

2 BELGIUM¹

2.1 THE FOCUS OF THE SURVEY

The analysis of Belgium is of particular interest, seeing that it provides information on certain categories of workers who were not addressed by the surveys in other countries, often because their presence was less widespread. Specifically:

- a. many of the responses come from workers who, though formally classifiable as salaried employees, procured and managed their work assignments on their own, operating through cooperatives and umbrella companies and even temporary agencies;
- b. roughly 15% of the respondents had both self-employed work activities and salaried ones, making them part-time self-employed workers;
- c. the arts and entertainment sector was well represented in terms of its proportion of the respondents.

A total of 236 questionnaires were collected, not a negligible number, especially given the size of the country. Once again, the channels of distribution used had a decisive effect on the scope of the coverage. Of particular importance was the leading role of the SmartBE, which helps explain the numerous questionnaires received from artists.

Belgium was another country in which the survey did not cover the sectors of healthcare, finance, the law or accounting. Only a very small number (2) of workers were employed exclusively in those areas, and we excluded them. It follows that the sectors covered, in the case of Belgium as well, were the relatively newer ones, with the break-down of the workers involved proving well distributed in terms of sex (half of the respondents were women) and age.

On the other hand, there proved to be no way to limit or offset the other distortions found in terms of distribution by sector, categories of employment relationship or geography², given the lack of data on the potential pool of respondents as a whole.

In fact, statistics were not available for Belgium, and the Eurostat data distinguished only between formally independent employment and salaried employment, without further identification of those who work under contracts of salaried employment within cooperatives and umbrella companies.

The data collected served, first and foremost, to establish an overview of the situation of those who work for cooperatives and umbrella companies or other LMIs (generically referred to as Coop-UC).

¹ This chapter was written by Anna Soru

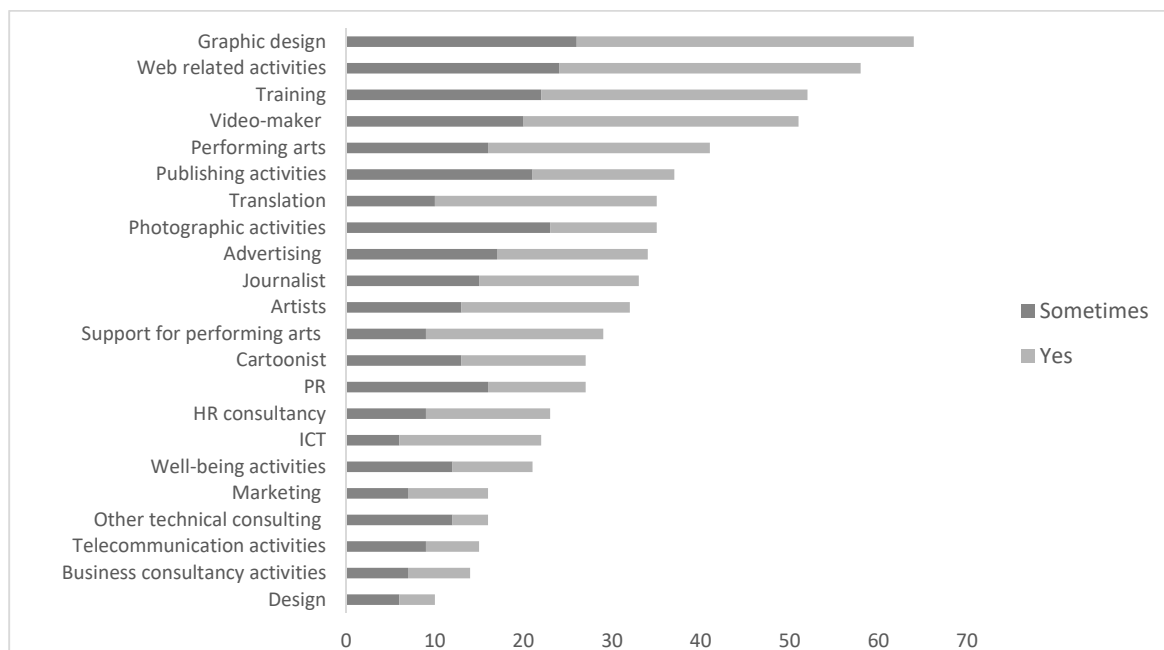
² Almost all of the respondents (211/234) were French-speaking Belgians of the Brussels and Wallonia regions.

The figures on other respondents, denominated New Independent Professionals³ (NIP) were used as a benchmark, to highlight the specific characteristics of COOP-UCs.

2.2 PROFESSIONAL PATCHWORK

The professions in which the respondents are most frequently employed, as indicated on the following graph, are those tied graphics and web technology, as well as training and translation. All areas of artistic activity are also well represented.

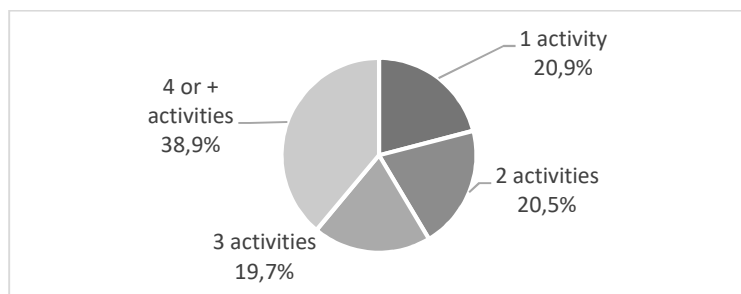
FIGURE 1 – MAIN ACTIVITIES



Source: ACTA, I-WIRE survey, analysis of Belgian data

As a rule, the respondents have multiple work activities, with only 20% saying they practice only one profession, while almost 40% state that they engaged in 4 or more professional activities.

FIGURE 2 – MULTIPLE JOBS



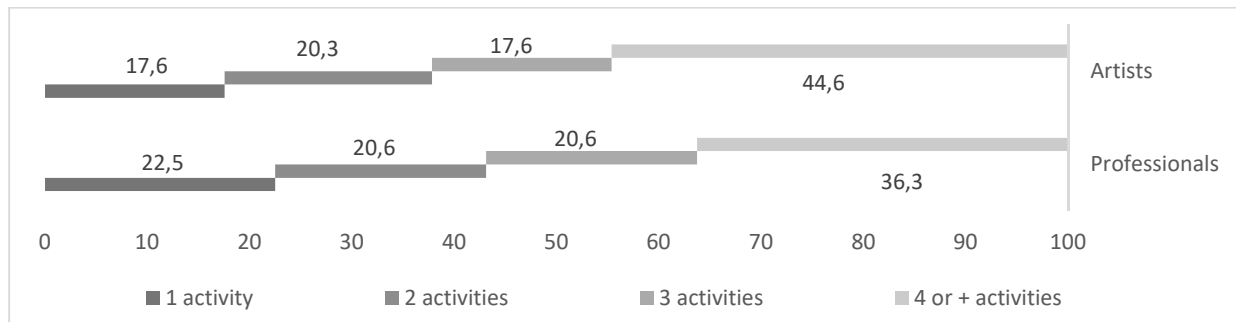
Source: ACTA, I-WIRE survey, analysis of Belgian data

³ Only some types of IP responded to the survey. The most "traditional professionals" (lawyers, accountants, doctors) did not participate in the survey. So we called New Independent Professionals (NIP) the respondents, to emphasize that they are the new generation of independent professionals.

We imposed, based on the respondents' primary activity, a distinction between professionals and artists, with this last term broadly understood to include those who work primarily in photography and video (areas that often support, or are combined with, more purely artistic endeavours). Using this definition, artists account for 31.6% of the respondents and professionals 68.4%.

The performance of multiple activities is higher among artists, as shown in the following graph.

FIGURE 3 – MULTIPLE PROFESSIONAL IDENTITIES OF PROFESSIONALS AND ARTISTS

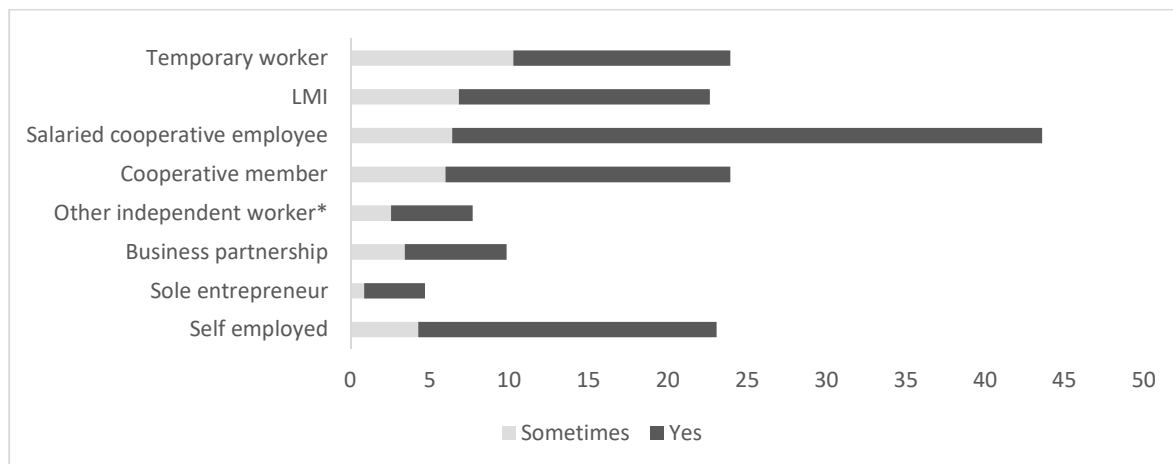


Source: ACTA, I-WIRE survey, analysis of Belgian data

2.3 TYPE OF EMPLOYMENT (CONTRACTS AND LEGAL STATUS)

The majority of the respondents work through cooperatives and umbrella companies, with 45% being salaried employees of cooperatives, while one quarter are cooperative members. Very few have established their own enterprises.

FIGURE 4 – CONTRACTS AND LEGAL STATUS



* 'Indépendant à titre complémentaire' and 'Aidant d'indépendant'

Source: ACTA, I-WIRE survey, analysis of Belgian data

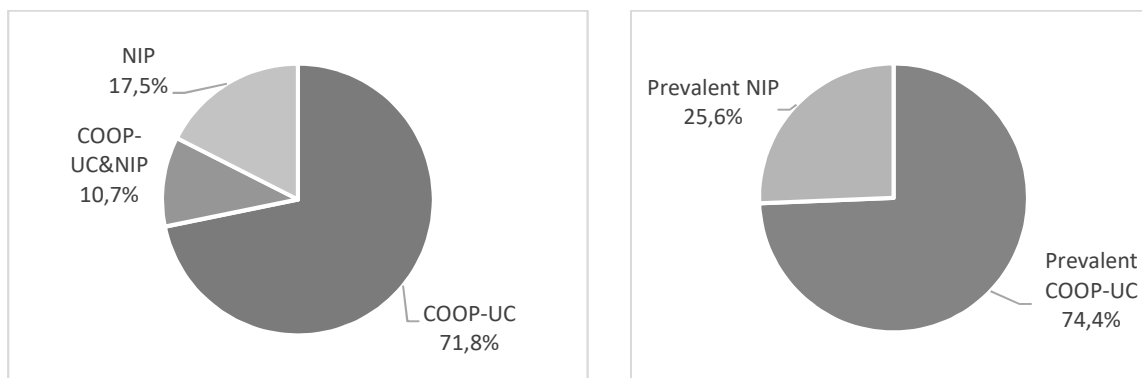
36.3% work under more than one type of contract, with the situation rendered even more complex by those also employed under full-fledged contracts, either set-term or steady: 27% of the respondents also hold salaried jobs in parallel, of which only 20% are steady jobs. For 12% - the 'moonlighters' - the steady salaried employment is the main job.

TABLE 1 - SELF EMPLOYED WHO ALSO HAVE SALARIED EMPLOYMENT CONTRACTS (%)

	%
Salaried employee for a set period	15.8
Steady salaried employee	19.7
Salaried employees (for a set period and/or steady)	26.9

Source: ACTA, I-WIRE survey, analysis of Belgian data

All this makes it less than easy to distinguish between those who work through COOP-UC (cooperatives and Umbrella Companies) or as NIP (New Independent Professionals), though the distinction can be made based on pension funds, which differ in Belgium for salaried and independent employees. Using this information, we can distinguish salaried and independent workers, as well as those who engage in both forms of employment, as in the graph on the left below. Based on which was the prevalent type of contract, we imposed the break-down into two groups shown on the graph to the right.

FIGURE 5 – COOP-UC AND NIP

Source: ACTA, I-WIRE survey, analysis of Belgian data

NIP, therefore, account for a minority of the respondents, though they are the majority of those engaged in professional activities in the strict sense of the term. Almost all the artists respondents, on the other hand, work through COOP-UC.

TABLE 2 – ARTISTS AND PROFESSIONALS BY TYPE OF WORK (%)

	Professionals	Artists	Total	Professionals	Artists	Total
Primarily COOP-UC	108	66	174	67,5	89,2	74,4
Primarily NIP	52	8	60	32,5	10,8	25,6
Total	160	74	234	100,0	100,0	100,0

Source: ACTA, I-WIRE survey, analysis of Belgian data

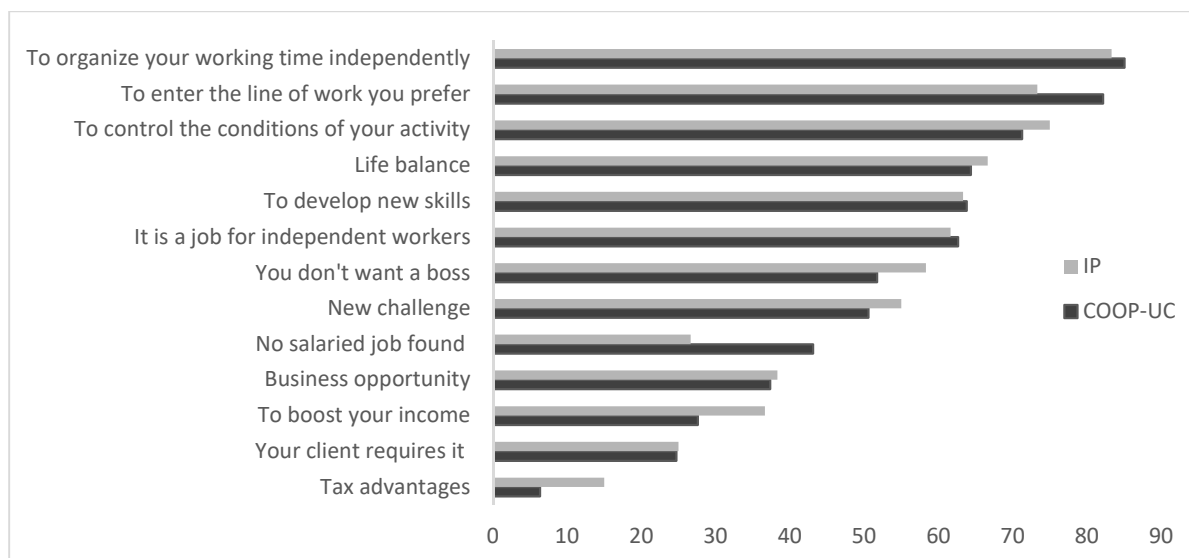
2.4 WHY ARE YOU INDEPENDENT?

The decision to be self-employed is attributable to a number of different motives, of which the most frequent include the desire to be free and independent (among the most noteworthy reasons was the chance to organise working hours as one pleased, resulting in greater flexibility in balancing work with private life), along with the ability to decide and control the type of work done.

Cited less frequently are motivations tied to the prospect of tax advantages or higher income, as well as situations where clients obliged workers to be self-employed, though self-employment was not always an explicit choice of the worker: for more than 60%, it was an unavoidable feature (in part desired, in part not) of their job.

The motives are ranked essentially the same by both NIP and those who work through Coop-UC.

FIGURE 6 – MOTIVATIONS TO BE AN INDEPENDENT WORKER



Source: ACTA, I-WIRE survey, analysis of Belgian data

2.5 HOW INDEPENDENT?

To determine actual levels of independence, there were a number of questions that objectively gauged the independence of freelancers, together with a subjective evaluation to be completed by the respondents themselves.

Finally, they were asked to state whether, if free to choose, they would prefer to be independent or salaried employees.

2.5.1 OBJECTIVE CRITERIA OF INDEPENDENCE

The questions designed to determine whether workers were objectively independent are based on the legal parameters traditionally used to evaluate conditions of subordinate employment:

- the use of the tools and the premises of the client;
- work for only one client;
- freedom to manage one's time and work schedule;
- freedom in choosing how to carry out the work.

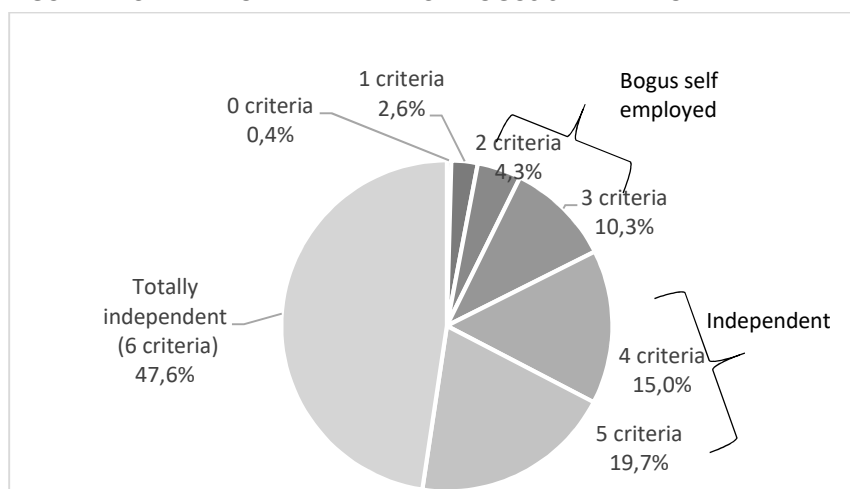
Generally speaking, all these indicators show elevated levels of independence, especially in terms of how work is organised and the fact that it is done for more than one client.

TABLE 3 - 6 CRITERIA OF INDEPENDENCE

		%
It is up to you to decide:	- Where to work	62.8
	- When to work	72.2
	- How to organize your work	90.2
	- Holidays	88.5
You don't use client's tools		83.3
More than 1 client		89.7

Source: ACTA, I-WIRE survey, analysis of Belgian data

Employment can be considered subordinate when, at any given time, a number of the parameters of independence are not met. For each respondent we determined how many of the 6 parameters of independence were fulfilled, with situations of high risk of subordination, or cases of bogus self-employment, being those that satisfied fewer than 4 parameters of independence.

FIGURE 7 - CRITERIA OF INDEPENDENCE- BOGUS SELF-EMPLOYED

Source: ACTA, I-WIRE survey, analysis of Belgian data

Almost half of respondents (48%) satisfied all 6 conditions of independence (the “totally independent”), while another 35% met 4-5 criteria of independence (“independent”). There were 17% who met less than 4 criteria of independence and whom we can consider to be, in large part, bogus self-employed.

What are the bogus self-employed like? They are frequently younger workers or artists who have no choice but to be self-employed, due to the client preferring that they be so.

In Belgium, as in Italy, the bogus self-employed are found most frequently among employees or subcontractors for the public sector, whose contracts are longer than the average, though their situations vary widely in terms of continuity of employment and income.

TABLE 4 – CHARACTERISTICS OF THE BOGUS SELF EMPLOYED

		totally independent	independent	bogus self-employed	Total
Type of work	Prevalent COOP-UC	46,0	37,4	16,7	100
	Prevalent NIP	52,5	27,1	20,3	100
Sector	Artists	36,5	43,2	20,3	100
	Professionals	52,8	30,8	16,4	100
Gender	Women	53,8	28,2	17,9	100
	Men	41,4	41,4	17,2	100
Age	< 30 years	42,9	22,9	34,3	100
	30-40 years	55,4	33,8	10,8	100
	40-50 years	41,3	44,4	14,3	100
	50-60 years	44,4	33,3	22,2	100
	≥60 years	71,4	28,6	0,0	100
Forced to be self-employed	No	50,6	37,5	11,9	100
	Yes	38,6	26,3	35,1	100
how compensation is determined	Negotiation with client	51,3	34,6	14,1	100
	Professional association fee tables	41,2	35,3	23,5	100
	Collective bargaining	40,0	20,0	40,0	100
	Market prices	34,8	43,5	21,7	100
Type of clients	Public Sector	43,3	26,7	30,0	100
	Firms	49,2	32,8	18,0	100
	Private subcontractors in public sector	27,3	36,4	36,4	100
	Families and individuals	46,7	46,7	6,7	100
	Non-profit sector	52,9	38,2	8,8	100
You have worked	Continuously, without interruption	51,2	30,2	18,6	100
	More than 9 months of the year	59,0	28,2	12,8	100
	6-9 months of the year	26,2	50,0	23,8	100
	Less than 6 months of the year	50,0	34,8	15,2	100
Duration of contracts	A few hours or a few days	56,3	28,1	15,6	100
	A few weeks	58,6	41,4	0,0	100
	Some months	47,1	41,2	11,8	100
	One year	20,0	40,0	40,0	100
	More than one year	32,1	25,0	42,9	100
	Highly variable	44,4	38,9	16,7	100
Your total income is:	Not sufficient	40,0	41,7	18,3	100
	enough to live on	50,0	29,1	20,9	100
	sufficient for a good life	50,8	37,7	11,5	100
	Very high	50,0	50,0	0,0	100
TOTAL		47,6	34,8	17,6	100

Source: ACTA, I-WIRE survey, analysis of Belgian data

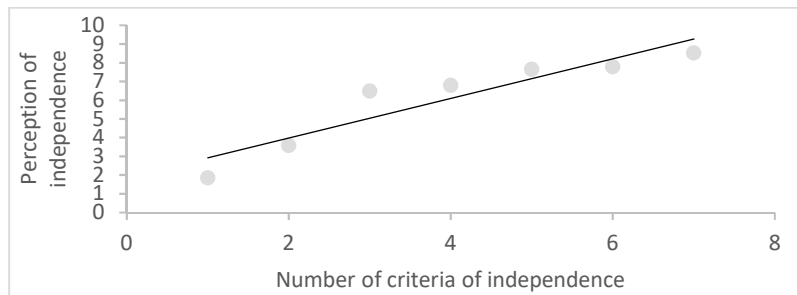
2.5.2 SUBJECTIVE PERCEPTION OF INDEPENDENCE

The respondents largely see themselves as independent. One question asked them to rank how independent they perceive themselves to be, on a scale of 0 to 10. For 12.8%, the score was less than or equal to 5, while for 60.8% it was very high, meaning greater than 8. The average score was 7.8, though the level was slightly lower for those less than 30 years of age, those with only one client and those who had not chosen to be independent workers.

Self-perception of independence rose as the number of clients, the period of self-employment and income rose.

The (subjective) perception of independence is in line with the objective evaluation based on the 6 criteria of independence, as confirmed by the significant positive correlation (Pearson’s Index 0.447, level of significance 0.01) between perceptions of independence and the number of criteria of independence met. This shows both that the respondents are well aware of their situations and that the parameters used to determine situations of subordinate employment are effective.

FIGURE 8 - AVERAGE VALUES OF PERCEIVED INDEPENDENCE BY NUMBER OF CRITERIA OF INDEPENDENCE

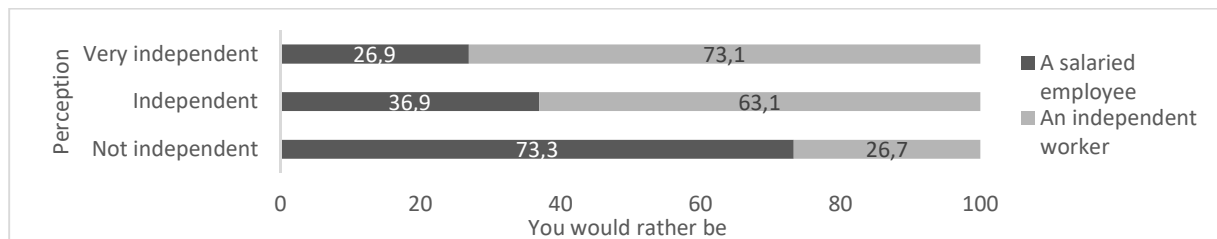


Source: ACTA, I-WIRE survey, analysis of Belgian data

2.5.3 WOULD YOU RATHER BE INDEPENDENT OR A SALARIED EMPLOYEE?

Given the choice, the majority of the respondents (60%) would prefer to be independent. The percentage is higher (73.1%) among those who now see themselves as being completely independent (self-perception of 9-10 on a scale of 0 to 10), while the majority (73.3%) of those who view themselves as not being very independent (self-perception of < 6 on a scale of 0 to 10) would rather be salaried employees.

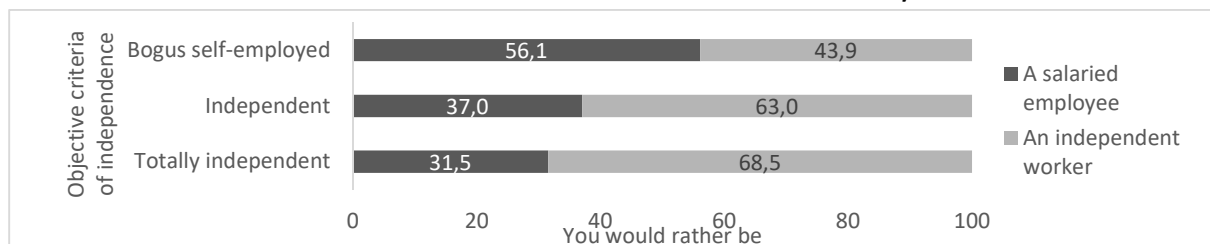
FIGURE 9 DESIRE TO BE INDEPENDENT CROSS ANALYSED WITH PERCEPTION OF INDEPENDENCE



Source: ACTA, I-WIRE survey, analysis of Belgian data

Likewise, the wish to be independent is higher among those who are objectively independent, as compared to those who present number parameters of subordinate employment.

FIGURE 10 DESIRE TO BE INDEPENDENT IN TERMS OF BOGUS SELF EMPLOYMENT/INDEPENDENCE



Source: ACTA, I-WIRE survey, analysis of Belgian data

2.6 COOPERATIVES AND UMBRELLA COMPANIES VERSUS INDEPENDENT PROFESSIONALS

Cooperatives and umbrella companies were created to provide workers who operate through intermediaries with greater safeguards than are available to those who work under formally independent contracts, and to reduce red-tape.

The comparisons that follow are based on socio-demographic characteristics and on three indicators of precariousness: continuity of work, level of income and the system of welfare assistance.

In keeping with their expectations, those who draw on COOP-UCs are primarily weaker workers with more fragmented, brief and less continuous work situations, as well lower income and a greater risk of unemployment, leading them to seek to reduce their precariousness and supplement their working income with social protection benefit.

2.6.1 SOCIO-DEMOGRAPHIC CHARACTERISTICS

Participation by gender and age are balanced, while levels of education, in keeping with expectations, are very high for this category of professions. There is a slight prevalence of men in the COOP-UCs, most of them falling in the 40 to 60 year-old age bracket and with slightly lower levels of education.

TABLE 5 – SOCIO-DEMOGRAPHIC CHARACTERISTICS

		Primarily COOP- UC	Primarily IP	Total
Gender	Women	46.0	61.7	50.0
	Men	54.0	38.3	50.0
Total		100.0	100.0	100.0
Level of education	Lower secondary	1.7	0.0	1,3
	Upper secondary	11.5	6.7	10,3
	Bachelor's	32.8	20.0	29,5
	Master's	51.7	70.0	56,4
	Doctorate	1.7	3.3	2,1
	No formal training	0.6	0.0	0,4
Total		100.0	100.0	100.0
Age	< 30 years	14.4	16.7	15,0
	30-40 years	29.9	36.7	31,6
	40-50 years	28.7	21.7	26,9
	50-60 years	24.1	21.7	23,5
	>=60 years	2.9	3.3	3,0
	Total		100.0	100.0

Source: ACTA, I-WIRE survey, analysis of Belgian data

2.6.2 CONTINUITY OF WORK

Only 36.8 % of the respondents work steadily, while 28.2% work less than 6 months of the year and 17.9% between 6 and 9 months. Their employment is extremely fragmented (27.4% have job assignments that last only a few hours or days), with an elevated incidence of part-time.

The situation differs considerably between NIP and COOP-UC: 2/3 of the NIP have steady employment, but only 26.4% of the COOP-UC.

Discontinuous employment is directly related to fragmentary work: jobs of just a few hours or days are the norm for 1/3 of the COOP-UC and 13% of the NIP.

The figure for part-time work also paints a negative picture for COOP-UC employment, less because it is more frequent (28.7% of the COOP-UC, as compared to 18.3% of the NIP), than because the difference is due to involuntary part-time employment: the NIP choose to work part-time, whereas 30% of the COOP-UC do so against their wishes (and would prefer to work more hours).

TABLE 6 – CONTINUITY AND FRAGMENTATION OF WORK

	Primarily COOP- UC	Primarily NIP	Total
Continuously, without interruptions	26,4	66,7	36,8
More than 9 months in a year	19,0	11,7	17,1
6-9 months in a year	22,4	5,0	17,9
Less than 6 months in a year	32,2	16,7	28,2
A few hours or a few days	32,2	13,3	27,4
A few weeks	14,4	6,7	12,4
Some months	6,9	10,0	7,7
One year	0,0	8,3	2,1
More than one year	7,5	25,0	12,0
It varies greatly	39,1	36,7	38,5
part time (< 30 hours)	28,7	18,3	26,1
full time	67,8	81,7	71,4
part time workers that would prefer to work more hours	29,4	0,0	25,0

Source: ACTA, I-WIRE survey, analysis of Belgian data

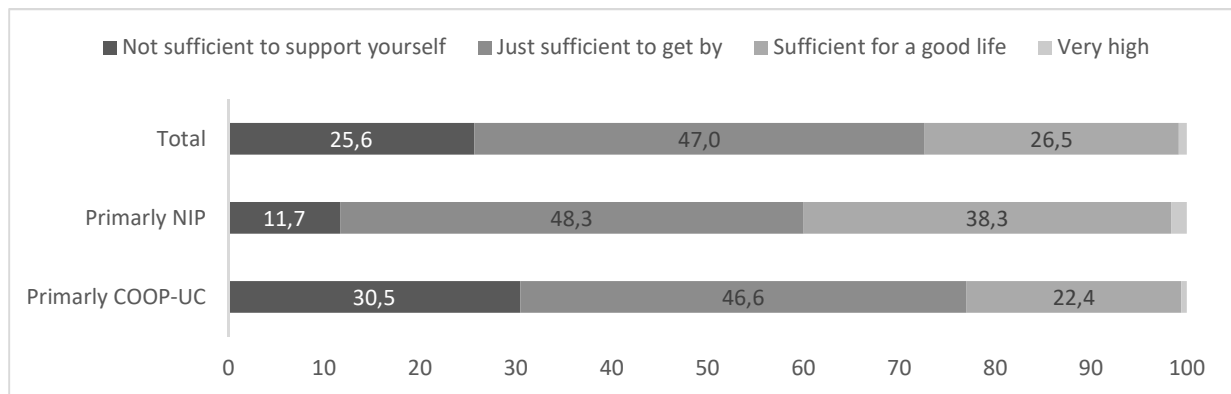
2.6.3 INCOME

More than 80% of the respondents earned pre-tax freelance income of no more than 30,000 euro a year, but the figure is only partial, as a majority of the respondents had other sources of income.

Of greater use, though a subjective result, is the adequacy of overall income, as more than ¼ of the respondents report that not their total income is not enough to get by on, while another 47% say it is barely adequate.

Once again, the COOP-UCs show greater fragility, with 30% (compared to 12% of the NIPs) having insufficient income.

FIGURE 11 – OVERALL INCOME IS:

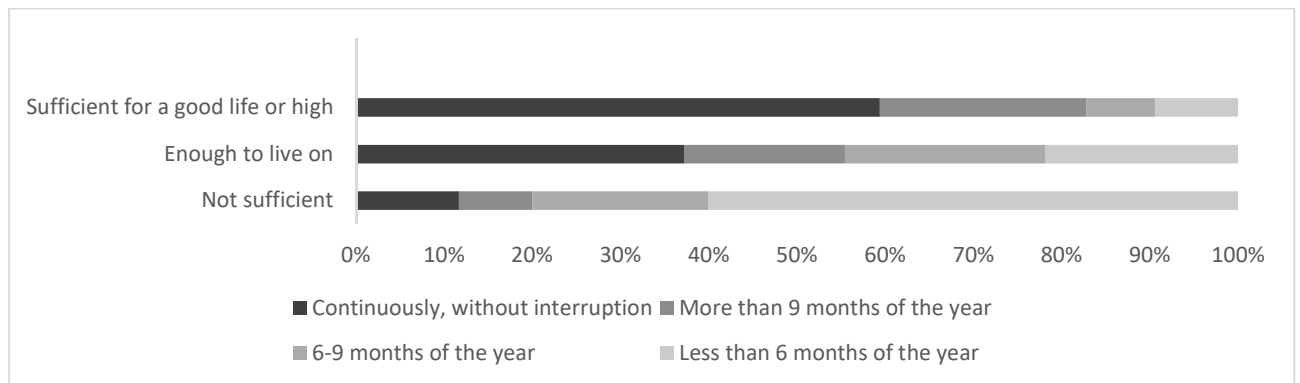


Source: ACTA, I-WIRE survey, analysis of Belgian data

A cross-analysis of the adequacy of income with the other responses on the questionnaire pointed to two main causes of insufficient income.

- a. The first cause is discontinuous work: those with incomes insufficient to live on rarely work throughout the year, whereas those with higher incomes generally have steady work;

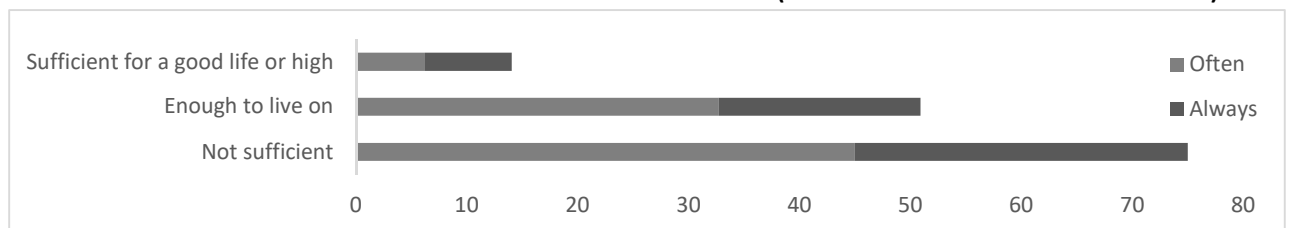
FIGURE 12 – OVERALL INCOME AND CONTINUITY OF WORK



Source: ACTA, I-WIRE survey, analysis of Belgian data

- a. The second cause is the low levels of pay. The majority of those with scarce earnings indicate low pay levels as a frequent or constant problem.

FIGURE 13 – OVERALL INCOME BY % CITING LOW COMPENSATION (AS OFTEN OR ALWAYS PROBLEMATIC)



Source: ACTA, I-WIRE survey, analysis of Belgian data

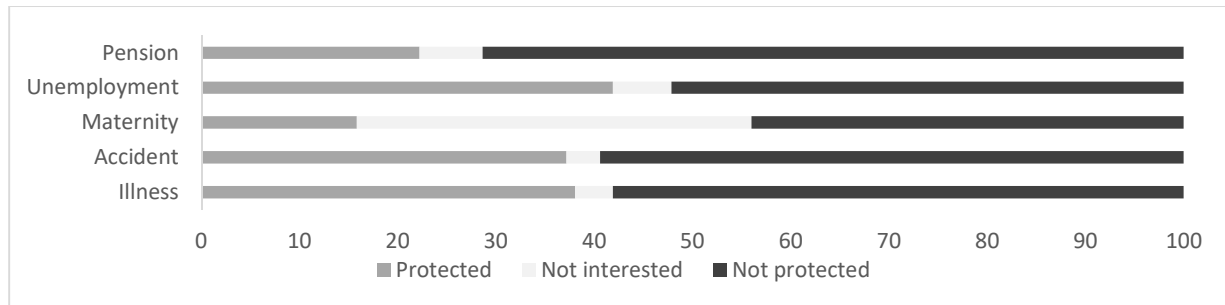
On the other hand, no correlation was observed with working hours.

2.6.4 PUBLIC AND PRIVATE SOCIAL SECURITY AND SAFEGUARDS

The point of greatest concern regarding public welfare was pension coverage, with 71.4% of the respondents stating that they did not feel protected.

Maternity coverage is also considered a shortcoming: it is not considered a problem by 40% of e respondents (most of the men), but overall only 15.8% hold there is adequate protection.

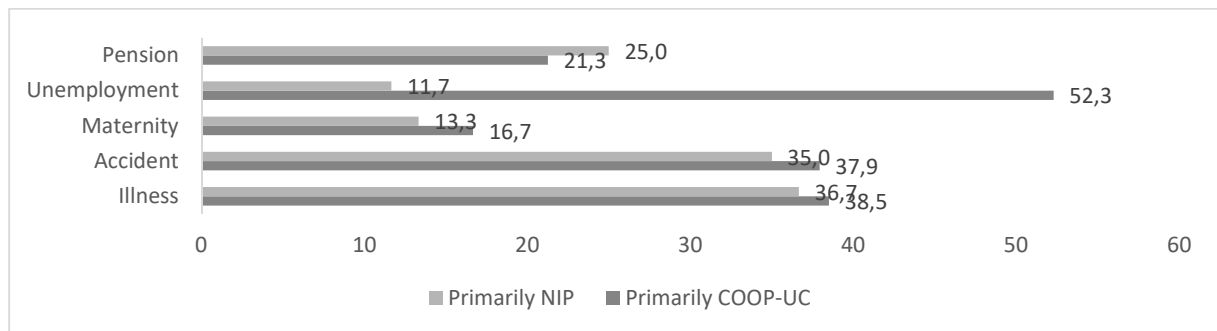
FIGURE 14 - DO YOU FEEL PROTECTED IN THE CASE OF...?



Source: ACTA, I-WIRE survey, analysis of Belgian data

Comparison of the COOP-UCs and NIPs shows that the COOP-UCs general feel better protected in situations of maternity and illness, and especially in terms of unemployment, where gap is noteworthy.

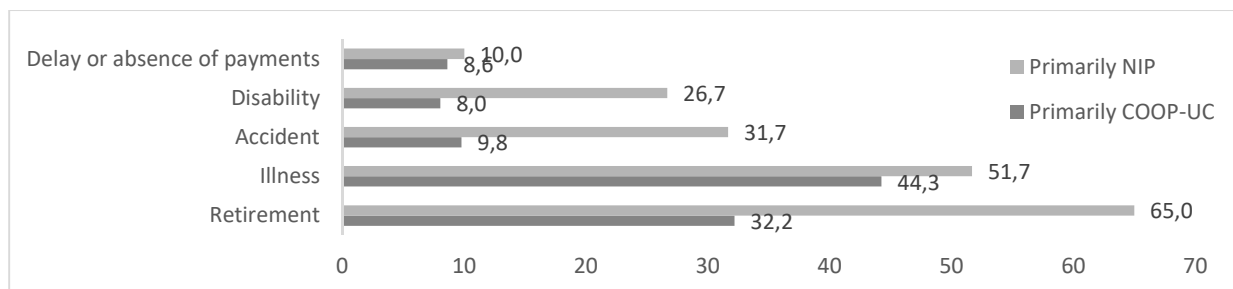
FIGURE 15 – PROTECTION FOR NIP AND COOP-UC



Source: ACTA, I-WIRE survey, analysis of Belgian data

Payment for private pension or healthcare plans is widespread, especially among NIPs. Roughly 30% of NIPs also pay for insurance covering work-related disability or accidents.

FIGURE 16 DO YOU PAY ON YOUR OWN FOR BENEFIT COVERAGE OR A SUPPLEMENTARY PENSION PLAN?



Source: ACTA, I-WIRE survey, analysis of Belgian data

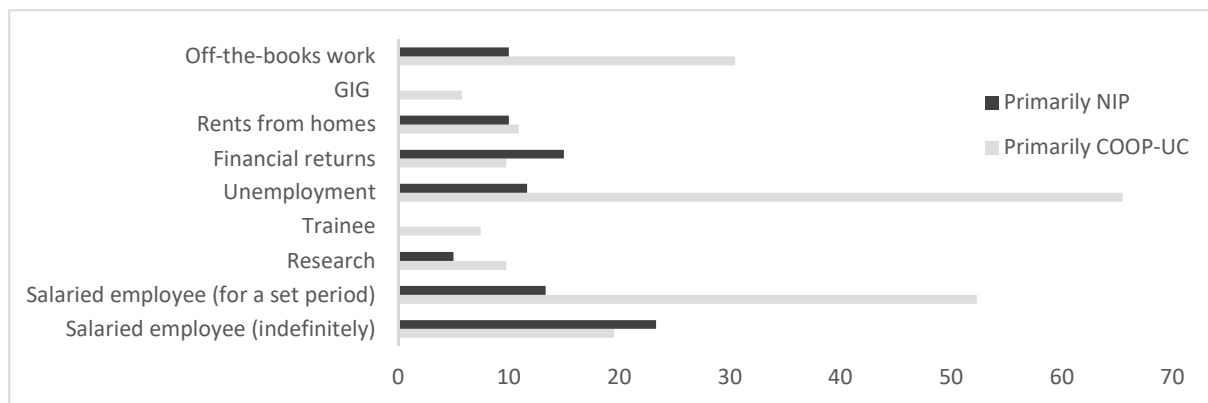
2.6.5 OTHER SOURCES OF INCOME

The COOP-UCs supplement their primary income with other working income, especially set-period and off-the-books employment, and 2/3 can count on unemployment benefits (26% on a continuous basis).

It is less frequent for the NIPs, on the other hand, to have supplementary income from work (though 23% can count on a steady second job), and they only make sporadic use of unemployment benefits.

Income from financial or real-estate operations has little importance for either group.

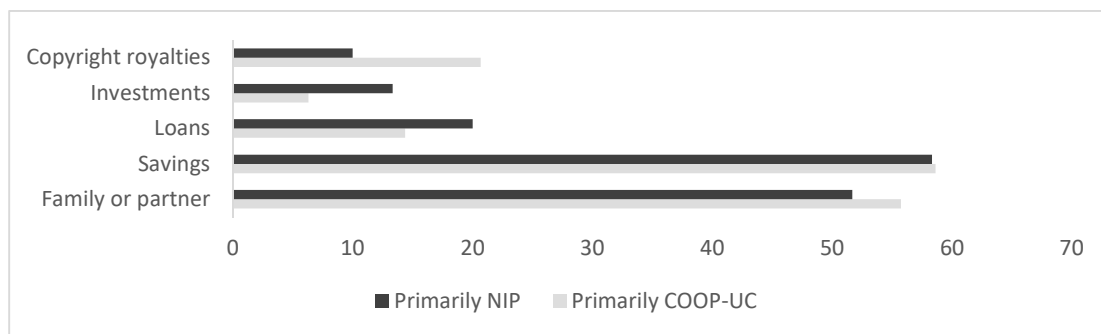
FIGURE 17 - OTHER SOURCES OF INCOME



Source: ACTA, I-WIRE survey, analysis of Belgian data

Family support is important for both groups, as are savings. COOP-UCs are able to count on copyright royalties to a greater extent than NIPs, while income from investments and loans is more frequent among NIPs.

FIGURE 18 - OTHER WAYS TO SUPPORT YOURSELF



Source: ACTA, I-WIRE survey, analysis of Belgian data

2.7 BEFORE BEING AN INDEPENDENT WORKER

The majority of the respondents (63%) has been a freelancer for more than 3 years. The percentage of those with less freelancing experience is higher among the NIPs (16.7% less than a year).

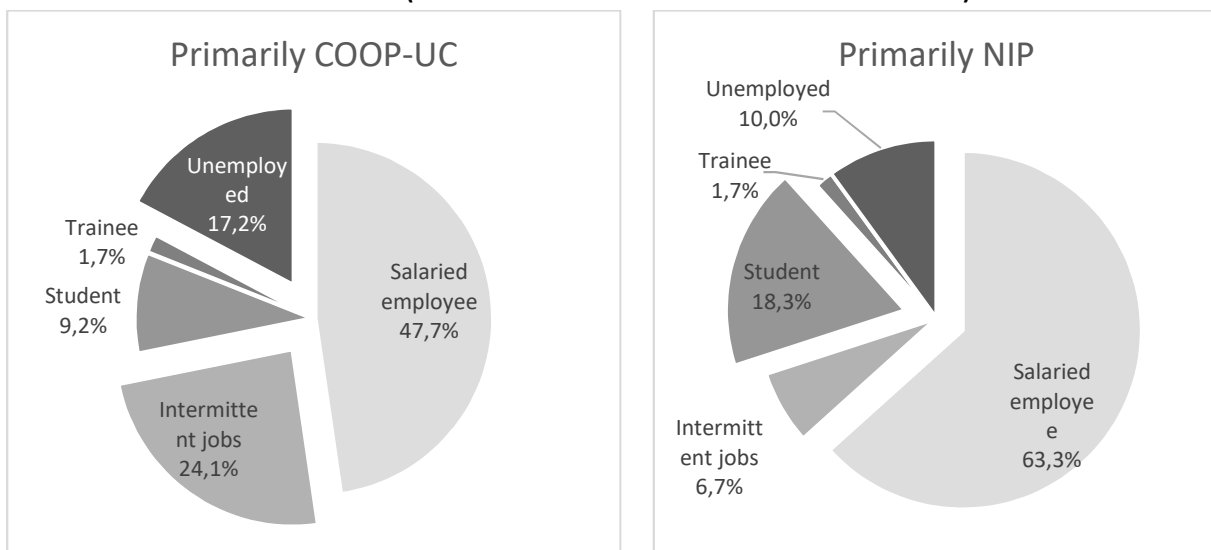
TABLE 7 – HOW LONG HAVE YOU BEEN AN INDEPENDENT WORKER?

	<1 year	1-3 years	3-10 years	>10 years
Primarily COOP-UC	6.9	28.2	35.6	29.3
Primarily NIP	16.7	25.0	36.7	21.7
Total	9.4	27.4	35.9	27.4

Source: ACTA, I-WIRE survey, analysis of Belgian data

The percentage who worked previously as salaried employees is 51.7%, while 35% came from periods of unemployment (15.4%) or sporadic work (19.7%). Those who come from being unemployed or precariously employed are more frequent among COOP-UCs, while former salaried employees and those who began independent activities following their studies are more often NIPs.

FIGURE 19 - FORMER OCCUPATION (RIGHT BEFORE BEING AN INDEPENDENT WORKER)

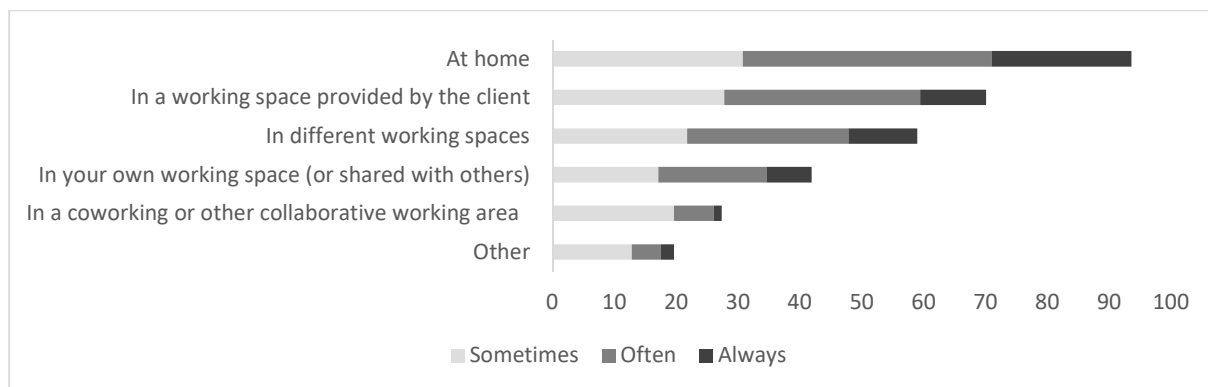


Source: ACTA, I-WIRE survey, analysis of Belgian data

2.8 ORGANIZATION OF WORK

The respondents generally work at more than one site, most often their home, though working spaces provided by clients are also widely used, especially among COOP-UCs. Other office spaces (the worker’s own or shared) are also used, though there are few regular users of co-working spaces.

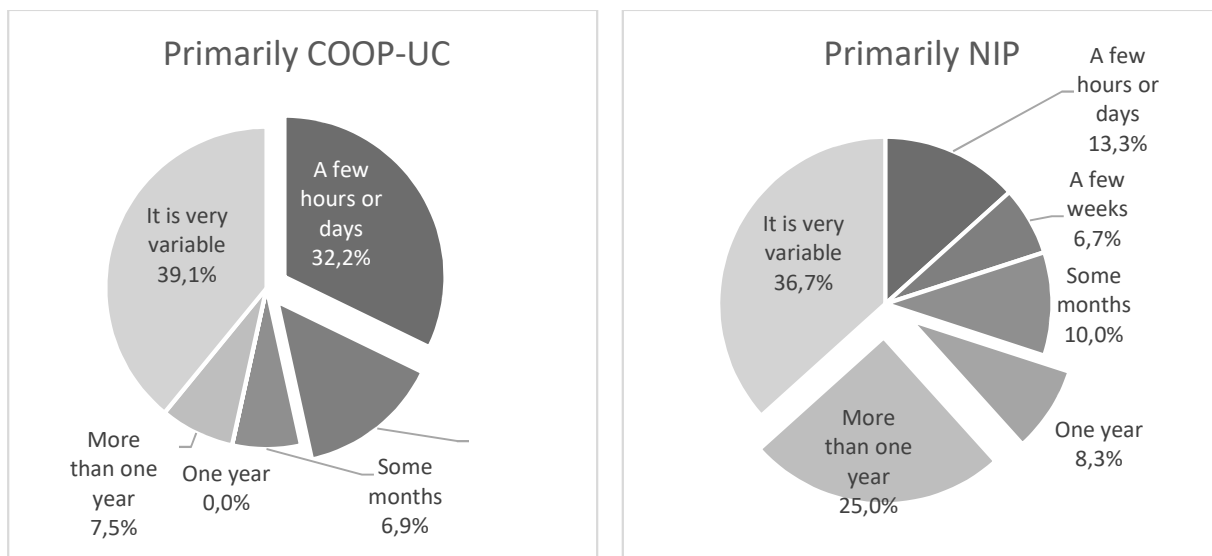
FIGURE 20 - WHERE DO YOU WORK?



Source: ACTA, I-WIRE survey, analysis of Belgian data

The duration of employment contracts varies for both groups, but while extremely brief contracts tend to be the norm among COOP-UCs (lasting a few days, or even hours, in part due to the high incidence of artists in this group), NIPs more often have contracts lasting months or years.

FIGURE 21 - YOUR CONTRACTUAL RELATIONSHIPS TYPICALLY LAST...



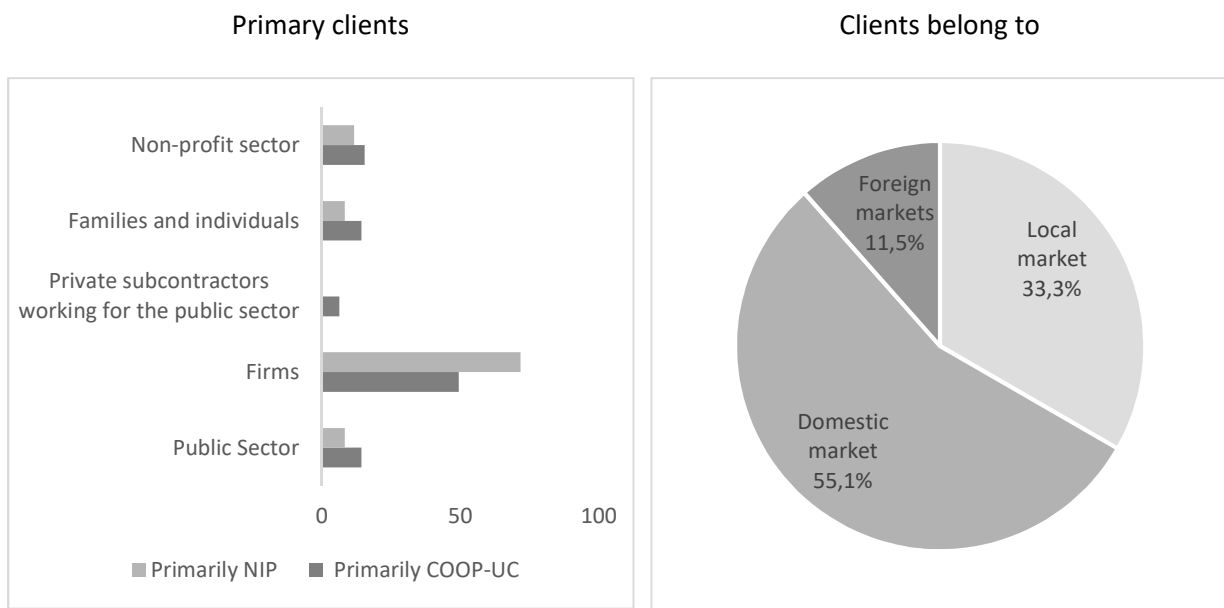
Source: ACTA, I-WIRE survey, analysis of Belgian data

Only 10% of the respondents regularly participate in large-scale projects, while another 51% do so occasionally. As a rule, the work from large-scale projects is distributed among a stable network of colleagues or one established for the specific project, though NIPs, even when taking part in large-scale projects, generally prefer to work alone.

2.9 CLIENTS

The main clients are businesses, though for COOP-UCs the public and non-profit sectors are also important, as are final consumers. Both groups work primarily with the domestic market.

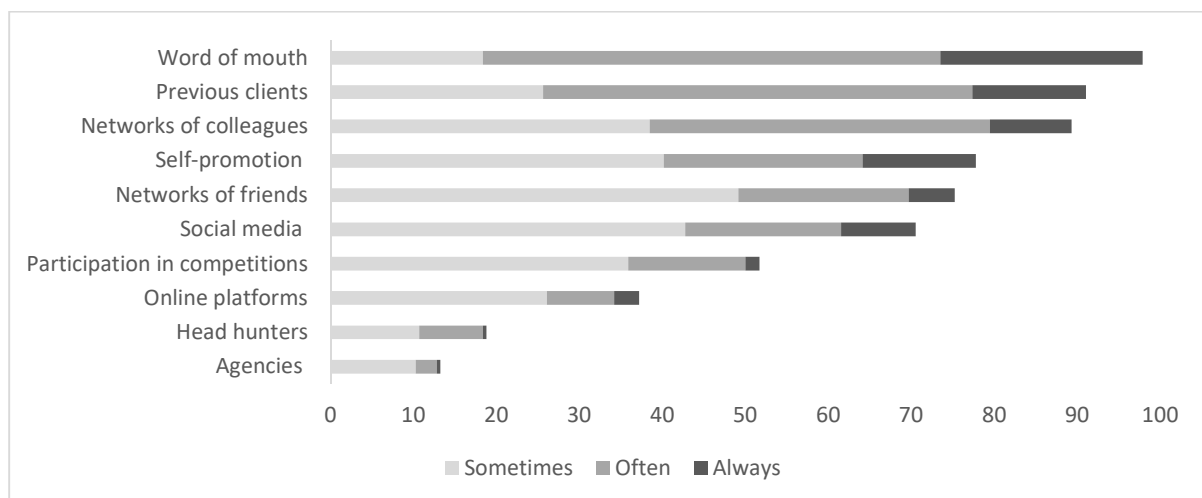
FIGURE 22 - CLIENTS



Source: ACTA, I-WIRE survey, analysis of Belgian data

The three channels most frequently used channels to procure new work assignments are all based on reputation: previous clients, word of mouth and networks of colleagues. Direct marketing tools (self-promotion and social media) are also important, while agencies and head hunters are rarely used as intermediaries; on-line platforms play a more important role.

FIGURE 23 - CHANNELS USED TO PROCURE WORK ASSIGNMENTS

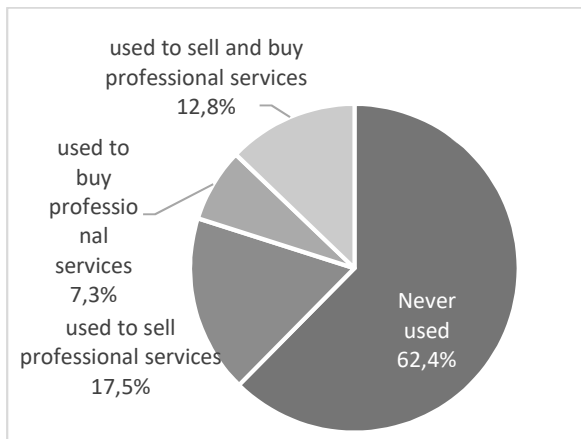


Source: ACTA, I-WIRE survey, analysis of Belgian data

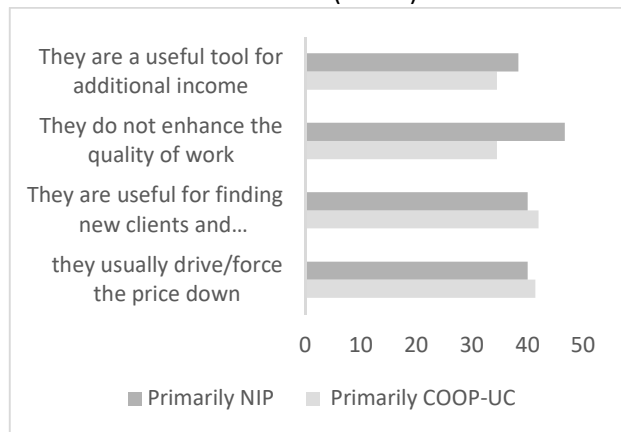
An in-depth analysis of on-line platforms shows that no less than 38% use them, mainly to sell their services. Such platforms are viewed with distrust, for fear they could increase competition and lower prices, but without favouring quality work, though they are also seen as tools for finding new clients and generating additional income.

FIGURE 24 - PLATFORMS FOR THE EXCHANGE OF PROFESSIONAL SERVICES

Have you ever used online platforms to buy or sell professional services?



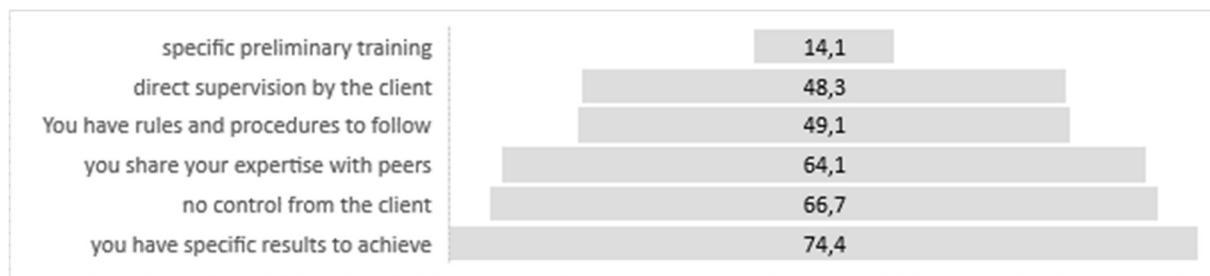
Do you agree with the following statements about online platforms for the exchange of professional services? (% Yes)



Source: ACTA, I-WIRE survey, analysis of Belgian data

It was confirmed that relations with clients are generally independent: 2/3 rule out any direct control by the client, though 48.3% say there is supervision. The relationship is more often one between equals, but within a framework of rules and procedures to be followed.

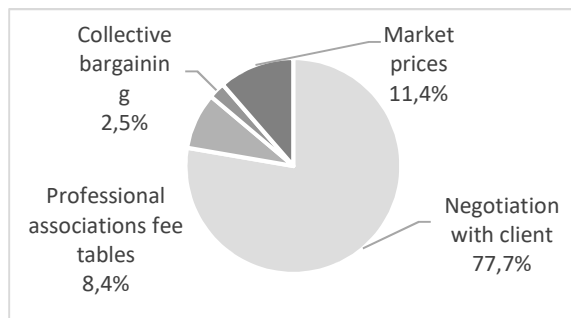
FIGURE 25 - RELATIONSHIP WITH CLIENTS



Source: ACTA, I-WIRE survey, analysis of Belgian data

As a rule, compensation is determined through direct negotiation. In only a very few cases are there safeguards of minimum pay, such as fee schedules or compensation set through collective bargaining⁴, but it was never the client that set the compensation on its own.

⁴ Even though the level of unionisation of the respondents is relatively high, especially among the UCs, collective bargaining would not appear to have provided an adequate support for setting levels of compensation.

FIGURE 26 - HOW IS YOUR COMPENSATION DETERMINED?

Source: ACTA, I-WIRE survey, analysis of Belgian data

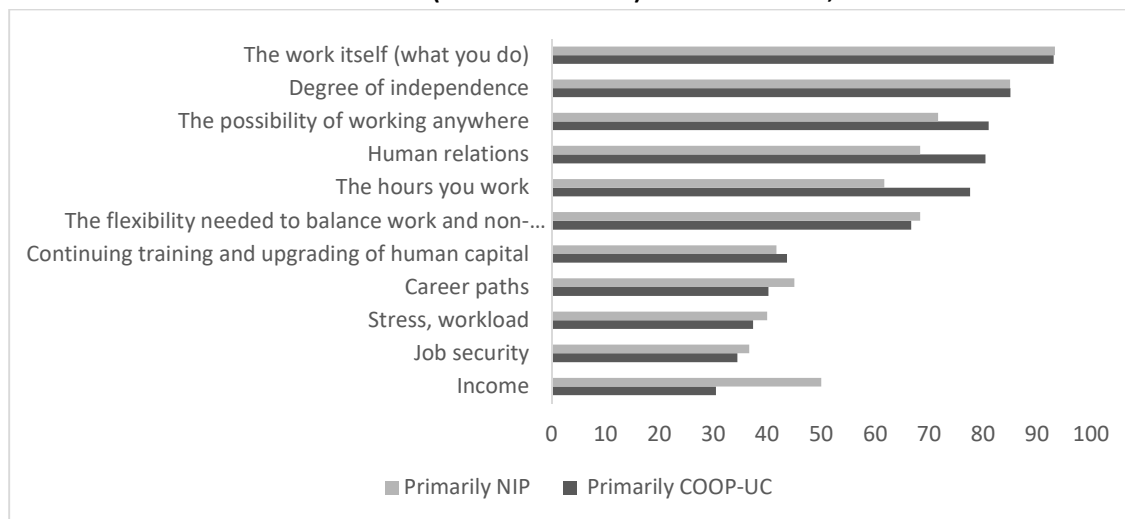
2.10 EVALUATIONS

The questionnaire included sets of questions meant to gather further information on both levels of satisfaction and problems of note.

2.10.1 SATISFACTION

The respondents expressed clear-cut satisfaction with their working conditions, and without significant differences between the COOP-UCs and NIPs: 19.7% were always satisfied, while another 61% was often satisfied and fewer than 1% were never satisfied.

The main reasons for satisfaction involved the content of the work and independence, or the possibility of working where the worker chooses and having flexible hours. There was noteworthy satisfaction with human relations as well.

FIGURE 27 - HOW SATISFIED ARE YOU (OFTEN + ALWAYS) WITH YOUR JOB, IN TERMS OF:

Source: ACTA, I-WIRE survey, analysis of Belgian data

In contrast, satisfaction was low with respect to income, job security/continuity, workloads, career opportunities and ongoing training. Of note is the fact that satisfaction with income is especially low among COOP-UCs, but not NIPs.

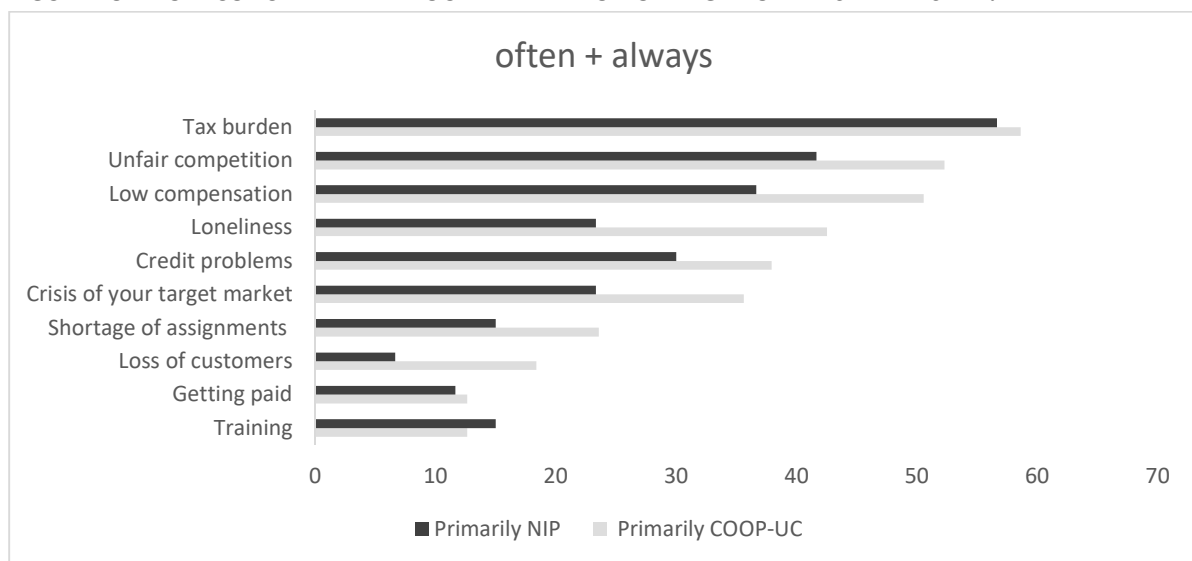
2.10.2 PROBLEMS

The most widely perceived problem is the high taxes and social security charges. Unfair competition and low compensation are also of much concern, along with problems involving credit.

More or less all the problems are felt more strongly by the COOP-UCs, especially those involving competition, the economic crisis and low competition, not to mention loneliness.

Though there is no law offering protection against delays in payment or improper conduct, the problem of not receiving payments was not a pressing concern.

FIGURE 28 – HOW CONCERNED ARE YOU WITH THE FOLLOWING PROBLEMS AT PRESENT?



Source: ACTA, I-WIRE survey, analysis of Belgian data

2.11 REPRESENTATION

Membership in an association is held by 64%, but with a noteworthy difference between the COOP-UCs and the NIPs, as a majority of the latter have no association ties (56.7%, compared to 28.7% of the COOP-UCs). Membership in more than one association is also frequent (17.5% of the total). Unions are the type of association preferred by the respondents, with professional associations also playing a major role, though other forms of representation prove far less significant.

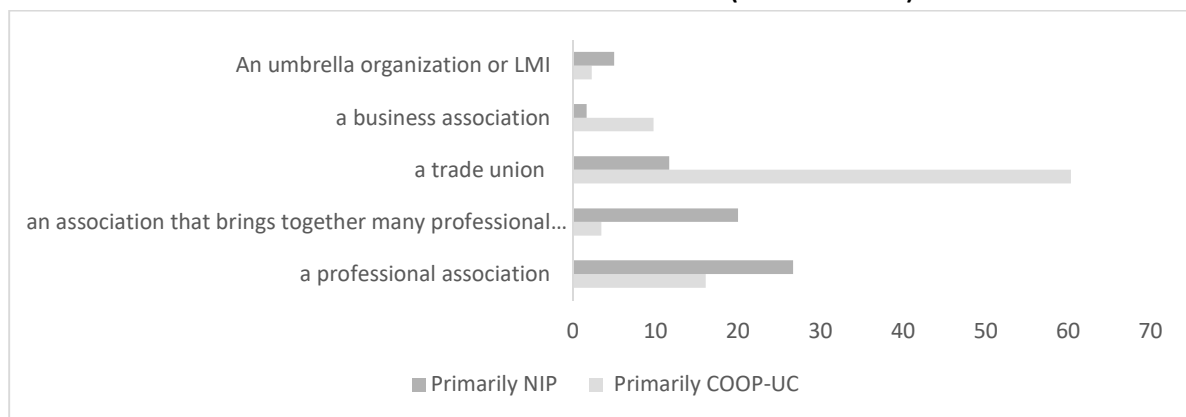
FIGURE 29 - ARE YOU MEMBER OF ANY UNION OR ASSOCIATION



Source: ACTA, I-WIRE survey, analysis of Belgian data

The station differs notably between COOP-UCs and NIPs, with the former leaning more towards traditional unions, while NIPs are more frequently members of professional associations, both specific to their professions or, though to a lesser degree, representing multiple sectors.

FIGURE 30 - ARE YOU MEMBER OF ANY UNION OR ASSOCIATION (NIP E COOP-UC)

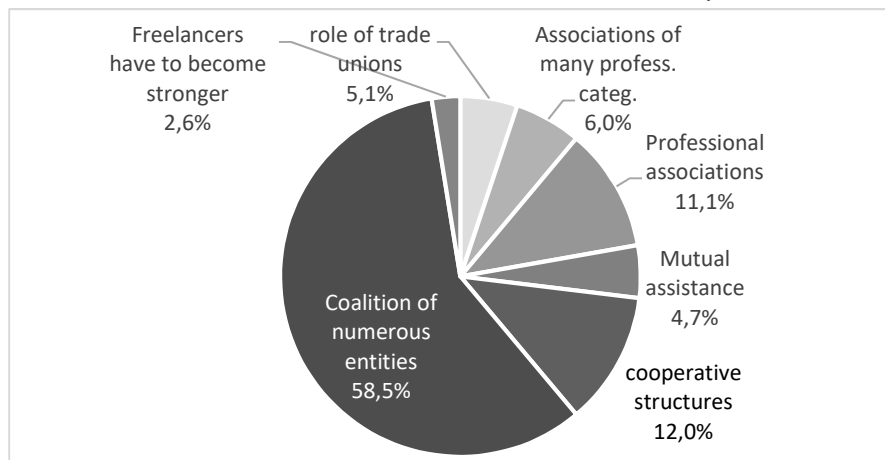


Source: ACTA, I-WIRE survey, analysis of Belgian data

Though unions play a relevant role, the respondents do not hold that unions (much less unions alone) can be relied upon to best represent the interests of independent professionals.

The vast majority hold that a coalition of various forces is necessary, with the next most important being cooperative structures, and then professional associations. NIPs place more faith in professional associations than COOP-UCs do, as is also true for associations of multiple professions.

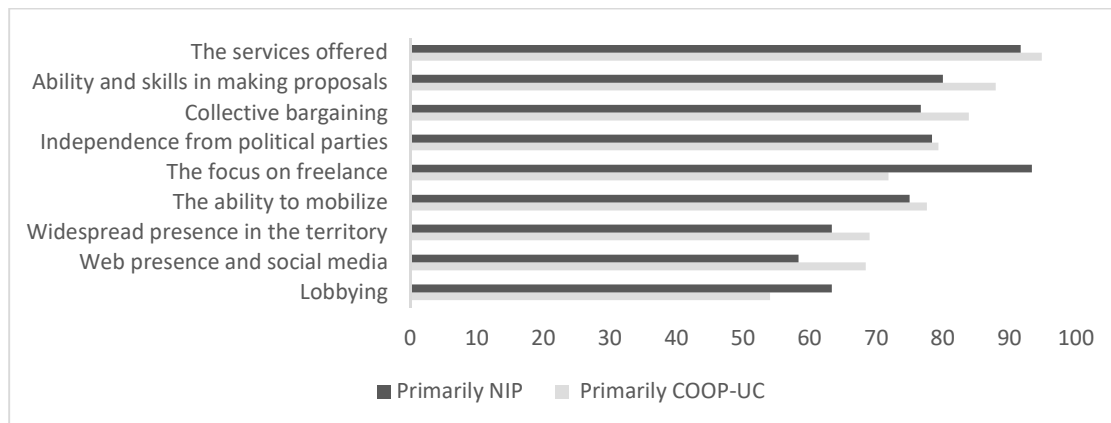
FIGURE 31 - IN ORDER TO REPRESENT INDEPENDENT WORKERS, IT IS IMPORTANT TO IMPROVE



Source: ACTA, I-WIRE survey, analysis of Belgian data

In choosing an organisation, almost all the factors subject to evaluation prove to be extremely important, starting with the services offered the ability to make proposals. For NIPs, the priority is the focus on freelancers. Lobbying capacity, on the other hand, is deemed to have relatively little importance.

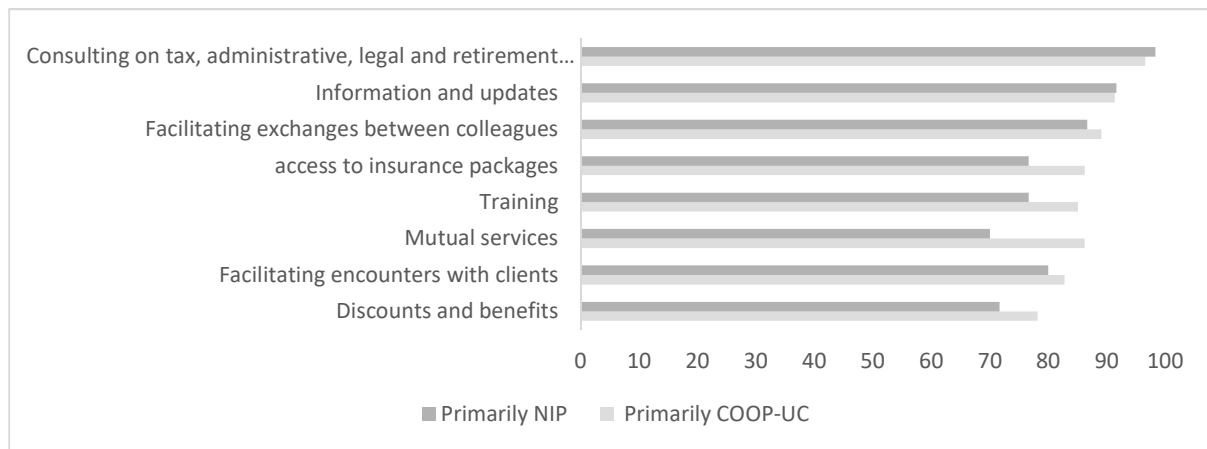
FIGURE 32 – MAIN ASPECTS IN CHOOSING A COALITION OF INDEPENDENT WORKERS



Source: ACTA, I-WIRE survey, analysis of Belgian data

Organisations of representation are expected to offer a variety of services, in particular with regard to consulting, information and networking.

FIGURE 33 - WHAT SERVICES SHOULD BE OFFERED BY AN INDEPENDENT WORKERS ORGANISATION

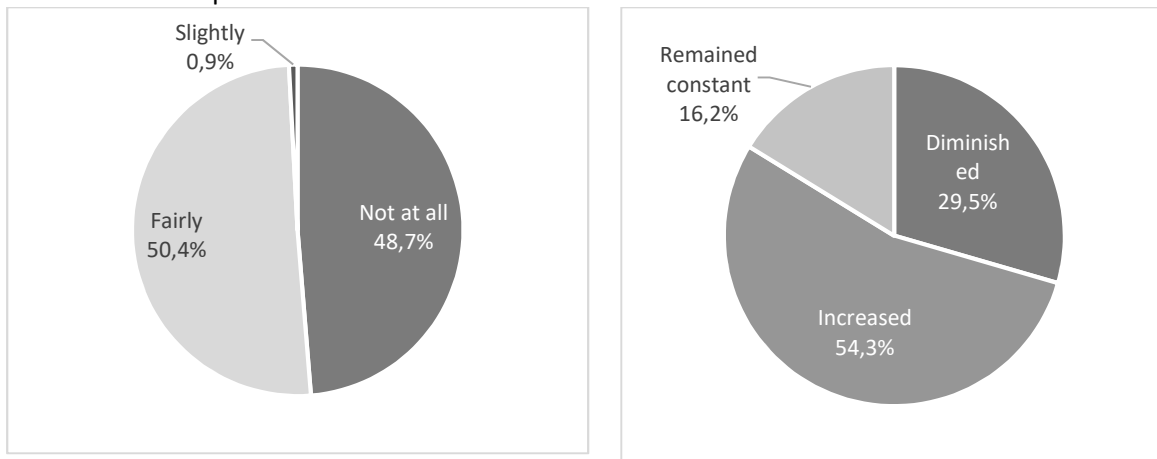


Source: ACTA, I-WIRE survey, analysis of Belgian data

Almost half the respondents hold they have been ignored by politician and government institutions, with less than 1% holding that the attention they receive is high. Recent perceptions are a bit more positive, seeing that more than half hold that attention is on the rise, while only 16% feel it is dropping.

FIGURE 34 - POLITICIANS AND INDEPENDENT WORKERS

The responsiveness of the politicians to the demands of independent workers This attention has recently



Source: ACTA, I-WIRE survey, analysis of Belgian data

2.12 CONCLUSIONS

Comparative analyses of Europe point to Belgium as a country with a high and growing presence of independent professionals, though the presence of such workers is more concentrated in the sectors of healthcare than in those of business services. Still, even in Belgium, the results of the survey mainly regarded non-regulated professions that work with businesses and the arts.

The overview that emerges from the survey is one of fragmented forms of employment involving a variety of professional conditions and contractual formats, often mixing salaried and independent employment, or because workers engage in both self-employed and salaried activities (moonlighters) or because independent activities are carried out by workers with the status of salaried employees.

A large part of the respondents, who work through the intermediation of Coop-UC, fall under this last category and so the questionnaire contributed to examining the characteristics of this specific type of independent worker in greater depth.

The Coop-UCs, whose ranks include numerous artists, share with the NIPs the underlying motives for deciding to work independently: first and foremost, for all involved, the desire for freedom, flexibility and control of one's own work. Among the Coop-UCs however, it is slightly more common for independent employment to be a second choice, a back-up measure for those who fail to find salaried employment, often after a period of unemployment or only sporadic work.

But the COOP-UCs are not displeased with their condition as independent workers. Given the choice, the majority (58.6%) would remain independent. They would doubtless appreciate the greater safeguards of salaried employment, as well as being part of a network of relations with fellow workers; work in a cooperative or in an umbrella company addresses the need for greater safeguards, but it does not provide relief from loneliness.

As a form of employment, it reflects that fact that those who chose it are, for the most part, weaker than the other NIPs, working on a more discontinuous basis, more frequently as involuntary part-time employees, with fragmented employment, low pay and a high risk of unemployment.

This risk can be addressed with more security, thanks to the protection against unemployment provides only to salaried employees, as is the case in most European countries.

In the final analysis, the COOP-UC is the only possible approach for those seeking both flexibility and security, making it the option used, first and foremost, by those who feel weaker.

It is rarer to find the opposite situation to the COOP-UC, meaning the "bogus self-employed" (formally self-employed but actually working under different forms of management). The bogus self-employed, a constant concern of political spheres in Belgium, would not appear to be so widespread, and when they are, they are concentrated primarily in the public sectors or as subcontractors to the Public Administration.

Overall, the respondents are undoubtedly weak, but, for the most part, truly independent.

The COOP-UCs manage to compensate for the lack of a system of social assistance tailored for independent professionals and, most importantly, they provide safeguards for discontinuous work, in the form of access to unemployment insurance, though this is not enough to guarantee adequate income. There was a widespread sense among the Belgian respondents, indeed, in most of the countries surveyed, that the value of their work is not given sufficient recognition. The demand, which is unwilling to adequately compensate their flexibility and skills, is met with by adapting and augmenting the services offered, with the risk that specialised expertise and quality shall be lost.

The form of representation for COOP-UCs is union organisations, while NIPs tend to prefer professional associations, all while new forms of representation especially designed for the new independent professionals do not appear to be widely available in Belgium. But the respondents would seem to feel that, in order to see their interests better represented, something new must be added to the existing system, as very few (5%) feel they can place their trust in the unions, while a large majority would prefer a coalition among different entities.