Variation of Innovation: A Review of Income Maintenance Programmes Available to the Self-employed in Nine European Countries During the 2020 Covid-19 Pandemic

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Abstract:

The pandemic and resulting deteriorating business and macroeconomic situation reinforced existing divisions as atypical workers like the self-employed experienced higher levels of shock exposure (Avlijaš, 2020; OECD, 2020a). The income maintenance schemes made available to the self-employed in response marked a historic moment of welfare state expansion, but provision varied widely. A Fuzzy-set Ideal Type Analysis of provision in Austria, Denmark, Finland, Italy, Greece, the Netherlands, Poland, Romania and the UK reveals empirical support for three theoretical models of income maintenance schemes though model memberships differ to the *Three Worlds of Welfare Capitalism* typology. The findings highlight the unique nature of the emergency provision but also of the self-employed and reinforces a need for more theoretical focus on this growing group of diverse, and often precarious, workers. Barriers to accessing these schemes underscores the need for more flexible social protection systems to accommodate non-standard forms of labour. This is an imperative if self-employment continues to increase as countries promote flexible labour markets as part of an economic recovery strategy.

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1.0 Introduction

Due to the precariousness that can be associated with self-employment and overrepresentation in sectors most impacted by government containment measures, they are "without any doubt" one of the worst affected groups during the pandemic (Battista, 2020, p.88). Attention to how states respond to this vulnerability is imperative (Avlijaš, 2020;).

Self-employment is a form of non-standard employment[1] whereby income is dependent on goods or services that are produced directly, independent of an employer or company (International Labour Organisation, 2021). Though the increase in self-employment is part of the trend of long-term labour market restructuring, it should be recognised that the heterogeneous nature of self-employment, the exposure to particular social risks and varying access to social protection warrants this group individual focus (Caraher and Reuter, 2017, 2019; Spasova et al., 2019).

The lack of an employer relationship excludes them from the short-time working schemes that were widely deployed to protect livelihoods during the pandemic (Eurofound, 2020b; OECD, 2020). Other forms of non-standard employment such as temporary or part-time work are more included in social security systems as they involve an employer who pays employer social security contributions. During the pandemic they could access short-time working schemes due to the employer relationship. Conversely, the self-employed that have employees could use short-time working schemes to fund their employees' wages, but not their own (Seemann et al., 2021).

Interestingly, access to income replacement programmes was extended to the self-employed during the outbreak of the pandemic, a notable development considering their historic exclusion from any provision beyond basic social assistance (Caraher and Reuter, 2017; Eurofound, 2017; Spasova et al, 2017; 2019; 2021). These measures are just one of many responses governments used[2] although, the provisional nature of these schemes separate them from other interventions and necessitate separate analysis (Battista, 2020).

However, comparative social protection literature predominantly focuses on protection for standard employees while work on non-standard workers lacks theoretical attention. Largely, comparative work focuses on self-employee's formal access to social protection resulting in countries such as Romania and Sweden being grouped together despite being divergent in the established theoretical literature on models of social protection and being opposed when social outcomes are reviewed (Avlijaš, 2020).

[1] Those who are employed with full-time permanent contracts are classed as in standard employment, while those who work on a part-time/temporary/zero-hour or other atypical contract are classed as non-standard employment. Conversely, the self-employed are workers who work on their own account (International Labour Organisation, 2016).

Furthermore, the self-employed present a number of challenges to policymaking due to conceptual and technical barriers (Caraher and Reuter, 2019; Conen and Schippers, 2019). Systematic comparative research is necessary to develop the knowledge bases available to policymakers to inform decisions relating to how to organise social policy to encourage social inclusion and protection.

Government provision for standard workers in some countries has been assessed as uncharacteristic for their established welfare model (Ebbinghaus and Lehner, 2021). Extensions of access and the creation of new income replacement schemes specifically targeting the self-employed also presents significant innovation but there is ambiguity around the long-term impact of these innovations, with research finding early adjustments have had little consequence for the inclusion of the self-employed in social insurance schemes (Hicks and Murphy, 2020; Seemann et al., 2021; Spasova et al. 2021).

Therefore, this thesis aims to contribute to the growing literature on variation in social protection for the self-employed to support policymaking through the following research question:

What models of income maintenance provision targeting the self-employed emerge in Europe during the COVID-19 Pandemic and does model membership differ from classical typologies of social protection?

The research question advances theory development through the deployment of welfare models focused specifically on the self-employed, currently lacking in the literature, and substantiates this by applying them to empirical cases. This is undertaken in two parts.

Firstly, established literature on comparative social protection research and on the relationship between self-employment and vulnerability is reviewed to aid the creation of four theoretical models of income maintenance schemes for the self-employed. Different logics of welfare established in the classic typology *The Three Worlds of Welfare Capitalism* are applied to the specific circumstances of the self-employed and form the conceptual foundations of the research.

Secondly, these models are then used alongside statistics from EuroStat and data from Eurofound's database of national government social policy measures, PolicyWatch, to underpin Fuzzy-set Ideal Type Analysis (FsITA). This reveals three of four theoretical models can be empirically identified in the design and application of emergency income replacement measures available to the self-employed between 1st April-31st December 2021in nine European countries.

These findings are elaborated on and contextualised in the thesis discussion revealing model membership does not wholly align with classical typologies based on protection for standard workers. Several policy implications are then synthesised from the analysis to form the basis

of a number of practical and feasible recommendations to reduce the barriers to social protection the self-employed face in the nine cases.

The analysis provides focused discussion of the sample cases but holds lessons more broadly for welfare states as countries focus activity on economic recovery, with self-employment being a tool to increase labour market activity and a central tool of the Europe 2020 strategy (European Commission, 2021). More inclusive social protection systems are necessary to support labour market flexibility, mitigate vulnerability that can be associated with this form of labour and increase social cohesion as the prevalence of non-standard labour continues to increase in a post-pandemic world.

2.0 Literature Review

Two bodies of literature are relevant to the research question at hand.

Firstly, classic comparative social protection literature highlights the use of a social rights perspective, emphasising variation in benefit design, but it overwhelmingly focuses on provision for standard workers.

Secondly, literature on the position of the self-employed in Europe and their access to social protection highlights that the precariousness associated with self-employment relates to lower job and income security which relates to lower levels of social protection. Available social protection is meagre with inflexible eligibility criteria. Challenges to the creation of comprehensive social protection relate to conceptual and technical issues in assessing and legislating for the diverse labour arrangements that fall under the label of self-employment. Inclusion is further impeded by a lack of comprehensive accounts of income replacement schemes available to the self-employed.

Outlining factors associated with vulnerability and the different conceptualisations of self-employment contribute to this investigation by developing our understanding of barriers to social protection inclusion and insight into mechanisms of policy variation, such as logics of income replacement schemes.

2.1 Comparative research of social protection variation

Conen and Schipper (2019) conclude that substantial comparative research into social protection for the self-employed is needed to inform understandings of how to develop social protection that is inclusive of the self-employed. However, the literature is limited in size and scope with these workers most often being covered within wider studies of non-standard employment or in broad reviews of labour market conditions (Pedersini and Coletto, 2010; Foundeville et al, 2015; ILO, 2016; Eurofound 2017a, 2017b).

Conversely, comparative research assessing social protection for standard workers, and specifically income replacement schemes, has an established literature using a social rights perspective whereby variation is assessed via dimensions of benefit entitlement (Bahle et al., 2011; Eardley et al., 1996; Esping-Andersen, 1990; Gaillie and Paugam, 2000; Gough et al, 1997; Gough, 2001; Leibfried, 1992; Lødemel and Schulte, 1992; Pfeifer, 2010; Scruggs and Allan, 2006 2006a). Reviewing both social insurance and assistance, the literature emphasises that differing levels of provision relates to different institutional policy logics. These can be observed through an assessment of benefit characteristics such as payment generosity, duration and eligibility criteria. This was most famously done in the highly deliberated 1990 welfare regime typology, the *Three Worlds of Welfare Capitalism* by Esping-Andersen which established three models by comparing key aspects of insurance-based income protection schemes.

Though debates have ensued concerning methodological approaches and analytic conceptualisations, subsequent work has broadly identified four models of social protection which are summarised below[3].

2.1.1 Models of social protection in Europe

A model with generous and accessible provision underpinned by a logic of egalitarianism through redistribution is frequently identified, labelled as Social Democratic by Bambra (2005); Esping-Andersen (1990); Kangas (1994); Pitzuerrlo (1999) and Ragin (1994), as Encompassing in Korpi and Palme (1998) or geographically as Nordic by Bonoli (1997) and Scandinavian Ferrera (1996) relating to the frequent identification of the model in this region. Social policies are utilised to encourage full employment to facilitate social inclusion (Esping-Andesen, 1990).

A second model opposite to the first is characterised by the use of meagre means-tested non-contributory tax financed social assistance, underpinned by a logic of limiting provision purely to poverty reduction to embolden the market (Scruggs and Allan, 2008). It is most frequently labelled Liberal (Bambra, 2005; Castles and Mitchell, 1993; Esping-Andersen, 1990; Kangas, 1994; Ragin, 1994) or geographically as Anglo-Saxon (Liebfried, 1992) or British (Bonoli, 1997).

A third distinct model is distinguished from the first two by the prevalent use of social-insurance programmes, relating to a Bismarckian system that employs a logic of status maintenance as entitlement is related to employment and contribution history resulting in limited redistribution (Scruggs and Allan, 2008). Social assistance is available as a last-resort if welfare from social insurance or the family is not possible (Esping-Andersen, 1990). It is sometimes referred to as Corporatist (Bonoli, 1997 Ragin, 1994) but most frequently as

[3] The features summarised revolve around the most relevant aspects when considering income maintenance schemes provided during the pandemic as these studies often considers a range of welfare provision and the public-private mix which is beyond the scope of the thesis. The narrow deployment of the theories used by the thesis is acknowledged within the finding's discussion.

Conservative (Bambra, 2005; Castles and Mitchell, 1993; Esping-Andersen, 1990; Kangas, 1994; Pitzurello, 1999).

More recent work has used a broader geographical focus to categorise welfare states in Southern, Central and Eastern Europe. Most commonly, the Southern (Bonoli, 1997; Ferrera, 1996) or Latin Rim (Leibfried, 1992) model of welfare is argued for, based on the welfare arrangements of Southern European states. It shares some commonality with a Conservative model due to Bismarckian underpinnings, but authors highlight a number of specifics that separate it. These include the juvenile nature of social protection systems which developed in a fragmented manner relating to fragmented labour markets containing higher levels of non-standard labour. Assessing income is therefore more complex and alongside weak institutional infrastructure, leads to a preference for provision that can be administrated and delivered simply. Consequently, income schemes are often characterised by less stringent means-testing and delivered through emergency one-off lump payments (Ferrera, 1996; Gough, 1996). The fragmented system of welfare is in part due to provision being delivered through a range of different income maintenance schemes which vary in generosity, meaning generosity is not a defining dimension (Bambra, 2007).

Conversely, the growing literature on the placement of Central and Eastern European welfare states is more split. These countries are often grouped geographically with assessments focused on their transitional and developmental nature. They have also been viewed as hybrids of the established models, but others contend that they do not conform to any existing model (Arcanjo, 2006; Fenger, 2007).

Based on this past research, it could be hazarded that income replacement provision available to the self-employed during the pandemic varies by differing logics of income replacement schemes. And indeed, Spasova et al. (2017) comments that there are similarities between cross-national differences in self-employed workers levels of social insurance access before the pandemic and classical models of welfare regimes. However, classical typologies of income replacement provision are unsatisfactory to assess variation in income replacement schemes for the self-employed as these typologies are based on models of provision available to standard workers, with many focusing on social insurance due to the central role it plays in many European welfare systems (Kuivalaunen, 2005).

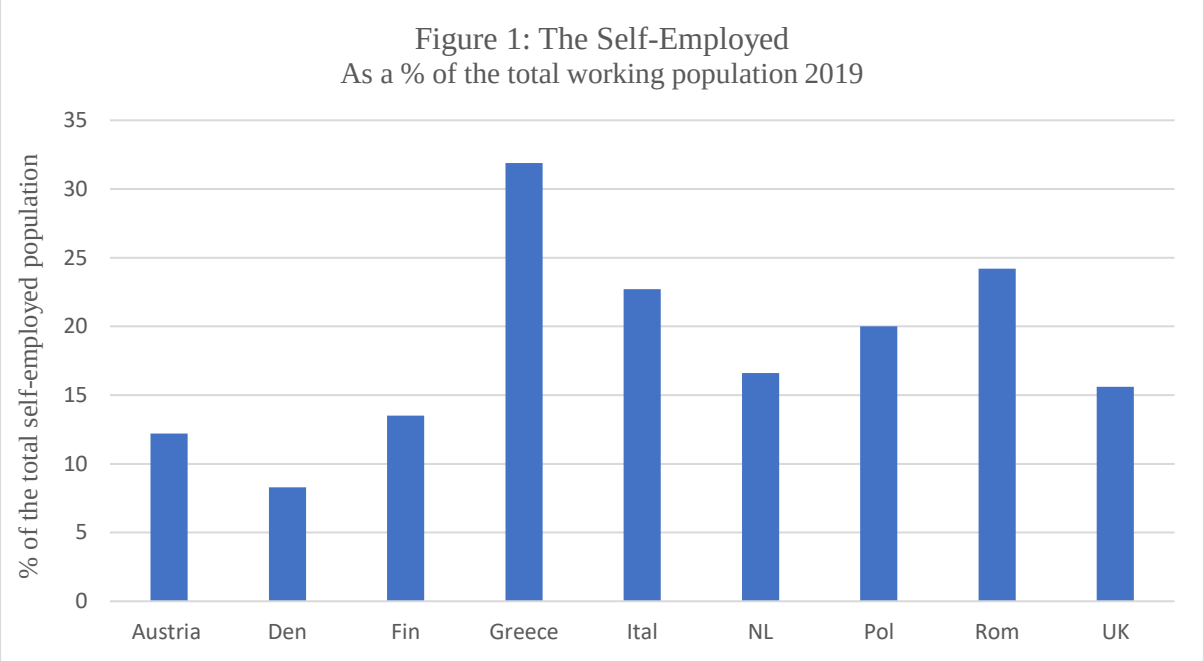
Characteristics of self-employment that differentiate it from other employment types and result in a different experience of social protection is not captured if not focused on when broadly reviewing social protection (Spasova et al. 2019; 2021).

2.2 The self-employed in Europe

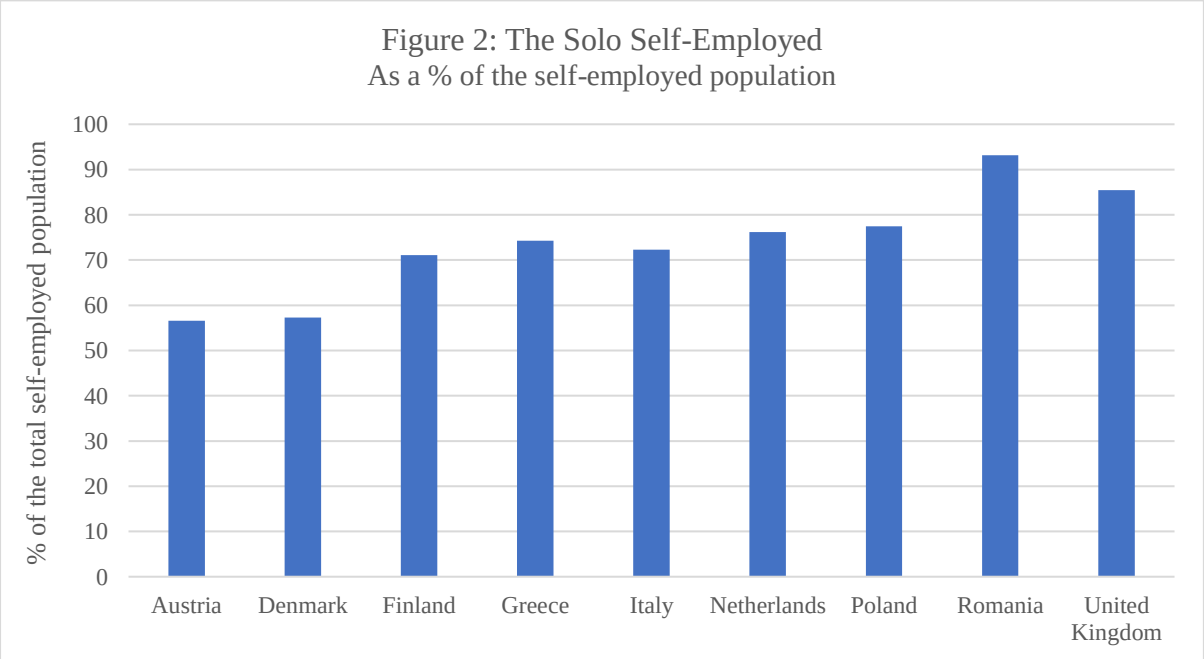
The self-employed are a steadily growing population, making up over 15% of the working population in the European Union in 2019 (Spasova et al. 2019; OECD 2021). This trend has emerged as states encouraged self-employment in an attempt to reduce unemployment, alongside increased labour outsourcing by organisations and changing socio-cultural trends

(Meager, 1992; Arum and Müller, 2004; Torrini, 2005; European Commission, 2010; Van Es and Van Vuuren, 2011; Kremer et al., 2017). Indeed, this approach plays a central role in the European Union's Europe 2020 strategy and the number of solo self-employed has grown notably since the 2007/8 financial crisis (European Commission, 2016; Caraher and Reuter, 2019).

The characteristics and proportion of the self-employed in countries varies widely. To exemplify, the graphs below present data from the nine sample cases.



Source: OECD, 2020c



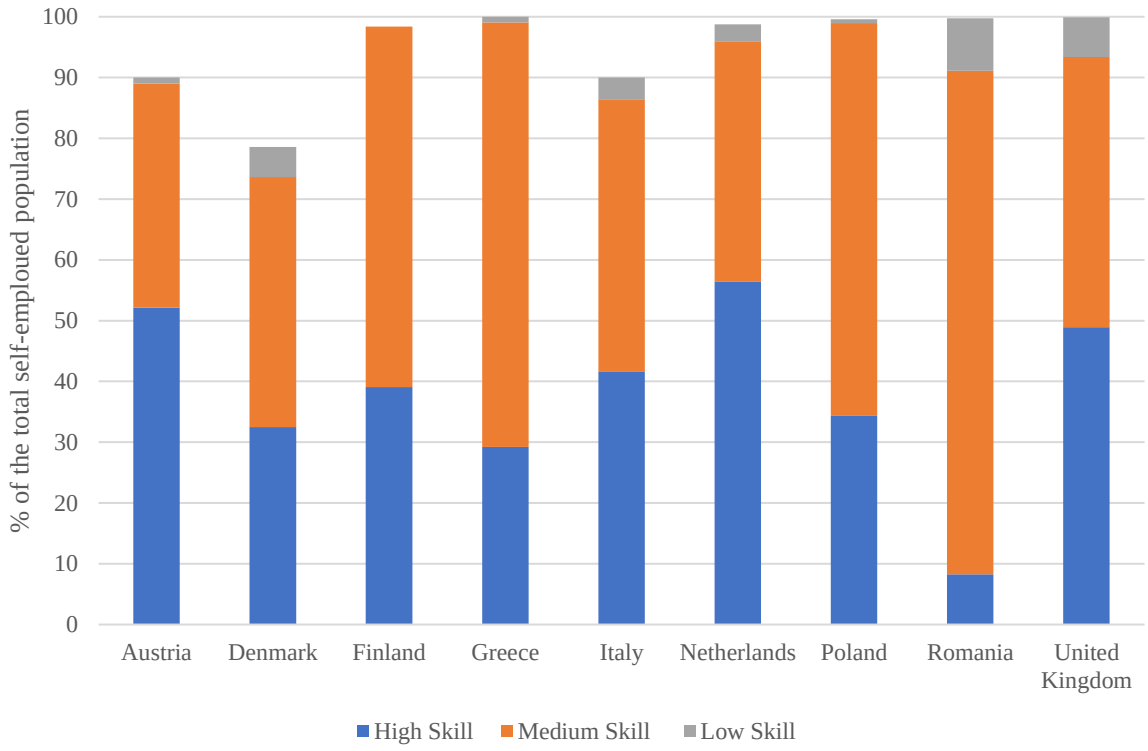
Source: OECD, 2020c

Tertiary education and professional occupation can be used as a proxy for precarity. Those with higher education and higher skill occupations are less likely to experience precarity and low wage labour (Avlijaš, 2019).



Source: OECD, 2020c

Figure 4: Proportion of Self-Employed Population in High, Medium and Low Skill Professions
(Interntaional Standard Classification of Occupations)



Source: OECD, 2020c
Note: High skill occupations include managers, professionals, technicians and associate professionals. Medium includes: Clerical support workers, service and sale workers, skilled agriculture, forestry and fishery workers, craft and related trade workers and plant and machine operators and assemblers. Low skill includes elementary occupations such as cleaners and includes some roles in agriculture, forestry and fishery (ILO, 2021b).

Self-employment can be a means of emancipation for many, providing a comparative advantage over other forms of employment as workers can avoid social security contributions and work around labour laws (Conen and Schipper, 2019). However, the quality of employment is hugely influential on whether self-employment results in precarity (Kallenberg, 2018). Conen and Schipper (2019) collated writings from multiple researchers on the self-employed in Europe concluding that the precarity commonly associated with this form of labour primarily relates to income and social protection inadequacy and uncertainty regarding future employment.

Consequently, the nature of self-employed work presents challenges to social protection systems and results in weaker protection coverage than that afforded to standard employees creating social protection dualization (Häusermann and Schwander, 2015; ILO, 2019; OECD, 2019). This results from ‘outsiders’ (often synonymous with non-standard workers like the self-employed) receiving less generous benefit entitlement compared to ‘insiders’ such as those with standard employment relationships (Häusermann and Schwander, 2015; Lindelle, 2020; Mückenberger, 1985; Seelieb-Kaiser et al., 2012). Labour market inequalities are therefore reinforced within welfare systems, particularly within systems utilising

contribution-based and employment related welfare such as Conservative and Southern models (Bradley et al., 2003; Häusermann and Schwander, 2015).

This increased vulnerability was exposed during the pandemic as self-employees' ability to gain an income from the market was disrupted. Welfare states discovered large numbers of self-employed citizens could not access adequate (or in many cases, had no access at all) to unemployment insurance or short-time working schemes (OECD, 2020; Spasova et al. 2021). Of consequence, Conen and Schipper (2019) highlight that many self-employed workers did not have the ability to create substantial personal savings before the pandemic.

Barriers to the creation of adequate social protection is attributed to a number of factors. Volatile incomes can result in insufficient contribution records or incomes that are too low to qualify for access (Caraher and Reuter, 2019; Conen and Schippers, 2019; Spasova et al., 2019). The fragmented nature of some countries social protection frameworks makes it more difficult to contribute or qualify (Spasova et al., 2019; ILO, 2020). Furthermore, social protection systems have not fully adapted to the rise of non-standard labour and do not cater to the particularities of different arrangements. For example, self-employed workers are often expected to cover both employer and employee social security contributions and are responsible for the administrative tasks usually undertaken by employers (ILO, 2020).

Nevertheless, the self-employed have access to basic non-contributory social assistance in all cases and insurance-based welfare coverage rates vary, resulting in a variation in level of risk-exposure, see the typology of unemployment insurance access in the sample cases below.

Table 1: Unemployment insurance for the self-employed

Compulsory Finland, Greece	**Partial** Poland
Voluntary Opt-in Austria, Denmark, Romania	**No Insurance** Italy, Netherlands, UK

Source: Created using data from MISSOC (2020)

Even in where the self-employed have access to unemployment-insurance, eligibility criteria are stricter than for standard workers contributing to exclusion, and often is not available groups such as farmers (MISSOC, 2020).

Finally, some forms of self-employment are more associated with precarity than others. The solo self-employed[4], those dependent on limited clients or operating as self-employed involuntarily due to limited labour market opportunities and those with lower levels of education and/or in lower skilled occupations are identified as exposed to greater risk (ILO, 2016). Indeed, some countries focused income protection on certain groups of self-employees responding to this, with Austria, the Netherlands and Poland limiting income maintenance schemes to only the solo self-employed.

[4] Workers who operate on their own account or with limited partners but no continuous employees (ILO, 2015)

The variation of employment forms within the group complicate attempts to legislate self-employment as each has particularities. This analysis cannot be limited to vulnerable categories such as dependent, solo, bogus and dependent self-employed and more, as data for individual subgroups is not currently available. Currently adequate data on the self-employed as a whole is difficult to obtain. Nonetheless, a focus on the group as a whole allows for an assessment of which the self-employed groups have been left out of income protection schemes and insight into how states treat different groups. For example, in limiting support to the solo self-employed, with employees often income support social policies and instead primarily gain financial support from business or bridging loans (Seemann et al., 2021).

2.3 How the thesis will contribute to the literature

Comparative research into provision available for the self-employed during the pandemic has primarily outlined the economic impact and mapped state responses (Causa and Cavalry, 2020; Eurofound, 2020b; OECD, 2020). However, at the time of writing, only Spasova et al. (2021) has attempted to systematically review the impact social protection programmes have had on the self-employed in the EU during the pandemic, focusing on unemployment and sickness insurance and parental leave.

Spasova et al. (2021) compared changes in policy design pre and during the pandemic, concluding that formal access to social insurance protection for the self-employed has not changed significantly. This report describes ad hoc measures created during the first weeks of the pandemic but does not systematically compare new measures or review expanded social assistance under the logic that salaried workers also have access to these schemes and that they have been "extensively researched" referencing work by Müller and Schulten (2020), Eurofound (2020b) and the OECD (2020). However, the referenced studies do not focus on the self-employed. In fact, the policy brief referred to, by Müller and Schulten (2020), does not even mention the self-employed, with it and the Eurofound report (2020b) being a general summary of social protection schemes provided during the pandemic. The OECD report (2020) provides an overview of policies for non-standard employers but as previously argued, the self-employed warrant individual focus. Additionally, Müller and Schulten's (2020) policy brief was published in May of 2020 while the OECD (2020) and Eurofound (2020b) reports were published in June 2020, meaning they only capture the policy response of the first weeks of the pandemic. Case studies of responses provide insight but currently there is no systematic review of income replacement schemes the self-employed can access during the pandemic and how these vary, despite it being highlighted that this policy area contains the most variation amongst developed nations (Institute for Government, 2020). Schemes have evolved since the publication of these reports and more detail on specific programmes is needed, which this thesis will provide.

3.0 Conceptual framework

3.1 Concepts underpinning analysis

Coherent theoretical frameworks are lacking within research on non-standard employment, necessitating the use of insights gained from different literature (Hipp et al., 2015). A social rights theoretical approach will be used as the conceptual framework underpinning analysis. Gösta Esping-Andersen and Walter Korpi[5] spearheaded use of the approach whilst assessing welfare state redistribution. This framework aims to move comparative analysis beyond linear one-dimensional analysis, with variation being tracked by differences in configurations of benefit characteristics which configure to create different models of welfare (Böger and Öktem, 2018).

The research method (FsITA) requires the identification of theoretically significant dimensions to anchor comparison against ideal types. From the social rights literature, generosity, eligibility and dualism have been identified as significant and are operational within the confides of the study.

Generosity and eligibility are foundational dimensions of comparison in a social rights perspective that have also been highlighted to 'crucially relate' to differences in emergency provision during the pandemic (Eurofound, 2020b; Kvist, 2007). The generosity of, and how eligible a worker is for income maintenance schemes are important institutional characteristics as they innately and directly impact claimants living standard, particularly as these workers have limited access to alternative social protection unlike standard employees (O'Campo et al., 2015; Spasova et al., 2017, 2021; Vodopivec et al., 2003). In playing a role in the precarious position of many self-employees, this difference in provision granted to self-employed is an additional considered by the thesis, advancing the established literature to centrally capture the experience of the self-employed (Avlijaš; 2020).

The way these three dimensions vary across the three worlds of welfare established by Esping-Andersen (1990) is presented below.

3.1.1 Generosity

Generosity is a multi-dimensional concept and encompasses both benefit payment amount and duration in this thesis (O'Campo et al., 2015; Scruggs, 2006). It denotes the adequacy of provision, defining how long a person can sustain a set standard of living without reliance on the market (Esping-Andersen, 1990; OECD, 2016; Van Kersbergen, 2016). This dimension has been selected as it acts as a proxy to assess the deliberate output of a state policy, reflecting the objective and scope of a benefit (Scruggs, 2007). Additionally, it is one of the most straight-forward social rights related concepts to operationalise, most commonly

[5] See bibliography

through replacement rates, while being theoretically significant, having critical influence over individuals' decisions on work and welfare (Esping-Andersen, 1990).

The generosity of benefits was a critical dimension in identifying the Social Democratic model, with higher levels of benefit generosity differentiating this regime from a Liberal (with low generosity benefits reserved for when the market and family cannot provide welfare) and Conservative model (with meagre social assistance but more generous provision for contributory insurance-based benefits favouring standard employees).

3.1.2 Eligibility

Eligibility relates to the criteria that determine access to provision, establishing 'who gets what', and underscores the exclusion of many self-employed workers from core social protection programmes (Andersen, 2012; Spasova et al., 2019). Eligibility criteria demonstrates who the state targets support at and give insight into conceptualisation of who merits support.

Eligibility was used by Esping-Andersen (1990) to distinguish one of the core functions of the Conservative model, whereby eligibility criteria on welfare programmes is used by the state to maintain differing social statuses of beneficiaries. Comparatively, eligibility conditions in the Liberal model are strict to limit provision to those in need/on lowest income with broad use of means-testing, in contrast to the Social Democratic model which is characterised by universalist access.

3.1.3 Dualism

Dualism here refers to the generosity of provision available to the self-employed being lesser compared to provision available to standard workers (Häusermann and Schwander, 2012). Social protection dualization features as a core characteristic of the Conservative model in *Three Worlds* as well as in the Southern model due to wide use of social insurance schemes and residual social assistance for those who do not meet eligibility criteria[6] (Esping-Andersen, 1990; Ferrera, 1996). Therefore, eligibility relates to a relegation of the self-employed to residual social assistance. Conversely, in being characterised by universality, the Social Democratic model is envisioned with low levels of social protection dualism.

Meanwhile, writers have highlighted that a Liberal model actually achieves low levels of dualism by providing state social protection primarily through residual means-tested social assistance. Lower prevalence of earnings-related social insurance social protection results in workers having access to the same last-resort safety net provision (Häusermann and Schwander, 2010).

[6] Liberal and conservative regime share residual social assistance though in the liberal model it aims to compensate market failures while in the Conservative model it is earmarked to respond to risk that arises when welfare cannot be provided by the family (Esping-Andersen, 1999).

3.2 Ideal type models of income replacement provision for the self-employed during the pandemic

As far as the researcher is aware having reviewed the literature, there is no appropriate theoretical model specific to income protection for the self-employed that can be deployed for this research. Therefore, the thesis will apply the established work outlined above to envision models of welfare specific to the self-employed under the different welfare logics that underpins the four most established models of welfare in Europe (Social Democratic, Liberal, Conservative and Southern) in the comparative literature. The dimensions identified as theoretically impactful in the previous section form the basis of the new models.

The *Three* Worlds typology has been selected as it is the 'standard' theoretical framework utilised in comparative welfare literature, meeting the Weberian description of an ideal type (Avlijaš, 2020; Kvist, 2007). Moreover, previous work has assessed that the worlds are applicable when reviewing social security provision for the self-employed available before the pandemic (Avlijaš, 2020; Jerg et al. 2021; Spasova et al. 2019).

Though the merit of cross regime variation research has been questioned, it gives insight into the influence of established institutions on policy outcomes and into the ideological foundations that shape these institutions (Esping-Andersen 1990; 1999). Moreover, the theoretical models are helpful for our purposes as they act as grounds to measure and describe differences in social protection provision (Andersen, 2012).

The Inclusive model: A first model can be envisioned using a logic of egalitarianism. Here, we would expect the self-employed to have access to provision that is generous in payment level and duration, with the self-employed having high eligibility as coverage is inclusive. Under this model, state provision is used to support social cohesion and high labour market inclusion rates. Following this logic, it could be expected that there are low levels of social protection dualism as there is universal access to generous benefits under a notion of egalitarianism (Häusermann and Schwander, 2015).

The Exclusive model: Conversely, a model of provision based on a logic of last defence provision focused on poverty alleviation and targeted at the neediest could be viewed in an Exclusive model. Here, generosity and eligibility are expected to be low, with coverage being limited to those who meet strict income related means-tests. Ungenerous benefits and low eligibility are expected as in this model as the state aims to encourage welfare to be primarily gained from the market. Thus, emergency provision is reserved for those who can demonstrate need. Provision aims only to be provided short-term to encourage a swift return to welfare being primarily provided from a labour market income (Esping-Andersen, 1990). Interestingly, social protection dualism could be expected to be low as provision is residual for all workers so the difference in entitlement is minimal (Häusermann and Schwander, 2015).

The final two models are identified by social protection dualism relating to a Bismarckian rooted social policy system, though they differ from each other regarding eligibility. Generosity is expected to be low, though it is not a defining dimension of the models. Instead, theoretical importance lies in the fact that standard workers receive more generous provision through insurance-based welfare or short-time working schemes (Spasova et al., 2017). The two models then differ on how accessible provision having different delivery objectives.

The Inaccessible Dualist model: A first dualist model could be expected to provide low eligibility, following the logic of the Conservative model. Income is means-tested to restrict access to those facing a defined level of hardship (Esping-Andersen, 1990). This aspect is similar to the Exclusive model but differs in that standard workers can access more generous employment related provision.

The Accessible Dualist model: The second dualist model is based on the theoretical underpinnings of the Southern model, also identified through high levels of social protection dualism but is differentiated from the Inaccessible Dualist model by the eligibility dimension. Members of this model are expected to have more fragmented labour markets with historically higher rates of atypical and informal labour. Subsequently, comprehensive assessments of claimant's situation is taxing leading to less stringent means-testing and delivery via lump sum payments (Gough, 1996).

The way the identified dimensions combine in different configurations to create ideal types presented below.

Table 2: Property space of ideal types

	Payment Generosity (G)	**Eligibility (E)**	**Dualism (D)**	**Model Configuration**
Exclusive	~G	~E	~D	~G*~E*~D
Inclusive	G	E	~D	G*E*~D
Inaccessible Dualist	~G	~E	D	~G*~E*D
Accessible Dualist	~G	E	D	~G*E*D

Note: ~indicates absence of dimension

These models can be utilised as ideal types for FsITA research. The use of this method is elaborated in the following section.

4.0 Methodology

4.1 Case selection

These models can be utilised as ideal types for FsITA. The use of this method is elaborated in the following section.

Country selection has been informed by theoretical and practical considerations, including the availability of useable data and supporting theoretical literature for each case that is necessary to identify ideal typical models (Kvist, 1999). The research will review income maintenance schemes available to the self-employed during the COVID-19 Pandemic in Austria, Denmark, Finland, Greece, Italy, the Netherlands, Poland, Romania, and the UK.

Firstly, they present a variety of labour market environments and self-employed populations, including the European country with the largest proportion of self-employed workers (Greece) and the smallest (Denmark). Likewise, they vary by how much welfare states protected the self-employed before the pandemic and by how severe containment measures enacted by governments were, two factors identified to relate to differing government social policy responses (Avlijaš, 2020)[7].

Finally, the cases represent a variety of welfare regimes in the literature providing a theoretically diverse sample of cases.

Table 3: Membership in the *Three Worlds of Welfare Capitalism*

Social Democratic	Liberal	Conservative	Not included in original study
Austria Denmark Netherlands	UK	Finland Italy	Greece Poland Romania

Notes: later work provides alternative memberships including Italy and Greece under a Southern model (Ferrera, 1996)

4.2 Research time period

The research period is 1st April - 31st December 2020. This period includes policy responses to the first infection wave and national lockdowns representing the containment measures most disruptive to income generating activities, as well as during restriction easing in the summer and the second wave towards the end of 2020 (Cacciapagilia et al., 2020; European Centre for Disease Prevention and Control, 2021). The thesis therefore builds and expands on the majority of existing policy response research which largely focuses on policy during the first wave (Avlijaš, 2020).

4.3 Research Design: Fuzzy-set Ideal Type Analysis

[7] See Figures 1-4 and Table 1 in section 2.2 for self-employed demographic differences between cases and graphic of distancing measures and the line graph of stringency index scores over the research period for each case in Appendix 1, which reports the stringency of government virus containment measures.

FsITA does not aim to establish causality but produces descriptive analysis by measuring empirical cases against ideal types (Kvist, 2006). The ideal types of income maintenance schemes substantiated in the previous section vary by configurations of three dimensions: generosity, eligibility and dualism.

A configuration of the different dimensions produces a set. Each case is assessed against the three dimensions to reveal a level of membership to each set. The level of membership is then used as a measure to assess variation and compare the cases (Van Kersbergen and Vis, 2015).

Having identified relevant and theoretically substantial dimensions and ideal types in the conceptual framework, the dimensions are operationalised in the following section using data from the PolicyWatch and EuroStat databases. The "direct calibration method" as outlined by Ragin (2008) then transforms the numerical data into fuzzy values that span from 0-1, using the software *fsQCA 3.0* (Ragin and Davey, 2017).

Fuzzy-set analysis allows the consideration of both quantitative and qualitative methods, giving analysis the strength of gaining the in-depth understanding of cases that is associated with qualitative methods and the representativeness than is associated with quantitative methods (Kvist, 1999; Ragin, 2000).

Membership configurations are calculated utilising two principles. The minimum principle states conformity to an ideal type is ascribed by the minimum set value. Logical negation then assesses that the extent of membership to a set corresponds directly to the extent of membership of a set where the dimension is absent (Ciccia and Verloo, 2012). A case gains membership to an ideal type if the configuration score is over 0.5, being fully in at 1 and out at 0.

However, as ideal types rarely empirically exist, partial membership is common. Therefore, in viewing cases as configurations of characteristics the approach allows for partial membership and a review of variation within case clusters by presenting the degree of set membership allowing us to observe differences between income maintenance schemes in both kind and degree (Kvist, 1999; Ragin, 2000).

4.5 Ethical considerations

The University's ethical policies and recommendations formed the basis of the thesis' approach. As no primary data is collected but the selected method permits the researcher influence over analysis outcomes through the setting of thresholds, ethical considerations primarily centre on the integrity of the research design.

The thesis uses de-identified secondary data that is freely available from the data collection agency of the European Union, Eurofound. The agency gained a reliable reputation by employing standard international ethical practices to data collection and management.

Using this data enables easy replication of the research and limits the likelihood of participant re-identification.

Transparency is incorporated throughout the thesis. Threshold justifications are presented in the following section and all data used in the analysis presented and referenced in Appendix 2, 3 and 4. Furthermore, identified research limitations are acknowledged in section 4.6 and reflected on throughout the discussion and conclusion.

See Appendix 2, 3 and 4 for the construction of and raw data used for each of the following measures.

4.6 Operationalisation and calibration

The institutional design of schemes used to assess variation over programme expenditure is a purposeful choice. Firstly, this information is openly available, from Eurofound's Covid-19 EU PolicyWatch Database of National-Level Responses. This is an advantage as the thesis is attempting to research an event that is currently ongoing, with alternative data sources being scarce (Spasova et al. 2021). Additionally, expenditure data does not reveal quality, or the impact programmes have on exposure to risk while social risk indicators provide more insight into the aims of provision (Kvist, 1999; Otto et al., 2021; Scruggs, 2008).

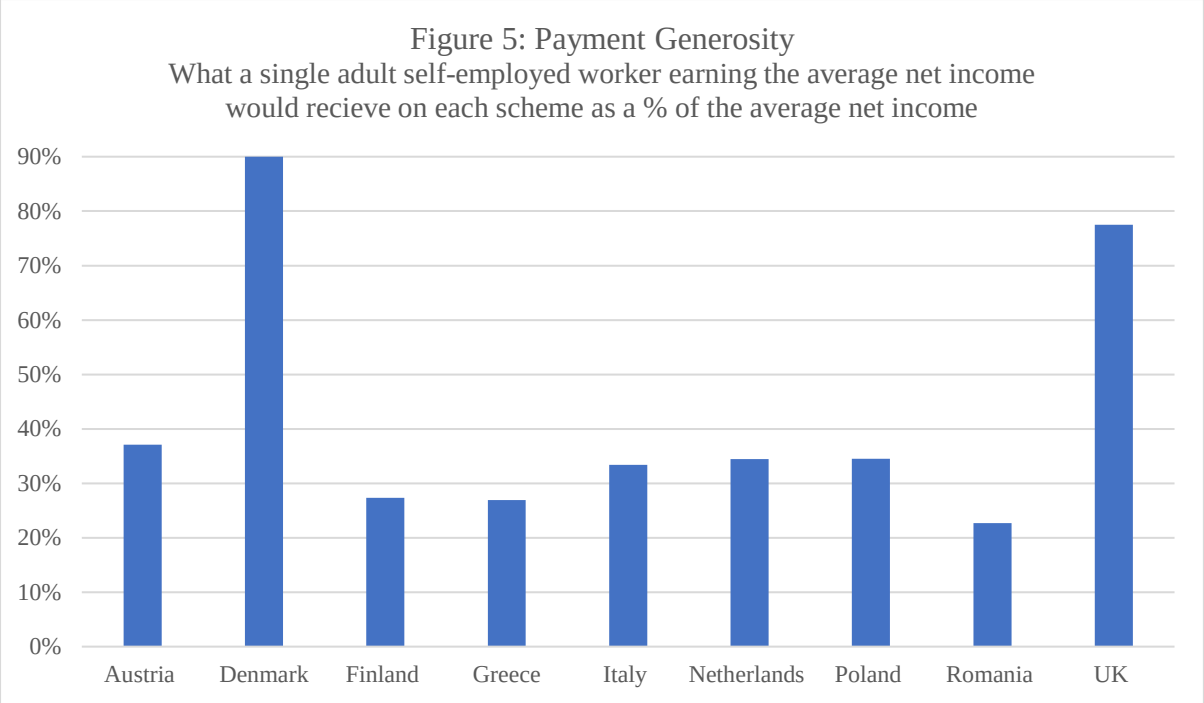
4.6.1 Generosity

Generosity is represented through two aspects, payment generosity (how much) and duration generosity (how long).

Payment generosity is operationalised through the percentage of previous earnings a single adult[8] earning the net average income[9] would receive on each scheme.

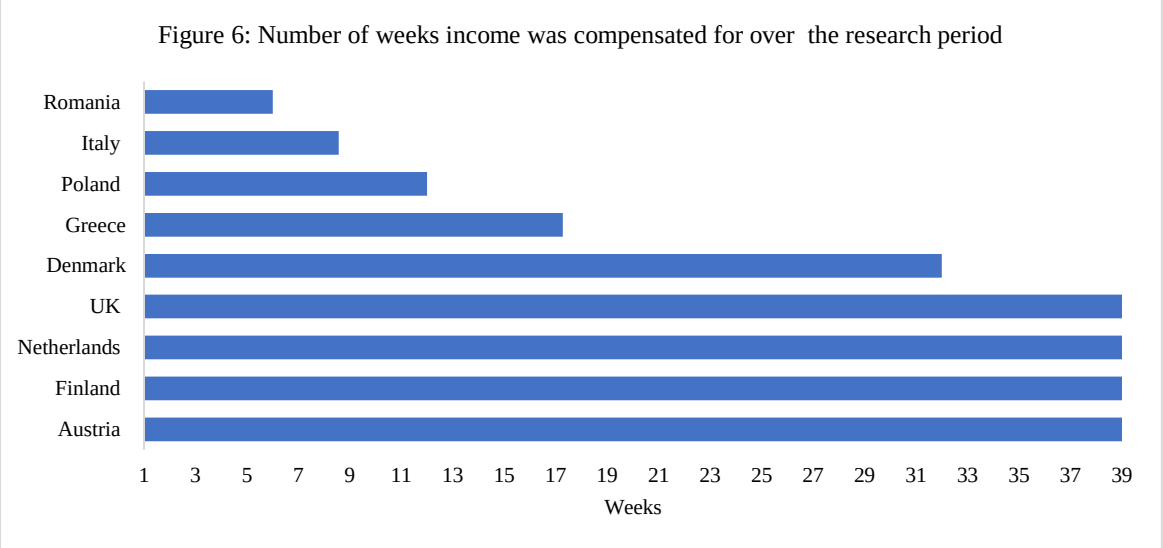
[8]Reliable average net self-employment monthly earnings could not be located. The OECD has data on average income of 'not employees', but the proportion of the self-employed included in this measure could not be verified and the average income of employees more closely matched reports of average self-employed workers income where this data is available.

[9] Monthly averages were only available for gross earnings, a measure of income before tax and social security contributions presenting an overestimation of take-home income. Cases have varying tax systems meaning a comparison of gross monthly income is not possible. Net income is a more accurate representation of take home but is only available as annual measures which include bonuses and other income additives. Benefit levels are most often set again previous net income and considering the complexity of self-employment, the nature of transfers and under the assumption gross income presents greater distortion (and use is discouraged within comparative literature, see: Adema and Ladaique 2005; Scruggs 2013; Wenzelburger et al. 2013), annual net earnings data is used and averaged across months when necessary.



Source: Own calculations using data from Eurofound, 2020a; EuroStat, 2021b
Notes: The measure reflects what percentage *of previous income* is provided by the schemes for comparative purposes. Minimum payment amount was used for cases that provided payment based on a percentage of *lost income* as the researcher did not uncover research into the average loss the self-employed experienced and it risked double counting the income loss requirement, which forms part of the Eligibility index. Therefore, the rate for Austria, the Netherlands and Poland is measured at the minimum rate. Italy, Greece and Romania provide a flat rate benefit which is averaged over the weeks they compensate for to create a comparable average replacement rate.

Duration generosity will be operationalised through the number of weeks during the 39-week research period (30th March-31st December 2020) lost income was compensated by the state.



Source: Eurofound, 2020a

These measures are combined in an additive index, adapting the method by Scruggs and Allan (2006b) where coding denotes more generous provision a higher score. By the nature of an additive index, the generosity index score represents an average of the two index aspects meaning the final measure cannot reflect theory for both aspects adequately. To

ensure thresholds are theoretically meaningful, the scoring of each aspect will be informed by theoretical literature (see Appendix 2).

Table 4: Generosity index scoring

Index score	Payment generosity	Duration generosity
1	90% replacement rate or higher scores 1 as this amount compensates income almost fully	Social distancing strictions were significantly eased in all countries under investigation during July and August 2020, potentially allowing self-employees to gain market income, therefore 36 weeks or more receives a scores of 1
0.5	Modelling by Midões (2020) suggests 95% of the population in Europe could meet the cost of basic needs on a 50% replacement rate therefore 50-69% replacement is scored 0.5	All countries had at least 10 weeks of high-level social distancing when activity was disrupted therefore provision of or above 11 weeks receives 0.5
0	Hansen (1998) states a person cannot maintain their standard of living if their income is reduced by 80% therefore, a benefit replacement rate of 20% or below of the average net income receives an index score of 0	Provision compensating self-employed workers for 2 weeks of wages receives a score of 0 as it will have limited impact

A case will gain the maximum index score of 2 if provision provides a replacement rate of 90% or more of the estimated average net monthly income for 36 weeks or more between March 30th and December 31st, 2021.

Calibration: therefore, an index score of 2 is the threshold to be fully in, representing high scores in both aspects. The cross over point is set at an index score of 1 as this score requires a case to be moderately high in at least one aspect[10]. An index score of 0.5 presents fully out, requiring a low score on both aspects (or at the least, a 0 in one aspect with a moderate score in the other).

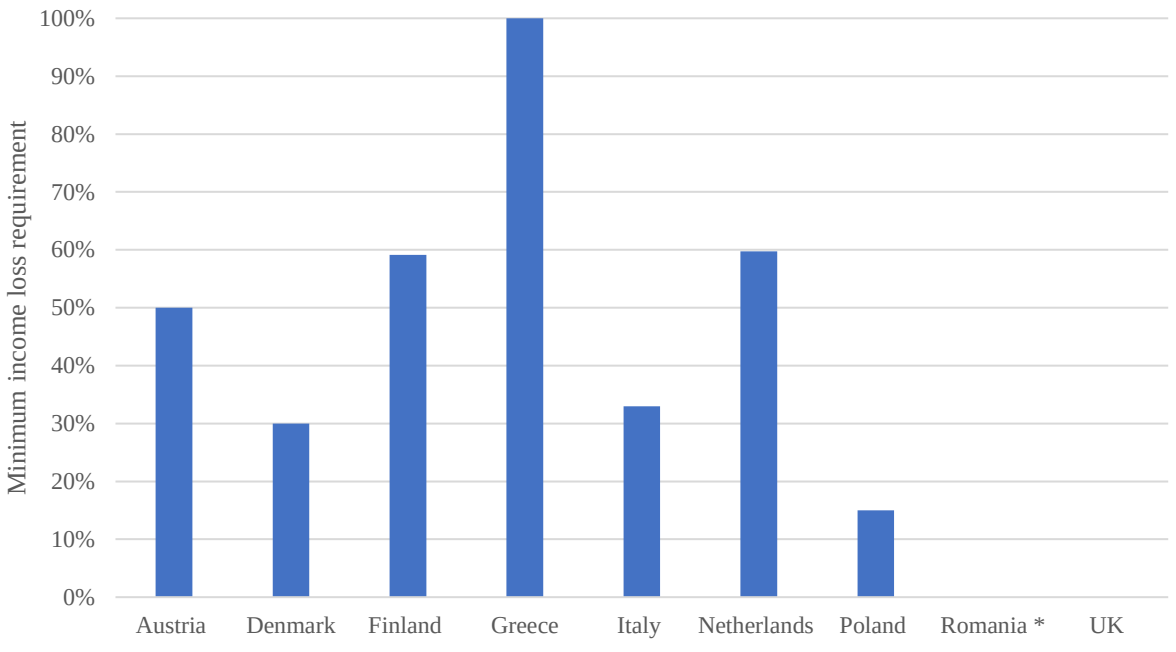
4.6.2 Eligibility

Eligibility refers to how eligible for income support a self-employed citizen is. It is operationalised via an additive index comprising of two aspects, the level of need that must be justified and policy coverage of the self-employed in each country.

[10] There is limited likelihood that a country has less than 2 weeks provision (gaining 0 for the duration aspect) but paid at over 90% replacement rate, giving the representation of generous provision when it is actually very limited (in the sense of being provided for a short time) and does not occur in the sample cases.

Need justification is measured by the amount of income that must be lost as a consequence of the pandemic before a worker can access provision[11]. A lower loss requirement increases eligibility as the scheme will be accessible to a boarder set of workers.

Figure 7: Minimum Income Loss Required to Access Provision
As a % of Average Net Income Required to Access State Income Support



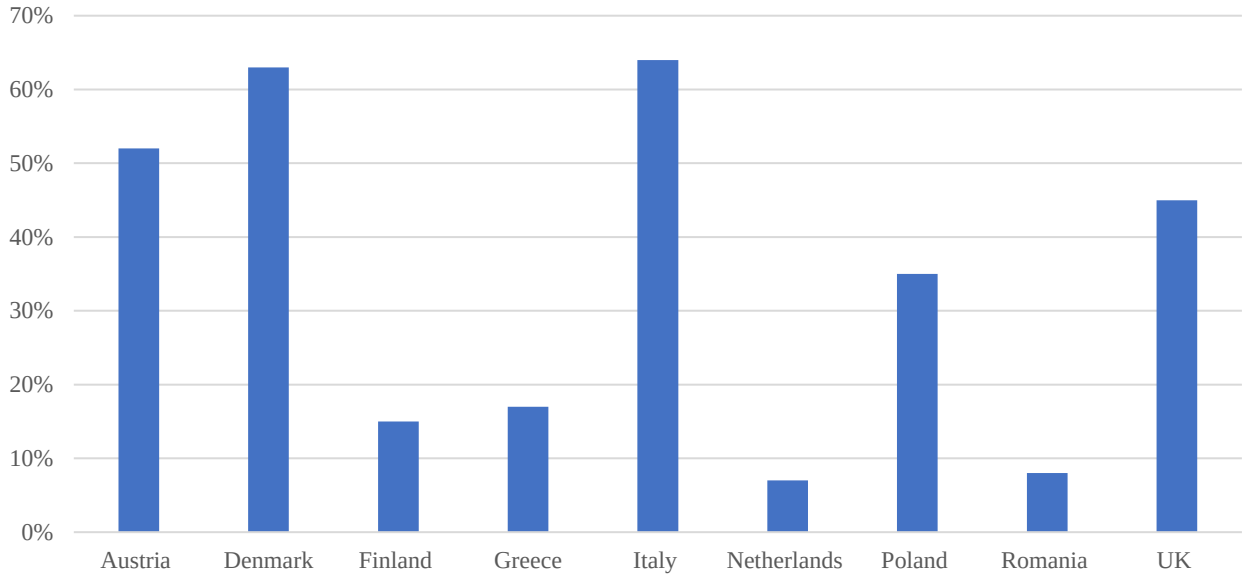
Source: Eurofound, 2020a; PolicyWatch, 2020
Notes: Access in Finland and the Netherlands is dependent on income dropping below the minimum wage. Greece requires activity to have completely stopped due to government measures. There is no set level of income loss required in the UK just evidence of being impacted'. * Specific income loss requirements could not be found for Romania however, estimates expect the policy to reach a very limited number of workers thus Romania can be classified with low eligibility (Eurofound, 2020a).

In this thesis, *coverage* alludes to the percentage of self-employed workers who accessed the schemes. The measure gives insight into the number of self-employed workers in each country who were eligible for the schemes and took up the provision. Though the measure is based upon estimation, FsITA requires sufficient accuracy to allocate cases to sets allowing for measures based on estimations (Schneider and Wagemann, 2012). Calculations use the most recently published recording of the number of approved applications on each scheme over the recorded number of self-employees in each case in 2020 (EuroStat, 2021a).

Though not as precise as desired, the inclusion of an outcome variable is important as it demonstrates the impact of eligibility and other design aspects of policy that is not visible when output indicators are solely presented.

[11] Programmes have a range of different conditions, but an income loss requirement is present in and a central eligibility condition in all cases enabling comparison and is gives insight into who the schemes are targeted at.

Figure 8: Coverage Estimate
Number self-employees who accessed schemes as a percentage of the total registered self-employed workers in each country in 2020



Source: Own calculations based on data from Eurofound, 2020a and EuroStat, 2021a
Notes: Denmark may be an overestimation as the number of approved applications was only available for early 2021. Greece is an overestimation as the figure of those who accesses the provision also includes small business. The figure for Austria uses a data from mid-October so is an underestimation. Finally, through exact estimates for Romania is difficult to obtain, the majority of the estimated 1.7 million self-employed workers in Romania were not able to access the income scheme due to not fulfilling legal criteria (PolicyWatch, 2020). The coverage figure is based on an estimation that no more than 100,000 self-employees in Romania would be able to apply (Stoiciu and Eurofound, 2020).

The eligibility index is coded so more lenient settings result in a higher score (i.e. lower income reduction criteria and higher coverage rates results in higher scores). A minimum income reduction of 80% or more and coverage of 20% or less receives an eligibility index score of 0 respectively as a reduction of income by four fifths or more has been demonstrated to result a in high level of disruption and a 20% coverage rate means the vast majority of the self-employed have no accessed support[12] (Hansen, 1998).

Conversely, an income reduction requirement of 20% or less and coverage of and above 81% gains an index score of 1 respectively. Under these conditions a large share of original income is retained and support at this level represents the state not targeting only those most in need while 81% coverage means the large majority of self-employed workers receive support.

Finally, a coverage rate and income reduction of around 50% gains a score of 0.5 respectively. As mentioned, 50% has been assessed as a level whereby most people could meet basic needs but is still highly disruptive. Meanwhile, due to no definitive figure of

[12] Research on the pandemic impact in each country is included in thesis discussion to assess if low coverage could be due to self-employed workers opting not to access provision however, as this group has been identified as one of the most negatively financially impacted during pandemic such low coverage is not expected to be due to informed voluntary action by the self-employed.

average income loss, which indicates level of need in each case, a coverage level of 50% marks the crossover point.

Therefore, a policy could gain an eligibility index score of 2 if it has 81%+ coverage and requires an income reduction of 20% or less. A score over 0 represents requiring income to have reduced by at least 81% and policy coverage of 20% or below.

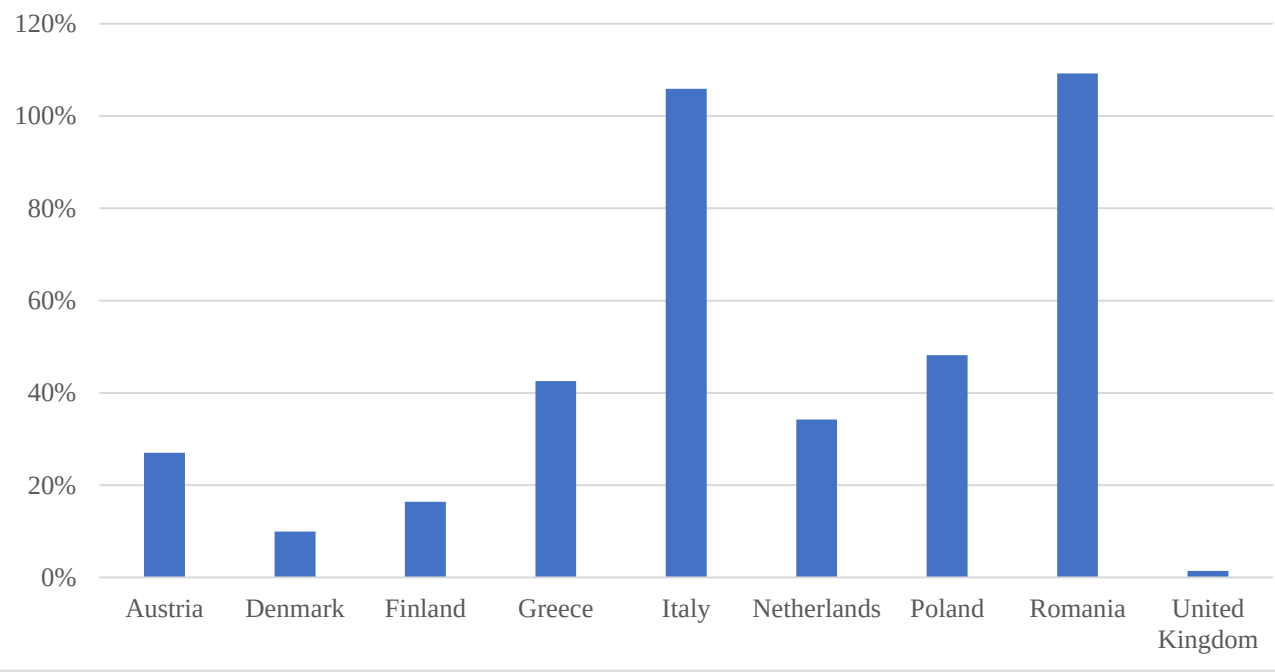
Calibration: A score of 1 represents the cross over point as it requires at a minimum, a relative score on both aspects of the index (or at the least, a very high score in one). An index score of 1.5 and above is set as fully in, as this requires high score for both aspects (or a minimum of 0.5 in either). A score of 0.5 presents fully out, requiring a low score on both aspects (or at the least a 0 in one aspect with a moderate score in the other).

4.6.3 Dualism

Dualism represents a measure of social protection dualization as defined in section 3.1.3. An individual generosity measure is created for the main income protection scheme available to the self-employed and for standard workers by averaging the payment generosity (as a percentage of the average net income) and payment duration (the percentage of the research period income was compensated for). A dualism measure is then created through the percentage difference between these scores. A high percentage difference represents a high level of dualization between provision for standard and self-employed workers.

Figure 9: Dualism

Percentage differerence of the generosity scores of the main income maintainence schemes for the self-employed and for standard workers



Source: Own calculations using data from Eurofound, 2020a; PolicyWatch, 2020 and EuroStat, 2021a

Calibration: the crossover point is 15 percentage difference, representing a moderate difference in generosity between provision. Fully in is a difference of 5 percentage difference or less, as provision would be very similar. A percentage difference of 50 percentage difference or more is set as fully out as provision is substantially dissimilar in generosity.

4.6.4 Summary of dimension measures

Table 5: Individual dimension scores

	Generosity	Eligibility	Dualism
Austria	1.25	1	27.04
Denmark	1.75	1.5	9.94
Finland	1	0.5	16.37
Greece	0.75	0	42.56
Italy	0.5	1.5	105.90
Netherlands	1.25	0.5	34.24
Poland	0.75	1.25	48.15
Romania	1		109.22
UK	1.75	1.5	1.40

Table 6: Thresholds

Generosity	Eligibility	Dualism	Membership Allocation	Verbal qualifier
2>	>1.5	>50	**1**	Fully in
1	1	15	**0.5**	Cross over,
<0.5	<0.5	<5	**0**	Fully out

The resulting fuzzy scores for each dimension are presented below with membership to a dimension (>0.5) being highlighted in bold.

Table 7: Calibrated values

Fuzzy scores			
	Generosity	Eligibility	Dualism
Austria	**0.65**	0.16	**0.74**
Denmark	**0.9**	**0.95**	0.18
Finland	0.43	0.05	**0.53**
Greece	0.16	0	**0.91**
Italy	0.05	**0.95**	**1**

Netherlands	**0.65**	0.05	**0.84**
Poland	0.16	**0.79**	**0.94**
Romania	0.43		**1**
UK	**0.9**	**0.95**	0.02

Notes: A final measure for Romania could not be produced due to the absence of information on income loss requirements

The minimum principle and logical negation are used to calculate the configurations of dimensions to produce a measure of correspondence to each model of social protection provision for the self-employed. They are presented in section 6 but before the results are discussed research limitations must be recognised.

4.7 Research limitations

The analysis is based on a small sample with less comprehensive data than desired. The method was chosen to respond to this as it increases measurement validity by reflecting the core ideas of theoretical concepts (Kvist, 2005).

Additionally, model households have not been used when assessing entitlement as household composition and characteristics of the self-employed vary across countries and data on a single person's income is more reliable (Gallie and Paugam, 2000; Kuhn, 2019). Though it is acknowledged that the impact of wage distributions, employment histories and family situation on entitlement is not captured (Scruggs 2007). Nonetheless this method allows for the comparison of average generosity across programmes within the time and resource limitations of the thesis (Kuitto, 2016).

Similarly, a drawback of using a social rights approach is that it often cannot account for income and benefit ceilings meaning benefit generosity is not accurately reflected (Otto et al., 2021). However, benefit ceilings are taken into account if they are over the average net earnings and the measure aims to assess average entitlement rather than maximum.

Finally, it must be queried whether the research is comparing the same things? The schemes reviewed here vary widely in design and purpose. Schemes include reimbursement schemes that compensated relative amounts (Austria, the UK, and Denmark), some top up wages to maintain a basic minimum income (Finland and the Netherlands) while others originated as emergency one-off flat-rate payments solely to compensate for wages lost during national lockdowns (Greece, Italy Poland and Romania). This creates complexity when approaching systematic comparison, as other researchers have echoed (Seemann et al., 2021).

Nonetheless, the overarching policy purpose is similar, to compensate income lost due to the pandemic. Moreover, when assessing models of welfare, the instruments selected are theoretically relevant and revealing about each case. Influential aspects of schemes not covered within analysis is considered during discussion.

Despite methodological and analytic awkwardness, contributions to our understanding of social protection for the self-employed can still be gained while a reflection of research findings against the literature grounds assertions and to add robustness to analysis.

5.0 Results

The configurations of dimensions create membership scores revealing six of the nine cases are members of an ideal type, with differing levels of conformity. The table below presents the configurations with membership being indicated by values over 0.5.

Table 8: Ideal type membership

	Exclusive ~G*~E*~D	**Inclusive** G*E*~D	**Inaccessible** Dualist ~G*~E*D	**Accessible** Dualist ~G*E*D
Austria	0.26	0.16	0.35	0.16
Denmark	0.05	**0.82**	0.05	0.1
Finland	0.47	0.05	**0.53**	0.05
Greece	0.09	0	**0.84**	0
Italy	0	0	0.05	**0.95**
The Netherlands	0.16	0.05	0.35	0.05
Poland	0.06	0.06	0.21	**0.79**
Romania	0	0	**0.57**	0
UK	0.05	**0.9**	0.02	0.02

Notes: Romania fuzzy set scores cannot be analysed as the case has not have a complete eligibility score, see following section for membership allocation

Some cases only weakly confirm to a model though, this is not unexpected as ideal types are best described by their extension of zero and previous work demonstrates that cases can present conflict between policy objectives and policy reality (Ciccia and Verloo, 2012; Vis, 2007).

A nine-value fuzzy set, outlined by Kvist (2007), aids analysis by translating the membership scores to verbal qualifiers allowing us to describe levels of membership

Table 9: Verbal Qualifiers

1	Fully in
0.83-0.99	Almost fully in

0.67-0.82	Fairly in
0.51-0.66	More or less in
0.5	Cross over (neither more in nor more out)
0.33-0.49	More or less out
0.17-0.32	Fairly out
0.1-0.16	Almost fully out
0	Fully out

Source: Adapted from Kvist, 2007 p.478

This allows for the categorisation to be qualified as followed:

Table 10: Membership categorisation

Exclusive ~G*~E*~D	**Inclusive** G*E*~D	**Inaccessible Dualist** ~G*~E*D	**Accessible Dualist** ~G*E*D
	Denmark (0.82 fairly in) UK (0.9 almost fully in)	Finland (0.53 more or less in) Poland (0.79 fairly in) Greece (0.84 almost fully in)	Italy (0.95 almost fully in)

5.1 Uncategorised cases

Austria and the Netherlands do not conform to any of the ideal type models while Romania cannot be classified due to the absence of data on income loss requirements. However, inspection of the individual dimensions and raw data (See Appendix 2, 3 and 4) alongside substantive knowledge of the cases allows the researcher to allocate each case to the Inaccessible Dualist model.

Membership to the generosity dimension prevents the Netherlands (0.65) and Austria (0.65) being a member of the Inaccessible Dualist model. The scheme has a long duration but has comparatively low replacement rate (34.46% in the Netherlands and 37.12% in Austria). Following Scruggs and Allan (2006a), both will be classed as ungenerous, despite the benefit duration, as replacement rates are the most impactful aspect of the generosity measure due to the immediate consequence on standard of living. With the additional consideration that the schemes are limited only to the solo-self-employed excluding access to other groups or self-employees, and presenting dualism and low eligibility, the Netherlands and Austria can be assessed as aligning with the Inaccessible Dualist model.

Finally, the missing income loss requirement data means Romania's level of membership to the different models could not be formally assessed. Nevertheless, information on the extremely low coverage rate of the policy indicates the scheme should not be classified with high eligibility. As the scheme is more or less out of generosity dimension (0.43) and fully into the dualism dimension (1), Romania is classified as Inaccessible Dualist.

Table 11: Final membership allocation

Exclusive ~G*~E*~D	**Inclusive** G*E*~D	**Inaccessible Dualist** ~G*~E*D	**Accessible Dualist** ~G*E*D
	Denmark UK	Finland Greece Austria Romania The Netherlands Poland	Italy

5.2 Description of final model membership

5.2.1 The Exclusive model

The exclusive model was found not to empirically exist within the sample cases despite the inclusion of the UK, which provided limited support before the crisis and was classified as Liberal by Esping-Andersen (1990) and others (Avlijaš, 2019; Bambra, 2005; Castles and Mitchell, 1993; Kangas, 1994; Ragin, 1994). Many cases were assessed as ungenerous with low eligibility, although in all these cases provision for standard workers was more substantial.

5.2.2 The Inclusive model

Denmark is joined by the UK as the two members of the Inclusive model which was envisioned using the egalitarian welfare logic of the Social Democratic ideal type (Esping-Andersen, 1990). The schemes offer generous provision that is similar in generosity to provision for employees (with replacement rates over 75% that compensates income over the entire research period) and low-income loss requirements.

5.2.3 The Inaccessible Dualist model

The Inaccessible Dualist model contains the majority of cases. Schemes are characterised by low levels of eligibility and found to be less generous than provision for standard workers.

All members required an income loss of 50% or more, limiting support to those most negatively financially impacted. Payment generosity was low with replacement rates in most cases being below 40% of the average net income and coverage is below 35%. Level of dualism varies amongst cases, from 16.37% difference in generosity in Finland to 109.22% in Romania. The lower levels of dualism results from employees also having lower levels of payment generosity rather than generous provision for the self-employed.

5.2.4 The Accessible Dualist model

Italy is the only member in the sample and differs from Inaccessible Dualist cases in eligibility, with higher coverage and relatively low-income loss requirements. Before being extended, the special allowance in Italy was originally created as one-off flat-rate payment with a simple eligibility procedure though employees received more substantial provision (Gazzetta Ufficiale, 2020). The measure aimed to prevent social exclusion through broad provision, with almost 20% of the entire workforce accessing the allowance (Battista, 2020). A weak administrative infrastructure that is expected in an Accessible Dualist case is observed as the National Institute of Social Security struggled to process the payments, paying many the wrong amount and delaying payments to others (CONFPROFESSIONI, 2020). The logic of accessible provision can be seen in wider social policy response, social benefits are purposely broad to reach the usually excluded (Battista, 2020).

6.0 Discussion

6.1 Considering the nature of emergency provision and the logics of welfare

The nature of emergency provision is expected to relate to the lack of empirical support for the Exclusive model. Seemann et al. (2021) suggest provision was to respond to an assumed short-term economic shock leading to higher generosity in the early weeks of the pandemic which petered out or ended as countries adjusted to the reality of long-term disruption.

An additional consideration is that social protection reviewed in the literature, including in *Three Worlds,* aimed to protect against 'old social risks' which aimed to compensate for lost market income due to sickness, unemployment or aging/infirmity rather than a pandemic (Kvist, 1999). Finland corresponded most to the Exclusive model being 'more or less' out (0.47) and is the reviewed scheme that provided provision by extending access to an existing social assistance programme (a labour market subsidy). The case is not classed as Exclusive as standard workers receive more generous provision (though it is relatively less generous than provided in other cases, Raina, 2020). This may suggest an exclusive model is unlikely to be viewed in emergency provision but would when reviewing unemployment protection in 'normal' conditions.

Nonetheless, the other new theoretical models remain useful to assess the variation and provide insight on how to improve the design of social protection.

6.2 Comparing findings to the literature

Of the six cases included in the original *Three Worlds* research, only Denmark and Finland conform to their original categorisation.

6.2.1 Inclusive cases

Denmark's membership is more consistent with findings in the literature than the UK, which is most commonly identified with residual, targeted, means-tested assistance (Bonoli, 1997; Ferrera, 1996; Kangas, 1994; Leibfried, 1992). Nevertheless, the schemes are 'atypical' for both countries labour market policies which usually encourage flexibility (Seemann et al., 2021).

Both the UK and Denmark have been previously identified as providing universal basic social security for all workers and a logic of equality can be seen in the design of both schemes which were specifically designed to "mirror" income maintenance schemes created for employees (Seely, 2021, p.7; (Schoukens, 2002; Seemann et al., 2021). The level of generosity and eligibility the UK is unexpected.

It could be hazarded that the high number of self-employees in the UK, more stringent containment measures and new government that won a landslide victory, partly on a platform of increased spending among other factors, could be influential (BBC, 2019). Moreover, provision in both cases could aim to support their flexible labour markets rather than solely for egalitarian purposes (Seemann et al., 2021).

6.2.2 Inaccessible Dualist cases

Finland is the only case classified as Conservative by Esping-Andersen (1990). Member cases vary by regime allocation in the literature and all other factors highlighted in the thesis, bar providing less accessible and dualized provision.

Austria and the Netherlands were labelled as Social Democratic by Esping-Andersen (1990) though subsequent work argues both are Conservative which better aligns with an Inaccessible Dualist classification (Ferrera, 1996; Kangas, 1994; Ragin, 1994). Likewise, Greece is consistently a member of a Southern regime but is not labelled Accessible Dualist due to its high-income loss requirements.

Romania and Poland were also not included in the *Three Worlds* analysis and their welfare type is more contentious within the literature while Fenger (2007) states they do not fit any existing model. Although the literature highlights the transitional nature of these welfare states (Tahce and Dumitrache, 2012).

The duration of provision varies within these cases. Austria, Finland and the Netherlands provide support over the entire research period while Romania, Greece and Poland provided compensation only over spring lockdowns. The difference appears to relate to state capacity (Capano et al., 2020). Likewise, factors such as the stringency of government measures and the nature of self-employed populations appears relevant to design variation.

Notably, Finland has one of the lowest rates of self-employment and the least stringent government response while unemployment insurance is mandatory for the self-employed and those not eligible still recieve a flat-rate benefit (Avligaš, 2020). Therefore, low generosity

may relate to lesser need for provision instead of a ‘status maintaining logic’. Research is needed to establish the causal mechanisms of scheme design.

6.2.3 Accessible Dualist cases

Accessible provision in Italy may be unsurprising considering how important the self-employed are to the country’s production infrastructure (Di Pietro et al., 2020). Likewise, the period income is compensated for relates to the period when containment measures were most stringent, with Italy presenting the highest stringency level of call cases. Indeed it was the first European nation to be overwhelmed by the pandemic and had no recent experience of a similar virus (Capano et al., 2020; Vicentini and Galanti, 2021). The government responded quickly, selecting flat-rate transfers with simple eligibility criteria owing to familiarity and administrative ease (Battista, 2021). A larger study may reveal if there is a link between how early countries were impacted and resulting policy design.

Conservative and Southern welfare structures are highlighted as similar within the literature due to Bismarckian underpinnings, but differences arise when policy outcomes, such as redistribution, are assessed (Kammar et al., 2012). Therefore, comparative analysis of schemes once substantial outcome indicators (beyond the juvenile coverage measure created here) are available and a larger sample may reveal different membership of the Accessible and Inaccessible Dualist models.

6.3 Trends

The pandemic has underscored the challenges and barriers welfare states face when confronting social protection coverage gaps. All reviewed provision was non-contributory by necessity due to self-employed workers limited or non-existent contribution histories. Furthermore, states relied on familiar instruments and delivery methods, building pandemic response provision upon existing welfare institutions (Lynch, 2020).

An overwhelming pattern is provision for the self-employed is less generous than provision for standard workers. Generosity fuzzy-scores revealed only four cases as generous and of these, Austria and the Netherlands limited access to only the solo self-employed. Furthermore, seven of the schemes were labelled as dualist with the only the UK and Denmark purposefully designing provision to grant the self-employed a similar level of income protection. This is additionally consequential as due to the low insurance-based social protection coverage; these temporary schemes acted as the main sources of income support for many and as highlighted, this group are one of the most financially impacted by the crisis (Spasova et al., 2021).

At the time of writing, Italy is the only case set to continue providing additional provision post-pandemic, launching a trial of an insurance-based short-time working scheme. However, the new indemnity replaces only 25% of previously reported income and can only be requested once over a three-year period. (Eurofound, 2020a).

As there has been no fundamental change in access to pre-existing social protection schemes, the self-employed will return to a low level of social protection.

6.4 Policy implications

Proposals, such as ILO and OECD (2020) and Schoukens and Weber (2020), provide more detailed suggestions (and examples of good practice) than this thesis due to scope and word limit. Nonetheless, a number of considerations can be drawn specifically from this review of emergency responses. Recommendations centre on creating more flexible systems to increase coverage by overcoming barriers relating to eligibility identified before the pandemic and impactful during it.

Arduous eligibility criteria placed on income protection schemes often resulted in the exclusion of those who had less than a year's self-employment experience or who were not formally registered or recognised as self-employed (Eurofound, 2020c). Most notably this was seen in Romania, where there is a high prevalence of informal work (Pop, 2019). The majority of self-employed workers were excluded from the Special Allowance due to not being legally registered (PolicyWatch, 2021).

Likewise, work history requirements created barriers in several cases, including in the 'Inclusive' UK, as self-employment status and previous earnings were required to be evidenced through tax-returns for the previous year, excluding anyone who become self-employed after the end of the previous tax year (Seeley, 2021). The lack of an employer requires self-employees to have the resources and capacity necessary to shoulder the administrative responsibility of managing the documentation necessary to apply to schemes (ILO, 2021). This task is more complex for those who work across sectors or combine self-employment with other occupations (Jerg et al., 2021).

As schemes were non-contributory and tax-financed, taxpayers became de facto insurers of the self-employed raising questions of fairness (Schoukens and Weber, 2020). At the same time, self-employees were found on average to be willing to contribute at 10% of their regular income to ensure similar income protection is available in future crises (Blundel and Machin, 2020). The pandemic highlighted states ability to adapt entitlement criteria and contribution schedules, with many cases suspending or deferring mandatory contributions. States should build upon this and implement more adaptable contribution timetables to accommodate those who have variable incomes, which includes some of the most precariously self-employed. Not requiring rigid monthly contribution with a high minimum level would create 'portable' welfare that could travel with workers, as the trend of increasingly flexible labour is predicted to continue (OECD, 2020b). Making existing social security schemes more flexible would support the inclusion of non-standard workers and reduce provision fragmentation (ILO and OECD, 2020). Furthermore, reducing contribution minimums would allow those with lower incomes and those who move across sectors or have multiple occupations to participate (Jerg et al., 2021).

To properly assess the contribution capability of different self-employed workers, a review of how different groups are classified is necessary. As employment relationships become increasingly ambiguous, a clearer understanding of what constitutes dependent employment relations is needed to know who has control over their income (ILO and OECD, 2020).

The population information gained via applications to emergency provision gives insight into the situation of claimants and should be utilised to inform future policy design and to review who did and did not apply for the provision to enquire after any unrecognised barriers. Additionally, those who applied are likely to be those in need meaning the information can be used to proactively identify those who will likely require future support.

7.0 Conclusions

7.1 Reflections on the investigation

The research is limited in scope and analysis is relatively superficial due to data limitations and the restrictions of a master's thesis. However, within these limitations, **t**hree models of income maintenance schemes could be empirically identified through different configurations of the dimensions, generosity, eligibility and dualism. Though model membership differs to the *Three Worlds of Welfare Capitalism* typology, to which the new models correspond.

The members of the Inclusive and Accessible Dualist models could be viewed as following the logics that underpin the ideal types, but logic of status maintenance is less clear when reviewing members of the Inaccessible Dualist model. The models were created for categorisation purposes, but their explanatory power is unconvincing when the cases in this group are reviewed. More encompassing research or research aimed to establish the causal mechanisms behind policy design may provide more clarity into case membership.

7.2 Further research agendas

Alongside outlining the need to establish an understanding of the causal mechanism of variation, this analysis revealed a number of areas worthy of future research as they have the potential to enhance our understanding of how to create more effective social protection.

A consideration of the variation of provision available to different groups within the self-employed is needed to assess if this indicates further social protection fragmentation or simply temporary supplementary support for particularly impacted groups (three of the reviewed schemes were limited to the solo-self-employed while some cases provided additional support to occupation specific groups such as those in the tourist or entertainment industry).

Additionally, qualitative research into self-employees' experience of accessing schemes, or not, could provide insight into how they may interact with state welfare in the future and provide insight into how to improve policy design.

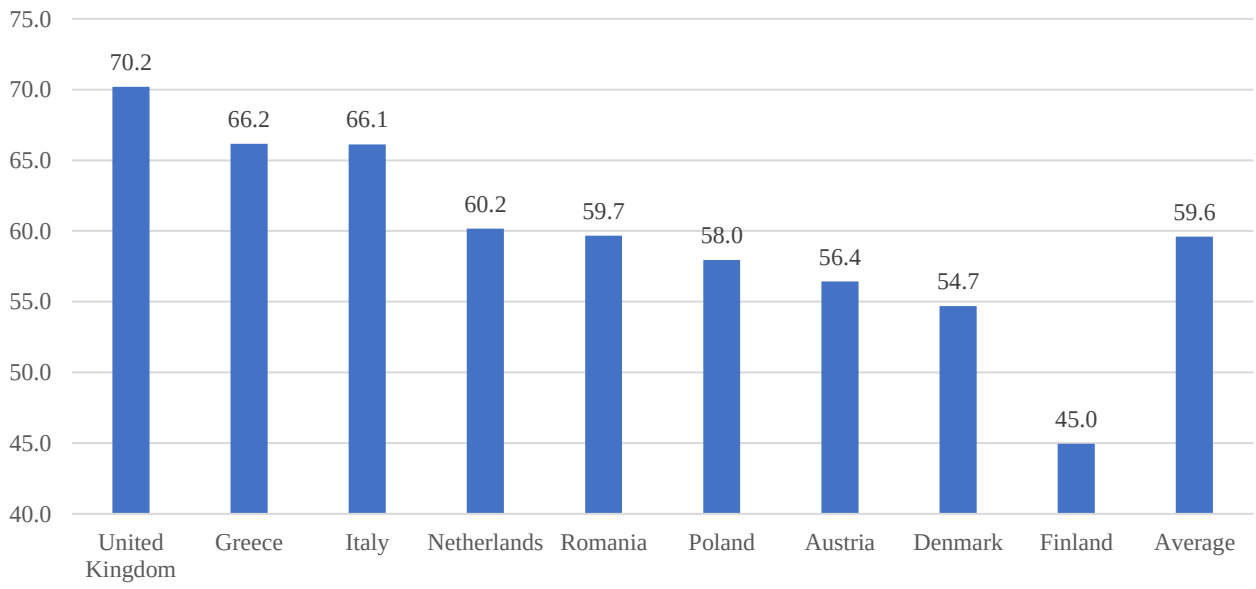
7.3 Final assessment

Improving access and coverage of the self-employed requires commitment by the states and must be part of a wider objective of increasing general social protection. The thesis stresses the danger of encouraging insecure employment by promoting labour market flexibility as part of a strategy to tackle unemployment, as was observed after the financial crisis (Kremer et al., 2017). A commitment to quality employment and adequate safety nets is required as states consider options available to tackle the economic fallout of the crisis and it is noted that many of the austerity cuts to social assistance since 2008 have particularly impacted the self-employed due to reliance on this form of welfare (Avlijaš, 2019).

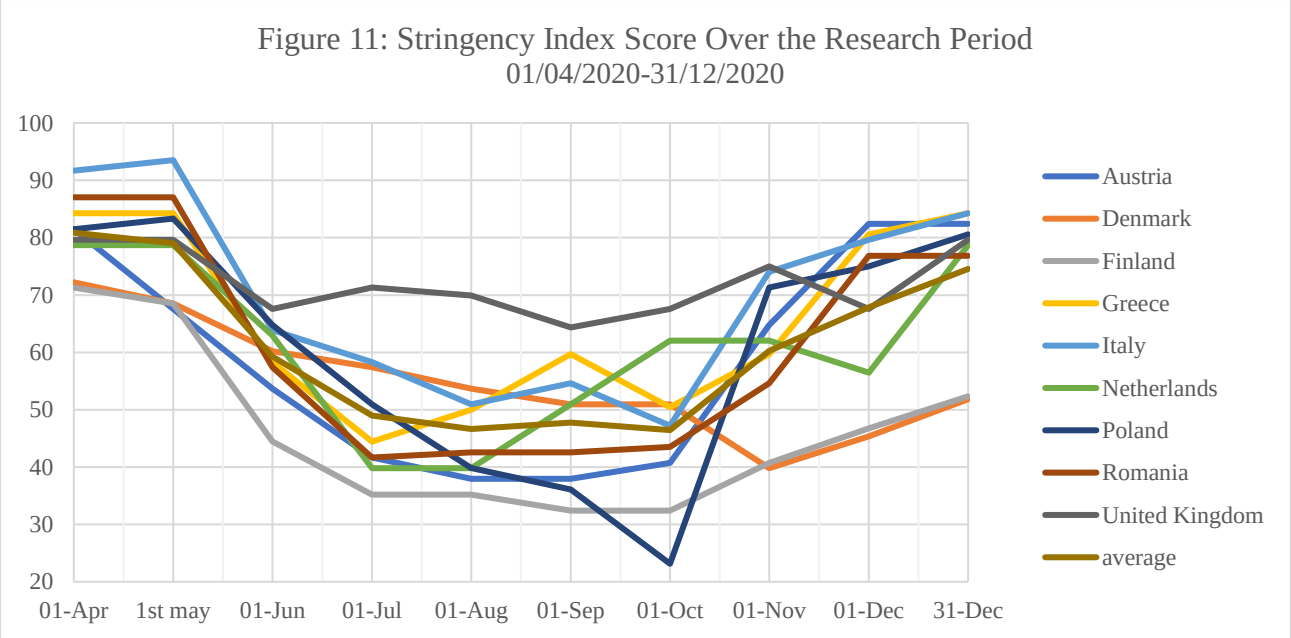
The extension of income protection to the self-employed was an advancement on this front but future action must be more than temporary. Though the fundamental boundaries of social protection have not permanently expanded in many nations (Spasova et al., 2021), it has set a precedent of the responsibility to protect the self-employed, as well as what welfare states can provide during crises in these nine cases. Moreover, the pandemic has highlighted the gaps in social protection frameworks. Time will tell if this currently temporary provision, will stimulate policy innovation and a purposeful objective of inclusive provision moving forward.

Appendix 1

Figure 10: Average Stringency Index Score of Government Containment Measures
01/04/2020-31/12/2020

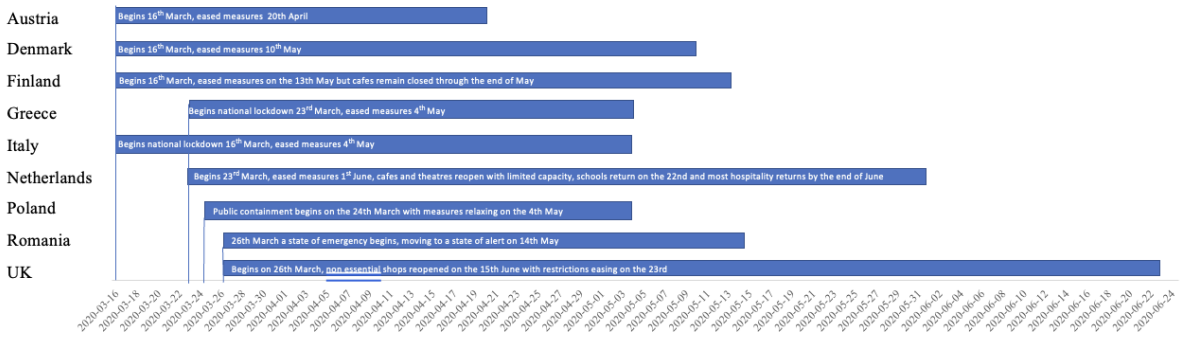


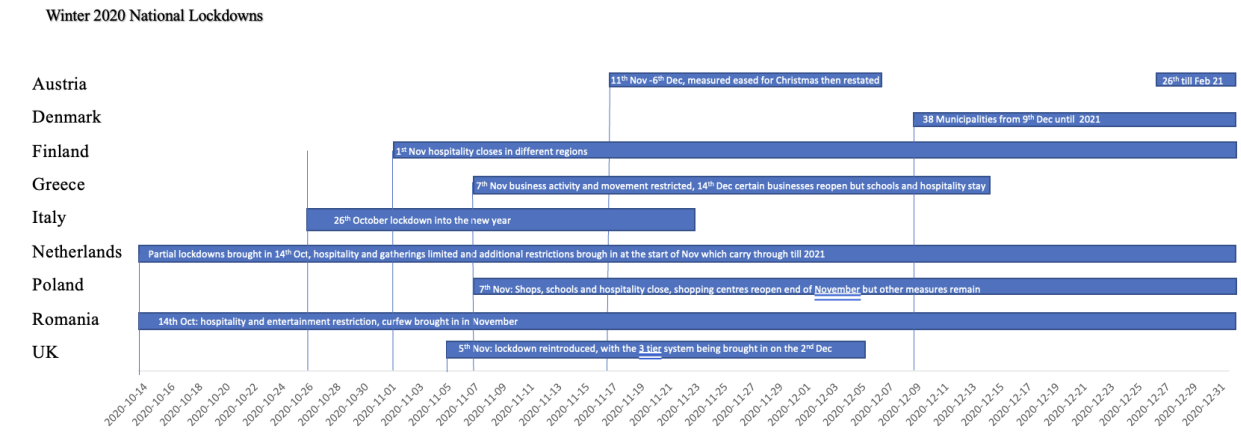
Source: Hale et al. (2021)



Source: Hale et al. (2021)

Figure 12 and 13: High level social distancing measures timeline





Appendix 2 construction of generosity dimension measure

Table 12: Generosity index scoring

Payment Generosity	Score	Max score
90≥	=1	
70-89	=0.75	
50-69	=0.5	1
21-49	=0.25	
≤ 20	=0	
Duration Generosity		
36≥	=1	
26-35	=0.83	
19-25	=0.66	1
11-18	=0.5	
3-10	=0.25	
≤ 2	=0	

Table 13: Generosity dimension measure raw data and index scores

	Benefit Generosity (As a % of previous earnings)	Duration Generosity (Number of weeks income is compensated over the research period)		Payment Generosity Index Score	Duration Generosity Index Score	Total Generosity Index Score
Austria	37.12	39		0.25	1	1.25
Denmark	90%	32		1	0.83	1.83
Finland	27.32	39		0.25	1	1.25
Greece	26.95	17.3		0.25	0.5	0.75
Italy	33.4	8.5		0.25	0.25	0.5
Netherlands	34.46	39		0.25	1	1.25
Poland	34.5	12		0.25	0.5	0.75
Romania	22.66	6		0.25	0.25	0.5
UK	77.5%	39		0.75	1	1.75
Maximum				1	1	2

Source: Eurofound, 2020a; PolicyWatch, 2020a

Appendix 3 construction of Eligibility dimension measure

Table 13: Eligibility index scoring

Aspect	Measure	Index score	Maximum
Minimum income reduction requirement	0%-20% 21-40% 41%-60% 61%-80% 81%-100%	=1 =0.75 =0.5 =0.25 =0	1
Coverage	81-100% 61-80% 41-60% 21-40% 0-20%	=1 =0.75 =0.5 =0.25 =0	1

Table 14: Eligibility raw data and index scores

	Need Justification (% of income loss required to access state support)	Coverage (Number of self-employed workers who accessed each scheme by a % of total self-employed workers in each country)		Need Justification Index Score	Coverage Index Score	Total Eligibility Index Score
Austria	50	32		0.5	0.25	0.75
Denmark	30	63		0.75	0.75	1.5
Finland	59.12	15		0.5	0	0.5
Greece	100	17		0	0	0
Italy	33	64		0.75	0.75	1.5
Netherlands	59.72	7		0.5	0	0.5
Poland	15	35		1	0.25	1.25
Romania	n/a	8		n/a	0	0
UK	0	45		1	0.5	1.5
Maximum				1	1	2

Source: Eurofound, 2020a; PolicyWatch, 2020a

Appendix 4: Construction of Dualism dimension measure

Table 15: Dualism measure construction

	Self-Employed Workers			Standard Employees			Social Protection Dualism
	Benefit Amount	Number of weeks of the research period compensated for as %	Average Generosity	Benefit Amount	Number of weeks of the research period compensated for as %	Average Generosity	Percentage difference of generosity scores)
Austria	37.12	100	68.56	80	100	90	27.04
Denmark	90	82	86	90	100	95	9.94
Finland	27.32	100	63.66	50	100	75	16.37
Greece	26.95	44.32	35.635	56	53.8	54.9	42.56
Italy	33.4	21.97	27.685	80	100	90	105.90
Netherlands	34.46	100	67.23	90	100	95	34.24
Poland	34.5	30.77	32.635	40	66.66	48.2	48.15
Romania	22.66	15.38	19.02	62.92	66.66	64.79	109.22
United Kingdom	77.5	100	88.75	80	100	90	1.40

Source: PolicyWatch, 2020

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