

**Atypical work and social security in the contemporary economy: exploring  
the Dutch case**

by

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## I. Preface and acknowledgements

The basis for this paper originally stemmed from my stubbornness to continue the line of research that I have started under my bachelor studies, to uncover the mysteries of the novel field that is the platform economy. As the world moves further into the digital age, enormous amounts of data and virtually unlimited access to internet allows for new business opportunities to develop and grow, mostly in the online.

I have learned much during this research, particularly the fact that writing an independent research paper is not necessarily a test of intelligence, but a test of endurance. In truth, writing a paper independently is first and foremost a fight against oneself and against one's own insecurities.

I could not have achieved this without the help of everyone involved in this process. I would first like to thank both of my supervisors, Dr. Giedo Jansen and Dr. Victoria Daskalova, whose patience, previous research and invaluable advice helped me to power through the hard times in which I had no direction.

Secondly, I would like to thank my parents, whose patience and superhuman support enabled me to achieve not one, but two degrees in a foreign country. I am a product of your sacrifice.

Thirdly, but not least, I would like to thank my girlfriend Nicoleta, who listened to me during the hard times and offered me the unconditional moral support that I would have never dreamed that I ever deserved. You are a gift from the heavens.

Last, but not least, I would like to thank all the amazing and beautiful people that I have met during my 5 years period at the University of Twente. Mircea, Dan, Kiril, Laura, Moustafa, Valentin, I'm glad I met you.

## **II. Abstract**

This thesis looks to uncover the preferences towards social security policies and the subjective labor market risk of two groups of precarious and atypical workers: platform workers and temporary agency workers. Previous research suggested that precarious workers experience a higher degree of labor market risk which can shape policy preferences and make precarious workers more inclined to support strong state intervention in favor of collective risk strategies. In order to analyze whether or not these two groups of atypical workers hold differences in their social security preferences, an independent data collection effort was organized. Qualitative data was gathered in forms of semi-structured interviews. The results of the paper indicate that there is a subtle difference in the opinions towards social security benefits, particularly insurance-based statutory benefits such as unemployment benefits. Furthermore, the results of the paper indicate that atypical workers seem to exhibit small but not unimportant differences in their opinions towards social security benefits.

### III. Table of contents

## Table of Contents

<b>I.</b>	<b>Preface and acknowledgements</b> .....	<b>2</b>
<b>II.</b>	<b>Abstract</b> .....	<b>3</b>
<b>III.</b>	<b>Table of contents</b> .....	<b>4</b>
<b>IV.</b>	<b>Introduction</b> .....	<b>5</b>
a.	Platform work and the collaborative economy.....	8
b.	Temporary employment.....	10
c.	Preferences towards social security.....	11
<b>V.</b>	<b>Literature Review</b> .....	<b>13</b>
a.	The on-demand economy.....	13
b.	Algorithmic management and control.....	14
c.	Managing risk in the platform economy – employee v contractor.....	15
d.	Temporary employment and the associated risks.....	16
e.	Work status and social security policy preferences.....	17
<b>VI.</b>	<b>Research design and methodology</b> .....	<b>20</b>
a.	Case selection and research setting.....	21
b.	Data collection.....	22
c.	Coding scheme.....	22
<b>VII.</b>	<b>Results</b> .....	<b>23</b>
a.	Age, education and work.....	23
b.	Attitudes towards social security – unemployment benefits.....	26
c.	Attitudes towards social security – access to benefits.....	28
d.	The subjective financial security of atypical workers.....	29
e.	The subjective labor market risk of atypical workers.....	32
f.	The Uber Eats rating system and rider opinion.....	33
<b>VIII.</b>	<b>Discussion</b> .....	<b>35</b>
<b>IX.</b>	<b>Appendix</b> .....	<b>39</b>
<b>X.</b>	<b>References</b> .....	<b>40</b>

#### IV. Introduction

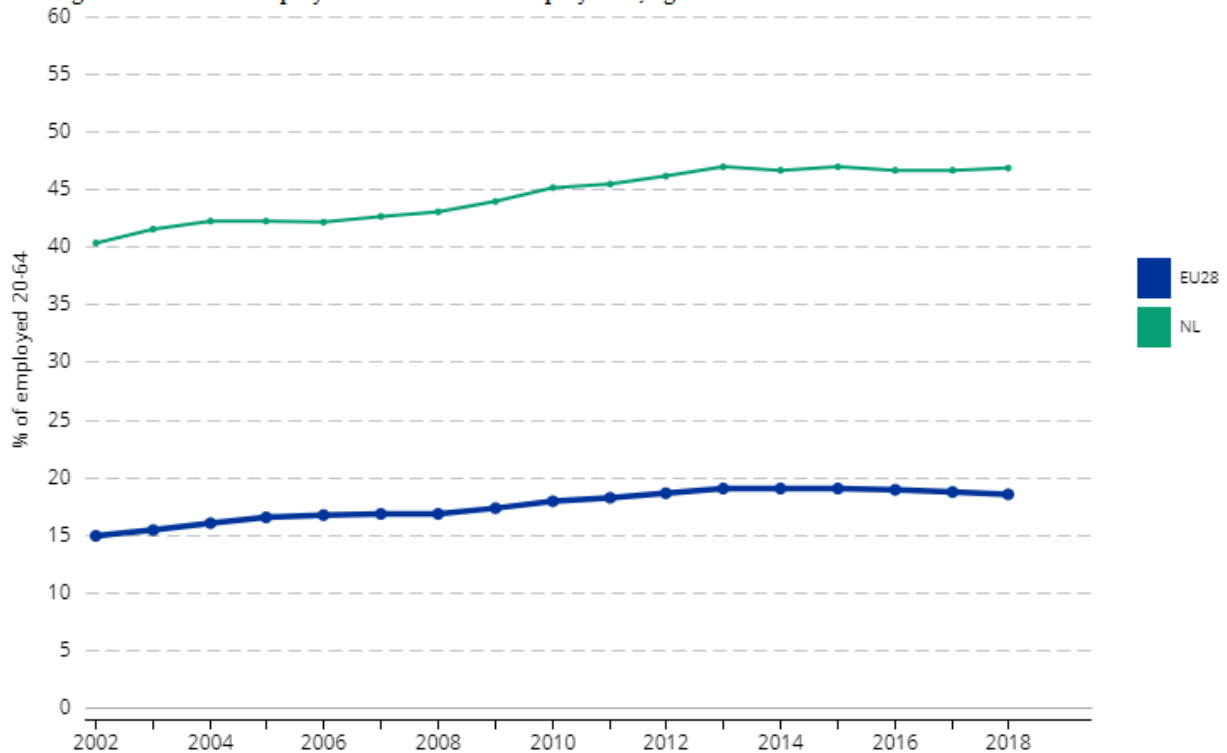
In human society, work is perhaps one of the most important core activity. Regardless of the type of work (employment or otherwise), such activities help push society forward by organizing groups of individuals around a common goal, creating value and compensation via monetary rewards. Employment is such an important issue in an individual's well-being, so much so that individuals that find themselves in prolonged unemployment often report significantly higher levels of anxiety and depression than their employed counterparts (Rodriguez et. al, 2001)

Throughout the last two decades, we have seen an increase in the debate regarding forms of non-standard work arrangements, particularly the emergence and growth of part-time work, contract-work and, of course, part-time employment (Kalleberg, 2000). What we have seen in these past two decades is the steady rise of precarious work. This paper defines precarious work as *“employment that is uncertain, unpredictable, and risky from the point of view of the worker”* (Kalleberg, 2009, p.2).

Traditional wage employment entitles workers to certain insurance-based benefits, otherwise known as employment-related systems, which provide pensions and insures workers against events of work injury, unemployment and a variety of other factors that may disturb an individual's ability to work (SSA, 2002). These systems of social security are typically linked to the level of earnings and/or contributions prior to the event that “activates” these entitlements. While there are other social security benefits that have universal access, regardless of income or employment status, this paper focuses specifically on employment-related systems.

Precarious workers may find themselves unable to be effective recipients of these insurance-based systems, not only due to the type of employment contract that they work under, but other matters such as low, none or interrupted contribution to these systems. In the EU-28 in particular, the share of workers in part-time and temporary employment has increased steadily. Indeed, part-time work in the EU-28 increased steadily from 14.9% in 2002 to 18.5% in 2018, as the Netherlands topped the list with 46.8% of workers in part-time employment in 2018, by far the highest share in the EU-28 (Figure 1)

Figure 1. Part-time employment as % of total employment, age 20-64.



Source: EUROSTAT

Indeed, to say that the Netherlands is the European champion in part-time employment is an understatement, largely due to female part-time work. The Netherlands is a prime candidate to study these new and emergent forms of non-standard employment, particularly due to the fact that the phenomenon is quite clearly present there and these types of work arrangements are prevalent, much more so than in any other EU Member State. This paper recognizes non-standard employment (NSE) as is defined by Eurofound (2019), which states NSE as “*an umbrella term for different employment arrangements that deviate from standard employment. They include temporary employment; part-time and on-call work; temporary agency work and other multiparty employment relationships; as well as disguised employment and dependent self-employment*”.

For instance, self-employment and temporary employments are non-standard work arrangements that have seen a steady increase in the Dutch labor market in the past two decades. If self-employment represented a share of 12% of the Dutch labor market in 1990, this share has increased to over 16% in 2018 (Figure 2). Similarly, temporary employment has seen an increase as well in the past two decades and now sits at a level that is significantly above the OECD average.

However, keep in mind that the data on temporary employment encompasses all forms of temporary employment, not only temporary agency work. However, the data is still representative for the discussion at hand and it serves to prove the point that the sector of temporary employment has been growing in the Netherlands in the past two decades (Figure 3).

Figure 2: Self-employment rate; Total, % of employment, 1988-2018.

Source: OECD

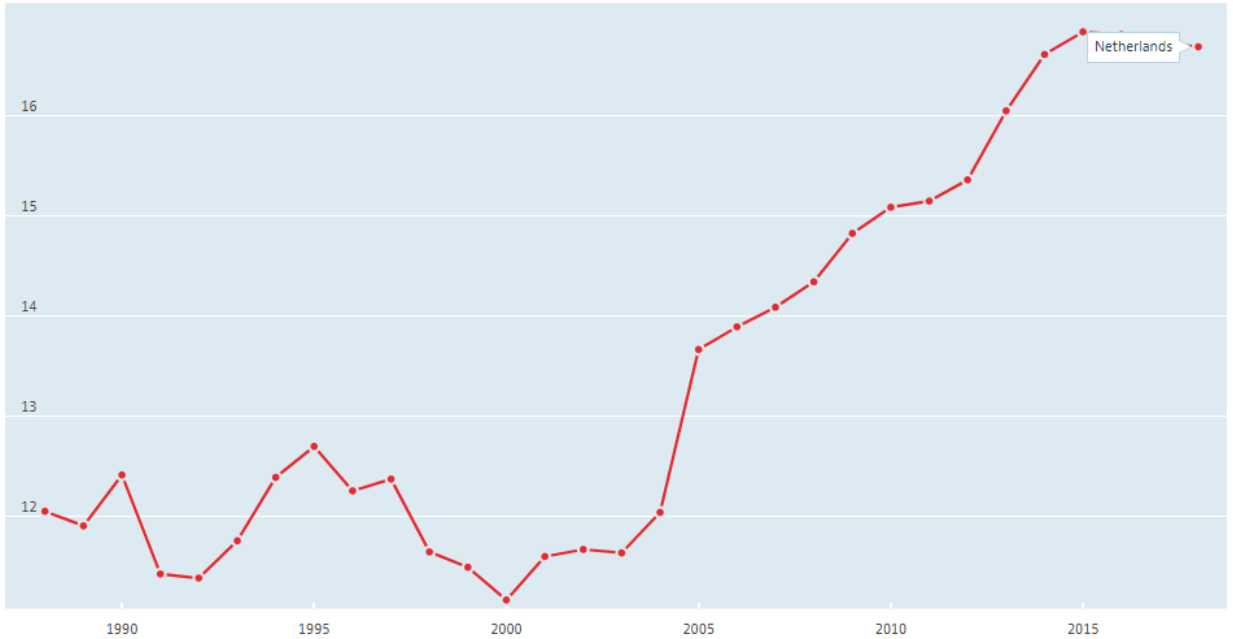
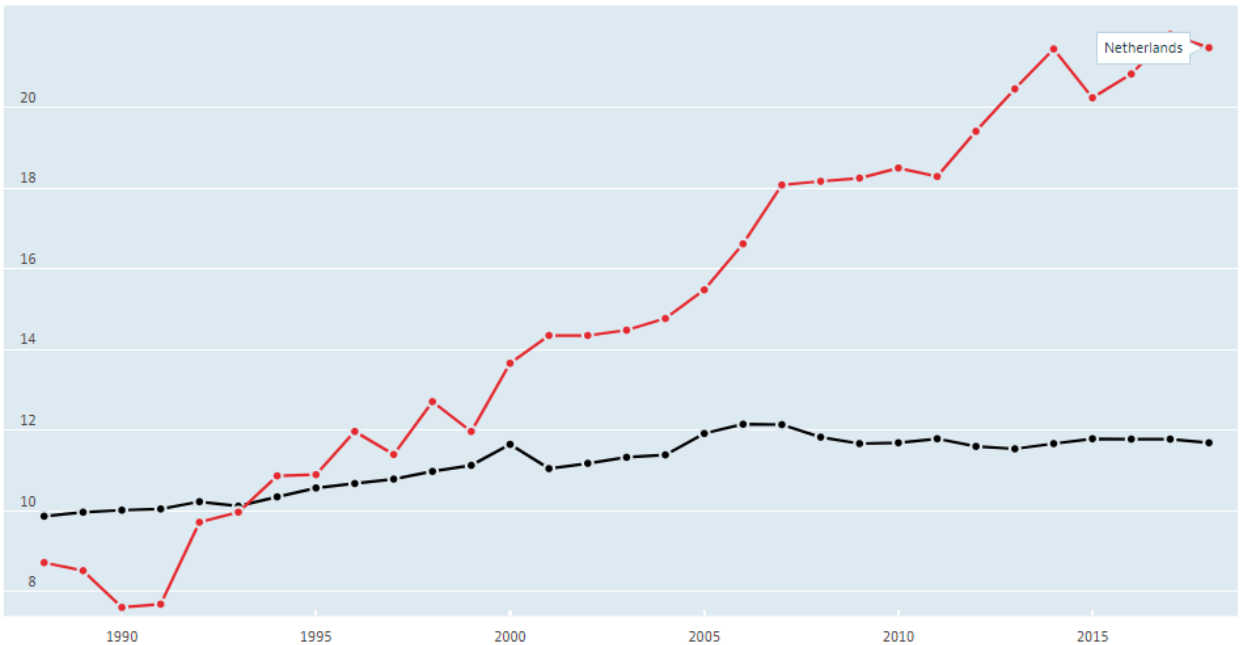


Figure 3: Temporary employment; Total, % of dependent employment, 1988-2018

Source: OECD



There is, however, a new form of non-standard work that was seldom discussed in relevant academic literature up until recently. This phenomenon is called “crowdwork” and “platform-work” and is a result of a very novel business model, tentatively called “the collaborative economy”.

### **Platform work and the collaborative economy**

The collaborative economy „refers to business models where activities are facilitated by collaborative platforms that create an open marketplace for the temporary usage of goods or services often provided by private individuals” (European Commission, 2016). This broad term is used by the European Commission to define this rapidly emerging “digital” economy, which is spearheaded by the success of companies such as Uber, Airbnb, TaskRabbit and others. The term “collaborative economy”, however, is far from the only term used to describe this “digital” economy. Terms such as the “sharing economy”, the “peer-to-peer economy” or the “on-demand economy” are often used, sometimes interchangeably, as a reference to the same concept (Drahokoupil & Fabo, 2016).

Nevertheless, terminology is not the only debate surrounding the on-demand economy. There is a growing debate concerning the status of workers within the on-demand economy, particularly due to the fact that such workers quite often reside in the “grey” area of employment. An Uber driver, for example, is not an employee, but a “partner” and is legally treated as an independent contractor (Cunningham-Parmeter, 2016, p.1686). In other words, the company does not formally employ its drivers. Instead, the drivers are self-employed mini-entrepreneurs and the company acts as an intermediary, facilitating the access to their digital platform and customer base. In turn, this means that Uber partners, for the most part, are not immediately entitled to social security and other benefits laid down in a nation state-s labor law, as such a law does not extend to micro-enterprises (Ibid).

The EU context is a difficult one for self-employment legislation. In 2015, the latest European Workings Conditions Survey (EWCS) was conducted throughout the EU28 and a few other EEA members, such as Switzerland and Norway. The general aim of the survey is to provide an overview of work in Europe, assessing the quality of working conditions and identifying at-risk groups, among other objectives (European Union, 2015). The results of the survey are central for the discussion at hand. 53% of all the self-employed respondents were “dependent” self-employed,



meaning that less than half of the surveyed population were in genuine self-employment (Williams & Lapeyre, 2017, p.17). To make matters more nuanced, the survey reported a high disparity in the prevalence of “dependent” self-employment between EU member states, a practice that is more common in Southern and Eastern Europe than elsewhere (Ibid, p.18).

Sadly, there is not much relevant data available regarding the share of platform workers in EU Member States, let alone the Netherlands. A recent EU project named COLLEEM (Collaborative Economy and Employment) did gather data on platform work frequency from a large sample yet only frequent internet users were surveyed. The data was adjusted for the entire adult population in a later study and it was estimated that 9.7% of the adult population in 14 EU Member States participated in platform work (Pesole et. al, 2018). Since there are inherent biases in the above-mentioned study, this data has to be taken with a pinch of salt. However, it serves to prove the point that a relevant share of the EU population does participate in platform work. Data linking platform work frequency as a % of the total workforce would have been very useful as a comparison tool but, to the extent of my knowledge, it is currently unavailable.

The differences between genuine self-employment and dependent self-employment are quite specific. Traditional academic literature refers to the genuine self-employed as “petty bourgeoisie”, describing such a person as “*someone who earns an income at least in part through his or her own labor but not by selling his or her labor power to an employer for a wage*” (Steinmetz & Wright, 1989, p. 979). In other words, a self-employed individual is expected to behave more like an entrepreneur than an employee, by offering his or hers labor to multiple customers in exchange of payment. Dependent self-employment, then, refers to that category of the “petty bourgeoisie” that do not have a high number of customers and instead, work for mainly one or two customers in (often) hierarchical subordination (Muehlberger, 2007). Indeed, considering the results of the EWCS, it seems that in the case of Europe, dependent self-employment is quite prevalent.

Furthermore, in most of the European Union, being self-employed typically means that individual earning a living through the on-demand economy do not fall within the scope of national labor law. This has several implications, such as the inability of these individuals to bargain collectively, particularly because competition law defines such as undertaking as cartelization (Daskalova, 2017, p.10). This also further extends into their entitlements to the insurance-based employment benefits that were discussed earlier in this chapter.

By now, it should become clear to the reader that, in today's economy, there are many categories of precarious workers that do not enjoy the same level of social protection than what the standard employment contract typically offers, particularly due to the fact that these insurance-based systems are directly designed to protect those workers in standard employment schemas. Indeed, I distinguish two types of precarious workers that, while similar in some respects, differ fundamentally in others: temporary employment and platform work.

### **Temporary employment**

Temporary employment is work that is typically mediated by an agency, where temporary workers are outsourced to the agency's partners based on the labor demand at any given day. As such, temporary work differs from standard employment primarily due to the absence of a standard employment contract and the duration of the specific working assignments. As such, it is not unusual for temporary agency workers to perform work for different employers at any given time. Temporary agency work is quite prevalent in the Netherlands (Figure 3), and the Dutch state has taken the regulation of this type of work seriously, especially when considering statutory access to insurance-based benefits, such as pensions and unemployment benefits.

Under Dutch the Dutch Collective Labor Agreement (CAO in Dutch). Collective Labor Agreements apply to temporary agency workers as well, particularly considering: maximum working hours; minimal hours of rest; minimum amount of holiday days paid for by the employer; minimum wages; pension rights; health and safety regulations at work; protection in labor and working conditions for children, youth and pregnant women and those that just gave birth and equal treatment between men and women (Eurofound, 2019).

Furthermore, temporary workers also fall within the Unemployed Insurance Act (in Dutch, *Werkloosheidswet* or *WW*). This is due to the fact that the *WW* takes into account several criteria in order for an employed worker to be eligible to unemployment benefits, such as: having worked at least 26 weeks in the 36 weeks before becoming unemployed; having become unemployed through no fault of one's own; availability to work on the Dutch Labor market; amount of hours lost per week is at least 5; did not reach the statutory retirement age before losing employment (*WW*, n.d.).

Platform work, on the other hand, is a novel type of work that is more nuanced. Platform workers are self-employed independent contractors, whereas the platform itself does not formally

employ these workers and instead is the intermediary. Being self-employed, of course, has consequences to the statutory access to the insurance-based benefits. I distinguish two types of available statutory access to social protection for self-employed workers: mandatory and voluntary access. In the Netherlands, self-employed workers have mandatory statutory access to pensions; healthcare and maternity benefits, whereas invalidity and sickness benefits are of voluntary statutory access (Spasova et. al, 2019). Indeed, self-employed workers do not have access to unemployment benefits in the Netherlands, whereas only certain categories of self-employed individuals are entitled to receive social protection for work accidents and occupational injuries (Ibid).

For platform workers, not having access to unemployment benefits and occupational injuries protection creates an environment where the already precarious work of platform workers is even more precarious. Indeed, it can be easily argued that self-employed platform workers experience a higher risk of labor market risk than temporary workers, regardless of the fact that they are subject to a similar kind of work mediation, with the major exception on the type of working contract and the level of insurance-based statutory benefits that they are entitled to.

### **Preferences towards social security**

Labor scholars have long studied the links between the type of working schemas an individual is under, their level of labor market risk and their preferences in terms of social security policies. Social security policies are those policies that regulate the statutory benefits of workers regarding social protection, as well as who is and who is not entitled to these benefits.

While still entitled to certain insurance-based benefits, temporary workers are entitled to less labor rights than their permanently employed counterparts (Kalleberg, 2000). Indeed, studies of the past decade have shown that precarious workers and particularly temporary workers diverge in political attitudes in terms of preferences towards redistributive policies (Corbetta & Colloca, 2013) as well as in terms of party support, particularly orienting these political preferences towards left-winged parties that typically support redistributive policies (Paul Marx, 2014). What these studies managed to uncover is that precariousness of work and therefore, job insecurity, are robust predictors of political orientations and social security policy preferences.

However, precarious work cannot be only found in the realms of temporary and part-time employment, but also further extends to a category of workers that is traditionally considered to

be right-wing, the self-employed. It is argued that, compared to standard employees, the self-employed also find themselves in a position of labor risk, particularly due to the fact that they have limited access to statutory insurance-based social security schemas such as unemployment benefits (Dekker, 2010; Spasova et. al, 2019). It is often the case, then, that self-employed workers find themselves in precarious and dependent positions, not terribly unlike what can be expected from temporary and/or other precarious workers (Jansen, 2016). This is further relevant in the case of self-employed platform workers, a novel type of self-employed work that is precarious and extremely under-researched. The latter study seemed to indicate that even the greater autonomy of self-employed workers correlates positively instead of negatively with pro-welfare attitudes (Ibid). I argue that this can potentially be an effect of their often-reduced access to statutory insurance-based social security schemas, which puts some self-employed workers in a position of risk that is similar or perhaps higher than temporary employees.

While presently, the social security policy preferences of self-employed workers is a particularly under-studied subject, this dissertation aims at taking this understudied field and moving it a step forward. The contributions of this paper towards this peculiar area of study are many. First, this study will provide further insight on this under searched area of the preferences of precarious workers regarding social security policies, particularly towards unemployment benefits, as self-employed workers are typically exempt from the benefits. Secondly, this paper aims to study whether or not the opinions of these two types of workers (self-employed platform workers and temporary workers) are either homogenous or heterogeneous. Indeed, there are arguments for both hypotheses. However, the main research question of this paper is rather exploratory in nature. Instead, I ask the following main research question:

*“Are platform workers and temporary agency workers heterogeneous in their opinions on certain insurance-based social security policies, such as unemployment benefits, and which factors can be identified as potential candidates for such a heterogeneity, if any?”*

Directly surveying the population of the self-employed workers that perform platform work is of high importance, particularly as this undertaking can significantly add to the debate regarding the future regulation of this type of work. Previous research has indicated that the “dependent” and precarious self-employed behave and act differently than those in genuine self-employment, citing similarities with and the inherent differences between “opportunity entrepreneurship” and “necessity entrepreneurship” (Böheim & Mühlberger, 2009). It is implied

that platform workers, as most dependent self-employed, often venture into such employment opportunities for lack of better alternatives rather than greater financial incentives.

## V. Literature Review

### 1. The on-demand economy

The “on-demand” economy, otherwise referred to as the “collaborative” economy, the “peer-to-peer” economy or the “sharing” economy is a market environment typically enabled by ICT technology, where the internet platform acts as an intermediary and connects clients with “platform workers” that can offer a wide variety of services either online or offline (Drahokoupil & Fabo, 2016). This paper uses the “on-demand” economy as the preferred terminology to describe this rapidly expanding sector of economic activity.

Uber, for example, uses a very interesting strategy in order to dynamically match the demand for and the supply of on-demand transportation services. The so-called “surge-pricing” system automatically raises the standard fare price so as to provide financial incentives for Uber partners to drive when demand for transportation is high (Uber, n.d.)

Indeed, previous research indicates that this dynamic labor matching strategy has led to a substantial increase in Uber’s competitiveness when compared to the traditional taxi service, effectively out-competing the taxi in both driver productivity and work efficiency (Cramer & Krueger, 20016; Chen & Sheldon, 2016; Berger, Chen & Frey, 2017).

The “on-demand” economy is not limited to online platforms that provide transportation services. “Crowdwork” is another prominent trend in this digital economy and arguably its largest sector when considering the estimated workforce size. The three biggest “crowdworking” platforms alone make up for a total estimated worldwide workforce of 19,600,000 individuals (Smith & Leberstein, 2015, p.3). As a point of reference, the total number of individuals employed in the catering industry across the U.S, as of May 2017, was 12,690,050 (Statista, 2017).

“Crowdwork” is the term used to describe crowd employment, which *“uses an online platform to enable organizations or individuals to access an indefinite and unknown group of other organizations or individuals to solve specific problems or to produce specific services or products in exchange of payment”* (Eurofound, 2015, p.107). In other words, crowdworking enables anybody to hire on-demand labor for very specific jobs and pay on a task-by-task basis. These

tasks usually include anything that can be outsourced online. For instance, a typical Human Intelligence Task (HIT) on Amazon's Mechanical Turk platform may require the worker to translate a series of documents or transcribe an audio file.

Crowdwork is a particularly interesting phenomenon, particularly because it closely resembles other forms of NSE such as agency work and on-call work. Agency work goes against the traditional wage-employment relationship that is characterized by a high degree of control by the employer, in exchange for a greater degree of worker flexibility. Crowdwork, however, manages to achieve both full control of the production process and increase worker flexibility at the same time, by having a large pool of available workers and a large degree of competition among said workers (Prassl & Risak, 2016). In other words, both crowdwork companies and temporary work agencies typically partake in work mediation, with different degrees of worker control and labor risk externalization. Moreover, having such a large number of workers in constant competition against each other may naturally pull wages downside.

## **2. Algorithmic management and control**

The way crowdworking companies maintain a high degree of control while allowing such worker flexibility are typically online rating systems, which are extensively used by these companies. For example, Uber drivers below a certain threshold (typically below 4.6 on a 1-5 scale) risk having their profiles deactivated, which puts additional pressure on the driver to perform and have a constant number of rides (Ibid). The rating system is so skewed in the case of Uber that only 1% of their drivers received either one or two stars in San Francisco (Edelman & Geradin, 2015). It could be argued that the rating system employed by Uber speaks less about the quality of the services and more about the degree of control the company has over its contractors.

Furthermore, in current academic literature, there is a wide debate regarding the nature of the employment relationship between platform worker and crowdsourcing platforms. This is because the nature of the relationship cannot be easily explained using the current legal framework – the so-called binary divide – as there are both arguments for and against platform workers as employees (Woo & Bales, 2017).

However, rating systems are very important to crowdworking companies for a very specific reason, namely the algorithmic management of human resources, in this case, the platform workers. While still a novel field of study, algorithmic management is defined as “*oversight,*

*governance and control practices conducted by software algorithms over many remote workers”* (Mohlmann & Zalmanson, 2017, p.4). In this case, tasks that would be typically solved by the human workers at the HR department, such as workforce planning, compensation, benefits and even suspension are automatically managed by an algorithm that receives data in real-time from platform workers. This leads to a form of constant performance evaluation that is entirely novel in Human Resource Management (HRM) and, coupled with the automatic implementation of decisions, such a system typically requires limited human intervention (Mohlmann & Zalmanson, 2017).

Given the importance of the rating system for the algorithmic management of workers that is typically employed by crowdworking companies, I claim that the rating system can have an effect on the platform worker that goes beyond compensation. For instance, an Uber driver with low ratings may face deactivation at any time, which can in turn lead to less income security and even the need to drive more – in this case, in order to improve the overall rating and be safe from suspension and de-activation. I hypothesize that the rating systems employed by crowdworking companies can therefore have an effect on the work schedule of workers, particularly on those that have recently received bad reviews.

Here, I ask the following research sub-question: ***“To what extent does the rating system influence the work schedule and/or work frequency of platform workers?”***

### **3. Managing risk in the platform economy - employee v contractor**

The main point of discussion regarding workers in the platform economy is their employment status. Platform companies typically treat platform workers as self-employed “independent contractors” and this has consequences on the degree of worker protection that they are entitled to. Of course, the degree of labor protection offered by employment laws differs between Member States, yet by classifying workers as “independent contractors”, platform companies can be exempt from minimum wage law, contributions to social security, holidays, sick pays, etc. (Rogers, 2015).

There are many differences in the national legislation of EU Member States, so much so that *“a courier providing the same activity can be classified as a quasi-subordinate worker in Italy, as a self-employed worker in France, as an employee in Germany, as a zero-hours contract worker in the UK or as an intermittent worker in Belgium”* (De Stefano & Aloisi, 2018, p.53)

Of course, externalizing risks towards workers is by no means a new practice in the labor market and certainly, it has not begun with the rise of the on-demand economy. As was aforementioned in the present paper, work arrangements such as agency work, zero-hour contracts and on-call work is an existing practice in the “real” economy and share the same ability as the “independent contractor” classification: to be able to mobilize a large number of workers and pay on a task-by-task basis, enabling high levels of labor flexibility.

This, however, means that the employment relationship between the platform company and the platform workers is, at the very least, vague. The participation agreement of Amazon’s own crowdworking platform, Amazon Mechanical Turk, reads:

*“d. Independent Contractor. Workers perform Tasks for Requesters in their personal capacity as an independent contractor and not as an employee of a Requester or Amazon Mechanical Turk. As a worker, you agree that: (i) you are responsible for and will comply with all applicable laws and registration requirements, including those applicable to independent contractors and maximum working hours regulations; (ii) This Agreement does not create an association, joint venture, partnership, franchise, or employer/employee relationship between you and Requesters or you and Amazon Mechanical Turk; (iii) you will not represent yourself as an employee or agent of a Requester or Amazon Mechanical Turk; (iv) you will not be entitled to any of the benefits that a Requester or Amazon Mechanical Turk may make available to its employees, such as vacation pay, sick leave, and insurance programs, including group health insurance or retirement benefits and (v) you are not eligible to recover worker’s compensation benefits in the event of injury.”* (Mturk, n.d.)

Indeed, this description of the employment relationship is not uncommon throughout the on-demand economy and other platforms have a similar policy, such as Uber and Lyft. Such policies go against the control test of the employment relationship and provide for arguments in favor of platform workers as employees, which is obviously not in line with the position of the platform companies themselves. It is clear, however, that platform worker are a peculiar group of non-standard workers that are generally exposed to high levels of labor risk.

#### **4. Temporary employment and the associated risks**

Temporary employment is not a novel development in the labor market (unlike platform work) and has been around enough for scholars to study the specifics of this type of employment



as well as the risks associated with it. While considered a great alternative for unemployment on a short-term basis, incipient studies implied that the labor market risks associated with temporary employment are the increased risk of moving back into unemployment or finding a new fixed-term contract (Giesecke, 2003).

Other, more recent studies, indicated that the risks of temporary employment come primarily from the fact that employers constantly try to compensate permanent worker rigidity with an additional tier of flexible jobs on a case by case basis (Paul Marx, 2014). For instance, an employer that has temporary hikes in the demand for labor may choose to hire fixed-term contract employees to compensate for that period where extra labor is required, instead of hiring workers on an traditional employment contract and risk being unable to lay them off when their labor is no longer required. As such, the risk of employment is outsourced from the employer to the employee, whereas the employee may choose this type of contract for lack of a better alternative or to move out of unemployment. However, as was discussed above, this leaves the temporary worker with the real risk of returning to unemployment as soon as the fixed-term contract ends.

Indeed, this type of work has grown significantly in Europe in the past three decades (King & Rueda, 2008) and more recent studies have shown that temporary employment has significant negative effects on the subjective job security of temporary workers, which in turn intuitively leads to a proven increase in the support for the demand of redistribution and social protection policies when compared to permanent employees (Burgoon & Dekker, 2010).

From an intuitive perspective, it makes sense that workers in precarious position themselves more preferably towards redistribution and social protection policies as they themselves are to be the most likely recipients. The fact that this is not only a case for temporary workers is further enforced by even more recent studies that look into the precarious situation of a growing category of self-employed workers, which also seem to be more significantly supportive of such policies (Jansen, 2016; Jansen, 2017 ).

## **5. Work status and social security policy preferences**

There is a body of research on the policy preferences of working individuals. Popular approaches in studying the policy preferences of working people is to look at employment status and individual-level variables such as risk aversion, income, social class, etc. One such example is the self-interest argument, which claims that individuals that are more likely to welfare benefits

hold more positive attitudes towards welfare policies in general (Blekesaune, 2007). While traditional literature claims that employment status is related to social security policy preferences, Blekesaune has found such attitudes are more likely to be related with financial satisfaction rather than employment status (Ibid). Another study linked attitude towards redistribution with the economic position of individuals in the labor market and reported a negative association between self-employment and preference for redistributive policies (Guillaud, 2013).

Fabian Dekker (2010) studied the self-employed without employees and has found that there is a widespread support for collective risk strategies such as social security among specific groups of the self-employed, such as those in the ICT sector and in constructions. Giedo Jansen (2016, 2017) studied the political orientations of solo self-employed individuals in the Netherlands and reported that the solo self-employed are rather heterogeneous in their political orientations: self-employed individuals with low incomes were less likely to support right-wing parties, whereas the “traditional self-employed” (i.e.: farm workers, retailers, shopkeepers) remain significantly right-wing.

The mechanism of labor market risk shaping policy preferences can be found amongst other groups of atypical workers. Marx (2014) has reported that temporary workers show significant differences in policy preferences when compared to permanent workers, the author arguing that such a difference in policy preference can be at least partly explained by their generally higher level of labor market risks (p.150). The aforementioned article is interesting particularly due to the fact that it combined risk-oriented literature with the traditional insider-outsider debate. The policy preferences of temporary workers were measured indirectly, in forms of party-support analysis, similar to Jansen (2016, 2017). Rueda (2007) proposed that parties representing the “old left” such as Social Democratic parties typically cater the interests of insiders and do not represent the interest of outsiders. Indeed, Marx (2014) reported that temporary workers were more inclined to support the new left rather than the old left, due to the fact that the old left seemed particularly unable to adapt to the growing demands of these individuals under new forms of high-risk employment.

The above-presented literature analysis raises a number of important issues. Firstly, it is clear that there are variables beyond employment status that shape an individual’s policy preferences regarding social security such as income and employment security. Secondly, the self-employed are not homogenous in their policy preferences and a very peculiar category of these individuals, the solo self-employed, tend to diverge from the norm. This group of solo self-

employed individuals are reported policy preferences that are rather in line with the policy preferences of another group of atypical workers, namely temporary workers.

Particularly interesting is the case of platform workers. By definition, platform workers are part of the solo self-employed category of workers. Furthermore, there are two major differences between platform workers and agency workers. First, platform workers do not work via a temporary/zero-hours contract and instead are independent contractors. Secondly, the work of the crowdworker is mediated via an online algorithm, whereas the work of temporary workers is typically mediated by a temporary work agency. In terms of labor market risks, I claim that there are similarities between crowdworkers and temporary workers, such as low levels of income and no or interrupted contributions to social security.

I therefore argue that crowdworkers and temporary agency workers are rather similar in the labor market risk-share and therefore may not differ significantly in terms of social security policy preferences. However, it could be argued that platform workers experience an even higher labor market risk than temporary workers, particularly due to the fact that, based on the relevant labor legislation, they may even be exempt from a plethora of social security benefits.

To summarize, this paper is carefully aimed at testing the theories of Marx (2014) and Jansen (2016, 2017) in the case of the Netherlands, an EU Member State that is currently experiencing a phenomenon of increase in self-employment levels. Marx (2014) proposed that the level of labor market risk experienced by temporary workers shape their policy preferences towards the left side of the spectrum, whereas Jansen (2016, 2017) indicates that this may very well extend to self-employed individuals in precarious situations. Since the political left is particularly fond of redistributive policies, one may argue that Marx and Jansen used an indirect measurement to observe what the policy preferences of the studies workers is inherently.

However, this paper does not aim at using indirect measurements for social security policy preferences. Instead, I ask more specific questions directly related to social security policies. For instance, it is known that self-employed individuals in the Netherlands are currently exempt from receiving unemployment benefits (Spasova et. al, 2019). Since this paper studies the preferences of platform workers, which are typically self-employment, it is important that this paper focuses on the insurance-based statutory benefits that they do not have access to.

Furthermore, since temporary employees do have potential access to such benefits, since these benefits are entirely dependent on the length of the work assignment rather than on the type

of contract (being employed suffices from the perspective of Dutch law), it can be argued that self-employed platform workers may very well experience a higher level of labor market risk than temporary workers, since they are exempt from benefits that apply to the latter.

Therefore, following the theories of the papers outlined in this chapter, I put forward the following hypotheses:

**H1:** *Platform workers are more likely to be in favor of unemployment benefits than temporary workers*

Spasova et. al (2019) distinguished between two types of available statutory insurance-based social protection benefits, based on the access mechanisms. I distinguish these two forms: Voluntary participation and Mandatory participation.

Since platform workers are self-employed, autonomous workers, I hypothesize that platform workers are more likely to support voluntary participation to unemployment benefits rather than mandatory participation, more so than their temporarily employed counterparts. Therefore, I also propose the following hypotheses:

**H2:** *“Platform workers are more likely to be in favor of voluntary participation to social security than temporary agency workers”.*

**H3:** *Temporary agency workers experience a higher degree of financial insecurity than platform workers.*

**H4:** *Platform workers experience a higher level of subjective labor market risk than temporary workers.*

To summarize, the goal of this paper is to shed light on whether or not different groups of atypical workers hold different opinions and attitudes towards social security benefits. This can reliably add to the debate of the policy preferences of atypical workers, a research area that is severely understudied in contemporary labor research.

## **VI. Research Design and Methodology**

In order to gain a better understanding on the experiences of these workers, their insecurities and how they position themselves vis-à-vis social security policies, this research paper analyzed interview transcripts of both temporary workers and platform workers in the Netherlands. The interviews were conducted in accordance to the rules and regulations of the University of Twente,

following approval of the University of Twente's ethics committee, a body that is tasked with carefully whether research proposals are in compliance with ethical guidelines, the GDPR and the Dutch law.

The sampling method used was opportunity sampling, meaning participants were chosen among those that were available at the time the study was carried out and for the relevant criteria, namely being or having very recently worked (no longer than 6 months has passed since the latest work assignment) as either a) temporary employee or b) platform worker.

Other considerations had to be taken into account. Since this study was conducted within the University of Twente's campus, the entire sampled group consists of students and young adults (< 30 years). Therefore, in order to combat the interaction effect that age has on social security policy preferences, the student researcher has taken careful steps in order to make sure that both the interviewed temporary workers and platform workers do not differ significantly in terms of age.

### **Case selection and research setting**

Since this study was conducted on two different types of workers that seldom interact, important considerations were given to the sampling strategy. First of all, it is very important to mention that no external organization was in any way connected to the case selection and the data-collection strategy. Since opportunity sampling was used for this research paper, participants are either students or young adults, typically below the age of 30. This is due to the fact that the research was conducted in a university environment. Indeed, all the participants that were selected worked mainly in the area of Enschede, Overijssel, Netherlands. It was very important to keep the sample as homogenous as possible in order to provide for more reliable data interpretation. Since most of the crowdworkers that were interviewed were young adults, the student researcher selected temporary workers that were either students or young adults – defined for the purpose of this research question as anyone that is 30 years old or younger).

Furthermore, it was important to make sure that all the crowdworkers were from the same platform. This is mainly due to the limited number of individuals that were interviewed, in order to make sure that homogeneity is maintained. To this extent, all the crowdworkers that participated in the present study were Uber Eats riders from the Enschede, Overijssel, Netherlands area. Uber is a very important crowdworking company and indeed one of the biggest names in this industry. Therefore, Uber Eats is believed to be a great platform to study.

## **Data collection**

The present data was collected between October and November 2019 from one source: formal semi-structured interviews. It was very important that all the data came from the Netherlands, due to the nature of the research topic. This was done in order to ensure that the participants were all subject to the same rules, regulations and social security system. In the EU, there are many variations of employment and competition law, as well as different social security system which may skew the opinion of the participants. Since the setting was particularly important, the data was exclusively collected from temporary workers as well as crowdworkers that performed this work in the Netherlands. Workers were recruited via an online form that was sent online on University of Twente online groups, a total of 6 workers were recruited that way. The rest of the participants recruited in this study were recruited on the street and asked to participate in the study at a later date. A total of 4 participants were recruited that way.

Having a semi-structured interview enables the researcher to ask questions directly related to the focus of the research topic. The questions asked in the semi-structured interview derive directly from the literature analysis and the subsequent research questions/hypotheses.

In total, 10 transcribed interviews with Uber Eats riders and temporary agency workers were collected (5 Uber Eats riders and 5 temporary agency workers). No secondary data source was used in this research paper. In order to protect the identity of the participants, no personal data was kept and all the transcribed interviews are completely anonymized. Questions were asked regarding: general work topics, financial security, and employment security and social security policy preferences.

## **Coding Scheme**

Since semi-structured interviews provide with a lot of data, a coding scheme was used in order to index the qualitative data in a way that is relevant to this research paper. The qualitative data analysis tool that was used for this purpose was Atlas.ti, a tool specifically designed for qualitative data analysis.

First, I created a coding scheme for demographic data. What was collected is the participant's age, nationality and education. Age and education is important, as previous research indicated that age is positively associated with pro-welfare attitudes, whereas education seems to be negatively associated with pro-welfare attitudes (Jansen, 2016). Furthermore, I coded the data describing employment status in order to group temporary agency workers away from the self-employed platform workers.

I also collected data on financial security. I have created three separate variables that relate to this, namely: subjective financial security, ability to put aside savings and income satisfaction. While this data relate to labor market risk, I went further and also coded several variables that measure facets of this variable, particularly: previous work experience, confidence in retaining employment as well as confidence in finding new or better employment. All this data together can provide a robust overview of an individual's perceived labor market risk.

Both temporary agency work and platform work are rather flexible forms of employment, so I also gathered data on the subjective opinion of the job's flexibility.

Regarding the rating system of the platform, self-employed participants, data was collected that was grouped into two variables: subjective opinion on the platform rating system and the subjective effect on work frequency. I also coded a variable tentatively called "reasons for self-employment".

Regarding social security policy preferences, I coded the following variables: attitude towards unemployment benefits and attitudes towards social security access (4 variables: mandatory participation, voluntary participation, universal access, criteria-based access). Since some participants reported a lack of awareness towards social security schemas, another extra variable was created: awareness towards social security.

## **VII. Results**

### **Age, education and work**

Contrary to what one might expect from such a study, all participants in this research paper were highly educated, young adults. All of the participants were in the 20-29 age interval. Furthermore, all participants had either achieved a higher education degree and/or were

in course of receiving a higher education degree. This is not by accident is an effect of this study being carried out in a university campus.

Furthermore, since participants were fairly young, they had limited previous work experience. Some reported having no previous work experience, while a limited amount of participants reported some previous work experience, such as odd jobs and part time jobs. Again, due to the young age of the participants, such results were expected.

*“At my previous job, I was working at a café as an employee waiter. It was good, but you had to stick to certain days. Sometimes, they would call you on days that you did not plan to work, so you had to adjust accordingly. It’s hard work. However, money-wise I can consider it is either on the same level as Uber Eats or less” – 23 year old platform worker interviewee*

Van den Born (2009), expected that self-employed professionals enter self-employment as a deliberate choice, in order to be their own boss. Platform workers, however, are a special kind of precarious self-employed workers that could deviate from such expectations. However, results from this study are inconclusive. Some self-employed workers explicitly stated that they entered platform work due to the absence of other, similar alternatives, not unlike what you would expect from people doing precarious work in order to move out of unemployment. However, a similar amount of self-employed platform workers explicitly stated that they became self-employed particularly due to their ability of being autonomous and feeling like their own boss. This is perfectly captured by the response of a 21 year old platform worker interviewee when prompted to discuss the choice of becoming self-employed:

*“It was a bit of both, actually. It was just two pieces of the puzzle that fit perfectly together. I wanted a job, none was available, but at the same time I wanted a job that did not completely take my weekends or my entire day. I like having complete freedom in what I do. So right now, as a student, I could say self-employment is better than a traditional contract job”.*

Returning to their work, temporary workers were usually contracted to do low-skilled labor jobs. They reported working in various production roles, such as loading and unloading containers, packing and unpacking products fresh from the production line and



operating forklifts. Self-employed respondents, on the other hand, reported working in the catering industry, as they all worked through the Uber Eats platform. Tasks included picking up food from restaurants and delivering it to the customers throughout the city of Enschede, Overijssel, Netherlands.

Both temporary agency workers and self-employed platform workers reported choosing this line of work particularly due to the flexibility of the work. They were not so interested in the monetary rewards, as most of them were satisfied with earning a living wage. Younger temporary agency workers explicitly stated that the system is ‘unfair’, particularly due to the fact that older temporary agency workers were earning considerably more by performing the same job, simply because wages increase in the Netherlands with age.

*“... I am not calling this job financially secure. In that job you receive a wage depending on your age, so I was receiving less money than people very close to my age, even though I had the same living costs as them. This made it really hard for me to be secure” – 21 year old temporary agency worker interviewee.*

What was particularly interesting was the differences in attitudes regarding income between temporary agency workers and platform workers. While most temporary agency workers regarded the wages as being “fair” for the skills required to complete the tasks, the platform workers had vastly different attitudes. Instead of subjectively measuring the fairness of the wages, the vast majority of interviewed platform workers reported that wages depend entirely on how much work one puts in. They typically do not question the wages Uber Eats pays them per trip and instead adopt the opposite mentality, asking themselves how much money they need and how much work they have to put in to achieve that amount of revenue. This resembles the differences in attitudes between traditional employees and self-employed workers, not unlike what Steinmetz and Wright (1989) expected from the self-employed.

*“I think it truly depends on how much you work. If you work five days, ten hours a day, you can cover all your living expenses in here... If you compare that to what a student spends in this area, this covers everything and perhaps even more. So it does really depend on how much you work” – 23 year old platform worker interviewee.*

This is further enforced by the fact that all platform working participants did not imply feeling in an employment relationship with the platform and instead considered themselves independent workers that use the platform in order to generate extra revenue.

### **Attitudes towards social security – unemployment benefits**

**Hypothesis 1** of this paper reads: *“Platform workers are more likely to be in favor of unemployment benefits than temporary workers”*, To this extent, all participants were asked to provide their opinion on the necessity for unemployment benefits to be given out for working individuals that find themselves without a job. The exact wording of the questions as were asked during the interview process can be found in the Appendix.

Indeed, subtle differences were identified in the attitudes towards insurance-based social security schemes, especially considering unemployment benefits. Temporary agency workers reported an attitude that implies some social responsibility. These professionals do not believe that unemployment benefits should be handed out to each and every unemployed worker and that one should be allowed access to such a social security scheme on the basis of merit and for limited amounts of time. Some even recognized that finding new employment is a nuanced and complex process, not a cut-and-dried process. Generally, this group of participants reported favorably, agreeing that unemployment benefits should exist and that there are is this social responsibility of authorities to indeed help those that have moved into unemployment for whatever reason that may be.

*“Yes, of course. I believe they should be given in certain circumstances, prove that you are actively looking for a job. You shouldn’t be unemployed for a long time... I believe there are people who just want to live on unemployment benefits because they do not want to work and therefore pretend that they do not find anything, which I believe is not true” – 28 year old temporary agency worker interviewee*

*“There are people and people. Some may find work faster, others may have difficulties. I do believe the government should try and help people. I am quite right-winged, so I am not*

*comfortable with having the authorities support people for too long of a period of time” – 29 year old temporary agency worker interviewee*

On the other hand, platform workers reported a subtle difference in opinions towards social security schemas such as unemployment benefits, as well as a stark difference in the attitude towards these benefits. Steinmetz and Wright (1989) implied that self-employed individuals transition towards self-employment from a traditional working contract in order to enjoy a larger degree of independence and be their own boss, tentatively describing them as “petty bourgeois” that primarily follow self-interest. Indeed, whereas temporary agency workers had discussions focused on social responsibility, the difference in attitudes between these two categories of workers are striking. Most participant platform workers identify as mini-entrepreneurs and are very conservative in their attitudes towards strong government intervention, particularly citing tax burdens. What is interesting is that the only the interviewed platform workers mentioned the tax burden of insurance-based social security schemes, whereas not a single temporary agency worker participant even linked taxes to social security benefits. Platform workers, instead, fully embrace the self-interest argument, being in favor of these benefits if it indeed matches their situation and have something to gain out of it, whereas one platform worker in particular strongly rejected the idea of unemployment benefits, citing that they perhaps should not exist at all.

*“Yes, because we pay taxes. So I would expect these taxes to be returned to me in terms of services and social security” – 20 year old platform worker interviewee*

*“Only to some extent. You cannot be too comfortable, because they become lazy. That is not a good idea” – 22 year old platform worker interviewee*

*“To be honest, no. Because they are economically inactive. I think it’s not fair to add more taxes to my salary in order to pay for people that do not work” – 20 year old platform worker interviewee*

To this extent, it can be argued that platform workers are less in favor of insurance-based social security schemes than their temporary agency worker counterparts. While these subtle

differences can be partly attributed to the small sample size of this study, the differences in attitudes are stark. It can be easily argued that platform workers are indeed more right-wing oriented than temporary agency workers. The self-interest argument is plausible here. Even though platform workers, as self-employed professionals do not benefit from unemployment benefits under Dutch law, it seems that they would accept such schemas due to self-interest and are conservative in attitude if that would increase the tax burden on their wages. While this study expected platform workers to be more in favor of such social security schemes, particularly due to their inability to access them under Dutch law, considering the results presented above it is entirely plausible to assume that Hypothesis 1 does not stand for this sampled group of professionals and indeed, the opposite effect can be observed more reliably.

#### **Attitudes towards social security – access to benefits**

Spasova et. al (2019) operationalized the typology of access to social security in the European Union by distinguishing three types of access: a) Voluntary access ; b) Mandatory access and c) no access. **Hypothesis 2** of this paper reads: *“Platform workers are more likely to be in favor of voluntary participation to social security than temporary agency workers”*. To this extent, all participants in this study were asked to provide their opinion on how should access to social security be made available, keeping the choice limited between voluntary and mandatory participation to social security benefits.

In general, both groups of participants overwhelmingly suggested that access to social security benefits should be voluntary in nature, regardless of the nature of their work. The majority of participants stated to be in favor of voluntary participation to social security schemes for reasons of having the ability to choose. One outlier lies in the temporary agency workers group, which stated to be in favor of mandatory participation, particularly citing reasons of security.

*“I’m thinking about voluntary participation. I want to choose where my taxes go. It would be really nice to get the option, for instance, of not participating in the public pension fund and instead contribute to a private schema if that is what I believe to be better for me” – 24 year old temporary agency worker interviewee*

*“Voluntary. I think not everyone wants to contribute to certain schemas where you receive the money way later, like pensions. It would be nice if I could choose not to contribute at all” – 20 year old platform worker interviewee*

*“I would say mandatory participation. I think other decisions have to be taken in order for this to work, but I can see it working. You can have both, in the sense that you can transition from voluntary schemas to mandatory participation over a longer period of time, but just to be safe, I would say mandatory participation” – 21 year old temporary agency worker interviewee*

Indeed, it is hard to gauge specific differences between the two groups of interviewed atypical workers based on the presented results alone. Differences in attitude are not so noticeable, particularly due to the fact that the respondents were rather homogenous in their attitudes towards access to social security schemes. Even though one temporary agency worker reported being in favor of mandatory social security participation, the decision was made that one instance of diverging attitudes is not nearly enough to draw conclusions on the supposed differences of opinions between these two groups of atypical workers. However, larger studies may yet unveil whether or not such differences in attitudes exist. **Hypothesis 2** is therefore, rejected. There is no significant observable difference in attitudes towards social security access between the two groups of interviewed workers.

### **The subjective financial security of atypical workers**

**Hypothesis 3** reads: *Temporary agency workers experience a higher degree of financial insecurity than platform workers.* Indeed, both categories of workers perform what is often considered to be atypical, precarious work. Temporary agency workers, particularly those that were interviewed in this data-set perform labor intensive work that is mainly attributed to low-skilled workers, such as production jobs, which are naturally in the category of low-wage work, whereas platform workers performed food delivery services exclusively, through the Uber Eats platform. This paper measured financial security by asking questions on: a) subjective financial security; b) satisfaction with income and c) ability to put aside savings.

Temporary agency workers were perfectly aware that the work they are performing is low skilled labor and did not expect high pay compensation to begin with. In terms of subjective

financial security, temporary agency worker participants, opinions were conflicting. While some reported to be generally secure financially, some workers, particularly those of a younger age reported feelings of financial insecurity. This is attributed, presumably, to the fact that in the Netherlands, gross minimum wage is tied to the age of the worker and rises progressively from the age of 15 up to the age of 22 and older, as of 2019, when this study was conducted (Government.nl, n.d.). It is indeed worth noting, however, that as of 1st of January 2020, the upper limit for the minimum wage was reduced to 21 and older. Furthermore, some temporary agency workers reported being aware that their income is dependent on their ability to work and injuries or the inability to work are real risks to their financial security.

*“I would say that it is doable, I could live with it, in the sense that it can cover the rent and the food expenses, but nothing else, so I would say I am not that secure. In the sense that, if I ever broke something which doesn’t allow me to work, it is basically game over financially” – 21 year old temporary agency worker interviewee*

*“It’s good to earn a living, to eat better, to have more access to things, but I still needed money from my parents on some occasions to make ends meet. I am not calling that job financially secure” – 20 year old temporary agency worker interviewee*

On the side of platform workers, they generally presented feelings of comparably greater subjective financial security than the temporary agency workers. Since platform workers are self-employed, they do not have to worry about maximum working hours for foreign workers, as well as rules imposed on the minimum wage. There were, however, other reasons discussed which lead to a greater degree of subjective financial security. Some reported having a second job and working as a platform worker on the side, whereas others reported being financially secure in part thanks to the promotions offered by the platform via the Uber smartphone app. A particularly interesting issue discussed was how important location is for a platform worker’s income, as some platform workers could earn significantly higher shares by simply working and doing deliveries in a different Dutch city.

*“I am kind of financially secure. I also work as a teaching assistant at the University. But only working for Uber Eats every day could give you financial security” – 20 year old platform worker interviewee*

*“I think it truly depends on how much you work. If you work 5 days, 10 hours a day, you can cover all your living expenses... It also depends on the city. In Enschede, Uber pays you 9 euro per hour. In Zwolle, however, they pay 15 euro an hour. So you have Uber riders from here that go and work the weekend in Zwolle” – 23 year old platform worker interviewee*

*“With minimal effort, I could cover my rent. Over 1 month period of just working around 50 trips, I covered my rent for the whole month. I do not think that the 50 trips were that much effort. Sometimes, I have done trips which have guaranteed me 30 euro that only took me 10 minutes, thanks to the promotions” -21 year old platform worker interviewee*

Indeed, based on the observations which were discussed above it can be argued that platform workers experience a higher degree of financial security than temporary agency workers, which can be partly attributed to a variety of factors such as promotions, location, having a second job, as well as not having to follow the same rules and regulations that contract employees are statutorily obliged to follow.

Furthermore, both groups of worker reported being fairly satisfied with the level of income that they receive, barring the differences in gross minimum wage compensation that younger temporary workers were receiving due to Dutch minimum wage regulations. Finally, an overwhelming majority of the respondents did not report to put aside savings, with the notable exception of those platform worker participants that were able to squeeze in a second job in their schedules. Since temporary agency workers were often working full-time shifts, none reported being able to work a second job, which may have had effects on their experience of subjective financial security. Nevertheless, **hypothesis 3** is accepted: it is plausible to assume that platform workers experience a higher degree of subjective financial security than temporary employees.

### **The subjective labor market risk of atypical workers**

**Hypothesis 4** reads: *Platform workers experience a higher level of subjective labor market risk than temporary workers.* Paul Marx (2014) theorized that the level of market labor risk is one of the explanatory variables of the opinion towards social security schemas. Since this paper theorized that platform workers are more likely to have a positive attitude towards social security benefits than temporary workers, then platform workers would also experience a higher level of subjective labor market risk.

The results of the interview analysis potentially points to the contrary, that temporary agency workers actually experience a higher degree of subjective labor market risk than platform workers. Most temporary agency workers reported not only uncertainty regarding their ability to retain employment, but were also reluctant in their ability to find new, equal or better employment as well. Temporary agency workers in particular were quite reluctant in their ability to work in the first place, as having work is often dependent on whether companies contracted by their agency can find available positions to begin with, whereas some temporary agency workers moved back into unemployment by the time the interview took place.

*“I do not know. These days I’ve been asking to work and they do not have any position for me because I am extra staff. I do not have a fixed contract so I work only when they have extra work. For two weeks I have been asking to work and there was no offer back” – 28 year old temporary agency worker interviewee*

*“It’s not that secure, this is why I am looking for other opportunities” – 20 year old temporary agency worker interviewee*

This level of uncertainty is not experienced by the platform workers. Indeed, the only concern of platform workers was regarding the Uber Eats recruitment campaign, which some claim to be driving rider compensations down. Worth noting is that some platform workers reported being interesting in moving towards full-time employment, often considering their current line of work as side-gigs rather than possible long term choices for work. This may indicate that platform workers may take more than opportunity into account when moving into self-employment and also balance this decision vis-à-vis necessity. This is particularly enforced by the fact that one



particular platform worker left an employment contract based part-time job to move into self-employment due to the fact that Uber Eats had better work compensation than the alternatives on the market at that time.

*“Not sure it whether it will be the same. It just opened and the salaries have already dropped this week. Before it was 8-10 euro an hour, not it’s 8, even less. It’s also what they want. They make those huge recruitment campaigns, so they want as many people as possible to work for them, which sends wages down” – 20 year old platform worker interviewee*

*“Considering that I am at a point where I am close to getting a job, I think this will only go on for another 3 to 4 months maximum, not more. After that I will obviously switch to a higher-paying job” – 21 year old platform worker interviewee*

While hypothesis 4 expected that platform workers experience a higher degree of labor market insecurity than temporary workers, it seems that the opposite is the case, which is indeed in line with the results of the tests on the opinions towards social security schemes. Considering the presented data and results, hypothesis 4 can be effectively rejected. There is no reason to believe that platform workers experience a higher level of subjective labor market risk than temporary agency workers, whereas arguments for the opposite can be effectively made.

### **The Uber Eats rating system and rider opinion**

While not necessarily related to the main research question of this paper, I also collected the opinion of the platform worker participants on the platform’s rating system. Considering the fact that all the platform worker participants were Uber Eats delivery riders, I believe the collective responses can provide a slightly reliable overview of how the platform workers see the rating system and how it may affect one’s working schedule. The research sub-question reads: *“To what extent does the rating system influence the work schedule and/or work frequency of platform workers?”*

In order to gather the opinion of platform worker participants, two questions were asked, one to gauge their opinion of the rating system of the platform and the second to ask whether they believe it has any effect on their work frequency and/or work schedule. The exact wording of

the questions can be found in the appendix chapter of this paper. Interviewed platform workers reported mixed feelings towards their platform's rating system. The vast majority of participants believed that the rating system can be improved, whereas some regarded it as necessary to gauge the performance of platform workers. They have also noted that earning promotions and working at all is dependent on the quality of the reviews one receives on the platform. Indeed, some reported that they would sometimes receive dislikes that were not necessarily the rider's fault (i.e. traffic, the restaurant not preparing the food in time), which has direct consequences not for the restaurant per se, but for the platform worker, which prompted some platform workers to regard the rating system as being unfair.

*“I think the rating system can be looked into and improved. It can have an effect on your work. If you get a certain amount of dislikes, you can no longer work or earn promotions. Imagine a hard working person that got unlucky. The person got one, two, even three low ratings. That person no longer gets as many promotions, requests and bonuses as a new person that just started working on the platform. It happened to me yesterday. I got a dislike which wasn't my fault and I had no control over that situation” – 20 year old platform worker interviewee*

*“At this point, no, it does not affect my work because I have been getting good reviews. But if you drop under a certain level, it could lead to a few days ban, I believe. I'm not sure about the actual consequences but there are consequences for lower ratings. I believe that as long as you are above the 90% threshold, you are good to go” - 21 year old platform worker interviewee*

While this paper already argued that the rating system employed by platform companies act as a form of algorithmic performance management of workers, this is further enforced by the Uber Eats riders opinions on the platform's rating system. While some riders tentatively described the rating system as fair, a large proportion of participants were aware of the fact that having bad ratings can have negative consequences on one's ability to work. The reliability of the system – that is – how effectively can it represent the reality of one's quality of work can be sometimes questionable, as some riders described experiences in which they had received low ratings through no fault of their own. Furthermore, bad reviews can have real negative

consequences on one's ability to work, such as limitations on the amount of deliveries one can make up to the deactivation of the account, which can be argued to be akin to being fired from a traditional contract-based job and consequently force the platform worker to move out of employment, sometimes without any prior notice. The opposite, however, can be also said, as some riders may feel inclined to put in more work in order to increase the quality of the reviews they receive, for fear of negative consequences such as temporary deactivation of their account. While the results may be inconclusive, it serves to point out the fact that there are reasons to believe that ratings have a direct consequence on the ability of platform workers to perform their job.

### **VIII. Discussion**

In this paper, I have investigated how two categories of atypical workers, platform workers and temporary agency workers effectively experience labor market risk, as well as their opinions on the necessity of certain insurance-based collective social security strategies and how access to such social security schemes they prefer. As was presented in the literature review, some of the literature focused on a perhaps individualistic approach to risk management strategies among the self-employed individuals, whereas other papers have carefully pointed out that self-employed workers may be not so conservative in their opinions and be perhaps more in favor of collective risk cushioning strategies. Not only that this study contributes to the discussion on the opinions of a certain category of self-employed individuals, it also serves to point that atypical and precarious workers in general may be more divided in their opinions towards social security than what was previously thought. While empirical evidence is still scarce, an in-depth study such as this one, regardless of the fact that it was conducted via a small sample size, can infer some conclusions about how atypical workers perceive risk and collective arrangements for social security.

First, it can be concluded that there are significant differences in attitude towards social security schemes, particularly unemployment benefits, between temporary agency workers and platform workers. While this paper initially considered the possibility of platform workers to be more in favor of unemployment benefits than temporary agency workers, empirical evidence point to the contrary and are more in line with the findings provided by Fabian Dekker (2010), who has discovered that self-employed workers have limited desire for collective strategies in relation to unemployment risk and are more inclined to choose individualistic risk cushioning strategies such

as building up financial reserves over time. Temporary agency workers, on the other hand, presented a less individualistic approach and described opinions favorable to collective risk strategies when considering unemployment even though, just as platform workers, they often had short-term working arrangements that could not make them eligible to unemployment benefits. Platform workers, on the other hand, were largely unaware of unemployment benefits, presumably due to the fact that they are not eligible at all under Dutch legislation to be recipients of such benefits in the first place. However, considering their rather conservative attitude towards such insurance-based collective risk strategies, it can be indeed argued that there is little desire among self-employed workers to be eligible to such schemes in the first place. In the view of platform workers, being unemployed is less a matter of so-called “bad luck” and is not only an individual responsibility, as some pointed out that perhaps being unemployed is a matter of individual choice, suggesting that perhaps some unemployed individuals pretend to not be able to find work in order to continue receiving welfare benefits.

Secondly, Paul Marx (2014) pointed out that individuals were more inclined to be in favor of collective risk cushioning strategies if they themselves experience high levels of labor market risk in the first place. An analysis of the subjective labor market risk experienced by the two groups of interviewed workers revealed that temporary agency workers were indeed those that presented opinions more in favor of collective risk strategies. Furthermore, temporary agency workers are reported greater feelings of labor market insecurity, citing reasons such as lack of working assignments, risk of injuries and low wages. While it is inherently true that temporary agency workers are entirely dependent on the agency’s clients having demand for extra staff, the same can also be said about platform workers. However, platform workers are not extra staff, they are the staff, as Uber Eats does not employ permanent staff as delivery riders. This, in turn, leads to a higher availability of tasks than temporary agency workers over a longer period of time, which may potentially explain the higher degree of labor market risk that is subsequently experienced by temporary agency workers. Indeed, the only labor market risk identified by the platform workers in relation to their work is the automatic decisions implemented by the algorithmic management of workers enabled by the rating system, which can automatically impose decisions against underperforming riders. Questions were raised, however, about how effective the rating system employed by the Uber Eats platform in presenting the reality of the quality of work that is being done by the platform worker in the first place

Furthermore, the fact that agency workers are more in favor of collective risk strategies than platform workers may be partly explained, as Paul Marx's (2014) theory goes, by the very fact that tasks and potential for consistent remuneration is subjectively higher in the case of platform workers than in the case of temporary workers. However, these differences in attitudes towards social security benefits can be further explained by other explanatory factors, such as political orientations and identity.

Platform workers in particular reported subtle but present ideological inclinations towards conservatism, as they opposed strong state intervention, which is indeed an ideological position that is typical for the right-side of the political spectrum. Furthermore, I would go as far as to say that such ideological inclinations can be also partly explained by the issue of identity.

Indeed, even though previous empirical studies provided arguments for the presence of an employee-employer relationship for platform worker, citing reasons such as the uni-directional control platforms employ over its contractors (Prassl & Risak, 2016), such arguments may be indeed more relevant for labor scholars than for the platform workers themselves. Indeed, interviewed platform workers were keen to discuss the perks of handling one's own taxes, the feeling of independence and being's one's own boss, so much so that they were not immediately concerned with the amount of control the platform has over they work opportunities. As such, I believe that it is possible that this is an issue of identity as well. For them, the reality of the relationship between themselves and the platform is not so much as important. If platform workers believe themselves to be mini-entrepreneurs and identify themselves as having control over their own decisions. If one identifies itself as not the cog in the hierarchical system of enterprise, but instead free to choose options, employment and opportunities, then one may experience this freedom in a way that shapes the ideological preferences towards the right side of the spectrum. Such thinking, however, is exploratory and I would recommend that more research is done on the aspect of identity and how it shapes ideological preferences as well as opinions towards social security.

It is important to also recognize the limitations of this study. The sample size is small and the workers are indeed representative for the young population and no so much for the working population as such. More research is required to improve the limitations of this present study, such as a longitudinal analysis of atypical workers and their attitudes towards labor market risk and social security preferences. This is increasingly important when discussing platform workers, as

this is a particularly novel type of work, which has nevertheless been existing for a long enough amount of time to allow for a longitudinal analysis of their opinions.

It is important to conduct further research via survey design, in order to extrapolate numerical data and draw more meaningful conclusions than what can be achieved via a qualitative study that conducts interviews primarily. It is of increased importance to enable studies that provide for a cross-country analysis of opinions on social security, presumably focusing, for instance, on workers in the European Union. Careful considerations need to be taken for such a study, however. Social security systems and labor law is seldom harmonized across Member States of the European Union and therefore the rules that workers are subjected to may influence their opinions towards the social security system as a whole. As such, it is of extreme importance to take into account differences in social security systems when aiming to do a longitudinal, cross-country analysis of opinions towards social security systems and labor market risk.

Finally, it is important to note that public opinion may not only be the only explanatory factors of policy. Instead, it is important to look at the developments of social security policy by analyzing other important aspects, such as the state of the economy, the position of political parties and indeed the structure of the political system as a whole.

## IX. Appendix

### Interview

#### Block 1. Demographics

1. What is your age?
2. What is your nationality?
3. What is your gender?
4. What can you tell me about your education?

#### Block 2. General work questions

1. Are you working as an employee or are you self-employed?
2. *IF Works as employee:* What kind of employment contract do you have?
3. When did you start working at your current job?
4. What can you tell me about your current job?
5. What can you tell me about your past jobs?
6. When you became self-employed, was it mainly through your own personal preference or because you had no other alternatives for work?
7. What can you tell me about the following:
  - a. Flexibility of working hours (For crowdworkers: To what extent does the platform's policies influence your working hours?)
  - b. Work independence (For crowdworkers: Do you think the platform's policies influence your degree of work independence? If so, how?)
8. Can you describe to me a typical work day?

#### Block 3. Questions on financial insecurity

1. To what extent do you consider yourself financially secure?
2. Do you earn enough money to put aside savings? If so, how satisfied are you with your savings?
3. How satisfied are you with what you are presently earning?

#### Block 4. Questions on employment insecurity

1. How confident are you in retaining your current work in the next 12 months?
2. If you were to find yourself without employment, how confident are you in finding new employment soon after?

3. *IF there is no employment contract:* Do you believe that employment contracts have any effect on job security?
4. Thinking about your current job, what can you tell me about your perspectives for the future?
5. If you were to search for different work, what aspects would interest you specifically? Think of wages, type of contract and flexibility of working hours.
6. For crowdworkers: What is your opinion on your platform's rating system?
  - a. Follow-up: If any, does it have any effect on your work schedule and/or frequency?

### **Block 5. Policy preference questions.**

1. There are many government allowances in the Netherlands. Do you receive or have you received rent/healthcare/unemployment allowances from the Dutch government?
2. Are you satisfied with the current level of the allowances that you are receiving?
3. Do you believe it is the responsibility of the government to offer unemployment benefits for people who find themselves without a job?
4. Regarding access to unemployment benefits, should it be universal or should an individual meet certain criteria to receive said benefits? Why?
5. Would you be in favor of mandatory or voluntary participation in social security?



Participant Nr.	Age	Nationality	Gender	Education	Contract
1	21	EU	Male	Higher education	Temporary agency worker
2	28	EU	Female	Higher education	Temporary agency worker
3	24	EU	Male	Higher education	Temporary agency worker
4	20	EU	Male	Higher education	Self-employed
5	23	NON-EU	Male	Higher education	Self-employed
6	21	EU	Male	Higher education	Temporary agency worker
7	29	EU	Male	Higher education	Temporary agency worker
8	22	EU	Male	Higher education	Self-employed
9	21	NON-EU	Male	Higher education	Self-employed
10	20	EU	Male	Higher education	Self-employed

Table 1: Demographic data of interview participants

Table 2: Participant responses (Q.3, Block 5) – attitudes towards unemployment benefits

Nr.	Temporary agency workers	Platform workers
1	If I'm a Dutch citizen, then yes.	Yes, because we pay taxes. So I would expect these taxes to be returned to me in terms of services and social security.
2	Yes, of course..	Yes, but does this work also for non-EU people?
3	To be honest, it is really helpful. But it needs to come from you. It doesn't mean that the government comes and knocks on the door to help you with it. You have to inform yourself and find out yourself if you are eligible.	To be honest, no. Because they are economically inactive. I think it's not fair to add more taxes to my salary in order to pay for people that do not work.
4	There are people and people. Some may find work faster, others may have difficulties. I do believe the government should try and help people. I am quite right-winged, so I am not comfortable with having the authorities support people for too long of a period of time.	As long as you are a tax paying person, yes
5	To some extent, yes. But you need to have an agency that makes sure to promote employment. In the sense that they should help the unemployed person to find a job faster.	Only to some extent. You cannot be too comfortable, because they become lazy. That is not a good idea.

Table 3: Participant responses to Q.4, Block 5 – universal v mandatory social security participation

Nr.	Temporary agency workers	Platform workers
1	I would say having this apply universally is a little weird because you are neglecting the risk of others. I do think we have to take care of these people, but then again it is not my fault that the said person found themselves without a job. But I can understand why it could be universal	Well, this is complicated. On the one side, it would be really good to be universal. On the other side, I can understand why self-employed people do not receive these benefits. For one, I do not think that I worked enough hours to be eligible for unemployment benefits.
2	I think that they should be given under certain circumstances. You have to prove that you are actively looking for a job. You shouldn't be unemployed for a long time. For example, after one year, if you do not find absolutely anything (which is impossible here in the Netherlands), because you can find even low skilled jobs. I believe there are people who just want to live on unemployment benefits because they do not want to work and pretend that they do not find anything, which I believe isn't true.	You should meet certain criteria. If it's universal, I can guarantee that people will take advantage of that and have less motivation to actually work
3	I think that they should be given under certain circumstances. You have to prove that you are actively looking for a job. You shouldn't be unemployed for a long time. For example, after one year, if you find absolutely anything (which is impossible here in the Netherlands), because you can find even low skilled jobs. I believe there are people who just want to live on unemployment benefits because they do not want to work and pretend that they do not find anything, which I believe isn't true.	I do believe a certain level of criteria should be established, to ensure that this is case-specific, rather than absolutely general. You should take into account how hard the person is trying to find a job. Also the nature of the job counts as well. I cannot say that working for Uber Eats qualifies me for employment benefits and I don't think it should
4	I do believe you need to meet certain criteria. But I believe that there should be agencies that promote employment and help people get back into employment as fast as possible. If it's for everyone, there are people that will abuse the system. You do not need harsh criteria.	No, they shouldn't be universal. You have to prove to the government that you are worth that money.
5	The way that I am thinking, I wouldn't be okay with having these benefits be universal. They should be enough for people to live by, but they should be stimulated to work.	I'm not sure. I think law has to apply universally, but this is a government decision.

Table 4: Participant responses (Q.1, Block 3) – subjective financial security

Nr.	Temporary agency workers	Platform workers
1	I would say that it's doable, I could live with it, in the sense that it can cover the rent and the food expenses, but nothing else, so I would say I am not that secure. In the sense that, if I ever broke something which doesn't allow me to work, it is basically game over financially.	I am kind of financially secure. I also work as a teaching assistant at the University. But only working for Uber Eats every day could give you financial security.
2	I feel secure because I get payed the next week after I work. Also if I work extra they give me more money so I do not necessarily feel insecure, knowing that I will receive that money. Sometimes they give me a little bit more money for Christmas and holidays, for example.	I think it truly depends on how much you work. If you work 5 days, 10 hours a day, you can cover all your living expenses in here. Rent, food, everything. You can make around 300 euro a week, which is 1200 euro a month. If you compare that to what a student spends around here, this covers everything and perhaps even more. So it does depend on how much you work. Oh, and it also depends on the city. In Enschede, they pay 9 euro per hour. In Zwolle, however, they pay 15 euro an hour. So you have Uber riders from here that go and work the weekend in Zwolle.
3	I think I am really safe financially speaking because when I used to work I have enough money. Nowadays not so much, but my parents help me. I just wanted to work in order to gain my own money for a while so it was a side-gig..	At the moment I am not financially secure. I cannot do this work for the rest of my life. It's just for this period of time when I am a student. At least, this is how I see it right now.
4	It's good to earn a living, to eat better, to have more access to things, but I still needed money for my parents in some occasions to make ends meet. I am not calling that job financially secure. In that job you also get payed by your age, so I was receiving way less money than people very close to my age. Even though I had the same costs as them. This made it really hard for me to be secure.	With minimal effort, I could cover my rent. Over 1 month period of just working around 50 trips, I covered my rent for the whole month. I don't think that the 50 trips were that much effort. Sometimes I've done trips which have guaranteed me 30 euro that took me only 10 minutes, thanks to the promotions.
5	well, working at the university helped a lot. It's way better payed. I am now financially stable, which is very nice. I have been doing that ever since I got the job	Yes

Table 5: Participant responses (Q.1, Block 4)– subjective labor market risk

Nr.	Temporary agency workers	Platform workers
1	100%	I think 100%. To some extent, they can block your account but I think that is very rare.
2	I do not know. These days I've been asking to go and they do not have any position for me because I am extra staff. I do not have a fixed contract so I go when they have extra work. For two weeks I have been asking to work and there was no offer back. To be honest, I am not interested in preserving the job because I want to find something more stable and more related to my field. So this is more like a student-side job.	20%.
3	I am not working right now.	I'm not sure. The flexibility attracts me, sure. I am not convinced that I will do this in the next 12 months. Perhaps I will improve my CV and change my career. It's only temporary.
4	Not really, because of my language. Otherwise, I can work in a cafe, something which doesn't necessarily require the language. It's not that secure, this is why I am looking for other opportunities.	Considering that I am at a point where I am close to getting a job, I think this will only go on for another 3-4 months maximum, not more. After that I will obviously switch to a higher-paying job.
5	I would like to do other stuff. If I could get a paid internship then I will stop doing agency work. However, this is quite uncertain. It's hard to find an internship in my field of interest as a person that speaks no Dutch.	Not sure whether it will be the same. It just opened and the salaries have already dropped for this week. Before it was 8-10 euro an hour, now it's 8. Even less. It's also what they want. They make those huge recruitment campaigns, so they want as many people as possible to work for them. This sends the payment down

Table 6: Participant responses (Q.6, Block 4)– Attitudes towards the rating system

Nr.	Platform workers
1	I think it's necessary. For example, if a customer is not satisfied, the customer should be able to say that. Through the platform is alright. If more customers are not satisfied with your work then Uber Eats must know.
2	Well, the rating system in Uber. Whenever you do a delivery they rate you. So you can independently choose which delivery you honor. Those deliveries that you do honor get rated. It affects how much money you make. Uber pays you per delivery, but the most important thing is that you get payed per hour. You have four block of three hours. You start at 11:00 and finish at 23:00, so that is twelve hours of work in total. In each city they request of you to make a specific number of deliveries in each block to earn the guaranteed amount per hour. For instance, I can make one delivery in a block of three hours and earn both the delivery money and the guaranteed amount as long as I stay online. In one delivery, I can earn 27 euro.
3	I've learned that people order food around 17:00 and there are more orders at that time. So, it affects my schedule in the sense that I prefer to work in that time. Regarding the rating system, it's fair. If you do a nice job and you are friendly with your clients, they usually give out a good rating.
4	At this point no, because I have been getting good reviews. But if you drop under a certain level it could lead to a few day ban, I believe. I'm not sure about the actual consequences but there are consequences for lower ratings. I believe it's as long as it's above the 90% threshold, you are good to go
5	I think it can be looked into and improved. It can have an effect on your work. If you get a certain amount of dislikes you can no longer work or earn promotions. Imagine a hard working person that got unlucky. The person got one, two even three low ratings. That person no longer gets as many promotions, requests and bonuses as a new person that just started working. It happened to me yesterday. I got a dislike which wasn't my fault. I had no control over that.

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