face limited access to essential social protection, particularly in areas such as unemployment benefits and pensions. This gap is exacerbated by their fluctuating incomes and dual contribution responsibilities. The COVID-19 pandemic further highlighted these vulnerabilities, emphasizing the need for comprehensive social protection coverage.

Our project seeks to empower national social partners to address these gaps, focusing on fostering collaboration among social partners and civil society organizations. By studying successful models and exploring sustainable financing methods, we aim to implement reforms that cater to the unique needs of self-employed individuals, especially those in the gig economy. Ultimately, our goal is to enhance economic security and social cohesion for self-employed professionals by bridging the social protection gap.



A significant highlight of the project is the development of a modelling proposal based on nationally and European-validated best practices, aimed at innovating social protection mechanisms for self-employed professionals. This framework seeks to promote more equitable and harmonized coverage across the EU, addressing the unique challenges faced by self-employed individuals and bridging existing gaps, with a particular focus on unemployment risks and the portability of social security rights.

Our initial phase involved an in-depth assessment of existing national social protection schemes for self-employed professionals across the EU-27, utilizing the MISSOC database and insights from the EU-funded project Mutuus. This comprehensive research covered various branches of social protection, including unemployment, sickness, healthcare, maternity and paternity, invalidity, old-age, and survivors' benefits, as well as benefits related to accidents at work and occupational diseases. Key findings from this assessment include significant diversity in social protection systems for self-employed individuals across Member States, common challenges such as limited access to social protection and coverage disparities compared to traditional employees, efforts to harmonize and integrate social protection schemes for the self-employed, varying levels of coverage for different social protection aspects across Member States, and a commitment to improving social protection for the self-employed, as evidenced by National Implementation Plans submitted by all Member States except Luxembourg.

The following phase involved consultations in selected Member States through written questionnaires and interviews with stakeholders and experts. This phase focused on the role of social partners and professional associations in shaping social protection systems. The best practices identified will be approved by the consortium, validated by working groups, and incorporated into a modelling proposal. Subsequently, we will engage social partners and stakeholders in awareness-raising campaigns and discussions to exchange ideas and finalize the proposal.

Our project has already achieved significant milestones. The detailed analysis of social protection schemes highlighted the need for more consistent and equitable coverage for self-employed professionals. This work has set the stage for several anticipated impacts on target groups, procedures, capacities, and innovation.

Self-employed professionals will gain a better understanding of their social protection needs and the relationship between the demand side (workers) and the supply side (social security schemes). Social partners will have enhanced capacity to shape social protection policies with innovative approaches, particularly for unemployment risk. Social actors will see increased involvement in social protection policy-making, ensuring broad stakeholder participation.

Efforts towards harmonization may lead to more consistent and equitable coverage for the self-employed across the EU. National best practices will be validated and potentially adopted across Member States. The capacity of national sectoral social partners to ensure adequate social protection for the self-employed will be strengthened, supported by continuous engagement of social partners and stakeholders, establishing permanent links between relevant bodies and social partners. A modelling proposal incorporating best practices will provide a framework for innovative social protection approaches. Implementation of innovative social dialogue mechanisms on social security schemes at the national level, validated by European social partners, will drive awareness-raising campaigns and innovation in the perception and implementation of social protection for the self-employed.

In conclusion, our project aims to trigger significant changes and innovations beyond the current state-of-the-art. By aligning national social protection schemes with the needs of self-employed professionals, ensuring portability of social security rights and entitlements, and fostering a more inclusive and equitable social protection landscape across the EU, we are paving the way for a robust and adaptable social security system for the future. National social partners will be better prepared to protect self-employed individuals, ensuring their economic security and social cohesion.

Launching SP4SE: a kick-off meeting to strengthen social protection for Europe's self-employed

From Rome, a new path toward stronger social protections for self-employed professionals in Europe

The SP4SE project's kick-off meeting on 28 September 2023 marked the start of a European initiative to improve social protection for self-employed professionals. Representatives from Confprofessioni, CEPLIS, MFPA, and other organizations gathered to discuss project goals and strategies. The meeting emphasized the project's commitment to fostering social dialogue and enhancing the role of social partners, and outlined the core goal of improving social protection by empowering social partners, such as unions and associations, with the tools and knowledge to advocate effectively for better protection.

Confprofessioni presented the five work packages (WPs) that define the project structure: project management, research on social protection schemes, engaging social actors, capacity building for social partners, and communication and dissemination. A central topic was WP2, a research phase that will compare protection schemes across countries to find best practices and address gaps.

A notable discussion at the meeting focused on the evolving definition of self-employment and the potential inclusion of new professional categories under the umbrella of social protection. This broad perspective could drive a more comprehensive policy approach that reflects the changing landscape of work in Europe.

With clearly assigned roles and responsibilities, the meeting set a strong foundation for moving forward. As the project unfolds, SP4SE aims to create a positive, lasting impact on social protections across Europe, ensuring that social partners are equipped to make meaningful changes in policy and support self-employed workers.



The SP4SE project has ambitious goals. By empowering social partners to engage with policymakers and establish independent protection schemes, SP4SE aims to create lasting change in the social protections available to self-employed individuals across Europe. In an environment where self-employment is expanding to include diverse sectors, this project addresses an urgent need for more inclusive and adaptable social protections.

Call to Action. Our awareness-raising campaign on social protection

Building a stronger future: Strengthening social protection across Europe

The SP4SE consortium launched a significant awareness-raising campaign aimed at engaging a wide range of stakeholders across Europe. This initiative, grounded in the insights from the recent mapping exercise, seeks to involve social partners, sectoral associations, NGOs, and other key actors from all EU countries, extending beyond the consortium's members.

The objective of this campaign is to address the critical issue of social protection, emphasizing the importance of robust systems that support individuals and communities in times of need. The mapping exercise has revealed both achievements and gaps in the current social protection frameworks, highlighting areas that require attention and improvement.

Stakeholders identified through the mapping include trade unions, employer associations, NGOs, civil society organizations, academic institutions, and policy-making bodies. Their participation is crucial in shaping effective social protection policies and ensuring that these systems are resilient and inclusive.

Stakeholders are encouraged to review the Call to Action document to understand the campaign's objectives and their potential roles. They are invited to participate in the working groups to share their expertise, collaborate with project partners, and help shape effective social protection policies.

The involvement of the stakeholders will play a crucial role in influencing policy, fostering collaboration, and driving change towards stronger social protection systems across the EU. Together, these efforts can ensure that these systems effectively serve all citizens, providing the necessary support in an evolving socio-economic landscape.



For more information

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[THE CALL TO ACTION](#)

Towards better social protection for professional self-employed in Europe

Common challenges and progress in harmonizing social security systems for the PSE

The recent report, "Social Protection of Professional Self-Employed: A Survey on National Frameworks in the 27 EU Member States," highlights the intricate and varied landscape of social protection systems for self-employed individuals across Europe. The diversity among Member States stems from a mix of socio-cultural factors and differing legislative interpretations of self-employment. This complexity is further underscored by the ongoing efforts towards European integration, which aims to harmonize these disparate systems.

Self-employed workers across Member States form a heterogeneous group with distinct activities, needs, and vulnerabilities. Despite the differences and the structural challenges inherent in the self-employment system at the European level, several common challenges have emerged, particularly concerning access to social protection measures and the extent of coverage.

One significant issue is that self-employed workers often must manage their own enrollment in social protection systems and pay their own contributions. This is in stark contrast to traditional employees, who typically benefit from employer-managed contributions. In some countries, self-employed individuals prefer private insurance over public schemes, adding another layer of complexity to their social protection.

The Council Recommendation of 8 November 2019 on access to social protection for workers and the self-employed (2019/C 387/01) aims to address these challenges by promoting a common framework for social protection schemes. The recommendation highlights the need for a more integrated model, which could bring the social protection of self-employed workers closer to that of employees.



The EU Commission's 2023 report revealed notable variations in social protection coverage for self-employed workers across Member States, but it also highlighted a growing commitment, with all countries (except Luxembourg) submitting National Implementation Plans to prioritize social protection for the self-employed.

To analyze the different social protection models for the self-employed adopted in Member States, the report utilizes the MISSOC comparative tables as a primary source. However, data gaps and limitations within the MISSOC database have complicated research efforts. Despite these challenges, it is clear that many Member States are working to enhance social protection measures for the self-employed, aiming to provide coverage for risks such as unemployment, sickness, and workplace accidents. Broadening coverage in these areas could significantly improve the health, job quality, and financial security of self-employed workers.

In 2023, the European Commission released a report to the Council on the implementation of the 2019 Recommendation, which revealed notable variations between Member States. Although self-employed workers are not fully covered by all branches of social protection in many countries, the EU Commission noted that all Member States (except Luxembourg) had submitted a National Implementation Plan (NIP). This indicates a growing commitment among Member States to prioritize social protection policies for the self-employed.

These plans were discussed at the EU level in the EPSCO Council and the Social Protection Committee (SPC), with participation from European social partners' organizations and stakeholders. The pursuit of gradual harmonization of national social protection systems for the self-employed, supported by soft law tools and the involvement of social partners, holds significant potential. Country reports acknowledge the complexity and heterogeneity of social protection schemes but also identify national best practices.



This study serves as a precursor to the second phase of research, which will delve deeper into the roles played by social partners and professional associations in shaping social protection systems.

In conclusion, the path to improved social protection for self-employed workers in the EU is complex and varied. While significant strides have been made, particularly through the implementation of the 2019 Recommendation and the submission of National Implementation Plans, challenges remain. The ongoing efforts to harmonize and enhance social protection systems reflect a broader commitment to ensuring that self-employed workers receive adequate coverage and support, akin to their traditionally employed counterparts. The next phase of research will continue to explore these dynamics, focusing on the critical roles of social partners and professional associations in this evolving landscape.

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Social Protection of Professional Self-Employed: A Survey on National Frameworks in the 27 EU Member States

Enhancing social protection for self-employed professionals: bridging gaps across Europe

Identifying key challenges and solutions for better coverage and support across Member States

The document “Enhancing Social Protection for Self-Employed Professionals” examines how social partners, professional associations, and other organisations can improve social protection for professional self-employed (PSE) across different EU countries. It builds on a prior report, “Social Protection of Professional Self-Employed: A Survey on National Frameworks in the 27 EU Member States”, aimed at exploring the complexity of existing national social protection schemes and their alignment with the self-employed workers’ needs.

The document includes findings from a survey conducted in seven countries: Belgium, France, Germany, Ireland, Italy, Malta, and Romania, with the goal of fostering a shared platform for reflection and envisioning improved forms of social protection for PSE individuals. A key takeaway is the importance of involving social partners at both national and European levels in the creation of more effective and efficient systems. To better meet the needs of self-employed workers, the document highlights the necessity of greater involvement of associations and workers, enhanced transparency, and expanded services. It also stresses that effective social protection depends on the active participation of self-employed workers’ associations in shaping public policies and maintaining continuous dialogue with public institutions.

Moreover, the role of social partners – such as workers’ associations, employers, and trade unions – in the development and implementation of social protection systems varies significantly across EU countries. This diversity necessitates an adapted approach that reflects the specific context of each national system.



The countries involved in the survey are:

1. **Belgium**
2. **France**
3. **Germany**
4. **Ireland**
5. **Italy**
6. **Malta**
7. **Romania**



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[Enhancing Social Protection for Professional Self-Employed: Insights on the Role of Social Partners](#)

The report also underscores the vulnerabilities faced by freelancers and low-income self-employed workers, who are often underrepresented in social protection schemes that primarily cater to traditional employees. Freelancers, particularly those in creative, tech, and consulting fields, face fluctuating incomes and often lack access to essential services such as healthcare, pensions, and unemployment benefits. Many low-income self-employed individuals, including part-time or irregular workers, face challenges in contributing to mandatory insurance schemes, leading to significant gaps in their access to social services. Given the wide diversity within the self-employed group—ranging from freelancers to low earners and solo workers—targeted interventions are needed. Without such measures, these workers risk inadequate healthcare coverage, insufficient pension benefits, and lack of income support during periods of inactivity.

In regard to the specific situations in different countries, the report reveals substantial differences in how self-employed workers are covered by social protection systems.

In Belgium, social protection for self-employed workers is well-developed and covers medical assistance, pensions, disability, and maternity. There is also a “bridging right” that helps in cases of forced work interruptions, but there is no traditional unemployment system, only an income loss subsidy.

In France, the system includes a universal program with allowances for low-income workers, though there are still gaps in areas such as sickness, maternity, and injury coverage.

In Germany, social protection system is robust but fragmented, with many voluntary benefits that depend on individual choices of workers.

In Ireland, self-employed workers are covered for health, pensions, and maternity, but not for injuries or occupational diseases, and they can access unemployment benefits only under certain conditions.

In Italy, the system is complex and varies depending on the type of activity. Some professionals have access to separate funds, while others are covered by general mandatory insurance schemes, although gaps remain, particularly for freelancers.

In Malta, social protection has been recently reformed and covers all self-employed workers, though there are limitations, such as reduced access to paternity leave and certain benefits.

In Romania, self-employed workers are covered by universal measures but not for injuries or occupational diseases, with benefit access linked to income levels, meaning lower earners can be exempt from pension contributions.

Overall, while many countries are making strides in extending social protection to self-employed workers, significant gaps persist, particularly for freelancers and low-income individuals. Interviews conducted for the document highlight a growing awareness of the need for broader protection, a concern that has been heightened by the Covid-19 pandemic.

Interviewees emphasised the importance of engaging self-employed workers' associations, especially to encourage younger generations to pursue self-employment. European institutions have recognised the need to extend social protection to this group and have suggested promoting collaboration with social partners and civil society to improve access to these protections. Representatives of self-employed workers have identified four key areas for developing an effective protection system: strengthening social dialogue, adopting best practices to address the pandemic's impact, improving access to quality healthcare services, and ensuring income continuity during periods of inactivity. These measures are essential for adapting social protection systems to the evolving challenges of self-employment.

SP4SE project reaches mid-term milestone: steering committee meeting highlights

Mid-term progress and strategic planning for enhanced social protections in Europe

The SP4SE project, aimed at improving social protections for self-employed workers across Europe, held its mid-term steering committee meeting on 10 September 2024, in Dublin. This meeting was crucial as it marked the halfway point of the project. Led by Confprofessioni, participants discussed the importance of close coordination among partners to ensure timely execution of the remaining activities as the project approaches key deadlines, including the mid-term report to the European Commission.

Discussions covered updates on Work Package 2, which involves research on social protection systems for self-employed people across Europe. Two major reports (D2.1 and D2.2) were completed, outlining current protections and identifying best practices for enhancing social security for these workers.

For Work Package 3, partners explored ways to involve social actors, such as unions and professional associations, through working groups that will review the identified best practices and propose new ideas for improving protections. CEPLIS will lead this part, and partners agreed to submit names of participants for the groups by the end of September.

The meeting concluded with reminders about reporting requirements and upcoming tasks, including national seminars and a final European conference planned for 2025. With clear goals set, the project is on track to make a positive impact on social protections for self-employed workers across the EU, ultimately helping to create a more equitable work environment.



The mid-term steering committee highlighted the completion of two major reports (D2.1 and D2.2) that analyze current social protections for self-employed workers across Europe and identify best practices to enhance their social security.

SP4SE project launches the Working Groups under the Work Package 3

Collaborating for change: Defining best practices in social protection for the Self-Employed

The SP4SE is making significant strides towards strengthening social protection mechanisms across Europe by establishing three Working Groups (WGs), which will serve as forums for discussion among social actors in the field of the self-employed.

Each WG will be dedicated to one of these specific issues identified through the mapping conducted during the first phase of the project (Comparative research on national social protection schemes for professional self-employed). Each group will include representatives from sectoral social partners and relevant stakeholders, serving as a forum for exchanging ideas, discussing, and evaluating the topics and issues identified during the mapping phase. The WGs will analyze and assess different European experiences, by studying and testing national models. These models will be evaluated based on their efficiency, exportability, financial sustainability, congruence with specific national contexts, and the consensus of national social partners. The ultimate aim is to identify and define the best national models for each social protection benefit, and to filter and validate these best practices.

The first phase of the project is closely linked to the WGs, with research findings being integrated into group discussions. The work of the WGs will be facilitated through the use of a virtual platform. Meetings will be organized monthly starting from October 2024 and continuing until December.

CEPLIS, the European Council of the Liberal Professions, will be responsible for overseeing this initiative and providing administrative support, while the steering committee will guide the work of the WGs, with progress reports being regularly submitted to the committee.

This initiative represents a concerted effort to enhance social protection mechanisms by leveraging the collective knowledge and experience of sectoral social partners across Europe.



The WGs will focus on three main themes:

- 1. Best practices developed during the pandemic emergency as models for social protection responses during emergencies.**
- 2. Sector-specific supplementary welfare best practices in healthcare assistance.**
- 3. Sector-specific supplementary welfare best practices in income support.**

Upcoming seminars on social protection schemes and self-employed welfare

European seminars to strengthen social protections for self-employed individuals: from Italy to Ireland in 2025

Our project team announces a series of seminars across Europe to present a model proposal for social protection for self-employed individuals, providing recommendations and strengthening the capacity of national social actors. Each seminar will allow professionals, researchers, and policymakers to share insights, discuss policy developments, and explore solutions. Hosted by different project beneficiaries, these events will engage national stakeholders, including social partners, to address social protection gaps and support potential policy solutions.

The seminars are scheduled as follows:

1. **Rome (April 2025)** – Focus on challenges in accessing social protection, with discussions on income support, health insurance, and sector-specific support systems. This seminar aims to explore the Italian context in depth, highlighting best practices and identifying areas for improvement.
2. **Brussels and Malta (May 2025)** – Discussions on post-pandemic landscape. This session will also delve into the comparative research recently completed, offering a cross-national perspective.
3. **Ireland (June 2025)** – Final session to discuss policy recommendations and frameworks for wider adoption. The seminar will serve as an ideal forum for policy dialogue.

These seminars will offer key insights and foster connections essentials for advancing social security systems for the self-employed. Registration details and seminar agendas will follow in due time, so stay tuned for more information!



Four seminars across Europe will present a model proposal for social protection tailored to self-employed individuals, fostering collaboration among professionals, researchers, and policymakers.

CEPLIS supports SP4SE: building a stronger social protection framework for liberal professions in Europe

Theodoros Koutroubas
Director general at CEPLIS



As the single body representing the liberal professions at the European level, CEPLIS is glad to participate in the SP4SE project, which aims to ensure an adequate and harmonised social

protection framework for all liberal professions across the EU. The COVID-19 pandemic exposed the social and practical centrality of our professions as reliable pillars on which our societies can count in times of uncertainty, but also highlighted our vulnerability to sudden external shocks. SP4SE is therefore a project of prime importance to us, as it aims to gather national best practices to develop an encompassing and coherent framework to ensure that our professions will be protected and capable of continuing to provide crucial services to our citizens, even in times of crisis.

Through SP4SE, CEPLIS and the other participants are providing European decision-makers with the proper information to draw lessons from the crisis, which will inform plans for the future well-being of our professions and, consequently, our societies.

Redefining social protection for Italy's Self-Employed: navigating the line between autonomy and subordination

Francesco Monticelli
Head of Confprofessioni Research Center



Italy's social protection schemes have traditionally been based on the subordination of employees to employers. However, this notion is evolving as the lines between

autonomy and subordination begin to converge. For instance, there is an increasing presence of autonomy within subordinate roles (such as through agile working arrangements) and elements of subordination within autonomous work (such as the liberal professionals working for multiple single clients). Consequently, the boundary between autonomy and subordination is becoming increasingly blurred.

Legislatively, there is a trend toward aligning self-employment more closely with salaried employment by adapting the tools of the latter for the former. While this approach is considered "straightforward", it is also somewhat "restrictive". In Italy, social partners play a fundamental role in introducing welfare measures for the self-employed. Confprofessioni, through the SP4SE project, will outline this system to help other partners discover new ways to provide social protection for professional self-employed individuals. Dialogue between organisations from different countries is essential to identify policies that can be widely adopted.

Harnessing social dialogue for better social protection: Equal Ireland's role in the SP4SE project

Nuala Keher and **Eddie Higgins**

Joint Executive Managers EQUAL Ireland



Our roots are in Social Dialogue, Equality, Social Enterprise and Community Development. With an increasing – and significant –

number of our graduates interested in self employment, which is estimated to represent some 14% of the workforce, we were ideally placed to represent Ireland in the SP4SE Project. Our Social Partner background offered a unique contribution.

EQUAL Ireland has a particular interest in social enterprise, with almost 4,500 companies and 30,000 Community Organisations playing a crucial role in community development. This sector employs over 100,000+ people, with approximately 14% self-employed. The sector's total income is €2.34 billion, representing 0.63% of Ireland's GDP, with an overall value exceeding €24 billion. Self-employed workers in Ireland still face challenges in accessing social protection compared to traditional employees. Despite some improvements, there are still barriers that can hinder self-employed individuals from receiving sufficient protection and support.

We believe that Social Dialogue effectively harnessed can have a really useful impact on both the contribution self employed can make to the Irish economy as well as improving the conditions in which they work, including especially social protection.

MFPA's contribution to improving social protection for self-employed professionals in the SP4SE project

Norma Camilleri

CEO MFPA



The Malta Federation of Professional Associations (MFPA) is honoured to partner with Confprofessioni for the third time

on an EU-funded project. SP4SE builds upon a previous work and projects led by Confprofessioni, in which MFPA was also a beneficiary. In its capacity as the voice of 17 different professions, MFPA strongly believes in the importance of discussing challenges and existing opportunities for better social protection for the self-employed. As in other European countries, professionals account for a large percentage of Malta's workforce, and the percentage of those in self-employment is continually increasing due to demographic changes, among other factors. It is crucial to have this opportunity to discuss with European colleagues the state of social protection in our continent. Given the different needs, challenges, and opportunities that European diversity brings with it, we only stand to learn from each other. Such collaboration gives us all the opportunity to improve, support each other, and make proposals which can be beneficial to all.

UNPLIB's commitment to improving social protection for self-employed professionals through the SP4SE project

Jean-Yves Pirlot

UNPLIB



Participation in the project about Social Protection for Self Employed Professionals (SP4SE) is essential for UNPLIB as it marks our first involvement in a

European project in recent years. We are Associate Partner of SP4SE, and this allows us to gain the necessary experience to become a reliable partner in future European projects.

Beyond this, we are convinced about the importance of Social Protection for Self-Employed Professionals because – as it is well known – professions are a significant driver of the European economy. If we want to improve social protection in Europe, any scheme that neglects these professions cannot be considered comprehensive.

Sharing good practices and developing them towards best practices are important activities at the heart of SP4SE. We hope that the project will enable us to build the required capacity in the participating countries.

Detecting social injustice is one thing, but it is not enough. Contributing to improving social protection is what we really want.

Protecting health and well-being: UNAPL's commitment to enhancing social protection for self-employed workers

Sandra Viard and Elise Nguyen

UNAPL



Health is the most important asset capital for all workers, whether entrepreneurs or employees. This is particularly true in very small businesses, where each

individual's contribution is even more critical. In a socio-economic climate marked by uncertainty, the self-employed are especially vulnerable to stress, increased workloads, lack of sleep, and the challenges of balancing family and professional life. These factors can lead to burnout, or in extreme cases, even suicide.

UNAPL is part of a study group preparing the upcoming opinion of the European Economic and Social Committee 'Access to social protection for self-employed workers: current situation, gaps, and opportunities for improvement.' The study on the SP4SE program will offer valuable insights for further consideration.

UNAPL believes that best practices should also focus on addressing the challenge of promoting elderly autonomy, as the work of women in liberal professions often depends on this.

UNAPL supports the European Commission's renewed ambition to breath fresh life into the implementation of the European Pillar of Social Rights.



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