

2. Labour market flexibility, self-employment and precariousness

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INTRODUCTION

For decades the idea of self-employment has been associated with images of a small shop keeper selling groceries to a well-known circle of clients, who could knock at the (back)door even after opening hours, or a farmer in one of the rural parts of Europe, working in his vineyard and bringing his home made goat's cheese to the local market every Saturday. During the first decades of the twenty-first century several European countries witnessed the emergence of new images of self-employed workers. For instance the image of a well, though casually dressed, young man or woman, sitting on a pavement with a latte macchiato and a laptop, waiting for the next business meeting – to discuss the proposal for an advertising campaign or a photo-reportage for a magazine. Or the image of a district nurse making her round along a series of older people in need of health care.

Even though these images cannot replace detailed European statistics, they do illustrate the world of self-employment – and especially of solo self-employment – is changing. Apart from a series of economic activities that has traditionally been within the domain of self-employment, Europe has witnessed a shift in self-employment towards other economic activities, especially in the service sector, but in some countries also in construction, care or transportation and logistics.

This chapter examines the origins of new forms of (solo) self-employment and deals with the question of what these new forms imply in terms of economic and labour market position at the individual level. We will relate the development of new forms of self-employment to the discussion on labour market flexibility that came up during the last quarter of the twentieth century. As the issue is in the centre of current policy debates, we will focus on the risk of precariousness for those in self-employment in terms of their economic and labour market position. This overview chapter is not about one specific country. Nonetheless, because some countries

show a faster and stronger shift towards new forms of self-employment, the focus may sometimes be geared towards these countries.

SUPPLY-SIDE ECONOMICS AND GROWING LABOUR MARKET FLEXIBILITY

The continuous expansion of the welfare state and its inability to prevent and combat unemployment during times of economic crises – like the crises we have seen in the seventies and eighties of the previous century – gave rise to the development of new economic ideas opposing the Keynesian discourse that had been dominant in economic policy making since the end of the Second World War. Whereas Keynesian economics stressed that markets – and especially the labour market – would not be able to establish a sustainable equilibrium if left on its own, neo-classical economics argued that all the rules and regulations developed by welfare states to correct markets and market outcomes threatened to suffocate economic activity. Especially advocates of the so-called supply-side economics promoted less regulation in the labour market and more room for the incentives and disincentives of the price mechanism to do their job. Equilibrium could only be re-established again if the labour market were to become more flexible and less regulated. In the United States supply-side economists' ideas were picked up by the Reagan administration, while in Europe the United Kingdom government led by prime minister Thatcher was the main supporter of supply-side economics. However, in Europe also other countries took initiatives for the flexibilisation of their labour markets.

Following Atkinson (1984), many studies on labour market flexibility take the perspective of the organisation and distinguish four types of flexibility:

- Numerical flexibility
- Functional flexibility
- Outsourcing of work
- Flexible pay.

The first three forms of flexibility concern the quantity of labour. The fourth form concerns the price of labour. For each form of flexibility it can be argued why and under what conditions this form will be attractive from an organisational point of view. The overarching argument is that all forms of labour market flexibility offer the organisation an opportunity to shift the burden (and so the costs) of underutilisation of labour from their own payroll to the employee. While permanent workers get paid for their idle

time (between two commissions, before the crop is ripe, and so on) different forms of flexibility offer organisations the opportunity to pay workers only for the time they actually contribute to the organisation's production. This can be done by hiring workers only for specific tasks, a limited period of time or negotiating a contract with a clause that someone does not get paid for 'idle hours'.

While the logic of different forms of flexibility seems clear – at least at first sight – from the perspective of the organisation, it is not immediately clear why an employee would be prepared to take over the burden of underutilisation from the employer (Horemans and Marx, 2017). The most simple explanation is that during some periods (for instance if unemployment is high and jobs are scarce) some workers have no other option than to accept a flexible job, as the alternative is no job at all. Another explanation could be that flexible jobs may have some attraction for individuals for whom paid work is not their prime activity. This may be because they are focusing on parenthood or other care tasks, or because they have already retired or are still in education and only want to work occasionally to earn some additional money (next to their main source of income). For this type of worker the time they are not engaged in paid work is no idle time or a form of underutilisation, as they are primarily engaged in other activities, which may be outside the labour market.

Those who are in flexible forms of employment like on-call work, a zero-hour contract, a min-max contract or working for a temp agency are not only dependent on an employer who decides when they will be hired, the employer also determines their wages and their working conditions. The employer has legal authority over the employee.

SELF-EMPLOYMENT: A GROWING BRANCH ON THE TREE OF FLEXIBILITY

For a group of individual workers the latter dimensions of the labour relation are not in line with their labour market preferences. They attach much importance to the opportunity to decide themselves on when to work, how to work, for whom to work and what kind of work they do. So, they are prepared to give up the security of a fixed monthly income for their independence and the freedom to be 'their own boss'. They prefer a kind of labour market flexibility in which there is no authority of the employer over the employee. Instead, they negotiate with the organisation on the price, the volume and the other conditions of the work the organisation wants them to do. And they enter into a legal contract only if both parties agree on the terms of the assignment.

Individuals with this type of preference may opt for a labour market position of (solo) self-employment. From a theoretical perspective (and other chapters in this volume will present empirical material supporting this theoretical perspective) this group of individuals that voluntarily chooses self-employment is not an accidental one. First, as already mentioned, they share high preferences for independence. Second, they are likely to have at least some confidence in the possibilities to acquire enough work to earn a decent living. This confidence includes both the idea that they have to offer ‘something’ (a product or a service) for which there is actually enough demand among organisations/employers as well as the conviction that they will be able to negotiate a proper price and other terms of the contract. If this confidence would be absent, it would not make much sense to start a career in self-employment. Of course, enough confidence in a good result does not automatically guarantee such a result. Expectations may be wrong or conditions may shift as the economy enters a downturn. Moreover, individuals who take up a position in self-employment do not let themselves be scared off by the paperwork and the red tape that comes with self-employment activities (in different amounts in different countries). This may vary from sending your own bills to arranging your own old age or disability pension and transferring VAT to the tax authorities. Even though this relatively new group of self-employed individuals shows a big variety of characteristics they are likely to share, at least to some extent, these two major common characteristics. These two characteristics also present the road towards part of the explanation for the growth of this branch of the flexibility tree. On the one hand educational levels have risen in most European countries, stimulating the appreciation for independence and self-control. On the other hand, modern organisations have become much more complicated and rule and regulation based, making an individual feel like a small cogwheel in the wheels of the organisation. So, both the opportunities and the need to break away from traditional organisations may have grown over the past decades.

THE LOSS OF TRADITIONAL SELF-EMPLOYMENT

The emergence of this new type of (often: solo) self-employed individual is quite the opposite from what has happened to a lot of individuals in traditional self-employment. Many of the independent shopkeepers, owners of a small farm, garage owners or independent pharmacists have experienced the effects of the increase in scale that characterises modern economies. They may have survived the first supermarket in the village or the first steps

of land consolidation, but the establishment of a hypermarket or further automation of the process of land preparation, sowing and harvesting may have been a bridge too far. Some of them had to close down their small business and either retired or had to seek a job as an employee within an organisation. In some cases their small establishment was taken over by a larger group and instead of the owner they became the manager of their establishment in their new role of an employee of a bigger company. Of course, this was not the destiny of all traditional self-employed individuals as we shall see later on: a lot of them 'survived', adapted to new economic circumstances and still are the backbone of a lot of communities all over Europe.

THE RISE OF INVOLUNTARY SELF-EMPLOYMENT

Next to the two categories of self-employed persons discussed above, especially the first decade of this century witnessed the growth of a third category, that is, the category of involuntary self-employed. Of course, no one who is engaged in self-employment carries a sticker on his/her forehead saying 'voluntary' or 'involuntary self-employed'. Yet recent labour market history shows that the further growth of self-employment in several European countries is strongly connected with the economic crisis from the end of the first decade when quite a number of workers who had lost their job saw no other opportunity then to opt for self-employment. In several cases the involuntary nature of the decision to become self-employed was even more clear. Sometimes employers had or pretended to have so many problems that they burdened (part of) their employees with the dilemma: I cannot pay your current wage and the wage costs associated with the job any longer, so I will have to fire you, but if you are prepared to work in self-employment I could hire you again if you are willing to work for a lower wage than you earned before. Depending on the perceived alternatives (which were often limited due to the crisis) many workers accepted this proposal out of sheer necessity; not because they were longing to be self-employed. Some of them even had to buy or lease their own equipment that was previously provided by their former employer. As some of the following chapters will show, several individuals belonging to this category of (solo) self-employed find it hard to make a decent living. Now that the economy is booming again in many European countries one can wonder how many of them will try to find a new opportunity to re-enter employment with a 'traditional' company again.

A CHANGING INDUSTRIAL LANDSCAPE

In the meantime, the industrial landscape of Europe has been changing and may change even further in the decades ahead. Whereas we already mentioned the ‘emancipation’ of the ever-higher educated European population as one of the factors promoting a higher demand for working in self-employment, we should not forget also that the opportunities for self-employment have increased substantially. This has to do with the falling price of physical capital, due to technological innovation, the ICT-revolution and the technology involved in different branches of industry. Suppose someone wanted to start a travel agency somewhere in the sixties or seventies of the previous century. Most likely he or she would look for an office somewhere in a shopping centre where potential travellers could easily find the travel agency and he or she would hire people for several tasks like answering the phone, organising all booking forms, composing a travel brochure, printing it, displaying it in an attractive way in the shop window and so on. Of course this starting entrepreneur would need some office equipment like typewriters, phones and some furniture and then ask the local mayor to come and open the new travel agency. The whole plan would have required a serious amount of financial capital and most people starting such an enterprise could not do this without the help of a loan from the local bank. Nowadays, if one was to start a travel agency one could easily imagine doing this completely online with the help of a single laptop, a cell phone, a subscription to an Internet provider and some creativity. This principle does not only apply to starting a travel agency. For every activity that requires communication with potential customers and the processing of information one can argue that this has become much easier and much cheaper than in the past that one does not need the framework of an organisation anymore to engage in this activity. Whereas the price of a computer in the eighties was still (the equivalent of) many thousands of euros, you can buy a good one now for less than a thousand euros. And the Internet as a virtual and low-cost place to meet has replaced many offices and jobs, relieving entrepreneurs from the necessity to invest in bricks and mortar.

This argumentation also shows the logic why self-employment can be realised easier in some sectors than in others. Especially economic activities that primarily involve communication and administration require less capital than before. On the contrary, the manufacturing industry and agriculture require more capital – and less workers – than in the past (think of the robots that dominate most car plants or the enormous blast furnaces used for steel production). So, these are sectors where it is much more difficult to start in self-employment. This development may also explain

why traditional self-employment in agriculture is losing ground. Modern agricultural companies that want to compete on the world market need high-tech machines and installations that require much more capital than most individuals can put on the table themselves. So, the growing number of self-employed individuals is not only a matter of preferences or (lack of) labour market opportunities, but also of changing structural conditions related to technological innovation and the falling prices of computers, cell phones and other ICT related facilities.

DIFFERENT NATIONAL INSTITUTIONAL ARRANGEMENTS

A final factor that should be taken into consideration when trying to explain the growing, but also diverging share between European countries of people in self-employment concerns national institutional arrangements. European countries differ substantially when it comes to rules and regulations that apply to self-employment. Some countries stimulate self-employment with beneficial fiscal arrangements for the self-employed, others de facto restrict the opportunities for starters in self-employment with rules on qualifications to operate in a specific sector. In some countries the self-employed can opt out from social security and pension arrangements, actually allowing them to work at lower costs and lower prices than employees for whom employers have to pay all kinds of additional labour costs. Consequently, it may not come as a surprise that above and beyond the factors mentioned before, institutional arrangements strongly contribute to national differences in the share and growth of the number of self-employed workers within the EU.

Table 2.1 shows that the average share of self-employed people in the European Union was 13.7 per cent of total employment in 2017, with the highest scores in Mediterranean countries like Greece and Italy and low scores in Scandinavian countries like Denmark and Sweden. Looking at the former communist countries of Eastern Europe there is no clear pattern. The same holds for the so-called continental corporatist countries, as distinguished by Esping-Anderson (1990). So, it looks like the type of welfare state is not dominant in determining the share of people in self-employment. Traditionally, the palette of economic activities in a country and specific national rules and regulations appear to be more important determinants of the share of self-employment.

Table 2.1 furthermore shows that even though the share of self-employed workers in the EU has been relatively stable since the turn of the century, there are a lot of diverging developments behind this European

Table 2.1 The development of self-employment in the EU and a number of selected European countries, 2000–2017 (self-employment as a % of total employment)

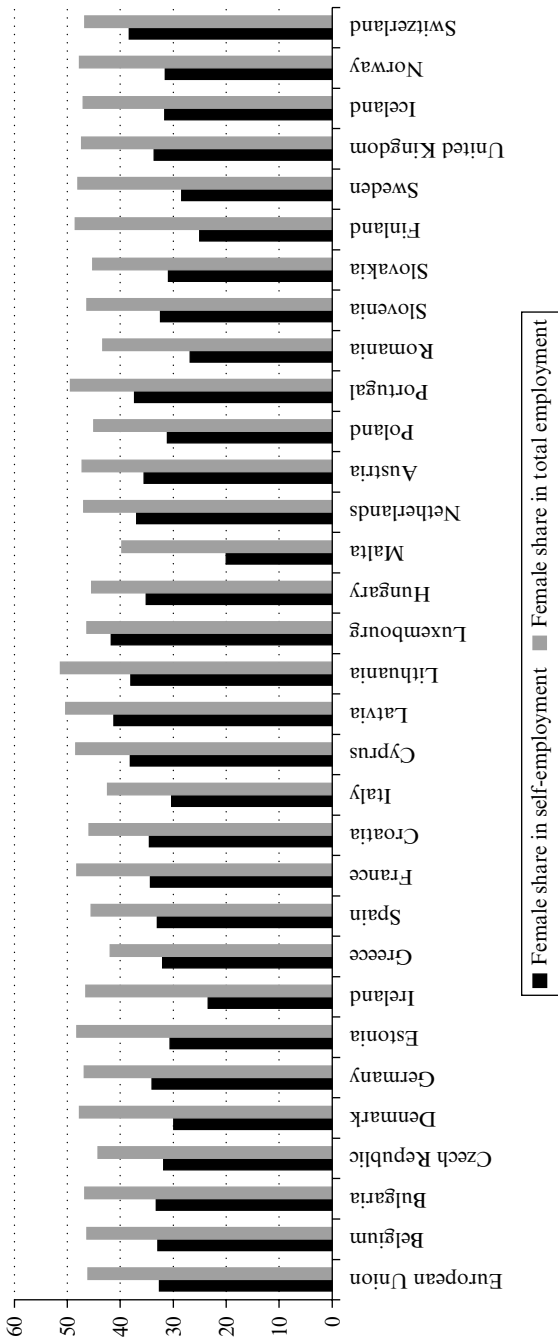
	2000	2005	2010	2015	2017
European Union	14.6	14.6	14.6	14.1	13.7
Austria	10.6	11.3	11.3	11	10.6
Bulgaria	13.8	12	11.3	11.1	10.8
Czech Republic	14.4	15.1	16.8	16.3	16.1
Denmark	8	7.6	8.4	7.8	7.4
Finland	12.6	11.7	12.2	12.7	11.7
France	10	9.7	10.7	10.8	10.9
Germany	9.7	10.8	10.5	9.6	9.1
Greece	31.4	28.9	29.3	29.6	29.4
Hungary	14.4	13.1	11.8	10.2	9.7
Ireland	16.7	15.4	15.1	14.1	13.3
Italy	23.6	24	22.8	21.9	20.8
Lithuania	15.7	14.1	9.1	10.8	10.9
Netherlands	10	11.3	13.8	15.3	15.5
Norway	6.9	6.9	7.2	6.2	5.8
Poland	21.8	20	18.7	17.9	17.4
Portugal	20.4	20.2	17.7	14.5	13.4
Romania	20.2	19	20.3	17.6	16.4
Slovakia	7.7	12.5	15.8	14.9	15
Spain	17.8	16.2	15.6	16.4	15.7
Sweden	9.9	9.6	9.8	8.9	8.6
Switzerland	15	13.4	12.8	11.7	11.6
United Kingdom	11.5	12.2	13	13.6	14

Source: Eurostat (2018), own calculations.

average. A group of countries shows a steady decline in the share of self-employed persons (Bulgaria, Ireland, Italy, Lithuania, Poland, Romania, Switzerland and especially Hungary and Portugal), while only few countries show a substantial increase (United Kingdom and especially the Netherlands and Slovakia). The other countries in the table show a more or less stable share of self-employed workers. Apart from what appear to be structural developments in several countries, many countries show a relatively high score for the years 2010 or 2015. This might be an effect of the economic crisis that urged part of the workforce to try their luck in self-employment.

SELF-EMPLOYMENT AND GENDER

Another motive to engage in self-employment activities that is sometimes brought forward is that self-employment would offer more and better opportunities to combine work and private life with more in particular care tasks for children and for example, dependent relatives like older (grand)parents or parents-in-law (see e.g. Boden, 1999; Wellington, 2006; Gurley-Calvez et al., 2009). As these tasks have traditionally been and still are often primarily women's responsibility in most European countries this could give rise to the hypothesis that self-employment would be particularly attractive for women. Figure 2.1, however, shows quite a different picture. While women's share in total employment is between 40 and 50 per cent in most European countries, their share in self-employment is lower (and sometimes substantially lower) in all countries selected for this figure. As a matter of fact only in five countries the differences is less than ten percentage points (Czech Republic, Greece, Italy, Latvia and Luxembourg). So, self-employment is by far not a form of employment that is particularly popular among women. This result is in line with, for example, Blanchflower (2000) and Verheul et al. (2012). One explanation might be that even though self-employment could offer better opportunities to schedule one's working hours in order to reconcile work and family life, self-employment may also require taking responsibility for administrative matters, perhaps acquisition of clients and a high degree of responsiveness to the desires of customers. These activities, of course, take time, but may also result in an unpredictable time schedule that does not easily match with family responsibilities. This argument is supported by Annink (2017). She shows that the way individual women in self-employment experience their work-life balance depends very much on the particular form of self-employment. She explains how these experiences are influenced by the interplay of work and business characteristics and also depend on the actual policy, economic and cultural context. Other studies have pointed to the fact that women and men are engaged in different sectors of industry as a possible explanation for the lower female participation in self-employment (e.g. Wharton, 1989; Van Es and Van Vuuren, 2011). Setting aside the wide variety between countries, there is indeed (sometimes strong) occupational and sectoral segregation between women and men in most European countries (Bettio and Veraschagaina, 2009). Focusing on the sectors where women seem to be overrepresented shows, however, that these are primarily capital-extensive sectors like commercial services where it is relatively easy to engage in self-employment. Men, on the contrary, are overrepresented in capital-intensive industries where it less easy to start your own small business. So, this potential explanation for lower female participation in self-employment does not



Source: Eurostat (2018), own calculations.

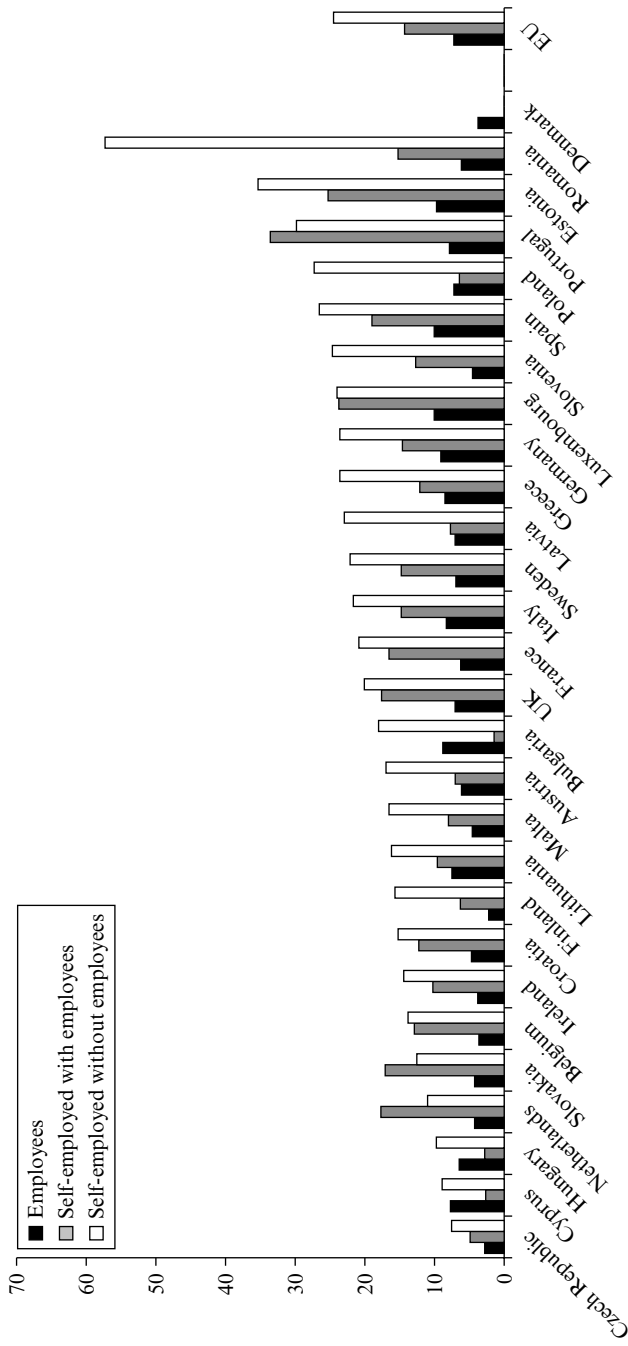
Figure 2.1 Women's share in self-employment compared to women's share in total employment

look very promising. Among others Schippers (1987) and Williams (2012) have pointed to self-employment as an ‘escape strategy’ for women. If they experience or perceive discriminatory behaviour by employers with respect to wages or career opportunities (think of the so-called ‘glass ceiling’) this may push them into self-employment to avoid this kind of discriminatory behaviour.

SELF-EMPLOYMENT AND PRECARIOUSNESS

One of the major issues in discussions on increasing labour market flexibility has been the social perspective (Horemans and Marx, 2017). While it may be perfectly understandable from an employers’ point of view that he wants to reduce the risk of idleness of workers in his firm, the other side of the coin is the uncertainty and the limited social protection for flexible workers. First, flexible workers cannot be sure about their earnings. Depending on the kind of contract they have one month they will work many hours and have high earnings, while the next month things can be totally different. Accordingly, their social protection will be limited compared with the protection of full-time, permanent workers. Still, though depending on national or sectoral arrangements, flexible *employees* do have at least some social protection. In some countries this protection goes quite far. For instance, in the Netherlands even individuals who work for a temp agency and meet some specific conditions in terms of working hours and tenure nowadays have their own collective labour agreement, including entitlements to training facilities and pension rights.

In comparison, self-employed individuals are typically worse off. Not only do they experience the same insecurity in terms of earnings as their fellow flexible workers, but while flexible employees ‘only’ have to bother about the quantity of labour they will be able to supply, self-employed workers are not sure about the rate at which they can supply their labour either. When the economy is booming they can ‘sell’ many hours at a relative high price, but during an economic downturn not only the hours they can supply will be smaller, but probably the hourly rate will fall as well due to competition in the market. Of course, (temporary) employees may also experience the negative consequences of excess supply in the labour market, but collective bargaining through unions and institutional arrangements like minimum wage law and collective agreements may mitigate these negative consequences at the individual level. As a result the risk of in-work poverty is much higher for the self-employed than for employees (Eurofound, 2017). As can be seen from Figure 2.2, among the group of self-employed there also is a difference between solo self-employed



Source: Eurofound (2017), figure 11, p.22.

Figure 2.2 In-work poverty risk rates (in %), self-employed and employees, EU Member States (2014)

and self-employed with employees. As Conen (2018) has demonstrated, solo self-employed are generally even more at risk than self-employed with employees. From a theoretical perspective one could argue that most self-employed will not decide overnight to hire an employee and take up not only the responsibility to pay wages, but also enter into all kinds of additional legal obligations one has as an employer. On the other hand, if your (small) business has to generate both your own earnings and also the wage for one or more employees this might make your enterprise more vulnerable for market contingencies. Of course – as Horemans and Marx (2017) argue – in-work poverty risk is just one dimension of the problem of precariousness. That is why they also discuss the issue of material deprivation, relate the two phenomena and try to estimate the relation with several socio-demographic characteristics.

When it comes to social protection, the situation of self-employed workers is usually even worse, as will be analysed in several of the following chapters in this volume. In many instances, but again depending on national or sectoral institutional arrangements, social protection is limited to employees (especially in the so-called continental corporatist welfare state regimes) and self-employed individuals often have to provide for their own arrangements. This brings along the risk that paying the rent, the electricity bill and the supermarket will require all of the budget when earnings are low and no means are left to pay for future-oriented provisions like a disability insurance or old age pension facilities. So, even though self-employed workers may currently get along and make ends meet, without proper arrangements for unemployment, disability or old age they may fall into precariousness when the odds turn against them. All kinds of social arrangements prevent or mitigate these risks for employees.

MAINTENANCE OF HUMAN CAPITAL AND SKILL DEVELOPMENT AS A NEW RISK

While the traditional welfare state primarily focuses on the risk of income loss due to illness/disability, unemployment and old age, several authors have pointed to a growing risk following from the fast process of technological transformation (WRR, 2013; Schippers, 2018). Rapid technological developments tend to increase the pace of depreciation of existing human capital. In the fifties or even sixties of the previous century an initial degree in intermediate vocational training in combination with growing experience was more or less enough for a productive career. However, the introduction of new technologies has rendered much existing knowledge obsolete and increased the necessity to invest in getting acquainted with and mastery

of these new technologies. Once again, self-employed workers seem at a disadvantage here. If within an organisation the employer decides to introduce a new generation of computers and a new version of Windows or any other software program it is in his own advantage to offer his employees the opportunity to get acquainted with the new software. During the first month or so there may be even someone at a helpdesk available for the purposes of trouble shooting and helping employees on their way in the labyrinth of the myriad of possibilities the software offers. Someone who is self-employed will not only have to pay for the new hardware and software himself. He also has to rely on his own skills to find the right equipment and to develop the skills to work with it. Of course, he can turn to the supplier of the new equipment or the new software, but these services usually do not come for free. And again – just like in the case of low earnings and investments in arrangements for future income protection – the present may turn into the enemy of the future. If someone who is self-employed has to choose between the opportunity to write a proposal for a new client or to spend his time on new software training (for which he has to pay), which alternative will he choose: investing time with well-defined potential short term revenues or investing time in activities of which the revenues are uncertain and if they materialise it will be in the long term only? The likely answer is not reassuring, given the findings of Hyde and Phillipson (2014) that lack of time and financial constraints are consistently shown the most important barriers to lifelong learning. So, there is the risk that short-term priorities will have the upper hand on investments of which the revenues are uncertain and – by nature – lie in the more distant future. In more general terms self-employed individuals run the risk that they base their economic activities on existing knowledge and skills, but fail to invest (time and money) in the development of these skills, of new ‘products’, become ‘a one trick pony’ and lose their earning capacity if economic conditions and market demands change. A lack of unequivocal government policies does not help the self-employed to develop a clear and successful lifelong learning strategy (Lange et al., 2000).

Unfortunately Eurostat does not provide figures on lifelong learning or participation in adult learning/vocational training specifically for the self-employed (yet). However, figures that make a distinction between large companies and small companies show that the share of small companies providing training for their workers lags (substantially) behind that of large companies. In a similar vein much more workers with a permanent contract and/or working full time participate in adult learning than workers with a temporary contract and/or working part time (Fouarge et al., 2012; Sequeda et al., 2015). Based on data from the sixth European Working Conditions Survey (2015) Conen and De Beer (2019) find that

compared to paid employed workers with temporary contracts who relatively often report to be in need of further training, self-employed workers relatively often report to have enough skills to deal with more demanding duties. Moreover, they found that 20 per cent of the (solo) self-employed participated in some form of training (paid for by themselves) during the past twelve months. This is less than half of the share of permanent workers that participated in some form of training (54 per cent) and substantially less than the share of temporary workers (39 per cent) too. For both permanent and temporary workers in employment it is usually the employer who pays for the training (Conen and De Beer, 2019, Table 3). Combining the theoretical arguments presented above and these empirical findings, it would not come as a surprise if figures on participation in lifelong learning for the self-employed were to be substantially lower than those for employees too.

The next chapters in this volume (especially in Part II) will provide more empirical information on different dimensions of precariousness in several European countries.

CONCLUSIONS

A conclusion of this chapter can be that self-employment is an important shoot at the trunk of flexibility. The chapter helps to understand both the attractiveness of self-employment for part of the working population as well as the (potential) problems related to self-employment, which is relevant for studying self-employment within the wider framework of (increasing) labour market flexibility. Still, self-employment is not growing everywhere in Europe, even though in general the opportunities to start a business in self-employment seem to be increasing. Some countries show a remarkable increase, but in other countries self-employment appears to be stable or decreasing. While overall labour market participation tends to become less gendered over the years, participation in self-employment is strongly gendered all over Europe: on average women make up one-third of the self-employed population. The following chapters will go into much more detail with respect to (the risk of) precariousness for those who work in self-employment, but it is safe to conclude here already that self-employment brings along several risks. Of course, there is the risk of low current income due to sometimes heavy competition and – compared with the employee-sector – relatively little institutional arrangements and low institutional protection. There are also risks related to future income, partly as a consequence of insufficient arrangements for sickness/disability, unemployment and old age, but also as a consequence of (too) limited

investment in the development of new skills and the maintenance of existing human capital.

From a perspective of government policy (be it at the local, the national or the European level) self-employment constitutes a rather complicated issue, as the following chapters will show. Growth in some sectors and countries, decline in others, differences between solo self-employment and self-employed with personnel, differences between successful highly educated self-employed who preferred to start their own independent business and willy-nilly self-employed constitute a scattered picture of self-employment with different needs and preferences, that does not immanently give rise to a series of self-evident policy measures. So, it is also safe to conclude here already that self-employment will be on the policy agenda for quite some time to come.

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