

Coverage of Self-employed workers & Gig workers worldwide: An analysis of 12 jurisdictions^{1,2}

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The World Pension Alliance (WPA) is a collective organization comprised of the main advocacy associations representing pension plans and providers throughout the World, including Europe, the United States of America, Canada, Latin America, and United Kingdom. Today, through its members, the WPA represents more than 450 million participants and beneficiaries covered by retirement plans, with USD 19 trillion in assets under management. The primary long-term objective of the WPA is to be recognized at the international level as the common voice of the not-for-profit pension industry representing millions of retirement income plan members.

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² This White Paper is published in September 2026. The information collected through the questionnaires reflects the regulatory framework in force as of July 2026; therefore, legislative, regulatory, or administrative developments adopted after that date may not be reflected in this report.

Introduction

As part of the World Pension Alliance (WPA) working plan for 2025–2026, we agreed to work on the topic of coverage of self-employed workers and digital platform workers (the so-called Gig economy) across different jurisdictions. Self-employed workers are individuals who work for themselves, without a fixed employer, while digital platform workers — such as ride-hailing app drivers or home delivery couriers — operate through intermediating technology platforms that do not always establish a formal employment relationship.

This topic has gained significant policy relevance globally, as the expansion of non-standard forms of work challenges the traditional architecture of social security and pension systems, which were primarily designed around the employer-employee relationship. The central question is how — and to what extent — these workers access social security and pension coverage, given their irregular income streams, the absence of automatic employer-side contributions, and the legal ambiguity surrounding their employment status.

We gathered country-level information from the WPA members as part of this project, through a relevant questionnaire organized on dimensions: (i) definitions and general coverage; (ii) obligation to affiliate and registration process; (iii) contributions and how they are financed; (iv) benefits received by self-employed workers; (v) incentives to encourage affiliation; (vi) coverage statistics; (vii) current challenges and debates; and (viii) additional comments. We received 12 answers, from: United States, Canada, United Kingdom, Germany, Chile, Colombia, Costa Rica, El Salvador, Mexico, Peru, Dominican Republic, and Uruguay (see Appendix to review the detailed responses in each case).

Executive Summary

This report examines how twelve jurisdictions address pension and social-security coverage for self-employed workers and digital-platform workers: Canada, Chile, Colombia, Costa Rica, the Dominican Republic, El Salvador, Germany, Mexico, Peru, Uruguay, the United Kingdom, and the United States. Taken together, the responses show a common structural problem: pension and social-security systems were largely built around a stable employer–employee relationship, while self-employed and platform workers typically have variable earnings, fragmented work histories, limited access to automatic employer contributions, and—in many cases—an uncertain legal status.

The comparison does not reveal a single global model. Instead, it identifies a spectrum. At one end are systems that impose relatively broad statutory obligations or have integrated registration and contribution mechanisms, such as Canada, Costa Rica, Uruguay and the United States. At the other are systems where pension participation for self-employed workers remains primarily voluntary or only partially operational, such as the Dominican Republic, El Salvador, Peru and, for much of the self-employed population, the United Kingdom and Mexico. Between these poles are hybrid systems that combine mandatory rules for certain groups with voluntary arrangements, differentiated regimes, professional schemes, tax-based collection mechanisms, or targeted social-assistance measures. Chile is a particularly relevant hybrid case: eligible self-employed workers issuing professional-services receipts are subject to compulsory social-security contributions collected through progressive tax withholdings and annual tax reconciliation, while dependent platform workers are covered under the ordinary employer-based system and other independent workers may remain outside full compulsory coverage.

A second central finding is that platform work is increasingly becoming a distinct regulatory concern. Chile, Colombia, Mexico and Uruguay have adopted platform-specific legal frameworks, although their designs differ sharply. In Chile, the platform-work framework operates alongside the tax-based compulsory contribution mechanism for eligible independent workers, while platforms assume ordinary employer obligations where a dependent relationship exists. The United Kingdom has relied substantially on employment-status litigation. Canada and the United States continue to rely mainly on general classification rules, tax reporting and, in the case of retirement saving, voluntary arrangements. In Germany, by contrast, platform work is assessed according to the underlying legal status of the worker and is addressed through the existing occupation-based statutory and professional pension arrangements; no separate platform-specific contribution obligation applies merely because work is performed through a digital platform. Costa Rica, Peru, the Dominican Republic and El Salvador still have limited or no comprehensive platform-specific pension framework in force. Across all models, the challenge is not only formal affiliation, but also whether contributions are regular, sufficient, administratively feasible and capable of generating adequate old-age income.

I. Definitions and General Coverage

There is no universal legal definition of “self-employed worker” across the twelve jurisdictions. Most systems define the category negatively: a person who works on their own account, assumes business risk, and is not subject to an employment relationship or employer direction. This is broadly the case in Canada, Costa Rica, Colombia, Germany, Mexico, Peru, the United Kingdom and the United States. However, the operational definition often varies by legal field—labour law, tax law, social-security law, commercial law, or pension law—and may therefore produce different outcomes for the same worker.

Germany illustrates the fragmentation of self-employment categories. Its system distinguishes among liberal professionals covered by mandatory professional pension schemes, certain groups subject to statutory pension insurance, farmers, artists, journalists, solo self-employed workers, and others who may have no mandatory old-age coverage. Canada and the United States likewise rely heavily on tax and earnings-based concepts. In Canada, self-employed workers generally contribute through the tax system; in the United States, self-employment is commonly linked to operating a business as a sole proprietor, independent contractor or partner and earning income reported outside the standard employee wage system.

The treatment of platform workers is particularly diverse. Chile and Uruguay expressly recognise that platform workers may be dependent or independent, with coverage determined by the actual legal relationship. Colombia’s 2025 Labour Reform creates specific rules for delivery-platform work, distinguishing dependent and independent forms of engagement. Mexico introduced a specific legal category for app-based drivers and delivery workers, with employment and social-security consequences linked to income thresholds. In the United Kingdom, court decisions have moved some platform workers—notably Uber drivers—from self-employed status to “worker” status, providing access to core labour rights, including workplace pension rights. By contrast, Peru, the Dominican Republic and El Salvador largely continue to treat platform workers within general self-employment rules, without a dedicated pension regime.

The prevalence of self-employment is significant but highly variable. The available responses place self-employment or own-account work at approximately 7% of employment in Germany, 13.5% in the United Kingdom, 22.5% in Mexico, approximately 22% for self-employment or non-standard work in Canada, 25–30% in Chile, 34–35% in the Dominican Republic, 36.8% in Peru, more than 40% in Colombia, and substantial but less consistently measured shares in Costa Rica, El Salvador and Uruguay. Platform work is generally smaller in absolute terms, more urban, more concentrated in transport and delivery, and often predominantly male. Data availability remains weak in several jurisdictions, particularly for platform work in Colombia, Costa Rica, the Dominican Republic, El Salvador, Peru and Uruguay.

Low-income or simplified regimes are unevenly developed. Uruguay’s Monotributo is the clearest example of a simplified arrangement that can link small-scale or low-income activity to social protection. Colombia’s BEPS offers a targeted saving

mechanism for people earning below one minimum wage, with a public subsidy at withdrawal. Costa Rica applies a progressive contribution scale with a larger state subsidy for lower-income independent contributors. In contrast, Canada, Chile, Germany, Peru, the Dominican Republic and El Salvador do not offer a fully integrated monotributo-style pension regime for low-income self-employed workers. The United States offers a tiered set of voluntary retirement savings vehicles—IRAs, SEP IRAs, SIMPLE IRAs, Solo 401(k)s and state auto-IRA programmes—but not a unified social-insurance regime for this population.

Comparative conclusion. *The evidence indicates that legal classification is the gateway to protection. Where platform workers are expressly recognised as potentially dependent workers—or where their status can be reassessed according to the reality of control and dependence—access to employer-financed contributions becomes more feasible. Where they remain presumptively independent, coverage depends largely on the worker’s own capacity and willingness to contribute. At the same time, broad legal definitions alone are insufficient: systems also need clear operational criteria, interoperable administrative channels and data capable of identifying the population to be covered.*

II. Obligation to Affiliate and Registration Process

Mandatory pension or social-security affiliation is not uniform across the jurisdictions. Canada requires self-employed workers with net earnings above CAD 3,500 to contribute to the Canada Pension Plan (CPP) or Quebec Pension Plan (QPP). The United States requires self-employed workers with net earnings above USD 400 to pay Social Security taxes. Uruguay provides perhaps the broadest formal principle: persons performing lawful paid activity, including independent and platform workers, are within the scope of mandatory social-security coverage through the Social Security Bank (*Banco de Previsión Social*, BPS).

Costa Rica also establishes mandatory coverage in law for all workers, including independent workers, through the Costa Rican Social Security Fund (*Caja Costarricense de Seguro Social*, CCSS). However, effective enrolment among the self-employed remains weaker than the legal obligation would suggest, because there is no employer withholding mechanism and enforcement depends on the ability to identify, register and collect from individuals. Germany applies compulsory affiliation selectively: liberal professionals are generally covered through professional chambers and pension schemes, while other self-employed groups are covered only in defined circumstances. Health insurance, however, is mandatory for all residents, including the self-employed.

In Chile, Mexico, Peru, the Dominican Republic, El Salvador and the United Kingdom, self-employed workers are generally outside a universal compulsory workplace-pension mechanism. Chile applies voluntary pension participation for most self-employed persons, subject to the specific rules applicable to platform workers. Mexico’s standard IMSS affiliation for independent workers is voluntary, although the 2025 platform-work regime introduced mandatory platform registration for workers meeting the applicable income threshold. Peru’s earlier mandatory-contribution approach for independent workers

was reversed by Supreme Decree No. 061-2026-EF, restoring a voluntary model. In the Dominican Republic and El Salvador, statutory systems remain predominantly organised around formally employed workers, and the intended coverage mechanisms for the self-employed remain incomplete or voluntary in practice. In the United Kingdom, self-employed workers are excluded from Automatic Enrolment and must generally rely on personal pension products and State Pension entitlement accrued through National Insurance.

Registration arrangements reveal a further divide. In Canada and the United States, social-insurance contributions are largely administered through annual tax filing: self-employed workers report income and pay contributions through their tax returns. The United Kingdom follows a related model, requiring self-employed people with annual self-employment income above £1,000 to register for Self Assessment with HM Revenue & Customs (United Kingdom's government authority for taxes, payments, and customs). Colombia uses the integrated online PILA payment system (Colombia's electronic platform for reporting, calculating, and paying mandatory contributions to the social security system), through which workers affiliate with a pension fund, health insurer and occupational-risk administrator and make monthly contributions. Mexico allows voluntary independent-worker registration through the Mexican Social Security Institute (IMSS) digital channels, while platforms are responsible for registering eligible platform workers. Uruguay requires registration with BPS and the tax authority through a declaration of commencement of activity, generally before activity begins.

Digital-platform rules are the most dynamic aspect of this dimension. Mexico requires platforms to register as IMSS employers, report worker activity and earnings, maintain monthly information, and make corresponding payments for workers meeting the statutory threshold. Colombia requires platforms to register with the Ministry of Labour, report quarterly on active workers and their engagement modality, and participate in the payment of social-security contributions for independent delivery workers. Chile requires platforms to distinguish between dependent and independent workers, with full employer obligations when a dependent relationship exists. Uruguay mandates occupational accident and disease insurance for autonomous platform workers under its dedicated platform-work framework. By contrast, in Canada, Germany, Peru, the Dominican Republic, El Salvador and the United States, platforms generally do not face a standalone pension-contribution obligation merely because work is conducted through an app.

Comparative conclusion. *Mandatory coverage is more effective when it is linked to a clear collection mechanism. Tax-based collection can achieve broad coverage where earnings are reported and compliance is strong; integrated social-security portals can reduce fragmentation; and platform-based reporting can make it possible to identify workers and calculate contributions in real time. Voluntary affiliation, by contrast, consistently leaves coverage dependent on fluctuating income, financial capability, awareness and trust. The main institutional gap is therefore not simply the absence of a legal obligation, but the absence of an automatic or low-friction pathway from economic activity to registration and contribution.*

III. Contributions and How They Are Financed

A common feature across the jurisdictions is that self-employed workers often bear a higher direct contribution burden than employees because they must finance the share that would ordinarily be paid by an employer. This is explicit in Canada, where self-employed people pay both the employee and employer portions of CPP contributions; in El Salvador, where an independent contributor who joins voluntarily assumes the full 16% pension contribution; and in the United States, where the self-employed pay the Social Security self-employment tax on net earnings above the applicable threshold.

Contribution structures vary considerably. Canada applies an income-based CPP contribution of 11.9% on relevant self-employment earnings, with an additional CPP2 component for higher earnings. Colombia applies a 16% pension contribution to the Contribution Base Income, generally calculated as 40% of income, subject to a minimum equivalent to one minimum wage; independent workers must also pay health and occupational-risk contributions. Costa Rica applies a combined health and disability, old-age and survivors contribution of approximately 26.17% of declared income, although the State subsidises a greater share for lower-income contributors.

In Chile, self-employed workers who issue professional-services receipts (*boletas de honorarios*) and meet the relevant statutory income conditions are subject to the compulsory contribution mechanism established by Law No. 21,133. Contributions are financed through progressive income-tax withholdings and regularised through the annual tax return. The core mandatory pension contribution is 10% of the applicable pensionable income, paid into the individual AFP account. The system also finances disability and survivors insurance, occupational accident and occupational disease insurance, SANNA insurance (which provides income replacement to eligible workers caring for children with serious health conditions), and health coverage; where retained amounts are insufficient, these items are paid in statutory priority order, with pension contributions paid last. Workers whose income is below the statutory threshold—generally five monthly minimum incomes—may be exempt or receive partial coverage. The additional employer-type contribution introduced by the 2025 pension reform is initially voluntary for independent workers and may require further legislation or regulation before becoming mandatory. Thus, while the basic contribution pathway is compulsory for the relevant fee-issuing group, self-employed workers do not generally receive the employer-financed contribution package or unemployment insurance available to salaried workers. Other self-employed workers outside the Law No. 21,133 framework may contribute voluntarily, subject to the applicable minimum contribution base and the ceiling of approximately 85 UF.

Mexico does not impose a general mandatory pension contribution for all self-employed workers. Independent workers may join IMSS voluntarily, choose coverage and pay based on declared income, while platform workers who meet the legal threshold are enrolled through the platform. Peru similarly relies on voluntary contributions to either the public or private pension system, with no integrated contribution mechanism for the broader self-employed population. The Dominican

Republic lacks a standard and fully operational contribution schedule for self-employed workers because the contributory-subsidised regime foreseen in law has not been fully implemented. In the United Kingdom, the self-employed contribute to National Insurance for State Pension purposes, but are outside Automatic Enrolment and generally make private pension contributions voluntarily. In Germany, contribution arrangements are highly dependent on professional status: liberal professionals contribute under the rules of their relevant pension scheme, while other self-employed groups may fall under statutory or voluntary arrangements.

Public support is limited and is usually directed toward low-income contributors or old-age safety nets rather than ordinary working-life contributions. Costa Rica provides the clearest active contribution subsidy: at the lowest income levels, the State may cover up to 9.11% of the reference income for health insurance, while the affiliate pays as little as 2.89%. Colombia's BEPS provides a State subsidy on savings at the withdrawal stage—20% for men and 30% for women—but this is not a monthly matching contribution during active working life. Chile includes transitional relief for lower-income self-employed workers during the initial implementation period, but not a permanent matching subsidy. Canada, Germany, the Dominican Republic, El Salvador and the United States do not provide a general permanent matching contribution for self-employed pension participation.

Gender-sensitive design remains rare. Colombia's BEPS includes a higher State subsidy for women, while Chile's pension reform incorporates women-specific pension-side compensation, including more flexible eligibility for the Benefit for Years Contributed and a Life-Expectancy Gap Compensation. In most other jurisdictions, support is linked to income rather than gender, or is available only through non-contributory assistance in old age.

Comparative conclusion. *Contribution design is decisive for participation. Systems requiring the self-employed to pay both sides of the traditional employment contribution are financially coherent but can be unaffordable for workers with low, volatile or seasonal income. Chile provides a distinct model: for eligible workers issuing professional-services receipts, progressive tax withholding and annual tax reconciliation create an administratively integrated channel for compulsory social-security contributions even where there is no conventional employer. However, the system's reach and adequacy remain constrained by income thresholds, variable earnings, the sufficiency of retained amounts, and the exclusion of employer-financed unemployment protection. Across jurisdictions, effective inclusion requires contribution rules that combine adequate financing with flexibility in payment timing, contribution bases and enforcement. Targeted subsidies, progressive contribution scales, simplified tax–social-security integration, and matching mechanisms can help, but they must be simple, predictable and linked to an accessible registration channel. Otherwise, they risk functioning as residual assistance rather than as a genuine bridge into contributory protection.*

IV. Benefits Received by Self-Employed Workers

The benefits available to self-employed workers are generally determined by the contributions they make and the regime to which they belong. In systems with broad mandatory social insurance, self-employed workers may access old-age, disability and survivor benefits on terms similar to those applicable to employees, although their benefit levels remain closely related to contribution density and reported income. Canada and the United States provide retirement, disability and survivor protection through their respective contributory public systems. Uruguay provides pension and social-security coverage through BPS, while Costa Rica offers health and Disability, Old Age and Survivors coverage through the Costa Rican Social Security Fund (CCSS), subject to contribution compliance.

Germany's professional pension schemes provide old-age, disability and survivor pensions for covered liberal professionals. Health and maternity protection are provided through separate health and social-protection arrangements, with health insurance being compulsory through either statutory health insurance or private health insurance, depending on the individual's circumstances. In Mexico, the voluntary IMSS scheme for independent workers can provide health care, disability and life coverage, retirement and old-age benefits; platform workers above the income threshold have access to full social-security coverage, whereas those below it retain occupational-risk protection only. In Chile, self-employed workers who issue professional-services receipts (*boletas de honorarios*) and meet the statutory income conditions are subject to the compulsory contribution mechanism under Law No. 21,133, financed through tax withholdings and annual tax reconciliation. This can provide pension, disability, survivor, health, maternity and occupational-risk protection broadly comparable to that available to salaried workers with equivalent contribution histories and bases. However, in Chile unemployment insurance generally remains confined to workers with employment contracts, while coverage can be less complete or continuous for workers with low or irregular earnings, interrupted contributions, or income below the statutory threshold.

In Peru, independent workers may affiliate voluntarily with the public or private pension systems. The private pension system includes disability and survivor insurance subject to contribution requirements, but there is no automatic contribution mechanism for the self-employed. In the Dominican Republic and El Salvador, formal pension and social-security benefits remain primarily tied to salaried employment, and voluntary participation offers limited reach. The United Kingdom provides a State Pension based on National Insurance records, but self-employed workers outside workplace pension arrangements must rely primarily on personal pension savings to supplement it.

Non-contributory safety nets are present in most Latin American jurisdictions, but they do not replace contributory pension coverage. Chile's Universal Guaranteed Pension (PGU), Costa Rica's Non-Contributory Regime, Colombia's Colombia Mayor and BEPS arrangements, the Dominican solidarity pension, El Salvador's Universal Basic Pension, and Peru's non-contributory pillar all provide or contemplate minimum protection for older people in poverty or vulnerability. However, these mechanisms generally offer basic support rather than income replacement equivalent to a contributory pension.

Comparative conclusion. *Formal entitlement to benefits should not be confused with effective protection. Self-employed workers may be legally eligible for old-age, disability, survivor, health, maternity or occupational-risk benefits, but low or variable earnings, interrupted contributions and low contribution bases can result in incomplete coverage or inadequate entitlements. Chile illustrates that compulsory contributions can be channelled through tax withholding and annual tax reconciliation for eligible self-employed workers issuing professional-services receipts, rather than exclusively through a conventional employer–employee relationship. Yet this route does not fully remove coverage gaps where earnings fall below statutory thresholds, retained amounts are insufficient, or contributions are irregular. In most jurisdictions, the strongest and most continuous protection remains associated with stable employment and regular contributions, whether employer-linked or collected through reliable alternative mechanisms. The policy task is therefore to make contributory participation feasible, affordable and continuous for non-standard workers while preserving a non-contributory floor for those whose earnings will never support meaningful pension accumulation.*

V. Incentives to Encourage Affiliation

The responses show that few jurisdictions rely on strong, permanent financial incentives specifically designed to bring self-employed workers into pension systems. Instead, most systems use a combination of voluntary saving products, tax-based administration, general information, low-income subsidies or non-contributory safety nets. This is a significant finding because the group most difficult to reach—low-income and irregular-income self-employed workers—often requires more than a conventional voluntary enrolment option.

The United States provides the broadest menu of voluntary retirement-saving vehicles, including traditional and Roth IRAs, SEP IRAs, SIMPLE IRAs and Solo 401(k)s. State Secure Choice programmes offer a lower-administration pathway and, in some cases, allow gig workers and self-employed people to enrol directly. The United Kingdom similarly relies on personal pension products, and expertes have identified potential measures such as HMRC behavioural prompts, MoneyHelper Mid-life MOTs, reduced barriers for master trusts, trusted-source engagement and pilot schemes tailored to self-employed workers.

Colombia has one of the more targeted low-income incentives through BEPS, which permits small contributions and provides a higher public subsidy for women. Costa Rica's progressive state subsidy reduces the contribution burden for lower-income independent workers. Uruguay's Monotributo can ease compliance for small-scale activity and create a practical connection between tax status and social-security access. Chile provides transition-period relief and pension-side compensations, but no broad permanent contribution match for the self-employed. Mexico offers digital channels for voluntary IMSS participation and AFORE contributions, but self-employed enrolment remains low because workers must finance the full cost. Peru's simplified tax regimes do not extend to pension participation, leaving a central integration gap.

Compulsory professional affiliation can also operate as a structural incentive or, more precisely, as an institutional route to inclusion. In Germany, membership of regulated professional chambers generally entails affiliation to the relevant pension scheme. In Uruguay, broad mandatory coverage and simplified regimes create a more direct institutional link between activity, taxation and social protection. Such models differ fundamentally from systems that seek to persuade individual workers to opt in after the fact.

Comparative conclusion. *The strongest practical incentives are not necessarily financial. Automatic or default enrolment, integrated registration, low-friction payment channels, simplified tax–social-security arrangements and platform-facilitated contributions may be more effective than information campaigns alone. Financial support matters most when it is targeted at workers with low and volatile earnings, but subsidies cannot compensate for a system that remains too complex, too rigid or too expensive to use. Incentive design should therefore be treated as a combination of affordability, simplicity, trust and behavioural architecture.*

VI. Coverage Statistics

The available evidence confirms that coverage gaps among self-employed workers are widespread, although cross-country comparison is constrained by inconsistent definitions and limited data. Several jurisdictions do not collect reliable, regular or comparable statistics on platform workers. This is true, to varying degrees, in Colombia, Costa Rica, the Dominican Republic, El Salvador, Peru and Uruguay. Even in countries with strong labour-market data, information on whether platform work is a main activity, a supplementary activity or an occasional income source remains incomplete.

Germany provides one of the starkest indicators of uneven old-age coverage among the self-employed. In 2024, around 29% of self-employed persons were covered by one of the mandatory old-age arrangements identified in the German response: approximately 14% through professional pension schemes for liberal professions (*berufsständische Versorgungswerke*), 11% through the statutory pension insurance system, and 4% through the agricultural pension scheme. Approximately 71% remained outside these mandatory old-age arrangements, and the evidence further indicates that around 20% of those outside these arrangements have comparatively low prospective retirement entitlements—below 60% of those with coverage—and no wealth. In the United Kingdom, only 10% of self-employed people are projected to reach their replacement-rate target, compared with 38% of the rest of the population, although all self-employed people are projected to meet the minimum Retirement Living Standard. The United States similarly shows an important private retirement-coverage gap: 47% of private-sector workers lack access to a retirement plan, rising to 63% in businesses with fewer than 50 employees.

Mexico illustrates the limits of a voluntary model. The materials indicate that fewer than 1.3% of own-account workers voluntarily contribute to IMSS, despite the availability of a formal scheme. The platform reform has expanded registration, but only a minority of registered platform workers exceed the income threshold for full social-security coverage; the majority

receive occupational-risk protection without regular pension contributions. Peru's self-employed population is also large and highly informal: approximately 36.8% of employed workers are self-employed, and roughly 88.7% of them are informal. Colombia combines a very large self-employed workforce—about 9.6 million own-account workers—with high informality, particularly in rural areas.

Coverage inequalities are also gendered, territorial and sectoral. Men are frequently overrepresented among platform transport and delivery workers; women are more commonly represented in informal services, unpaid care work, domestic work and lower-paid forms of self-employment. Rural and agricultural workers tend to experience higher informality and weaker pension coverage than workers in formal urban services. Young workers are disproportionately present in many platform segments, while older self-employed workers may face particularly acute pension accumulation gaps if they have spent long periods outside formal contribution systems.

Comparative conclusion. *The absence of reliable data is itself a policy problem. Without consistent information on legal status, earnings, hours, contribution density, gender, age, sector and platform dependency, countries cannot accurately target incentives, enforce obligations or assess pension adequacy. A core international lesson is that measuring affiliation is not enough: systems must also measure continuity of contributions, contribution bases, accumulated rights and expected retirement outcomes.*

VII. Current Challenges and Debates

Across the twelve jurisdictions, recurring barriers include irregular income; low and insufficient earnings; the cost of financing both employee and employer shares; administrative fragmentation; weak understanding of pension products; lack of trust; limited access to digital channels in some areas; and the mismatch between monthly contribution schedules and volatile work patterns. Their relative importance, however, varies substantially across jurisdictions. In Germany, the central structural issue is not a single administrative or contribution-related obstacle, but uneven and occupation-dependent old-age coverage: compulsory protection applies to specified groups, including certain occupations covered by statutory pension insurance, farmers, artists, journalists and regulated liberal professionals, while many other self-employed persons remain outside mandatory old-age arrangements. These barriers are particularly pronounced where informality is high and workers have limited capacity to defer income for retirement

The most significant regulatory debates concern the legal status of platform workers and the appropriate allocation of contribution responsibility between the worker, the platform and the State. Chile, Colombia, Mexico and Uruguay have adopted or strengthened platform-work rules, but their models differ. Chile distinguishes dependent and independent workers and applies employer obligations where dependency exists. Colombia's Labour Reform introduces a shared-contribution model for independent delivery-platform workers, with platforms covering 60% of health and pension contributions and 100% of occupational-risk insurance, although operational implementation remains important. Mexico's

platform reform requires registration and full social-security coverage for workers above the earnings threshold, while retaining more limited protection for those below it. Uruguay has introduced mandatory occupational accident and disease insurance for autonomous platform workers and permits access to the Monotributo framework.

In the United Kingdom, the Pensions Commission is considering the changing labour market, pension undersaving and the gaps created by the exclusion of self-employed workers from Automatic Enrolment. The Commission is expected to consider future retirement outcomes through 2050 and beyond, with recommendations due in 2027. Germany continues to debate how to extend mandatory old-age coverage to a broader range of self-employed workers while preserving the role of existing professional pension schemes, agricultural arrangements and other recognised pension provision. A central question is whether broader coverage should be delivered exclusively through the statutory pension insurance system or through a framework that permits recognised alternative arrangements. The United States debate remains decentralised, with state Secure Choice programmes expanding voluntary access for workers without employer plans rather than a federal mandate for platform companies.

Latin American debates are especially shaped by informality and fiscal constraints. In Mexico, the discussion focuses on whether platform-worker coverage should extend more fully to those below the income threshold and whether compulsory contribution should expand beyond platforms to the broader own-account workforce. Peru faces institutional uncertainty following the reversal of mandatory contributions for independent workers, alongside debates over pension withdrawals and the long-term sustainability of the system. Colombia's reform agenda remains important for coverage, but its effective impact depends on operational implementation, enforcement, and the future rollout of its broader pension reform. Costa Rica continues to consider legislation that would provide platform delivery workers with fuller labour and social-security rights. The Dominican Republic and El Salvador face the more foundational challenge of developing an effective and enforceable inclusion pathway for self-employed and platform workers.

Comparative conclusion. *Current debate is moving beyond the simple question of whether to cover self-employed workers. The more precise issue is how to create coverage that is enforceable, affordable and portable without misclassifying genuinely independent activity or leaving economically dependent workers outside employer responsibility. Platform work has accelerated this discussion because platforms generate data, organise payment flows and may exercise varying degrees of control. This creates both a regulatory challenge and an administrative opportunity: platforms can become a conduit for registration, reporting and contributions where the law assigns them that role.*

VIII. Additional Comments and Cross-Cutting Implications

The country materials highlight that pension coverage for self-employed and gig workers cannot be treated as an isolated pension-policy issue. It is closely linked to labour classification, tax administration, health insurance, occupational-risk

protection, social assistance, digital capability, financial literacy, enforcement and the structure of informal employment. A pension solution that does not connect with these related systems is unlikely to achieve durable coverage.

The comparison also distinguishes between two different policy objectives that are sometimes conflated. The first is formal inclusion: registration, affiliation and legal entitlement. The second is adequate retirement security: regular contributions, sufficient contribution bases, accumulated savings or entitlements, and meaningful benefits in old age. Countries can make progress on the first objective without fully solving the second. Mexico's platform reform, for example, has expanded registration and occupational-risk protection, but many workers remain below the threshold for full pension coverage. Voluntary models can make participation technically available while leaving take-up low. Mandatory systems can deliver broader formal coverage but still struggle with compliance, under-declaration and intermittent contributions.

The materials further suggest that social assistance remains indispensable. Non-contributory pensions and solidarity benefits are necessary to protect workers who have spent their lives in informal, low-paid or interrupted work and cannot accumulate adequate contributory entitlements. Yet these schemes should complement—not substitute for—strategies that enable workers to build contributory rights during their working lives. The balance between contributory insurance, subsidised savings, minimum guarantees and non-contributory support will differ by country, depending on fiscal capacity, labour-market structure and the scale of informality.

Overall conclusions

The comparative evidence supports six overarching conclusions:

1. **The self-employed are not a single group.** They include high-income professionals, owner-managers, tradespeople, small-business owners, agricultural workers, freelancers, dependent contractors, occasional earners and full-time platform workers. A single policy instrument will not fit all of them.
2. **Voluntary pension participation alone has not closed the coverage gap.** Where workers must take the initiative, bear the full contribution cost and navigate multiple administrative systems, participation is generally limited—especially among low-income and irregular-income workers. However, compulsory contribution mechanisms for defined groups of self-employed workers, including tax-withholding models such as Chile's regime for eligible workers issuing professional-services receipts, can create a more effective route into social-security coverage.
3. **Legal status has direct pension consequences.** The distinction between employee, worker, contractor and self-employed person determines who must register, contribute and assume risk. Platform-specific legislation and employment-status rulings are therefore central to pension coverage. At the same time, the legal and tax status of self-employed workers can also determine whether they are incorporated into mandatory contribution mechanisms.

4. **Automatic, integrated and flexible collection mechanisms are essential.** Tax filing and tax withholding, integrated contribution portals, simplified regimes, digital enrolment, default options and platform-based reporting can reduce friction. The strongest designs connect registration, payment and benefit accrual rather than requiring workers to manage separate systems. Chile's use of progressive tax withholdings and annual tax reconciliation for eligible fee-issuing self-employed workers illustrates how compulsory contributions can be collected outside the conventional employer–employee relationship.
5. **Affordability requires differentiated design.** Full self-financing of employer and employee contributions can be prohibitive. Progressive contribution scales, flexible payment schedules, targeted subsidies, matching contributions and transitional support can improve feasibility, particularly for low-income workers and women. Thresholds and partial-coverage rules must nevertheless be designed carefully, since they can leave lower-income and intermittent workers outside full protection.
6. **Data and enforcement are prerequisites for meaningful reform.** Governments need reliable information on platform work, self-employment, earnings, contribution density and projected retirement outcomes. Without this, neither voluntary incentives nor mandatory rules can be effectively targeted, monitored or enforced. Where contributions are collected through tax systems or platforms, effective coordination among tax authorities, social-security institutions and labour authorities is particularly important.

The central policy lesson from these twelve jurisdictions is that extending pension coverage to self-employed and digital-platform workers requires more than adding a voluntary enrolment option to a system designed for employees. It requires a coordinated framework that recognises diverse work arrangements, assigns clear contribution responsibilities, uses accessible and reliable collection channels—including, where appropriate, tax-withholding or platform-based mechanisms—makes payments compatible with irregular earnings, provides adequate incentives and subsidies where needed, protects workers against disability and occupational risks, and ensures a minimum old-age safety net for those unable to accumulate sufficient contributory rights.

Appendix: Responses to the circulated questionnaire (information current as of July 2026, unless otherwise indicated)

I. Definitions and General Coverage

Question	<u>Country / Association</u>					
	Canada / MEBCO	Chile / FIAP	Colombia / FIAP	Costa Rica / FIAP	Dominican Republic / FIAP	El Salvador / FIAP
1. How does the law define “self-employed workers” in your country? Does this definition include digital platform workers (e.g., ride-hailing or delivery app drivers)?	In Canada, there is no single legal definition of “self-employed workers,” as classifications vary across federal and provincial frameworks. Generally, they are individuals who work independently and are not in an employer–employee relationship. Digital platform workers are typically considered self-employed in most provinces. However, some jurisdictions, such as British Columbia, have introduced legislation granting certain labor rights (e.g., unionization) while maintaining their independent contractor status.	In Chile, the law generally treats self-employed workers as independent workers who earn income on their own account, commonly through invoices for professional or service activities, and who do not have a standard employee–employer relationship. This category covers freelancers, consultants, and other independent service providers. For digital platform workers, Chilean law now makes a more specific distinction. Under Law No. 21.431, platform workers are recognized as either dependent or independent: dependent workers have an employment contract with the platform, while independent workers operate on their own and usually invoice for their services. This means platform workers are included in the legal framework, but their rights and social security coverage depend on the type of relationship they have with the platform.	In Colombia, social security law defines an independent worker as any natural person carrying out a profession, trade, or economic activity, with or without employees, without being subject to an employment contract. This category includes three subgroups: independent contractors under service agreements, own-account workers without a formal contract, and capital income earners, all of whom are responsible for their full contributions to the General Social Security System under Law 100 of 1993 and Decree 780 of 2016. Regarding digital platforms, the recent Labor Reform Law 2466 of 2025 specifically regulates delivery platform work, distinguishing between dependent workers, who fall under the Substantive Labor Code, and independent workers, who are subject to special rules requiring contributions on 40% of their income. Platforms must also register with the Ministry of Labor and report quarterly on the number of active workers and their type of engagement.	In Costa Rica, the law distinguishes between dependent workers, subject to an employment contract and subordination, and independent workers, who carry out an economic activity on their own account without a formal employer. This is reflected in the Costa Rican Social Security Fund (CCSS), the public institution managing health, disability, old-age, and death insurance, which offers a “voluntary insurance” scheme for independent workers without an employer. The Labor Code does not explicitly define digital platform workers, and no specific law regulates their status yet, though a bill granting delivery platform workers full labor rights (minimum wage, maximum hours, year-end bonus, social security) advanced through committee in late 2025 without being passed. Within the independent-worker category, the National Institute of Statistics and Census (INEC) distinguishes between own-account workers, who do not permanently hire employees, and employers, who permanently hire one or more workers.	In the Dominican Republic, Law 87-01 on the Social Security System recognizes self-employed workers within the social security framework, but in practice the system remains mainly designed around formal salaried employment. The contributory subsidized regime for independent workers exists in the law, but its implementation has been limited, so coverage for this group is still incomplete. For digital platform workers such as app drivers or delivery workers, there is still no specific legal category that clearly integrates them into the system. They may be treated as independent workers in principle, but there is no consolidated rule under Law 87-01 that fully defines or regularizes their status.	In El Salvador, the law does not define self-employed workers through a single closed category. In practice, they are understood as workers who are not under a formal employment relationship or subordination. The 2022 Pension System Law allows self-employed workers and professionals to join the AFP system voluntarily, but the system is still mainly designed for dependent workers. There is no specific legal regime for digital platform workers, so they are generally treated under the broader rules for independent work.
2. What percentage of the total labor force are self-employed or digital platform workers (latest available data)? Are there notable differences by gender (men vs. women), age, or economic sector	Approximately 22% of Canada's labor force (around 7.3 million people) engage in some form of self-employment or non-standard work. Within this group, an estimated 57% participate in digital platform (“gig”) work as a supplementary source of income rather than as their primary occupation.	In Chile, self-employed workers account for roughly 25–30% of the employed labor force, or about 2.5–3 million people. For digital platform workers, estimates are much lower, at around 2.3–2.5% of the total labor force; recent figures also suggest about 53,700 platform workers reported a main occupation in the Metropolitan Region in 2024. There are clear patterns by group. Men are more concentrated in platform work,	According to DANE data as of August 2025, over 40% of employed workers in Colombia are self-employed, with 41.8% classified as own-account workers, representing about 9.6 million people out of 23.1 million employed. Independent work grew 8.3% year-on-year in January 2026, far outpacing the 2.2% growth in dependent employment. Informality is higher among men (58.1%) than	According to INEC's Continuous Employment Survey for Q4 2025, informal employment stood at 37.8% of the employed population (about 829,000 out of roughly 2.2 million workers), while unemployment was 6.3%. Informality was higher among men (39.4%) than women (35.4%), though women were more concentrated in unpaid domestic work and informal	In the Dominican Republic, the most recent labor data show that about 34–35% of employed workers are self-employed. There is still no official, consolidated figure for digital platform workers specifically, which remains a key data gap. The available evidence suggests that platform work is still a small but growing segment. It is concentrated mainly among men, especially in transport and delivery, while women face more barriers to entry. By age, the strongest recent	There is no recent official series in El Salvador that gives a precise, comparable share of the labor force made up of self-employed or platform workers. What is clear is that informality remains very high, so a large part of own-account work falls outside regular ISSS (Salvadoran Social Security Institute (responsible for health and social security benefits) and AFP contribution

(e.g., agriculture vs. services)?		especially in transport and delivery, while women are more represented in other forms of informal service work. Younger workers, especially those aged 18–34, dominate the gig economy, and informality is higher in agriculture and informal commerce than in urban services.	women (53.7%) nationally, though the gap narrows in the 13 main cities (41.8% vs. 41.5%). Informality is far higher in dispersed rural areas, exceeding 83–84% for both genders, and young workers (18–34) are overrepresented among lower-income independents. Colombia does not publish official statistics on digital platform workers.	commerce. No robust official data isolate digital platform workers specifically, though regional literature identifies them as a male-dominated urban segment concentrated in transport and delivery. A 2022 study by the Costa Rican Chamber of Commerce and CID-Gallup estimated that about 40,000 people earn income through mobility and delivery platforms, generating roughly 1.29% of GDP (about USD 850 million).	employment gains were among workers aged 40 and over, and by sector, job growth was driven mainly by services such as commerce, tourism, and education, while agriculture and industry weakened.	coverage. Platform work appears to be mainly urban and male-dominated, especially in transport and delivery, but the country does not yet have robust national statistics to quantify that segment accurately.
3. Are there any special categories within this group? (e.g., low-income self-employed workers, such as those under a “simplified” or “monotax” regime)?	Yes, but Canada does not have a special “simplified” or “monotax” regime for low-income self-employed workers. Most are taxed under the regular personal or business tax rules, depending on whether they operate as sole proprietors or through a corporation. There are, however, some favorable provisions for small businesses and incorporated workers, which can lower the tax burden in certain cases. So the distinction is mainly between standard self-employment taxation and small-business-related tax treatment, rather than a separate low-income category.	No. Chile does not have a separate monotribute-style or simplified pension category for low-income self-employed workers. There are tax simplification rules for small taxpayers, but these do not change the normal social security contribution rules for independent workers. In practice, self-employed workers in Chile remain covered under the regular system, with contributions linked to reported income and no dedicated low-income pension regime.	Colombia does not have a monotax-style category, though the SIMPLE Tax Regime exists for small businesses. It does have several differentiated mechanisms for lower-income independents: (i) BEPS (Periodic Economic Benefits), run by Colpensiones, targets people earning less than 1 minimum wage (about USD 493) who cannot join the regular contributory system. Minimum contributions are COP 20,000 (~USD 5.6) per transaction, with a 2026 annual savings cap of ~USD 690; at withdrawal, the State adds a subsidy of 20% for men and 30% for women; (ii) Service-contract independents contribute on 40% of their monthly contract value, with a minimum base of 1 minimum wage; (iii) Own-account workers without a formal contract contribute on real net income, with a floor of 1 minimum wage and a ceiling of 25 minimum wages (~USD 12,327); (iii) Semi-contributory pillar (2024 Pension Reform, Law 2381), for those with 300 and less than 1,000 weeks of contributions who don't qualify for a contributory pension, would provide a state-subsidized annuity through expanded BEPS, but this provision is currently suspended under a 2025 Constitutional Court order and not in effect as of April 2026.	Costa Rica does not have a unified monotributo that combines taxes, health insurance, and pension contributions into a single payment for low-income self-employed workers. What it does have is a differentiated contribution scale within the CCSS independent-worker insurance system, where people declare a reference income and pay a combined contribution, with the State providing a larger subsidy at the lowest income levels. For the lowest-income brackets, the State can subsidize up to 9.11% of the total contribution, while higher-income affiliates bear a larger share, around 10.69%. In addition, Costa Rica has a non-contributory pension scheme, the RNC, for vulnerable adults over 65 who do not qualify for contributory pensions.	No. The Dominican Republic does not appear to have a monotribute-style or integrated simplified contribution regime for low-income self-employed workers. The main social security system under Law 87-01 is still built around formal salaried employment, and the treatment of independents remains limited and uneven in practice. There is also a non-contributory solidarity pension for older adults in poverty or vulnerability, but that is a safety-net benefit in old age, not a simplified contribution scheme during working life.	No. El Salvador does not appear to have a monotribute-style regime that combines tax, health, and pension contributions into one simplified payment for low-income self-employed workers. There is some access for independent workers to ISSS health coverage through separate contributions, but this is not integrated with pensions. The Basic Universal Pension is also non-contributory and only applies in old age, so it is not a simplified scheme for active workers.

Question	Country / Association					
	Germany / ABV & SOKA-BAU	Mexico / FIAP	Peru / FIAP	Uruguay / FIAP	UK / Pensions UK	US / NCPERS
1.How does the law define “self-employed workers” in your country? Does this definition include digital platform workers (e.g., ride-hailing or delivery app drivers)?	In Germany, the definition of “self-employed workers” is not fully uniform across all legal fields; it depends on the relevant legal and institutional framework. In general, self-employment refers to activity carried out on one’s own account and at one’s own risk, without integration into another person’s work organization, while the category of “liberal professions” is separately defined in German law and includes professionally autonomous, high-level services based on special qualifications or creative skills. For purposes of social protection, Germany also distinguishes between different groups of self-employed persons: some are covered by statutory pension insurance only under specific legal provisions, some belong to special pension schemes for liberal professions, and others may have no mandatory old-age pension coverage at all. As for digital platform workers, the answers suggest that they are not treated as a separate legal category in the German system; their status depends on the actual legal characterization of the work relationship. In practice, platform workers may be treated as self-employed, but if the platform exerts sufficient control and personal dependence exists, they may instead be classified as employees under labor law.	Mexican social security law has no single centralized definition of “self-employed worker.” The Mexican Social Security Institute (IMSS), the public institution administering private-sector social security, uses the concept of Independent Working Persons, defined as individuals not subject to a subordinate employment relationship who earn income through the free exercise of a profession, trade, or activity. This covers professionals, service providers, merchants, and self-employed urban workers. Rural landholders with rights to communal agricultural land, along with related smallholder categories, have a separate voluntary enrollment scheme under the IMSS’s mandatory regime, governed by the Social Security Law. Regarding digital platforms, a reform published in Mexico’s official gazette on December 24, 2024, and effective since June 22, 2025, amended the Federal Labor Law to create a specific labor category for app-based drivers and delivery workers. Workers earning net income equal to at least one monthly minimum wage (≈USD 557 in most of the country; ≈USD 779 in the Northern Border Free Zone) are classified as subordinate employees entitled to full labor benefits and social security, with mandatory registration by the platform. Those below this threshold remain independent workers but retain occupational accident coverage from their first day of connection.	In Peru, self-employed workers are generally defined as individuals who earn fourth-category income, meaning they provide professional, artistic, scientific, or technical services on their own account, without an employment relationship. They normally issue service receipts, and this category includes professionals and service providers such as doctors, lawyers, journalists, consultants, technicians, and artists. Law 32123, which reformed the Peruvian pension system, originally included self-employed workers as potentially subject to mandatory pension affiliation and contributions under the new integrated system. However, subsequent legal changes made their affiliation and contributions voluntary again. As a result, self-employed workers remain recognized as a distinct group, but they are not currently subject to mandatory pension contributions. Digital platform workers are not regulated by a specific labor law in Peru and are usually treated as self-employed fourth-category workers by default. Platforms are not generally required to register them in the pension system or pay contributions on their behalf.	In Uruguay, social security law does not use a single, fully closed category equivalent to “self-employed worker” for the entire system. Instead, it distinguishes between dependent workers, non-dependent workers, and self-financed or independently contributing individuals within the public social security system administered mainly by the BPS, and self-employed workers and independent professionals may contribute under regimes that vary according to activity, income, and tax status. As for digital platform workers, Uruguay recently adopted Law No. 20.396 of February 13, 2025, regulated by Decree No. 145/025, which addresses certain aspects of work performed through digital platforms for goods delivery and urban passenger transport. The law explicitly recognizes that these workers may operate either as dependent workers or as self-employed workers, and it establishes specific rules on labor protection and social security coverage.	In the UK a person is self-employed if they run their business for themselves and take responsibility for its success or failure. Self-employed workers are not paid through Pay As You Earn (PAYE), and they do not have the rights and responsibilities of an employee. Gig economy workers are often treated as self-employed independent contractors by platforms, but many are increasingly legally classified as “workers” or even employees. Recent landmark court rulings have increasingly deemed them “workers,” entitling them to rights like minimum wage, pension benefits and holiday pay.	At the federal level, the IRS defines self-employed individuals as those operating a trade or business as a sole proprietor, independent contractor, or partner, receiving 1099 income rather than W-2 wages. The \$400 net earnings threshold triggers the self-employment tax obligation. ³⁴ A January 2024 Department of Labor rule updated the multi-factor test for classifying workers under the Fair Labor Standards Act but did not reclassify most platform workers as employees, leaving gig workers for companies such as Uber and DoorDash in the independent contractor category for federal purposes. ⁵ Several state auto-IRA programs have gone further than federal law in their practical definitions of who may participate. CalSavers explicitly states that gig workers, self-employed individuals, and independent contractors can participate by enrolling directly on their own. ⁶ Virginia’s RetirePath and Oregon’s OregonSaves similarly extend voluntary eligibility beyond W-2 employees, making these state programs an important complement to the federal framework for workers whose employment status would otherwise exclude them. ⁷
2. What percentage of the total labor force are self-employed or digital platform workers (latest available data)? Are there notable differences by gender (men vs.	Latest data suggest that self-employment remains a minority status in Germany, although estimates vary depending on the definition used. Destatis reports that 3.8% of employed persons aged 15 to 64 were self-employed without staff in 2023, with lower shares among women than men, and with participation increasing with age and concentrated in agriculture and forestry, as well as in real estate,	According to the National Survey of Occupation and Employment (ENOE), a quarterly survey by INEGI (Mexico’s national statistics agency), as of March 2026 the employed population totaled 60.2 million. Of these, 41.5 million (69.0%) worked as subordinate, paid employees holding a formal job position, up by 42,000 year-over-year, while 13.5 million (22.5%) worked independently or self-employed without hiring employees. Informal	Self-employed workers are a major segment of Peru’s labor market, accounting for about 36.8% of the employed labor force, or roughly 6.5 million people. Informality is very high among them: around 88.7% are informal, with similar rates for men and women, but with clear territorial and sectoral gaps—informality is close to universal in rural areas and agriculture and remains very high in commerce	There is no recent, consolidated, and comparable official series measuring specifically what share of Uruguay’s labor force consists of platform workers or of self-employed workers covered under a strict pension definition. There is, however, substantial information on the importance of own-account work and informality in certain segments of the labor market, although	The Office for National Statistics (ONS) estimates that the number of people who are self-employed in the UK is approximately 4.3–4.4 million, based on Labour Force Survey data for late 2024 to early	In July 2023, 4.3 percent of workers, representing 6.9 million people, held contingent jobs on their sole or main job, up from 3.8 percent in May 2017, according to the BLS Contingent Worker Supplement. ⁹ An additional 7.4 percent of workers were in alternative employment arrangements, including independent contractors, on-call workers, temp agency workers, and contract firm workers, on their sole or

³IRS: Self-Employed Individuals Tax Center <https://www.irs.gov/businesses/small-businesses-self-employed/self-employed-individuals-tax-center>

⁴SSA: If You Are Self-Employed (2026) <https://www.ssa.gov/pubs/EN-05-10022.pdf>

⁵DOL Final Rule on Independent Contractor Classification (January 2024) <https://www.dol.gov/agencies/whd/flsa/miscclassification/rulemaking>

⁶CalSavers: Frequently Asked Questions <https://www.calsavers.com/home/frequently-asked-questions.html>

⁷OregonSaves: Program Details <https://www.oregonsaves.com/savers/program-details>

⁹BLS: Contingent and Alternative Employment Arrangements, July 2023 (November 2024) <https://www.bls.gov/news.release/conemp.htm>

women), age, or economic sector (e.g., agriculture vs. services)?	business services, and information/communication activities. Broader data cited by SOKA-BAU indicate that self-employed persons accounted for 7.0% of total employment in 2024, with higher shares among men and strong sectoral differences, especially higher in agriculture and lower in transport and manufacturing. The same source also notes that about 3.4% of adults earned income through online platforms at least part-time, although this is broader than a formal legal category.	employment reached 33 million workers, with the labor informality rate at 54.8% of the employed population, up from 54.3% in March 2025; the urban informality rate stood at 43.7%. Differences across subgroups are significant. Women show higher informality rates than men and are overrepresented in domestic work, informal commerce, and unpaid family labor. Among digital platform workers, 90% of registered workers are men and 10% are women, heavily concentrated in transportation and delivery services. Rural agriculture shows the country's highest informality rates (above 90%), while urban service sectors run closer to 40–50%.	and services. There is no consolidated official national register for digital platform workers, although regional ILO estimates suggest online freelance work is the most common platform activity.	statistical coverage of gig workers remains limited and fragmented. In general, the available literature suggests that this type of work is more concentrated among men and in urban service activities, especially transport and delivery, while women and rural workers tend to have lower participation or more precarious conditions. However, there does not appear to be a single official figure that summarizes this with precision for the whole country.	2026. Approximately 13.5% of the UK workforce. <u>Demographics:</u> As of 2024, self-employment is higher among men, with over 2.8 million men vs. 1.5 million women. <u>Regional Trends:</u> London has the highest rate, with approximately 16.5% of workers being self-employed⁸.	main job.¹⁰ The BLS collected platform and app-based gig data in its 2023 supplement but has not yet published those estimates, leaving a gap in the official count of platform-dependent workers. The retirement coverage gap this population faces is substantial. Georgetown CRI research found that 47 percent of private-sector workers lack access to a retirement plan, and for those at businesses with fewer than 50 employees, that figure rises to 63 percent¹¹, precisely the population that state Secure Choice programs are most directly designed to reach.
3. Are there any special categories within this group? (e.g., low-income self-employed workers, such as those under a “simplified” or “monotax” regime)?	Germany has several special categories within the self-employed population rather than a single uniform regime. ABV refers mainly to self-employed liberal professionals, who are usually subject to chamber membership and covered by professional pension schemes, while SOKA-BAU highlights that statutory pension coverage applies only to selected self-employed groups considered at higher risk of old-age poverty, including certain occupations listed in the Social Code, as well as artists, journalists, and farmers under special rules. Solo self-employed persons are another relevant subgroup, as they work without staff and tend to face greater income instability and business risk. Germany does not appear to have a single simplified or monotax regime for low-income self-employed workers; instead, coverage is fragmented by legal status, occupation, and social insurance branch, with special arrangements for liberal professions and some sector-specific groups.	The IMSS (Mexican Social Security Institute) provides several voluntary schemes within the social security system for independent or self-employed workers: (i) Modality 44 (Independent Workers – voluntary incorporation for urban workers) allows non-salaried workers to access healthcare and accumulate contribution weeks for pensions, covering three of the five main branches: sickness and maternity; disability and life; and retirement, unemployment in old age, and old age; (ii) Modality 40 (Voluntary Continuation in the Mandatory Regime) enables individuals to continue contributing on their own account, covering disability and life, as well as retirement, unemployment in old age, and old age; (iii) The Family Health Insurance scheme provides healthcare only (no pension benefits), with an annual cost of approximately USD 185.	Peru does not have a simplified pension regime comparable to a monotributo that would bundle tax and social security contributions into a single payment for small self-employed workers. What it does have are simplified tax regimes, such as the NRUS, the RER, and the MYPE tax regime, which are designed to reduce the tax burden for small businesses and low-scale economic activity. However, these regimes do not include pension contributions or any automatic linkage to the pension system. In practice, this means that many low-income self-employed workers and small entrepreneurs can comply with a lighter tax framework, but they remain outside the contributory pension system unless they decide to affiliate voluntarily. So, unlike monotributo-style models, Peru's simplified regimes ease taxation but do not provide integrated social protection coverage.	Yes. Uruguay has simplified schemes for small contributors and very low-scale workers, especially the Monotributo and other simplified tax arrangements that can be linked to social protection through the BPS and the tax administration. These schemes are designed to ease compliance for people with small or irregular economic activity, but they do not amount to a fully integrated pension regime for the whole gig economy. In addition, Law No. 20.396 expressly allows certain digital platform workers to enter the Monotributo regime, which gives them access to social security coverage within a simplified framework. Uruguay also retains non-contributory old-age protection as a safety net, but that operates as residual social assistance rather than as a unified contributory regime.	There is no separate simplified regime or special low-income self-employed category.	The United States has no unified “monotax” system of the kind found in several Latin American countries. Federal voluntary retirement vehicles are tiered by complexity, ranging from traditional and Roth IRAs at the simplest end, through SEP IRAs for any self-employed person, SIMPLE IRAs for small employers with employees, and Solo 401(k)s for owner-only businesses at the more complex end.¹² State auto-IRA programs, commonly branded as “Secure Choice,” now form a practical parallel tier. Most are structured as Roth IRAs with low administrative overhead, making them functionally the simplest option available for workers without employer plans. For many self-employed individuals, particularly lower-income or irregular earners, a state Secure Choice program may be a more accessible entry point to retirement saving than any of the IRS-governed vehicles.^{13,14}

⁸ Data: <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/articles/understandingchangesinselfemploymentintheuk/january2019tomarch2022#toc>

¹⁰ BLS Contingent Worker Supplement FAQ (2023) <https://www.bls.gov/cps/labor-force/contingent-and-alternative-arrangements-faqs-2023.htm>

¹¹ Georgetown Center for Retirement Initiatives: National Access Report (March 2025) <https://cri.georgetown.edu/wp-content/uploads/2025/03/national24access.pdf>

¹² IRS Publication 560: Retirement Plans for Small Business (2025) <https://www.irs.gov/publications/p560>

¹³ CRS R48484: Nontraditional Workers and Retirement Saving (April 2025) <https://www.congress.gov/crs-product/R48484>

¹⁴ Georgetown Center for Retirement Initiatives: State Programs Overview <https://cri.georgetown.edu/states/>

II. Obligation to Affiliate and Registration Process

Question	Country / Association					
	Canada / MEBCO	Chile / FIAP	Colombia / FIAP	Costa Rica / FIAP	Dominican Republic / FIAP	El Salvador / FIAP
1. Is it mandatory for these workers to affiliate with the social security or pension system? If not for all, are there income, age, or activity-type limits that make it mandatory?	In Canada, affiliation to the pension system is generally mandatory for workers with pensionable earnings. For gig workers, if net self-employment earnings exceed CAD 3,500 (about USD 2,570), they must contribute to the Canada Pension Plan or, in Quebec, to the Quebec Pension Plan. Below that threshold, contributions are not required.	In Chile, affiliation to the pension/social security system is generally not mandatory for most self-employed workers who issue fee-based invoices ("honorarios"), and their contributions remain voluntary until age 65 or until eligibility for a total disability pension. By contrast, workers covered by Law 21.431 (2022) on digital platforms are subject to a more specific regime: if they are classified as employees, the platform is the employer and must pay the full social security contributions; if they are classified as independent contractors, the general self-employed rules apply, meaning voluntary participation for most and mandatory contributions only where the law imposes them based on income thresholds.	In Colombia, social security and pension affiliation is mandatory for self-employed workers with payment capacity, meaning those with net income at or above 1 minimum monthly wage; for workers below that threshold, participation in BEPS is voluntary, with contributions allowed from very small amounts. Contributions are paid monthly in arrears, unlike dependent workers whose contributions are withheld and paid by the employer. For digital-platform workers classified as independent under Law 2466 of 2025, contributions are mandatory based on 40% of income, with platforms covering 60% of health and pension contributions and 100% of occupational risk insurance.	Costa Rican law mandates affiliation to the social security system administered by the Costa Rican Social Security Fund (CCSS) for all workers, both employees and self-employed. In practice, compliance among the self-employed depends on voluntary enrollment, as there is no employer to withhold contributions. There is no minimum income threshold for exemption; coverage is legally universal, with contributions scaled to declared income. For digital platform workers, in the absence of specific legislation, the same obligation to enroll as self-employed applies in principle. However, low effective coverage has been documented and is recognized by the CCSS as a significant gap. In 2022, the CCSS Board approved a regulation governing contributory insurance for self-employed workers, defining scope, requirements, procedures, and enrollment conditions.	For self-employed workers, affiliation to the Dominican Social Security System (SDSS) is not effectively enforced as a universal obligation, unlike for formal employees, as the system remains structured around employer-employee contributions under the contributory regime. Contribution ceilings set by the Social Security Treasury (TSS) for 2026 apply only to those already within the formal system and do not create a general obligation for the self-employed. There is also no specific legal threshold requiring digital platforms to register or contribute on behalf of their workers. Law 87-01 provides for the inclusion of self-employed workers through the subsidized contributory regime for individuals with variable income, but this regime has not been fully implemented. As a result, mandatory affiliation operates mainly for salaried workers, while self-employed and platform workers are not subject to a fully operational mandatory contribution requirement, though they may access voluntary and complementary pension savings mechanisms overseen by the Superintendence of Pensions (SIPEN).	For self-employed workers in El Salvador, available evidence does not indicate that affiliation to the Pension Fund Administrators (AFPs) and to the Salvadoran Social Security Institute (ISSS) operates as a universal and fully enforceable obligation, unlike for salaried workers. The Comprehensive Pension System Law establishes mandatory affiliation only in cases where a subordinate employment relationship exists, which in practice places pension contributions for self-employed and gig workers within the voluntary sphere. For digital platform workers, no specific legal threshold has been identified that would require platforms to register or contribute on behalf of their workers under a dedicated regime.
2. How does a self-employed or digital platform worker register? Is there a mandatory digital registry? What is the maximum deadline for the first affiliation?	A self-employed or digital platform worker registers for pension purposes by reporting their income through their annual income tax return. There is no separate mandatory digital registry, and the contribution is made at tax filing time rather than through a standalone affiliation process.	Self-employed workers who want to contribute to the new Social Security Pension system register through ChileAtiende with their ClaveÚnica, in the "Mi Seguro Social" service, where they declare their average monthly taxable income and select their AFP; payments may be set up by bank debit or through the SII. There is no separate mandatory digital registry or explicit legal deadline for first affiliation. Under Law 21.431 of 2022, platform workers classified as employees are registered and paid directly by the platform through PREVIRED, while independent	In Colombia, self-employed and platform workers register and pay contributions through the PILA system, the mandatory online platform for health, pension, and occupational-risk contributions. They must affiliate with a pension fund, an EPS (Health Promoting Entity, the statutory health insurer), and an ARL (Labor Risk Administrator, which covers work-related accidents and occupational diseases), then pay monthly through an authorized PILA operator. There is no explicit legal deadline for first affiliation, but the duty to contribute begins once income reaches the equivalent of about USD 493** per month; for platform workers under Law 2466 of 2025, the	A self-employed worker in Costa Rica enrolls with the CCSS under the Independent Worker Insurance scheme, either online via CCSS self-service platforms or in person, declaring a reference monthly income and selecting coverage. Pension contributions under the Disability, Old Age and Survivors (IVM) program follow the same process. Coverage begins upon the first effective contribution, and—unlike employers—there is no strictly enforced immediate registration rule in practice, although reducing enrollment barriers (e.g., retroactive payment requirements) remains a key	Available public information does not show a specific, mandatory, and standardized procedure for self-employed or digital platform workers to enroll automatically in the pension or social security system in the Dominican Republic. The TSS administers contributions under the contributory regime, but its operational focus remains on formal employment with a reporting employer, and there is no evidence of a mandatory digital registration system for self-employed or gig workers comparable to other countries. Law 87-01 does not establish a fully operational and mandatory procedure for automatic	Self-employed workers in El Salvador who choose to affiliate with the pension system do so voluntarily by selecting an authorized AFP and signing an affiliation contract, typically through web platforms or service agents. For health coverage, the ISSS offers a specific administrative process for independent workers requiring a sworn declaration of economic activity. There is no evidence of a mandatory, state-wide digital registration system for platform workers or a legally enforced deadline for initial affiliation, reflecting the

		contractors follow the general rules above.	platform makes the contributions directly through PILA.	challenge for the CCSS. The system distinguishes between mandatory coverage for income-generating individuals and voluntary coverage for those without income (such as homemakers, students, or unemployed individuals). Regulations require self-employed workers to complete affiliation within eight working days of starting their economic activity.	affiliation of self-employed or platform workers to the pension system, unlike salaried workers enrolled through the TSS and their employer. Self-employed individuals may instead join voluntary complementary pension plans offered by Pension Fund Administrators (AFPs), contributing directly through digital or in-person channels. There is currently no single mandatory registry or legal deadline for initial affiliation for this group.	predominantly voluntary nature of coverage.
3. Are there special rules for digital platform workers (e.g., do app companies have to report or pay contributions on their behalf)?	Yes. For digital platform workers in Canada, gig employers are required to report total income to the Canada Revenue Agency (CRA), but they do not generally pay pension contributions on the worker's behalf. Pension contributions are still handled through the worker's own tax filing and self-employment income reporting.	Yes. Law 21.431 of 2022 requires digital-platform companies to distinguish between dependent and independent workers; if the worker is dependent, the platform is the employer and must pay the full social contributions, while if the worker is independent, the platform must still provide a written contract with clear pricing rules, working conditions, a complaints channel, data transparency, minimum 12-hour disconnection, and a monthly payment ceiling, but the worker remains under the independent regime. The law also requires platforms to provide training, protective equipment, and accident insurance.	Yes. Under Colombia's Law 2466 of 2025, digital platforms for delivery work have specific duties: they must register with the Ministry of Labour and file quarterly reports on active workers by modality, and they must inform workers about any algorithmic management systems that affect working conditions. For independent platform workers, the platform pays 60% of health and pension contributions and 100% of occupational risk insurance, while the worker pays the remaining 40% of health and pension, calculated on 40% of platform-generated income. For dependent workers, the platform bears the full employer obligations under the Labour Code, and exclusivity cannot be imposed on independent workers.	As of now, Costa Rica has no enacted law requiring digital platform companies (transport or delivery) to report, withhold, or pay social security contributions to the CCSS on behalf of their workers as a distinct category. The most advanced legislative proposal—approved by the Economic Affairs Committee in late 2025—would classify platform delivery workers as dependent employees and shift contribution obligations to the platform, but it remained pending a full legislative vote at the end of 2025. Earlier proposals that would have required platforms to pay contributions under the independent worker scheme without recognizing an employment relationship were not adopted. Currently, platform workers may enroll in disability, old age and survivors, and health insurance by registering with the CCSS as self-employed workers with declared income.	There is no specific, generally applicable Dominican regulation requiring digital platform companies to report, withhold, or pay pension or social security contributions for drivers or delivery workers as a distinct legal category. While policy and academic discussions recognize elements of subordination in some platform models, potentially warranting regulatory reform, no robust, platform-specific framework comparable to other countries in the region has been adopted. Under Law 87-01, there is no provision mandating platforms to register or contribute on behalf of platform workers. Therefore, unless a formal employment relationship is established, platforms currently have no general obligation to affiliate or contribute for these workers within the Dominican Social Security System (SDSS).	There is no specific, generally applicable regulation requiring digital platform companies to withhold or pay contributions to AFPs or the ISSS for drivers or delivery workers. As long as the law does not explicitly classify platform work as a subordinate employment relationship, platforms do not assume the role of a social security employer as defined under the Comprehensive Pension System Law.

Question	Country / Association					
	Germany / ABV & SOKA-BAU	Mexico / FIAP	Peru / FIAP	Uruguay / FIAP	UK / Pensions UK	US / NCPERS
1.Is it mandatory for these workers to affiliate with the social security or pension system? If not for all, are there income, age, or activity-type limits that make it mandatory?	In Germany, mandatory affiliation depends on the relevant occupational regime. For self-employed liberal professionals, membership in the relevant chamber or bar generally entails compulsory affiliation to the corresponding professional pension scheme (this applies to the listed licensed professions, including physicians, pharmacists, dentists, veterinarians, architects, notaries, lawyers, tax consultants, chartered accountants, psychotherapists, and engineers). By contrast, under the construction-sector schemes, self-employed persons are generally not subject to mandatory participation as long as they do not employ workers (no special reporting or contribution relationship applies to digital platform providers as such; platform work is assessed under the same general collective-bargaining criteria, especially whether workers are employed). More broadly, Germany does not impose a general pension-affiliation obligation on all self-employed persons. Outside these specific regimes, mandatory coverage applies only to certain protected groups under statutory pension law, while health insurance is mandatory for all residents, including the self-employed.	In Mexico, affiliation to social security for self-employed workers is generally voluntary, unlike salaried workers, whose IMSS enrollment is the employer's obligation. There is no general rule requiring self-employed workers to contribute to IMSS or to save for retirement through an AFORE, except for digital platform workers. The digital platform reform, in force since June 2025, introduced the only explicit mandatory rule: platforms must register workers with IMSS once they exceed the monthly income or connection thresholds (at least one net minimum wage, about USD 207 per month). Those below the threshold keep work-injury coverage only.	In Peru, affiliation to the pension system for self-employed workers is currently voluntary. There is no general legal rule requiring independent workers to affiliate or contribute, and no income, age, or activity threshold that makes affiliation mandatory for the broader self-employed group. For digital platform workers, the same practical rule applies: they are treated as independent workers unless a separate employment relationship is legally established, so platforms are not currently required to register them or pay pension contributions on their behalf. This reflects the effect of Supreme Decree No. 061-2026-EF, which reversed the earlier mandatory-contribution design for independent workers. Mandatory affiliation still applies to salaried workers in formal payroll employment, through the employer, while the broader pension context has also been affected by the latest AFP withdrawal measure, which allowed withdrawals of up to USD 6,078.	Social security affiliation in Uruguay is mandatory for all natural persons within its scope of application. All persons who carry out a lawful paid activity are obligatorily covered by the Social Security Bank (BPS), whether they work as employees or as independent workers, including gig economy workers such as app-based delivery workers, platform drivers, and software freelancers.	The self-employed fall outside of Automatic Enrolment (AE) in the UK which means there is no statutory mechanism for this group of people to save into a workplace pension, and they often rely on personal savings products (ISA's, SIPP's and SASSs.) When they reach retirement age they may be entitled to receive a full state pension, depending on whether they have a full National Insurance record. It's worth noting that the self-employed are not a homogenous group and the term encompasses a wide range of workers, which has included people working in the gig economy. Notably, however, there have been important legal shifts for gig economy workers. In February 2021 the UK Supreme Court made the decision to reclassify Uber drivers from "self-employed" to "workers". This status change granted UK drivers legal entitlement to key employment benefits, including a workplace pension. This precedent has made it harder for other gig platforms (e.g., couriers, delivery apps) to classify workers as independent contractors if they exert similar levels of control.	Social Security coverage is mandatory for self-employed workers. About 93% of workers in paid employment and self-employment are covered under Social Security (OASDI), with self-employed workers required to pay into the system on net earnings above US\$400. ¹⁵ Voluntary retirement savings vehicles such as the Solo 401(k) and SEP IRA carry no enrollment mandate at the federal level. State Secure Choice mandates apply to employers, not directly to the self-employed. However, several programs make voluntary self-enrollment available, representing an important and underappreciated feature of these programs. CalSavers is available to self-employed individuals and others who want to save, in addition to workers whose employers do not offer a retirement plan. ¹⁶ OregonSaves allows self-employed individuals to contribute directly to their own Roth IRA through the program. ¹⁷ Colorado SecureSavings and RetirePath Virginia similarly extend voluntary access to self-employed workers, without requiring any employer intermediary. ¹⁸

¹⁵SSA OACT Fact Sheet (December 2025) <https://www.ssa.gov/OACT/FACTS/>

¹⁶CalSavers: About <https://www.calsavers.com/home/about.html>

¹⁷OregonSaves: Program Details <https://www.oregonsaves.com/savers/program-details>

¹⁸Colorado SecureSavings: Self-Employed Fact Sheet https://treasury.colorado.gov/sites/treasury/files/CSSP_Fact%20Sheet_SelfEmployed.pdf

2. How does a self-employed or digital platform worker register? Is there a mandatory digital registry? What is the maximum deadline for the first affiliation?	For self-employed liberal professionals, registration requires enrolling with the relevant chamber, the corresponding pension scheme, and, where applicable, the partnership register (the process varies by profession and by German state, and the source material does not indicate a single mandatory digital registry or a fixed maximum deadline for first affiliation). For the construction sector, self-employed persons are generally not subject to mandatory participation in SOKA-BAU schemes unless they employ workers. Still, every business that could fall under the construction collective agreement must report to SOKA-BAU (once a business is known, it is contacted promptly to verify whether participation applies, and if no obligation exists initially, the review is repeated about every two years, especially if employees are later hired). For digital platform work, neither source identifies a separate registration channel nor deadline (SOKA-BAU applies the same general collective-bargaining criteria to platform providers, especially whether employees exist, while ABV treats platform activity as arising only after a liberal professional has already established their self-employed practice).	Self-employed workers who want to join the IMSS voluntarily as independent workers can register fully online through the official IMSS portal, enter their monthly income, choose the desired coverage, and pay online or through authorized banks. The declared monthly base cannot be below the minimum wage or above 25 times the Measurement and Update Unit (UMA), with a maximum of about USD 5,187 per month. There is no legal maximum deadline for first enrollment; coverage begins with the first paid contribution. Workers already assigned to an individual retirement account administrator may also make voluntary contributions directly through that administrator's app or web platform, including official digital tools supervised by the pension regulator. For digital platform workers, the platform handles registration: it must report active workers and their earned income to the IMSS each month, and it pays contributions automatically without direct action by the worker.	Independent workers in Peru may enroll voluntarily in either the public pension system (SNP) or the private pension system (SPP). In the public system, affiliation can be done through institutional online channels using the national ID and the tax authority's digital key; in the private system, it is done through the pension fund administrator selected in the new affiliate auction, through its digital channels. There is no single centralized mandatory digital registry for independent workers and no legal deadline for first voluntary affiliation. Supreme Decree No. 061-2026-EF adjusted the contribution unit rule for all affiliates: the minimum contribution base cannot be below the Minimum Living Wage (currently about USD 321), and independent workers only accumulate contribution units if they actually make voluntary contributions (this matters because 240 contribution units, equivalent to 20 years of contributions, together with no pension withdrawals after Law No. 32123, are required to access the guaranteed minimum pension). Independent workers who do not contribute voluntarily therefore do not build contribution units and remain outside the contributory minimum-pension path, relying only on the non-contributory pillar for people in poverty or vulnerability. Under Law No. 32123 and its regulation, starting in June 2027 affiliation to the pension system will become centralized through PAST (the Secure and Transparent Affiliation Platform) and mandatory for all persons domiciled in the country from age 18 (the law allows up to one year to choose between the public and private systems; if no choice is made, assignment is automatic; in the initial phase, adults will be assigned by default to the private system, while those who reach adulthood after the new scheme is fully in force will be assigned automatically to the public system unless they choose otherwise).	In Uruguay, a self-employed worker, including a platform worker, registers with the BPS (Social Security Bank) and the DGI (General Tax Directorate) through a declaration of commencement of activity. Law No. 20.396, which regulates platform workers and self-employed workers more broadly, does not create a separate regime for them, and there is no specific mandatory digital registry for platform workers; registration is handled through the general BPS system with digital support. Registration must be completed before the activity starts, and it may be filed within the 10 calendar days before work begins. In administrative practice, filing within the month in which the activity starts is accepted. Late registration may trigger penalties, but it does not prevent affiliation.	In the UK, a self-employed person must register with HMRC (HM Revenue & Customs, the UK tax authority) if they earn more than £1,000 from self-employment in a tax year. There is no mandatory digital registry specifically for all self-employed people in the sense of a separate public register; instead, the main step is registering for Self Assessment with HMRC, usually online. The first affiliation deadline is generally the 5th of October after the end of the tax year in which the person became self-employed, because that is the deadline to notify HMRC that Self Assessment filing is required. For digital platform workers, the same registration logic applies if they are treated as self-employed for tax purposes.	For Social Security, self-employed workers report earnings and pay taxes via IRS Schedule SE filed with Form 1040; there is no separate affiliation registry. In 2026, one Social Security credit is earned for every US\$ 1,890 in covered earnings, up to four credits per year, and 40 credits are required to qualify for retirement benefits.¹⁹ For state auto-IRA programs, self-employed individuals who choose to opt in register directly through each program's online portal, providing basic identification and a linked bank account for contributions. No employer intermediary is needed, and there are no mandatory deadlines for voluntary self-employed participants. The process is designed to be completed in minutes, consistent with each program's goal of reducing barriers to saving.^{20,21}
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¹⁹SSA: If You Are Self-Employed (2026) -- credit thresholds <https://www.ssa.gov/pubs/EN-05-10022.pdf>

²⁰CalSavers: Saver Enrollment <https://saver.calsavers.com/home/savers/program-details.html>

²¹OregonSaves: How Do I Join? <https://www.oregonsaves.com/faqs/how-do-i-join-oregonsaves>

3. Are there special rules for digital platform workers (e.g., do app companies have to report or pay contributions on their behalf)?	For digital platform workers in Germany, there is no separate platform-specific contribution duty simply because the work is app-based. Platform activity is treated through the underlying legal status of the person: if the worker is already established as a self-employed liberal professional, digital work is only an extension of that profession, such as a physician providing virtual consultations; if the business falls within the construction collective-bargaining framework, the decisive issue is whether it has employees and therefore triggers the ordinary participation rules. In practical terms, app companies do not have a standalone obligation to report or pay contributions merely because they operate a platform. Any reporting or contribution obligation depends on the general legal classification of the business and, in the construction context, on whether the enterprise is covered by the collective agreement and employs workers.	Mexico's 2024 labor reform, effective since June 22, 2025, creates a specific legal framework for digital platform workers and assigns clear duties to platform companies. Platform operators must register as employers with the IMSS, obtain their employer registration number, notify IMSS that the registration corresponds to a digital platform employer, and classify the activity under the applicable occupational risk class and premium. They must also enable the IMSS digital mailbox and comply with the institutional electronic registration procedures. The reform requires platforms to enroll workers from the moment they begin providing services through the platform and to keep monthly payroll data up to date. The employer must submit the monthly salary adjustment within the first five calendar days of the following month, after which IMSS issues the contribution payment proposal; payment is due no later than the 17th of the following month. For workers who meet the minimum earnings threshold, the platform must register them with IMSS as covered workers and pay the corresponding contributions. For those who do not meet the threshold, the platform must still notify both the worker and IMSS through the cancellation of registration, while occupational injury coverage remains in force from the first day of platform activity.	Peru currently has no law requiring digital platform companies to report, withhold, or pay pension contributions on behalf of their workers. Platform workers are treated by default as fourth-category independent workers, so platforms have no obligation to enroll them in the pension system or provide mandatory occupational accident insurance. Their only available protection is whatever they arrange personally, such as private insurance, or coverage under SIS (the public health system focused on people in poverty or vulnerability).	In Uruguay, Law No. 20.396, regulated by Decree No. 145/025, creates a specific framework for platform work in delivery and urban passenger transport and sets clear duties for app companies, distinguishing between autonomous and dependent workers. Under this regime, autonomous platform workers are mandatorily included in the occupational accident and disease insurance administered by the State Insurance Bank.	There is no separate special rule to describe for digital platform workers in the UK in this specific context.	No federal requirement currently exists for platform companies to contribute to workers' Social Security or retirement on their behalf; independent contractor classification excludes them from employer FICA matching. The CRS April 2025 report identifies this as a central policy gap for nontraditional workers.²² Several state Secure Choice programs are beginning to close this gap through voluntary self-enrollment pathways. CalSavers states that gig workers and independent contractors can participate by enrolling on their own, provided they have earned income, are at least 18, and have a bank account.²³ Rhode Island's legislature introduced H 7475 in early 2026, which would amend the law creating RISavers to allow even the self-employed to participate²⁴, representing the most explicit state-level effort to date to extend a Secure Choice mandate's practical reach to gig workers.
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²²CRS R48484: Nontraditional Workers and Retirement Saving (April 2025) <https://www.congress.gov/crs-product/R48484>

²³CalSavers: Frequently Asked Questions <https://www.calsavers.com/home/frequently-asked-questions.html>

²⁴Rhode Island H 7475: Expanding RISavers to the Self-Employed (February 2026) <https://www.asppa-net.org/news/2026/3/will-rhode-islands-auto-ira-cover-the-self-employed/>

III. Contributions and How They Are Financed

Question	Country / Association					
	Canada / MEBCO	Chile / FIAP	Colombia / FIAP	Costa Rica / FIAP	Dominican Republic / FIAP	El Salvador / FIAP
1.What is the standard contribution rate for pensions and social security for self-employed workers (percentage of income or fixed monthly amount)? Does it differ from that of workers with fixed contracts?	For self-employed workers, Canadian Pension Plan (CPP²⁵) contributions are income-based, not fixed. In 2026, the base CPP applies to net earnings between the annual basic exemption of USD 3,500 and the maximum pensionable earnings of USD 74,600; the self-employed contribution rate is 11.9% because the self-employed person pays both the employee and employer shares, and the maximum base contribution is USD 8,460.9. On earnings above USD 74,600 and up to USD 85,000, the additional CPP2 component applies at 8.0% for the self-employed, with a maximum additional contribution of USD 832.	For self-employed workers in Chile, the applicable contribution framework depends on their tax and employment status. Workers who issue professional-services receipts (<i>boletas de honorarios</i>) and meet the statutory income conditions are subject to the compulsory contribution mechanism established by Law No. 21,133. Their contributions are financed through progressive income-tax withholdings and regularised through the annual tax return. Workers below the annual income threshold—generally five monthly minimum incomes—may be exempt from mandatory contributions or may obtain only partial coverage. Under this mechanism, the standard mandatory pension contribution is 10% of the applicable pensionable income to the individual account managed by the chosen AFP. If the available withholding amount is insufficient to finance every social-security component, it is allocated in statutory priority order to: disability and survivors insurance; occupational accident and occupational disease insurance; SANNAs insurance, which provides income replacement to eligible workers caring for children with serious health conditions; health contributions; and, lastly, the 10% mandatory pension contribution to the individual AFP account. Health coverage requires a contribution of 7% of the relevant taxable income to FONASA or an ISAPRE. Occupational accident and disease insurance is financed through a basic contribution of 0.93%, plus an additional risk-related component. Under the new Social Security Pension System (pension reform of 2025), the mandatory rate for salaried workers combines the employee's 10% AFP contribution with a gradually increasing employer contribution. In 2026, the employer-financed component is approximately 6% to 7%, depending on the applicable social-security and disability/survivor components, and is scheduled to rise gradually to 8.5% by 2033. Salaried workers are also covered by employer-financed unemployment insurance and occupational-risk contributions. For independent workers issuing professional-services receipts, the additional employer-type contribution created by the 2025 pension reform is initially voluntary; its compulsory application would require further legislation or regulation. This means that, although covered independent workers contribute mandatorily to core pension, health, disability/survivor and occupational-risk protection under Law No. 21,133, they do not generally receive the full employer-financed contribution package or unemployment-insurance coverage available to employees.	In Colombia, the pension contribution for an independent worker is calculated on the IBC (Contribution Base Income), and the rate is 16%. For independent workers, the IBC is usually 40% of monthly income, but it cannot be below the legal minimum wage. Using the approximate base of USD 494 for 2026 (for an IBC = Minimum Wage = COP 1,750,905), the minimum pension contribution is about USD 79. In addition to pension, the worker must also pay health insurance through the EPS (Health Promotion Entity), which is 12.5% of the IBC. On a base of USD 494, that comes to about USD 62. The worker must also cover occupational risk insurance through the ARL (Labor Risk Administrator), which depends on the risk class; using the minimum rate, that is about USD 2.6. So, for 2026, the minimum monthly burden on a base of about USD 494 is roughly USD 79 for pension, USD 62 for health through the EPS, and about USD 2.6 for occupational risk insurance through the ARL, for a total minimum of about USD 143.	For self-employed workers affiliated with the CCSS, the total combined contribution rate (health + IVM) on declared income is approximately 26.17%. This percentage is significantly higher than what is directly deducted from a salaried worker, because in the case of the salaried worker the burden is split: the worker contributes 10.83% of their salary and the employer contributes 26.33%, for a combined rate of 37.16%. In the independent worker's insurance scheme, however, the state subsidizes a portion of the contribution at the lower income brackets: for health insurance, the total combined contribution is 12%, of which a low-income affiliate may pay as little as 2.89% while the state covers 9.11%, whereas in the highest bracket the affiliate contributes 10.69%. Starting January 1, 2026, the IVM contribution was adjusted: the employee rate increased from 4.17% to 4.33% and the employer rate increased from 5.42% to 5.58%, an adjustment that remains in effect until December 31, 2028.	In the Dominican Republic's contributory regime, contributions are designed for formal workers with an employer and are calculated on salary subject to caps; the TSS set for 2026 a national minimum wage reference of about US\$392 and maximum contribution bases for each insurance line. For pensions, health, and occupational risk insurance, the system continues to rely on a division of contributions between employer and worker, so the rate for a salaried worker is not equivalent to that of an independent worker, because self-employed workers do not have a clearly established parallel universal scheme. In other words, there is contributory social security, but there is no standard and universal contribution rate for autonomous workers as a group. For self-employed or independent workers, there is currently no standard, universal, and fully operational contribution rate equivalent to that of salaried workers, because the contributory-subsidized regime provided for in the law has not been implemented in full. As a result, these workers do not currently have a mandatory, uniform contribution scheme for pensions and social security. However, independent workers may make voluntary contributions through complementary pension plans offered by AFPs, and the amount and frequency of those contributions depend on the conditions of the selected plan.	El Salvador's Comprehensive Pension System Law established a general contribution rate of 16% on the contribution base income. For salaried workers, this burden is split between the worker (7.25%) and the employer (8.75%), whereas an independent worker who chooses to voluntarily contribute to the pension system must assume the full contribution alone, since there is no employer counterpart under the individual capitalization model. For health coverage through the ISSS, independent workers can opt for a special voluntary fixed monthly fee regime (individual or family modality) based on administrative agreements, unlike the shared percentage-based contribution scheme used for salaried employees.

²⁵ Canada's statutory public pension program outside Quebec.

		Other self-employed workers who do not fall within the Law No. 21,133 regime may contribute voluntarily through the pension system, subject to the applicable minimum income base and the ceiling of approximately 85 UF. The contribution structure under the new Social Security Pension System includes a 6% component for the individual capitalization account, a 1.5% contribution linked to the Benefit for Years Contributed, and a 2.5% contribution to the Autonomous Pension Protection Fund, which finances life-expectancy compensation and disability and survivor insurance. These components are scheduled to increase gradually over time, including an annual 0.15 percentage-point increase in the individual-account component between 2045 and 2054. Lecciones-Globales-para-el-Diseno-de-Micropensiones_esp.docx				
2.Are there government subsidies or contribution discounts (e.g., the State adds an extra amount for every peso contributed by the worker, or fixed payments as in some countries)? Indicate amounts, if it is permanent or temporary, and source of funds (public budget or cross-subsidies from the system).	There are no special government subsidies or matching top-ups for self-employed CPP contributions, and no separate discounted contribution regime funded by the public budget. The only general adjustments are the annual exemption and earnings ceilings, which apply across contributors rather than as targeted subsidies.	No. Chile does not have a matching subsidy in which the State adds one peso for every peso contributed by a self-employed worker, nor a permanent discount on voluntary contributions under the new Social Security Pension System. The 2025 pension reform does include temporary exemptions for low-income self-employed workers during the initial implementation period, up to certain formalization thresholds, but these are transitional measures rather than direct contribution subsidies. Those temporary measures are financed by the fiscal fund created for the reform, which is fed mainly by the gradual increase in employer contributions and public budget resources.	Colombia has public subsidies, but they do not work as a matching contribution during the active contribution phase. The main support is delivered at retirement or through targeted old-age assistance, and it is financed mainly with public funds from the national budget and the Solidarity Pension Fund. - BEPS (stands for Periodic Economic Benefits): The government adds a subsidy of 20% on annual savings, applied at retirement; with an annual savings ceiling of about US\$690, the maximum state subsidy is about US\$138 per year for men and about US\$207 per year for women under a 30% design. - Colombia Mayor: is a permanent social assistance program for older adults in poverty who do not receive a pension; it provides periodic cash support rather than a contribution match. Its financing comes from the Solidarity Pension Fund and the national budget. - Suspended reform: The 2024 pension reform included a Semicontributory Pillar and a Basic Solidarity Income, but those provisions are suspended and not in force in 2026. They should be treated as planned, not operative. These subsidies are not limited to independent workers. They apply to anyone who meets the eligibility conditions of each program. Colombia does have state subsidies, but not a general peso-for-peso matching scheme during contribution. The main operative example is BEPS, with a 20% state subsidy on savings and a maximum of about US\$138/year for men and US\$207/year for women under the ceiling used here.	Yes, the CCSS health system includes an explicit and tiered state subsidy for lower-income self-employed workers. In the lowest income bracket, the Costa Rican state contributes up to 9.11% of the reference income (compared to 2.89% paid by the affiliate), funded through public budget resources. This subsidy decreases progressively as the contributor's income rises, dropping to just 1.31% in the highest bracket. This mechanism is permanent and forms part of the structural architecture of the CCSS health insurance for self-employed workers, rather than a temporary measure. Additionally, the RNC (Non-Contributory Regime) is financed mainly through transfers from FODESAF (Social Development and Family Allowances Fund) and the national budget, covering basic pensions for vulnerable individuals with no contribution history.	Solidarity components do exist within the SDSS, but not as generalized matching contributions for self-employed workers during the active contribution phase. The most visible mechanism is the solidarity pension for older adults living in poverty or abandonment, administered under a social protection logic rather than as a subsidy to the worker's own contribution. There is no permanent, general, and specific subsidy through which the state complements monthly contributions from self-employed workers, in the style of programs seen in some other countries.	No evidence has been found of a permanent state subsidy of the matching-contribution type, where the government would match or add specific amounts to an independent worker's account during the active contribution phase. El Salvador's solidarity efforts are instead concentrated on guaranteeing minimum legal pension levels once age and years-of-service requirements are met within the contributory system, or on funding non-contributory programs such as the Universal Basic Pension, financed through the general budget for vulnerable older adults.

3.Are there incentives that increase with age, for women or low-income people (e.g., higher subsidy for women or young people)? Explain.	There are also no contribution incentives that vary by age, sex, or low-income status within CPP contribution rules. In other words, the contribution formula is the same for eligible workers, with differences arising only from earnings levels and whether the contributor is employed or self-employed.	No direct contribution subsidy is provided that scales by age, gender, or low income. In other words, Chile does not have a permanent matching mechanism or progressively larger discounts on voluntary self-employed contributions for women, young workers, or low-income workers during the contribution phase. That said, the Social Security Pension System does build in pension-side compensation. The Years-Contributed Benefit grants 0.1 UF per contributed year, with more flexible eligibility for women: at least 10 years for women versus 20 for men, and a cap of 2.5 UF per month. In addition, the Life-Expectancy Gap Compensation is reserved for women aged 65 or older who have contributed at least once; it adds at least 0.25 UF per month and is financed from the Autonomous Pension Protection Fund. For low-income workers, the only relevant support is transitional relief during the initial phase of mandatory contributions under Law 21.133, up to 2028. That is temporary and does not operate as a permanent, targeted subsidy throughout working life.	Yes. In Colombia, the main differentiated incentives are by gender and by low-income status, but the most important reform-based measures are currently suspended and not in force. - Gender-based incentives: Under the 2024 pension reform, the semicontributory pillar contemplated a higher state subsidy for women than for men: 30% for women versus 20% for men at retirement. The idea was to recognize women's longer life expectancy and their typically lower accumulated savings caused by labor-market interruptions. The same reform also contemplated reducing the minimum contribution requirement for women from 1,300 weeks to 1,250 weeks. That would have created a gender-based advantage in access conditions as well, but this measure is not currently operative. - Current legal status: These gender-differentiated measures are not in force as of today because the 2024 pension reform was suspended by the Constitutional Court through Auto 841 of 2025. Under the operative framework currently in effect, the rule remains 1,300 contribution weeks for both women and men under Law 100 of 1993. - Low-income incentives: There is also a poverty-targeted incentive through Colombia Mayor, a program that grants subsidies to older adults in poverty who do not receive a pension. This is the main active mechanism that favors people with low income. The reform would have formalized this support as a Basic Solidarity Income, with coverage for men aged 65 or older and women aged 60 or older. However, that provision is also suspended and therefore not yet operative.	The Costa Rican system does not establish a specific contributory incentive that automatically increases with age, nor a differentiated subsidy by gender during the active contribution phase, as an explicit policy targeted at self-employed workers. The main differentiating mechanism is the contribution scale already described: the lower the declared income, the higher the proportion of state subsidy in health insurance, which disproportionately benefits lower-income self-employed workers. No current regulation has been identified that grants an additional subsidy percentage differentiated by being a woman, a young person, or an older adult during the active contribution stage for self-employed workers.	The reviewed public evidence does not show a specific contributory scheme for self-employed workers that automatically increases with age or grants a higher subsidy by gender during the active contribution phase. What does exist is the solidarity pension logic and access to support for older adults in extreme poverty or abandonment, which functions as non-contributory protection at the end of working life. As a result, age- or gender-differentiated incentives remain limited and do not operate as a consolidated policy to attract self-employed workers into the system.	El Salvador's pension regulations are built around an individual account structure, where the core incentive is accumulating returns over a longer time horizon, but no additional incentives or extra subsidy percentages have been identified for an independent worker's current contribution that vary solely based on being a woman or being young during the active contribution phase. At the end of a worker's career, minimum-pension access rules protect low-income contributors who meet the requirements, but this does not function as a progressive differential subsidy during the contribution years.
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Question	Country / Association					
	Germany / ABV & SOKA-BAU	Mexico / FIAP	Peru / FIAP	Uruguay / FIAP	UK / Pensions UK	US / NCPERS
1.What is the standard contribution rate for pensions and social security for self-employed workers (percentage of income or fixed monthly amount)? Does it differ from that of workers with fixed contracts?	There is no single standard contribution rate that applies to all self-employed workers in Germany. For self-employed liberal professionals, the contribution rate is set by the bylaws of the relevant professional pension scheme and is usually determined on an income-based basis, with exceptions for entry-level professionals; voluntary supplementary contributions are also possible. Employees or employed liberal professionals who are exempt from the statutory pension insurance system pay the same pension contribution they would have paid to the German Statutory Pension Insurance, with the employer covering half of the contribution. This means the contribution model differs from that of fixed-contract workers because employees generally share the pension burden with the employer, while self-employed liberal professionals are covered under the rules of their own professional pension scheme and do not have a general employer counterpart.	For the Mexican pension system, contributions for private-sector workers operate under an individual-account model managed by the AFOREs, under the 1997 Social Security Law. For salaried workers, the total contribution is split between employer, worker, and State: in 2026, the worker pays 1.125% of the SBC (Contribution Base Salary), while the employer pays a variable quota of about 5.15% to 9.55%, and the State provides a social quota for lower salaries. For an independent worker who voluntarily affiliates with the IMSS (Mexican Social Security Institute) as a PTI (Independent Worker) under the voluntary incorporation scheme, the worker assumes both the employer and employee shares. The main difference from a salaried worker is that the independent worker bears the full cost, while the salaried worker directly contributes only 1.125% and the employer finances the rest.	For salaried workers, the applicable rates are: - ONP (National Pension System): the worker contributes 13% of monthly earnings to a pay-as-you-go fund administered by the State, with no individual account. - AFP (Private Pension System): the worker contributes 10% of earnings to the CIC (Individual Capitalization Account), plus the insurance premium for disability, survivors, and funeral expenses (1.37%²⁶). The employer in the AFP system does not make any additional pension contribution. For independent workers who affiliate voluntarily, there is no differentiated rate: they would pay exactly the same rates described above, in whichever system they choose, based on the income they declare to SUNAT (National Superintendency of Customs and Tax Administration). The minimum contribution cannot be below the RMV (Minimum Vital Wage) of S/ 1,130 (about US\$321) for the month to count as a full Uda (Contribution Unit). The gradual scale from 2% to 5% that Law No. 32123 had foreseen for independent workers was annulled by Supreme Decree No. 061-2026-EF: there is no longer any obligation or special reduced rate for this group.	In Uruguay, social security contributions are calculated on contribution-eligible income, which may be based on actual or deemed income, depending on the type of activity, the tax regime, and the nature of the person's relationship with the system. For salaried workers, contributions are paid by both the employer and the employee; for self-employed workers, the full burden falls on the individual carrying out the activity, although the exact details depend on the specific legal category and the person's registration with the BPS (Social Security Bank) and the tax administration. Therefore, it is not accurate to refer to a single universal standard rate for all self-employed workers, because the Uruguayan system combines several contribution regimes and categories.	Self-employed people in the UK are not legally required to contribute to a workplace pension. They may choose to save through a private pension, but there is no statutory pension contribution rate or mandatory employer contribution equivalent to the system for employees. By contrast, a worker with a fixed contract is generally automatically enrolled in a workplace pension if they are aged between 22 and State Pension age and earn at least £10,000 per year (approximately US\$13,000). The minimum total contribution is 8% of qualifying earnings: 5% is paid from the employee's wages—including applicable tax relief—and at least 3% is paid by the employer. For the 2026–27 tax year, qualifying earnings are generally earnings between £6,240 (approximately US\$8,100) and £50,270 (approximately US\$65,400) per year.	Self-employed workers pay the full 15.3% self-employment tax (12.4% for Social Security and 2.9% for Medicare), compared to employees who split this with their employer at 7.65% each. Half the self-employment tax is deductible as a business expense. For voluntary retirement accounts in 2026, SEP IRA contributions²⁷ are capped at 25% of compensation up to US\$ 72,000, and Solo 401(k) total limits are US\$ 72,000 for workers under 50, US\$ 80,000 for those aged 50 to 59 and 64 and older, and US\$ 83,250 for those aged 60 to 63, per IRS inflation adjustments.^{28,29} State Secure Choice programs offer a lower-barrier alternative. Contributions default to 3% to 5% of income into a Roth IRA, subject to standard IRA annual limits (US\$ 7,500 in 2026, or US\$ 8,600 for those 50 and older). These limits are significantly below the Solo 401(k) ceiling but far more accessible for lower-income or irregular earners, and the accounts carry no employer fees or fiduciary liability for participants.³⁰

²⁶ The rates apply to 82.6% of SPP members (8.6 million people), who are under the fee-on-assets-under-management model. The remaining 17.4% continue under the fee-on-monthly-salary model (1.8 million members), with rates ranging from 1.47% to 1.69%, depending on the AFP. This regime was closed to new members in January 2013 under Law No. 29903, which introduced the mixed-fee model, consisting of one component applied to remuneration and another to the accumulated balance. Under the phase-out schedule established by that reform, the remuneration-based component was gradually reduced until it reached 0% in February 2023, from which date the scheme has operated entirely as a fee on the assets under management.

²⁷ “SEP IRA contributions” are employer contributions to a Simplified Employee Pension Individual Retirement Account—a U.S. retirement-savings arrangement commonly used by self-employed people and small businesses

²⁸ IRS: Self-Employment Tax <https://www.irs.gov/businesses/small-businesses-self-employed/self-employment-tax>

²⁹ IRS: 2026 Retirement Plan Contribution Limits <https://www.irs.gov/retirement-plans/cola-increases-for-dollar-limitations-on-benefits-and-contributions>

³⁰ IRS: IRA Contribution Limits <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-ira-contribution-limits>

2.Are there government subsidies or contribution discounts (e.g., the State adds an extra amount for every peso contributed by the worker, or fixed payments as in some countries)? Indicate amounts, if it is permanent or temporary, and source of funds (public budget or cross-subsidies from the system).	No state subsidy or contribution discount is provided for the pension schemes of liberal professions in Germany. They are financed entirely through the contributions of their members, and the schemes do not receive public-budget support or cross-subsidies from the system. For employees in the statutory pension system, there are tax subsidies in the broader retirement framework, but the German response on self-employed liberal professionals states that their pension schemes themselves do not receive any state subsidies.	Yes. Mexico has two direct state-support mechanisms during the active contribution phase. The first is the social quota: for workers contributing on wages up to 1.6 times the minimum wage, the State makes a daily contribution directly to the worker's AFOR; in 2026 this is about US\$0.44 per day at the minimum wage level, and it gradually falls until disappearing at 1.6 minimum wages. This also applies to formalized platform workers. The second is IMSS Para Ti (IMSS "for you"), a program for low-income urban independent workers that offers reduced contributions compared with the full mandatory scheme, implicitly subsidizing part of the cost. There is also a tax incentive: voluntary contributions to the AFOR are deductible from ISR (Income Tax) up to 10% of annual taxable income, with a ceiling of 5 UMA (Measurement and Updating Units) per year, or about US\$12,447 in 2026 (this is not a direct subsidy from the State, but rather a reduction in the worker's tax burden)	The Peruvian pension system currently does not have a direct subsidy mechanism of the matching type, meaning no state co-financing that matches or complements the contributions of an independent worker, nor any discounts in AFP fees for independent workers or low-income people. The main support tool for low-income independent workers does not lie in the contributory system but in the non-contributory pillar (Pension 65, described later). Law No. 32123 introduced an innovative mechanism called "consumption-based contributions," which allocates 1% of capped purchases made by SPP members to their CIC, processed as a request for a partial refund of purchases made during the year and which, according to the regulations, would enter into force from January 2027. This mechanism applies to all active SPP members—both salaried workers and voluntary independent contributors—and seeks to generate additional retirement savings without imposing a direct contribution burden on income. However, its scope is limited for those who mostly consume in the informal sector (without electronic receipts).	No evidence has been found of a universal and permanent State subsidy of the "matching" type for the active contributions of all self-employed workers—that is, a scheme under which the State matches the worker's contributions on a one-to-one basis. Uruguay does have social protection instruments and targeted subsidies in other areas of the system, but no general scheme has been identified for the pension contribution phase of self-employed or gig workers. In simplified regimes or for small taxpayers, administrative facilities or tax relief may exist, but these do not automatically amount to a direct pension subsidy.	The UK supports pension saving primarily through Income Tax relief, rather than through a matching contribution or a fixed government payment for self-employed workers. This relief is permanent and funded through reduced tax revenue from the public budget. It applies to self-employed people and employees, although self-employed workers must make and manage pension contributions themselves because they are not covered by employer workplace-pension contributions. A self-employed sole trader or partner can make personal contributions from net income to a private pension, such as a SIPP (Self-Invested Personal Pension). Under the "relief at source" arrangement, the pension provider claims basic-rate relief from HMRC (His Majesty's Revenue and Customs) and adds it to the pension account. The basic relief is 20%: for every £80 contributed, HMRC adds £20, so £100 is credited to the pension. People who pay Income Tax above the basic rate can claim additional relief through a Self Assessment tax return: higher-rate taxpayers, whose marginal rate is 40%, can claim a further 20%; additional-rate taxpayers, whose marginal rate is 45%, can claim a further 25%. This additional relief is normally issued by HMRC as a tax refund or used to reduce the person's tax liability; it is not automatically paid into the pension account.	No universal federal subsidy currently exists for self-employed retirement savings. Contributions to SEP IRAs, Solo 401(k)s, and traditional IRAs reduce taxable income, but no direct match is provided at the federal level at present. SECURE 2.0 will replace the existing Saver's Credit with a Saver's Match beginning in 2027, providing a 50% federal matching contribution on up to US\$ 2,000 in eligible contributions per person (meaning a maximum match received of US\$ 1,000 per year), subject to income phase-outs beginning at US\$ 20,500 for single filers and US\$ 41,000 for joint filers.^{31,32} Self-employed workers contributing to Roth IRAs through State Secure Choice programs will be eligible for this match, creating a meaningful new federal-state synergy that does not yet exist in practice but will take effect within the planning horizon of most current policy discussions. The proposed Retirement Savings for Americans Act (S.1526/H.R.2696, 119th Congress, reintroduced May 2025) would go further, providing a 1% automatic federal contribution and up to a 4% matching contribution (totaling up to 5%) via a refundable tax credit for low- and moderate-income workers, explicitly including gig workers. Workers must contribute 5% of their own income to receive the full match, and the benefit phases out at median income. The bill is designed to complement rather than displace existing state programs.³³
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³¹IRS: Saver's Credit <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-savings-contributions-savers-credit>

³²SECURE 2.0 Act (P.L. 117-328) <https://www.congress.gov/bills/117/congress/house-bill/2954>

³³Retirement Savings for Americans Act, S.1526, 119th Congress <https://www.congress.gov/bills/119/congress/senate-bill/1526/text>

3.Are there incentives that increase with age, for women or low-income people (e.g., higher subsidy for women or young people)? Explain.	There are no incentives identified that increase with age, gender, or low income for self-employed liberal professionals. The pension schemes for the liberal professions do not provide a higher subsidy for women, young people, or low-income contributors, and no special incentive scheme of that kind is described.	Yes. The main differentiated incentives are for low-income workers, not specifically for age or gender. The social quota benefits workers contributing on salaries up to 1.6 times the minimum wage and is proportionally more valuable for those with lower earnings. The Guaranteed Pension works as a floor for people who meet the weeks requirement but accumulated little in their AFORE; in 2026 it ranges from about US\$199 to US\$633 per month and is financed by the State when the AFORE balance is insufficient. There is no separate State contribution for independent workers, and no additional incentive identified that increases specifically because a person is older, a woman, or young.	The current Peruvian pension system does not include stepped incentives based on age, gender, or income level that would imply direct subsidies or state co-financing of contributions made by independent workers during the active contribution phase. In particular, there is no scheme under which the State matches or co-finances contributions for women, young people, or low-income workers. However, Law No. 32123 does include some redistributive elements intended to strengthen minimum pension protection. These include a guaranteed minimum pension of S/ 600 per month (about US\$161) for affiliates who prove 240 UdA (Contribution Units), equivalent to 20 years of contributions, applicable to both the SNP and the SPP, with no gender distinction. The law also provides a special proportional pension for affiliates who do not reach 20 years of contributions: S/ 300 per month (about US\$85) for those with between 10 and less than 15 years of contributions, and S/ 400 per month (about US\$114) for those with between 15 and less than 20 years. The legal retirement age remains 65 for both men and women, and the current framework does not provide bonuses for additional years of contribution or compensatory mechanisms tied to differences in life expectancy between men and women. In addition, the UdA rules include an exceptional recognition mechanism for child-care periods. When an affiliate applies for an old-age or disability pension and has not reached the contribution threshold needed for the state guarantee, up to 6 UdA per child may be recognized for periods without contributions during the child's first six months of life, provided the person proves that they provided care during that period through a sworn statement and the child's birth certificate. This recognition is limited to a maximum of three children per affiliate. The recognized periods must correspond to times when the person was already affiliated with the SNP or SPP and had no effective contributions. If both parents overlap in the caregiving period, the credit is granted only to the mother, unless it was already assigned to the father.	The available evidence does not show a specific contribution incentive for self-employed workers that automatically increases with age or provides a clearly differentiated subsidy by gender during the active contribution phase. Uruguay does have a broad social-protection tradition and mechanisms that support old-age income security, but these operate primarily as a safety net rather than as direct incentives to increase contributions throughout working life. Therefore, no scheme comparable to differential subsidies by sex or age specifically designed for self-employed or digital platform workers has been identified.	The UK does not provide a separate pension contribution subsidy for self-employed people that increases automatically with age or that is specifically higher for women. Pension tax relief is generally based on the contributor's Income Tax position, not on sex or age. A limited low-income feature applies through the tax-relief system: a person with little or no earnings can contribute up to £2,880 per tax year to a qualifying personal pension under a "relief at source" arrangement and receive £720 in basic-rate tax relief, producing a gross pension contribution of £3,600. This support is available only up to age 75; it is not a higher incentive for older workers and does not vary by gender.	SECURE 2.0 introduced enhanced catch-up contributions for workers aged 60 to 63; starting in 2025, they can contribute the greater of US\$ 10,000 (indexed for inflation) or 150% of the standard catch-up limit, resulting in a limit of US\$ 11,250 for both 2025 and 2026.³⁴ No gender-specific federal subsidies exist. Income-based phase-outs apply to the Saver's Credit and the forthcoming Saver's Match, as well as the proposed Retirement Savings for Americans Act (RSAA) contributions, meaning these incentives are most valuable to lower-income workers. State auto-IRA programs are generally income-neutral in their design, though their low default contribution rates and IRA-level caps make them most relevant in practice to lower- and moderate-income workers, including the self-employed.
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³⁴IRS: Catch-Up Contributions <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-catch-up-contributions>

IV. Benefits Received by Self-Employed Workers

Country / Association

Question	Canada / MEBCO	Chile / FIAP	Colombia / FIAP	Costa Rica / FIAP	Dominican Republic / FIAP	El Salvador / FIAP
1.What social security and pension benefits do they obtain (old-age pension, disability pension, maternity, medical care, unemployment subsidy)? Are they equal to those of formal workers or reduced?	Self-employed workers in Canada can access the same core social security and pension benefits as salaried workers, provided they participate in the relevant programs. They are covered by the CPP (Canada Pension Plan) for retirement, disability, and survivor benefits, and by OAS (Old Age Security) and GIS (Guaranteed Income Supplement) in old age, subject to eligibility rules. For medical care, all residents are covered by provincial/territorial health insurance regardless of employment status. Unemployment benefits are available through EI (Employment Insurance) only if the self-employed person has opted into the EI program for special benefits (such as maternity, parental, sickness, or caregiving benefits); regular EI unemployment benefits are generally not available to self-employed workers.	In Chile, self-employed workers who issue boletas de honorarios and meet the statutory income conditions are subject to the compulsory social-security contribution mechanism established by Law No. 21,133. Contributions are financed through progressive income-tax withholdings and regularised in the annual tax return. If the available amount is insufficient to finance all contributions, it is allocated in statutory priority order to: (i) disability and survivors insurance; (ii) occupational accident and occupational disease insurance; (iii) SANNA insurance, which provides income replacement to eligible workers caring for children with serious health conditions; (iv) health coverage; and (v) mandatory contributions to the individual AFP pension account. Workers below the annual income threshold—generally five monthly minimum incomes—may be exempt or receive only partial coverage. Contributors are entitled to the core pension benefits available to salaried workers: an old-age pension, generally from age 65 for men and 60 for women; total or partial disability benefits; and survivor benefits for eligible family members. Benefits are based on the individual AFP account balance, supplemented by applicable Social Security Pension System components, including the Benefit for Years Contributed—0.1 UF per month for each contribution year, from 10 years for women and 20 years for men, up to 2.5 UF—and the Life-Expectancy Gap Compensation for eligible women aged 65 or over, with a minimum benefit of 0.25 UF per month. Self-employed contributors may also obtain health coverage through FONASA or an ISAPRE through a 7% contribution, maternity-related cash benefits subject to contribution-density requirements, and occupational accident and disease coverage through the Labour Security Institute or mutual insurers. Unemployment insurance generally remains limited to salaried workers with employment contracts. Thus, protection can be broadly comparable to that of salaried workers with equivalent contribution histories and bases, but is often less continuous in practice because of variable income, interrupted contributions and the exclusion of workers below the statutory threshold. For digital platform workers, Law No. 21,431 distinguishes between dependent workers—whose platforms assume ordinary employer contribution obligations—and independent workers, for whom the Law No. 21,133 mechanism applies where the legal conditions are met.	Self-employed workers in Colombia who contribute regularly are entitled to pension benefits comparable to those of salaried workers: (i) Old-age pension: at age 62 for men and 57 for women, with a minimum number of weeks that depends on the regime (public or private) and gender. (ii) Disability pension: for loss of working capacity of 50% or more, with a requirement of 50 weeks contributed in the last 3 years prior to the triggering event. (iii) Survivor pension: for beneficiaries (spouse, children) of a deceased contributor. For health care, they have access to the PBS (Plan de Beneficios en Salud, Health Benefits Plan) through an EPS (Entidad Promotora de Salud, Health Promotion Entity), which covers consultations, procedures, medications, and hospitalizations, by contributing 12.5% of the IBC (Ingreso Base de Cotización, Contribution Base Income) (minimum COP 218,863 ≈ US\$62 in 2026). For occupational risks, they must affiliate and contribute separately to an ARL (Administradora de Riesgos Laborales, Labor Risk Administrator) at the corresponding risk rate (minimum 0.522%, equivalent to COP 9,140 ≈ US\$2.6 per month), except in platform work where Law 2466 of 2025 requires the company to assume 100% of the contribution. The main practical difference compared to salaried workers is that the self-employed worker bears the full 16% contribution (whereas a salaried worker contributes only 4%) and does not have access to the family subsidy from the CCF (Cajas de Compensación Familiar, Family Compensation Funds), unless they affiliate voluntarily with an additional contribution. There is also no universal unemployment insurance in Colombia. Additionally, because self-employed workers contribute on a base of 40% of their income, all benefits are calculated on this base. Self-employed workers do not automatically receive labor benefits tied to an employment contract—such as bonus, severance pay, paid vacation, or mandatory family subsidy—unless there is a dependent employment relationship or a special rule. For platform workers, if the person is dependent/subordinate, the general labor regime applies; if they are independent/self-employed, the special protection of Law 2466 applies without altering that status.	Self-employed workers who voluntarily and regularly contribute to the CCSS (Costa Rican Social Security Fund) under its independent-worker scheme can access benefits equivalent to those available to salaried workers under the SEM (Health and Maternity Insurance) and the IVM (Disability, Old-Age and Death Insurance) regimes. These include comprehensive medical care, hospitalization, medicines, maternity benefits, and old-age, disability, and survivor pensions. The main practical difference is financing: self-employed workers bear the full contribution on their declared income—approximately 26.17% under the stated combined health and IVM contribution structure—because there is no employer share. Continuity of coverage also depends on the worker making regular payments. Costa Rica has no universal contributory unemployment-insurance scheme for either self-employed or salaried workers.	The SDSS (Dominican Social Security System) provides health insurance, pensions, and occupational-risk coverage within its contributory regime. Formal salaried workers are covered through the SFS (Family Health Insurance), old-age pensions administered by AFP (Pension Fund Administrators), disability and survivor insurance, a minimum pension for qualifying contributors, and the SRL (Occupational Risk Insurance). For self-employed workers, however, coverage is not yet fully structured through a universal, dedicated regime. Access depends on whether the worker can join a specific available scheme, so benefits tend to be less accessible and less consistently available than for formally employed workers. There is no broadly established contributory unemployment-insurance benefit for self-employed workers. Unlike salaried employees, independent contractors are also not entitled to employment-law benefits associated with a formal employment contract.	Self-employed workers who successfully affiliate with and contribute regularly to an AFP (Pension Fund Administrator) and the ISSS (Salvadoran Social Security Institute) may access old-age, disability, and survivor pensions, as well as the relevant medical coverage. However, their effective coverage is often less secure because self-employment income can be irregular and contributions are voluntary or intermittent. The Comprehensive Pension System Law increased old-age pensions by 30% over the base calculation, but entitlement still depends on accumulating the required balance and contribution periods—often more difficult for voluntary contributors. No general contributory unemployment benefit has been identified for self-employed workers.

2. What is the retirement age and how is the pension calculated for self-employed workers (simple formula)? Is it adjusted for inflation or increased life expectancy?	The standard retirement age for the CPP retirement pension is 65, although benefits can be taken as early as 60 or as late as 70, with actuarial adjustments. The maximum monthly CPP retirement pension at age 65 in 2026 is CAD\$1,507.65, while the average monthly CPP payment for new beneficiaries at age 65 in January 2026 is CAD\$925.35. The actual amount depends on the worker's contribution history over their working life. CPP benefits are indexed quarterly to inflation (CPI) and are not directly adjusted for increases in life expectancy, although the system's long-term parameters are periodically reviewed.	The legal retirement age in Chile is 65 for men and 60 for women, applying equally to self-employed and salaried workers contributing to an AFP; the 2025 pension reform did not raise this age, although it incentivizes delaying retirement through higher benefits, especially for women who reach 65. The pension calculation formula for self-employed workers who contribute is identical to that for salaried workers and is based primarily on the programmed withdrawal option: the initial monthly amount is determined by dividing the total accumulated balance in the individual AFP account by the remaining life expectancy according to the mortality tables of the Pension Superintendency (updated periodically to reflect increasing life expectancy), plus the solidarity components of the Social Security Insurance, including the Benefit for Years Contributed (0.1 UF per month for each year contributed, accessible from age 65 with a minimum of 10 years for women and 20 for men, maximum 2.5 UF) and the Compensation for Differences in Life Expectancy for women aged 65 or more (minimum 0.25 UF per month, with the full percentage at 65 and reduced if retiring earlier). This total amount is adjusted annually by the Consumer Price Index, IPC) to preserve purchasing power against inflation and is adjusted according to new demographic tables when applicable, ensuring sustainability and intergenerational equity. For self-employed workers, the main challenge is lower contribution continuity, which reduces the capitalized balance and final pension compared to salaried workers who receive regular employer contributions.	In Colombia, the current retirement age is 62 for men and 57 for women, and these requirements are identical for salaried and self-employed workers. The pension calculation formula is also the same for both groups. For workers affiliated with Colpensiones under the RPM (Régimen de Prima Media, Defined-Benefit Regime), the pension is calculated by multiplying the Base Liquidation Income—the average of the contribution base incomes over the last 10 years, adjusted by the CPI—by a replacement rate ranging from 65% to 80% depending on the number of weeks contributed, with a minimum pension guarantee of 1 SMMLV (Salario Mínimo Mensual Legal Vigente, Legal Monthly Minimum Wage) (COP 1,750,905 ≈ US\$493 in 2026). For workers affiliated with a private AFP, the pension is calculated by dividing the accumulated balance in the individual account by the remaining life expectancy, estimated using the mortality tables of the Financial Superintendency of Colombia. Pensions are adjusted annually: those equivalent to 1 SMMLV increase with the minimum wage adjustment (23% in 2026), and the rest with the previous year's IPC (5.1% in 2026). In private AFPs, the effect of increased life expectancy affects the pension through the mortality tables: the greater the projected longevity in the actuarial tables, the more months the accumulated balance is divided by, resulting in a lower monthly pension; in Colpensiones, this longevity risk is absorbed by the State.	Under the CCSS IVM regime, the ordinary retirement age is 65 for both men and women, with at least 300 monthly contributions (25 years) required for a standard old-age pension. Earlier retirement options exist but result in reduced benefits. The calculation rules are formally the same for self-employed and salaried workers. The pension is based on the inflation-adjusted average of the last 240 contributory salaries (20 years), to which a replacement rate is applied according to the number of contributions accrued. However, the pension obtained by a self-employed worker may be lower in practice if declared income is below actual earnings or if irregular income causes contribution gaps. Such gaps reduce the number of valid contributions and may introduce zero-income periods into the 240-month average. The IVM pension is periodically adjusted in line with the CPI and the regime's actuarial sustainability; projected longevity can lead the CCSS to adjust actuarial parameters for all contributors.	Under Law No. 87-01, a contributory old-age pension may be claimed from age 60 if the affiliate has accumulated at least 360 monthly contributions. This general rule could apply to self-employed workers who contribute formally, but there is no separate, fully standardized pension scheme for self-employed workers with a universally available formula. The pension system is based primarily on individual capitalization: the pension depends on the balance accumulated in the affiliate's personal account, including contributions and investment returns over working life. Under a programmed-withdrawal arrangement, the pension is subject to annual actuarial recalculation. A qualifying affiliate is also entitled to at least the statutory minimum pension, which is linked to changes in the national minimum wage.	The statutory retirement age is 55 for women and 60 for men, provided that the worker has accumulated at least 25 years of contributions, whether continuous or interrupted. These requirements apply under the individual-account pension system. For self-employed contributors, the calculation follows the same individual-account logic: the pension depends on the balance accumulated in the AFP, including contributions and investment returns, and on the life expectancy of the affiliate and eligible beneficiaries. The Comprehensive Pension System Law set a maximum pension of US\$3,000 and removed the option to withdraw 25% of accumulated pension savings as an advance; both rules apply to all affiliates. Mortality and survivor assumptions directly affect the monthly amount financed by the accumulated balance.
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3. Can they access non-contributory pensions (State payments without having contributed) if they do not meet minimum requirements?	Yes. Canada provides a non-contributory basic pension through OAS, available from age 65 to residents who meet age and residence requirements. For the April–June 2026 quarter, the maximum monthly OAS pension for people aged 65 to 74 is CAD\$743.05 (approx. US\$743.05), with a higher amount for those aged 75 and over. OAS is subject to a recovery tax (clawback) for higher-income seniors; in 2026, the clawback applies when net world income exceeds roughly CAD\$95,323 for those aged 65–74. Low-income seniors who receive OAS may also qualify for the GIS, a non-contributory, income-tested supplement that can provide up to about CAD\$1,109.85 per month for a single senior with very low income.	Yes. In Chile, self-employed workers who do not meet the requirements for a contributory pension can access the PGU (<i>Pensión Garantizada Universal</i>, Universal Guaranteed Pension), a non-contributory benefit financed by the State. In 2026, the maximum PGU amount reaches CLP 231,732 per month (approximately US\$252) for people aged 65 to 81, and CLP 250,275 per month (approximately US\$272) for those aged 82 or older (values adjusted by IPC in February 2026). It is granted to people aged 65 or older who have at least 20 years of residence in Chile (continuous or discontinuous from age 20) and at least 4 of the last 5 years prior to the application, who do not belong to the top 10% of income earners, and whose base pension is below approximately CLP 1,252,602 (approximately US\$1,362). The 2025 pension reform increased the PGU amount and progressively expanded its coverage (starting with the oldest), strengthening the safety net for older adults—including self-employed and informal workers—who lack sufficient contributions, although the benefit remains means-tested.	Yes. The non-contributory mechanism currently available is the Programa Colombia Mayor, which provides subsidies to older adults in conditions of poverty or vulnerability without requiring prior contributions. Law 2381 of 2024 sought to expand and redesign this mechanism under the name Pilar Solidario (Solidarity Pillar), but this reform is suspended by Auto 841 of 2025 of the Corte Constitucional (Constitutional Court). While the Court decides on its constitutionality, the rules of the Programa Colombia Mayor remain in force.	Yes. The RNC (Non-Contributory Pension Regime), administered by the CCSS, provides a basic monthly pension to people aged 65 or older who are in socioeconomically vulnerable circumstances, without requiring a prior contribution record. As of November 2025, the RNC covered 157,021 beneficiaries and paid a basic monthly pension of CRC 82,000 (approximately US\$158).	Yes. The Dominican Republic has a non-contributory protection component for older adults living in extreme poverty or abandonment, delivered through the SDSS solidarity-pension framework and related services of CONAPE (National Council for Older Persons). This protection does not require the same contribution history as a contributory pension and is intended as a safety net for older people who did not contribute sufficiently, including self-employed and informal workers.	Yes. The <i>Pensión Básica Universal</i> (Universal Basic Pension), administered by MINDEL (Ministry of Local Development), provides US\$50 per month to people aged 70 or older who live in poverty in priority municipalities. This non-contributory programme is an essential safety net for people who worked in the informal economy or as self-employed workers and did not meet the minimum requirements for an AFP pension.
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Question	Country / Association					
	Germany / ABV & SOKA-BAU	Mexico / FIAP	Peru / FIAP	Uruguay / FIAP	UK / Pensions UK	US / NCPERS
1.What social security and pension benefits do they obtain (old-age pension, disability pension, maternity, medical care, unemployment subsidy)? Are they equal to those of formal workers or reduced?	Germany does not apply one uniform social-protection regime to all self-employed workers. Coverage depends on the professional group, the relevant insurance branch, and the contributions actually paid. In general, self-employed persons receive the benefits for which they have contributed, on the same basis as employees for those insured risks. Health insurance is compulsory for all residents, including the self-employed, through either statutory or private insurance. For self-employed liberal professionals—such as physicians, architects, lawyers, tax advisers and engineers—membership in the relevant professional pension scheme provides old-age, disability and survivor pensions. Maternity and medical-care benefits are provided through separate health and social-protection arrangements, with health insurance being compulsory through either statutory health insurance or private health insurance, depending on the individual's circumstances. Other self-employed groups may be subject to mandatory statutory pension coverage, including certain artists, journalists and farmers; many other self-employed persons are not mandatorily insured for old age. Unemployment coverage is not identified as a benefit automatically provided through the professional pension schemes.	Self-employed workers who voluntarily join the IMSS (Mexican Social Security Institute) as PTI (Independent Workers), under the voluntary incorporation scheme, are entitled to the five insurance branches of the mandatory regime on terms broadly equivalent to those available to salaried workers: - Illness and Maternity Insurance: medical care, hospitalization, medicines, and temporary-disability cash benefits generally equal to 60% of the SBC (Contribution Base Salary). Maternity protection includes 12 weeks of paid leave, subject to the applicable contribution requirements. - Occupational Risk Insurance: care and compensation for work-related accidents and illnesses, including temporary or permanent disability benefits. - Disability and Life Insurance: disability pensions and survivor pensions for eligible beneficiaries. - CEAV (Unemployment in Old Age and Old-Age Insurance): old-age pension from age 65 and early old-age/unemployment pension from age 60, subject to the required contribution weeks. - Childcare and Social Benefits: access to IMSS childcare services for contributors' children. The main difference is that independent workers bear the full cost of the contributions, including both the employee and employer components. They are not automatically covered by INFONAVIT (National Workers' Housing Fund Institute), although voluntary contributions may be made, and they do not receive employment-law benefits such as the annual bonus, paid vacation, or PTU (employee profit-sharing). Platform workers who meet the thresholds established by the 2024–2025 reform may qualify for formal employee protections. Mexico does not have a universal unemployment-insurance scheme.	Self-employed workers who make voluntary pension contributions can, in principle, access the same core pension benefits as salaried workers: an old-age pension from age 65, a disability pension, and a survivor pension for a spouse and minor children following the contributor's death. Under the SNP (National Pension System), administered by the ONP (Pension Standardization Office), disability eligibility is assessed through the public health-social-security system. Under the SPP (Private Pension System), benefits depend on the balance in the CIC (Individual Capitalization Account) and the disability and survivor insurance contracted through the AFP (Pension Fund Administrator). In practice, however, self-employed workers do not receive several protections that are automatic for workers on the formal payroll. Salaried workers are covered by EsSalud (Peruvian Social Health Insurance) through a 9% employer contribution, which finances medical care, hospitalization, and temporary-disability benefits. Self-employed workers must join voluntarily as facultative insured persons and pay at least 9% of the RMV (Minimum Vital Wage)—PEN 102 per month (approximately US\$29), based on an RMV of PEN 1,130 (approximately US\$321)—or otherwise rely on the more limited, poverty-targeted SIS (Comprehensive Health Insurance). They are also excluded from CTS (Compensation for Time of Service), the mandatory severance savings mechanism available to payroll workers. For high-risk work, a self-employed person must separately purchase SCTR (Complementary High-Risk Work Insurance) if needed, whereas employers must provide it for covered employees.	Workers who contribute to Uruguay's social-security system may access old-age, disability, survivor, and health-related benefits, although the scope and route of access depend on the regime in which they are registered. For self-employed workers, eligibility generally depends on proper registration and compliance with the relevant contribution regime; it is therefore not always identical to the position of a salaried worker, whose contributions are jointly financed by the employee and employer. Under Law No. 20.396, self-employed digital-platform workers are specifically covered by occupational accident and occupational disease insurance. However, unemployment benefits are reserved for workers providing services in a dependent employment relationship. There is no universal unemployment benefit for self-employed workers comparable to the benefit available to salaried employees, so protection for gig-economy workers is generally more limited or fragmented.	Self-employed people can build entitlement to the State Pension through their NI (National Insurance) record. Their entitlement is based on qualifying years created through self-employment contributions, voluntary contributions, or NI credits; they normally need at least 10 qualifying years to receive any new State Pension and generally 35 qualifying years for the full amount. A shorter record produces a proportionately lower pension. They do not receive the same full employment package as employees. In particular, they are not entitled to statutory sick pay, statutory maternity pay, paid annual leave, or employer workplace-pension contributions. However, a self-employed person may qualify for Maternity Allowance, and may qualify for New Style ESA (Employment and Support Allowance) in the event of illness or disability if they have sufficient recent NI contributions or credits. Free healthcare is generally available through the NHS (National Health Service) on the basis of residence rather than employment status. Self-employed people who have paid only self-employment NI contributions are generally not eligible for New Style JSA (Jobseeker's Allowance), because it generally requires recent Class 1 employee NI contributions. Therefore, there is no standard contributory unemployment benefit for a person who is solely self-employed.	Self-employed workers who pay self-employment taxes receive identical Social Security retirement, disability (SSDI), and survivor benefits as employees, calculated using the same formula based on the 35 highest-earning years adjusted for inflation. They are excluded, however, from employer-provided unemployment insurance, workers' compensation, and group health insurance, all of which they must obtain independently. Through state Secure Choice programs, self-employed workers who voluntarily enroll accumulate the same portable Roth IRA assets as their W-2 counterparts enrolled in the same programs, since accounts are individually owned and not tied to any employment relationship. About 87 percent of the population aged 65 and over were receiving Social Security benefits as of December 2025, rising to 93 percent for those 75 and older.^{35,36}

³⁵SSA OACT Fact Sheet (December 2025) <https://www.ssa.gov/OACT/FACTS/>

³⁶SSA: Retirement Benefits <https://www.ssa.gov/benefits/retirement/>

2. What is the retirement age and how is the pension calculated for self-employed workers (simple formula)? Is it adjusted for inflation or increased life expectancy?	The standard retirement age is 67 for self-employed workers, including self-employed liberal professionals. Earlier retirement is possible, but results in lower benefits; later retirement is also possible. There is no single pension formula for all self-employed persons. For liberal professionals, the pension amount is determined under the bylaws of the relevant professional pension scheme and reflects the member's contribution record under that scheme. Each scheme uses its own built-in adjustment mechanisms to respond to demographic and economic conditions, including changes in age structure and life expectancy, without state subsidies. The attached responses do not specify a universal automatic inflation-indexation formula.	The retirement ages are the same for salaried and self-employed contributors: an old-age pension is available from age 65, subject to the required contribution weeks; a CEAV pension may be claimed from ages 60 to 64, provided that the person is no longer in formal employment and meets the contribution requirement. Under the 2020 pension reform, the required number of weeks is being phased in: 875 weeks in 2026, increasing by 25 weeks per year until reaching 1,000 weeks in 2031. Under the LSS 1997 (1997 Social Security Law), applicable to people with no contributions before July 1997, the pension is primarily financed from the balance in the individual account managed by an AFORE (Retirement Fund Administrator): $\text{Monthly pension} = (\text{AFORE balance, including contributions and investment returns}) / \text{remaining life expectancy in months}$ If the account balance is insufficient to finance at least the PG (Guaranteed Pension), the State covers the difference, provided the worker meets the required contribution weeks. CONSAR (National Retirement Savings System Commission) regulates the AFORE system. Under the LSS 1973 regime, available to workers who contributed before 1 July 1997 and opt for it, the pension is based on the average SBC over the last 250 contribution weeks, multiplied by a percentage determined by contribution years, subject to the PG floor. For self-employed workers, the calculation rules are the same, but intermittent contributions and the full cost borne by the worker often produce a smaller AFORE balance and fewer credited weeks. Pensions are adjusted annually for inflation using the INPC (National Consumer Price Index). In an AFORE account, longer life expectancy generally reduces the monthly pension because the balance must finance more months. Under an annuity, the account balance is transferred to an insurer in exchange for guaranteed lifetime payments; projected longevity similarly reduces the monthly amount. In contrast, under programmed withdrawal, any remaining account balance may be inherited.	The statutory retirement age is 65 for both men and women and applies to salaried and self-employed contributors alike. For independent workers, the principal challenge is that pension contributions are voluntary. Access to a guaranteed contributory pension therefore depends on accumulating at least 240 Uda (Contribution Units), equivalent to 20 years of contributions. The system also provides proportional pensions of PEN 300 per month (approximately US\$85) for 120 to 179 Uda (10 to under 15 years) and PEN 400 per month (approximately US\$114) for 180 to 239 Uda (15 to under 20 years). A guaranteed pension of PEN 600 per month (approximately US\$170) applies from 240 Uda onward, subject to the applicable statutory conditions. Under the SNP, the monthly pension is calculated as 30% of the average of the last 60 contributory earnings (five years), plus 2 percentage points for each contribution year above 20. The system sets a maximum pension of PEN 1,000 per month (approximately US\$284) and a guaranteed minimum of PEN 600 per month (approximately US\$170) for people with at least 240 Uda. A worker with fewer than 120 Uda does not qualify for a contributory pension. Under the SPP, the pension is based on the accumulated CIC balance and remaining life expectancy, using mortality tables periodically updated by the SBS (Superintendency of Banking, Insurance and Pension Fund Administrators). Under programmed withdrawal, pension amounts are variable and periodically recalculated, while any remaining balance remains the property of the contributor or heirs. Under a life annuity, an insurer provides lifetime payments that may be fixed or indexed. Intermittent voluntary contributions often leave self-employed workers with lower balances and, therefore, lower pensions than workers with continuous payroll contributions. The SNP does not automatically index pensions to the CPI. Under the SPP, life annuities may include CPI-indexation clauses, but programmed withdrawal does not guarantee inflation protection. Neither scheme applies an explicit automatic longevity factor; however, updated SBS mortality tables can lower newly granted SPP pensions as projected life expectancy rises.	Uruguay's pension system has recently undergone reforms, but there is no single, simple, and universally applicable pension formula for self-employed workers. The applicable calculation depends on the specific regime, contribution history, years of credited service, and the relevant contribution base—whether actual or deemed income. The same general principle applies to salaried and self-employed contributors: pensions are determined from contributions made and the rules of the applicable contributory scheme. Pension parameters and benefit adjustments are set institutionally to preserve the real value of benefits, but a precise formula for self-employed or platform workers cannot be given without identifying the applicable regime and their full contribution record.	The State Pension age is currently being phased up from 66 to 67 between April 2026 and March 2028, for both men and women; the precise age depends on date of birth. A further increase to 68 is legislated for later cohorts, subject to review. For the new State Pension, the simple calculation is: $\text{State Pension} = \text{full weekly rate} \times (\text{qualifying NI years} / 35)$ This is an approximation: transitional rules can affect people with NI records before 6 April 2016. The State Pension is uprated annually under the "triple lock," using the highest of average earnings growth, CPI inflation, or 2.5%. It is not directly recalculated according to an individual's life expectancy. Self-employed people may also save voluntarily through a private pension, such as a SIPP (Self-Invested Personal Pension) or SSAS (Small Self-Administered Scheme). The normal minimum age for access to most private pensions is currently 55 and will increase to 57 in 2028; the amount depends on contributions, investment returns, withdrawal choices, and—in the case of annuities—the price of longevity insurance.	The full retirement age is 67 for anyone born after 1960, with early retirement available at 62 with a permanently reduced benefit. Benefits are calculated from the 35 highest-earning years, adjusted for wage inflation. Benefits receive annual cost-of-living adjustments; the 2026 COLA is 2.8 percent, with the taxable maximum for Social Security rising to \$184,500.^{37,38} State Secure Choice Roth IRA accounts have no mandated drawdown age, though standard IRS Roth IRA rules apply, meaning penalty-free withdrawals of contributions are available at any time, and earnings may be withdrawn penalty-free after age 59 and a half, provided a five-year holding period has been met.³⁹
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³⁷SSA: COLA 2026 <https://www.ssa.gov/cola/>

³⁸SSA: Retirement Planner <https://www.ssa.gov/benefits/retirement/planner/>

³⁹IRS: Roth IRA Withdrawals <https://www.irs.gov/retirement-plans/roth-iras>

3. Can they access non-contributory pensions (State payments without having contributed) if they do not meet minimum requirements?	Self-employed workers who have not made sufficient pension contributions are not entitled to a contributory statutory old-age pension. However, they may be eligible for <i>Grundsicherung im Alter und bei Erwerbsminderung</i> (Basic Income Support in Old Age and in the Event of Reduced Earning Capacity), a means-tested, non-contributory social-assistance benefit. It is available to eligible residents who have reached the statutory retirement age and cannot meet their basic living costs from their own income and assets. The benefit is tax-financed and is not a universal pension or an automatic minimum-pension entitlement.	Yes. The main non-contributory mechanism is the <i>Pensión para el Bienestar de las Personas Adultas Mayores</i> (Well-Being Pension for Older Persons), a federal programme available to people aged 65 or older without requiring prior pension contributions or proof of poverty. In 2026, it provides MXN 6,400 every two months (approximately US\$373 per two-month period, or US\$186 per month), paid through the Banco del Bienestar (Well-Being Bank) card. The programme is universal rather than income-tested and may be received by informal workers, self-employed people, and even individuals who also receive a contributory IMSS pension. It is especially relevant for workers who did not accumulate enough contribution weeks to qualify for a contributory pension.	Yes. <i>Pensión 65</i>, administered by MIDIS (Ministry of Development and Social Inclusion), is Peru's principal non-contributory old-age programme. It pays PEN 350 every two months, equivalent to PEN 175 per month (approximately US\$50), to people aged 65 or older who live in extreme poverty, as determined through SISFOH (Household Targeting System), and who do not receive another contributory pension. The benefit was increased from PEN 250 to PEN 350 every two months in May 2025. By the end of 2025, it covered more than 824,000 beneficiaries. The 2025 executed budget was PEN 1.634 billion (approximately US\$464 million), financed entirely from the national Treasury.	Yes. Uruguay provides non-contributory old-age and social-assistance benefits that serve as a safety net for people who have not accumulated sufficient contributions to qualify for a contributory pension. These benefits are relevant to self-employed and informal workers whose contribution histories are intermittent, incomplete, or absent. They do not replace a full contributory retirement pension and are generally subject to eligibility criteria linked to age, socioeconomic vulnerability, and available income or assets. For gig-economy workers, they can provide a minimum level of old-age protection when pension savings or contribution records are insufficient. The benefits are administered within Uruguay's broader social-protection framework, including the BPS (Social Security Bank).	A person without enough NI contributions is not entitled to a contributory State Pension, but may be eligible for Pension Credit, a means-tested benefit that tops up income for people who have reached the Pension Credit qualifying age and have low income. It is funded from general taxation and is not conditional on having paid NI contributions. Pension Credit is therefore not a universal non-contributory pension; eligibility depends on income, savings, residence, and other statutory conditions. It is nonetheless an important income floor for older self-employed people who have not accumulated enough qualifying NI years for a State Pension.	Supplemental Security Income (SSI) provides need-based payments regardless of work history, subject to income and asset tests.⁴⁰ A Social Security special minimum benefit also exists for low-income workers with at least 11 years of covered earnings.⁴¹ State Secure Choice accounts are individually owned assets and could in principle affect means-tested benefit eligibility, though the RSAA legislation explicitly proposes that account balances not be counted for federal public assistance purposes, an important design safeguard if enacted.⁴²
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⁴⁰SSA: Supplemental Security Income <https://www.ssa.gov/ssi/>

⁴¹SSA: Special Minimum Benefit <https://www.ssa.gov/OACT/COLA/special-minimum.html>

⁴²Retirement Savings for Americans Act, S. 1526, 119th Congress <https://www.congress.gov/bill/119th-congress/senate-bill/1526/text>

V. Incentives to Encourage Affiliation

Country / Association

Question	Canada / MEBCO	Chile / FIAP	Colombia / FIAP	Costa Rica / FIAP	Dominican Republic / FIAP	El Salvador / FIAP
1.What non-tax-based incentives does your system offer (e.g., subsidy that matches the worker's contribution as in Malaysia or Rwanda; or packages that include life insurance along with the pension as in Rwanda or Thailand; or automatic enrollment via cooperative groups)? Provide detailed examples.	Canada does not offer a general public matching subsidy, bundled life-insurance-and-pension package, or cooperative-based automatic enrolment scheme specifically for self-employed workers. Instead, the core mechanism is mandatory CPP coverage: most self-employed persons outside Québec with net self-employment income above CAD 3,500 must contribute through their annual tax return. They pay both the employee and employer portions of CPP contributions. In return, contributions build entitlement to CPP retirement, disability, survivor, and post-retirement benefits. The CPP enhancement, phased in since 2019, raises future pension entitlements in exchange for additional contributions. This is an administrative and social-insurance incentive rather than a direct matching subsidy; indeed, the need to pay both contribution shares can create a liquidity burden for self-employed workers.	At present, Chile does not offer direct non-tax incentives to encourage pension affiliation of self-employed or platform workers, such as matching contributions (state subsidies that match the individual's contribution), mandatory combined insurance packages (life, disability, or health together with pension), or automatic enrolment through guilds, cooperatives, or platforms, similar to models in Malaysia, Rwanda, or Thailand. The strategy focuses on facilitated voluntary affiliation: a simplified automatic bank-debit payment agreement (renewable annually) for self-employed persons who are not required to contribute, plus the option to contribute an additional 1% voluntarily to the Social Security Insurance (SSP). This allows access to benefits such as the Benefit for Contribution Years (0.1 UF per month for each contribution year, up to 25 years) and the life-expectancy compensation, which are added to a non-contributory and means-tested Universal Guaranteed Pension (PGU). The system combines this with educational and pension-information campaigns promoted by the Social Security Institute (IPS), the AFPs, and sectoral bodies. However, the lack of real “nudges” or direct non-tax subsidies limits the effective incorporation of this segment, whose voluntary contribution rate among self-employed workers is historically estimated between 20% and 40% according to recent evidence.	Colombia does not currently have matching-contribution-type incentives during the active contribution phase for self-employed workers with medium or high incomes. The main non-tax mechanisms are: - Differentiated subsidy in BEPS (Periodic Economic Benefits): The State contributes 20% on the accumulated balance at the time of retirement, which functions as an ex-post incentive for those who saved voluntarily with low incomes. - Proportional contribution to time worked (Law 2466 of 2025): For workers on digital platforms and in micro-enterprises, part-time social-security contributions are allowed, with weeks calculated at the end of each month, facilitating the progressive formalization of intermittent work. - Automatic affiliation via platforms: Under Law 2466 of 2025, delivery platforms are obliged to directly pay 60% of the health and pension contributions of the self-employed worker, functioning as a kind of automatic withholding without action by the worker.	The main non-tax incentive in the Costa Rican system is the differentiated state subsidy in health contributions described above, which reduces the effective cost of insurance for low-income self-employed workers. There is no formal matching-contribution mechanism (where the State matches or doubles the worker's pension contribution) and no automatic enrolment system via platforms or cooperatives specifically designed for the gig economy. The existence of the RNC (Non-Contributory Regime) functions as a non-contributory safety net in old age, reducing the “all or nothing” nature of the system, although this mechanism does not operate as a direct incentive during active working life.	The Dominican Republic does not have a consolidated package of non-tax incentives specifically designed for self-employed workers that matches contributions, provides bundled insurance packages, or automates affiliation through cooperatives. The main non-contributory incentive is the solidarity pension in old age, which acts as a safety net but not as an active affiliation mechanism for pension savings. As a result, the system continues to offer weak incentives for self-employed workers to voluntarily join the SDSS (Dominican Social Security System).	No package of non-tax incentives (such as government co-financing of monthly contributions or compulsory automatic enrolment through intermediaries or cooperatives) specifically designed to scale up affiliation of gig-economy workers in El Salvador is identified. Affiliation to the ISSS (Salvadoran Social Security Institute) for health was opened as an alternative with a fixed, predictable contribution, but in the area of pensions the system remains basically dependent on the individual's savings effort.
2.Do they conduct specific campaigns to attract these workers (e.g., via mobile apps or agents in sectors like agriculture)? What success rate have they had in increasing affiliations?	Canada does not appear to operate a national, sector-specific affiliation campaign for self-employed or platform workers comparable to agent-led, mobile-app, agricultural, or cooperative enrolment models used in some countries. This reflects the CPP's design: coverage is principally achieved through mandatory contribution requirements and annual income-tax filing rather than voluntary recruitment. The Canada Revenue Agency (CRA) provides public guidance and calculation	Yes, Chile carries out pension information and education campaigns targeting self-employed workers, including those who issue professional-fee invoices (<i>boletas de honorarios</i>), digital-platform workers, and operators in sectors such as agriculture. The government, through the IPS, the AFPs, and the Internal Revenue Service (SII), has promoted initiatives via AFP mobile applications (for contribution simulation and procedures), official SII and IPS web portals, and presence at public-service fairs, rural territorial activities, and	The UGPP (Pension and Parafiscal Contributions Management Unit, a supervisory entity attached to the Ministry of Finance) leads inspection and education campaigns targeting self-employed workers, cross-checking tax information from the DIAN (National Tax and Customs Directorate) with contribution reports to detect non-filers and defaulters. Colpensiones has intensified digital campaigns for BEPS,	The CCSS (Costa Rican Social Security Fund) maintains digital self-management channels and institutional communication. In 2026, the employer sector of its Board of Directors promoted specific reforms to make insurance for self-employed workers more flexible: elimination of the initial premium for people in arrears, adjustment of contribution scales, and	The Treasury of Social Security (TSS) publishes institutional information and updates contribution ceilings, but there is no evidence of large-scale, specific campaigns targeting self-employed or platform workers with measured results in terms of pension affiliation. Public discussion of self-employed affiliation appears more as a policy recommendation or pending reform than as an already deployed strategy with success metrics. Consequently, it is not possible to state a verifiable	The ISSS and the private AFPs (Pension Fund Administrators) carry out general guidance activities and have digital channels to facilitate procedures. However, there is no public evidence of national strategies focused on scaling up enrolment of drivers or app-based delivery workers with statistical results isolated for this subgroup. Without consolidated disaggregated data, it is not possible to attribute a verifiable success rate to the exclusive

	tools on CPP obligations for self-employed persons. However, no official evaluation was identified that reports a campaign-specific affiliation or coverage increase among self-employed workers. It would therefore not be accurate to state a measurable “success rate” for outreach campaigns.	sectoral events (including agricultural fairs and street markets), with an emphasis on facilitating voluntary enrolment and the use of automatic payment agreements. However, there are no public evaluations or systematic studies that precisely quantify the specific impact of each campaign (for example, the percentage of new contributors attributable to a mobile application or a fair), so it is not possible to report clear success rates in terms of increases in voluntary affiliations. Law No. 20,255 of 2008 (whose implementation was refined by Law No. 21,133 of 2019) expanded the obligation to contribute for certain self-employed workers who issue <i>boletas de honorarios</i>, generating a significant increase in the number of contributors in this segment. This increase was mainly due to the effect of the legal obligation and withholding in the Annual Tax Return, rather than to voluntary recruitment campaigns. The impact of campaigns associated with the 2025 pension reform (Law No. 21,735)—which include facilities such as the simplified automatic bank-debit payment agreement and the additional voluntary 1% contribution to the SSP—is still in an early implementation stage (2025–2026), so its differential effect has not been publicly and disaggregatedly quantified to date.	highlighting the minimum barrier of \$20,000 COP (≈ USD 5.6) as an inclusion strategy for the most vulnerable. However, there are no public evaluations with disaggregated data on the specific success rate of each campaign in terms of new voluntary contributors.	strengthening of digital self-management platforms. However, there are no official statistical data that isolate the success rate of specific campaigns for platform workers or gig workers in terms of verifiable new affiliations.	success rate for attracting these groups.	recruitment of gig-economy workers in El Salvador.
3.How do these workers transition to formal employee regimes if they change activities? Are there barriers due to income limits?	A self-employed person moves into the employee regime when the actual working relationship becomes an employer–employee relationship. The key criterion is the substance of the arrangement—not the job title, contract label, or income level. Relevant factors include the payer's control over how and when work is done, the worker's integration into the payer's business, ownership of tools, financial risk, and opportunity for profit. There is no income ceiling that prevents this transition. Once classified as an employee, the employer must withhold and remit income tax, CPP contributions, and Employment Insurance premiums where employment is insurable.	When a self-employed or digital-platform worker moves into formal employment with a dependent work contract, integration into the social-security system is generally smooth. The new employer must obligatorily register the worker in an AFP (or IPS, as applicable) and in the health system (Fonasa or Isapre), assuming payment of the corresponding pension and health contributions, while continuity of the funds accumulated in the individual capitalization account is maintained, with no additional cost to the worker for transferring balances. From the 2025 pension reform (Law 21,735) onwards, the pension contribution becomes 10% from the worker plus a gradual additional employer contribution, which does not prevent the transition but frames it within the new contributory scheme.	The transition from self-employed to formal dependent worker is administratively simple: the new employer is obliged to affiliate the worker to the SGSS (General Social Security System) and assume payment of their share of contributions (12 percentage points for pension, 8.5 for health, ARL⁴³, and parafiscal contributions—contributions to SENA (National Learning Service), ICBF (Colombian Family Welfare Institute), and CCF (Family Compensation Fund)). Balances accumulated in the AFP or in Colpensiones are maintained without loss of contributed weeks. There are no income thresholds or legal	The transition from self-employed to formal dependent worker occurs when the new employer registers the worker with the CCSS and begins to report and pay the corresponding employer–employee contributions. The self-employed worker's contribution history accumulates without loss in the IVM (Invalidity, Old Age and Death) regime of the CCSS, and new contributions under the dependent regime are added to the total. No legal restrictions based on an income threshold	When a self-employed worker moves into formal employment, the transition to the Dominican contributory regime occurs through the employer and the ordinary payroll and contribution mechanism before the TSS. There are no legal income barriers that prevent the transition; the main problem is prior informality and the absence of full initial coverage for the self-employed worker. In practice, moving to formal employment improves protection, because the new employer becomes the responsible contributor within the SDSS.	The transition from self-employed to dependent worker occurs administratively when a formal employer incorporates the worker into their payroll. The Comprehensive Pension System Law obliges the employer to withhold and pay the 16% corresponding to pension contributions within the first 10 business days after the wage is earned, under risk of fines and a notice of omission to the Ministry of Labour. No legal restrictions based on income limits that prevent a self-employed worker from formalizing an employment contract are identified. The balance that the worker has accumulated in their individual account is simply added

⁴³ An ARL is an Occupational Risk Administrator. It is an insurer—public or private—authorized to operate within the General System of Occupational Risks.

	The worker pays the employee share of CPP, while the employer pays the employer share; this replaces the self-employed worker's obligation to pay both CPP shares. Where status is uncertain, either party may request a CPP/EI ruling from the CRA.	The Chilean pension system is unified, so there are no income limits or legal thresholds that expressly prevent the move from self-employed to dependent status. The only practical restrictions derive from the real contributory capacity and from the employer's decision to hire at certain remuneration levels. In the case of digital-platform workers, Law No. 21,431 of 2022 expressly regulates the distinction between dependent and independent workers, depending on whether the subordination and dependency requirements of Article 7 of the Labour Code are met. When a subordination relationship is configured, the platform must reclassify the worker as dependent, assuming the employer's obligations, including registration and payment of pension and health contributions. This simplifies the transition administratively, although its concrete effectiveness depends on the correct application of the rule, evidence of subordination, and enforcement by the Labour Directorate.	restrictions that prevent this transition. In the context of digital platforms, Law 2466 of 2025 establishes clear subordination criteria to determine when a worker must be reclassified as dependent. The main practical obstacle is not regulatory but economic: for small employers, assuming the 12% pension contribution plus the set of parafiscal contributions (SENA, ICBF, CCF) can discourage the formalization of workers who previously operated as independent contractors.	that prevent the transition are identified. The main practical obstacle is the high de facto informality in small firms and the cost of the employer's contribution (26.33% of salary in 2026), which can discourage micro-entrepreneurs from formalizing relationships that previously operated as independent service contracts.		and continues to grow with the new mandatory contributions.
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Question	Country / Association					
	Germany / ABV & SOKA-BAU	Mexico / FIAP	Peru / FIAP	Uruguay / FIAP	UK / Pensions UK	US / NCPERS
1.What non-tax-based incentives does your system offer (e.g., subsidy that matches the worker's contribution as in Malaysia or Rwanda; or packages that include life insurance along with the pension as in Rwanda or Thailand; or automatic enrollment via cooperative groups)? Provide detailed examples.	Germany does not generally offer contribution-matching subsidies, bundled pension-and-life-insurance packages, or automatic enrolment through cooperatives or digital platforms for self-employed workers. Its principal non-tax mechanism is mandatory occupational affiliation: self-employed regulated liberal professionals—such as physicians, lawyers, architects, tax advisers, pharmacists, engineers, and psychotherapists—automatically join the relevant professional chamber (<i>Kammer</i>) and its corresponding professional pension fund (<i>berufsständisches Versorgungswerk</i>). These schemes are financed through members' contributions, generally linked to income under each scheme's by-laws (<i>Satzungen</i>), rather than through state subsidies; voluntary supplementary payments may be possible. For other self-employed workers, statutory pension coverage (<i>gesetzliche Rentenversicherung</i>) is compulsory only for specified occupations considered particularly exposed to old-age poverty, including certain groups listed in Section 2 of Book VI of the Social Code (<i>SGB VI</i>), as well as artists, journalists, and farmers under relevant conditions. There is no broad platform-based affiliation mechanism: for example, sole self-employed construction workers without employees are generally outside SOKA-BAU participation, and platforms have no independent reporting or contribution relationship with SOKA-BAU. Consequently, Germany's system relies on legally mandated occupational coverage rather than financial incentives, leaving a substantial share of self-employed people outside statutory old-age coverage.	Mexico uses several non-tax mechanisms to encourage affiliation. The State pays a daily social quota directly into the AFORE accounts of workers earning up to 1.6 times the minimum wage (approximately MXN 15,312 per month), targeting lower-income workers. Under the 2024–2025 platform-work reform, digital platforms must register active workers and pay IMSS contributions on their behalf, creating de facto automatic enrolment for more than 1.2 million people. Platform workers also receive occupational-risk coverage from their first day of connection, including those below the income threshold for full coverage. In addition, the universal non-contributory <i>Pensión Bienestar</i>—MXN 6,400 every two months—provides an old-age income floor, although it does not replace a contributory pension. Voluntary AFORE contributions may also receive income-tax deductibility, combining a tax incentive with direct retirement saving.	Peru has a limited set of non-tax incentives to promote pension affiliation and continued participation among self-employed workers. The most recent mechanism is “<i>aportes por consumo</i>” (consumption-based contributions), introduced by Law No. 32123. From January 2027, active members of the Private Pension System (<i>Sistema Privado de Pensiones</i>, SPP) will be able to request that up to 1% paid on everyday purchases—such as fuel, restaurants, clothing, and household appliances—be returned and automatically credited to their Individual Capitalization Account (<i>Cuenta Individual de Capitalización</i>, CIC). Beyond this mechanism, Peru does not offer matching contributions or combined life-insurance-and-pension packages for self-employed workers. From June 2027, the centralized PAST system will automatically affiliate all residents aged 18 and over to the pension system. However, automatic affiliation will not create a contribution obligation for self-employed workers; their pension contributions will remain voluntary unless they enter formal dependent employment.	No Uruguayan package of non-tax incentives specifically designed for self-employed or platform workers has been identified that matches contributions, provides supplementary insurance, or automates enrolment through cooperatives, as in some comparable countries. Uruguay's incentives appear to rely more on the general institutional framework of the BPS (<i>Banco de Previsión Social</i>) and existing social protection than on a special scheme for the gig economy. The system therefore does not yet display a targeted incentive architecture to expand pension affiliation among this group.	The UK does not offer a general non-tax matching subsidy, bundled pension-and-life-insurance package, or automatic-enrolment mechanism specifically for self-employed workers. Self-employed people can build entitlement to the State Pension through National Insurance contributions and may make voluntary private pension contributions, but they do not receive employer pension contributions or workplace auto-enrolment while self-employed. Available support for private pension saving is mainly tax relief, rather than a separate non-tax incentive.	State auto-IRA programs, most commonly branded as “Secure Choice,” are the primary structural innovation for expanding retirement access to workers outside employer-sponsored plans. They mandate employers to automatically enroll eligible employees into state-facilitated Roth IRAs while allowing voluntary self-enrollment for the self-employed. As of April 30, 2026, state auto-IRA programs held more than US\$ 3 billion in total assets and more than 1.2 million funded saver accounts across 17 active programs, with 22 states having enacted enabling legislation as of that date (Alaska became the 23rd on May 19, 2026, after the April 30 data cutoff).⁴⁴ The three largest and longest-running programs are CalSavers in California (since 2019), OregonSaves in Oregon (since 2017), and Illinois Secure Choice (since 2018), which together account for the bulk of enrolled savers and assets. Georgetown CRI analysis found that OregonSaves has provided savings access to over 234,000 workers, with an additional 36,000 covered through induced new private plan formation; Illinois Secure Choice covered over 265,000 workers directly, with an additional 96,000 through private plan formation.⁴⁵ More recently launched programs include MyCTSavings (Connecticut), Maryland\$aves (Maryland), Colorado SecureSavings (Colorado, with a self-employed-specific enrollment pathway), RetirePath Virginia (Virginia, explicitly including self-employed Virginians), RetireReady NJ (New Jersey, expanded to employers with 10 or more employees as of January 2026), and New York Secure Choice (New York, launched October 2025 for employers with 10 or more employees). Rhode Island's RISavers launched in late 2025, and a bill introduced in February 2026 (H 7475) would expand eligibility explicitly to the self-employed⁴⁶, representing the most direct state-level effort to close the gig worker gap within a Secure Choice framework.⁴⁷

⁴⁴Georgetown Center for Retirement Initiatives: State Program Performance Data (April 2026) <https://cri.georgetown.edu/states/state-data/current-year/>

⁴⁵Georgetown Center for Retirement Initiatives: Early Adopter Analysis (March 2025) <https://cri.georgetown.edu/press-releases/critical-gaps-research/>

⁴⁶Rhode Island H 7475: Expanding RISavers to the Self-Employed (February 2026) <https://www.asppa-net.org/news/2026/3/will-rhode-islands-auto-ira-cover-the-self-employed/>

⁴⁷Pew Charitable Trusts: Status of State Auto-IRA Savings Programs (March 2026) <https://www.pew.org/en/research-and-analysis/articles/2026/02/04/status-of-state-auto-ira-savings-programs>

2.Do they conduct specific campaigns to attract these workers (e.g., via mobile apps or agents in sectors like agriculture)? What success rate have they had in increasing affiliations?	Germany does not use targeted campaigns to expand pension coverage among self-employed or platform workers. This follows from a system based mainly on legal and occupational status: regulated liberal professionals are automatically enrolled through mandatory membership in their professional chamber, rather than recruited through outreach. For other self-employed workers, SOKA-BAU may contact known construction firms to verify whether they employ staff and must participate in its schemes, but this is compliance monitoring, not an affiliation campaign.	The IMSS operates the PTI (<i>Personas Trabajadoras Independientes</i>) programme, with online registration and a contribution calculator accessible from any device. In January 2025, 289,133 jobs were associated with voluntarily affiliated independent workers, with 473,889 potential beneficiaries including family members; by February, the IMSS reported a record 303,371 voluntarily affiliated independent workers. CONSAR also conducts periodic digital campaigns to promote voluntary AFORE contributions. The clearest measurable result comes from mandatory platform affiliation: in July 2025, its first month of implementation, 1,291,365 platform jobs were registered with IMSS, corresponding to 1,046,237 unique people. By September 2025, more than 1.062 million workers were registered, including 125,757 above the income threshold for full coverage; by December, 206,521 people exceeded that monthly net-income threshold and accessed full coverage. These figures indicate that mandatory affiliation through platforms is substantially more effective than voluntary enrolment in reaching informal workers.	AFPs communicate pension-related information through digital channels, virtual platforms, and mass-dissemination activities to promote pension awareness. However, there is no publicly systematized evidence measuring the specific effect of these initiatives on voluntary affiliation or contribution density among self-employed workers. Available results indicate limited effectiveness in expanding contributory coverage. According to EPEN 2025, 70.1% of self-employed workers affiliated with any pension regime belong to the SPP, but affiliated workers represent only 22.3% of all self-employed workers. More than 5 million self-employed workers therefore remain outside any pension scheme. The removal of mandatory contributions for self-employed workers reinforces this limited-coverage trend.	No robust public evidence has been identified of large-scale, targeted campaigns for self-employed or platform workers in Uruguay with clear metrics of increased pension affiliation. The BPS and AFAPs carry out their usual institutional activities to promote compliance with retirement contributions and formalization, but no clearly documented programme specifically focused on gig workers has been identified. Consequently, no verifiable success rate can be reported for outreach to this group.	No nationally documented, targeted affiliation campaign for self-employed or gig-economy workers—such as app-based enrolment, sectoral agents, or cooperative recruitment—was identified. This reflects a structural gap: automatic enrolment has made pension saving substantially easier for employees, but self-employed workers fall outside it because they have no employer to enrol them. Therefore, no reliable campaign-specific affiliation or coverage-success rate can be reported for this group.	Total funded accounts across reporting auto-IRA programs grew from 993 in October 2017 to more than 1.1 million by September 2025, with US\$2.5 billion in assets reached the same month. By April 2026, assets had surpassed US\$3 billion, with Georgetown CRI noting it took nearly five years to reach the first US\$500 million but less than two and a half years to grow from US\$1 billion to US\$3 billion, reflecting sharply accelerating growth.⁴⁸ Research from Pew and Georgetown CRI has consistently found that state auto-IRA programs complement rather than crowd out private employer plan formation. The share of new private plans formed increased in California, Illinois, and Oregon following each program's launch⁴⁹, suggesting the programs create a positive spillover effect on employer behavior.} Outreach specifically targeting the self-employed has been more limited; most program marketing targets employers rather than independent workers. However, CalSavers, OregonSaves, and Colorado SecureSavings each maintain self-enrollment portals with dedicated online registration pathways. OregonSaves has since 2018 allowed self-employed individuals and workers whose employers do not facilitate the program to enroll directly.⁵⁰
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⁴⁸Georgetown Center for Retirement Initiatives: Historical Trends <https://cri.georgetown.edu/states/state-data/historical-trends/>

⁴⁹Pew Charitable Trusts: State Automated Retirement Savings Programs Continue to Complement Private Market Plans (April 2023) <https://www.pew.org/en/research-and-analysis/articles/2023/04/14/state-automated-retirement-savings-programs-continue-to-complement-private-market-plans>

⁵⁰OregonSaves: Program Details <https://www.oregonsaves.com/savers/program-details>

3.How do these workers transition to formal employee regimes if they change activities? Are there barriers due to income limits?	For self-employed liberal professionals, the transition depends on the new activity and employment status. If a person stops practising a regulated liberal profession and moves to an activity that is covered by the statutory pension system (<i>gesetzliche Rentenversicherung</i>), they may have to start contributing to that system instead of to their professional pension scheme (<i>berufsständisches Versorgungswerk</i>). The applicable arrangement is therefore assessed case by case; the attached materials do not identify a general income threshold that prevents the transition. For other self-employed workers, there is not a general transition mechanism. In the construction sector, for example, a business becomes subject to SOKA-BAU obligations when it employs workers under the relevant collective-agreement criteria; a sole self-employed person without employees is generally not required to participate (the relevant barrier is therefore the legal classification of the new activity and whether an employment relationship exists—not an income limit).	The transition from independent worker to formal employee is administratively straightforward. The new employer must register the worker with IMSS within the first five business days of the employment relationship and assume the employer's contribution obligations. The worker retains all accumulated AFORE savings and contribution weeks, while new employer contributions are added to the individual account without loss of history. There are no legal income thresholds preventing this transition. The principal barrier is economic and informal: some micro and small firms may prefer service-contract arrangements to avoid employer charges associated with IMSS, INFONAVIT, and IMSS-Bienestar, thereby perpetuating <i>de facto</i> informality.	When a self-employed person obtains formal employment and is placed on the payroll, the transition is legally straightforward. The employer must register the worker in the T-Registro (SUNAT's worker registry), select or confirm the worker's pension scheme—the National Pension System (<i>SNP</i>) or an AFP—and withhold and declare monthly contributions through the PDT <i>Planilla Electrónica</i>. Funds accumulated in an AFP CIC remain portable and are preserved without additional cost; UdA accumulated through voluntary independent contributions count toward eligibility for a guaranteed pension. There are no income limits or legal thresholds that prevent transition from self-employment to dependent employment. The main barrier is practical: the cost of formal hiring, including CTS, statutory July and December bonuses, 30 annual vacation days, and the 9% employer contribution to EsSalud. Although the MYPE special labour regime partially reduces certain obligations and related costs for smaller firms, labour informality remains structurally high in this segment, affecting approximately 82.3% of persons employed in MYPEs.	When a self-employed person becomes a dependent worker, the transition to the employee regime is channelled through the employer and the ordinary affiliation and contribution obligations of the social-security system. There is no legal income-based barrier that prevents this transition; the main change is administrative and concerns the applicable contribution framework. In practice, formal employment improves coverage because it incorporates the worker into a more stable system of contributions and social protection.	When a self-employed person becomes an employee, they may become eligible for workplace-pension automatic enrolment. In 2026–27, employers must automatically enrol workers who are ordinarily working in the UK, are aged 22 to State Pension age, and earn more than £10,000 per year, provided they are not already in a qualifying workplace pension scheme. The statutory minimum contribution is generally 8% of qualifying earnings, including at least 3% from the employer. There is therefore an earnings threshold for automatic enrolment, but it is not a barrier to becoming a formal employee. Workers who earn below the automatic-enrolment trigger may still have a right to join a workplace pension scheme, subject to the applicable rules; the employer's obligation to contribute depends on the worker's age and earnings category.	State Secure Choice accounts are fully portable, a key design feature. Workers keep the same Roth IRA account regardless of employer changes, transitions in and out of self-employment, or moves between states that have formed interstate partnerships. Colorado established the Partnership for a Dignified Retirement and leads the consortium, with Maine, Delaware, Vermont, Nevada, and Minnesota joining in succession, creating a multistate arrangement allowing shared program administration; Connecticut, Rhode Island, and Hawaii have formed a separate Multistate Alliance for Retirement Security.⁵¹ Both structures reduce administrative friction for workers who move across state lines, a particularly relevant feature for gig workers who may work across multiple states or shift frequently between employment categories. At the federal level, workers can move between IRA types as their employment status changes, though Solo 401(k) plans must be terminated if non-spouse employees are hired, and different contribution rules apply at each tier.⁵²
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⁵¹Georgetown Center for Retirement Initiatives: State Partnerships <https://cri.georgetown.edu/states/>

⁵²IRS: Choosing a Retirement Plan <https://www.irs.gov/retirement-plans/choosing-a-retirement-plan>

VI. Coverage Statistics

Country / Association

Question	Canada / MEBCO	Chile / FIAP	Colombia / FIAP	Costa Rica / FIAP	Dominican Republic / FIAP	El Salvador / FIAP
1.What percentage of self-employed workers or digital platform workers is currently affiliated within the pension system (% of the total group)? How has it evolved in recent years? (indicate when possible, for the frequency that exists)	Canada does not publish a single national pension-coverage rate for all self-employed or gig workers. Most self-employed and gig workers outside Québec with annual net self-employment income above CAD 3,500 are required to contribute to the Canada Pension Plan (CPP) through their annual tax return; Québec workers are covered by the comparable Quebec Pension Plan (QPP). Coverage is therefore driven by reported net income and tax compliance, rather than by voluntary pension enrolment. The following figure is relevant only as an indication of potential compliance effects: in an H&R Block survey, 71% of gig workers who had considered not reporting all of their gig income said they changed their mind after learning that platforms must report users' earnings to the Canada Revenue Agency (CRA). While this is not a direct measure of pension coverage, greater reporting of qualifying net income may also increase the number of workers required to make CPP/QPP contributions. The survey should therefore be interpreted as evidence of a possible improvement in tax-reporting intentions—not as an observed CPP/QPP affiliation rate.	Effective pension coverage among Chilean self-employed workers—including persons issuing professional-fee invoices (<i>boletas de honorarios</i>) and other own-account workers—was about 35.8% in the most recent available estimates. This is far below the approximately 90.6% coverage recorded among traditional dependent employees. The self-employed population was estimated at around 2.21 million people in April–June 2025, although alternative measures place it closer to 2.8 million; therefore, roughly 790,000 to one million self-employed workers may be making effective pension contributions. The main reason for the gap is that mandatory contributions under Law No. 21,133 apply only to a defined group of fee-invoice workers whose annual income reaches at least five monthly minimum wages, leaving many low-income, irregular, and informal self-employed workers outside compulsory coverage. Coverage has nevertheless improved among self-employed workers subject to Law No. 21,133. The number of compulsory independent contributors rose from 528,779 in tax year 2019 to 655,176 in 2025, after fluctuations during 2020–2024. The share of their taxable income covered by pension contributions increased from 47% in 2023 to 57% in 2024 and 70% in 2025, under the law's gradual implementation schedule; it is expected to reach 80% in 2026 and 100% in 2027. Platform workers appear to have higher pension coverage than self-employed workers overall—estimates place it near 66% in some studies—partly because Law No. 21,431 has formalized certain platform relationships and requires contributions where workers qualify as employees. The 2025 pension reform also introduced voluntary contributions to the new Social Security Insurance (<i>Seguro Social Previsional</i>, SSP), but its coverage effects are still too recent to assess reliably.	According to the National Administrative Department of Statistics (DANE) and its <i>Gran Encuesta Integrada de Hogares</i> (GEIH), pension contribution coverage differs sharply by employment status in Colombia. Among workers who report being employees, 67% contribute to a pension, compared with only 15% of workers who report being own-account workers. This indicates a substantial pension-coverage gap between salaried workers and self-employed or own-account workers. No official public statistic currently measures pension coverage for digital-platform workers separately from other self-employed workers. The available information also does not show a clear improving trend in recent years; the coverage gap between employees and own-account workers has persisted.	Costa Rica does not publish a regular, disaggregated series showing the share of self-employed or digital-platform workers who actively contribute to the CCSS Invalidity, Old Age and Death pension regime (IVM). As a proxy for the population without full contributory protection, the informal-employment rate stood at approximately 37.7–37.8% of total employment at the end of 2025—about 829,000 people. The CCSS has identified low insurance coverage among digital-platform workers as a critical gap, but has not published separate pension-affiliation statistics for this group. Consequently, there is no official periodic series that establishes how pension contribution coverage among self-employed or platform workers has evolved in recent years. Available evidence points to a significant and persistent coverage gap associated with informality, rather than to a documented expansion of active IVM contributions among these groups.	No recent official statistic was identified that precisely measures the proportion of self-employed or digital-platform workers affiliated with a pension scheme as a distinct group in the Dominican Republic. What is documented is that the Dominican Social Security System (SDSS) remains concentrated on formal employment, while self-employed workers continue to be insufficiently covered. Their effective pension coverage should therefore be regarded as low and still institutionally under development, rather than broad or consolidated. No official time series was identified that tracks pension affiliation among self-employed or platform workers over recent years. It is therefore not possible to quantify a trend in their pension coverage.	No official, consolidated statistical series has been identified that measures the specific share of Salvadoran self-employed or digital-platform workers who are affiliated with and actively contributing to a pension scheme. However, given El Salvador's high-informality labour-market profile, regional pension literature indicates that contribution density and frequency among self-employed workers are structurally low, while most AFP pension coverage is concentrated among formal salaried workers. As a result, no reliable trend can be reported for pension coverage among self-employed or platform workers over recent years. The available information supports the conclusion that this group remains substantially less covered than formal employees.
2.Coverage by subgroups (women vs. men; digital platforms vs. traditional self-employed; rural vs. urban areas)?	Robust, nationally published CPP/QPP coverage rates broken down specifically by gender, platform status, and rural versus urban location are limited. CPP is generally compulsory for employees and qualifying self-employed workers, but actual contribution histories and future pension entitlements vary	Gender differences are modest among self-employed workers compulsorily covered by Law No. 21,133: women represented about 47% and men 53% of contributors in tax year 2025. However, across the broader self-employed population, women generally have lower contribution density—about 49–50% of months versus 57–58% for men—reflecting care-related work interruptions, lower and	For Colombia's employed population as a whole, 42% of employed men contribute to a pension, compared with 47% of employed women. The urban–rural gap is much wider: 51% of employed persons in urban municipal centres contribute to a	The Continuous Employment Survey (ECE) of the National Institute of Statistics and Censuses (INEC) reported that informal employment in the fourth quarter of 2025 was higher among men (39.4%) than women	Available evidence suggests that locally based platform work is predominantly male and concentrated in transport and delivery services, while women and rural workers face greater barriers to accessing contributory social protection. However, no systematic, disaggregated official	No official disaggregated data series have been identified that quantify pension coverage among self-employed workers by platform status, rural or urban location, or gender. The available labour-market evidence is consistent with the expectation that rural workers and women

	substantially with earnings, business expenses, work continuity, and tax reporting. Women, lower-income workers, workers with interrupted careers, and persons performing unpaid family work are more likely to accumulate fewer or lower CPP/QPP contributions. This contributes to pension disparities: the OECD reports a 16% gender gap in Canada's mandatory earnings-related CPP/QPP pensions in 2021, compared with a 25% gender gap in private pensions. Platform workers should not automatically be treated as fully covered simply because they are eligible for CPP/QPP: their contribution obligation arises only when net self-employment income exceeds CAD 3,500, and compliance depends on income being reported. No official national statistic was identified that isolates pension coverage among gig workers or provides a consistent rural-urban comparison.	more volatile earnings, and less access to automatic contribution mechanisms. Platform workers generally show higher coverage than traditional self-employed workers. Among formalized platform workers, estimates range from 50% to 70%, with higher rates among men in transport services and lower rates among women concentrated in delivery and personal-service activities. By contrast, traditional own-account workers and small employers tend to have low coverage—approximately 15% to 20% in aggregate measures—because many depend on voluntary contributions or remain outside the scope of Law No. 21,133. Geographic gaps are also pronounced: pension coverage among rural self-employed workers is estimated at about 10% to 20%, compared with roughly 25% to 35% or more in urban areas. Rural areas are characterized by more informal family agriculture, lower connectivity, less frequent enforcement, and a higher prevalence of unpaid family work, especially among women.	pension, while only 16% do so in populated centres and dispersed rural areas. These gender and geographic figures refer to all employed persons, not exclusively to self-employed workers, because DANE does not publish these pension indicators separately for the self-employed. Similarly, no official public data currently isolate pension or social-security coverage among digital-platform workers relative to traditional self-employed or own-account workers.	(35.4%). Women, however, were more concentrated in informal domestic work and unpaid activities with limited access to contributory social security. For platform workers, available literature and Legislative Assembly studies suggest a predominantly male and urban workforce with low effective insurance coverage, although no precise official coverage rate has been published for that subgroup. Differences also exist in the form of CCSS coverage. In 2025, 55.7% of men were insured as direct contributors, compared with 37.0% of women; among women, a nearly equal proportion—37.1%—were insured as dependents of an insured person. The share not insured by the CCSS was higher for men (11.1%) than for women (7.2%). Rural areas tend to have higher structural informality and lower contributory coverage among own-account workers than the Greater Metropolitan Area (GAM), but no precise geographic breakdown is available specifically for self-employed pension contributors.	Dominican data allow precise measurement of pension coverage by gender, type of self-employment, platform status, or geographic area. The appropriate conclusion is that there is a likely and documented access gap affecting women, rural workers, and many independent workers, but that official data are insufficient for a detailed numerical comparison across these groups.	engaged in own-account commerce face significant barriers to contributory formalization. Urban platform workers may earn income through digital transactions, but they generally do not make voluntary pension contributions. This should be treated as a qualitative assessment rather than a quantified coverage estimate, because no official data permit a detailed comparison with traditional self-employed workers or other population groups.
3. What systems do they use to measure results (e.g., comparative studies before/after)? Is there evidence that it increases savings or labor formalization?	Canada measures CPP participation and financial outcomes primarily through administrative tax and contribution records held by the Canada Revenue Agency (CRA), CPP program reporting by Employment and Social Development Canada, and population and household surveys conducted by Statistics Canada. CPP annual reports track contribution rules, revenue, benefit payments, and plan finances; tax records identify self-employment income and CPP contributions submitted with individual tax returns. Statistics Canada surveys can examine employment status,	Chile measures pension coverage and formalization through representative surveys and administrative records. Key tools include the National Employment Survey (<i>Encuesta Nacional de Empleo</i>, ENE) of the National Statistics Institute (INE); the CASEN socioeconomic survey; the Superintendency of Pensions' annual pension-statistics sheets; reports from the Undersecretariat of Social Security; and linked records from the Internal Revenue Service (SII), Treasury, AFPs, and the annual tax-filing process (<i>Operación Renta</i>). Together, these sources allow before-and-after analysis of reforms, monitoring of active contributors, taxable-income coverage, contribution density, pension-account balances, and labour informality.	Colombia monitors pension coverage, labour status, and social-security compliance through several complementary systems: - The GEIH, published monthly by DANE, measures employment, type of labour relationship, and informality. - The UGPP (Unidad de Gestión Pensional y Parafiscales) cross-checks tax information from the DIAN with contribution records to identify self-employed workers who fail to contribute; active enforcement has helped	Costa Rica monitors coverage and labour informality through the ECE, published quarterly by INEC; CCSS statistical reports on active insured persons, contributions, and benefits; and the CCSS Pension Management's statistical bulletins on the IVM and the Non-Contributory Pension Regime (RNC). These sources provide information on labour status, informality, insurance coverage,	Institutional measurement relies on the TSS (Tesorería de la Seguridad Social), the CNSS (Consejo Nacional de Seguridad Social), and social-policy bodies such as CONAPE. However, no dedicated monitoring system or large-scale before-and-after evaluation was identified for self-employed or platform workers. A CEPAL study on digital-platform workers in the Dominican Republic provides a useful diagnostic baseline, but it is not an impact evaluation of an implemented reform. In addition, the National Continuous Labour	The SSF (Superintendencia del Sistema Financiero) and the ISSS (Salvadoran Social Security Institute) are the main institutions responsible for registration and supervision of pension and health systems. However, no public evidence was identified of a dedicated monitoring framework or large-scale comparative evaluation that isolates the effect of new policies on pension formalization among self-employed or gig-economy workers. Accordingly, there is no robust public evidence that a specific

	earnings, household wealth, retirement resources, and pension-plan participation, although payroll-based surveys do not cover the self-employed. The evidence supports the conclusion that mandatory CPP/QPP contributions create pension credits and strengthen future retirement income for self-employed people who report qualifying income. Since 2019, the CPP enhancement has gradually increased required contributions and future benefits; self-employed contributors pay 11.9% on net business income above the basic exemption and, since 2024, 8% on income in the second earnings range. But there is no robust causal evidence that a specific campaign increased pension affiliation among gig workers, and the H&R Block evidence is a self-reported tax-compliance survey rather than a measure of pension coverage or savings.	The evidence indicates positive but uneven results. Law No. 21,133 increased compulsory fee-invoice contributors by about 24%, from 528,779 in 2019 to 655,176 in 2025, and increased average amounts contributed through withholding from approximately CLP 165,218 in 2019 to CLP 716,816 in 2025. Law No. 21,431 has also supported formalization among regulated platform workers, although non-compliance and informal practices remain significant. Overall, the reforms have improved pension saving and formalization among workers subject to mandatory rules, but have not yet closed the structural coverage gap affecting lower-income, traditional, and irregular self-employed workers: roughly 60–65% of self-employed workers still do not contribute regularly.	increase the number of workers required to contribute. - DANE's RELAB (Registro Estadístico de Relaciones Laborales) measures monthly trends in dependent and independent employment relationships. - DANE's ECV (Encuesta Nacional de Calidad de Vida) assesses access to social security and living conditions. The available evidence points to persistent structural informality rather than a clear broad-based increase in pension saving or formalization. In April 2025, own-account work represented 74% of new employment, suggesting that self-employment expanded significantly and that effective pension coverage may have weakened in the short term, given the much lower contribution rate among own-account workers.	pension contributions, and benefit receipt. However, no published before-and-after impact evaluations were identified that isolate the effect of specific policies on affiliation among self-employed or platform workers. Legislative discussions on platform work have generated diagnostic studies, but not impact assessments of implemented reforms. Therefore, the evidence does not establish that a particular policy has increased pension savings or labour formalization among self-employed or gig workers.	Force Survey (ENCFT) does not include questions on digital-platform work. Consequently, there is no strong public evidence that a Dominican policy has measurably increased pension saving or labour formalization among self-employed or platform workers.	policy in El Salvador has measurably increased pension savings or formal labour-market participation among this group.
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Question	Country / Association					
	Germany / ABV & SOKA-BAU	Mexico / FIAP	Peru / FIAP	Uruguay / FIAP	UK / Pensions UK	US / NCPERS
1.What percentage of self-employed workers or digital platform workers is currently affiliated within the pension system (% of the total group)? How has it evolved in recent years? (indicate when possible, for the frequency that exists)	In 2024, Germany had about 3.5 million self-employed persons. Of them, roughly 29% were covered by one of the mandatory old-age arrangements identified in the German response: approximately 11% (around 0.37 million) through the statutory pension insurance system (gesetzliche Rentenversicherung), 14% (around 0.48 million) through professional pension schemes for liberal professions (berufsständische Versorgungswerke), and 4% (around 0.15 million) through the agricultural pension scheme. Approximately 71% (around 2.5 million) remained outside these mandatory old-age arrangements. Coverage is strongly determined by occupation rather than by a general rule applying to all self-employed workers. Certain groups—notably specified occupations under Section 2 of Book VI of the Social Code (SGB VI), as well as eligible artists, journalists, farmers and regulated liberal professionals—are subject to compulsory pension coverage. In total, there were around 3.6 million self-employed individuals in Germany in 2025, of whom approximately 13% (468,000 persons) were affiliated with one of Germany's 91 pension schemes for liberal professions (Versorgungswerke).	Pension coverage among Mexico's traditional self-employed workers remains structurally low. With informality at 55.4% of employment—about 33 million workers—and roughly 24 million own-account workers, most do not contribute to pensions. Although IMSS formal employment reached a record 22,430,931 jobs in February 2025, this total was concentrated primarily among dependent employees. Only 303,371 self-employed workers were voluntarily affiliated with IMSS, equivalent to less than 1.3% of the approximately 24 million own-account workers. The 2025 digital-platform reform marked a major shift. By September 2025, more than 1.062 million platform workers had entered the compulsory IMSS regime; by December 2025, 206,521 had obtained full coverage. This represents the most significant recent formalization advance among previously informal workers, although it contrasts sharply with the persistently very low voluntary coverage of traditional self-employed workers.	Active pension coverage among Peru's self-employed workers remains structurally low. Across both the Private Pension System (SPP) and the National Pension System (SNP), approximately 4.7 million active contributors are recorded out of an employed labour force of about 17.6 million, equivalent to active contributory coverage of roughly 32.4%. The situation is more severe among self-employed workers: around 88.7% operate informally, and only about 5.8% of formal self-employed workers issuing professional-fee receipts (<i>Recibos por Honorarios</i>) make regular pension contributions. Coverage expanded gradually during the past decade but remains insufficient to reverse structural exclusion. Successive extraordinary AFP withdrawals—initially authorized during the COVID-19 period and continued later—have weakened retirement adequacy; the eighth withdrawal process allowed up to PEN 21,400 and was implemented between October 2025 and January 2026. It is estimated that approximately 2.3 million members were left with zero balances in their Individual Capitalization Accounts (CICs). In addition, Law No. 32445, subsequently regulated and confirmed by Supreme Decree No. 061-2026-EF, removed mandatory pension contributions for self-employed workers, reducing the scope for expanding contributory coverage. Peru does not publish consolidated official statistics on pension affiliation among digital-platform workers, largely because platforms are not required to register or report pension-related information and official surveys do not use a separate platform-worker category.	No recent, consolidated, and comparable official statistic has been identified that measures the share of self-employed or digital-platform workers in Uruguay who are affiliated with a pension scheme as a separate group. Pension coverage in the gig economy therefore remains primarily a matter of diagnosis rather than a statistically consolidated coverage indicator. For the same reason, no reliable time series is available to show how pension affiliation among self-employed or platform workers has evolved in recent years. Any assessment of trends should be treated cautiously.	Private pension saving among the UK self-employed is low, although estimates vary because sources use different definitions and samples. The Association of Independent Professionals and the Self-Employed (IPSE) found that 38% of surveyed people whose main income came from self-employment and who earned more than £10,000 were currently paying into a pension. The most common product was a Self-Invested Personal Pension (SIPP), used by 30% of respondents; 30% saved less than 5% of their annual income, while 17% did not know how much they saved. This compares with an earlier Office for National Statistics (ONS) estimate of 20% of self-employed people saving into a pension in April 2018–March 2020. More recent evidence from the Pensions Commission indicates lower participation across the entire self-employed population: 17% of self-employed people were saving for retirement, falling to 4% among those wholly dependent on self-employment income. The difference from the IPSE estimate is largely explained by its focus on people earning more than £10,000 whose main source of income is self-employment. These figures measure private pension saving, not entitlement to the State Pension, which depends on a person's National Insurance contribution record.	Participation in employer-sponsored retirement plans hovers at about half the total private-sector labor force despite decades of tax incentives, according to the GAO.⁵³ The self-employed fall entirely outside this measure, as the BLS National Compensation Survey excludes them from its sample.⁵⁴ State Secure Choice programs are beginning to generate data on broader enrollment, though most programs do not yet separately report self-employed versus W-2 participant counts. Georgetown CRI tracks aggregate funded accounts and assets across programs and provides the most current available data on state program performance.⁵⁵ A 2024 Pew survey of private-sector workers without employer-based retirement savings found stark wealth disparities by race and income, with lack of retirement plan access a key structural driver.⁵⁶ These disparities are likely more pronounced among self-employed and gig workers, who lack both the employer plan and the auto-enrollment nudge that state programs provide to formal employees.

⁵³GAO: Financial Security for Older Americans <https://www.gao.gov/financial-security-older-americans>

⁵⁴BLS: National Compensation Survey, Employee Benefits (March 2025) <https://www.bls.gov/ncs/ebs/>

⁵⁵Georgetown Center for Retirement Initiatives: State Program Performance Data (April 2026) <https://cri.georgetown.edu/states/state-data/current-year/>

⁵⁶Pew Charitable Trusts: Workers Without Access to Retirement Benefits Struggle to Build Wealth (June 2025) <https://www.pew.org/en/research-and-analysis/issue-briefs/2025/06/workers-without-access-to-retirement-benefits-struggle-to-build-wealth>

2.Coverage by subgroups (women vs. men; digital platforms vs. traditional self-employed; rural vs. urban areas)?	There is no evidence of pension-coverage rates for self-employed people by gender, rural/urban location, or digital-platform status. Among regulated liberal professionals, there is no stated distinction by gender or location: practising the profession triggers mandatory membership in the relevant Kammer and Versorgungswerk. In 2024, self-employed people represented 7.0% of all employed persons, with higher shares among men (9.1%) than women (5.2%). Self-employment was most prevalent in agriculture, forestry and fishing (28.3%), followed by arts, entertainment and recreation (22.8%) and professional, scientific and technical activities (16.4%); it was much lower in transport and storage (2.9%) and manufacturing (2.5%).	Platform workers and traditional own-account workers have markedly different coverage outcomes. Since the 2025 reform, digital platforms guarantee IMSS coverage for workers who meet the relevant income and/or hours thresholds, producing more than one million registrations in the first month. In contrast, voluntary IMSS affiliation among other self-employed workers remains around 1.3%. Among formalized platform workers, 90% are men and 10% are women, reflecting the concentration of platform work in male-dominated transport and delivery services. In the broader self-employed population, women have higher informality and lower pension coverage; on average, women have accumulated 28% less in their AFORE accounts than men because of lower earnings and care-related employment interruptions. Rural coverage is also particularly weak: informality in agriculture exceeds 90%, and IMSS-Bienestar provides medical care but not contributory pensions. Rural self-employed workers therefore depend largely on the non-contributory Pensión para el Bienestar, which pays MXN 6,400 every two months, as their principal old-age protection.	Pension gaps reflect broader labour-market inequalities. According to EPEN 2025, approximately 75% of working-age men are employed, compared with around 58% of women. Women's lower labour-market participation and pension accumulation are linked to unpaid care responsibilities, more frequent informal employment, lower earnings, and time constraints related to family responsibilities. Within the pension systems, the SPP shows broadly similar contribution density for men and women, at around 54% on average, while the SNP records a substantially lower average contribution density of about 34%, with moderate gender differences. Both systems apply the same statutory retirement age of 65 to men and women. However, women's longer life expectancy means that accumulated capital or pension benefits may have to finance a longer retirement period, potentially lowering monthly pensions. Territorial differences are particularly marked. In rural areas, where labour informality is close to 95%, active pension coverage among self-employed workers is estimated at about 11%. Coverage is relatively higher in Lima Metropolitan Area and other economically dynamic urban areas but remains low in absolute terms. Regions with high concentrations of beneficiaries of the non-contributory Pensión 65 programme—such as Cajamarca, Puno, Cusco, and Piura—also tend to have lower active pension-contribution rates. This reflects the close relationship between rural poverty, informality, and pension exclusion. Higher-skilled urban self-employed professionals, such as doctors, lawyers, and engineers, are more likely to contribute continuously, but they represent a minority of self-employed workers.	Available information suggests that platform work in Uruguay is concentrated in urban transport and delivery activities and has a stronger male presence, while rural work and women's employment face greater barriers to contributory social-security inclusion. However, no systematic, official, disaggregated data series have been identified that measure pension coverage by gender, platform status, type of self-employment, or rural–urban location. The appropriate conclusion is therefore that meaningful subgroup differences are plausible and likely relevant, but that official data is insufficient for precise quantitative comparisons.	Evidence indicates a gender gap in private pension saving among the self-employed. About 20% of self-employed men contribute to a pension, compared with 18% of self-employed women; earlier estimates from the Institute for Fiscal Studies (IFS) showed a similar pattern, at approximately 22% for men and 16% for women. Women's lower participation reflects, among other factors, lower and more intermittent earnings and unpaid care responsibilities. Comparable nationally consistent data are limited for platform workers versus traditional self-employed workers and for rural versus urban areas. The principal distinction is whether a person is wholly self-employed: those without employee earnings are far less likely to save for retirement because they do not receive workplace-pension contributions from an employer or benefit from automatic enrolment.	The Center for Retirement Research at Boston College identifies three distinct reasons workers are uncovered: their employer does not offer a plan, they are excluded from an existing plan, or they are self-employed, and this last category represents a persistent and distinct share of the uncovered population.⁵⁷ State Secure Choice programs have made the greatest coverage inroads among the first group, that is, employees of non-offering employers. The self-employed remain the hardest subgroup to reach, as auto-enrollment by definition requires an employer intermediary. Pew's analysis of California, Illinois, and Oregon found that the complementary effect of auto-IRA programs on private plan formation was consistent across states⁵⁸, suggesting these programs are particularly effective at nudging small employers into formal plan adoption, which indirectly helps workers who might otherwise rely primarily on gig income and lack any workplace savings vehicle.
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⁵⁷Center for Retirement Research at Boston College: Closing the Coverage Gap <https://crr.bc.edu/project-page/closing-the-coverage-gap/>

⁵⁸Pew Charitable Trusts: State Automated Retirement Savings Programs Continue to Complement Private Market Plans (April 2023) <https://www.pew.org/en/research-and-analysis/articles/2023/04/14/state-automated-retirement-savings-programs-continue-to-complement-private-market-plans>

3. What systems do they use to measure results (e.g., comparative studies before/after)? Is there evidence that it increases savings or labor formalization?	Germany's principal evidence comes from administrative pension-system records, particularly the Deutsche Rentenversicherung Rentenupdate (January 2026), which estimates the number of self-employed persons covered by the statutory pension system, agricultural scheme, and professional pension schemes. Professional schemes also maintain membership and contribution records through the relevant chambers and Versorgungswerke. A dedicated before-and-after evaluation framework that measures the causal effects of a specific policy on pension coverage, retirement saving, or labour formalization among self-employed or platform workers, is not identified. The available evidence shows a material retirement-security gap among self-employed persons who remain outside the mandatory old-age arrangements identified in the German response. Around 20% of those outside the mandatory old-age arrangements have comparatively low prospective retirement entitlements—below 60% of those with coverage—and no wealth. This supports the conclusion that the absence of compulsory old-age coverage for a substantial share of the self-employed population is associated with inadequate old-age provision.	Mexico measures coverage, pensions, and formalization through several complementary sources: INEGI's ENOE—published monthly and quarterly—tracks employment, labour status, informality, and working conditions; IMSS publishes monthly information on affiliated workers, new jobs, and registered platform workers; CONSAR reports quarterly data on AFOP accounts, balances, returns, and voluntary contributions by gender, age, and income; and INEGI's biennial ENIGH measures access to social security and welfare by income group and region. The monthly IMSS reports provide the first directly comparable before-and-after evidence for the platform-work reform, beginning in June 2025. The registration of more than one million platform workers and the subsequent expansion of full coverage provide measurable evidence that the reform increased formal IMSS affiliation among platform workers.	Peru monitors pension coverage, contributions, and labour formalization through several administrative and survey-based instruments. The ENAHO household survey, conducted annually by INEI, measures social-security access and informality; the quarterly EPEN survey measures informal employment; monthly SPP statistical bulletins from the SBS report active contributors, contributions, and AFP balances; the ONP maintains administrative records for SNP members; and SUNAT's T-Registro records payroll workers. The available evidence suggests limited—and in some respects adverse—results for the expansion of contributory coverage. Law No. 32123 was initially considered a major reform for extending pension coverage to self-employed workers. However, the subsequent exclusion of this group under Law No. 32445 and Supreme Decree No. 061-2026-EF significantly reduced its potential reach. While this decision lowers immediate contribution burdens for low-income self-employed workers, it also widens their long-term pension-protection gap.	Institutional measurement relies mainly on the BPS (<i>Banco de Previsión Social</i>) and general national labour-market statistics. However, no dedicated evaluation system has been identified for self-employed or platform workers that uses widely published before-and-after studies to assess pension coverage, retirement saving, or labour formalization. Discussion of the gig economy in Uruguay remains more prominent in academic analysis and institutional design than in the evaluation of implemented policies. Consequently, there is no strong public evidence that a specific Uruguayan policy has demonstrably increased pension saving or labour formalization among self-employed or platform workers.	The Office for National Statistics (ONS) measures household pension wealth through the Wealth and Assets Survey and workplace-pension participation through the Annual Survey of Hours and Earnings (ASHE). ASHE records employee membership and employee and employer contributions to workplace pensions, including occupational, group personal, and group stakeholder schemes. The government, the IFS, and the Pensions Commission also use survey and administrative evidence to examine pension saving across individuals' working lives. Evidence shows that automatic enrolment (AE) has substantially increased workplace-pension saving among employees: around 90% of eligible employees in Great Britain—those aged at least 22, below State Pension age, and earning more than £10,000 annually—were saving in a workplace pension in 2025. However, the self-employed are generally outside AE because they have no employer to enrol them or to make employer contributions. The available evidence therefore points to a persistent retirement-saving gap among the self-employed, rather than a demonstrated improvement in their pension saving or labour formalization.	The BLS Contingent Worker Supplement is the primary federal measurement instrument for alternative work arrangements, conducted periodically and most recently in July 2023, with results released in November 2024. Platform-specific data collected in that supplement remain unpublished, leaving a significant gap in official coverage statistics for gig workers specifically.^{59,60} Georgetown CRI tracks state program performance using administrative data provided directly by state programs, and its historical trends database is the most comprehensive publicly available source for enrollment and asset data across programs.⁶¹ Peer-reviewed research through the Center for Retirement Research at Boston College provides rigorous evidence of program coverage and behavioral effects.⁶²
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⁵⁹BLS: Contingent and Alternative Employment Arrangements, July 2023 (November 2024) <https://www.bls.gov/news.release/conemp.htm>

⁶⁰BLS Contingent Worker Supplement FAQ (2023) <https://www.bls.gov/cps/labor-force/contingent-and-alternative-arrangements-faqs-2023.htm>

⁶¹Georgetown Center for Retirement Initiatives: Auto-IRA Program Research <https://cri.georgetown.edu/states/program-research/>

⁶²Center for Retirement Research at Boston College: Closing the Coverage Gap <https://crr.bc.edu/project-page/closing-the-coverage-gap/>

VII. Current Challenges and Debates

Question	<u>Country / Association</u>					
	Canada / MEBCO	Chile / FIAP	Colombia / FIAP	Costa Rica / FIAP	Dominican Republic / FIAP	El Salvador / FIAP
1. What are the main difficulties encountered in these groups (e.g., irregular incomes that complicate monthly payments, distrust in the system, complex procedures)?	Canadian gig workers commonly face low and unpredictable net earnings, partly because platform fees and the platform's share of the transaction can leave workers with limited scope to increase their take-home income. This makes it difficult to plan regular retirement saving or meet social-insurance obligations. Where net self-employment income exceeds the applicable threshold, workers must finance both the employee and employer portions of Canada Pension Plan (CPP) contributions, rather than sharing the cost with an employer; this can be a material cash-flow burden for workers with volatile earnings. A further challenge is that many platform workers are classified as independent contractors and therefore do not automatically receive the employment-based protections that accompany standard employment, including employer pension contributions and Employment Insurance coverage. Issues of worker classification, income reporting, and compliance are particularly relevant in platform work, where reporting rules and regulatory obligations are evolving.	Self-employed and digital-platform workers in Chile face structural obstacles to making regular pension contributions. The most important are irregular and volatile earnings, employment intermittency, and limited liquidity, which make stable monthly payments difficult. Studies by the Laboratory of Applied and Behavioural Economics (LEAS) at Universidad Adolfo Ibáñez indicate that many platform workers report low or unstable income. From an economic perspective, workers with constrained liquidity may rationally prioritize current consumption over long-term pension saving. Administrative barriers also remain. Workers who do not regularly issue professional-fee invoices (<i>boletas de honorarios</i>) may face burdens linked to the annual tax-filing process (<i>Operación Renta</i>), despite digitalisation by the Internal Revenue Service (SII) and the General Treasury of the Republic (TGR). Rural workers face additional disadvantages, including weaker high-speed internet access and a greater prevalence of informal family farming. Labour informality was 26.8% nationally in October–December 2025 and was higher in agricultural activities.	Independent workers in Colombia face three principal obstacles to regular social-security contributions. First, their incomes are often variable or seasonal, while contributions are generally due monthly, creating a mismatch between payment obligations and earning patterns. Second, many self-employed workers earn less than the statutory monthly minimum wage, yet the contribution system requires contributions to be calculated on at least that minimum-income base. This can make formal contribution unaffordable for low-income workers. Third, many independent workers distrust the pension system or do not expect to qualify for a pension, particularly those with unstable employment histories, high exposure to informality, or low contribution density. These factors reduce incentives to make regular long-term contributions.	Self-employed and platform workers in Costa Rica face four main barriers to affiliation and regular contributions. First, the total contribution burden—approximately 26.17% of declared income—is substantial for workers with volatile earnings and no employer to share the cost. Second, historically, the Costa Rican Social Security Fund (<i>Caja Costarricense de Seguro Social</i>, CCSS) required settlement of past debts as a condition of coverage, discouraging late affiliation. In 2026, the employer representatives on the CCSS Board promoted special payment arrangements without an initial premium to reduce this barrier. Third, there is no automatic withholding mechanism: independent workers must calculate, manage, and pay their contributions individually every month, which can produce contribution gaps when income is irregular. Finally, the absence of a current statutory framework for platform work means that app-based drivers and delivery workers generally must voluntarily self-insure, resulting in documented low effective coverage.	Self-employed and platform workers in the Dominican Republic face structural barriers to social-security affiliation. These include irregular earnings, the absence of a contribution regime designed specifically for self-employed workers, and limited capacity for automatic enrolment. In platform work, a relationship may involve economic dependence or features of subordination without being fully recognized in law as formal employment, leaving many workers outside standard safeguards. Without a clear, simplified monthly contribution mechanism, registration, payment, and compliance costs fall entirely on the worker, discouraging affiliation. Workers who remain outside the social-security umbrella may lack effective coverage for old-age pensions, disability and survivor insurance, and occupational-risk insurance.	For self-employed workers in El Salvador, the obligation to finance the full 16% pension contribution—without an employer contribution of 8.75%—creates a direct burden on disposable income. This is particularly difficult for workers whose earnings fluctuate from month to month. The individual-capitalization model also requires sustained long-term contributions to generate a pension above the minimum level, a difficult prospect for people facing short-term economic vulnerability. The absence of automatic contribution withholding through digital applications further undermines contribution regularity among platform workers and other self-employed persons.

2. Are there proposed bills under discussion to improve the situation of these workers (e.g., making it mandatory for digital platforms or permanent subsidies)? What is the general opinion of the actors involved in your pension system?	At the federal level, there has been limited focused discussion of a dedicated pension or social-security scheme for gig workers, such as mandatory platform-funded CPP contributions, portable benefits, or permanent contribution subsidies. The central federal approach continues to rely on the existing CPP framework for self-employed people and on tax-reporting requirements, while labour protections are increasingly being addressed through general employment-status rules. In federally regulated sectors, recent amendments strengthened protections against misclassification and introduced a presumption that workers—including gig workers—are employees unless the employer proves otherwise. The most active policy developments have occurred at the provincial level. British Columbia has extended workers' compensation coverage to app-based ride-hail and food-delivery workers regardless of whether they are employees or independent contractors. Ontario has adopted the Digital Platform Workers' Rights Act, establishing selected rights for platform workers, including minimum-wage-related protections, payment information, and recurring pay periods. These measures address labour standards and occupational protection more directly than pension coverage.	The 2025 Pension Reform, Law No. 21,735, created the Social Security Insurance (<i>Seguro Social Previsional</i>, SSP) and allows self-employed workers to make an additional voluntary contribution equal to 1% of pensionable income through a simplified, automatically renewable payment mechanism available from August 2025. The law also provides for phased implementation of other contributions and requires the Executive to assess and propose ways to expand coverage for self-employed workers who are not required to contribute through <i>boletas de honorarios</i>. Congressional and technical discussions have considered matching subsidies for voluntary contributions and automatic enrolment with an opt-out option for lower-income workers. There is broad support for retaining the individual-capitalization structure and for gradually increasing employer-financed contributions, reaching 8.5% in 2033. However, voluntary participation is widely viewed as a key constraint on expanding coverage. Trade unions advocate a stronger solidarity pillar, an expanded Universal Guaranteed Pension (<i>Pensión Garantizada Universal</i>, PGU), and more redistributive features, while the government emphasizes fiscal formalization without imposing an excessive burden on gross domestic product.	Colombia's framework for self-employed and platform workers has evolved significantly. The principal development is the pension reform under Law No. 2381 of 2024, which establishes a four-pillar model: a non-contributory solidarity pillar for older people in poverty without a pension; a semi-contributory pillar for people who saved but did not meet the requirements for a full pension; a contributory pillar; and a voluntary savings pillar. Following constitutional review, the legal status has changed. In Judgment C-264 of 2026, the Constitutional Court found that approximately 90% of the reform's provisions had been validly remedied by the House of Representatives and declared most of the law constitutional. The reform is therefore expected to enter into force on 1 April 2027. Nine provisions were returned to the House for further debate, including rules concerning the taxable limit for pensions, possible special pensions for specific groups, and a potential provision concerning conflicts of interest involving the Administrators of the Complementary Component of Individual Savings (<i>Administradoras del Componente Complementario de Ahorro Individual</i>, ACCAI). Law No. 2466 of 2025, the Labour Reform, is already in force and regulates app-based delivery work. It allows workers to be classified as employees or independent workers; for independent delivery workers, platforms must pay 60% of health and pension contributions, workers pay 40%, and platforms cover 100% of occupational-risk contributions through an Occupational Risk Administrator (<i>Administradora de Riesgos Laborales</i>, ARL). Decree No. 0379 of April 2026 also permits independent workers to deduct documented actual business costs or apply presumptive costs set by the Pension and Parafiscal Contributions Management Unit (<i>Unidad de Gestión Pensional y Parafiscales</i>, UGPP) when calculating their Contribution Base Income (<i>Ingreso Base de Cotización</i>, IBC). A pending Bill No. 081 of 2024 would extend access to Family Compensation Funds (<i>Cajas de Compensación Familiar</i>, CCFs) for independent workers and contractors. Stakeholder views remain mixed. The Government presents the reforms as measures to advance inclusion and decent work; platform-sector associations have supported Law No. 2466 as a model that expands protection while preserving work flexibility. Asofondos continues to raise concerns about fiscal sustainability and the potential diversion of contributions from individual savings to Colpensiones for workers below the relevant income threshold. The policy debate also continues to focus on the contribution burden faced by independent workers without an employer counterpart.	Costa Rica's most advanced pending platform-work bill was approved by the Legislative Assembly's Economic Affairs Committee in late 2025 and was awaiting a plenary vote at year-end. It would recognize platform delivery workers as employees and require platforms to affiliate them with the social-security system, guarantee minimum wages, maximum working hours, annual bonuses (<i>aguinaldo</i>), and occupational-risk insurance. In parallel, the CCSS Board promoted a May 2026 reform to make insurance for self-employed workers more flexible and reduce entry barriers. Stakeholder views are divided: the Government and trade unions support regulation of platform work; companies such as Uber and PedidosYa warn that it could reduce their business model's flexibility and increase costs; and academic commentators view recognition of an employment relationship as critical to closing the pension-coverage gap.	There is policy debate and there are proposals, but the Dominican Republic does not yet have a consolidated, comprehensive reform for self-employed or platform workers. Institutional discussion centres on the need to review the existing framework to better recognize platform work and expand social protection, an issue also identified by the Economic Commission for Latin America and the Caribbean (CEPAL) as a priority. There is broad agreement that the Dominican system needs more inclusive coverage for self-employed workers. However, no settled legislative agreement has yet defined how this should be achieved, and there is no mandatory scheme equivalent to that applicable to formal salaried employees.	At the end of 2022, El Salvador reformed its general pension framework through the Comprehensive Pension System Law (<i>Ley Integral del Sistema de Pensiones</i>). However, this law was not designed primarily as a platform-economy law. No advanced legislative proposal currently under broad public discussion has been identified that would specifically require digital platforms to make pension contributions under arrangements comparable to those adopted in other Latin American countries.
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Question	Country / Association					
	Germany / ABV & SOKA-BAU	Mexico / FIAP	Peru / FIAP	Uruguay / FIAP	UK / Pensions UK	US / NCPERS
1. What are the main difficulties encountered in these groups (e.g., irregular incomes that complicate monthly payments, distrust in the system, complex procedures)?	The central challenge in Germany is uneven old-age coverage, rather than a single administrative barrier affecting all self-employed workers. Compulsory old-age coverage applies only to specified groups—such as certain occupations under Book VI of the Social Code (Sozialgesetzbuch VI, SGB VI), artists, journalists, farmers and regulated liberal professionals—while many other self-employed people remain outside the mandatory old-age arrangements identified. Around 71% of the approximately 3.5 million self-employed persons in 2024 remained outside those arrangements. This gap carries a material adequacy risk: around 20% of those outside the mandatory old-age arrangements have low prospective retirement entitlements—below 60% of those with coverage—and no wealth. Some self-employed workers face unstable income, but the core structural issue is that old-age coverage remains voluntary or fragmented for much of the group. By contrast, regulated liberal professionals are mandatorily enrolled through their professional chamber (Kammer) in a professional pension scheme (berufsständisches Versorgungswerk).	Self-employed and platform workers in Mexico face structural barriers to pension coverage. For most self-employed workers, affiliation is voluntary: fewer than 1.3% of own-account workers contribute voluntarily to the Mexican Social Security Institute (IMSS), while they must finance the full contribution—employee and employer shares—of approximately 13.3% of declared income. Irregular and intermittent earnings make fixed monthly payments difficult, producing contribution gaps that reduce both accumulated savings in the Retirement Fund Administrators (AFOREs) and credited contribution weeks. The 2025 platform reform has expanded coverage but remains partial. Of more than 1.062 million platform workers registered with IMSS by September 2025, only 125,757—around 12%—exceeded the income threshold for full coverage; most retained occupational-risk coverage only, without pension contributions. Women face higher informality and have accumulated, on average, 28% less in AFORE savings than men. More broadly, informality affects 55.4% of the labour force—around 33 million people—making the coverage deficit too large to be resolved through voluntary affiliation alone.	Self-employed and digital-platform workers in Peru face structural barriers to joining and remaining in the pension system. The central constraint is low and volatile income: approximately 88.7% of self-employed workers operate informally, and around 61.7% earn below the statutory minimum wage (<i>Remuneración Mínima Vital</i>, RMV) of PEN 1,130 (US\$ 321). This sharply limits their capacity to make regular long-term pension contributions. Limited public incentives for sustained saving reinforce the perception that the pension system is designed primarily for formal salaried workers rather than people with intermittent work and variable earnings. Administrative fragmentation is another major barrier. Self-employed workers must deal separately with SUNAT for tax matters, an AFP or the ONP for pensions, and EsSalud for health coverage. These procedures, combined with digital-access gaps, functional illiteracy, and limited awareness of pension options in rural areas, discourage formalisation. Unlike employees, self-employed workers must voluntarily finance their EsSalud (Peru's Social Health Insurance) affiliation, weakening the immediate perceived benefit of formal status. Both pension systems provide protection against loss of work capacity: in the Private Pension System (SPP), the pension insurance may cover up to 70% of the contributor's previous average earnings, subject to contribution requirements.	The main problems are the same as those observed in many countries in the gig economy: irregular income, difficulties in maintaining monthly contributions, and forms of labour-market participation that do not always fit well within traditional social-security categories. In Uruguay, the contribution framework applicable to self-employed workers depends largely on the type of activity performed and the relevant regime. This can make the process more complex for people with mixed or intermittent activities. The combination of administrative complexity and income volatility limits the expansion of pension coverage among this group.	Self-employed workers in the United Kingdom are not a homogeneous group, so raising retirement saving is likely to require a range of solutions rather than a single intervention. Their pension participation is substantially lower than that of the rest of the population: participation among the self-employed has fallen from around 50% in the late 1990s to less than 20% today. The Government identifies self-employed people, alongside lower earners, women and carers, as being at greater risk of low living standards in retirement. Pensions UK research indicates that only 10% of self-employed people—compared with an already low 38% of the rest of the population—are projected to reach their target replacement rate. However, all self-employed people are expected to meet the minimum Retirement Living Standard (RLS), whereas nearly 20% of the total population are not. Policy responses should take into account the self-employed workers' key preferences: trust, flexibility and control. Possible measures include: (i) supporting HMRC (United Kingdom's tax authority) behavioural prompts and MoneyHelper Mid-life MOTs⁶³ for self-employed workers; (ii) reducing barriers for master trusts to offer pension arrangements to the self-employed; (iii) enabling trusted intermediaries to discuss pensions more easily with self-employed people; (iv) undertaking further research on the pension needs of self-employed workers; (v) extending the scope of Automatic Enrolment (AE), including by reclassifying some gig-economy workers as employees and piloting tailored solutions for the self-employed.	Irregular income makes consistent contributions structurally difficult, and no automatic payroll deduction mechanism exists for workers without an employer. Self-employed workers also bear the full 15.3 percent FICA tax burden, reducing the take-home pay available for discretionary savings. Pew research identified financial precarity as a primary obstacle to retirement saving for nontraditional workers regardless of income level, race, or education, with insufficient income to cover basic expenses leaving little for long-term savings.⁶⁴ State Secure Choice programs partially address these barriers through low default contribution rates of typically 3 to 5 percent and opt-out rather than opt-in design. However, they reach self-employed workers only through voluntary enrollment, which lacks the behavioral nudge of automatic enrollment. This is the central design gap that proposals such as Rhode Island's H 7475 are beginning to address at the state level, and that the Automatic IRA Act of 2024 and the RSAA address at the federal level, by creating mechanisms through which gig and self-employed workers could be reached more systematically.^{65,66,67}

⁶³ MoneyHelper Mid-life MOTs are free, government-backed financial check-ups for people in the United Kingdom, especially those aged 45 to 65 who are planning to retire in the UK. The term MOT comes from the mandatory roadworthiness test for cars and is used metaphorically to mean a structured review of one's financial situation.

⁶⁴ Pew Charitable Trusts: Freelance, Gig, and Other Nontraditional Workers Face Difficulties Saving for Retirement (December 2021) <https://www.pew.org/en/research-and-analysis/articles/2021/12/21/freelance-gig-and-other-nontraditional-workers-face-difficulties-saving-for-retirement>

⁶⁵ CRS R48484: Nontraditional Workers and Retirement Saving (April 2025) <https://www.congress.gov/crs-product/R48484>

⁶⁶ Retirement Savings for Americans Act, S.1526, 119th Congress <https://www.congress.gov/bills/119th-congress/senate-bill/1526/text>

⁶⁷ Automatic IRA Act of 2024: Summary, House Ways and Means Committee https://democrats-waysandmeans.house.gov/sites/evo-subsites/democrats-waysandmeans.house.gov/files/evo-media-document/final_autoirasummary.pdf

2. Are there proposed bills under discussion to improve the situation of these workers (e.g., making it mandatory for digital platforms or permanent subsidies)? What is the general opinion of the actors involved in your pension system?	For several years, policymakers have considered introducing mandatory old-age provision for a broader range of self-employed workers. The main unresolved question is whether coverage should be provided exclusively through the statutory pension insurance system (gesetzliche Rentenversicherung) or whether workers should be allowed to satisfy the requirement through other recognised pension arrangements—effectively an opt-out or choice-of-scheme model. A specific bill mandating pension contributions by digital platforms or establishing permanent state subsidies for self-employed workers was not identified. There is an ongoing policy debate on extending compulsory old-age coverage while preserving the existing role of professional schemes, agriculture-related pension arrangements, and other private or occupational arrangements. Among regulated liberal professions, compulsory chamber-based affiliation provides an established institutional route to old-age coverage through the relevant professional pension scheme. In 2025, approximately 468,000 self-employed individuals—around 13% of the estimated 3.6 million self-employed persons—were affiliated with one of Germany's 91 professional pension schemes (Versorgungswerke). For the wider self-employed population, the debate centres on closing the coverage gap without prescribing a single institutional route.	The most important recent change is the digital-platform reform published in the Official Gazette of the Federation (DOF) on December 2024. It is presented as a major formalisation reform, while the 2020 Pension Reform continues its phased implementation through higher employer contributions, a reduction in the contribution weeks required for a pension to 1,000 by 2031, and a higher guaranteed pension. Current debate focuses on whether compulsory contributions should be extended beyond digital platforms to other own-account workers; whether the platform-income threshold should be revised, given that about 88% of registered platform workers had only partial occupational-risk coverage in September 2025; and the fiscal sustainability of the Welfare Pension (<i>Pensión para el Bienestar</i>), which aims to cover 14.1 million beneficiaries in 2026. The Government describes the platform reform as a historic formalisation milestone; platforms such as Uber, DiDi, and Rappi accept the framework but highlight added business costs. Trade unions and informal-worker organisations acknowledge progress but stress that most traditional self-employed workers remain outside compulsory pension coverage. Academic and think-tank voices argue that the universal <i>Pensión para el Bienestar</i>—MXN 6,400 or US\$ 373 every two months—is insufficient to cover an older person's basic needs, representing about 33% of one monthly minimum wage.	The debate on pension and labour protection for self-employed and platform workers remains active but fragmented. The immediate context is defined by Supreme Decree No. 061-2026-EF of 15 April 2026, which removed compulsory pension contributions for self-employed workers. This reduced the operational scope of Law No. 32123: although that reform retains advances such as affiliation mechanisms, it no longer ensures effective and sustained compulsory contributions by formal non-dependent workers. Several bills on digital-platform work have been introduced in Congress across different legislative terms, but none has yet been enacted. Institutional positions diverge sharply. The Ministry of Economy and Finance (MEF) and technical sectors of the Executive have supported Law No. 32123, which includes automatic affiliation from age 18, consumption-based contributions, a guaranteed minimum pension of PEN 600, and compulsory contributions for self-employed workers. However, the Executive accepted Congress's exclusion of self-employed workers from mandatory contributions. Congress has pursued a more short-term approach, authorizing successive extraordinary withdrawals from private pension funds and removing contribution obligations; as of April 2026, six bills proposing a ninth SPP withdrawal were under discussion. Academic and international technical experts are the most critical, calling for long-term institutional agreements and proposing flexible contribution schedules linked to annual SUNAT tax declarations, targeted matching subsidies for low-income workers, and simpler affiliation and payment mechanisms. Overall, Peru still lacks a minimum political and social consensus for a sustainable pension policy for self-employed and platform workers.	There is public and academic debate on the need to adapt social protection to the platform economy and self-employment. The general consensus appears to be that coverage for these workers should be expanded. At present, the situation of digital-platform workers in Uruguay is already governed by an applicable legal framework: Law No. 20,396 of 13 February 2025. This law establishes minimum levels of protection for workers on goods-delivery and passenger-transport platforms. It compulsorily incorporates autonomous platform workers into the occupational accident and occupational disease insurance administered by the State Insurance Bank (<i>Banco de Seguros del Estado</i>).	A new UK Pensions Commission is underway. Its remit includes analysing the effects of the changing labour market—including insecure work and self-employment—on future retirement outcomes, as well as identifying groups exposed to undersaving and pension poverty. The Commission is tasked with considering outcomes through 2050 and beyond, the role of private pensions and wider savings alongside the State Pension, population ageing, and reforms beyond the current Parliament. Its final report is due in 2027. The broader policy concern is that Automatic Enrolment has increased pension saving for employees but does not generally cover the self-employed. The Government notes that four in ten working-age people in Great Britain are not on track to meet their target retirement income and that the labour-market shift toward self-employment and insecure work has significant implications for retirement adequacy. At this stage, the central debate is not focused on a specific permanent subsidy or a single bill requiring all platforms to make pension contributions. Instead, stakeholders are considering whether and how to broaden Automatic Enrolment, clarify employment status for gig-economy workers, and develop flexible pension-saving mechanisms that respect the self-employed population's need for autonomy while reducing chronic under-saving.	At the state level, as of May 2026, 17 state programs are open to all eligible employers and workers; Alaska became the 23rd state to enact auto-IRA legislation, and Philadelphia voters approved a city-level program (PhillySaves); notably, however, the Philadelphia program explicitly excludes the self-employed.⁶⁸ The frontier of current state legislative debate is whether to expand Secure Choice eligibility explicitly to the self-employed. Rhode Island's H 7475, introduced in February 2026, is the leading example of this emerging trend, and other states are expected to consider similar extensions.⁶⁹ At the federal level, the Retirement Savings for Americans Act (S.1526/H.R.2696, 119th Congress, reintroduced May 2025) would establish portable TSP-style accounts for workers without employer plans, including gig workers, with federal matching for low- and moderate-income participants.⁷⁰ The Automatic IRA Act of 2024 would direct Treasury to issue guidance enabling automatic IRAs for independent contractors and gig workers⁷¹, though it did not advance in the 118th Congress. The incoming 2027 Saver's Match under SECURE 2.0 will create the first meaningful federal financial incentive layered on top of existing state Secure Choice infrastructure, as self-employed workers enrolled in CalSavers, OregonSaves, or other state Roth IRA programs will be eligible to receive the federal match on their contributions.^{72,73}
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⁶⁸Georgetown Center for Retirement Initiatives: State Program Performance Data (April 2026) <https://cri.georgetown.edu/states/state-data/current-year/>

⁶⁹Rhode Island H 7475: Expanding RISavers to the Self-Employed (February 2026) <https://www.asppa-net.org/news/2026/3/will-rhode-islands-auto-ira-cover-the-self-employed/>

⁷⁰Retirement Savings for Americans Act, S.1526, 119th Congress <https://www.congress.gov/bills/119th-congress/senate-bill/1526/text>

⁷¹Automatic IRA Act of 2024: Summary, House Ways and Means Committee https://democrats-waysandmeans.house.gov/sites/evo-subsites/democrats-waysandmeans.house.gov/files/evo-media-document/final_autoirasummary.pdf

⁷²IRS: Saver's Credit <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-savings-contributions-savers-credit>

⁷³SECURE 2.0 Act (P.L. 117-328) <https://www.congress.gov/bills/117th-congress/house-bill/2954>

VIII. Additional Comments

Question	Country / Association					
	Canada / MEBCO	Chile / FIAP	Colombia / FIAP	Costa Rica / FIAP	Dominican Republic / FIAP	El Salvador / FIAP
Please mention any other valuable element of analysis in the context of this topic and your respective jurisdiction		Chile stands out in Latin America for its individual capitalization system with accumulated pension funds exceeding USD 255 billion and historically positive real returns. However, pension coverage among the self-employed (estimated at around 35-40%) remains low compared to salaried workers (~90%), affecting a population of 2.2 to 2.8 million people (24-31% of the employed population according to the National Institute of Statistics). Law 21.431 has represented progress in the gig economy by increasing formalization among platform workers (estimated rates between 50% and 70% in regulated segments), although high levels of residual informality, income intermittency (with more than 60% reporting volatility), and gender gaps in contribution density persist. It is a priority to monitor the implementation of the new Social Security Insurance (SSP) after the 2025 pension reform, evaluate the effectiveness of incentives such as matching contributions and rural subsidies (including connectivity), explore digital or artificial intelligence tools to simplify automatic contributions, and analyze the impact on replacement rates according to recommendations from international organizations.	Colombia faces the challenge of extending pension coverage to more than 9 million informal and own-account workers, in a context where informality affects roughly 56% of total employment. Law 2381 of 2024 introduces a significant redesign of the pension system through four pillars—solidarity, semi-contributory, contributory and voluntary—with particular relevance for individuals historically excluded from pension protection. Following Constitutional Court Judgment C-264 of 2026, the core architecture of the reform was upheld, although implementation was deferred until 1 April 2027 and certain provisions were returned to the Chamber of Representatives for procedural correction. The Solidarity Basic Income (<i>Renta Básica Solidaria</i>), the main instrument of the Solidarity Pillar for older persons in poverty or vulnerability without a contributory pension, is therefore expected to begin operating from 1 April 2027, subject to the necessary operational arrangements and the final implementation of the reform. Law 2466 of 2025, the Labour Reform, complements this framework by expressly regulating digital-platform work and establishing a shared mandatory social-security contribution model: platforms must contribute 60% of health and pension contributions, workers contribute the remaining 40%, and platforms bear the full cost of occupational-risk insurance. The principal challenges that remain are low contribution density, the high overall contribution burden on self-employed workers, and the need to strengthen the enforcement capacity of the UGPP (Pension and Payroll Tax Management Unit) to address persistent non-compliance among own-account workers. The rollout of the Solidarity Basic Income and the effective implementation of the platform-work contribution model will be key tests of whether these reforms can meaningfully expand social-protection and pension coverage in the coming years.	Costa Rica presents an unusual combination in the region: relatively low labor informality by Latin American standards (~37.8%), but with a contributory social security system whose contribution rate for the self-employed (~26.17%) is one of the highest in the region and may act as a disincentive to formalization. The differentiated state subsidy system for health insurance contributions represents a significant redistributive effort for low-income workers, but it does not resolve the structural gap in the gig sector, which still lacks a legal obligation for employer contributions. The main institutional advance expected for 2026–2027 is the eventual approval of the digital platforms bill by the full legislature, which would transfer to companies the responsibility for registering and paying contributions for their delivery workers, replicating the logic of reforms already implemented in Mexico and other countries in the region. An additional and urgent challenge is the financing of the Non-Contributory Pension Regime (RNC): with the 2026 budget cut and the basic pension frozen at ₡82,000 (~US\$158) since 2019, the non-contributory protection network for self-employed people who reach old age without a contributory pension faces a significant real erosion.	The Dominican case reveals a significant gap between the design of the Dominican Social Security System and the reality of independent and platform work. The country already has non-contributory retirement protection mechanisms, but it still lacks a robust, specific, and easily accessible pension system for the self-employed throughout their working lives. For an international reader, the key point is that the Dominican Republic provides better protection for formal salaried workers than for the self-employed, and that the discussion on digital platforms is still in a diagnostic and reform phase, rather than a stage of consolidated implementation.	The Salvadoran case illustrates a model where the pension system recently (2022) underwent a profound reform of its contribution rates, maximum pension amounts, and contributory pillar benefits, but where regulation continues to operate largely on the classic employer/employee paradigm. For self-employed and platform workers, pension affiliation remains voluntary, which in highly informal environments often translates into low effective coverage. Additionally, budget cuts and reductions in beneficiaries of social assistance programs such as the Universal Basic Pension of the Ministry of Local Development (MINDEL) underscore the fiscal challenge of sustaining large-scale non-contributory coverage, leaving voluntary savings in AFPs (private pension funds) as a priority option but economically unattainable for the base of the gig economy.

Question	Country / Association					
	Germany / ABV & SOKA- BAU	Mexico / FIAP	Peru / FIAP	Uruguay / FIAP	UK / Pensions UK	US / NCPERS
Please mention any other valuable element of analysis in the context of this topic and your respective jurisdiction	-	Mexico faces one of the greatest challenges in social security coverage in Latin America: with more than 33 million informal workers and less than 1.3% of the self-employed voluntarily contributing to the Mexican Social Security Institute (IMSS), the gap between the universe of potential contributors and effective coverage is structural. The 2025 digital platform reform demonstrated that mandatory contributions channeled through intermediaries (the platforms themselves) can rapidly expand coverage without requiring individual action: more than 1 million registrations in the first month compared to just 303,000 voluntary affiliates accumulated over the years. This evidence opens the debate on whether similar models could be applied to other sectors of informal workers (construction, domestic work, traditional transportation). The main medium-term challenge is the gap between registration and full coverage: 88% of platform workers registered in September 2025 did not reach the income threshold to access the five IMSS insurance programs, including old-age pensions, meaning they still have not accumulated enough weeks of contributions for a future contributory pension. Finally, the coexistence of the Welfare Pension (universal, non-contributory, \$6,400 MXN bimonthly ≈ USD 373) with the IMSS contributory system raises questions about the incentives for formalization: if the non-contributory pension is guaranteed for all those over 65 years of age regardless of whether they contributed or not, the marginal incentive to contribute is weakened, especially for low-income workers who bear the full cost of their contributions.	The Peruvian case presents a particularly complex pension situation. While the country has a relatively consolidated individual capitalization system since the creation of the Private Pension System (SPP) in 1993, overall effective contributory coverage remains among the lowest in Latin America, with levels not exceeding approximately 25% of the employed labor force. This limited coverage is mainly due to structural factors: an informal labor market exceeding 70%, a high proportion of self-employed workers—36.8% of the employed labor force—and informality levels representing 88.7% of this segment. Added to this is a sustained process of institutional weakening resulting from successive “extraordinary” withdrawals from private pension funds, which have reduced accumulated balances and left millions of Peruvians without savings for old age. Meanwhile, the non-contributory Pension 65 program, which provides coverage to more than 824,000 senior citizens living in extreme poverty, offers a monthly benefit of S/ 175 (approx. US\$ 50). This amount is insufficient to guarantee minimum economic protection in old age, as it falls significantly below the extreme monetary poverty line, estimated at S/ 260 per person (approx. US\$ 74). In this regard, the definitive elimination of mandatory contributions for self-employed workers under the reform approved by Law No. 32455 represents a significant setback in efforts to expand contributory pension coverage. In this context, a more sustainable strategy for the country could prioritize positive incentives for contributions—especially for low-income workers—through targeted subsidies or annual contribution schemes linked to income tax returns. Recent experience suggests that mandatory schemes for self-employed workers lack legitimacy when they are not accompanied by tangible economic incentives for workers.	Uruguay has a relatively robust social security system and a non-contributory protection system that functions as a basic safety net, and has taken the first steps by approving specific regulations for gig economy workers. The central challenge for the future lies in adapting existing mechanisms to fragmented work trajectories and variable incomes. The Uruguayan case demonstrates more mature institutional coverage than that of many countries in the region, but still offers significant opportunities for improvement for self-employment, and specifically for work through platforms.	-	-

