



HOW TO FREELANCE ONLINE

A Handbook for Freelancers to Become





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Erasmus + Project

Digital Freelancing for Higher Education Students and Recent Graduates

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Foreword

How to Freelance Online is a user-friendly manual that targets recent graduates, young professionals, and teachers of professionalizing courses with the aim of providing basic information on the freelance job market. It is the result of the collaborative work of the university partners involved in the Erasmus Plus Project *Digital Freelancing for Higher Education Students and Recent Graduates* (DiFree). It will try to provide simple replies to key preliminary questions: Who is a freelancer? Does Europe offer freelancer legal protection? How can freelancing, especially in its digital form, become a form of inclusion? What are the advantages and disadvantages of being a freelancer? In what way has the freelance market changed during the Covid era?

In answering these questions, it will pinpoint the interconnections between the world of digital and remote work, on the rise especially after Covid, entrepreneurial competences, necessary self-branding skills, and advantages and disadvantages of being self-employed.

Even though it is based on extensive research, the text does not claim to provide a theoretical discussion of the “gig economy” phenomenon, of the reasons for the rise of freelance independent contractors and the possible features of future lean, flexible, hybrid work transformations accelerated by Covid 19. A more detailed “academic” text on the topic,

enriched with teaching material, will be published by the Consortium soon and a complete final manual summarizing the results of this three- year research project will be available at its conclusion. This manual only intends to offer practical, useful tools to understand freelance jobs and grasp the opportunities they can offer.

Anna Romagnuolo



1. Introduction: What is freelancing?

The occupational category of “freelance independent contractors”, “self-employed”, “flexible workers”, “on-demand worker”, “alternative” or “contingent” worker, “non-standard” employee, and “extra-organizational career” or “portfolio career” seekers¹ – only some of the names used to define freelance jobs – basically consists of working from one contract to another, which usually corresponds to the outsourcing or subcontracting by organizations of full projects or significant parts of a project, multiple projects (portfolio work) or smaller tasks (gig work), which are paid to the worker on the basis of fees charged for the outputs produced rather than for their working time. It mostly relies on networking – building relationships with potential, current and former clients – rather than co-working, even though co-working may occur if the freelancer needs the expertise of other peers to complete their task or when they share physical workspaces and their social functions for work. As observed in several studies,² the category includes the overlapping

¹ Cfr. M. Gold, & J. Fraser, J. (2002). Managing self-management: Successful transitions to portfolio careers. *Work, Employment and Society*, 16(4), 579-597.

² There are plenty of studies on the topic. For an overview see: Bakker, R. M. (2010). Taking stock of temporary organizational forms: a systematic review and research agenda. *International Journal of Management Reviews*, 12(4), 466-486; DeFillipi, R. J. (2011). Introduction: project-based learning, reflective practices and learning outcomes. *Management Learning*, 32, 5-10; Leighton, P. & Brown, D. (2013). *Future working: The rise of Europe's*

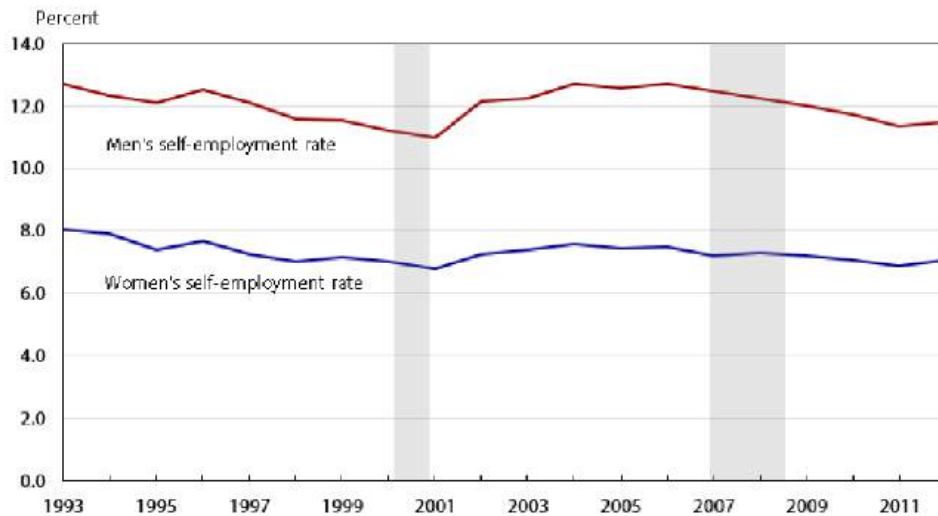
activities of running a one-person business with no employees (setting up a sole proprietorship), contractualizing collaboration, selling professional services, and subscribing to job seekers' platforms,³ which may retain a percentage of freelancers' earnings.

Global studies have shown the rapid growth of self-employment in recent years, which overturns the survey results of previous decades. The self-employment rate, usually defined as the ratio of non-agricultural self-employed workers to non-agricultural workers of both employment sectors (i.e., self-employment and wage and salary), fell from 10.5% in 1993 to 9.4% in 2012. In that year, the female self-employment rate was 7.1% and the male rate was 11.5%. Figure 1 illustrates the nearly 20-year trend in self-employment rates by gender, with shaded areas representing recessions, and female self-employment being less affected by economic downturns than male jobs, especially in the years of most recent recession. Before the Great Recession of 2007–2009, male self-employment averaged 12.7%; between 2006 and 2012, it dropped by 1.2 percentage points. The female self-employment rate fell only 0.4 percentage points in the same period and made up twice as much ground in 2012 relative to the men's rate.

independent professionals (iPros). London: PCG; Bögenhold, D., Heinonen, J., & Akola, E. (2014). Entrepreneurship and independent professionals: social and economic logics. *International Advances in Economic Research*, 20(3), 295–310; Kitching, J. (2015). Tracking UK freelance workforce trends 1992–2015. In A. Burke (Ed.), *The handbook of research on freelancing and self-employment* (pp. 15–28). Senate Hall: Dublin.

³ These work as freelance job boards that advertise and often send a curated list of job opportunities via email to their subscribers offering them the opportunity to post their CVs, portfolio, or brief profile.

 **Figure 1. Nonagricultural self-employment rates, by gender, annual averages, 1993–2012**



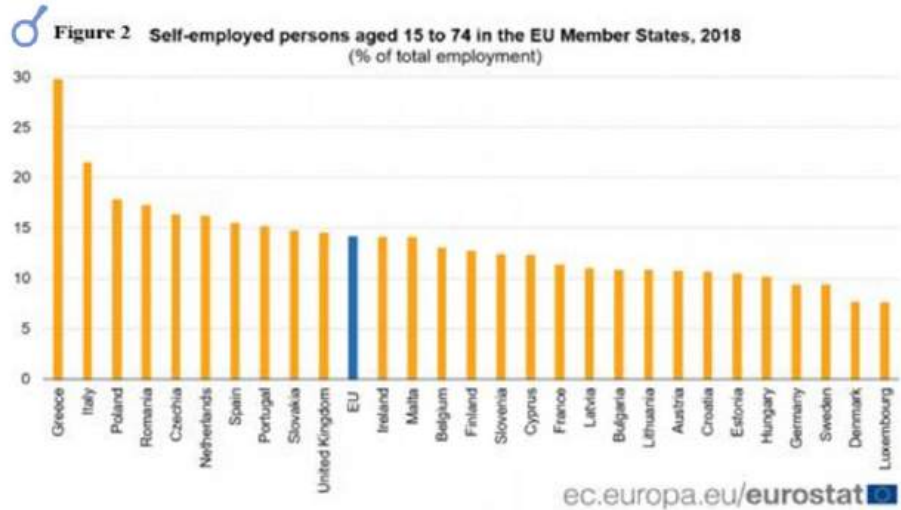
Note: Shaded areas represent recessions as defined by the National Bureau of Economic Research.
Source: Current Population Survey, Annual Social and Economic Supplement.

Recent trends, on the contrary, demonstrate a completely different direction (Fig. 2). In 2021, the proportion of those employing others accounted for only 4.2% of total labour force in the EU, 7.8% in Greece, 5.9% in Croatia, 5.4% in Italy, and 5% in both France and Estonia. In the third quarter of 2021 more than two thirds of self-employed workers (i.e. 68.2%) in the European Union were not employing others, while the remaining 31.8% were employers.⁴ A similar trend has been recorded in the UK, where the solo-employed sector, with a population of 4.1 million people, has grown year on year since 2008, largely driven by the expansion of freelance jobs,⁵ and in the USA, where the number of freelancers has grown by over 6 million since 2014 and by over 3.5% since 2019.⁶

⁴ Eurostat 2021 data are reported in the article published by *Truenumb3rs* (2021) I freelancers in Italia sono il 19% dell'occupazione totale. <http://www.truenumb3rs.it/freelance-precari/>

⁵ Cfr. J. Toovey (2021). *The Self-employed landscape*. IPSE.

⁶ Cfr. J. Todorov (2023, April 13). 104 *Essential Freelance Stats 2023 [Facts and Trends]*.



1.1 Who is a digital freelancer and why is it important to talk about this to university students?

Freelancing is a particular way of working that represents one of the many facets of the vast "self-employed" universe.

A freelancer is a person who earns money on a per-job or per-task basis, usually for short-term work. A freelancer is not an employee of a firm and, therefore, s/he may have the freedom to complete different jobs concurrently assigned by various individuals or firms unless contractually committed to working exclusively until a particular project is completed".⁷

Furthermore, there are many other things about being a freelancer, which in some cases are unique for this working category. For example, freelancers:

<https://thrivemyway.com/freelance-stats/>: <https://thrivemyway.com/freelance-stats/>.

⁷ Cfr. Investopedia. (2022, November 2). *What Is a Freelancer: Examples, Taxes, Benefits, and Drawbacks*. <https://www.investopedia.com/terms/f/freelancer.asp>

- pay their own income tax, known as self-employment tax;
- don't usually have employees, but may outsource work for specific projects;
- have full control over where they work (e.g., they'll often work remotely) and their working hours;
- don't receive benefits from the companies they work with, such as workers' compensation or health care;
- usually have multiple clients and projects on the go at any one time. Freelancers are not permanently employed by one person or company;
- work on shorter and smaller projects with a client;
- determine their own rates and whether they charge hourly or by project.

Freelancing at university has some benefits; it is a great way for students to get direct experience in the industry they are interested in and build up an impressive portfolio of work. Moreover, when working as a freelancer, students can choose when to work in order to accommodate their study schedule. Freelancing is a great alternative to part-time jobs because it offers the kind of flexibility that a part-time job cannot offer. It also helps instil the importance of project deadlines with time-management being entirely dependent on the freelancer. Time constraints may be the main challenge a student will need to overcome. Often with freelance work, the projects take longer to complete than originally anticipated. This is especially true when the client has a number of major edits towards the end of the project. In a worst-case scenario, a freelance project can drag on and impact on the student's important degree projects or exams. But to all this, planning is the key.

In addition, freelance is an excellent opportunity to apply all that a student is learning at university to a real-world situation by working on a live brief. This experience gives a head start in the world of work and the possibility of gaining insight into what it is like to work for a client. Of course, on a practical note the extra income can also be helpful for struggling students.

Universities put a lot of time and work into helping their students secure work placements and jobs after they have graduated. An article published by *The Independent* in 2013⁸ already foresaw an increase in entrepreneurial careers as a consequence of a rise in graduate unemployment and in students' need to receive more university support when it comes to understanding freelance and self-employment opportunities. This has been confirmed by a recent study published by

Krevi⁹ last October, which repeats data from the *The Global Entrepreneurship Monitor (GEM) United Kingdom Monitoring Report 2020*: one in four individuals of working age in the UK was engaged in some form of entrepreneurial activity or intended to start a business within the three years following graduation.

As self-employment rates continue to rise, many students may choose to continue freelancing as post-graduates, so it makes sense to provide information that may encourage them to start at an early stage in their university career, when it can procure money and work experience.

⁸D. Hopwood, (2013, May 1). The rise of the graduate entrepreneur. *The Independent*. <https://www.independent.co.uk/student/career-planning/getting-job/the-rise-of-the-graduate-entrepreneur-8598949.html>.

⁹Krevi (2022, October 31). The rise of the graduate Entrepreneur: trends & insights. <https://insight.kevri.co/entrepreneurial-trends-amongst-recent-graduates/>

1.2 What makes a freelancer different from other working categories?

1.2.1 Contractor

The terms freelancer and contractor are very similar in terms of paying taxes and working hours and schedule flexibility, but there also some differences. Indeed, a contractor has several clients, but not at once. The most peculiar distinction regards the working place: indeed, a contractor can sometimes work in the client's office.

1.2.2 Employee

We could even say that the terms freelancer and employee are opposites.

Indeed, an employee works for a company and can be paid in various ways. An employee also doesn't work remotely (unless there are extraordinary situations, like Covid) but usually works from the company offices. A freelancer's job may be location-independent and web-based, especially if the job opportunity is provided via digital platforms where the contractor and the client are matched digitally, and if the service is performed digitally.¹⁰ An employee works under a full-time or part time work contract, while a freelancer works under a contract specifying the single or multiple tasks or services the client will be paying for. S/He doesn't pay taxes for himself/herself because they are automatically deducted from wages, and is entitled to certain benefits like unemployment insurance, which are also taken from the paycheck.

¹⁰ The recent surge of digital labour platforms and the risks and benefits deriving from the reorganization of work that these platforms entail is examined in Pesole, A., Urzi Brancati, M.C., Fernández-Macias, E., Biagi, F., González Vázquez, I. (2018). *Platform Workers in Europe*, EUR 29275 EN, Publications Office of the European Union. Luxembourg.



2. Statistics on freelancers

Now that we've cleared up these important points, let's see statistics on freelancers and workers in general.¹¹

Currently contributing over \$1.4 trillion to the U.S. economy, the steady increase in the number of skilled individuals taking up freelancing every year has made freelancers the favourite to become the U.S. majority workforce within the next few years.

As of March 2019, Google's workforce comprised of 120,000 freelancers, more than the number of permanent employees on its payroll, which was around 102,000.

- At 78% YoY growth in revenue, the United States has the fastest rising freelance economy.
- The highest paying freelance skills of today are direct response copywriting, ad management, SEO consulting, software development, lead generation and sales.

¹¹ N. Darlington (2022, November 7). *Freelancer vs. Contractor vs. Employee: What Are You Being Hired As* FreshBooks Blog. <https://www.freshbooks.com/blog>

- Freelancer earning potential for specialized roles is much higher than a general role - software developers can earn up to \$1,000 USD/hr.
- As a result of this, technology is one of the top two occupations for new freelancers. The other is finance/business operations.
- Even in today's progressive freelancing world, discrimination towards women is not uncommon. Male freelancers make up to 4 times more money than women.
- Due to the rise in adoption of remote teams, freelancing is providing a viable career path for skilled professionals in regions where domestic opportunities are low. Pakistan, Ukraine, Philippines, India, and Bangladesh rank in the Top 10 countries with the fastest-growing earnings for freelancers.

Providing a cost-effective and flexible solution, freelancers are helping SMBs achieve their growth plans. Reports¹² indicate that SMBs are happy with freelancers and are looking to increase their use of freelancers in the future.

Here are three key statistics to corroborate this fact:

- 70% of SMBs in the U.S. have worked with freelancers at least once;
- 81% of these companies plan to hire freelancers again;
- 83% agree that freelancers have greatly helped their business;
- 48% of businesses hired freelancers in 2018, up from 43% in 2017. This is expected to increase steadily as the ease of hiring

¹² Office of National Statistics. (2018, February 7). *Trends in Self-employment in the UK*. <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/articles/trendsinsellfemploymentintheuk/2018-02-07>

freelancers increases and company policies become more aligned to processes like remote working.

- 71% of freelancers reported an increase in the amount of work they were able to attract online over the last several years – with online platforms providing a great medium for connecting freelancers to companies & vice-versa.

The freelancing market is expected to grow steadily in the coming years.

- By 2023, the global freelance market economy is likely to reach \$455 billion USD.
- In 2017, there were about 57.3 million freelancers in the United States. This number is set to nearly double by the year 2028. Well over 90 million freelancers would be present in the US alone.
- Freelancers will also soon make up the majority of the US workforce. Around 51% of the working population will consist of freelancers by 2027.¹³
- According to Eurostat, there are 32.3 million Freelancers in Europe and they represent 15% of the total share of the labor market.¹⁴

¹³ V. Omprakash (2021). *Freelance Market Statistics & Trends [Updated for 2022]*. Retrieved December 20, 2022. <https://flexiple.com/freelance/freelance-statistics-and-trends-2020/>

¹⁴ Cfr. Mono Solutions. *The Emerging Freelance Market*. Retrieved November 8, 2022. <https://www.monosolutions.com/small-business-universe/european-freelancers#:~:text=But%20let%20%20not,share%20of%20the%20labor%20market>



3. EU laws and regulations

Today, the European Union legislation still doesn't clearly define the self-employed worker and their rights. In case of work in a host country, professional qualifications may be automatically recognized on the basis of professional experience only when the applicant has access to the same profession in the home country and when the professional experience meets the required length and features defined in Directive 2005/36/EC¹⁵ on the recognition of professional qualifications, Articles 17 and 19.

¹⁵ Information on the recognition of professional qualification in EU is available at the site of the European Commission, *Internal Market, Industry, Entrepreneurship and SMEs*, https://single-market-economy.ec.europa.eu/single-market/single-market-services/free-movement-professionals/recognition-professional-qualifications-practice_en

3.1 The common and the internal Market

The “internal market” is “an area of prosperity and freedom, providing access to goods, services, jobs, business opportunities and cultural richness”.

The “father” of the internal market was the so called “common market” created by the Treaty of Rome in 1958. It was intended to eliminate trade barriers between Member States with the aim of increasing economic prosperity and contributing to ‘an even closer union among the peoples of Europe’.

The common market’s main objectives were achieved in 1970 after the creation of the 1968 customs union: the abolition of quotas, the free movement of citizens and workers, and a degree of tax harmonisation with the general introduction of value added tax (VAT) in 1970. However, the freedom of trade in goods and services and the freedom of establishment were still limited due to continuing anti-competitive practices imposed by public authorities.

The lack of progress in the achievement of the common market was largely attributed to the fact that the way of legislating was overly detailed, and the decisions on this aspect were required to reach unanimity in the Council. This changed when the Court of Justice of the European Union examined two important cases and ruled that import restrictions having an effect equivalent to quantitative restrictions were unlawful, thereby introducing the principle of mutual recognition: products lawfully sold in one Member State may not be prohibited from being sold in another (exceptions apply, however). Through these rulings, the political debate on inter-community led the EEC to consider a more thorough approach to the objective of removing trade barriers by mid-1980: the internal market.

The Single European Act came into force on 1st July 1987, setting a precise deadline for 31st December 1992 for the completion of the

internal market. It also strengthened its decision-making mechanisms by introducing qualified majority voting for common customs tariffs, free provision of services, free movement of capital and approximation of national legislation.

Since then, the internal market has made a significant contribution to the prosperity and integration of the EU economy. An internal market strategy running from 2003 to 2010 focused on the need to facilitate the free movement of goods, to integrate the services markets, to reduce the impact of tax obstacles and simplify the regulatory environment. Substantial progress was made in opening up transport, telecommunications, electricity, gas and postal services.

After 2010, the Commission began to publish many different communications, focusing on specific aspects of the internal market. In October 2012, it presented the Single Market Act II to further develop the single market and exploit its untapped potential as an engine for growth. In May 2015, it adopted a digital single market strategy, COM(2015)192, which set an intensive legislative programme for building a European digital economy. On 28th October 2015, the Commission published a communication entitled 'Upgrading the Single Market: More opportunities for people and business',¹⁶ which focused on ensuring practical benefits for people in their daily lives and creating additional opportunities for consumers, professionals and businesses. It complemented the Commission's efforts to boost investment, reap the opportunities of the digital single market and improve competitiveness and access to finance. The strategy also aimed to ensure a well-functioning internal market for energy and promote and facilitate labour mobility while preventing the abuse of the rules. As a consequence, this can also give a boost to freelancing.

¹⁶ Available at the site: [DocsRoom - European Commission \(europa.eu\)](https://ec.europa.eu/docsroom-external/pages/DocsRoomDetail.aspx?lang=en&docId=32600)

3.2 The Covid-19 impact

Remote work is not new, but before the pandemic probably nobody would have predicted that 48% of employees would be working from home in July 2020.¹⁷ The Covid-19 pandemic has greatly impacted the free movement of goods in the internal market. Given this, the European Parliament adopted a resolution on 17th April 2020, in which it emphasised that the single market is the source of European collective prosperity and well-being, and a key element of the immediate and continued response to the pandemic.

In February 2021, the European Parliament, together with the Council, established the Recovery and Resilience Facility, which formulates that the recovery of a well-functioning internal market is to be achieved sustainably by involving a robust European Monetary System (EMS).

In this context a very important issue gained attention: policy responses to fight the pandemic created obstacles to the complete respect of the so called “four freedoms”: the free movement of goods, capital, services, and people.

3.3 The freedom to provide services and self-employed people

“Self-employed people and professionals are legal persons who are legally operating in one Member State and may carry out an economic activity in a stable and continuous way in another Member State or offer and provide their services in other Member States on a temporary basis while remaining in their country of origin”¹⁸.

¹⁷ Eurofound (2021). *Living, working and COVID-19 (Update April 2021): Mental Health and Trust Decline across EU as Pandemic Enters Another Year*. Dublin

¹⁸ Art. 54 TFEU.

This definition combines two very important principles: the freedom of establishment and the freedom to provide services, stated by articles 49 and 56 TFEU respectively (Treaty on the Functioning of the European Union).

As we can see, this description also implies a third principle, which is not clearly mentioned in the EU legislation but has vital importance for EU citizens: the free movement of self-employed people.

It may go unnoticed, but self-employed workers are not explicitly included when EU law refers to "workers".¹⁹

3.4 The new commission proposal

A few years ago, a small part of the problem, that relating to the "social protection of the self-employed", was discussed at the European Commission; however, the decision of the Commission to use only the so-called "soft governance instruments" (non-binding legislative instruments, such as recommendations) reduced everything to nothing.

In December 2021 the Commission received a new project proposal, in which a way was again sought to clarify the position of the self-employed worker, and also to fix part of the regulatory reach.²⁰

In the official document the Commission explains that the objective of this project is to "set out the principles for assessing under Article 101

¹⁹ EU law has never clearly provided a definition of "worker" or "employment contract" in order to size the gateway to its system of employment protection. The CJEU has therefore been in charge of developing it.

In this regard, in *Hoekstra* (CJEU, Case C-75/63) the Court gave to the concept of worker a "community meaning" for the purpose of enhancing the free movement of workers within the Union granted by article 45 TFEU. The Court expressly recognized that if this concept was on national laws, member states could eliminate at will the protection afforded by EU law to migrant workers. The content of the concept was for the first time finalised in *Lawrie-Blum* (CJEU, Case C-66/85), referring to any person that for a certain period of time performs services:

- "for and under the direction of another person"
- "in return of which he receives remuneration" engaged in
- "effective and genuine activities".

²⁰ G. Bronzini (2021). "L'Unione europea e la tutela del lavoro autonomo: verso una "svolta" dell'Unione?", *LavoroDirittiEuropa, Rivista di Diritto del Lavoro*, 3, 1-14.

https://www.lavorodirittieuropa.it/images/bronzini_articolo.pdf (English translation by the authors)

TFEU agreements between undertakings, decisions by associations of undertakings and concerted practices (collectively referred to as "agreements") concluded as a result of collective negotiations between solo self-employed people and other undertaking(s) ("the counterparty/-ies"), concerning the working conditions of the solo self-employed people"²¹.

Indeed, before this proposal (which was published in the Official Journal on 18th March 2022) the aforementioned agreements were included among those that, according to Article 101 TFEU, "restrict competition of the internal market" and were, therefore, in conflict with European legislation.

In the document, the Commission also shows the reasons that led to the approval of collective agreements, highlighting the importance of two articles: article 3 TEU and article 152 TFEU.

"Article 3 TEU also provides that the Union shall promote "a highly competitive social market economy, aiming at full employment and social progress". To that end, the Union recognizes the important role of social dialogue and collective bargaining, and commits, under Article 152 TFEU, to "facilitate dialogue between the social partners, respecting their autonomy". Article 28 of the Charter of Fundamental Rights of the European Union further recognizes the right of collective bargaining and action. Improved working conditions and proper social protection also constitute core principles of the European Pillar of Social Rights, under which "social partners shall be consulted on the design and implementation of economic, employment and social policies according to national practices" and "shall be encouraged to negotiate and conclude collective agreements in matters relevant to them" (Annex 3.8).

²¹ Cfr. *Communication from the Commission. Guidelines on the Application of Union Competition Law to Collective Agreements regarding the Working Conditions of Solo Self-employed Persons*. C(2022) 6846 final.

In conclusion, the Commission's communication also recognises that the need for regulation of this sector is still present: "In recent years, the labour market has undergone fundamental changes, influenced by the trend towards subcontracting and outsourcing business and personal service activities as well as by the digitalisation of production processes and the rise of the online platform economy. Self-employment in the EU is relatively high and has grown substantially in recent years, mainly in the online platform economy.

While these developments have increased the flexibility and accessibility of the labour market, in some cases they have also led to difficult working conditions in the online platform economy and beyond. Even if they are not fully integrated into the business of their principal in the same way as workers, certain self-employed persons may still not be entirely independent of their principal or they may lack sufficient bargaining power to influence their working conditions. Moreover, the COVID-19 crisis has made many self-employed persons even more vulnerable as their loss of earnings has been exacerbated by weak or non-existent national social security schemes and dedicated support measures".²²

However, to try to make up for the regulatory gaps, the EU has created some useful tools for workers, that will be briefly outlined below.

3.5 EntreComp

Launched in 2016 as part of the New Skills Agenda for Europe, EntreComp²³ is a comprehensive, flexible, and multipurpose reference

²² Cfr. *Communication from the Commission*. Op. cit. p. 5.

²³ Bacigalupo, M., Kampylis, P., Punie, Y., Van den Brande, G. (2016). *EntreComp: The Entrepreneurship Competence Framework*. Luxembourg: Publication Office of the European Union. Available in a revised 2018 version at the site: <https://op.europa.eu/en/publication-detail/-/publication/5e633083-27c8-11e6-914b-01aa75ed71a1/language-en>

framework designed to help you understand what is meant by entrepreneurship as a key competence for lifelong learning.

It is intended to support and inspire actions to improve the entrepreneurial capacity of European citizens and organisations, creating a shared understanding of the knowledge, skills and attitudes that ~~make-up~~ define what it means to be entrepreneurial – discovering and acting upon opportunities and ideas, and transforming them into social, cultural, financial or other value.

3.5.1 EntreComp basics

EntreComp identifies the competences that make someone entrepreneurial. These can then be used to support entrepreneurial learning in different settings – which may include civil society, companies, education, youth work, communities, start - ups and individuals.

The EntreComp framework (Fig. 3) offers an overview of the different yet interconnected competences. These competences are designed to highlight the entrepreneurial skills and attitudes that the work involves, as they can be used as a guide when designing a new activity and/or a model to be used or adapted for learning and assessment. At its very simplest level, EntreComp is made up of 3 competence areas: Ideas & Opportunities, Resources, and Into Action. Each area contains 5 specific competences, and together these represent the competences that individuals use to discover and act upon opportunities and ideas.²⁴

²⁴ For a complete description of the Framework, see *EntreComp: A Practical Guide, Easing the Access to Entrepreneurship*. (2021, June 22). European Innovation Council and SMEs Executive Agency (EISMEA), available at the site: https://eisma.ec.europa.eu/news/entrecomp-practical-guide-easing-access-entrepreneurship-2021-06-22_en



 **Figure 3. The EntreComp Framework**

There is no single core competence in EntreComp: all the competences are of equal importance, and the order in which they are presented does not imply a sequence in the acquisition process or a hierarchy. A learning activity or development tool may address only 1 competence or develop all 15 competences.

Beneath each of the 15 competences are a number of different threads that describe what the particular competence really means in practical terms. These threads are the building blocks of each competence. The image on the next page (Fig. 4) shows the threads for 3 competences: Creativity, Working with others and Mobilising resources. For example, the threads

for Creativity are Be curious & Open, Develop Ideas, Define Problems, Design Value, and Be Innovative.

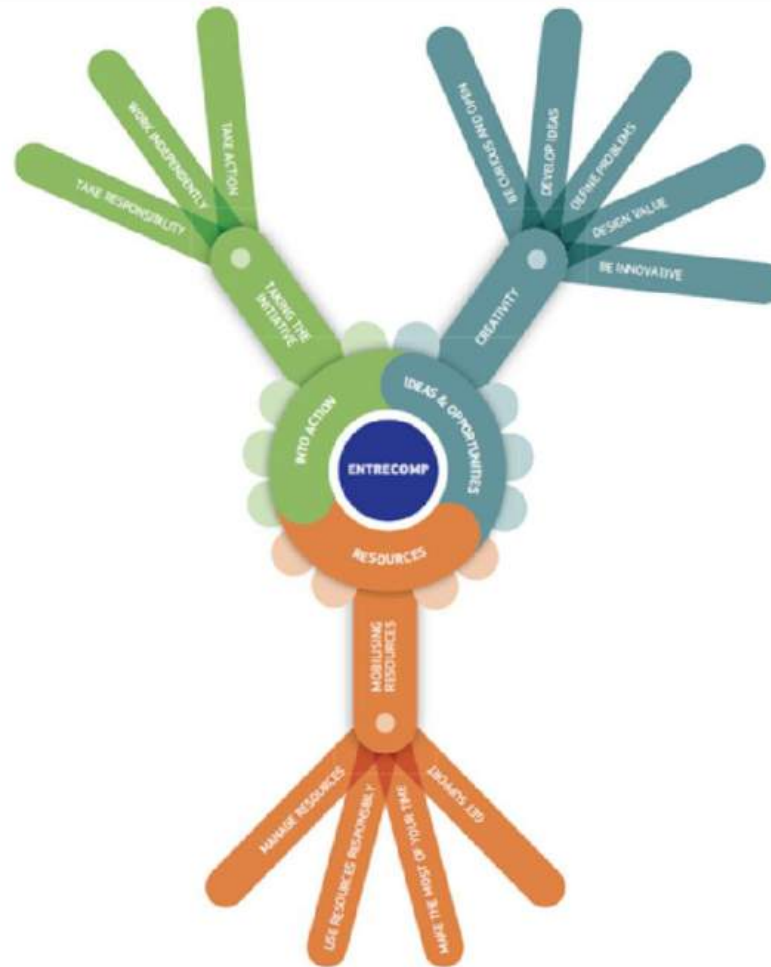


 Figure 4. The threads of three competences: Creativity, Working with Others and Mobilising Resources

3.5.2 How to use EntreComp

EntreComp has been applied in different ways and has proved to be useful in helping project managers and organisations to achieve a number of goals. These goals have been to:

Mobilise interest in entrepreneurship and inspire action

To mobilise a user group means to attract users and inspire initiatives.

It includes the sub-goals to raise awareness and understanding about entrepreneurship as a key competence, entrepreneurship education and entrepreneurial learning to create a common vision and language for actors, and to initiate partnerships in the local eco-system, using EntreComp as the reference.

Create value by adapting the framework to specific contexts

To create value means to adapt the EntreComp framework to users' context.

This means to translate it into different languages, adapt it for new audiences, use it to provide support for evidence-based practice, and to use it to align existing skills and recruitment frameworks.

Appraise & assess levels of entrepreneurship competence

To appraise and assess is to understand users' starting point or demonstrate their progress.

It means to use EntreComp to map existing actions or resources, to discover skills gaps, to identify individual strengths and weaknesses, but also to reflect on or assess learning, using EntreComp for self- assessment.

Implement entrepreneurial ideas and projects.

It means to design entrepreneurial learning or practical entrepreneurial experiences, to design skills development and career or start-up pathways, to embed EntreComp or link it to other key competences, to establish or enhance existing start-up support initiatives, and to develop entrepreneurial organisations with EntreComp.

Recognise entrepreneurship skills.

This is about using EntreComp to recognise skills development and identify professional competences, or to demonstrate the impact of programmes or activities.

3.5.3 Who is EntreComp for?

EntreComp can be used by different actors and is relevant to those interested and working in formal education, non-formal learning, and inclusion activities as well as in organisations and businesses of all sizes. Here are some examples:

If you are working in education and training, you may use EntreComp to tailor entrepreneurial learning outcomes to a specific context, create new or enhance existing teaching and learning activities to develop entrepreneurial competences or design assessment of entrepreneurial learning.

If you are working with young people outside of formal education, you may use EntreComp to design activities that provide practical entrepreneurial experiences, help young people understand how entrepreneurial they are or recognise their own entrepreneurial competences.

If you are working with start-ups and entrepreneurs, you may use EntreComp to understand how existing activities contribute to entrepreneurial competences, help entrepreneurs map their own entrepreneurial competences or design new training to support business creation or business growth mapped to EntreComp competences.

3.5.4 How to get started with EntreComp: some top tips²⁵

Create shared understanding

²⁵ The information here provided has been derived from *EntreComp: A Practical Guide*, op. cit.

Use EntreComp as a basis for creating a shared understanding of what it means to be entrepreneurial. Use its language for a clear and consistent approach to developing strategies and actions.

Find the right level

Think about who you are working with and decide which level of EntreComp works for your audience – do you need to explain the whole model, or do you simply need to share what it means to 'be entrepreneurial'?

Find the right competences

Prioritise the entrepreneurial competences needed for your project or organisation and include them in recruitment and/or training and development activities. An activity may address only 1 competence or could develop all 15 competences.

Adapt if you need to

EntreComp is not a fixed tool and can be adapted in any way necessary. For example, the learning outcomes are generic, and it is likely that you will need to adapt them to work for your needs.

Understand the starting point of your learners

Whoever they are, employees or school children, they will have different starting points for their skills development. A learner is not expected to develop all the competences to a specific level and very new learners are not expected to acquire the highest level of proficiency in all the competences.

Self-assessment

Introduce EntreComp to your learners as a framework for reflection or self-assessment so that they can assess the level of their own competences and chart their progress.

Demonstrate value

Show the value of your activities and resources by highlighting those that successfully address EntreComp competences.

Provide an evidence base

Use EntreComp as the evidence base for making changes in your approach to learning. Research shows that these are the competences that learners need to effectively create social, cultural or financial value at work or in the community.

3.6 ESCO

ESCO is the multilingual classification of European Skills, Competences, Qualifications and Occupations.

European skills, competencies, credentials, and jobs that are important to the EU labour market, as well as to education and training, are categorized in many languages under the umbrella of ESCO. The system offers occupational profiles that illustrate the connections between jobs, abilities, competencies, and certifications in 27 different European languages. ESCO was created using open IT standards, is accessible to all users without charge, and may be accessed through a web portal at the following address: <http://esco-.ec.europa.eu/about-esco/what-esco>.

3.6.1 Why ESCO?

To help bridge the gap between the world of education and training and the labour market, the European Commission has developed and continues to improve ESCO. By introducing a standard terminology for occupations, skills, competences and qualifications, ESCO can help education and training systems and the labour market to better identify

and manage the availability of required skills, competences and qualifications. Its multilingual character facilitates increased international transparency and cooperation in this area of skills and qualifications.

In spite of high levels of unemployment, there is strong evidence of skills bottlenecks and mismatches within certain regions and sectors such as the green economy, ICT (Information and Communication Technology) and healthcare. A globalised economy increases competition not only in relation to labour costs but also in relation to the skills of the workforce. Europe cannot afford to leave skills potential unused.

Getting people into work requires tackling skill shortages and mismatches. Workers need training to meet the needs of the labour market and job matching services need to make the most of available employment opportunities.

However, education provides people with qualifications that differ between Member States. Employment services do not share the same IT and classification systems to manage information on the supply and demand of jobs; moreover, qualifications do not always keep pace with the evolution of knowledge, skills and competences needed by the labour market.

3.6.2 What does ESCO do?

ESCO bridges the communication gap between education and work.

The labour market is constantly evolving. The specific occupations, skills, competences and qualifications that people need change overtime, like their description. To cope with this, effective communication and dialogue between the labour market and the education/ training sector is vital. To facilitate this dialogue, ESCO is structured on three pillars representing a searchable database in 27 languages.

These pillars are:

- occupations
- skills/competences
- qualifications

This structure allows ESCO to organise the available knowledge of the European labour market and the education/training sector in a consistent and usable way. Indeed, ESCO is developed in an open IT format that can be used by third parties' software. The classification is accessible and freely downloadable via the ESCO Portal. This offers several advantages:

- ESCO supports better online matching of people to jobs

Job matching is increasingly carried out on the web, allowing for a more efficient approach. Not only does online job matching provide job seekers with a wide range of relevant opportunities, it also helps employees to identify new career paths and show what transferable skills they have between occupations.

ESCO's primary objective is to contribute to better skills-based job matching online. It does so, by:

- offering people the possibility of compiling CVs and vacancies using ESCO's vocabulary in 27 languages, enabling them to exchange information across borders;
- providing a tool for the automated analysis and interpretation of semi-structured and unstructured data (CVs and vacancies);
- supporting skills-based job matching on the grounds of an individual's work experience and qualifications;

- shows how skills and competences developed in one occupation are applicable and transferable to another. i.e., cross-sectoral skills and competences.

- ESCO enables mobility

In almost all European countries, employment and career guidance services use different national classifications, IT systems and languages. All these variations hinder the cross-border exchange of data. Mapping national classification systems to ESCO increases semantic interoperability between them. ESCO translates information between different classification systems, functioning as a hub. By using ESCO, employment services can exchange job vacancies, CVs and other meaningful information across the European Union. This encourages occupational and regional mobility, reduces mismatches between labour market demand and supply and lowers operating costs for employment service providers.

- ESCO supports education and training

ESCO, functioning as a dictionary, provides a standardised terminology, which makes it easier to describe how occupations, skills, competences, and qualifications are linked and interact with each other. This terminology, available in 27 languages, facilitates cooperation between and mobility of learners in different countries and systems. It also makes it easier to describe, analyse and understand the relationship between education and training and the labour market in a number of ways:

- ESCO's terminology is of significance to vocational education and training responding directly to the needs of the labour market;
- The introduction of a common terminology can be used to identify skills and competences needs. This can directly help

increase the relevance and responsiveness of education and training to the labour market, both now and in the long term;

- Systems of testing and assessment need to reflect the shift towards learning outcomes in qualifications and curricula. ESCO's terminology can underpin descriptions of assessment criteria and directly support qualification bodies at international, national and sectoral level;
- The European systems for the accumulation and transfer of credits in higher education (ECTS, European Credit Transfer System) and vocational education and training (ECVET, European credit system for Vocational Education & Training) can benefit from a standardised language;
- A standardised and easily accessible terminology can be used by guidance and counselling professionals. The focus of ESCO on skills and competences not only makes it easier to describe existing capabilities but is valuable for identifying individual's missing and transferable skills and competences.
- Finally, the introduction of a common terminology helps the individual describe prior learning, occurring also in non-formal and informal settings, and also makes it easier for employers and schools to see the value of these experiences.

- ESCO supports skills intelligence and statistics

Throughout Europe, ESCO can open doors to the development of skills intelligence tools designed to improve the analysis of the supply and demand of skills and competences. It helps create greater insight into people's skills and competences, providing more transparency regarding the available skills on the labour market today.

Being structured in a hierarchical way and linked to ISCO, the International Standard Classification of Occupations developed by the International Labour Organisation (ILO), ESCO allows statistical data acquired through its use to be comparable at international level. It can also serve as a basis for other types of research, such as benchmarking and cross-country comparison.²⁶

3.7 Europass

Europass is a set of digital tools and information that basically help a job seeker to manage his/her learning and career. The service is provided free of charge and is in 29 different languages. The site offers a repository of editable templates for CVs, diploma supplement, and cover letters, the opportunity to test one's digital skills, to search job vacancies and to find information on courses available in Europe.

The last, but equally important Europass tools are the so-called “digital credentials”, which are legally equivalent to paper-based certificates. They allow institutions to issue digital, tamper-proof qualifications and other learning credentials free of charge. These credentials are used to qualify for job positions, university placements and more. With Europass, job seekers and those interested in continuing their education abroad can safely store and share these credentials so that they do not have to deal with paper versions of their certificates and diplomas anymore.²⁷ Moreover, they can compare their qualifications by looking at the National Qualification Frameworks referenced to the EQF.

²⁶ This paragraph is an abridged version of the European Commission publication: *ESCO: European Classification of Skills/Competences, Qualifications and Occupations*, Luxembourg: Publications Office of the European Union, 2013.

²⁷ Cfr. the official Europass website. <https://europa.eu/europass/en>

3.8 EQF (European Qualification Framework)

A qualifications framework classifies qualifications according to a set of criteria for specified levels of learning achieved. It aims to integrate and coordinate qualifications, as well as improve the transparency, accessibility, and quality of qualifications in relation to the labour market, the education and training system, and civil society.

Qualifications frameworks support lifelong learning (i.e. all learning activity undertaken throughout life), with the aim of improving knowledge, skills and competences within a personal, civic, social and/or employment-related perspective. This definition covers the full range of formal, non-formal and informal learning.

3.8.1 What is it?

The EQF (European Qualifications Framework)²⁸ is a common reference framework that allows qualifications from different countries to become more transparent and easier to understand. This is achieved by basing the framework on 8 levels of learning outcomes for each qualification, which can be easily compared. All types and levels of qualifications are covered including those from higher education, Vocational Education and Training (VET) and general education, as well as qualifications awarded by the private sector or international organisations.

The accompanying level descriptors show how expectations of knowledge, skills, autonomy, and responsibility increase as learners progress from level 1 to level 8. These levels, along with the descriptors, function as a translation grid and make it possible to compare qualifications from different countries and institutions. In this way, the

²⁸ The European Qualifications Framework (EQF) is available at the site: <https://europa.eu/europass/en/european-qualifications-framework-eqf>

EQF supports cross-border mobility of learners and workers and promotes lifelong learning and professional development across Europe.

3.8.2 How does it work?

The EQF Recommendation invites Member States to reference their NQFs (National Qualification Framework) or systems to the EQF, in order to establish a clear and transparent relationship between their national qualification levels and the eight EQF levels.

Given that the EQF is first and foremost a translation tool, qualifications are not directly included in the EQF. They are instead included in the NQFs, where their level and value abroad can be understood with reference to the eight EQF levels. This translation becomes visible to citizens as EQF levels are increasingly added to national certificates and diplomas, and included in the NQFs.

Each country wanting to relate its national qualifications levels to the EQF has to prepare a detailed referencing report that follows the 10 EQF referencing criteria agreed in Annex III to the revised EQF Recommendation.

The referencing criteria should ensure that NQFs are referenced to the EQF in a coherent and transparent way. The criteria also help with the structuring of referencing reports, which should include input and written statements from national quality assurance bodies and international experts.

3.8.3 How can the EQF be used and who benefits from the EQF?

The EQF was created for a number of purposes. While its key purpose is to help individual citizens pursue their learning and employment careers, the framework also supports stakeholders in education, training and employment to improve policies and practices. As a comprehensive and inclusive reference framework for

qualifications, addressing all types and levels, the EQF has many users, varying from individuals, employers, trade unions, education and training providers, qualification recognition bodies to government authorities and international organisations.

The EQF supports careers in the labour market

The EQF enables employers to better assess qualifications from other countries and institutions that they don't know. They can better understand the level of each candidate, compare their qualifications with national qualifications, understand the relevance of those qualifications and see how the learning outcomes match the needs of the company or sector. Through the EQF, employers can treat Europe as one single qualification area. This reduces the barriers to labour mobility, supports a better use of existing knowledge, skills and competence, and improves the match between labour demand and supply.

The EQF promotes a common language between education and training and the labour market

By promoting the shift to learning outcomes, the EQF can also facilitate dialogue on the needs of the labour market and the provisions of the education and training systems. Structured dialogue using learning outcomes as a common language helps to strengthen the relevance and increase the attractiveness of qualifications.

Qualifications with an EQF level are a trusted currency

The EQF levels are now increasingly being included in national certificates and diplomas across Europe, making it possible to see how a particular qualification relates to others in a wider European context. The systematic and long-term cooperation between countries through the EQF and NQFs, which act as gate-keepers of quality assured qualifications, ensures that these levels can be trusted across Europe. As a result, citizens can more

easily distinguish between qualifications that can be trusted and those that are 'fake'. In this way the EQF also serves as a type of 'consumer protection'.

The EQF makes the recognition of qualifications easier

The EQF facilitates recognition of qualifications by promoting the use of learning outcomes, allowing holders and receivers of qualifications to directly assess the content, level and profile of the qualification in question. The EQF works together with other European and international instruments supporting the recognition of qualifications. While these instruments either focus on regulated and/or academic qualifications, the EQF supports the recognition of learning for all qualifications.²⁹

In this case EU law is very general, but member states' national legislations are a lot more specific and detailed. Indeed, the next paragraphs will be dedicated to the analysis of four different national legislations.

²⁹ For more detailed information see the European Commission publication: *The European Qualifications Framework: Supporting Learning, Work and Cross-border Mobility* available at the site <https://www.cedefop.europa.eu/en/news/european-qualifications-framework-supporting-learning-work-and-cross-border>



4. National systems and how to provide services on a cross-border basis

Each Member State of the EU has its own law and legal system. Member State (MS) law can comprise both law at the national level (which is valid anywhere in the MS), laws which are only applicable in a certain area of the MS (as in Italian regions with special statute), and laws implementing EU directives. It is not possible here to provide an overall discussion of all the European national laws concerning freelance jobs. The following sections will only cover the national legislation of the DiFree partners' countries.

4.1 How to start freelancing in the EU as an EU citizen

If you are an EU citizen, you intend to reside in another EU member state for a few months and you are already registered as a freelancer in a country of the European Union, you will not necessarily have to open a VAT (value added tax) number in the country you are briefly staying in. Within the European Union, in fact, there is no rule that prohibits working in a member country with a foreign VAT number.

Also, for those who carry out their freelance activity in another EU member state, in general the so-called rule of "183 days" applies.³⁰

4.2 Greek legislation

Definition of self employment

Overall, any worker not classified as an employee is considered self-employed. For example, in Article 2 of Law 2084/92 Reform of Social Security and other provisions (conceptual definitions) the legislator stipulates that the self-employed are all insured people with the exception of employees. Article 3 paragraph 4 of Law 2676/99 Organisational and Operational Restructuring of Social Security Institutions and other provisions, states that the people insured under the Social Security Organisation for the Self-Employed (OAEE) are self-employed people who, according to current regulations, are not necessarily insured with another primary insurance institution.

According to theory and case law, an employee is a worker who receives a salary, regardless of the manner in which it is determined and paid, and, furthermore, is subjected to lawful subordination by the employer which is manifested in the employer's right to exercise control and supervision as regards the place, the time and the manner in which work is provided. The employer has also the right to issue orders and instructions regarding the correct performance of the work, which are binding on the worker, irrespective of whether the employer exercises this right in practice or leaves the worker leeway to take initiatives, provided, however, that this option does not extend to the abolition of the obligation to obey the employer and to the creation of a right to an official action freed from the

³⁰ The 183-day rule refers to criteria used by many countries to determine if they should tax someone as a resident. It is also applied in Canada, Australia, and the UK. Some other countries have lower or higher thresholds for residency. Switzerland, for example, requires more than 90 days. The U.S. Internal Revenue Service uses a more complicated formula to calculate the residency period including a portion of days from the previous two years and the current year. Cfr. Kenton, W. (2021, July 31). *183-Day Rule: Definition, How It's Used for Residency, and Example*. Investopedia. <https://www.investopedia.com/terms/1/183-day-rule.asp>.

employer's control; otherwise, the work would not be performed in a position of subordination.

In case of legal dispute, the court primarily uses the theory of lawful subordination; the theory of economic subordination is subsidiary. A single invoice for the services rendered is not a determining criterion in classifying a person as self-employed. On the contrary, when almost all monthly invoices for services rendered refer to a single employer this may be conclusive evidence that the work is done in a position of subordination.

The list of legislation is long, but the most important may be mentioned as case studies³¹. These regard:

- people who are employed or perform paid work or services under a works contract, provided that for their employment, work or services are not insured by another primary insurance fund by express provision of a law (Article 4 of Law 1305/82, Article 1, para. 3 of Law 1759/88).
- Those employed under works contracts in: a) public sector bodies, b) local authorities, and c) certain research and technological institutions. Article 17, para. 1 of Law 3144/03 states that the OAEE (Insurance Organization for the Self Employed) has been obliged since 13.09.02 to insure these groups of workers.
- Contractors and subcontractors for building and engineering works, where they are personally employed, provided that they are not insured with TSMEDE, the former Engineering and Public Works Contractors Pension Fund.
- Home workers doing piecework.
- Assisting family members (employers' spouses or first- or second-degree relatives) provided that they are not insured under another primary insurance institution.

³¹ S. Lampousaki (2009). *Greece: Self-employed Workers*. Observatory: EurWork. Available at the site: <https://www.eurofound.europa.eu/>

- Sales representatives/insurance brokers, provided that they serve one company only and are employed in selling its products in person internally or externally. Otherwise, TAE (Occupational Insurance Fund Cover), or OAEE covers them.
- Vocational trainees
- Taxi drivers who do not own a vehicle or part of one.
- Certain artistic occupations
- Paid football players/athletes, etc.

4.2.1 How to start freelancing in Greece

In 2017, self-employment accounted for approximately 30 percent of all employment in Greece. Today, the share of self-employed workers in total employment in Greece is larger than in any other EU Member State. The rate of self-employment in Greece (expressed as a percentage of total employment) is far above the average for the EU28. Among OECD economies, only Mexico's self-employment rate is as high as that of Greece³².

The self-employed person/freelance either goes to the tax authorities or declares through the online platform of the Ministry of Finance that they are starting to practice a profession. Each profession is designated by a code and there are professions that require a license from National Professional Associations such as Lawyers, Doctors, Engineers, Economists, Accountants, Psychologists, etc. A freelancer may declare one or more professions, specifically for professions such as Business Consultant, seminar presenter, etc. and every freelancer pays a fixed fee of €650.00 every year. When compiling the initial forms, the self-employed worker has to declare the address where they practise their profession, and this can be their domestic residence if appropriate.

³² See on this: D. Karantinos (2018) *Self-employment and Bogus Self-employment in Greece* and A. Ales and M. Faioli (2010). *Bogus and Dependent Self-employment in Greece*. Both reports are available respectively at the site www.ilo.org/ and <https://ssrn.com/abstract=1588005> or <http://dx.doi.org/10.2139/ssrn.1588005>

VAT

When declaring to start a profession, the Financial Services will include or exempt someone from VAT, depending on the profession. For example, professions such as Doctors, Psychologists, Sociologists, and Teachers are exempt from VAT. For other professions, VAT is payable at 24% of the net invoice value. Freelancers whose total annual turnover does not exceed €10,000.00 are also exempt from VAT.

Social security contributions

In Greece, social security contributions are divided into insurance classes (1-6) made up of a monthly variable contribution (€155 in 1st class up to €500 in 6th class) and a fixed monthly healthcare contribution of €66, so the minimum monthly contribution is €210 (1st class) and rises to €566 in 6th class. Each freelancer is obliged every year (by the end of January) to select the appropriate insurance class. In addition, all insured persons pay €10.00 every month for the Unemployment Fund

Also, self-employed Doctors, Lawyers, Notaries, Engineers, Journalists and Court bailiffs must additionally select to pay a supplementary monthly insurance (3 categories, from €39 to €56 a month) as well as a one-off payment between €26 (1st class) and €37 (3rd class).

There is also an option to pay into a "Lump Sum" system and those who opt in receive a lump sum on retirement besides their pension, depending on the amount they have paid during their working careers and on which profession they belong to. This lump sum may range from around just €2,000 for healthcare professionals such as doctors and pharmacists, €6,700 for engineers, €11,000 for lawyers, up to €32,000 for notaries and €39,000 for bailiffs.

4.2.2 Greek tax regime

Law 4916/2022, on which the Greek Parliament voted on 23 March 2022, amends the alternative taxation regime that applies to freelance income of individuals who transfer their tax residence to Greece.³³ As a result, 50% of individuals' Greek-source income from freelance activities is exempt from income tax and from the special solidarity contribution of article 43A for seven consecutive tax years.³⁴

For each financial quarter (e.g. 1st quarter runs from January to March) until the 20th of the following month (e.g. 20 April), each self-employed person submits the statement of their income and expenses to the tax authorities electronically, and if they are subject to VAT, this is offset (the VAT collected minus the VAT they have paid for expenses) and accordingly they are either refunded or obliged to pay the corresponding amount due. Also, every year in May and June, freelancers must submit their tax return for the previous year's income and once it has been approved, they either receive a tax rebate or are notified of the outstanding amount due (there is a possibility of paying the amount in 8 instalments). Income tax rates start at 9% for earnings up to €10,000, and increase to a maximum of 44% for income over €40,000 (intermediate rates run at 22% up to €20,000; 28% up to €30,000 and 36% up to €40,000).

Self-employed professionals in Greece are also required to prepay the following year's tax at a rate of 55%. For instance, if the taxpayer owed € 3,000.00 in tax on income for 2021, they would also have to pay a further €1,650.00 (this amount represents 55% of 2021 tax, as partial payment of tax for 2022); in addition, there is also a business fee of €650.00, so they would have to pay a total of €5,300.00.

The increased tax paperwork in recent years is challenging, especially for self-employed people who cannot afford to hire an accountant.

In addition to income tax returns, they are required to submit:

33. For a detailed analysis, see Miliakou, A. et al. (2022, March 22). *The New Law 4916/2022*. KG Newsletter. Available at the site: https://kglawfirm.gr/wp-content/uploads/2022/03/Newsletter_Law-4916_2022.pdf

34 Deloitte. Tax@hand. (n.d.). (2022, March 22). *Alternative Tax Regime for Employees and Freelancers Becoming Tax Residents*, amended. Retrieved November 9, 2022. <https://www.taxathand.com/article/23066/Greece/2022/Alternative-tax-regime-for-employees-and-freelancers-becoming-tax-residents-amended/legal/about>

- 4 periodic VAT statements,
- 7 declarations of withholding taxes (temporary and final),
- annual summary statements (AMS)
- 4 statements with written fee agreements with clients.

Most new (as well as established) self-employed people try to deal with their tax obligations on their own (without an accountant). However, the complexity of tax bureaucracy is constantly increasing, to the point that many are forced to spend a large part of their productive time on monitoring the tax legislation and complying with the obligations arising from it.

4.3 Italian legislation

Definition of self employment

In Italy, the self-employed are protected by the national constitution. In particular, Article 41 of the Italian constitution states that "Private economic enterprise shall have the right to operate freely. Self-employment cannot be carried out in conflict with social utility or in such a manner as it may harm health, the environment, safety, liberty and human dignity. The law shall determine appropriate programmes and checks to ensure that public and private economic enterprise activity be directed at and co-ordinated for social and environmental purposes."³⁵

Often in Italy, freelancers are associated with specific professional categories (lawyers, architects, engineers, surveyors, accountants, labour consultants, etc.) related to professional orders and to a formal Register of practitioners.

Not all professions require registration in a register: it is the law that defines the so-called "protected professions", those activities whose practice is subject to registration in special registers, colleges or lists, as well as the

³⁵ The entire text of the Italian Constitution is available in its translation in English at the site: https://www.quirinale.it/allegati_statici/costituzione/costituzione_inglese.pdf

possible passing of a state examination certifies adequate technical and ethical preparation by the professional, which is also guaranteed by professional orders. Orders must produce a set of rules that the subscribers themselves must comply with. Nonregulated professions are those that may be practiced without holding a qualification and are open to foreigners who should otherwise obtain formal recognition of their qualifications.

4.3.1 How to start freelancing in Italy

EU citizens

If you are an EU citizen, you intend to reside in Italy for a few months and you are already registered as a freelancer in a country of the European Union, you will not necessarily have to open a VAT (value added tax) number in Italy. Within the European Union, in fact, there is no rule that prohibits working in a member country with a foreign VAT number, and so this applies to Italy too. Also, for those who carry out their freelance activity in Italy, in general the so-called rule of "183 days" applies:

- whoever carries out an activity abroad for less than 183 days a year remains subject to the tax laws of their country of residence;
- whoever carries out an activity abroad for more than 183 days a year (not necessarily continuous) can choose to keep taxation abroad.³⁶

Remember that as an EU citizen, you need to register in Italy if you're staying longer than 3 months. To register, you'll need to make an appointment for a residence change at the Civil Records Office of the municipality of your residence in Italy.

Make sure to prepare the following documents:

- a valid passport (a copy and original);
- proof of self-employment;
- proof of sufficient financial resources;

³⁶Source: N26. (2021, April 9). *Lavorare come freelance in Italia da expat: cosa devi sapere per iniziare*. <https://n26.com/it-it/blog/lavorare-come-freelance-in-italia-da-expat>. Translation is ours.

- health insurance.

You'll receive the registration certificate which will be valid for 5 years, and obviously your ID card.³⁷

Tax residence

If you plan to spend no more than six months in Italy, you will not be forced to transfer your tax residence to Italy. If you decide to stay longer, you can decide to:

- transfer your tax residence to Italy or
- pay taxes both in Italy and in the country where you opened the VAT number.

The things you need to do in order to transfer your tax residence to Italy are to:

- get your tax identification number, which provides a means of identification of foreign citizens in their relations with public authorities and other administrations. For individuals, it is determined on the basis of personal data and is made up of an expression of 16 alphanumeric characters;³⁸
- apply to the Agenzia delle Entrate (the Italian Revenue Agency): send a registered letter with return receipt or use the dedicated software available on the Revenue Agency's website in order to get your VAT number, an 11-digit number necessary to identify a taxpayer (the company or natural person holding the VAT number itself);
- choose your Ateco code, an alphanumeric combination that identifies an economic activity in compliance with the European nomenclature Nace Rev. 2, published on the official Journal of the EU on December 20, 2006 (EUR-Lex-32006R1893). The letters identify the economic macro-sector while the numbers (from two to six digits) represent the subcategories of the sectors themselves. Since 1st January 2008, the new classification Ateco 2007 has been in force, approved by ISTAT (the Italian National Institute of Statistics)

³⁷HousingAnywhere. *Italy: Self-Employment Visa and Freelancing Step-by-Step*.

<https://housinganywhere.com/italy/freelancing-in-italy>

³⁸ Agenzia delle Entrate. (Italian Revenue Agency). *Individuals - Tax Identification Number for Foreign Citizens*.

Retrieved November 7, 2022 <https://www.agenziaentrate.gov.it/portale/web/english/nse/individuals/tax-identification-number-for-foreign-citizens>

in close collaboration with the Revenue Agency, the Chambers of Commerce and other bodies, ministries and business associations concerned;³⁹

- understand if your profession is regulated or not;
- unregulated professionals need to enroll in the Italian Social Security scheme, INPS⁴⁰, under the category "Gestione Separata" (Separate Management);
- regulated professionals are obliged to register with the social security funds associated with their activity;
- choose how to pay taxes: ordinary regime or flat tax scheme

4.3.2 Italian tax regime

Ordinary regime

The ordinary tax regime in Italy implies progressive rates starting from the minimum rate of 23% to the maximum rate of 43% on income over €75,000.

When it comes to social security payments, the normal rate of 25.72% is applied to your taxable income. Every Italian resident has to pay this contribution regardless of the tax scheme they use.⁴¹

Flat tax scheme

It is a preferential tax scheme, intended for individuals carrying out business activities, arts or professions.

This tax scheme allows a 5% rate to apply to the taxable income for the first 5 years. After this period, a 15% rate is applied.

The 2020 Budget Law made some changes to the regulation, including a new access requirement, a new cause of exclusion and a reward system to encourage the use

³⁹ Italian ATECO Codes are available at the site: <https://codiceateco.it/codice-ateco> (Translation is ours). *Nace Revision 2* with the classification of the economic activities can be downloaded from the official website of the European Law <https://eur-lex.europa.eu/legal-content/IT/TXT/?uri=CELEX:32006R1893>

⁴⁰ Istituto Nazionale Previdenza Sociale (INPS) manages almost all of the Italian welfare.

⁴¹ HousingAnywhere. *Italy: Self-Employment Visa and Freelancing Step-by-Step*. Retrieved November 7, 2022, from <https://housinganywhere.com/italy/freelancing-in-italy>

⁴² Agenzia delle Entrate. (Italian Revenue Agency). *Schede - Regime forfettario (le regole 2020) - Che cos'è -* <https://www.agenziaentrate.gov.it/portale/web/guest/regime-forfettario-le-regole-2020-infogen-regime-forfettario-le-regole-2020> Translation is ours.

of e-invoicing (electronic invoice).⁴²

Access requirements

The flat-rate scheme is open to taxpayers who, in the previous year, at the same time:

- earned or received compensation, calculated per year, not exceeding € 65,000 (if you carry out several activities, marked by different Ateco codes, you must consider the sum of the revenues and fees related to the various activities performed);
- incurred expenses for a total amount not exceeding 20,000 euros gross for ancillary work, employee work and compensation to collaborators, including the sums paid in the form of profits from participation to members with a contribution consisting only of work and those paid for the work provided by the employer or his family members. Even those who start a business can access the flat-rate scheme, by communicating in the relevant declaration for VAT purposes they presume the subsistence of the aforementioned requirements.⁴³
- understand when to pay taxes. The tax to be applied to compensation for self-employment is governed by paragraphs 1 and 2 of Article 25 of the same Presidential Decree n. 600/73:

“1.1. The subjects that correspond to persons resident in the Italian territory payments of any type, including profit sharing, for self-employed work, even if this is carried out occasionally, must apply a 20% withholding tax by way of payment of the tax on personal income tax payable by percipient”

“2. Without prejudice to the provisions of the last paragraph of this article, if payments and other sums referred to in the previous paragraph are paid to non-residents, a withholding tax of 30 % must be applied, also for performances carried out for the enterprise.

⁴³ Agenzia delle Entrate. *Schede - Regime forfetario (le regole 2020)* – Op. cit.

It does not include payment for work services rendered abroad and those paid to permanent establishments in Italy of non-residents.ⁿ⁴⁴

4.3.2 Non – EU citizens already in Italy

Foreign national holders of a permit to stay for study or training who intend working in self-employment can request that their stay permit be converted, by applying online to the Counter for Consolidated Procedures for Immigration of the relative area prefecture, following the dates appearing on the Inflow decree. The Inflow decree was signed by the President of the Council of Ministers and specifies the maximum number of foreign national workers allowed into Italy per year.

Applicants must follow the procedure on the *www.interno.it website* by filling in form Z (verification of the quota for self-employment and certification of requirements held) or Z2 (for foreign nationals with an Italian degree or specialised degree, or foreign nationals regularly domiciled in Italy on coming of age).

On receiving the application, the Consolidated Procedures for Immigration will verify whether the applicant possesses the necessary requirements and if so, will summon him/her for a meeting. Whatever the nature of self-employment intended, the applicant must produce the following documents at this meeting:

- receipt of the payment of stamp duty of 14.62 euros from authorised retailers (tobacconists for example) that have paid on line;
- applicant's current original stay permit for study or training;
- current identity document

The applicant must also produce another series of documents at the meeting that will vary in accordance with the nature of the self-employment.

If you want to be an entrepreneur, a trader or an artisan craftsperson, you will need to have:

⁴⁴ Cfr. Italy Law Firms. (2020, March 19). *Tax Lawyer in Italy: Tax Planning*. <https://italylawfirms.com/en/the-subjection-to-the-taxation-of-fees-paid-to-non-resident-individuals-for-self-employment/>

- attestation of the parameters of reference issued by the relative Chamber of Commerce, i.e., the declaration by the area Chamber of Commerce of the financial resources the applicant must show to have in Italy in order to begin the chosen activity;
- proof of possession of the financial resources indicated in the Chamber of Commerce attestation (for example, an Italian current bank account, a rent contract, salary for subordinated work for a maximum of 20 hours per week etc.);
- if the nature of work requires qualifications, licences or authorisations, the applicant must possess the declaration of absence of impedimental reasons, issued by the proper authority (Chamber of Commerce for wholesale trading, the Municipality for retail trading etc.), a written declaration by the appropriate public authority that there is no reason to prevent another authority from taking certain measures or a private individual from conducting a certain activity;
- proof of having a higher income than the legal minimum for exemption from health-service contributions.

If you intend to become a partner, company director or company office bearer, you need to hold:

- declaration by the appropriate public authority attesting possession of the necessary requisites provided for by Italian law for working, including, where necessary, the requisites for those who intend to become partners or directors of newly established companies or partnerships;
- attestation, where required, of the parameters of reference specified by the Chamber of Commerce for the availability of financial resources required for foreign nationals intending to become partners or directors of companies or cooperative partnerships;
- copy of the articles of association of the company;
- certificate of company enrolment in the Company Register, only if the company has been active for three years or more (Chamber certificate);

- declaration by the company's legally authorised representative that the partner, managing director or office bearer is assured a higher income than the legal minimum for exemption from health-service contributions;
- copy of the company's most recent year-end accounts (for a profit-making company) deposited with the Company Register in the Chamber of Commerce, or the latest tax return (for single traders), showing that the profit or income is sufficient to guarantee retribution;
- copy of the declaration of responsibility, submitted to the Provincial Employment Authority in which the legally authorised representative of the company must specify that by virtue of the contract no relationship of subordinated employment will be entered.⁴⁵

4.3.3 Non-EU nationals not in Italy

Foreign nationals wishing to come to Italy to become self-employed in one of the activities provided by the annual inflow decree must obtain an entry visa for self-employment from the Italian embassy or consulate of their own country in order to apply for a stay permit for self-employed work.

Before applying for a visa, the foreign national must firstly request a provisional non-impediment certificate from the police headquarters appointed to deal with his/her area within the time specified by the inflow decree. This can also be done by proxy. If the specific employment so requires, in addition to the non-impediment certificate the following additional documents should be sent to the police headquarters:

- declaration of the absence of impedimental reasons for issuing the document qualifying or authorising the applicant to do a certain kind of work in Italy;
- attestation of the parameters of reference issued by the Chamber of Commerce with territorial responsibility for where the self-employed work will be done or by the appropriate professional body.

⁴⁵ Cfr. Italy Law Firms. (2022, March 24). *Self-employment for Non-Italian Residents: information*. <https://italylawfirms.com/en/self-employment-in-italy-for-eu-and-non-eu-nationals/>

On producing these documents and provided that there is no impediment for the applicant's entry and stay in Italy as a self-employed worker, the police headquarters will issue the provisional non-impediment within 20 days.

Once the declaration, the attestation and the non-impediment document are obtained, and within 3 months from their date of issue, the applicant must apply to the Italian embassy or consulate for an entrance visa and some additional documents:

- documentation on the availability in Italy of an appropriate dwelling;
- documentation attesting to having a higher income than the legal minimum for exemption from health service contributions.

Upon the verification of the inflow quotas and requirements laid down by the annual inflow decree, the embassy or consulate will issue your visa within 30 days, expressly stating the type of work selected, together with the certificate stating that the applicant possesses the necessary requirements for a stay permit for self-employed work. The embassy or consulate will notify the Ministry, INPS (Italian national social security scheme) and INAIL, the national center for prevention, security and research regarding workplace safety.

The visa must be used within 180 days from the date of issue.

2) Once the entry visa is obtained, and within 8 days of entering Italy, the foreign national must apply to one of the post offices appointed to handle immigration paperwork to fill in the application kit for a stay permit for self-employment.⁴⁶

4.4 Portuguese legislation

Definition of self-employment

A freelancer is a self-employed professional who provides services to one or several companies without signing an employment contract with any of them. The freelancer is independent of the classic obligations of a regular employee and assumes the position of a supplier in the business, providing a service in exchange for a payment.⁴⁷ This category

⁴⁶ Source: Italy Law Firms. Op. cit.

⁴⁷ FactorialHR (2022), a Human Resources portal. *Tipos de contrato de trabalho em Portugal: tudo o que precisa de saber*. <https://factorialhr.pt/blog/tipos-de-contrato-trabalho/>.

of worker enjoys the freedom of working when, where and how they choose, and a company is simply buying a service from them, to be rendered by an agreed date.

4.4.1 How to start freelancing in Portugal

In Portugal, there are several types of contracts establishing a relationship between employer and employee, and among them, is the “green receipts” category (recibos verdes), which includes self-employed workers. The green receipt is a document issued by self-employed workers, service providers, or freelancers who have the autonomy to perform the service contracted to them. Of all types of employment contracts, this is one of the most complex to establish and understand.

For these workers, the social benefits are very low, but in the first year of the green receipt, there is no need to pay taxes. For green receipts, a Start of Activity Declaration is required. The registration must be done on the finance portal⁴⁸ and the freelancer must have the following prerequisites:

- an NIF, número d’identificação fiscal (Taxpayer Identification Number)
- Legal proof of residency in Portugal
- a Citizen card (or an Identity card and Taxpayer card)
- NIB, Número de Identificação Bancária (Portuguese Basic Account Number)

4.4.2 Portuguese tax regime

The obligations of a freelancer are:⁴⁹

Social Security contributions

Without an employer, it is up to the freelancer to pay their Social Security contributions. For this, the freelancer must submit a quarterly statement (ending on the last day of January, April, July, and October), declaring

⁴⁸ For more info, see the website of the Autoridade Tributária e Aduaneira.

<https://www.portaldasfinancas.gov.pt/at/html/index.html>

⁴⁹ Montepio. Associação Mutualista. (2022). *Freelancer: como funcionam o IRS e a Segurança Social*.

<https://www.montepio.org/pt/pessoal/impostos/freelancer-como-funcionam-os-impostos-e-a-seguranca-social/>

the income obtained in the previous quarter. If the freelancer is financially fit, they can choose to set a higher or lower income to that actually received, up to a maximum of 25% (in 5% intervals).⁵⁰

Calculation of the monthly contribution

Social security calculates the amount of the monthly contribution due based on the information contained in the quarterly statement. The income declared in the quarter is multiplied by the applicable coefficient (70%, in the case of the provision of services). This gives the so-called "relevant income". This figure is divided by three to obtain the average monthly relevant income, also known as the contribution base, and this is then multiplied by the contribution rate of 21.4% to calculate the amount of the monthly contribution to Social Security.

Even if the freelancer does not earn income in a reporting quarter, they must still compile and communicate the quarterly statement. In this case, there is a minimum contribution of 20 euros to be paid. However, after 4 consecutive quarters of paying 20 euros, the freelancer is exempt from paying further contributions until they start receiving income again.

Exemption from Social Security contributions

The contributory regime for self-employed workers also provides for other cases of exemption from paying Social Security contributions: those in the first 12 months of self-employment and pensioners who work freelance or receive their pension. Employees who also work as freelancers can be exempted from paying contributions, provided they meet certain requirements. For example, having an average monthly relevant income of less than four times the Social Support Index (IAS) of 1,772.8 euros (based on the IAS in 2022 of 443.2 euros). If the relevant average monthly income

⁵⁰ The information is available on the site Segurança Social at <https://www.seg-social.pt/inicio>

exceeds this amount, the monthly contribution to Social Security for independent activity is calculated on the basis of the difference between that amount and the income received.⁵¹

VAT

If freelance work is the only source of income, a freelancer's annual remuneration will normally be more than 12.5 thousand euros, which means they are not exempt from VAT and, therefore, they will therefore have to charge this tax to their customers.⁵²

Being subject to VAT, the freelancer must declare the VAT periodically. In the quarterly VAT regime, the so-called periodic declaration must be sent by the 15th of the second month following the quarter to which the operations relate. If the freelancer has opted for the monthly VAT regime in the declaration of commencement or changes of activity, he/she has until the 10th of the second month following the month to which the operations relate to submit the periodic declaration.

Exemption

If the annual remuneration is expected to be less than 12.5 thousand euros, the freelancer can request a VAT exemption but, in that situation, they cannot deduct VAT on their business expenses. Indeed, the VAT Code also provides for exemptions for certain activities. This is the case for services that consist of lessons on school or higher education subjects given in a personal capacity.

IRS, Imposto sobre o rendimento das pessoas (personal income tax)

A freelancer's income falls under IRS Category B. In this category of income, there are two taxation regimes: simplified or organized accounting. Up to an annual remuneration of 200 thousand euros, the simplified regime

⁵¹ Montepio (2022). Op. cit.

⁵² Ibidem. art. 3 of the IRS CODE. (DRE, 1988) IRS Code. <https://dre.pt/dre/legislacao-consolidada/decreto-lei/1988-34523375>.

applies. However, the freelancer can opt for organized accounting if they wish. Above an annual remuneration of 200 thousand euros, organized accounting is mandatory.⁵³

Simplified regime

It is the most common, as it implies fewer tax obligations and expenses (hence the name "simplified regime"). Income taxation is carried out by applying coefficients, which vary between 0.15 and 0.95, depending on the nature of the income. This makes only part of the income subject to IRS. The remainder is considered expenses for the activity.

In the case of a freelancer's income generated by professional activities specifically provided for in the table referred to in article 151 of the IRS Code (CIRS), the coefficient of 0.75 applies. This means only 75% of income is taxed. The remaining 25% is considered as necessary costs involved in carrying out the activity.

Justification of expenses

Only 10% of the 25% assumed as expenses incurred for work are assumed automatically. The remaining 15% are subject to the presentation of invoices with NIF (Individual Tax Identification Number) and included in the e-fatura portal (e-invoice portal). To fill this 15% "quota", a specific deduction of 4,104 euros (or higher, based on the amount of contributions paid to mandatory social security schemes) is taken into account.

Therefore, in practice, only those in category B who earn an annual income of more than 27,360 euros must account for expenses, since 15% of 27,360 euros is equal to 4,104 euros. The IRS Code lists the expenses incurred for work that can be presented. In addition to the specific deduction, the following expenses are accepted:

- Personnel costs and charges in the form of remunerations, wages, or salaries;
- Current consumables;

⁵³ (Dre, 1988) IRS Code. Op. cit.

- Electricity, water, and communications;
- Rents;
- Litigation;
- Health Insurance;
- Displacements;
- Transport, Travel and stays;
- Quotas for orders;
- Real estate rents;
- 1.5% of the Tax Asset Value (VPT) of the properties.

If the 15% share is not fully accounted for, the remainder is added to taxable income, that is, income subject to taxation. This will mean more tax to pay.

Organized accounting

It is a regime suitable for activities of greater complexity and volume of business and when there are many expenses. In the case of a freelancer, it is worthwhile if the expenses incurred account for more than 25% of the income. This is because in organized accounting all expenses incurred to carry out the activity can be deducted.

In organized accounting, income subject to IRS (taxable income) is calculated by subtracting the expenses incurred from annual gross income, in accordance with the rules of the IRC code (applied to companies), with the necessary adaptations. Unlike the simplified regime, in organized accounting, a loss can be recorded (if expenses exceed gross annual income). In this case, there is no IRS payment and the loss can be deducted from any profits in the following 12 years. There is, however, a limitation. In each year, the deduction of the loss cannot exceed 70% of the taxable income. The organized accounting system, however, entails more burdens. It implies having a certified accountant and preparing, submitting and filing dossiers about the fiscal year.

To sum up:

Simplified regime

- Up to an annual remuneration of 200 thousand euros.

- Only a percentage of income is considered for taxation purposes.
- It is only possible to deduct expenses for work up to 25% of income.

Organized accounting

- Mandatory for annual remuneration above 200 thousand euros and optional below this amount.
- It considers all income for taxation purposes.
- It is possible to deduct all work-related expenses.
- Losses can be deducted for the following 12 years.
- A certified accountant must be hired.
- Annually, it requires the preparation, presentation, and filing of dossiers on the fiscal year.

The advantages of being a freelancer are:⁵⁴

- Cost reduction

Since the freelancer does not have an employment contract with your company, they also do not enter the accounts as a contributor. This means that the company pays for working hours but is not liable to pay social security contributions. The company can also hire freelancers for one-off tasks that don't require a full-time employee long term.

- The ability to forecast execution times and costs

When a company orders work from a freelancer, from the outset, it determines a delivery date and approves a cost that must not vary beyond that agreed. This budget allows you to plan how much time will be spent on the execution of that task and avoid surprises with unexpected increases in costs.

The reality is that when a company relies solely on contract employees, it is vulnerable to operational delays. If they happen, it is responsible for paying overtime. If, on the other hand, it works with freelancers, the responsibility for delays falls on them. Moreover, it doesn't matter what hours or how many hours the freelancer worked: the budget will not change.

⁵⁴ CGD (Caixa Geral de Depósitos Bank)(2022). *Contrato de trabalho ou freelancer, eis a questão*. <https://www.cgd.pt/Site/Saldo-Positivo/negocios/Pages/freelancer-contrato-trabalho.aspx>.

- Accelerated production

Contrary to what happens with a hired collaborator, from a freelancer a company can expect an optimization of delivery times. This flexibility is particularly useful on projects where deadlines are very tight. It is just that the freelancer can take advantage of nights and weekends to complete tasks. This makes them potentially faster than an employee who has a traditional work relationship, with multiple tasks and a fixed schedule.

- Greater variety of skills

The freelancer can be hired for the specific skills that a company needs at that moment. If another project and new needs arise, he/she can be replaced by another with more or new skills in the same work regime (that is, remunerated according to the work delivered).

From a business point of view, this means that a company has a multitude of skills available on the market and that it can take advantage of their availability without having to create a large team of employees – with work contracts.

There are however some disadvantages:

- Lack of belonging

As an independent worker without a work contract, the freelancer is not an employee of the company. As such, they do not feel a sense of belonging or empathy with the organizational culture. For them, the business begins and ends with the tasks for which they were called to perform. The rest of the process and the success of the business end up becoming less important realities.

- Less follow-up

Contrary to what happens with an employee with an employment contract, who works in the company and can be closely monitored, a freelancer delivers the final work but does not have the obligation to involve the contractor in the work process.

4.5 Spanish legislation

⁵⁵ [Ley 20/2007, de 11 de julio](#), Self-Employed Work Statute. [Real Decreto 4/2013](#), February 22: measures in favour of supporting entrepreneurship and employment growth promotion. Also see [Ley 6/2017](#), October 24, Urgent Reforms on Self-Employment.

Definition of self-employment

Self-employed workers in Spain are commonly known as *autónomos*, and must register their business with the Spanish tax authority and Spanish social security department.⁵⁵

Most *autónomos* are required to submit annual income tax reports as well as quarterly VAT (IVA, Impuesto sobre el Valor Añadido) forms and personal income tax (*Impuesto sobre la Renta de las Personas Físicas* or *IRPF*). Depending on your activity and situation, other declarations may be applicable on a quarterly and annual basis.

We have to understand that Spain is divided into 17 autonomous communities⁵⁶, each of which sets its own tax rates and social security policies. As a result, depending on where you choose to live, you will need to adhere to some variable restrictions as an *autónomo*.

There are a few significant changes if you plan to launch a business in Spain rather than merely working as a freelancer. For instance, there are extra obligations for the initial investment, tax filings, social security payments, and other paperwork to be filed when starting a business. Unlike freelancers, who are just required to maintain basic accounting, you must also adhere to stricter accounting requirements. In the case of an *autónomo*, there are two options:

- Self-employed entrepreneur (*empresario individual*). A self-employed entrepreneur is a one-person company. This person manages his/her own work and, therefore, assumes personal responsibility for all its liabilities. This legal structure is more suitable for small businesses that are unlikely to generate large annual income or hire many workers.

⁵⁵ Autonomous communities of Spain: [Autonomous Communities of Spain/Regions of Spain | Mappr](#)
Self-Employment in Andalucía: <https://www.juntadeandalucia.es/boja/2011/255/3>

- Freelance professional (*profesional autónomo*). A freelance professional is a person who regularly undertakes work in exchange for remuneration but is not under an employment contract with any employer. A freelance professional carries the same responsibility as a self-employed entrepreneur but will not always operate as a one-person company; e.g., when the work is irregular and income from it does not meet the national minimum salary threshold.

Just like a general partnership (*sociedad civil*), these two entities face few initial barriers when it comes to setting up. However, there is no distinction between the assets and liabilities of the business owner. Therefore, the owner is personally liable for any debts incurred along the way.

4.5.1 How to start freelancing in Spain

Before setting up a business in Spain, all resident and non-resident foreigners with financial affairs in Spain must have a foreigner's tax identification number (NIE or *numero identificacion extranjero*). NIE is essential for any fiscal transactions in Spain, such as incorporating a company. If you are a Spanish national, you will have an NIF (*Número de Identificación Fiscal*) a Spanish Tax Identification Number, rather than an NIE number. Applications for an NIE can be made at a processing office for foreign citizens (*Oficina de Extranjeros*) at a national Spanish police station (*comisaría*).⁵⁷

After taking all of that into consideration, the freelancer must present the following information to become an autonomous worker:

⁵⁷ For more information on self-employment in Spain, see the site of the Agencia Estatal Boletín Oficial del Estado. https://www.boe.es/biblioteca_juridica/codigos/codigo.php?id=267&modo=2¬a=0&tab=2

1. Tax on Economic Activities (*Impuesto de Actividades Económicas* or *IAE*): During this process, you will need to make a statement as to what kind of business you are operating. An *autónomo* is legally registered as a freelancer. As said, there are two options: a freelance professional (*profesional autónomo*) or a self-employed entrepreneur (*empresario individual*). You will need to choose a category that your work falls into by selecting a code number.

You will also need to complete Modelo 036 or 037 forms – known as the *declaración censal* – and obtain a personal tax certificate (IRPF). This can be done online or by hard copy, delivered to your local tax office. You can find information about the form, along with form download and links to completing online, at the Spanish Tax Agency (Agencia Tributaria). If you make the application in person at your local tax office, bring the original and a photocopy of your NIE.

2. Register as a freelancer with the Social Security Authority (*Alta en RETA en la Seguridad Social*⁵⁸). To register for social security when starting a business in Spain, you will need to take along your deed of incorporation, NIE, CIF (Identification code for companies), and form TA 0521, which can be obtained from a local social security office.⁵⁹
3. In case you want to register your business in Spain, the first step in setting up a limited company is to obtain a certificate to verify that the company name you want to use is not already taken. This is called a no-name coincidence certificate and is available from The Mercantile Registry (RMC). You can do this by yourself through the RMC website. This step takes about three days before you receive the answer from the RMC by courier.
4. If you work for a non-Spanish company remotely, while living in Spain, or

⁵⁸ The Spanish Social Security website is: Seguridad Social: Afiliación (seg-social.es).

⁵⁹ Form TA 0521 is the simplified application form that must be used to apply for registration in Social Security as a self-employed worker.

are a digital nomad, you will need to secure a Digital Nomad Visa.

4.5.2 Spanish tax regime

These are the usual taxes that a freelancer must declare:

1. Laboral obligations in Spain: social security contributions. The self-employed in Spain need to pay monthly social security contributions, plus a further contribution if they are employing staff.
2. Tax obligations:
 - a. Personal Income Tax (*Impuesto sobre la Renta de las Personas Físicas* or *IRPF*):⁶⁰ it taxes the business income obtained by the self-employed person and it is presented quarterly.
 - b. VAT (*Impuesto sobre el valor añadido* or *IVA*): from a business point of view, if you are selling goods and providing services which are taxable, you are obliged to add the corresponding VAT rate and must register prior to starting your business activity. VAT is generally charged at 21%, although some products and services in some industries can pay a lower rate of either 4% or 10%. Normally, it is presented quarterly.

Those who do not belong to the European Union or to countries of the European Economic Area, over 16 years old, who decide to become self-employed, must obtain the corresponding administrative authorisation that allows them to carry out their business activity in Spain. The application for authorisation of residence and self-employed work (form EX01) must be presented in person and on the official form at the Spanish Consular Office⁶¹ that corresponds to your place of residence,

⁶⁰ See the site of Agencia Tributaria at <https://www3.agenciatributaria.gob.es/Sede/declaraciones-informativas-otros-impuestos-tasas/impuesto-sobre-actividades-economicas.html>

⁶¹ The information is available at the Spanish Government Immigration Portal: <https://extranjeros.inclusion.gob.es/es/ModelosSolicitudes/>

along with the following documents:

- Copy of the applicant's valid passport or travel document.
- Criminal record certificate or equivalent document, which must be issued by the authorities of the country of origin or of the country or countries in which the worker has resided during the last five years.
- Health certificate.
- Degree or accreditation required for the exercise of the profession.
Accreditation that the needed economic investment is available.
- Project of the activity to be carried out, indicating the planned investment, its expected profitability and, where appropriate, the jobs expected to be created.
- List of the authorisations or licences required for the installation, opening or operation of the planned activity or for professional practice.

Once the beneficiary has obtained and fulfilled these requirements and would like to obtain a residence permit at the same time, the Spanish Consulate in the beneficiary's country or any other diplomatic governmental body has permission to process it within Spain: it is called "Temporary residence and self-employment" permit. The applicant should prove the payment of two immigration fees: Fee Code 052 (authorisation of temporary residence) and Fee Code 062 (initial authorisation of self-employment). If this application is approved, the aspiring freelancer will have a maximum of one month to submit the requirements for the next steps.

Once the visa is granted, there is a maximum period of 3 months to set the new residence in Spain. After that, the beneficiary has 3 months to register with the Special Regime for Self-Employed Workers known by its acronym RETA, and therefore register with Social Security, setting up his or her project.

Remember that you will have to be in the province in which you made the application, in person and by appointment, in order to submit the following documents:

- Present form EX-17.
- Proof of payment of the card fee.
- Proof of affiliation to Social Security and RETA.
- Three recent photographs, passport size and in colour, with a white background.



5. Digital work and people with disabilities

The inclusion of people with disabilities in the world of work is essential to respect their labour rights, apart from combating discrimination and creating equal opportunities. It also allows these people to achieve their full personal, as well as economic and intellectual realization, for a well-rounded vision of the person. The ILO Centenary Declaration for the Future of Work from 2019⁶² highlights the necessity for a human-centred approach and explicitly refers to the need to ensure equal opportunities and treatment for people with disabilities. Furthermore, Article 27 of the UN Convention on the Rights of Persons with Disabilities (UNCRPD) recognizes the right of persons with disabilities to work on an equal basis with others.

The inclusion of people with disabilities is also reflected in the 2030 Agenda for Sustainable Development, adopted by UN member states in 2015 and committing them to leave no one behind. The 2030 Agenda recognizes people with disabilities as a vulnerable group, and various Sustainable Development Goals (SDGs) explicitly refer to them, such as Goal 4

⁶² On 24 October 2019, the Council of the EU adopted the conclusions to implement the ILO's Centenary Declaration for the Future of Work, which promotes a human-centred approach to the future of work. This follows the active role the EU played in promoting its adoption at the International Labour Conference.

(Quality education), Goal 8 (Decent work and economic growth), Goal 10 (Reduced inequalities), Goal 11 (Sustainable cities and communities) and Goal 17 (Partnerships for the goals). An inclusive digital future of work is key to the achievement of SDGs. All stakeholders, including governments, companies, trade unions, employers' organisations, organisations of persons with disabilities and academia, have an important role to play in creating a digitally inclusive future of work that benefits all people.

5.1 Current situation of people with disabilities

Over a billion people in the world and 100 million people in the EU live with a disability. The worldwide figure is expected to double to 2 billion by 2050.

Some facts that need to be considered when analysing the current situation of people with disabilities are the following:

- the real employment situation of people with disabilities is not often reflected as many people with disabilities might not be registered as unemployed;
- in most countries, people with disabilities who are employed are more likely to be in vulnerable employment, characterised by inadequate earnings, low productivity and difficult working conditions that undermine workers' fundamental rights;
- especially in developing countries, many people with disabilities work in the informal economy which normally "engages non-waged and unorganised workers in precarious work processes and labour arrangements that are largely unregulated and unregistered;
- generally, people with disabilities face a pay gap;
- people with disabilities sometimes experience significantly lower educational levels than people without disabilities;
- women with disabilities are often more disadvantaged than their male counterparts;
- disability has a bidirectional link to poverty. In literature, it is acknowledged that "disability may increase the risk of poverty, and poverty may increase the risk of disability".

It is also worth mentioning that people with disabilities in developing countries might be even more disadvantaged than those in developed countries.

5.1.1 People with disabilities at work

Despite progress at policy level, participation in the labour market remains a major challenge for people with disabilities – a fact compounded by the overall economic and employment uncertainty caused by the Covid-19 pandemic, which has exacerbated long-standing challenges. In its Annual Sustainable Growth Strategy launching the 2021 European Semester cycle, the European Commission (2020) stresses the issue of the continuing lack of fairness in society and mentions people with disabilities as one of the disadvantaged groups that have been disproportionately affected by the Covid-19 crisis, including in the field of employment.

Eurostat statistics show that the employment rate of people with disabilities remains below that of people without disabilities (50.8% compared with 75%), pointing to the risk of people with disabilities being stuck in long-term unemployment and struggling to access the labour market. In the general population, employment levels are higher for men than for women; however, the gap has been closing in recent years as women with disabilities have benefited from the feminisation of the labour market.

People with disabilities face a significant risk of poverty or social exclusion (28.4% compared with 18.4% for those without disabilities). Even when in work they are more often at risk of poverty, mainly because of low work intensity and non-favourable working conditions.⁶³

Access to inclusive and quality education remains limited for many people with disabilities. High numbers of young people with disabilities are early leavers from education and training (20.3% compared with 9.8% of pupils without disabilities in 2018).

5.1.2 The EU policy context

⁶³ Cfr. 2019 Eurofund Survey available at the site: *Indagine sulle imprese europee 2019*. (n.d.). Eurofound. <https://www.eurofound.europa.eu/it/surveys/2019/european-company-survey-2019>

Over time, the EU has paid increasingly close attention to the situation of people with disabilities. Promoting the active inclusion and rights of people in society has been and continues to be a priority for the EU. The Employment Equality Directive⁶⁴ prohibits discrimination and provides for reasonable accommodation in employment. In 2010, the Commission presented the European Disability Strategy⁶⁵ as the policy framework through which the EU would deliver the commitments made under the 2006 UNCRPD, in line with the respective competences provided for in the treaties and taking into account the experience of the Disability Action Plan (2004–2010).

An evaluation of the 2010–2020 strategy pointed out that 75% of the actions planned in the area of employment had been successfully implemented. These actions were effective with regard to: the use of EU funds; awareness-raising about disability rights in the field of employment and specifically in the private sector; improvement in statistical data on the employment of people with disabilities. The evaluation noted that overall, the Strategy achieved positive results in mainstreaming disability issues in EU policy and legislation and that one of the main achievements of the Strategy was the placement of the disability agenda higher among the EU policy priorities.

The European Parliament, echoing calls from the United Nations (UN) that the EU should develop a coherent strategy to implement the UNCRPD in 2015, called on the European Commission to ensure an ambitious post-2020 Disability Strategy that reflects the diverse needs and lifestyles of each individual as they look to fully enjoy their human rights. In a September 2020 motion,⁶⁶ the Parliament requested further targeted action and

⁶⁴ Directive 2000/78/EC available at the site: *The Employment Equality Directive - Zoeken*. (n.d.). <https://www.bing.com/search?q=The+Employment+Equality+Directive>

⁶⁵ Cfr. European Commission Directorate-General for Employment, Social Affairs and Inclusion (2021). *The European Commission's Union of Equality: Strategy for the Rights of Persons with Disabilities*. Luxembourg: Publications Office of the European Union.

⁶⁶ Motion for a request to wind up the debate on the statement by the Commission pursuant to Rule 132(2) of the Rules of Procedure on the European Disability Strategy post-2020 (2019/2975(RSP)).

mainstreaming of the rights of people with disabilities. Among other things, the motion requires the European Commission to place special emphasis on the post-2020 European Disability Strategy on employment, cover all the provisions of the UNCRPD, set binding targets relating to workplace diversity, address intersectional discrimination and monitor the efficiency of the strategy with the involvement of people with disabilities. It also requires the Commission to propose measures to improve the employment situation of people with disabilities, taking into account Covid-19-related challenges and rights violations.

In response to these calls by the European Parliament, the new 2021–2030 European Disability Strategy recognises that it is time to scale up European action.

With regard to employment, one of the flagship initiatives of the new strategy is the presentation of a package to improve labour market outcomes for people with disabilities in 2022. The new strategy also outlines the development of new disability indicators, providing, among other things, better information about the situation of people with disabilities in employment.

The European Pillar of Social Rights represents another important development for the EU in terms of renewing its focus on new and more effective rights for EU citizens. Principle 3 provides for equal treatment and opportunities in relation to employment, while Principle 17 states that people with disabilities 'have the right to income support that ensures living in dignity, to services that enable them to participate in the labour market and in society, and to a work environment adapted to their needs'. The Pillar also aims to make more effective use of European funds, to support the implementation of policies and initiatives targeted at all vulnerable groups across Member States.

The 2020 EU employment guidelines⁶⁷ observe that ‘the potential of people with disabilities to contribute to economic growth and social development should be further realised’. Guideline 6 states that ‘Member States should support an adapted work environment for people with disabilities, including through targeted financial support and services that enable them to participate in the labour market and in society’. Guideline 8 asserts the need for equal treatment and accessibility in labour markets.

Following the principles enshrined in the Disability Strategy, the European Pillar of Social Rights and the European Semester, the EU supports different initiatives to assist people with disabilities in the area of employment, including topics such as workplace adaptations, non-discrimination, public employment services, financial incentives, accessibility and EU funding.

5.2 Barriers to integration

The integration of people with disabilities into the world of work is a dynamic process that involves interactions between organisational (demand side), personal (supply side) and contextual/institutional factors and characteristics. The manifestations of these factors and features differ significantly, depending on the specific individual, employer/workplace and context of the country under consideration. Moreover, these elements change over time. An example is the composition of the workforce, where typically a small number of young people with disabilities enter the labour market and a large number of workers acquire a disability during their career. These evolutions have inevitable consequences for the interactions between disability and work.

⁶⁷ Proposal for a Council Decision on Guidelines for the Employment Policies of the Member States, COM/2020/70 final.

Despite legislation and initiatives promoting diversity in the workplace, and the policy developments, people with disabilities still have fewer opportunities to enter, remain in or return to employment than other people. Identifying the institutional, economic and social determinants driving low employment rates and the limited participation of people with disabilities in the labour market is fundamental to support the implementation of well-informed policy responses.

5.2.1 Barriers to employment

The engagement with and openness to diversity of employers and their positive attitudes towards people with disabilities are fundamental for integration of the same into the workplace. At an organisational level – on the demand side – key barriers relate to several factors, including:

- lack of awareness of the composition of the workforce, in quantitative and qualitative terms;
- adoption of approaches based on compliance rather than on the existence of a genuinely inclusive organisational culture and work ethic;
- unfavourable personnel practices, work schedules, intensity and pressure;
- lack of or a limited health and safety policy;
- discrimination from colleagues towards people with disabilities;
- ineffective communication between jobseekers and employers;
- resource constraints, such as a lack of resources to provide support to people with disabilities in the workplace, which may hinder their ability to remain in an organisation for an extended period;
- capacity constraints, such as a lack of relevant training provision to support effective career development interventions for people with disabilities.

5.2.2 Barriers in society

On the supply side, the above barriers can discourage people with disabilities from entering or remaining in the labour market or from

undertaking vocational or higher education. These obstacles can place an extra burden on them when it comes to proving and demonstrating their skills and performance.

In addition, they can affect people's choices regarding the disclosure of their disability, because of the fear of discrimination or of negative repercussions on their careers. Disability disclosure has mixed consequences for individuals. It can negatively affect the chances of being called for an interview and can be linked to isolation and rejection. Fearing the above, people with disabilities may refrain from requesting accommodation, which may result in absenteeism (frequent absence from work) and presenteeism (working despite being sick). Moreover, the nature of a disability can be a constraining factor for employment, with particularly negative effects associated with mental disabilities. All of the above can be magnified by the biased perceptions of people with disabilities, who may fear and anticipate a level of stigmatisation that is higher than the level of stigmatisation that they actually suffer.

5.2.3 Contextual and institutional factors

Contextual factors (social, legal, institutional and economic) also play a role. People with disabilities can be exposed to adverse social attitudes. These can manifest themselves in their daily lives as ableism – a cultural and systemic preference in society for a set of physical, cognitive and sensory abilities, and the consideration of people with differing abilities as impaired – and disablism – prejudices and negative attitudes that result in social exclusion and the oppression of people with disabilities.

Access to basic services is an additional obstacle. Access to mainstream education is an issue in many countries, and especially for people with severe disabilities acquired in early life. Moreover, the education and vocational training offered often do not meet the needs of people with disabilities, nor are they necessarily relevant or market oriented. Additional barriers are a lack of relevant or flexible provision of social services in the

fields of professional and social rehabilitation, healthcare and social assistance, and support for independent living. Difficulties related to public transport services for commuting between home and work should also be considered, and they typically affect rural areas more intensively. This is still not being adequately addressed by the use of alternative and adequate forms of work such as teleworking – something even more urgent during the Covid-19 crisis.

Overall, the functioning and efficiency of institutional and policy settings are fundamental for the integration of people with disabilities into the labour market. Key obstacles are: bureaucratic difficulties, fragmentation and lack of collaborative partnerships with regard to public support, services and funding; limited monitoring of policy implementation; limited accessibility of websites and online tools; limited training resources for employers; and the adoption of pan-disability approaches, preventing specialist support from going to those with acute needs or the inclusion of only some people with disabilities in public support services.

5.2.4 Policy measures

With the support of the Network of Eurofound Correspondents, Eurofound collected 154 examples of policy measures in the strategic framework on this issue approved by the European Parliament across all EU Member States. These included actions promoted by governments, public authorities/agencies, social partners and other business/employer organisations. Measures fully organised and funded by employers or NGOs and civil society organisations were excluded. To select measures, the correspondents used the definition of disability in Article 1 of the UNCRPD. The population covered was people with disabilities aged 15–64.

This explorative exercise examined a variety of intervention types – both demand- and supply-side measures alongside integrated and coordinated services. It focused on recent interventions for which some assessments and evaluation evidence are available. The different intervention types covered also included supported employment (assisting people with disabilities to access employment opportunities

and achieve economic independence and social inclusivity) and measures supporting transitions from sheltered employment or education to the open labour market, but not sheltered employment (supporting individuals who are viewed as being unable to work in a competitive employment setting) or purely educational measures.

The 154 policy measures can be categorised into four key groups:

- support for job creation (labour supply and demand): 44 measures (29%);
- support for individuals with disabilities (employees, jobseekers) (supply side): 54 measures (35%);
- support for employing organisations (demand side): 33 measures (21%);
- support for the institutional environment (context): 23 measures (15%).

1. Support for job creation

The Network of Eurofound Correspondents identified 44 measures that aim to have a direct impact on job creation for people with disabilities by generating better hiring opportunities or supporting self-employment and entrepreneurship. These focus mainly on entry to private and public sector employment and, to a more limited extent, employment retention. This is stimulated by actions such as providing incentives to employers (15 measures), implementing quota systems (14), providing support for entrepreneurship and self-employment (7), setting up social enterprises (6), and implementing public procurement and public works (2).

2. Support for individuals with disabilities (jobseekers, employees)

Several measures provide support for individuals (jobseekers or employees) with disabilities to get ready to work and achieve better employability and employment outcomes, bridging the gap to the labour market. The Network of Eurofound Correspondents identified 54 measures that aim to impact labour supply. They consist mainly of measures providing all-encompassing, individual support (17 measures), measures focused on skills (19 measures: vocational training, transition from education and skills enhancement/assessment), vocational rehabilitation (12), guidance and counselling (5), and extra benefits to people with disabilities who are in employment (1). Examples were identified in all countries except Ireland, Italy and

Romania.

Overall, these measures have a more integrated nature than those focused solely on job creation. Personalised services tend to be more effective than large, uniform interventions in supporting the inclusion of people with disabilities in the open labour market.

3. Support for employing organizations

The Network of Eurofound Correspondents identified 33 measures that aim to ensure the right conditions from a labour demand perspective, providing support to employing organisations: support for employers to ensure that assistance and workplace adaptations focused on the needs of individual workers are in place (24 measures), guidance and support for job/work retention (5) and awareness-raising and capacity-building actions (4).

4. Support for the institutional environment

The UNCRPD, the International Labour Organization's Discrimination (Employment and Occupation) Convention of 1958⁶⁸ and policy approaches promoted at European level are reflected in national policies. Both national and supranational legal frameworks have been crucial in the recognition of the need to ensure participation, economic well-being and labour market opportunities for people with disabilities.

The shape of these legal frameworks cannot be disentangled from the welfare systems available in the Member States. When defining national labour market and social protection policies, policymakers face multiple challenges: to support as many people with disabilities as possible to enter suitable and sustainable employment; to ensure that the social protection system protects the incomes of people with disabilities; to avoid a lack of employment leading to poverty; and to protect and improve the living conditions and opportunities for the most disadvantaged people in society. This involves a difficult balance between providing adequate social protection and avoiding welfare dependency.

⁶⁸ ILO, Convention concerning Discrimination in Respect of Employment and Occupation 1958 (ILO Convention No. 111). <http://www.ilo.org>.

In parallel with social protection systems, supportive institutional conditions need to be in place for employment interventions to be effective. The Network of Eurofound Correspondents identified 23 measures that aim to have a direct impact on the institutional environment. These encompass existing legal and policy frameworks (7 measures identified), the provision of matching services through well-functioning public employment services and labour market institutions (14) and capacity-building actions to guarantee the provision of high-quality support (2).⁶⁹

5.2.2 Online inclusion

Digital tools and platforms, such as ICTs and online platforms, are powerful enablers to remove disability-related barriers; offering people with disabilities many job opportunities. Nonetheless, significant digital gaps remain between people with disabilities and those without disabilities. Generally, many technologies are not accessible for all users and people with disabilities may not have the required skills.

The pandemic has shown that telework is a viable alternative mode of working. However, its use has not increased equally: since the Covid-19 outbreak, telework has mainly been used in high-paid, white-collar employment. In many sectors and occupations, it is not viable or requires planning to be a real option that can benefit everyone equally. However, the pandemic has allowed for reflection on long-term changes needed for people with disabilities in relation to the reshaping of work. The World Health Organization (WHO) has published recommendations⁷⁰ in favour of flexible work arrangements allowing people with disabilities to telework, by providing them with the necessary technology, and allowing those at high risk to take leave until the risk of infection decreases.

⁶⁹ Cfr. Eurofound (2021), *Disability and Labour Market Integration: Policy Trends and Support in EU Member States*, Publications Office of the European Union, Luxembourg. Available at the link: <https://euagenda.eu/upload/publications/ef20013en.pdf>

⁷⁰ W.H.O. (2020). *Disability Considerations during the COVID-19 Outbreak*, available at <https://www.who.int/docs/default-source/documents/disability/covid-19-disability-briefing.pdf>

When remote working became a realistic option in the 1990s, it was advocated as a key accommodation for people with disabilities, removing significant obstacles to work such as commuting and unsuitable

workspaces. Although statistics on telework practices vary depending on sector and occupation, the increase in telework observed overall has not been mirrored among people with disabilities and telework has not led to a substantial increase in employment for people with disabilities. Employers have not always been motivated to use telework to hire more people with disabilities.

That aside, telework has not been widely taken up by companies because it is not possible in all jobs. Employment is 'teleworkable' only in part, with significant differences in the use of telework observed between high- and low-paid workers, white- and blue-collar jobs, and women and men. When it has been implemented in the past, telework has often stimulated more general workplace innovation in the form of organisational changes, flexibility, online learning and new forms of cooperation. As companies revisit their work practices and embrace telework, the potential it offers for change could be a useful approach to facilitating disability inclusion in society and the workplace.

To be inclusive, mainstream telework policies need to be developed looking at and taking into account the rights of people with disabilities. When new collective labour agreements are negotiated on telework, or when companies revise their telework policies, they should be disability friendly. Telework, as an accommodation, should allow workers to use their vocational skills and talents to their full capacity, regardless of whether or not they have a disability.

Adopting telework practices requires active engagement to foster the benefits and reduce the risks involved to ensure the best possible working conditions for each individual. It can be a tool for customising work, allowing employers to better focus on the strengths and abilities of people with disabilities rather than on their support needs. For telework to be inclusive

and non-discriminatory, the default position should be for it to be available and voluntary to the greatest extent possible. When job tasks allow, people should be free to decide whether or not, and how often, they want to telework, as some may want to telework less rather than more. Employees should have the option to work remotely or in the workplace, and this choice should be a facilitator and not a condition for entering the workplace or for its retention.⁷¹

5.3 The effects of Covid 19 and digitalization on inclusion

The digital economy has been significantly accelerated by the Covid-19 pandemic, an unprecedented health crisis that has rapidly led to the worst global crisis since the Second World War. Adaptability and transformation were amongst the most highly needed skills for entities to respond to measures such as mobility restrictions, social distancing policies and workplace and school closures. Therefore, a digital response to this crisis was a key element for organisations. Remote working, digital learning, digital services, and the need for digital skills became the new reality in record time.

Digitalisation is leading to unprecedented advances in society, such as connectivity and automation. However, it is also leading many people, especially vulnerable groups, to tackle new challenges that affect their lives and well-being.

For instance, digital measures during the Covid-19 pandemic have led to greater exclusion of people with disabilities. Many employees and students with disabilities have faced major limitations to their ability to continue working or participate in school activity from home as they did not have the necessary equipment.

⁷¹ Eurofound (2021). Op. cit.

"It is extremely important that people with disabilities are not left behind when society becomes fully digital" said Helga Stevens, Member of the European Parliament and co-chair of the Disability Intergroup in 2017. She estimated that by 2020, 120 million EU citizens would be living with some kind of disability, a number not too far from reality. Given that it was already predicted that by 2030 many jobs will require digital skills, and bearing in mind that the current crisis has pushed the agenda even faster than expected, involving people with disabilities in the digital space has become a non-negotiable aspect.⁷²

Understanding and acting on the economic and social dimensions of digital transformation is crucial to ensure that no one is left behind.

⁷² The European Disability Strategy 2010-2020, adopted in November 2010, was designed to support the implementation of the United Nations Convention on the Rights of Persons with Disabilities, which the EU has signed. The new EU Disability strategy for 2020-2030, adopted in March 2021, aims to ensure that people with disabilities have equal access to a fully digitalised world. See on this *The European Commission's Union of Equality: Strategy*. Op. cit.



6. Opportunities and risks

The new world of work brings unprecedented opportunities for the inclusion of people with disabilities in the labour market. Nonetheless, this segment of the population may also encounter many barriers. Digital transformation implies significant structural and organisational changes in the labour market, both within companies and across entire sectors. The main impacts of the digital revolution on the world of work are:

- the creation of new employment opportunities;
- occupation obsolescence: technology takes over people's roles;
- changes in traditional jobs and in recruitment processes;
- the insurgence of disruptive forms of work.

Considering the current employment situation of people with disabilities and the impact of digitalization, it is crucial to manage risks and opportunities in a timely and appropriate manner. It should be noted that the impact of the risks and opportunities on people with disabilities will depend on their individual circumstances, such as their level of education and (digital) competences, as well as their current job, amongst other aspects.

1. New jobs

The digital transformation of societies creates many jobs both in traditional and in more recently-created markets, offering new employment opportunities. Some new

digital jobs such as Artificial Intelligence Specialists and Data Scientists require strong digital expertise, while many others are entry-level jobs such as Community Manager or Web Designer. Generally speaking, there is a very significant mismatch between supply and demand of new digital jobs.

2. Obsolete occupations

Digital transformation does not only create new employment opportunities, it also makes many jobs obsolete. Digital developments enable machines to perform tasks originally carried out by people, a trend that is expected to rise over time. Therefore, technology can take over people's roles. More goods and services being produced with a reduced workforce lead to a risk of "technological unemployment".

While work automation leads to a lower demand for mid-level qualified jobs, it results in a greater demand for low and highly qualified jobs. As a result, the wages of high-level expertise jobs are set to increase, while those associated with lower qualified employment are expected to drop, triggering a major inequality effect. Hence, digitalisation plays its part in job losses, wage stagnation and rising wage inequality.

3. Changes in traditional jobs and in recruitment processes

The digital age is transforming traditional professions. The use of digital tools to support people in their job activities is increasingly common in the workplace. One example is the use of smartphones and computers for remote work or to provide services online, which has been heightened by the Covid-19 pandemic.

Additionally, the digital revolution has had an impact on the process of traditional job hunting, as recruitment and job searches have converged towards digital platforms which connect employers with job seekers. There is also widespread use of Artificial Intelligence tools in recruitment processes.

4. Disruptive work

With the emergence of online platforms, new economic models such as the sharing economy and the gig economy have emerged. They provide digital marketplaces for information, goods and services, allowing demand and supply to match in real-time

and globally. Also, digitalisation is enhancing entrepreneurship and start-ups.

6.1 Opportunities for people with disabilities

- Digitalisation and, more specifically, remote work foster innovation in the workplace in the form of “organisational changes, flexibility, online learning and new forms of cooperation”. Its potential for cultural change could help in making workplaces more inclusive for people with disabilities.
- Digital tools can help people with disabilities to perform tasks that they might otherwise be unable to do as effectively as others.
- If accessible, the use of online recruitment platforms offers people with disabilities direct access to employment and employers. Digitalisation expands their range of possibilities to access the traditional labour market.
- remote work can provide flexibility in terms of working time and place, which may promote a better work-life balance for people with disabilities. It offers opportunities for some that might not be able to work full-time or at set times or that might be unable to travel and reach the workplace. Indeed, the geographical scope of new employment opportunities is global. Thus, online platforms can also remove the barriers encountered by people with disabilities to work abroad due to the lack of transferability of disability support services (also in the EU).
- the use of digital tools can enhance reasonable accommodation for people with disabilities both at home and in the workplace. Therefore, they have the potential to remove the barriers encountered in traditional jobs and to create new job opportunities.

6.2 Risks for people with disabilities

- As mentioned before, people with disabilities may find difficulties when it comes to being able to afford and access the Internet and ICTs, which can prevent them from accessing the companies' online recruitment processes or recruitment platforms.

- If the digital tools required to enter the labour market and to support people in their tasks are not inclusive and accessible, this would prevent people with disabilities from benefiting from the opportunities that could arise. Therefore, people with disabilities would be at a disadvantage compared to those without disabilities. With regards to remote working, it is important to ensure that people with disabilities have the necessary resources and have adaptations carried out at home and that the platforms used meet accessibility needs. For example, in many cases deaf people are not able to follow meetings due to a lack of accurate closed captioning systems.
- There is also a risk of employers pushing people with disabilities to work from home to avoid having to adjust the workplace. Remote work should not be an obligation but a choice and, therefore, employers should continue to make their workplace and the office accessible.
- Remote work is not possible in every job. For instance, during the pandemic workers in frontline jobs did not have the option to work from home. Also, since the crisis, remote work has mainly accelerated in high-paid employment.
- An additional risk that people with disabilities may face is the invisibility and isolation that remote working may entail.
- If people with disabilities do not acquire the digital skills required to make use of digital tools and remote working skills such as strong written communication, collaboration, focus, time management and adaptability, they will once again be left behind.
- The use of AI in personnel selection implies risks for people with disabilities such as the analysis of facial movements and voice in recruitment, which may not be well interpreted, or personality tests that disproportionately screen out people with disabilities.
- Considering the difficulties people with disabilities face when it comes to being able to afford or access Internet subscriptions and/or electronic devices, they might have no opportunity to participate in the new economies which need participants to have constant access to the Internet and their own devices.

Therefore, this is a crucial barrier for people with disabilities, hindering their access to new employment opportunities.

- Lack of accessibility of digital tools and online job platforms would also be an obstacle for people with disabilities to benefit from the new employment opportunities these present.
- The flexibility provided by these new forms of work comes at a cost, such as not finding jobs when needed or desired. Moreover, multi-jobbing can lead to a loss of time control, working longer hours and under higher stress than in traditional jobs, and can hinder people building expertise. Indeed, online workers are less likely to receive employer-sponsored training. Wages in platform-based jobs and in start-ups tend to be lower than those in traditional jobs and there is greater job and career insecurity.
- Having no professional status leads to fewer or no work-related rights or benefits such as unemployment benefit, work injury benefit, maternity and retirement, engaging in collective bargaining, or benefiting from minimum wage regulations. This is due to digital economies not falling under traditional employment laws. It is important to ensure that new digital opportunities for people with disabilities are decent jobs.
- If people with disabilities do not have basic computer literacy, this will hinder their participation in online job platforms. In addition, considering the situation of people with disabilities in terms of education and training, they might only have access to low-skilled job positions on online platforms.
- People with disabilities may have fewer resources to become an entrepreneur. Also, platform commission fees, and exclusivity arrangements through terms of service agreements can be a serious hindrance to entrepreneurship opportunities.
- Many employment opportunities in digital platforms require English or other language skills that some people with disabilities might not have or may find hard to learn.
- These risks can be assumed by most gig workers since online work is a secondary source of income. However, some people with disabilities might

Be even more disadvantaged when managing the risk of independent work and multi-jobbing due to their vulnerable social situation.⁷³

⁷³ For a more detailed analysis, see ILO, Eurofund, Fundación Once and Disability Hub Europe 2021 publication: *An Inclusive Digital Economy for People with Disabilities*. Available at the site: https://www.ilo.org/wcmsp5/groups/public/-/dgreports/-/gender/documents/publication/wcms_769852.pdf



7. Hard and soft skills.

Today, the difference between “hard” and “soft” skills is one of the most important things to know when approaching the labour market. The idea is that hard skills, or technical skills are the competencies that companies pay for. If you are hired as an engineer, you need to demonstrate expertise in computing, data analysis and modelling, and systems design. Hard, or technical, skills are directly relevant, and must be easily measurable, certifiable through degrees or certificates of qualification, and differentiated depending on the field and specialty.

Soft skills, or behavioural skills, are different. Professionally managed organizations generally expect all employees and freelancers to have basic interpersonal competencies and performance disciplines that turn expertise into actual impact. Soft skills like teamwork are behaviourally rather than credential-based and may be difficult to measure objectively and quantitatively.

While technical skills are essential in delivering a strong work performance, they are not sufficient without the behavioural skills that convert competence into effective working relationships.⁷⁴

Since soft skills are definitely more abstract and difficult to identify, the following paragraph will be about the most important soft skills that a freelancer will need in order to succeed.

7.1 Soft skills for a freelance career

Soft skills are personality traits and interpersonal skills that characterize a person's relationship with others and that are relevant in interactions with clients, co-workers, teams. They include an array of skills.

Communications skills

Communication is arguably the most important soft skill in any walk of life and any career. A freelancer's ability to communicate effectively with his/her clients, suppliers and peers can make the difference between success and mediocrity. Our technology-driven world is increasingly littered with acronyms, abbreviations and jargon. If freelancers' communication skills can cut through this noise and articulate exactly what they do for their clients and how they add value, then they stand every chance of enjoying a successful career.

Hence, the two key skills freelancers should look at developing are writing in a concise and informative way and being able to speak clearly. If they can crack these two soft skills, they will be building solid foundations for a successful freelance career. If giving a speech or a presentation is scary, then it might be a good idea to join a public speaking workshop or engage the services of a presentation coach.

⁷⁴ Younger, J. (2019b, May 20). *The Soft-Skills All Successful Freelancers Need and where to Find Them*. Forbes. <https://www.forbes.com/sites/tonyyounger/2019/05/20/the-soft-skills-all-successful-freelancers-need-and-where-to-find-them/?sh=28a780467f2c>

Affordable public speaking courses can be found at the local library, community centre or at a high school evening class. The same resources can also be used for writing courses and other workshops. Clear, concise and engaging writing can be applied to any writing task: presentations, letters, proposals, webpages, blogs. And it is greatly needed in copywriting, a high-income skill.

Problem solving skills

Some professions revolve around solving problems and/or creating new answers to age-old questions. Problem solving requires critical thinking and being able to ask oneself questions about a given situation. A good way of developing problem-solving skills is to work through a series of 'what if?' scenarios and see what results are obtained. When doing this, it is important to keep in mind one's end goals and desired outcomes, to approach a difficult situation with a cool and level head, and think about Plan Bs and workarounds. These will help promote a more creative approach to problem-solving skills.

Positivity

Approaching projects with a positive attitude will help produce better work, simply because it makes people feel better about the project they are working on and helps them remain open-minded to new ideas. It can also help any professional look at his/her work from an outsider's viewpoint, which is vital in certain professions addressing a target audience, such as copywriting, graphic design and marketing.

Punctuality

Being late is unprofessional and may cause you the loss of good opportunities for new and repeat business. It is important, as a freelancer, not to let your clients down. If you are regularly late for appointments, you could find the number of appointments starting to diminish. If you are late delivering work and regularly miss agreed

deadlines, you could not only lose clients, but also find yourself in hot water if your late delivery has caused your client to lose money.

Punctuality is key to being successful as a freelancer and represents common courtesy to your clients and your peers. This leads up nicely onto the next soft skill.

Organisation

Good organisation skills help any professional perform his/her work duties; it is even more important in freelance jobs, since it can help save money, make money and avoid potential financial penalties.

It will also help with the most onerous of freelancer tasks, including drafting the annual tax return.

Teamwork Skills

The ability to work autonomously as a freelancer is vital because a freelancer may often be working alone on his/her own projects. However, there will be times when s/he will need to work with fellow freelance professionals, or even be required to work with the full-time employees of the company that has hired him or her. This scenario is common for marketing, design and PR agencies, which regularly hire freelance designers and copywriters for specific client briefs.

Flexibility

Flexibility is an important soft skill because it demonstrates an ability and willingness to develop new skills and open-mindedness to tasks and challenges.

The need for flexibility in a freelance career can come from a client bringing a deadline forward, or a new client making an enquiry that a freelancer might need to work into a project schedule at short notice.

Ability to accept and learn from criticism

A freelancer is surely going to experience the ups and downs of clients' feedback first-hand without the filter of an account manager to lessen the pain of any negative comment. Clients may not like the work one is most proud of or may think it is not suitable for their customers. As such, a freelancer's ability to accept and learn from criticism will be tested from time to time.

Business acumen

Freelancers are working for themselves, so they are responsible for their business, which means to be or become keen on business. Business acumen, otherwise known as "business sense" or "business savvy" is a keenness and quickness to understand and deal with a business situation in a manner that is likely to lead to a positive outcome.

You don't have to be an expert in accounting or economics, but if you can recognise a good business opportunity and act on it, or if you can see a business risk and avoid it, then you will have a good chance of successfully growing your freelance business.

Accountability

One of the most powerful skills in a freelancer's toolkit is not soft at all. Accountability or taking ownership can be taught formally, making it a hard skill. The key thing to remember is that a freelancer is accountable to his/her clients and to him/herself for everything he/she does. Even when s/he buys outside help or outsources part of the job, s/he is accountable for that as well.

7.2 Digital skills and job opportunities

In the freelancing market, especially in recent years, some digital skills have become very important or even crucial to pursue a successful freelancing career.

Nowadays basic digital skills are necessary for any sector of the freelancing market. Especially in the Covid era, being able to use the most common technological devices (smartphone, computers, tablets...), software (Word, Excel...) and social media (Facebook, Instagram) has become a necessity.

Apart from the basic skills, there are some other sectors in the digital world that are becoming very important for a freelancer in general, and in which sometimes his/her abilities are useful not only as mere “skills”, because they can become a profession.

Web development

Web development offers 3 areas to specialize in:

- front-end developers focus on creating online items that directly interact with users, such as login pages, click buttons, user forms, and so on. They program everything that's immediately visible and clickable on a website;
- back-end developers work on the core of each site that is invisible to visitors. This includes the base structure of a website, databases, and servers. Back-end programmers also fix any bugs and glitches that stop a site from working properly;
- full-stack specialists have the skills of both front-end and back-end developers and are hired to manage the whole task of creating and managing a website.

Regardless of the path chosen as a web developer, s/he is going to enjoy the high pay and bonuses that companies often offer their freelancers. It is one of the most appreciated skills in the freelance market and a highly paid one.

Graphic design

The graphic design market offers a tremendous variety of projects to take on. Besides web development, a freelancer may work on projects in marketing, user experience design, and corporate communications.

Additionally, freelance graphic designers exercises creativity and flexibility. The available career paths offered in design regularly push creatives out of their comfort zones and require them to regularly adjust their methods and techniques. This brings

with it a lot of challenges, excitement, and extreme job satisfaction when each project is completed.

Social media

There are approximately 3.8 billion social media users worldwide and each one of them is a potential customer to any company active on the internet — but only if its products are marketed properly. In order to grow in popularity and revenue, businesses of all sizes must showcase their services online and they do this by hiring skilled social media marketers.

Social media marketing is a perfect choice for those who get bored easily as no two days are ever the same. As a social media marketer, a freelancer will be creating online campaigns designed with a target audience in mind. Each campaign will be completely different depending on clients' needs and freelancers' creativity.

Data analysis

Data analytics is one of the quickest growing sectors on the job market, but its rapid growth has created a worker demand that cannot be fulfilled. This will force businesses to compete for each qualified data analyst, boosting your chances of gaining enough clients and living comfortably as a self-employed expert.

As a data analyst, a freelancer will be compiling, organizing, and analysing large quantities of data in order to create informative reports for each business. S/he may also often work closely with web developers to create seamless data collection systems.

Video editing

Video editors are becoming one of the most sought-after professions as 93% of businesses have seen an increase in customers after posting a video ad on social media⁷⁵. That is why marketers are now rebranding and focusing more on posting short, informative ads in video form to generate sales.

⁷⁵ G. Mason (2014). *Social Media Marketing Tips for Business: Step by Step Advice for Growing Your Business on: Facebook, Twitter, LinkedIn, Myspace, Youtube, and More!*. Stati Uniti: Createspace Independent Pub.

This is especially true for any business active on social media platforms like Instagram, Facebook, and YouTube. As a video editor, a freelancer will be provided with raw clips and videos, which clients will expect to be montaged together in an engaging and attractive way. The role comes with a great deal of pressure as the end product must entice viewers into making a purchase, while ensuring client satisfaction (and, hopefully, the possibility of being hired again).

Excel management

Since its release in 1985, Microsoft Excel has become indispensable in almost every business possible. The software is used by over 750 million people in the world, but only a small percentage of them are certified Excel experts. Those specialists are in high demand at the moment — and with the continuous growth of the Microsoft spreadsheet program, this skill is only going to be more sought after. Therefore, attending or offering online Excel classes can be a good opportunity to make money.⁷⁶

⁷⁶ J. Olech (2022d, November 1). *Top 30 In-Demand Freelance Skills to Learn in 2022*. WizCase. <https://www.wizcase.com/blog/top-in-demand-freelance-skills-to-learn/>



8. Freelance work and sustainability

In 2016, the United Nations Development Program (UNDP) made an international call for crucial, urgent and pragmatic actions aimed at eradicating poverty, protecting the environment and granting peace and prosperity for everybody by 2030.

These goals were named Sustainable Development Goals (SDGs Fig. 5) and every year, more institutions and associations acknowledge them as the criteria which will steer the decision-making path towards progress.

How do remote work and freelancing relate to SDG?

The existing onsite work paradigm - adopted by enterprises and state policies in most areas of the world - is not sustainable and essentially limits the accomplishment of SDGs for a variety of reasons - economic, environmental, and also connected to personal development.

Fortunately, there is ample evidence that modifying this paradigm and migrating to new models – such as the use of ITC for remote work and freelancing – is one of the most effective strategies for private enterprises, public sectors, and society as a whole to meet the 2030 agenda's sustainability goals.



 **Figure 5. SDGs.** Source: <https://sdgs.un.org/goals>

What can we do to help? What instruments do we have to establish a prosperous future?

To attain SDGs, human beings will have to make significant changes in all areas. Private initiative must seize the opportunities of the freelance economy well as the opportunity offered by the new technologies. It is our chance to make a difference and we cannot miss it.

Combating climate change and preserving the environment

Freelance work can not only improve people's employment prospects, but it can also help save the earth:

- reducing transportation-related emissions and urban congestion. Both traffic and traces of hydrocarbons from transportation would be drastically decreased in cities if those whose professional activity can be done remotely didn't have to drive to an office every day;
- the major cities would be decentralized: a remote worker can relocate to a less gentrified location. At the same time, this would boost provincial agricultural and industrial activity, as well as the local economy.

- getting rid of wasteful consumption; the amount of trash and hyper-consumerism in our lifestyle is directly tied to an "immediacy" business, which arises from a lack of time for some simple tasks like cooking our own meals, repairing rather than dumping, recycling and reusing, and so on.

8.1 Useful tools for freelancing

Most freelance-related online content focuses on individual characteristics and approaches deemed necessary to be a successful freelancer. From marketing to personal branding and social media management, there are too many words that crowd a freelancer's vocabulary and, in a certain sense, "distract" from work. In contrast, the DiFree project starts from the assumption that the only "trick" to being a successful freelancer is to be a good freelancer: a professional capable of doing their job well. Any other technique, competence, and knowledge are very useful for personal and professional growth, but none of them can replace the ability to effectively provide the promised performance and valuable service. In the timeframe and in the way agreed with the client. Any client, initially attracted by the skillful use of superficial persuasive techniques, will not renew their trust if the professional does not do a good job and, on the contrary, will discourage others from making the same mistake.

DiFree project's Toolkit assumes that freelancers are good freelancers, and provides them with some of the tools that our community deems most useful for navigating the adventurous life of the freelancer. The following list is for anyone who wants to take his/her self-employment business to the next level and for those who start working as a freelancer and ask themselves the question: "What should I do next?"

8.2 Tips for self-management

To any hopeful freelancer to be, many would talk about business plans. Well, don't be put off by the terminology! It doesn't have to be a huge document. Outlining what you do and how you do it will help you:

- sell yourself to potential customers;
- set satisfactory goals;
- find long-term projects in line with your goals;
- surround yourself with the right people;
- have a positive impact on the ecosystem (social, environmental and economic) that surrounds you.

List your skills and the possible types of projects you intend to work on

Being self-employed implies the direct and constant use of your skills to earn a living. Knowing what these skills are and what people will look for when they need them will help you find work; for this reason, analysing the needs of potential customers and offering them valuable solutions is the key to working with satisfaction. Knowing which projects you want to work on will help you say no to opportunities that aren't right for you and will keep yourself in line with your goals.

Decide how you will operate as your own enterprise

Do some research to see what works best for you. Will you be a digital entrepreneur? Will you target a variety of small customers or will you focus only on a select few? In which geographical area will you offer your business? To what kind of people or companies? What needs will your offer meet?

Set goals

Take care to give yourself relatively simple goals when you first start out. Setting unattainable goals will lead to a sense of failure when in reality you may be doing very well. Try to give yourself short, medium, and long-term goals to work on.

8.2.1 Home working – a few tips

It is equally important to consider your 'rules' of work as a freelancer. From the hours you are likely to work, to the tools and facilities you will need: there is a lot to consider and doing it right can greatly increase your productivity and well-being. Are there ethical considerations that are essential for you? Enhance them! It will help you distinguish yourself from your competitors in a positive way and find customers 'like you'.

Position

Depending on your industry you may have already thought about where you will work, especially if you need a coworker. For most PC freelancers, however, working from home is the best choice.

Being freelance is challenging and it is important to consider how productive you can be at home. Will you have a specific place in your home designated as an office? Will other occupants of your home (cohabitants, children and pets, for example) make work difficult after a certain period of time or at certain times?

There are great ways to get the professional space you need. Coworking is perfect when you are just starting out as it offers maximum flexibility.

Your working week

Freelance flexibility is a big draw for many clients. But think about what you and the clients you will work with do. If you're working with a large company that wants a lot of input on the project, only working at night when they can't contact you might not be fine.

Likewise, be realistic about the hours you will need to work. Most freelancers find themselves working much longer than when they were

full-time employees. Be careful when calculating the hours you will spend on a job and avoid underestimating assignments.

If you are already busy in the evening, consider whether you can work on the weekends. Think about when it is realistic for you to start work early in the morning or finish late at night. Planning your work week will give it additional structure and help you create your work-life balance.

List the tools, equipment and facilities you need and find out how much they cost.

It is especially important to keep track of your budget in the beginning, as these small costs can add up quickly and consume hard-earned profits. Will you need a new computer, a software license or to upgrade your home Wi-Fi? Take these costs and tools into account before you begin. You don't want to waste a day setting up your new computer when you have a deadline to meet the next day!

Be clear about your finances

This is a step that often creates anxiety for new freelancers. Dealing with it early will take away a thought and leave you free to get on with the job you enjoy.

Set your rates

Understanding your expenses should help with this step. Think hard about what you can afford to work for and what and whom you are willing to work for. Are you willing to take a job that pays slightly less but will get you experience in the industry of your dreams?

Be clear on accounting and finances

No matter how much you love what you do, your freelance career won't last very long if you don't get paid. You need to think about how you will ask for, track bills and payments, and make sure you set aside enough each month for your taxes.

To insure or not to insure?

Although not all freelancers are required to take out insurance, it may be something you want to consider depending on your type of business, the type of clients you want to work with and your personal circumstances. Take a look at the different types of insurance to see if they are useful for you.

8.2.2 Decide on your brand and your assets

Once again, think simple, especially at the beginning. Imagine a few simple points that will help you stand out, but remember that a brand often develops over time, so do not panic if it does not look perfect right away.

Choose what to call yourself

Will you trade under your own name or a trade name? In addition to the name, determine how you refer to yourself. Are you a freelancer, a contractor, a consultant? This will save you confusion in the future when you talk to customers and when customers talk about you.

Be consistent

One benefit of being a freelancer is that you can create a consistent message across your brand, as it is likely to be akin to your personality. That said, it is worth making a list of a few things you want to convey in your communication that may differ from your natural tone of voice.

Brand guidelines

Consistent logos, brand colours, fonts, and design styles can help give you a more professional look and make life simple at this stage. Your name in a professional font can work as a logo, and a free tool can help you create a quick and consistent colour scheme.

Depending on the nature of your business you may want to spend more time on this section to showcase your work, but - in general – it is best just to start.

8.2.3 Find customers

Probably the biggest concern for new freelancers is how they will find enough work to make a living. Consider the different channels and resources you need before getting started.

Tell your network about the new venture

Your network can be an excellent source of new customers and, for the most established freelancers, this may be enough. Be explicit about your new venture, get in direct contact with any key contacts you have (old colleagues, bosses or friends who can vouch for your job) and ask them to support you by promoting you to their network.

Create the resources you will need to sell yourself

Consider whether a website is essential at this stage. If you aim to find your job on freelance sites like Upwork, it may not be. Consider whether an online portfolio would be sufficient or whether you could use your LinkedIn profile as an online CV. It may be also worth creating some basic proposals for the projects you want to work on. You should customize them one by one, but a template can help to be consistent and speed up the process when applying for jobs.

Set up social channels to talk about your work

Not everyone needs it, but for many people, social networks are a useful tool. You can use your existing personal channels, but having a channel specifically dedicated to your work will give you a more professional image. Do not overdo it though. There is no point in having six different channels to interact with only once every two weeks. Choose the channels by focusing on the most used ones in your industry and build a relevant network.

8.2.4 Sign up for freelance groups

How to search for freelance jobs

Freelance sites are a popular way for new freelancers to get started on different projects. Take the time to research the best sites for you, build your profile, and write specific proposals for different jobs. Browse the pages of the labor platforms available at the following links. They are the best freelance sites for beginners and advanced self-employed professionals.

Fiverr | Freelance services marketplace | Find top global talent

Hire Freelancers & Find Freelance Jobs Online | Freelancer

FlexJobs: Best Remote Jobs, Work from Home Jobs, Online Jobs & More

<https://www.guru.com/>

Jooble: Jobs in USA - 409.000+ current vacancies

Job Search Engine | SimplyHired

Malt | Freelancer Marketplace & Management Solution

Toptal - Hire Freelance Talent from the Top 3%

Talent-Pool.com | Talent is family

Freelance Jobs | Upwork™



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