International Labour Organization

Universal social protection in changing labour markets:

Protecting workers in all types of employment

Universal social protection in changing labour markets: Protecting workers in all types of employment

International Labour Office • Geneva

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Abbreviations

AI	artificial intelligence
CCS	cultural and creative sector
GDP	gross domestic product
ILO	International Labour Organization/Office
MSE	micro and small-sized enterprises
OECD	Organisation for Economic Co-operation and Development
UCB	universal child benefit
UN	United Nations

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1. Introduction

It is now widely accepted that social protection[1] is key for sustained economic progress and prosperity (Razavi 2022). As labour markets change due to interconnected transformations related to climate, demographic, technological changes and structural transformations, social protection systems are key in protecting people and economies from shocks and stresses, and promoting social and economic development (ILO 2024i).

Enabled by advancements in digitalisation, artificial intelligence, automation and globalization, changing labour markets can generate opportunities while at the same time creating new risks. Economic growth often fails to create sufficient decent work opportunities, in particular for young people. At the same time, recent labour market transformations have raised concerns about increasing levels of economic insecurity, including for those in informal employment and those in emerging new forms of work, including in the platform-economy (ILO 2024c; 2025b). Where there is growth, less and less of its fruits go to workers, as the labour share of income declined significantly since the beginning of the COVID-19 pandemic (ILO 2024h), contributing to rising structural inequality. Increased economic insecurity and skewed outcomes for certain workers, firms and communities, especially where labour protection is weak, are undermining social contracts (ILO 2024e; 2025c).

Moreover, the climate crisis urgently requires adaptation and mitigation measures for a just transition. As part of a broader policy response, social protection policies can facilitate the related economic transformations and help to foster innovation and productive risk-taking to enable workers and enterprises to transition towards more sustainable sectors and resilient modes of production (ILO 2024i; 2015; 2023e; Bischler et al. 2024).

As population ageing is advancing in most parts of the world, lack of income protection in old age, as well as underdeveloped care systems, are becoming not just a major threat to people's health and wellbeing, but also further increase the unpaid care burden primarily shouldered by women to the detriment of their wellbeing and opportunities to access decent work.

At the same time, many young people are facing difficulties in finding decent employment within a changing labour market, and often find themselves without adequate social protection that could support them in better navigating work and life transitions (ILO 2024g).

Social protection is key for reducing vulnerability and increases the resilience of people, economies and societies by providing a systematic policy response to mutually reinforcing life cycle and climate-related risks (ILO 2024i). Even more, investments in social protection can lead to positive economic multiplier effects,[2] while at the same time reducing inequalities and fostering social cohesion. The COVID-19 pandemic demonstrated the value of comprehensive social protection for protecting people's health, jobs and incomes, and the importance of investing in building up strong social protection systems ex ante as a means to strengthen resilience and a more effective response to shocks (ILO 2024i; Alfers and Juergens-Grant 2023).

Yet, the effectiveness of social protection in helping people, enterprises and economies navigate these transformations is held back by persistent gaps in coverage, adequacy, comprehensiveness and financing, which also hinder the achievement of the Sustainable Development Goals (SDGs).

Investing in social protection systems to achieve adequate protection for all is therefore more critical than ever (ILO 2024i) and requires bold steps and concerted action. National and international commitments

1 Social protection, or social security, is defined as the set of policies and programmes designed to reduce and prevent poverty and vulnerability across the life cycle. Social protection includes nine main areas: child and family benefits, maternity protection, unemployment support, employment injury benefits, sickness benefits, health protection, old-age benefits, disability benefits and survivors' benefits. Social protection systems address all these policy areas by a mix of contributory schemes (mainly social insurance) and non-contributory tax-financed schemes (universal/categorical schemes and social assistance) (ILO 2021l, 29; 2024i).

2 According to recent research (Cardoso et al. 2023; 2025) on the relationship between social protection spending and economic growth, the median cumulative multiplier was 1.52 after 2.5 years, with a wide range of -2.1 in Ireland to 7.4 in Mexico, suggesting that for each extra dollar invested in social protection, the economic output rises by US$1.52 after 2.5 years.

to extend social protection coverage by at least 2 percentage points per year, is an important step into the right direction (UN 2025, para. 27(i)). In the context of changing labour markets, this requires ensuring that all workers, across different types of employment, enjoy adequate social security coverage, as explicitly recognized by the International Labour Conference,[3] in the United Nations (UN) Secretary-General's Our Common Agenda and the UN Global Accelerator on Jobs and Social Protection for Just Transitions.[4] This is a critical step in extending social protection to workers in informal employment and supporting their transition from informal to formal employment. Such policies are essential for not only addressing existing injustices and deprivation, but also the various forms of intersecting inequalities that emerge, or are magnified, as a result of global trends.

International experience shows that strong social protection systems combine contributory and non-contributory (mostly tax-financed) schemes that can provide for adequate levels of vertical and horizontal redistribution. Broad-based social insurance schemes are indispensable in providing adequate levels of protection, smoothen consumption across the life cycle, and allow for risk-pooling and solidarity between the rich and the poor, the healthy and the sick, those with and those without children, those with and without disabilities, those in old age and those in young age, thus are a key element of social contracts. At the same time, they need to be complemented by tax-financed schemes, such as universal benefits to broad categories of the population (such as child benefits or social pensions, as well as universal health coverage) and a residual layer of social assistance for those at risk of poverty. Together, social insurance and non-contributory schemes can guarantee a social protection floor, while at the same time providing for higher levels of protection for large segments of the population based on proportional – and usually progressive – contributions.

The high economic volatility of the current moment makes it more important than ever to base the management of risks on collective solidarity, rather than just individual responsibility. As both workers and employers contribute to the financing of social insurance, both have a stake in ensuring the good governance of schemes and effective social dialogue. As instruments of public policy, social insurance schemes can combine different revenue sources in an effective and efficient way. This means in line with specific government objectives, contributions from workers and employers can be complemented by transfers from the government budget, for example to subsidize contributions from workers or other groups of the population with limited contributory capacities so as to guarantee minimum levels of benefits, maintain protection through periods of unemployment or inactivity, or to respond to crises, as done during the COVID-19 pandemic. Especially where social insurance schemes reach beyond a narrowly defined group of employees and include also part-time and temporary workers, as well as the self-employed, they constitute a cornerstone of universal social protection systems that can support labour market transformations.

At the same time, the expansion of non-contributory schemes in recent decades represents an important advance and can be an essential element of rights-based national social protection systems providing entitlements to essential benefits, including for the most vulnerable groups. However, narrowly targeted social assistance alone is not sufficient to provide adequate social protection for the working-age population. In the absence of strategies to support transitions into social insurance, such programmes will leave the majority of workers without protection, while only a privileged few will be able to afford the privatized and individualized market-based solutions, such as private health insurance or pensions (ILO and IPEA 2025; Razavi 2022).

3 Governments, workers and employers at the 2021 International Labour Conference committed to achieving: "universal access to comprehensive, adequate and sustainable social protection, including nationally defined social protection floors, ensuring that, at a minimum, over the life cycle, all in need have access to basic income security and to essential healthcare, recognizing the right to the enjoyment of the highest attainable standard of physical and mental health as more important than ever" (ILO 2021k, point 11.C(a)).

4 Universal social protection is also central to the UN Secretary-General's Our Common Agenda and the UN Global Accelerator on Jobs and Social Protection for Just Transitions (UN 2021; 2022a; 2022b). A core element of this commitment is, as agreed at the 2021 International Labour Conference to "improve coverage of those not yet adequately protected, including by ensuring access to adequate social protection for workers in all types of employment" and "foster transitions from the informal to the formal economy, and prevent the informalization of employment" (ILO 2021k, para. 13(d) and 14(g)).

This International Labour Organization (ILO) policy paper aims to discuss challenges, country experiences and possible policy solutions for universal social protection in a changing labour market, grounded in international social security standards and good practices. Zooming into the relationship between employment and social protection, the paper develops a vision for universal social protection systems to respond to current and future labour market challenges in a sustainable and equitable way, to promote decent work and social justice.

The paper is structured as follows: Chapter 2 sketches out the current situation, highlighting the coverage gaps for certain categories of workers and for the population at large, that inhibits the capacity of countries to address today's and tomorrow's challenges. Chapter 3 lays out key priorities for adapting social protection systems to a changing labour market context. Chapter 4 revisits the important role of social insurance within universal social protection systems and argues for new ways of combining contributions and tax financing. Chapter 5 concludes with a vision for universal social protection systems that can respond to current and future challenges in a sustainable and equitable way, as part of a coherent framework of employment and social protection policies that promote decent work and social justice.

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2. Moving towards universal social protection in changing labour markets: where do we stand?

In a context of rapidly changing labour markets, robust social protection systems are essential in helping people, societies and economies navigate change. Social protection needs to play a greater role to mend and reinvigorate currently strained social contracts. This requires not only a strengthening of social protection systems, including floors, but also increased policy coherence and coordinating social protection with other relevant policy domains.

2.1. The urgency of strengthening social protection systems to provide adequate protection to workers in all types of employment

Social protection coverage is often tied to people's employment situation, a relationship made more complex as the world of work changes and diversifies. It is therefore important to understand the diversity of situations and national contexts, and reflect on ways to improve workers' social protection coverage by overcoming barriers and adapting social protection systems to their situation and needs.

When it comes to social insurance coverage, the reality is more complex than what can be captured by a simple dichotomy of "standard" versus "non-standard" forms of employment.[5] Depending on national contexts, coverage levels can differ greatly among and within different subcategories of workers (including part-time, temporary and self-employed workers), pointing to the importance of policy design in shaping coverage results in specific labour market contexts. For this reason, this paper deliberately does not use the terms "standard" and "non-standard" forms of employment, but refers to more specific categories of workers.

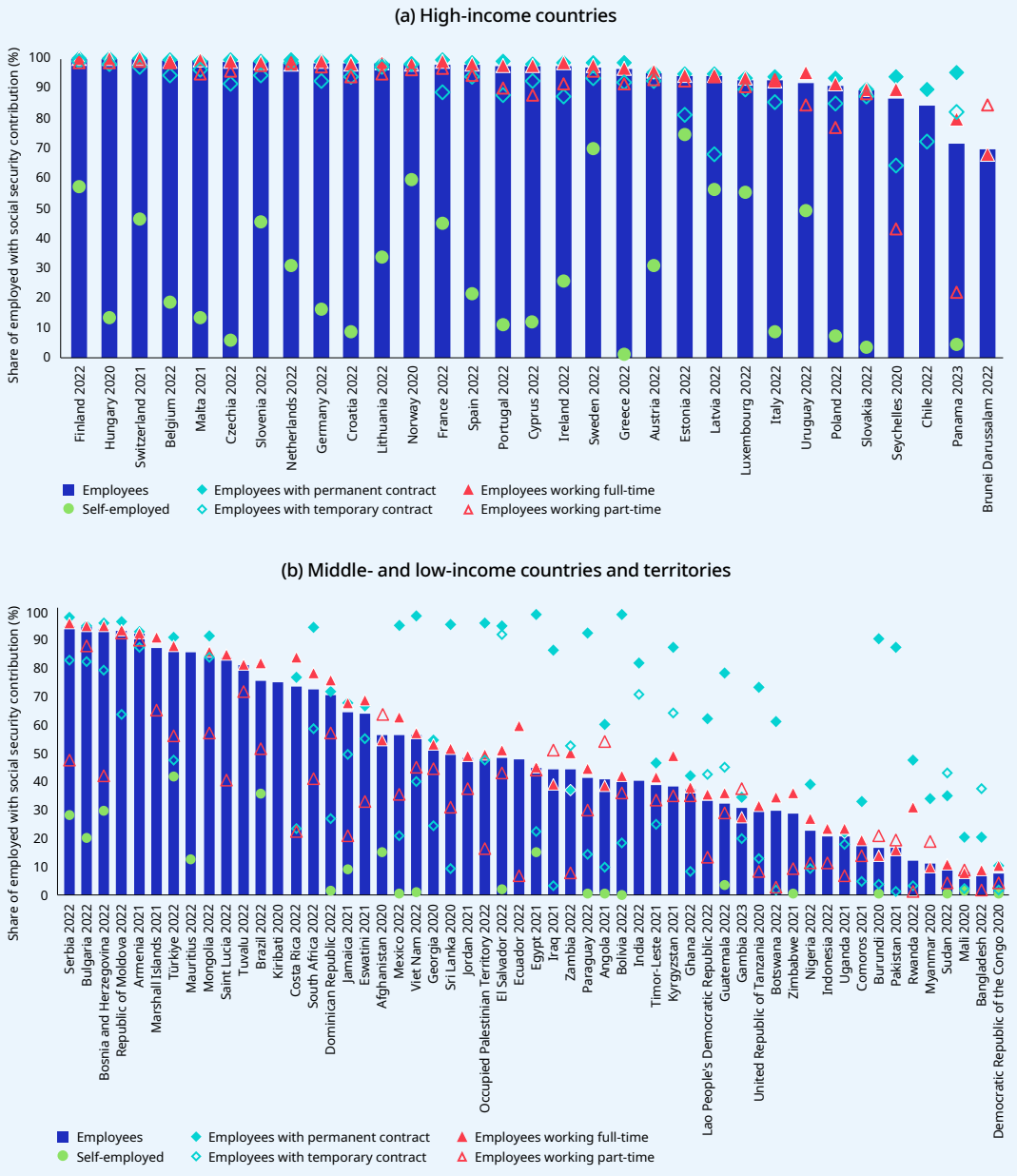
One of the reasons for persistent coverage gaps is the fact that many workers and their families are neither covered by contributory mechanisms (especially social insurance) nor by non- contributory (usually tax-financed) mechanisms – they fall through the cracks of both types of mechanisms, and thus are often referred to as the "missing middle", leaving them vulnerable (ILO 2024i).

Some categories of workers are less likely to be covered by social insurance than others, for instance, workers on temporary contracts (especially seasonal workers, those with very short contracts or those in casual labour), in part-time work (especially those with very few and irregular hours), workers on digital platforms, agricultural workers and those in self-employment, depending on national policy and legal frameworks and their implementation. As a result, many of these workers find themselves in informal employment, which further contributes to their high vulnerability (ILO 2024i).

However, recent labour force survey data analysis demonstrates significant variation in social security coverage of workers in different types of employment across countries, which suggests that policies make a difference (Bourmpoula et al. Forthcoming). For example, while self-employed workers are generally less likely to contribute to social security than employees, several countries, including Brazil, Estonia, Sweden, Türkiye and Uruguay, have achieved significant levels of coverage for this group through adapted mechanisms (Spasova et al. 2021; McClanahan et al., forthcoming) (see figure 1). Similarly, whereas, in most countries, temporary workers are less likely to contribute to social security than employees with permanent contracts, in others (for example, Croatia, El Salvador and the Netherlands), the difference is negligible. Similarly, in Armenia, Bulgaria, Uruguay and Viet Nam, social security coverage of part-time workers is close to that of full-time workers (ILO 2024i).

5 "Standard forms of employment" are usually understood as employees working full-time with permanent contracts, while "non-standard forms of employment" refer to those in temporary or part-time dependent employment and those in dependent self-employment (ILO 2016e); other definitions include also self-employment.

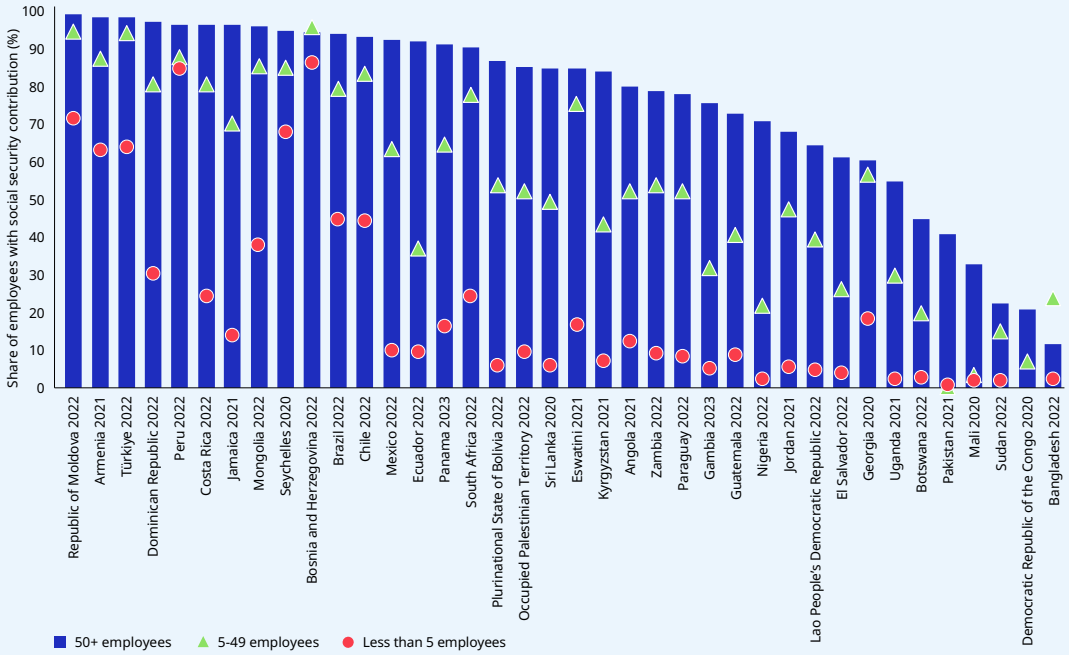
Figure 1. Employed population in low-income and middle-income countries contributing to social security, by status in employment, type of contract and working-time arrangement, selected countries and territories, latest year (percentage)



Source: ILO 2024i; Bourmpoula et al. (forthcoming).

Another key factor that influences social insurance coverage is enterprise size. In almost all countries, social security coverage of employees in smaller enterprises is lower than for those in larger enterprises. Low coverage is a particular challenge for enterprises with less than five workers, often due to exclusion from legal frameworks, relatively high administrative cost of registration or low compliance. Yet, some countries have also achieved high coverage levels for workers in such enterprises, such as Bosnia and Herzegovina, Peru and the Republic of Moldova, which points to the importance of policies that facilitate coverage for smaller enterprises (Gaarder et al. 2021) (see figure 2).

Figure 2. Employees contributing to social security, by size of the enterprise, selected countries, latest year (percentage)



Source: ILO 2024i; Bourmpoula et al. (forthcoming).

Extending social security coverage to previously unprotected populations is one of the key elements of policies that facilitate transitions from the informal to the formal economy (ILO 2025a). Ideally, the extension of coverage contributes, at least in the medium to longer term, to a virtuous cycle that fosters higher levels of productivity for enterprises and workers, promotes decent work and sustainable enterprises and progressively ensures a more solid financing base for social protection systems. This can be achieved through a two-track approach to the extension of coverage (ILO 2021i).

One track aims at extending social protection to previously uncovered workers through social insurance, usually starting with specific groups of workers who are already close to the formal economy and have some contributory capacity, as highlighted in the country examples above. This approach is usually directly linked to the formalization of employment, aiming to foster higher levels of formal employment, better economic performance and enlarged fiscal space. To overcome barriers to coverage, this approach may involve a revision of the legislation and other measures to remove barriers, including facilitating administrative processes and adapting contribution rates and payment modalities, as well as benefit packages (ILO 2021i).

A second track consists in extending social protection to certain categories of the population independently of their employment status, often through non-contributory social protection mechanisms financed by the government (including through tax revenues) or external sources. Examples include national health services (e.g. Brazil), universal benefits for children, persons with disabilities or older

persons (e.g. Namibia, Nepal, South Africa), or social assistance for vulnerable population groups. While these efforts usually are not directly linked to the formalization of employment, they can facilitate workers' access to health and education, enhance their income security and enable risk-taking, which contribute to productivity growth and formalization in the medium- and long-term (ILO 2024i; Scheil-Adlung 2014).

In line with the Social Protection Floors Recommendation, 2012 (No. 202), such a two-track approach contributes to building a national social protection floor, guaranteeing a basic level of income security and effective access to adequate healthcare for all. At the same time, it contributes to transition from the informal to the formal economy in line with the Transition from the Informal to the Formal Economy Recommendation, 2015 (No. 204).

2.2. Supporting people in navigating work transitions amidst a changing world of work

Social protection systems have a key role to play in helping people navigate a changing world of work, by providing support through their work transitions and empowering them to seize emerging economic opportunities.

Such a changing world of work is often associated with more fluid labour markets in which fewer workers can rely on a standardized career path characterized by a set of predictable transitions that all workers go through at specific points in their life (De Vos et al. 2021). Technological and organizational changes in labour markets, as well as the impact of climate change, have resulted in more volatile employment trajectories that require the acquisition of new knowledge and skills and can lead to more complex, piecemeal and idiosyncratic career patterns (De Vos et al. 2021). Workers move across different jobs, sectors and occupations (for example, from agriculture into industry and services), between types of employment depending on their status in employment (from employee to self-employed and vice versa), and type of employment contract (e.g., temporary versus permanent employment; temporary agency worker), and in some instances also between informal and formal employment. There are also transitions in and out of the labour market in the form of unemployment or leaving the labour force – permanently or temporarily – to provide care or for other reasons. School-to-work and work-to-retirement transitions are important bookends to people's working lives, interspersed with periods of (re-)training as part of life-long learning (ILO Forthcoming).

Work transitions have always presented both opportunities for career advancement, shifts to more promising sectors or the re-balancing of work and other priorities such as the provision of care – but also presented risks to income security and future earnings prospects. The ongoing changes in labour markets, in particular the rise of less secure forms of employment, such as temporary contracts, self-employment and platform work, increase the frequency of transitions, thereby increasing both opportunities and risks.

Social protection can support people navigating work transitions by:

(a) Ensuring income replacement in case of a loss of, or reduction in, earnings, thereby maintaining income security and preventing that people fall into poverty or are compelled to engage in informal employment (ILO 2024i).

(b) Improving human capabilities through improved access to nutrition, healthcare, education and skills development (ILO 2014; 2023a; 2024i).

(c) Improving the matching of skills to economic opportunities by providing job seekers with the necessary resources and time to identify appropriate jobs at their level of skill, and facilitate the updating of skills and retraining (ILO 2014; 2023a; 2024i).

(d) Facilitating entrepreneurial risk-taking and the willingness of workers to make the transition to high productivity sectors by guaranteeing income security and access to health care.

2.3. Social protection and employment: the respective roles of different parts of social protection systems

In order to realize universal social protection in changing labour markets, it is important to be clear about the way in which specific benefits are, or are not, linked to employment, and the distinct implications for workers (Behrendt and Nesterenko 2022; Behrendt et al. 2019).

The following broad categories of social protection schemes can be distinguished, starting with the mechanisms with the strongest link to employment (see the table below)

- **Protection mechanisms linked to a contract with a specific employer**, such as severance pay, employer liability for paid maternity leave, sick leave, workers' compensation, as well as employer-sponsored (private) health or pension insurance. Benefits under these mechanisms can be mandated by labour legislation, sometimes also by social security legislation, or provided voluntarily by the employer. By definition, they are provided only to employees. As these benefits are usually terminated or lost at the end of a contract with a specific employer, certain categories of employees, such as part-time or temporary workers, may not be eligible, and may have limited capacities to challenge decisions through grievance mechanisms, if available. As such mechanisms are tied to a contract with a specific employer, entitlements are lost when changing jobs, thus reducing labour mobility. For these reasons, most ILO standards do not recognize them as social security,[6] therefore ILO policy advice promotes forms of protection that are more effective based on collective risk-sharing and solidarity.
- **Protection mechanisms linked to employment in a specific sector or occupation**, such as occupational pensions. Such schemes face the challenge that benefits may be lost if workers move to a different sector or occupation. As such, they can provide important complementary benefits, but are less well suited for providing a basic level of protection.
- **Social protection linked to salaried employment**, which typically includes social insurance schemes, such as health insurance, maternity insurance, employment injury insurance, old age, disability and survivor pensions, or unemployment insurance. As the entitlements and benefits under this mechanism are associated with employee *status*, as opposed to a contract with a specific employer, workers moving from one job to another usually continue to be covered, including, in many cases, during spells of unemployment or temporary inactivity (for example, caring for family members). While most salaried workers (including part-time and temporary workers) are included in principle, some may be legally or effectively excluded if they do not meet minimum requirements in terms of duration of employment or regular working hours.
- **Social protection linked to participation in employment (including self-employment)**, which may be provided through social insurance (if open to self-employed and other non-salaried workers) or other mechanisms. These types of schemes are more inclusive than those limited to employees only, particularly where low-income earners benefit from subsidized coverage.
- **Social protection linked to residency status**, which is usually provided through tax-financed schemes, whether means-tested or not, such as social assistance, social pensions, child/family benefits, disability benefits, as well as a national health service or residency-based health insurance. Benefits provided by programmes in this category are not linked to employment status - in fact, these programmes may even explicitly exclude those in employment, as in the case of schemes targeting people out of work. While non-means-tested programmes are provided on an individual basis, some social assistance benefits are based on the resources of the household and are being paid to the head of household, which can limit access for young people and women with insufficient resources.

6 The Maternity Protection Convention, 2000 (No. 183) allows for employer liability mechanisms under specific circumstances for paid maternity leave (Art. 6(8)).

How are different types of social protection and other mechanisms linked to employment?

Link to employment		Types of schemes and programmes (examples)	Typical provider	Financing mechanism
STRONG ↓ WEAK	Employment contract with specific employer	Employer liability for paid maternity leave, sick leave, or employment injury: severance pay, employer-provided/ sponsored health insurance or pension funds	Individual employer or private insurance	Individual employer, in case of insurance also contributions from workers
	Employment in specific sector or occupation	Occupational/sector-specific scheme occupational pensions; some microinsurance schemes	Mutual funds or private insurance	Contributions by employers and/or workers
	Salaried employment (dependent employment)	General social insurance limited to employees: (un)employment insurance, pensions, social health insurance	Social security institution	Contributions by employers and workers, sometimes complemented by taxes
		Private insurance; individual savings accounts	Private insurance	Premiums, savings
	All types of employment (including self-employment)	General social insurance including the self-employed: (un)employment insurance, pensions, social/national health insurance	Social security institution	Contributions by employers and workers, taxes, sometimes complemented by taxes
		Private insurance; individual savings accounts	Private insurance	Premiums, savings
	Not related to employment (in some cases excluding those in employment)	Non-means-tested (universal or categorical) schemes for broad categories of the population: universal child benefits, disability benefits or old age pensions; national health service, universal basic income	Ministry, agency, social security institution or tax office	General taxation
		Means-tested schemes for those living in poverty: social assistance, “safety net programmes”	Government agency or municipality	General taxation

Note: Examples shown in green are usually considered as core elements of social protection systems that are in line with international security standards. Examples shown in yellow usually play a secondary role, complementing protection provided by public social protection schemes. Nonetheless, in some countries, these mechanisms are the main form of protection available to workers.
Source: Based on Behrendt and Nesterenko 2022; Behrendt et al. 2019.

In practice, many countries combine several categories of protection mechanisms, and in some cases also shift elements of their social protection systems from one category to another. For example, many

countries that have successfully moved towards more universal social protection coverage have rendered their systems more inclusive by focusing on two sets of measures (illustrated by green arrows in table above):

- Contributory schemes and programmes: Extending social insurance coverage by ensuring coverage of temporary and part-time workers, and including self-employed workers (expanding coverage from salaried workers to all those in gainful employment).
- Non-contributory schemes and programmes: Broadening coverage by complementing or partially replacing poverty-targeted benefits by non-means-tested benefits for certain categories of the population, such as children, older persons and persons with disabilities.

Such measures can greatly improve access to social protection for those who are so far inadequately protected, and contribute to rendering social protection systems more inclusive, more sustainable and more forward-looking, as further explained in the next section.

2.4. Reducing poverty is not enough: shifting the focus towards preventing poverty and reducing vulnerability for more resilience

For social protection systems to support people in navigating work and life transitions, a focus on *reducing* poverty is not enough – a shift towards *preventing* poverty is necessary for better outcomes.

Intervening only once people have fallen into poverty is neither in line with the universal right to social security, nor conducive to human and economic development. In many cases, policy debates focus on "the poor" and "the non-poor" as if these two categories were distinct and stable over time. However, longitudinal data demonstrate that for some people and households, poverty might be a transient experience, others move in and out of poverty, while for others, poverty is chronic (Shepherd et al. 2014).[7] Such high levels of flux at the lower end of the income distribution are one of the reasons for which narrow poverty targeting often results in high levels of exclusion (Kidd and Athias, 2020). Recognizing such poverty dynamics and designing policies and programmes in a more forward-looking way contributes to preventing negative coping strategies, such as selling valuable assets, taking on debt or reducing expenditure, including on children's food and education.[8]

The COVID-19 pandemic has illustrated the importance of expanding systems that can protect people from shocks before they unfold their destructive potential (ILO 2021l). Similarly, many countries invest in their social protection systems as a mechanism to adapt to the multiple and compound climate-related risks (Costella et al. 2021; ILO 2024i), as people in poverty are more vulnerable to climate-related food price hikes, often more exposed to hazards, lose relatively more to disasters, and are disproportionately affected by ecosystem degradation (Hallegatte et al. 2016).

7 An analysis of a panel household survey in Indonesia between 2011 and 2015 (UNICEF 2017) found that twice as many children had experienced poverty for at least a year during the five years preceding the 2016 poverty snapshot. This is because the composition of children below the poverty line is constantly changing, with households falling into and escaping poverty each year. On average, around a quarter of those who move out of poverty – as defined by crossing the poverty line – fall back into poverty within a year. Using a higher poverty line, the proportion of children falling back into poverty within a year rises to a third (Development Pathways and UNICEF 2017). A similar analysis in Uganda likewise highlights the high levels of dynamism: 45 per cent of households living in poverty in 2013 had not been poor in 2011 (Kidd and Bailey-Athias 2016).

8 The case of informal workers who, at best, only received very limited COVID-19 relief, is a clear example of such coping strategies that are harmful for health and wellbeing during the crises, while also undermining productivity, resilience and development in the future. In 11 cities around the world, in the first year of the pandemic, 52 per cent of interviewed informal workers drew down on their savings, 46 per cent borrowed money and 17 per cent sold or pawned assets. As the crisis continued and workers depleted their savings, borrowing deepened. A quarter reduced non-food consumption and food consumption, while 6 per cent were forced to forgo medical treatments (Alfers et al. 2022).

To ensure human and economic development in a world of heightened vulnerability and volatility, developing more effective social protection systems is an urgent priority. Instead of being primarily reactive, social protection should address the root causes of poverty by establishing dependable systems that reduce vulnerability, reinforce people's capabilities and prevent people from falling into poverty in the first place.

For these reasons, it is essential that comprehensive social protection systems do not limit themselves to narrowly-targeted social assistance benefits, but provide protection throughout the life cycle through a mix of broad-based contributory and non-contributory schemes. To achieve a basic level of protection for all, comprehensive social protection systems generally have universal or broad-based non-contributory programmes as their foundation. Such categorical programmes are geared towards crucial stages or contingencies in the life cycle – such as maternity, childhood, disability or older age – where income security is both at risk and crucially important to people's health, wellbeing and developmental prospects.

Guidance on setting the foundation for such a system is contained in Recommendation No. 202, which calls on countries to urgently implement national social protection floors comprising a set of basic social security guarantees that ensure effective access to essential healthcare and basic income security at a level that allows people to live in dignity throughout their lives. These guarantees should include at least: access to essential healthcare, including maternity care; basic income security for children, ensuring access to nutrition, education, care, and other necessary goods and services; basic income security for persons of working age who are unable to earn sufficient income, in particular in cases of sickness, unemployment, maternity and disability; and basic income security for older persons.

Given the well documented challenges of narrow poverty targeting and the important role that social protection plays in addressing multidimensional deprivation and supporting wider human development, life-cycle schemes are most effective if they reach all within their respective 'category' (e.g. children of a certain age, all persons with disabilities). Universal child benefits and social pensions can also play an important role in lifting workers in the informal and their families out of poverty. According to OECD data for a number of middle- and low-income countries, 60 per cent of children and 57 per cent older persons live in households where all workers are in informal employment (OECD 2024).

Approximately 50 countries currently have some form of Universal Child Benefit (UCB) in place (ILO et al. 2024). The evidence shows that UCBs can be powerful instruments for combating child poverty – the key force adversely affecting child well-being. They are effective in optimising use of key education and health services by reducing the transaction costs of access and enabling more children to be better educated, nourished and protected, facilitating more social and economic opportunities and helping create more productive lives (ODI and UNICEF 2020). Similarly, tax-financed social pensions have significantly expanded. During the past thirty years there has been a rapid increase in the number of countries introducing and expanding social pensions, rising from 33 in the mid-1980s to currently over 100 countries, most of them low- and middle-income countries (HelpAge 2020). While more than half of those are poverty-targeted, the remainder are pensions-tested, meaning that they provide benefits to older persons who do not receive any pension, or universally provided to all older persons above a certain age threshold (ILO 2018c).

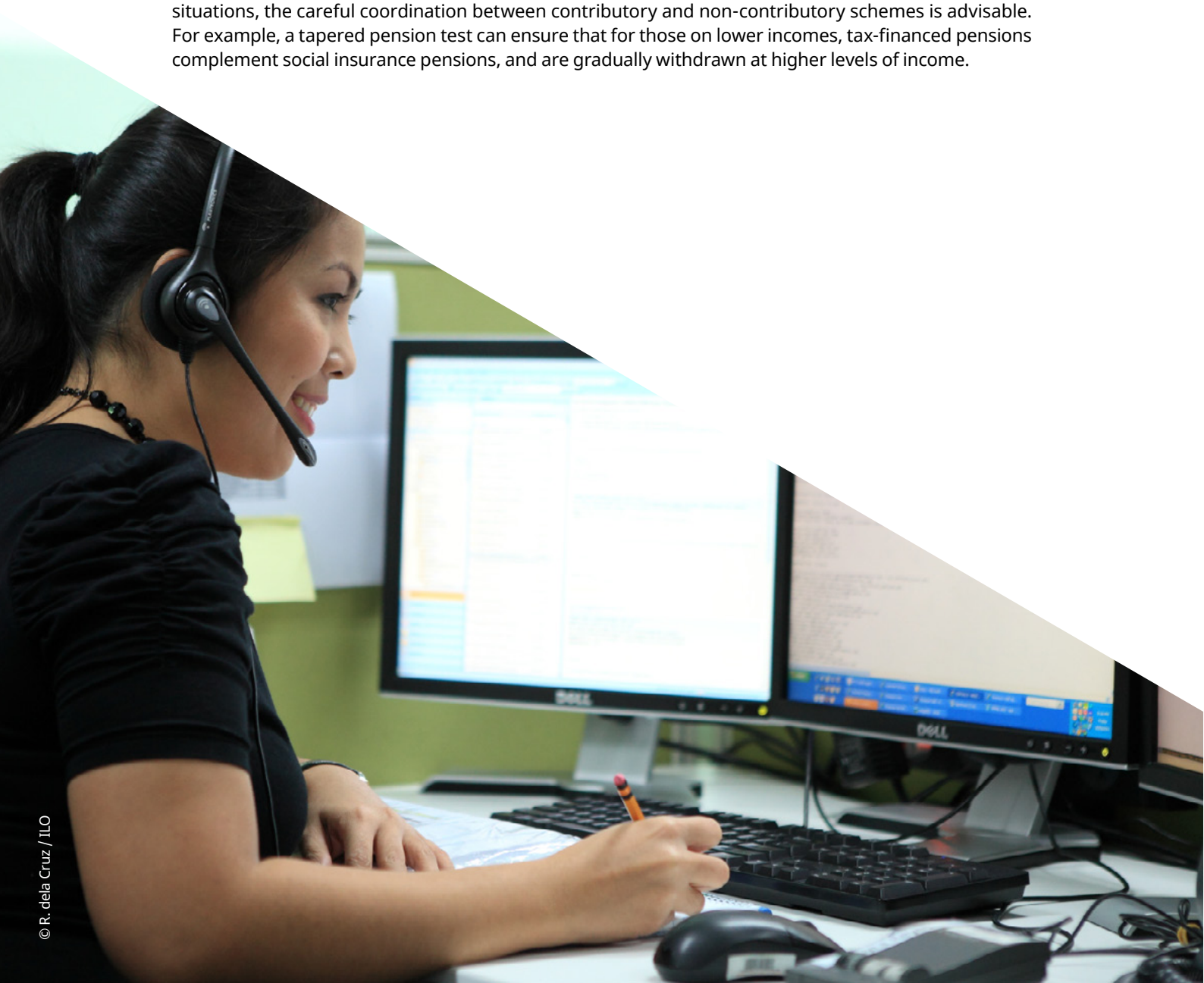
While universal schemes come at a cost – for low-income countries the lower-bound estimate of a UCB covering children 0–4 is 0.7 per cent of Gross Domestic Product (GDP) (ODI and UNICEF 2020) – their affordability and feasibility is demonstrated by over a 100 examples of them being implemented in many middle-income and some low-income countries, which have successfully achieved universal coverage in the fields of health, child benefits, maternity benefits, disability or old-age pensions (Ortiz et al. 2019; Schmitt and Nguyen 2023).

Encouraging examples notwithstanding, the annual financing gap to achieve universal social protection in low- and middle-income countries remains vast, standing at 3.3 per cent of GDP. Of this, 2.0 per cent of GDP is required for essential health care and 1.3 per cent for the following five key benefits: 0.6 per

cent of GDP is for child benefits, 0.3 per cent for old-age pensions, 0.2 per cent for disability benefits, 0.2 per cent for unemployment benefits and 0.05 per cent for maternity benefits (Cattaneo et al. 2024).

A range of effective strategies exists for low- and middle-income countries to actively expand the fiscal space for social protection to close the financing gap. Domestic resource mobilization, including progressive taxation and social security contributions, are key sources for social protection and should be at the centre of financing strategies. To enhance their potential and effectiveness, it is critical that countries develop strategies to formalize employment, enterprises and economic transactions, as well as the institutions required to collect taxes and social contributions (Cattaneo et al. 2024).

Finally, it should be noted that universal coverage of a social protection *system* does not necessarily need to be achieved by universal *programmes*. In contexts where contributory pensions have significant coverage, social pensions, for instance, may be pension-tested and provided only to those without a sufficient contributory pension. Advantages of integrating contributory and non-contributory forms of social protection include lower levels of expenditure on tax-financed schemes and the potential for higher benefit levels through the expansion of social insurance benefits. Here it is important to ensure that the interaction between contributory and non-contributory forms of social protection does not create negative incentives towards contributing to social insurance, which could happen, for instance when making even a small contribution to the social insurance system would immediately disqualify one from tax-financed benefits, or when tax-financed benefits are higher than contributory benefits. To avoid such situations, the careful coordination between contributory and non-contributory schemes is advisable. For example, a tapered pension test can ensure that for those on lower incomes, tax-financed pensions complement social insurance pensions, and are gradually withdrawn at higher levels of income.



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3. What is needed to strengthen social protection systems?

To provide continued protection for workers in all types of employment, social protection systems need to evolve and adapt to labour market realities (ILO 2021i). They need to ensure universal access to comprehensive and adequate social protection to workers in all types of employment, including temporary, part-time and self-employed workers, in a way that is adapted to their situation.

Building on the discussion in chapter 2, this section will elaborate on some critical aspects and provide country examples and good practices on how social protection systems have adapted to changing circumstances. This includes examples of extending coverage of contributory and non-contributory schemes to previously unprotected categories of workers (ILO 2021i).

3.1. Achieving universal coverage through a combination of contributory and non-contributory schemes

As highlighted above, tax-financed and contributory schemes are not two mutually exclusive options, but they need to work hand in hand to achieve universal social protection that is comprehensive, adequate and financially sustainable (ILO 2024i). Social protection systems thus should maximize the strengths of both types of instruments: the effectiveness of social insurance in achieving more comprehensive coverage and higher levels of benefits, and the crucial contribution that tax-financed schemes make in guaranteeing at least a basic level of protection. Many countries also combine financing from contributions and taxes to facilitate social insurance coverage for those with low earnings, and to ensure continued coverage for example in case of unemployment.

Many countries have successfully extended social protection coverage by combining both approaches that uphold the objective of universal social protection and promote transitions to the formal economy while taking into consideration the contributory capacities of different groups of workers (ILO 2021i). Such strategies favour risk-sharing and collective financing with contributions from both workers (protected persons) and employers, as well as redistribution among different groups of the population. In addition to extending social insurance coverage, many countries have also expanded non-contributory programmes for example through non-contributory pensions or maternity benefits (ILO 2021i; Government of Mongolia and United Nations 2015).

These strategies are essential for ensuring both income security, as well as universal health coverage. For example, Thailand reached universal health coverage of its population in 2011 by combining two contributory health insurance schemes with a non-contributory tax-financed scheme (ILO 2016d).

While non-contributory schemes help ensure that everyone enjoys a basic level of protection regardless of one's employment status, contributory mechanisms tend to offer broader scope and higher levels of protection and therefore continue to play a key role in providing adequate benefits.

Social protection schemes that provide mainly flat-rate benefits, usually financed from general revenues, whether in the form of means-tested social assistance schemes or categorical and universal benefits (e.g. universal social pensions), can be a key mechanism for realizing the right to social protection for those who remain excluded from employment-based social protection. Such schemes are therefore particularly important for informal workers and women, who oftentimes have comparatively tenuous links to the labour market (Razavi 2022). Yet, in many cases benefit levels are modest individual entitlements. For example, in many countries the level of non-contributory old-age pensions is set at less than 50 per cent of the value of the national poverty line and therefore not sufficient to prevent old-age poverty (ILO 2024i). In addition, where benefits are targeted to poor households, they are often perceived as being less empowering than benefits provided as individual entitlements.

Social insurance schemes based on employment-linked contributions hold the potential for more comprehensive coverage and higher benefit levels. By providing benefits based on previous

earnings, social insurance schemes are meant to allow workers to maintain an adequate standard of living during temporary or permanent interruptions of their ability to earn an income.

In any case, to avoid fragmentation and duplication, tax-financed and contributory schemes should share a strategic policy framework and be guided by the Social Security (Minimum Standards) Convention, 1952 (No. 102) and the Social Protection Floors Recommendation, 2012 (No. 202) (McClanahan and Barrantes 2021).

3.2. Adapting and extending social insurance to include workers in all types of employment

A key advantage of contributory social insurance systems is their ability to pool risks and redistribute between members, including between women and men, earners of higher and lower incomes, continuous and interrupted careers, and different care responsibilities. In line with Convention No. 102, this includes solidarity between men and women (e.g. in maternity insurance schemes, where contributions are paid by male and female workers), between rich and poor (e.g. social security schemes which pay minimum pensions irrespective of the amount of contributions paid to the fund) and between generations (e.g. social security schemes where benefits to be paid to current claimants are raised from the current working population). These principles are well established in Convention No. 102 and other international social security standards (ILO 2021b; OHCHR and ILO 2025).

Design matters. Social insurance schemes and benefits vary significantly in the degree and duration during which insured persons are able to maintain their pre-existing standard of living. With regards to the design of pension systems, compared to defined-benefit schemes, defined-contribution schemes yield a tighter relationship between earnings and benefits. This means that lower life-time earnings generally mean lower pension levels, due to a lack of redistributive elements, such as minimum benefit guarantees or care credits. These offer the possibility to provide higher benefit levels for those with interrupted contribution histories and/or low earnings, many of whom are women (ILO 2024i).

Moreover, social insurance schemes reflect workers' and employers' ownership. They do not only contribute to the scheme, but are also represented in the boards, giving them a strong voice in ensuring the quality of services and benefits, transparency and good governance.

In contrast to social insurance, private insurance and individual savings arrangements lack mechanisms for collective financing, risk pooling and redistribution, as well as ensuring predictable and adequate benefits. In the case of pensions, this will likely increase poverty in older age, especially for vulnerable low-income earners, those with interrupted careers and spells of informal employment, as well as those providing unpaid care work. A move from social insurance to private insurance and individual savings arrangements is therefore likely to exacerbate poverty and inequality, including gender inequality. Therefore, it is important to recognize that such schemes can complement, but not replace, stable, equitable and mandatory social insurance benefits (ILO 2021c; 2024i; 2024f).

Lessons learnt from pension reforms of the 1980s and 1990s highlight the limitations of individual accounts, tightly linked to individual earnings. From the early 1980s to the mid-2000s, 30 countries fully or partially privatized their public pension systems. Affiliation to the private pension system was made mandatory for employees and voluntary for the self-employed, while in many cases employer contributions were eliminated. Rather than receiving a pension with a defined benefit at the end of their careers, pensions were entirely dependent on workers' savings in individual accounts, often used to buy an annuity from a private insurance company (Ortiz et al. 2018). In many countries, the privatization of pension schemes has weakened the performance of pension systems in terms of coverage, adequacy, affordability and tripartite governance, while shifting risks of financial market fluctuations to individuals, increasing administration charges and transition costs weighing on public budgets. This has often

contributed to increasing income and gender inequalities by eliminating redistributive components of public pension systems (see section 3.3). As a result, 18 countries had reverted the privatization of their pension system by 2018 and re-established public systems (Ortiz et al. 2018) that are in line with the principles set out in international social security standards (ILO 2021c; 2024i).

3.3. Making universal social protection work for gender equality

Realizing universal social protection will not be possible without understanding and addressing gender inequalities in the world of work and in other areas, the way they are reflected in social protection systems (Razavi et al. 2024). Social protection systems hold the potential to mitigate and offset gender inequalities found in labour markets and employment, while being aware that they are not a panacea. Gender-responsive design of both contributory and non-contributory schemes is essential. Challenging the view that social insurance is unfavourable to women, this section demonstrates its significant capacity to mitigate gender inequalities, which in turn sets it clearly apart from other types of contributory schemes, in particular privately managed individual savings accounts. This includes a discussion on how social protection systems have been re-designed to be more inclusive of women and identifies priorities for further action.

To understand gender inequalities in social protection, it is necessary to first appreciate such inequalities in the world of work. Important gender-specific risks and challenges in the world of work include gender-based inequalities in paid employment, the unequal division of unpaid care work, and the interaction between employment and gender-specific life cycle risks. Together, these factors shape how women engage in paid and unpaid work, which has important knock-on effects on their social protection coverage (Razavi et al. 2024).

Across the world, labour markets are marked by persistent gender segregation and inequalities which constrain women's access to earned income and impair their income security and effective access to healthcare and other social services. Even before the COVID-19 pandemic, progress in closing the global gender gap in labour force participation rates had stalled, and occupational segregation and gender wage gaps were pervasive (Razavi et al. 2024).

Women are thus structurally disadvantaged in terms of their employment situation, with lower lifetime earnings and a lower opportunity to affiliate and contribute to social insurance, which together compromise their current and future income security. Across the world, women continue to earn significantly less than men for work of equal value, and in many countries the largest part of the gender pay gap cannot be explained by differences in attributes and characteristics of women and men, such as their levels of education (ILO 2023b; 2018a). These labour market disadvantages are aggravated in the case of mothers – the 'motherhood penalty'. The presence of young children in the household lowers women's employment rates considerably, while fathers' employment rates are either unchanged or even higher (ILO and UN Women 2022). Mothers also bear a significant penalty in terms of wages, while for some men, fatherhood may result in a wage 'bonus' (Budig 2014).

In many middle- and low income countries the percentage of female workers who are informally employed is higher than the percentage of male workers (ILO 2023f; 2018d). Importantly, women in informal employment also tend to have lower earnings, a higher incidence of poverty and work in more vulnerable environments and employment relationships compared to their male counterparts (ILO 2018d). Informal employment generally follows a gender-segmented pattern, where relatively better-off employers are typically men and, as earnings decline and poverty levels increase, women increasingly make up the majority of workers (Chen et al. 2005). The most recent data shows that women in informal employment earn less than male and female formal wage workers, as well as informal male wage workers. While men in informal wage employment earn on average 58 per cent of the monthly wages of men in formal employment, a woman in informal wage employment earns on average 52 per cent of the wages of women

formally employed. The impact of informality on wages is far more significant than the gender wage gap. Compared with the average monthly wage of a man in formal employment, a woman in informal wage employment earns on average 42 per cent, a man in informal wage employment earns on average 58 per cent and a woman in formal wage employment earns on average 82 per cent (ILO 2023f).

The gender stratifications in labour markets are closely intertwined with gender inequalities in unpaid care work (ILO 2024a). Care encompasses all the activities that develop and preserve a recipient's human capabilities (such as physical and mental health as well as, cognitive and emotional skills) through face-to-face interactions with a care provider. Beyond direct care, other indirect activities that support caregiving such as preparing meals, housekeeping or other forms of unpaid work also take up a considerable amount of time (Razavi 2013). Across diverse contexts, the primary responsibility for the care of children and adults is routinely assigned to women and girls. Globally, women do three times as much unpaid care work as men do, though gender inequalities vary across countries and are particularly stark in developing countries.

The fact that women carry a disproportionate share of unpaid care work impacts their employment prospects, especially when they have young children. A five-country study on the earnings of workers in the informal economy showed that childcare responsibilities are one of the reasons for which women take on insecure, flexible and irregular work (Alfers 2016; UN Women 2019). As result, women tend to have lower life-time earnings and fewer contribution years, which, if not mitigated, negatively affects their social protection entitlements (Razavi et al. 2024).

As a result, many women lack access to adequate social protection. For example, in most regions and subregions, older women are less likely to receive a contributory pension than men. While older women may be more likely than men to receive a non-contributory tax-financed pension (ILO 2024i), pension levels are often not sufficient to pull beneficiaries out of poverty (ILO 2024i). Ensuring adequate pension levels for non-contributory pensions is a fundamental element of a national social protection floor to ensure at least basic income security in older age. In the case of contributory benefits, the combined effect of shorter or fragmented contribution histories and lower earnings often results in lower pensions for women compared to men. For example, the gender gap in the level of pension benefits in Viet Nam is 19.8 per cent (ILO 2021a). Across selected OECD countries, pension benefits to women aged 65 and over were, on average, 25.6 per cent lower than for men, with differences above 40 per cent in Japan, Mexico and Austria (OECD 2021).

These challenges are not insurmountable and experiences from around the world have shown that well-designed and rights-based social protection is an essential component of a wider set of social and economic policies that together can transform societies to be more gender equitable. However, for social protection to fulfil its transformative potential the design, financing and implementation of schemes needs to be sensitive to women's lives, including their gender-specific needs (Razavi et al. 2024).

Gender-responsive social insurance schemes can offset inequalities through risk-sharing and redistributive elements. In the case of pension schemes, these include progressive pension formulas, minimum pension guarantees, as well as care credits and other mechanisms to recognize and offset interruptions in careers and contributory periods due to child-caring or family care responsibilities. This distinguishes public social insurance schemes clearly from private and other schemes based on individual accounts, which lack such risk-sharing and redistributive components, and typically result in low benefit levels for those with low incomes or unstable access to formal paid employment (Behrendt and Woodall 2015). Gender-responsive social protection policies therefore require a strong core of well-designed social insurance and tax-financed schemes in line with international labour standards.

3.4. Expanding coverage within comprehensive and integrated national social protection strategies

The extension of social protection coverage requires adapting mechanisms to the needs and circumstances of different categories of workers and labour market realities, in addition to an enabling macro-economic framework that can create decent jobs. To this effect, comprehensive and integrated national social protection strategies led by the government should be built around principles of universality of protection; collective financing; adequacy and predictability of benefits; and financial, fiscal and economic sustainability, among others. Such an approach not only allows for broader risk-sharing and redistribution, greater support by workers, employers and the broader population, but also ensures a rights-based approach to social protection, grounded in human rights and international social security standards (OHCHR and ILO 2025; ILO 2021i; 2024i).

Integrated strategies are also essential to accommodate labour mobility and provide for the continued protection of workers throughout their working lives, as they transition between different occupations, enterprises, sectors and types of employment, or between countries. Accounting for labour market mobility and facilitating work transitions is a key advantage of integrated and universal social protection systems. It is also an important factor of a human-centred approach to the future of work that places people at the centre of economic and social policy (Global Commission on the Future of Work 2019).

Sometimes, although well intended, flawed benefit design of social assistance schemes, and a lack of coordination with contributory schemes, may even provide disincentives to formal employment, for example where child benefits are paid only to those outside (formal) employment (McClanahan and Barrantes 2021; McClanahan et al., forthcoming). Instead, it is important to think systematically about ways to support the transition from social assistance into social insurance (ILO and IPEA 2025).

Integrated systems ensure coherence between income guarantees across the lifecycle - as prescribed in the Recommendation No. 202 - with higher levels of benefits provided through social insurance schemes in line with international social security standards, in particular the Convention No. 102. Universal coverage for any given contingency can be achieved through social insurance combined with either universal or benefit-tested tax-financed programmes (McClanahan and Barrantes 2021; ILO et al. 2022).

Making participation in social insurance compatible with receipt of tax-financed benefits (at least up to a certain point on the income distribution), would improve the adequacy of benefits for low-income workers, maintain incentives to contribute (as additional contributions add to the total amount received) and avoid situations where workers have to choose between tax-financed and contributory schemes. An integrated system aligns incentives at the macro and micro levels. At the macro level, it provides a strong incentive for government to expand the contributory system to ensure sustainability and ever higher levels of protection for a larger share of the population, while at the micro level, individuals are incentivized to participate in the contributory system for higher benefits, while a guaranteed minimal level of support prevents anyone from falling through the cracks (ILO et al. 2022).

Considerations on how improved coherence and integration can ensure universal coverage with adequate benefits for workers in all types of employment are at the heart of national policy reform processes. In this regard, Oman's Social Protection Law of 2023, which is primarily structured around core lifecycle benefits as part of an integrated and multi-tiered social protection architecture, is amongst the most transformative frameworks. One of the main achievements of the Omani reforms is the enactment of an expansive new law covering the entire social protection system, including both contributory and government-financed benefits in tandem. This consolidated legal framework lowers the risk of developing contradictory provisions across different legal instruments and will facilitate internal system-wide consistency and coherence. The multi-tiered design envisions the establishment of integrated benefits that both guarantee basic income security for everyone for a given contingency, while also ensuring higher levels of protection for people who are required and able to make contributions to social insurance through paid employment (ILO 2023c).

These considerations call for revisiting the role of social insurance for universal social protection.

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4. Revisiting the role of social insurance for universal social protection

Social insurance is a key element of social protection systems as a core element of risk management and risk-sharing, contributing to income security and access to health care and the prevention of poverty, thereby providing an important complement to non-contributory schemes (ILO 2024i; World Bank 2025).

Yet, social insurance has often been undervalued as a social protection instrument, especially in middle-income and low-income countries with high levels of informality. Its role, and in particular its link to employment, has often been questioned for different reasons and from a range of political perspectives (Heintz and Lund 2012).

While this debate is not new, it has taken on a new dimension, characterized by greater urgency to expand social protection in the context of the polycrisis (ILO 2024i). Improved data has generated a better understanding of the limited size of the formal economy in most developing countries, the prevalence of informal employment (both wage employment and self-employment) in many parts of the world and the (at best) slow pace of formalization (ILO 2018d; 2023f; 2025a). At the same time, persistent unemployment and concerns about the impact on employment of emerging technologies such as automation, platform work and artificial intelligence (AI) has "added to the feeling that waged employment can no longer perform the function it was supposed to perform under the post-war social compact" (Alfers et al. 2018, 3).

This chapter focuses on four strands of the debate about how well publicly managed social insurance linked to employment are suited to the modern world of work (Alfers and Juergens-Grant 2023):

First, critics argue that social insurance schemes that are based primarily on regular formal employment are difficult to adapt to labour markets characterized by high levels of informality, self-employment and "non-standard" forms of work. They point to stagnating social insurance coverage, especially in low- and middle-income countries, which, it is argued, is a result of a structural mismatch between 'industrial-era, employment-based risk-sharing models' (Packard et al. 2019, 4) and the actual composition of contemporary labour markets.

Second, critics argue that in contexts of high levels informality, and especially informal self-employment, social insurance contributions are not (or no longer) a realistic financing strategy for social protection. While informality means that incomes are often not visible to the state and therefore hard to tax, spending on consumption is increasingly visible through digital transactions. Therefore, consumption taxes are considered an increasingly important mechanism to expand fiscal space for social protection, which also has the benefit of a less distortionary impact on the labour market compared to taxes attached to income.

Third, critics argue that employer contributions represent a 'tax' on formal employment. This 'tax wedge' distorts the labour market and drives up levels of unemployment and informality, as workers and employers seek to evade additional payments from which they see little benefit (Packard et al. 2019; Levy 2010).

Fourth, the feminist critique points to how social insurance mirrors, or even exacerbates, gender inequalities in the labour market, in particular the unequal distribution of paid and unpaid work, gender wage gaps, and a lack of recognition of domestic, reproductive and care work (Orloff 1993; Lister 1997). In this vein, the productivist foundation of welfare states is considered as part and parcel of their 'male breadwinner' bias. The feminist critique has been particularly vibrant in Latin America (de Mesa and Montecinos 1999; Molyneux 2007).

These propositions make empirical claims and can therefore be evaluated. In the following section, the following claims will be critically assessed on the basis of empirical evidence and insights from public finance theory:

- Are social insurance schemes really incapable of being adapted to the (in some cases changing) realities of the world of work? Are social insurance schemes rigidly sticking to 'industrial era' designs? Is there really no diversity or successful adaptation? (section 4.1)

- Do social insurance contributions really represent an insignificant, stagnant or even declining element of the social protection financing mix? (section 4.2)
- Are social insurance contributions – and social protection more generally - really an important driver of unemployment and informality? (section 4.3)
- Do social insurance schemes really exacerbate gender inequalities? (section 4.4)

This discussion will provide a better understanding of the capacity of inclusive social insurance schemes to accommodate labour mobility and provide continued protection to workers throughout their lives, even as they change jobs or their employment status, facilitated through a conducive legal framework and a broad risk pool through collective financing.

4.1. Do social insurance schemes adapt to today's world of work?

Despite critics' dismissive insistence on referring to social insurance as "industrial-era risk-sharing models" (Packard et al. 2019) and that the "contributory approach is not a good fit for developing countries, where formal and stable employment are not common" (World Bank 2018, 113), social insurance systems in both developed and developing countries have continuously evolved and been adapted to national and regional contexts.

Already the emergence and growth of social insurance models in the late 19th and early 20th century was marked by institutional diversity leading to the emergence of different models of provision. Forms of collective insurance against material hardship, including mandatory schemes for certain professions, precede the introduction of social insurance in Germany under Bismarck. The introduction of a mandatory social health insurance scheme for workers and their families (1883), accident insurance (1884) and old age pensions (1889) are commonly regarded as the birth of social insurance financed by payroll contributions from workers and employers. While this model appealed to policymakers, employers and workers as a well-suited solution for the rapidly industrializing economies, the introduction of social insurance schemes in other countries flowed from their own context and politics, with different variants emerging over time. For example, the introduction of unemployment insurance in the United Kingdom (1911), followed by the Beveridge reforms of the 1940s, established another distinct variant of a social insurance model, and other distinct model emerged in the Nordic countries and in Latin America (Esping-Andersen 1989).

Despite this diversity, the co-responsibility for the financing of social insurance from labour (workers and other protected persons) and capital (employers) reflects a key element of the social contract, linked to production, profits and earnings, and has several advantages. Linking earnings and benefits ensures that contributions are proportionate to incomes, can be easily observed through employment records, and provide for benefits that enable income smoothing over the life course, allowing workers to maintain incomes comparable to their earnings. The establishment of independent social insurance institutions with equal representation of insured workers (and other protected persons) and employers, helps better reflect their needs and generate trust in the system. Finally, government contributions from general taxation help ensure adequate benefits for those with low contributory capacities and stabilize the system over time. These considerations help to understand the rationale for linking social protection to employment, and its implications for the quality of coverage, the nature of benefits, the nature and sources of financing and the distribution of the financing burden, as well as the functioning of labour markets more broadly.

The emergence of social insurance in Europe and elsewhere lead to distinct national varieties of different financing models combining contribution and tax-financing. In Germany, from the introduction of pension insurance in 1889, pension financing was mixed, as the government contributed a set amount

from general taxes annually to each pension (Deutsche Rentenversicherung 2019). Shortly after, in 1891, Denmark introduced a basic pension for those aged 69 and "worthily in need", and New Zealand a flat tax-financed pension for all (white) citizens. Similar schemes were introduced in the United Kingdom in 1908 and in Sweden in 1913. In these countries, tax-financed pensions continue to form crucial elements of multi-tiered pension systems.

William Beveridge's reform of the United Kingdom's social protection system after his seminal 1943 report has been firmly associated "with tax-funded, redistributive social support and flat-rate benefits" (Whiteside 2014, 1). Yet, it also involves an underappreciated link to employment, as he insisted on the 'the contributory principle', thus the "relationship between contributions and benefit rights remained sacrosanct" (Whiteside 2014, 6). Despite a growth in tax-financed benefits in recent decades, an important link between employment and benefits remains and key parts of the modern British social protection system are reserved for those who have made sufficient contributions through their employment.

Social insurance models quickly spread to other parts of the world, partly driven by colonial structures (Plange and Alam 2023). In the welfare states of newly independent countries in the Global South, the relationship to employment has remained central (Alfers et al. 2018; Alfers 2015), including in Africa (Cooper 1996) and Latin America (Barrientos and Hinojosa-Valencia 2009). However, comprehensive social insurance remained largely limited to the relatively small subset of employees in the formal sector in a context of high levels of informal employment. While its limited reach has been criticized from both the left and the right, recent efforts to extend coverage and foster the formalization of employment have demonstrated that social insurance can play an important role in different contexts.

Crucially, the enduring productivist foundation of social insurance systems did not preclude innovation and adaptation (ILO 2021i). For example, Latin America has been home to numerous innovations in expanding social protection beyond employees, covering previously excluded groups, such as workers in micro-enterprises or self-employed workers and their families, who represent a significant share of the labour market. These efforts, including innovations such as simplified mechanisms for the payment of social security contributions and taxes (Goldschmit and Centrángelo 2025) have inspired other countries, which have further developed their own solutions.

Many countries have successfully adapted their social insurance schemes to remove the legal, financial, administrative and other barriers to the extension of coverage and extend coverage to those previously not adequately protected, moving closer to the objective of adequately covering workers in all types of employment (ILO 2021i). Such reforms included the progressive extension of social protection coverage to workers in micro-and small enterprises, who tend to face higher barriers than workers in larger enterprises for a variety of reasons (see figure 2). These included removing legal provisions that excluded certain categories of enterprises from social security legislation (e.g. enterprises with less than five workers), even if they are part of the formal sector, as many struggle with low productivity and other barriers to enterprise formalization (ILO 2019b; 2021d; 2025a). Yet, many countries have successfully extended social insurance to workers in micro- and small-sized enterprises (see box 1), which contributes not only to reaching universal social protection, but can also contribute to enhancing productivity, and to facilitating transitions from the informal to the formal economy (ILO 2021i; 2025a).

Box 1. Country experiences in extending social insurance to workers in micro and small-sized enterprises

Many countries have progressively extended legal coverage to workers in micro and small-sized enterprises (MSEs). Measures to enable this have included removing or progressively lowering minimum thresholds with regard to the enterprise size in labour and social security legislation, which have previously legally excluded workers in enterprises below a certain threshold (typically 5, 10 or 20 employees). This has been the case for example in **Cambodia**, **Jordan**, and **Viet Nam** (ILO 2021h).

Removing legal barriers is however not enough – complementary measures are needed to facilitate the inclusion of those with limited contributory capacities, to simplify administrative procedures, to adapt inspection mechanisms and to raise awareness about the importance of social protection for enterprises and workers (ILO 2021i). For workers in micro-enterprises, monotax mechanisms can also support the extension process. For example, in **Brazil**, the Simples Nacional programme, which allows certain categories of micro and small-sized enterprises to make a monthly or quarterly single payment of taxes and social security contributions, lower than that charged to other micro and small-sized enterprises, and depends on annual turnover and the type of economic activity, has boosted the formalization of enterprises and employment (Gaarder et al. 2021). As a result, between 2009 and 2018, the number of registered MSEs increased from about 3 million to 5 million, and registered enterprises reported 10.6 million workers in 2017 (a quarter of all employees in Brazil) (ILO 2019a; Gaarder et al. 2021) (see also box 2).

Similarly, many countries have extended social insurance to various categories of self-employed workers by addressing the legal, financial and administrative barriers. This included the extension of legal coverage to at least certain categories of self-employed workers, the facilitating of enterprise registration combined with social security registration, the simplification of administrative procedures, subsidization of contributions for certain categories of self-employed workers with low incomes, and awareness-raising (ILO 2021i; 2021g) (see box 2). Such measures contribute to ensuring the continued coverage of workers who move from employment to self-employment and back, and vice versa.

Box 2. Country experiences in extending social insurance to self-employed workers

Since 2001, **Uruguay** has implemented a unified and simplified tax and contribution mechanism called Monotributo (monotax), which was complemented in 2011 by the Monotributo Social, for low-income workers. Benefits include access to old age pensions, sickness pay, occupational accident insurance, parental leave and new-born care subsidies, and covered more than 46,000 workers in 2022 (Aguiar et al. 2023a; Goldschmit and Centrángelo 2025). Similarly, **Brazil** has included self-employed and own-account workers into its general social insurance scheme in 2009 by allowing them to register under the legal category of "self-employed micro-entrepreneur" (Microempreendedor Individual) to effectively facilitate both the formalization of self-employed workers and access to social protection, including a basic pension, disability and survivor benefits, sickness and maternity protection, as well as a family allowance. Registration is free of charge and can be done through an online portal. This success highlights the incentive power of social protection: the main motivation of recipients (32 per cent) for participating in this regime was access to social security (ILO 2019a).

Several countries, including **Argentina, Brazil, Cabo Verde, Jordan, Kenya, Mexico, the Philippines and Uruguay**, have included self-employed workers in their general social

protection schemes, thereby allowing workers to remain in the same scheme, regardless of their employment status (ILO 2021g; McClanahan et al., forthcoming).

Other countries have created specific schemes for self-employed workers. For example, **Algeria** and **Belgium** have a single scheme for all or most categories of the self-employed, while **France**, **Germany** and **Spain** have established separate schemes for different categories of self-employed workers (Spasova et al. 2017). Such specific schemes may not offer the same range of benefits as schemes for employees.

Some countries start covering self-employed workers through voluntary coverage. **Ghana**, **Namibia**, **Thailand** and **Viet Nam** offer the option for self-employed workers to join the social insurance scheme on a voluntary basis. However, it has been shown that voluntary coverage rarely leads to a significant extension of effective coverage. For instance, Thailand offered a very large lump-sum incentive for informal workers in selected provinces to enrol in its voluntary workers' social insurance scheme, which led to an initial increase in coverage from 6 per cent of informal workers to 73 per cent within just a few months, yet one year later only 13 per cent of these new enrolees remained in the scheme (Olken et al. forthcoming).

The extension of social security coverage also needs to take into account sector- or occupation-specific challenges. Adapting social insurance mechanisms to such specific challenges is key to developing effective solutions to extend coverage to these categories of workers.

For example, only 1 out of 5 domestic workers has access to at least one form of social protection (ILO 2022), and about 75 per cent of domestic workers find themselves in the informal economy, many of them women and migrant workers (ILO 2016a; 2024b). Employers are largely private households, and in many cases domestic workers work for more than one employer. Several countries have taken steps to extend legal and effective coverage to these workers, in accordance with the Domestic Workers Convention, 2011 (No. 189) (box 3).

▶ Box 3. Country experiences in extending social insurance to domestic workers

In 2003, **South Africa** extended legal coverage of unemployment, maternity and sickness benefits to domestic workers, including the right to partial unemployment benefits in cases of lost employment with one of several employers. To ensure effective application, compliance mechanisms were strengthened through the recruitment and training of labour inspectors to address the specific challenge of safeguarding employers' privacy, as domestic workers' workplaces constitute private households. By 2008, the number of registered workers had grown to 633,000 of whom 324,000 had received benefits (ILO 2021f).

Other countries have leveraged technology to simplify administration and financing mechanisms: for instance, **Mexico** introduced an electronic registration system which allows employers to register and pay monthly contributions for their domestic employees (ILO 2021f). Within two months of implementation, the number of registered domestic workers had increased fourfold (ILO 2021f).

To address financial barriers, countries like **Costa Rica** have subsidized social security contributions, or like **France**, implemented voucher systems which can be used by employers both to declare the services provided and remunerate the workers by the hour or workday (ILO 2016c; 2022).

Agriculture remains a major source of livelihoods for one third of the world's population and is associated with high levels of labour market informality (FAO 2013). Extending social insurance to rural workers requires adaptations to the legal, financing and administrative framework, such as by taking into account seasonality in the collection of contributions, and facilitating access for oftentimes remote populations, while also keeping the heterogenous nature of the workforce (ILO and FAO 2021; ILO 2023d; Allieu and Ocampo 2019). Potential pathways to better adapted schemes may include authorizing retroactive payment of contributions or benefit payments, and subsidized social insurance contributions for low-income workers, with a view to incentivizing formalization (box 4).

Box 4. Country experiences in extending social insurance to agricultural workers

Brazil's rural pension scheme covers agricultural workers and producers, based on adapted mechanisms: for wage workers, contribution rates are calculated as a percentage of the wage, and for producers, as a percentage of the sales value of their produce. The scheme is subsidized from the general government budget, as revenues in the agricultural sector are often low.

In **Colombia** and **Costa Rica**, farmers can be covered by social insurance on the same terms as other workers through collective insurance agreements, under which agricultural cooperatives or other producers' organizations transfer the contributions to the social insurance institutions (Durán Valverde et al. 2013).

Brazil and **South Africa** have set up mobile social security offices that can visit remote areas or areas where social protection coverage is low in order to explain the costs, benefits and functioning of social security schemes to facilitate registration and strengthen awareness (ILO and FAO 2021; Allieu and Ocampo 2019). In **Mongolia** – a country characterized by its sparse and widely disperse population – one-stop-shops provide a wide range of services, including social protection (van Langenhove and Peyron Bista 2019).

To provide continued protection for workers in all types of employment, many countries have developed institutional solutions to extend social insurance coverage to workers in complex employment relationships (ILO 2021i). While the correct classification of employment relationships remains critical[9] and employers have an important responsibility in financing social protection for their workers, in some cases institutional solutions also foresee financial contributions from other actors who benefit from their work (Behrendt et al. 2019; Juergens-Grant and Pellerano 2025) (box 5).

9 The Employment Relationship Recommendation, 2006 (No. 198) provides essential guidance in this respect.

Box 5. Country experiences in extending social insurance to workers in complex employment relationships

Workers in the cultural and creative sector (CCS) often find themselves in diverse and fluid employment relationships, combining short-term, salaried, self-employment and other working arrangements, interrupted by periods of non-remunerated "hidden working time" studying, rehearsing or practicing. Such contractual arrangements and the organization of work prevalent in the sector can impact contribution density, resulting in inadequate coverage (ILO 2021e; Galian et al. 2021). In **France**, CSS workers are covered under the general social security schemes (except for unemployment and employment injury), financed by contributions from artists and their employers, but also through payments received from users of their products and services (such as broadcasters) (Galian et al. 2021). According to the Labour Code, CSS workers that often resort to fixed-term temporary contracts (known as "intermittents du spectacle") are presumed to hold a dependent salaried position and mandatorily covered under a special unemployment scheme (régime des intermittents), which covered 274,000 workers in 2018. Under this scheme, contribution collection is adapted to actual sources of income, i.e., royalties, copyright fees and commissions (ILO 2021e). The **German** artists' social insurance covers performing artists and publicists through a non-individualized contribution on total contract value by the contracting entity ("employer"), complemented by workers' contributions if earnings exceed a certain level, as well as a government subsidy (Behrendt et al. 2019; Galian et al. 2021).

Another example of financing arrangements to contribute to the protection of workers from those who benefit from their labour without having a direct employment relationship with them are the levies ("cess") collected in **India**'s Welfare Funds. This long-standing practice involves national-level boards established through acts of parliament that cover workers in mining operations, film and cinema workers, bidi (rolled tobacco sticks) rollers, and construction workers. In addition, states such as Tamil Nadu, Maharashtra, Gujarat, Karnataka, Andhra Pradesh and Madhya Pradesh have also established funds and boards for additional categories of workers, such as headload porters (Mathadi) and workers in the transportation sector (Chikarmane and Narayanan 2023). More recently, this institutional practice is also being applied to digital platform workers (see box 6).

As the world of work evolves, an important challenge is to ensure decent work in the platform economy (ILO 2017; 2024c). While platform work can provide greater flexibility for enterprises and workers, it can also lead to significant gaps in social protection coverage, especially where the lines between dependent employment, genuine self-employment and dependent self-employment are blurred (ILO 2024c; Behrendt et al. 2019).

While lessons can be drawn from countries that have successfully extended social insurance to workers in casual or intermittent arrangements (box 5), expanding coverage to digital platform workers requires distinct solutions that are adapted to the specific circumstances (ILO 2024c). These include the need to adapt legislative frameworks, particularly with regard to clarifying the nature of the employment relationship and establishing rights and responsibilities on this basis; and to adapt and simplify mechanisms, including for self-employed workers, economically dependent self-employed workers and workers with multiple employers, while harnessing the potential of digital technologies (ILO 2024c) (box 6).

Box 6. Country experiences in extending social insurance to digital platform workers

Some countries, such as **Croatia** and **Portugal** have established in their legislation that under certain conditions digital platform workers are presumed to be in an employment relationship (ILO 2024c). Other countries extended certain protections to digital platform workers who are not formally recognized as employees. In **France**, platforms are obliged to share detailed information on workers' income with the social security agencies, and make contributions to industrial accident insurance (ILO 2024c). In **Estonia,** the Entrepreneur Account mechanism simplifies the formalization and payment of taxes. Income earned through such an account is taxed at a uniform rate, which includes income tax, a 'social tax' and pension contributions (ILO 2024c).

Several countries rely on monotax mechanisms to extend social insurance coverage to digital platform workers. In **Argentina**, platform workers can use monotax's simplified procedures, portal and mobile phone application to register and pay contributions. In **Uruguay**, a similar mechanism through a dedicated mobile phone application is used to ensure coverage for workers on ride-hailing platforms. Within the first three months, some 2,000 workers had registered for social security (Uruguay 2017).

India introduced a levy ("cess") on digital labour platforms to contribute to social security coverage of digital platform workers, emulated on an institutional mechanism that has already been applied in other sectors (see box 5). **China** is currently implementing a pilot to cover certain categories of digital platform workers in case of employment injury, financed from task-based contributions by platforms, which already covers more than 80 million workers.

These innovations demonstrate how social insurance models can be adapted to changing labour market dynamics and new forms of employment. Well-designed policy reforms can remove legal, financial and administrative barriers to extend coverage to previously not adequately covered categories of workers. An inclusive social dialogue is essential to ensure that the reforms respond to the needs and situation of the concerned workers and enterprises.

The examples highlighted above demonstrate how countries have undertaken legal reforms and measures to promote compliance, adapted and simplified administrative procedures, adapted financing mechanisms for those with low and volatile earnings, including through digital innovation, for example through simplified contribution collection mechanisms, more flexible contribution schedules or broad contribution categories, electronic and mobile payment and registration systems and coordinated data systems (ILO 2021i). They also tailored communication methods and channels to the needs and circumstances of specific categories of workers and employers to raise awareness and share information on rights and obligations with regards to formalization and social protection (Aguiar et al. 2023a; Komin et al. 2024).

Extending social protection to workers in the informal economy is also key to facilitating their transition to the formal economy. In this process, it is important that social protection benefits are designed to meet workers' priority needs and mechanisms tailored to their specific circumstances, and social dialogue is essential in this respect (ILO 2021i).

These innovations demonstrate how countries have rendered their social insurance schemes more inclusive by expanding coverage to previously not covered workers, such as part-time and temporary workers, and at least some categories of self-employed workers. They also show that social insurance schemes can be adapted to allow for differentiated solutions by sector, or categories of workers or employers, while avoiding fragmentation and ensuring that the reforms facilitate transitions from the informal to the formal economy (ILO 2025a).

This demonstrates that in theory and practice social insurance can be adapted to recognize diversity in employment and ensure adequate coverage for workers in all types of employment in a gender-responsive way.

4.2. The relevance of social insurance contributions as part of the social protection financing mix

Social security contributions continue to play a key role in financing social security, and in total government revenue. Globally, social security contributions accounted for 18.8 per cent of total taxation or 5.7 per cent of GDP in 2019. Social security contributions in Europe and Central Asia represent more than 27 per cent of total taxation. In Africa, Asia and the Pacific, where they are relatively less important, they still make significant contributions to government revenue (Calligaro and Cetrángelo 2023). Despite persistent coverage gaps and challenges in extending social insurance to those currently in the informal economy (and supporting their formalization), social insurance contributions have remained a stable source of financing for social protection systems (Calligaro and Cetrángelo 2023).

Central to the sustainability of social insurance is the equitable distribution of the financing burden between workers and employers, and in some cases also governments. In this context, proposals to scale back social insurance by pivoting towards private insurance, individual savings arrangements or "minimum social insurance", achieved through cuts to employers' contributions (Packard et al. 2019; World Bank 2018), would deprive social protection systems of an important source of financing, which is necessary to ensure adequate benefits for workers, especially for low-wage earners and those with interrupted (formal) working careers. Their needs cannot be absorbed by non-contributory programmes financed by general taxation, especially if these are to be financed through expanded consumption taxes. Thus, such proposals would likely result in increased levels of inequality, poverty and vulnerability (see chapter 3).

Furthermore, the fiscal responsibility of employers to contribute to social security should be placed within the broader context of the challenges countries are facing in expanding fiscal space and the currently insufficient investment in social protection (Razavi 2022). Cuts to employer contributions would endanger the sustainability of social protection systems, which could jeopardize the adequacy of benefits, or would require additional financing from the government budget or other sources. Given the existing challenges in raising sufficient financing to achieve comprehensive coverage and adequate benefits for all, it appears unlikely that governments can both fill the existing social protection financing gap – which stands at 3.3 per cent of GDP or US$1.4 trillion per year for low- and middle-income countries (Cattaneo et al. 2024) – while also filling a gap created by cutting employers' contributions. Additionally, the dismantling of social insurance schemes risks expanding the number of potential social assistance claimants, placing further pressures on public revenues (Razavi 2022).

It is worth recalling that even when countries are able to expand the fiscal space by broadening the tax base or by renegotiating their debt services , only part of the revenues will be available for social protection (UN 2025). Indeed, a central feature of social insurance contributions is that they are earmarked for the provision of benefits and the administration of schemes, which means they do not have to compete in the annual budget allocation process against other, equally important investments (e.g. health or education) (Calligaro and Cetrángelo 2023). Social insurance contributions therefore have an important role to play within the broader financing framework for social protection (UN 2025), which is also relevant for the ongoing work on a UN Framework Convention on International Tax Cooperation.

Visibly earmarking contributions for social insurance schemes and benefits can also help with achieving the political and societal support required for long-term sustainability. Social insurance contributions represent a direct link between individual payments and legally defined entitlements, which enhances the stability and predictability of benefits, and fosters a sense of earned right among contributors, protected by national legal frameworks.[10]

10 In many countries, legal frameworks and the judicial system, including constitutional courts, have provided clear guidance for the protection of rights in social insurance. Moreover, European human rights law recognizes that contributions give rise to legitimate expectations that may qualify as "possessions" protected under Article 1 of Protocol No. 1 of the European Convention on Human Rights. Thus, contribution-based social insurance schemes embody both individual responsibility and legal security, elements less clearly guaranteed in purely tax-financed social protection programmes.

Furthermore, social insurance schemes ensure that employers meaningfully and visibly contribute to protecting those from whose work they profit - something they are more likely to be able to avoid via general taxation (Razavi 2022), which could have negative repercussions for the social contract. Indeed, shifting the financing burden primarily towards workers - many of whom have been experiencing decades of a declining income share of labour (Oberfield and Grossman 2022) – would reduce perceptions of fairness and therefore the political and social acceptance and sustainability of systems.

In a context of changing labour markets, an interesting discussion has emerged on broadening financing sources for social insurance beyond regular social insurance contributions, which could benefit workers outside an employment relationship (Juergens-Grant and Pellerano 2025). Recent innovations in extending social security to self-employed workers and those in complex employment relationships provide interesting experiences in this respect (see section 4.1).

4.3. Social insurance, informality and the formalization of employment

While the benefits of being covered by social insurance for individuals, enterprises and economies as a whole are widely recognized, there is an ongoing debate on whether the costs of such schemes may actually outweigh, or at least significantly reduce, those benefits.

The available evidence suggests that claims that social insurance contributions undermine the effective functioning of labour markets are not well founded (ILO 2025a; Heintz and Ghosh 2024). For example, an influential study argued that Mexico's former flagship public health insurance programme, Seguro Popular, which ran in parallel to social health insurance for formal workers, contributed to higher informality by increasing the cost of formal employment while at the same time subsidizing informality (Levy 2010). These results have been taken up and extended by others (World Bank 2018; Packard et al. 2019; UNDP 2021), including a 2021 IMF report that was concerned that "payroll taxation on formal sector workers [...] increase the cost of doing business and create double taxation of labor, thus encouraging informality. Further, means-tested benefits [...] generate severe disincentive effects and often create poverty traps" (IMF 2021, 254).

However, the empirical evidence does not support these claims, at least not in their entirety. Following Levy's study (Levy 2010) on Mexico's former flagship public health insurance programme, Seguro Popular, a more recent analysis of this programme, using more detailed data and improved econometric methods, found no robust evidence of a decrease in formal employment, and also no effects on average salaries for formal jobs, further suggesting that there were no strong shifts in labour supply from the formal to the informal sector (Seira et al. 2023).[11] Nonetheless, it is important to design extension strategies in a way that encourages and supports transitions from the informal to the formal economy, and avoids informality traps (ILO 2021i; 2025a).

Similarly, existing empirical evidence does not back-up the claim that social security contributions impede formal employment (Calligaro and Cetrángelo 2023). For example, studies of a reduction in the payroll tax and a small rise in marginal employment subsidies in Argentina, Brazil, Finland and Sweden did not find employment effects (Bohm and Lind 1993; Korkeamäki and Uusitalo 2009; Bennmarker et al. 2009; Cruces et al. 2010; Garcia et al. 2018).

Overall, the literature suggests that taxes or contribution reductions are mostly passed on to workers in the form of higher wages, and thus there are no significant employment or formalization gains (Calligaro and Cetrángelo 2023; Johansen and Klette 1997). Even when targeted policies have benefitted the specific

11 These findings are largely consistent with earlier studies (Ordoñez et al. 2011; Azuara and Marinescu 2013; Campos-Vazquez and Knox 2013; Bosch and Campos-Vazquez 2014), also similar studies on other programmes, such as healthcare and prescription drugs programmes (Juarez 2008) or non-contributory pensions (Galiani et al. 2014).

categories of workers (e.g. young workers), there are possible 'deadweight losses', that is, missed economic opportunities for firms and workers, or substitution effects, when the benefit displaces other groups of workers who are replaced by those focused on by the programme. Moreover, the fiscal cost of diminishing contribution rates might be sizable. For instance, a study on a payroll tax cut for young workers in Sweden in 2007-2009 estimated that the cost for each new job that is created was more than four times that of directly hiring workers at the average wage, which suggests that targeted payroll reductions may not be a cost-effective way to boost employment (Egebark and Kaunitz 2014; Calligaro and Cetrángelo 2023).

Moreover, a recent review did not support the claim that mixed social protection systems induce higher informality and provides interesting results for policy makers (Orozco Corona and Vélez-Grajales 2024). While there was no evidence for an overall decrease in formal employment, there may be such effects for specific groups, such as workers in specific industries or older workers, depending on country contexts (Aterido et al. 2011; Galiani et al. 2014; Wagstaff and Manachotphong 2012). This points to the importance of well-designed social insurance schemes as key elements of national social protection systems, and the promotion of decent work and social justice (ILO 2025a).

4.4. Gender-responsive social insurance

Although social insurance mechanisms are repeatedly criticized for mirroring gender inequalities in the labour market and employment (see de Mesa and Montecinos 1999; Molyneux 2007), they can play a very important role in ensuring women's access to adequate social protection, especially when they are designed and implemented in a gender-responsive way (Razavi et al. 2024). While non-contributory benefits play an important role in securing a basic level of protection for women, benefit levels are usually modest and often insufficient to pull women above the poverty line (ILO 2024i). In addition, social assistance is often associated with conditions that hamper access for women, including household-level means-tests (or proxy means-test) and behavioural conditions (Molyneux 2007; 2008).

Thus social insurance coverage is particularly important for women, as it provides a much greater policy space and potential for broad risk-sharing, redistribution and measures to offset gender inequalities in the labour market compared to contributory mechanisms offered by the private sector (private insurance), occupational- or sector-specific schemes or employer-liability mechanisms (Razavi et al. 2024). For example, the link between contributions and benefits is particularly strong in defined-contribution schemes that are based on individual accounts (public or private), which do not provide scope for risk-pooling and redistributive elements, or might even include discriminatory features such as sex-specific life tables; and they rarely provide a guaranteed minimum pension should there be poor market performance which compromises future income security (Arza 2012; Behrendt and Woodall 2015). Employer-liability mechanisms in the areas of maternity protection, sickness and employment injury, as well as severance pay, do not provide for broad risk-sharing among employers and workers, often exclude more vulnerable categories of workers, and are often riddled with non-compliance and discriminatory effects.

For these reasons, and in line with international social security standards, it is essential that social insurance schemes, together with tax-financed schemes, constitute the core of public social protection systems.

Deliberate efforts should be made to address weaknesses in certain social insurance schemes for more equitable results. The following specific design features in social insurance schemes can serve to narrow the gender gap (Arza 2015; Razavi et al. 2024):

- Comprehensiveness: The types of risks that are covered and the eligibility conditions to benefits can shape gender outcomes. In many countries, available schemes are limited to employment injury protection, old age, survivors' and disability benefits and health protection, whereas sickness

and maternity benefits, child and family benefits and unemployment benefits are less common, notwithstanding their essential role for women. Despite their importance for redressing gender imbalances at home and at work, paternity leave and benefits are still only provided in a small minority of countries.

- Coverage: Social insurance schemes with broad coverage are particularly important for women. Women's access to social protection benefits depends on the types of employment included in mandatory coverage and the conditions for inclusion, the required years of contributions and other criteria that determine the right to receive a benefit.
- Benefit calculation and adequacy: The way in which benefits are calculated and entitlements are defined is essential to determine the level of benefits that individuals get. In earnings-related social insurance systems, benefits are calculated as a percentage of past earnings, and in some cases that percentage also depends on contribution years. Key features from a gender perspective include the reference salary, the replacement rates applied, the rules for benefit indexation, retirement age, as well as policies to recognize and compensate periods of care or care-related leave (such as care credits in pension schemes), and other redistributive elements for low-income contributors, such as minimum benefit guarantees.

While well-designed social insurance schemes are a key element of gender-responsive social protection systems, these need to be complemented by rights-based tax-financed social protection schemes, including both categorical benefits and social assistance, as well as investments in the supply of quality health, care and education services, and other efforts to promote gender equality in labour markets and employment.

4.5. Reflections on the evidence on linking employment and social protection

Even a limited overview of national efforts to expand social protection coverage to previously excluded groups of workers or emerging categories of workers reveal an impressive variety of approaches, adaptations and innovations across the world. The dates of reforms further suggest a growing momentum towards making social insurance more inclusive and adapted for the (changing) world of work. While more work is clearly needed, blanket statements characterizing social insurance as rigidly being stuck in the 'industrial era' are clearly missing the dynamics of change.

Furthermore, contrary to claims on the demise of social insurance contributions as a mechanism of financing social protection, data shows that they have remained a stable source of financing in the 21st century.

The existing literature on the impact of social insurance contributions on formal employment suggests that reductions in taxes or social security contribution are mostly passed on to workers in the form of higher wages (while reducing the level of protection), and thus there are no significant employment or formalization gains from reducing contribution rates. This is contrary to what would be expected if social security contributions presented a critical barrier to formal employment. A related argument posits that mixed social protection systems induce higher informality because social insurance schemes financed through payroll contributions increase the total labour cost of formal labour. Again, the literature does not support strong claims about the effect of social protection programmes on labour markets and interaction between the two is highly context specific. A number of studies do find statistically significant effects of social assistance programmes, but the overall literature is mixed. Where effects are observed, they mainly relate to specific groups.

The evidence presented here allows us to conclude that:

- Social insurance schemes are clearly capable of being adapted to the realities of a changing world of work, which is exactly what is happening around the world.
- Social insurance contributions remain an important and stable source of financing for social protection systems.
- Concerns about social protection systems or social insurance contributions significantly driving informality can largely be discounted.
- However, tax financing is also critical if social insurance is to be extended to workers with limited contributory capacity (this has been critical for most welfare states and remains critical today); and even with some tax financing, social insurance will not reach all those who need social protection, hence the important complementary role of rights-based non-contributory benefits, whether universal, categorical and/or based on means-tests.

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5. Strengthening and adapting social protection systems to respond to changing labour markets

To ensure sustainable social and economic development in a world of heightened vulnerability and volatility, developing more effective social protection systems is an urgent priority. Instead of limiting itself to treating the symptoms, social protection should address the root causes of poverty by establishing robust systems that reduce vulnerability, reinforce people's capabilities and prevent people from falling into poverty in the first place.

This requires moving beyond a poverty-targeting paradigm towards comprehensive social protection systems that provide protection throughout the life cycle through a combination of broad-based contributory and non-contributory schemes. While the establishment of national social protection floors for all persons in need of protection is a matter of priority, it is essential to also work towards ensuring higher levels of protection for as many persons as possible, and as soon as possible.

The following priorities are essential for strengthening and adapting social protection systems to respond to changing labour markets:

5.1. Render social insurance more inclusive for changing labour markets

Central to achieving universal and comprehensive social protection in a changing labour market are reforms to make social insurance more inclusive, attractive and accessible to workers currently excluded.

As highlighted in chapter 4, there are good practices and lessons learned for each category of workers that are often excluded from social insurance schemes, such as domestic workers, agricultural workers, workers in micro-enterprises and the self-employed. Such good practices include the extension of legal coverage, simplified registration and contribution mechanisms, adapted contribution schedules and measures to ensure the affordability of contributions for those with limited contributory capacities, or innovative ways to efficiently connect rural populations to social insurance institutions, for instance through one-stop-shops or leveraging agricultural cooperatives in the collection of contributions. Likewise, progress is being made for workers on digital platforms to contribute more easily to social insurance schemes, including through contributions from platforms.

While there are important contextual, sectoral and employment-specific differences, effective extension strategies need to consider the adequacy and appropriateness of benefits, the affordability of contributions for workers and employers, the awareness and understanding of the target population, the accessibility of registration, payment and benefits, as well as the accountability of, and trust in schemes and systems. Beyond extending protection to workers, such extension strategies should also aim at facilitating transitions to the formal economy.

As a general rule, efforts to extend coverage need to be based on inclusive tripartite social dialogue with representatives of workers and employers, as well as consultation with other relevant and representative organizations of persons concerned.

5.2. Guaranteeing a solid social protection floor

To guarantee at least a basic level of social security for all - a nationally-defined social protection floor in line with Recommendation No. 202 (see also section 2.4) –, countries use different types of contributory and non-contributory social protection schemes to guarantee income security and access to health care. Universal (categorical) or broad-based non-contributory programmes play an increasingly important role, such as universal child benefits, disability benefits or old age pensions. Such programmes are geared towards crucial stages or contingencies in the life cycle – such as maternity, childhood, disability or older age – where income security is both at risk and crucially important to people's health, wellbeing

and developmental prospects (ILO 2024i). Social insurance schemes also play an important role in this regard, especially if they include mechanisms to facilitate the participation of those with limited contributory capacities, extend coverage beyond employees, and guarantee minimum levels of benefits. In addition, rights-based social assistance programmes play a key role in ensuring that no one falls through the cracks (OHCHR and ILO 2025).

As part of a broader decent work agenda, it is essential to design and implement social assistance programmes in a way that encourages and supports labour market participation, skills development and employability, to foster transitions into decent and productive employment and social insurance (Andrade et al. 2025). Coordination with other policies is essential in this regard, including skills development, active labour market policies, employment services and accessible quality child care and long-term care services (ILO 2023a; 2024a; 2024i; McCord et al. 2024).

5.3. Generating and allocating adequate, sustainable and fair financing

The capacity of social protection to adequately address the interlocked challenges of our time requires making rapid progress towards achieving universal social protection, which in turn demands closing the financing gap, which currently stands at US$1.4 trillion per year for low- and middle-income countries alone (Cattaneo et al. 2024). This means concerted actions to expand the fiscal space for social protection, especially in low- and middle-income countries. Domestic resource mobilization, including progressive taxation and social security contributions, are key sources for social protection and should be at the centre of financing strategies. Social security contributions remain a critical and stable component of social protection financing strategies, especially where social insurance schemes are extended to reach a greater share of workers, thereby broadening the contributory base (see section 4.2). While progressive taxation and social security contributions remain as relevant as ever, emerging country practices have shown that some categories of workers can benefit from innovative financing mechanisms that can provide adapted solutions for specific challenges. For example, non-individualized contributions from contracting parties have been used in the cultural and creative sectors and India's welfare boards (see section 4.1).

In countries where national resources are, at least in the medium-term, not sufficient to establish social protection floors, greater international solidarity is needed, recognizing in particular that low- and middle-income countries bear a disproportionate burden in terms of adverse impacts of climate change, including rising sea levels and extreme weather events (Kaltenborn 2023). The outcome document adopted at the Fourth International Conference on Financing for Development, Sevilla 2025 calls for integrated financing of social protection systems and policies, and greater international support to developing countries that aim to increase social protection coverage, including those that aim to do so by at least two percentage points per year (UN 2025, para. 27(i)). Key channels for international support to the development of nationally owned social protection systems are the UN Global Accelerator on Jobs and Social Protection for Just Transitions and the ILO Global Flagship Programme on Building Social Protection Floors for All.

5.4. Ensuring inclusive social dialogue and guaranteeing labour rights for workers in all types of employment

The transformations that are unfolding before us require, at times, for societies and economies to make difficult decisions with regards to the distribution of costs and benefits, in the here and now, and in the future. The cooperation necessary to meet these challenges requires trust and understanding between different interest groups, and their confidence that they have a seat at the decision-making table. In the world of work, this means respect for labour rights and effective social dialogue.

The principle of tripartite administration is central to good governance and trust in social protection systems. Today, in most countries, representatives of government, employers and workers sit on tripartite boards of social security systems that govern a range of schemes, including pensions, health insurance and unemployment benefits (ILO 2018b).[12] Together with tripartite economic and social councils and similar institutions, these tripartite supervisory structures represent an important arena for institutionalized social dialogue, which become particularly important during reforms or economic crises that require consensus, trust and mutual expectations.

Effective social dialogue, as well as consultation with other relevant and representative organizations of persons concerned, is also key to developing strategies to expand coverage to previously excluded groups and building social protection floors. As the expansion of coverage requires trust between governments, employers and workers, as well as consensus on the costs and benefits of reforms, social dialogue is essential. This is reflected in relevant international labour standards on social security. The Social Security (Minimum Standards) Convention, 1952 (No. 102) calls for tripartite participation in the boards of social security programmes and the Social Protection Floors Recommendation, 2012 (No. 202) requires the participation of social partners in the development of social protection floors, including national extension strategies. Recognizing the need to consult those that have traditionally been excluded from both social protection and tripartism, Recommendation No. 202 calls for "consultation with other relevant and representative organizations of persons concerned" (Para. 3), which in particular includes membership-based organization of informal workers. Such organizations exist for example for domestic workers, street vendors, waste pickers and care workers. The Transition from the Informal to the Formal Economy Recommendation, 2015 (No. 204), is even more explicit on the need to base extension strategies on inclusive social dialogue, in which "Members should consult with and promote active participation of the most representative employers' and workers' organizations, which should include in their rank, according to national practice, representatives of membership-based representative organizations of workers and economic units in the informal economy" (Para. 34).

While social insurance provides for an institutional reflection of social dialogue in its governance structures, this is not the case for private insurance or individual savings schemes, whose individualized and capitalized financing structures are usually not governed by bi- or tripartite structures. The role of social security is particularly important in countries where social security represents one of the few institutionalized forms of social dialogue (Ghellab et al. 2011).

As globalization, financialization, new forms of work, and weakening labour market institutions put increasing pressure on social contracts (ILO 2016b), weakening of existing platforms for the institutionalized negotiation between employers, workers and governments can be expected to further erode social contracts, which, in turn, will significantly reduce countries' abilities to adapt to demographic, economic and climatic changes and manage a just transition.

12 For example, the tripartite structure of most of India's welfare boards is central to their effective function, providing workers an equal voice in the governance of boards and serving as a platform for social dialogue among employer, workers and the state (Chikarmane and Narayanan 2023). More recent efforts to translate the principles of welfare boards to emerging forms of work, for instance through the Rajasthan Platform Based Gig Workers (Registration and Welfare) Act, 2023, maintain this recognition of the importance of social dialogue, especially where complex and emerging employment relationships complicate access to established dialogue spaces based on formal employment. An important element of Rajasthan's Act is the determination that the proposed welfare board is to comprise state officials, representatives of workers, aggregators and civil society, with at least one third of the nominated members to be women (Bhatia 2023).

5.5. Moving towards gender-responsive social protection systems

Gender-responsive social protection systems need to reinforce both contributory and non-contributory schemes.

Recognizing and further strengthening social insurance schemes as a key element of gender-responsive social protection systems is essential. These efforts need to be integrated in broader efforts to address gender inequalities in labour markets and the wider economy and society.

At the same time, rights-based non-contributory social protection schemes play an essential role in guaranteeing a basic level of social security for those who are not eligible for, or lack capacity to pay into contributory schemes, among which women are disproportionally represented.

However, many of these benefits are provided at the household-level and, by ignoring the intra-household distribution of resources, they fail to reach those who live in households classified as non-poor, even if they have no personal income and therefore lack income security. Indeed, a key weakness of targeting social protection programmes predominantly towards poor households is that multidimensional deprivations do not stop at poverty lines. For instance, in sub-Saharan Africa undernourished women and children are spread widely across the household wealth and consumption distributions. Roughly three-quarters of undernourished women and children are not found in the poorest 20 per cent of households, and around half are not found in the poorest 40 per cent (Brown et al. 2017). It is for these reasons that schemes which provide individualized entitlements are more effective in protecting the autonomy and income security of the individual.

Social protection alone cannot remedy persistent inequalities (re-)produced in the labour market and in the economy. In parallel to ensuring gender-responsive design of social protection systems, urgent action is therefore needed in other areas, notably employment policies and family policies, to address discriminatory practices, such as unequal pay, unequal access to labour markets and quality employment, as well as unequal distribution of care responsibilities within families.

Greater attention needs to be paid to the availability, accessibility and quality of public services and care policies to produce better outcomes, especially in supporting women's access to decent employment opportunities and equal pay and promoting their autonomy. Key components of 'family friendly policies' include the provision of paid parental and other care leave policies, breastfeeding support, access to affordable and good-quality childcare, and universal child benefits (UNICEF et al. 2021).

Childcare services offer many benefits by promoting child development, creating jobs, reducing parents' unpaid care work and promoting women's employment and income over the life course (Addati et al. 2022). At the same time, long-term care services are equally important for care recipients, caregivers and workers in the care sector, with women strongly represented in all three categories, especially in the context of rapid population ageing (Tessier et al. 2022).

Efforts to expand care need to be grounded in wider efforts to ensure decent work for all care workers, including the obligation for all participants in care systems to respect, promote and realize the fundamental principles and rights at work in respect of care workers in line with the Resolution concerning Decent Work and the Care Economy (2024) (ILO 2024a; 2024d).

It is worth noting that social protection systems that are designed in a way that compensates interrupted periods of paid work and low earnings benefit not only women, but all workers whose labour market trajectories are not characterized by being in an open-ended, full-time employment relationship. This underlines the importance of adapting the design of social insurance schemes to different types of employment, and of extending coverage to those in informal employment.

5.6. Policy coherence and integrated approaches

Although the extension of social protection coverage requires adapting mechanisms to the needs and circumstances of different categories of workers or economic sectors, this should take place within the context of a comprehensive and integrated national social protection strategy led by the government and based on social dialogue, built around principles of universality of protection; collective financing; adequacy and predictability of benefits; and financial, fiscal and economic sustainability, among others. Such an approach not only allows for broader risk-sharing and redistribution but also ensures a rights-based approach to social protection, grounded in human rights and international social security standards (ILO 2021i OHCHR and ILO, 2025).

An integrated strategy is also essential to accommodate labour mobility and secure the continued protection of workers throughout their working lives, as they transition between different occupations, enterprises, sectors and types of employment, including between wage employment and self-employment, formal and informal employment, or between countries. Accounting for labour market mobility and facilitating work transitions is a key advantage of integrated and universal social protection systems. It is also an important factor of a human-centred approach to the future of work that places people at the centre of economic and social policy (Global Commission on the Future of Work 2019).

Integrated systems ensure coherence between contributory schemes and primarily tax-financed income and healthcare guarantees across the lifecycle. Universal coverage for any given contingency would be achieved through social insurance combined with either universal or benefit-tested tax-financed programmes (McClanahan and Barrantes 2021). Making participation in social insurance compatible with the receipt of tax-financed benefits (at least up to a certain point on the income distribution) would improve the adequacy of benefits for some low-income workers, maintain incentives to contribute (as additional contributions add to the total amount received) and provide clear pathways towards contributory schemes for those with contributory capacities. An integrated system aligns incentives at the macro and micro levels. At the macro level, it provides a strong incentive for government to expand the contributory system to ensure sustainability and ever higher levels of protection for a larger share of the population, while at the micro level, individuals are incentivized to participate in the contributory system for higher benefits, and a guaranteed minimal level of support prevents anyone from falling through the cracks (ILO et al. 2022).

Policy coherence also means recognizing that achieving desired social and economic outcomes requires integrating at least social protection, employment and tax policies. This means, for instance, integrating strategies to expand social protection coverage, in particular contributory social insurance, into employment and skills development policies and initiatives. In a similar vein, policies that promote sustainable enterprises and a conducive business environment can facilitate the transition to the formal economy by enhancing the productivity of micro and small-sized enterprises, promoting their development, and creating enabling conditions for the formalization of their workers. Such policies may include providing access to business development services, skills training as well as access to finance (ILO 2013), for instance by enhancing access to loans and government credit. This is also the case for public procurement policies that ensure access to public tenders and investment projects for enterprises complying with legislations – including social security legislation (ILO 2021i). Tax policies that provide fiscal incentives for the registration of workers promote compliance with social security legislation and facilitate the formalization of enterprises and their workers (Gaarder et al. 2021). Digitalization policies that aim to simplify and streamline registration and compliance for enterprises, including with regards to social security registration and contribution, as well as tax payments, may contribute to lifting administrative barriers to the extension of coverage and facilitate transitions to formality (ILO 2021d).

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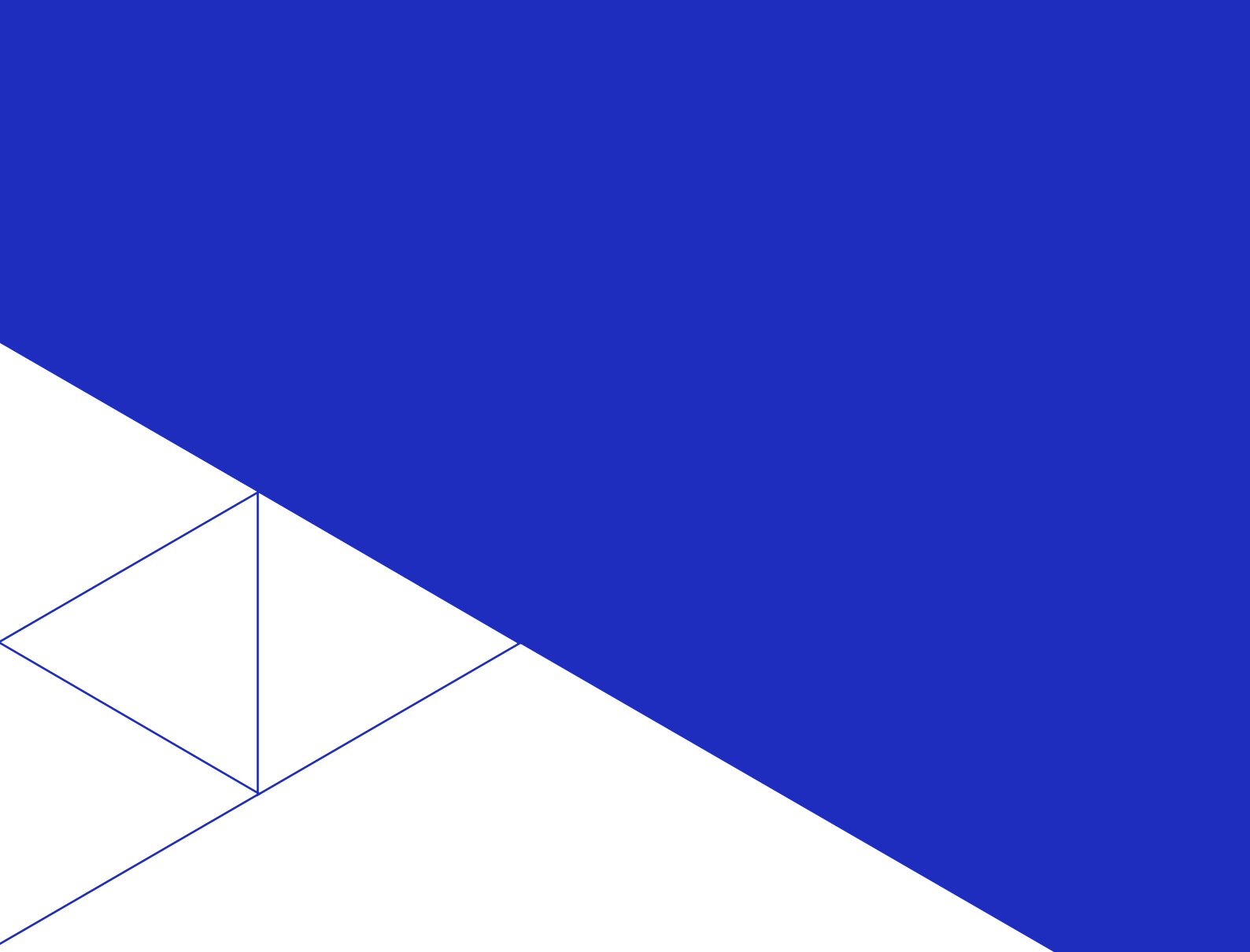

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