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Recovery and formalisation of the economy : the two imperatives for an effective social security system

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Abstract :

This article explores the evolving challenges facing social security institutions in the context of economic informality, digital labor platforms, and increasing mobility of production factors. It underscores the necessity for institutions to uphold compliance and extend coverage simultaneously, emphasizing the foundational role of formalization. Robust institutional solutions—such as unique identification, risk profiling, and data-sharing—are presented as critical mechanisms for effective contribution collection. The piece highlights innovative practices, including international cooperation, metadata analysis, and AI-driven predictive systems. Simplification of procedures, such as "compliance by design" and subsidized schemes like France's auto-entrepreneur status, aims to encourage voluntary adherence. Social security education and behavioral communication strategies further support long-term engagement. Platforms themselves can serve as trusted intermediaries in the reporting process. Ultimately, the article argues that innovation—through coercive, incentivizing, and persuasive tools—must underpin a renewed vision of social solidarity, capable of addressing evasive behaviors within modern economies.

Keywords : Recovery, Formalisation, Economy, Contribution, Social security.

Jel classification codes : H55, O17, E65,

1. Introduction

A tangible embodiment of solidarity among members of society, the collection of social contributions constitutes one of the fundamental pillars of Social Security. Beyond the fiscal imperative of securing stable resources to ensure the solvency of social protection systems, it serves as a primary lever for the formalization of economies and for fostering sustainable growth. Furthermore, in countries where this issue has been the subject of in-depth studies, it is now widely acknowledged that the "contributions and levies" dimension represents the

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most significant challenge—often involving revenue losses at least ten times greater than those resulting from benefit fraud.

Moreover, recent transformations in the nature of work and the production of goods and services—accelerated by technological advances and the opportunities they afford to circumvent the principle of territorial solidarity that underpins Social Security—have only heightened the urgency of addressing this matter.

Across the globe, Social Security institutions are responding by formulating and implementing targeted policies aimed at reinforcing social protection through the formalization of economic activities, while simultaneously rising to the societal and economic challenges reshaping our modern world.

2. Originally, Financing Solidarity in an Industrial Society

The collection of contributions, in its initial formalization, was designed to ensure the financing of social protection systems embodying professional or civic solidarity within a defined territory, with the aim of providing risk coverage.

Gøsta Esping-Andersen's renowned typology (1990) distinguishes fundamentally between three models of Social Security. The continental-corporatist system, as found in Germany, as well as in many countries of continental Europe, Latin America, and Francophone Africa, is based on the collection of payroll contributions from workers. These contributions finance, through an insurance-based and mutualistic logic, benefits granted to workers and their families when they face one of the social risks identified in ILO Convention No. 102 (1952)—risks that may affect their earning capacity and standard of living (such as illness, maternity, occupational hazards, old age, disability, or the birth of children).

The other two systems—Beveridgean in nature—emerged after the Second World War in Anglo-Saxon countries, Northern Europe, Anglophone Africa, and, to a certain extent, Asia. While they pursue the same objective, they differ in their modalities. The liberal Beveridgean model entrusts the national community with financing, through taxation, a basic safety net against these risks. The private sector is then expected to develop profitable insurance products—available through more or less voluntary affiliation—to complement the modest public provisions. The Nordic (or social-democratic) Beveridgean model follows a similar logic but significantly increases the share of "decommodified" benefits, thereby expanding the role and financial responsibility of the State.

In all three models, the founding principle relies on the dual foundation of territorially rooted solidarity among individuals equal before the law. However, in the liberal variant, individuals have greater latitude to choose their desired level of protection by paying optional premiums to private insurers.

Thus, Social Security institutions have been established under a dual constraint :

1. universal compliance with a model of solidarity within a specific territory ;
2. within an egalitarian legislative framework.

Such an arrangement entails a holistic approach to society, in which each individual is protected against the occurrence—unlikely yet possible—of a risk whose consequences they could not bear alone (Dupeyroux, 2021). At the individual level, this requires the acceptance of a kind of "veil of ignorance": one contributes according to one's means to receive benefits according to needs that cannot be predetermined—and which one ultimately hopes never to experience, such as serious illness or age-related dependency.

This logic, combined with the law of large numbers, makes it possible to guard against the risk of falling into poverty. It also entails the application of the "three U's" (Jiandong, 2020): Universality (access to benefits for all), Uniformity (identical procedures for access and entitlement under identical obligations), and Unity (within a unified system). In short, one has the duty to contribute according to one's current means in order to access protection in the event of risk—hoping it will not occur—while gaining the peace of mind needed to pursue life projects (education, career plans, starting a family, etc.), and being freed from the looming yet unpredictable threat of life's misfortunes.

In such a framework, the institution responsible for collecting Social Security contributions operates within a clearly defined and institutional logic. Institutional, in that it is based on long-term rules beyond the individual scale, aiming to cover risks that extend across an entire generation—and even between generations. Defined, or circumscribed, in that it applies to a localized population, either professional or territorial, which agrees to uphold the principles of long-term solidarity guaranteed by the system (Filhon & Séné, 2013; CJEU, 1993).

2.1 Towards a New Type of Post-Industrial Society

This institutional and circumscribed aspect of what was once a quasi-industrial, Taylorian practice of contribution collection is now being challenged by a specific form of modernity, often described as the "third age of individualism" (Lafore, 2019).
In this new type of society, actors adopt an individualistic economic calculus within a context

marked by increasing mobility of production factors. The theoretical assumption of a market governed by perfectly rational individuals, each striving to maximise their personal benefit, has permeated the understanding of virtually all societal issues—including those relating to social security. Yet social protection systems were precisely founded on the mutualisation of risk behind a "veil of ignorance" that, by removing individuals from the narrow lens of their private destinies, enabled them to accept a collective constraint that freed them from uncertainty (Rawls, 1999).

This radical individualism and its accompanying ideologies tend to frame institutions as burdens and social security affiliation as a transactional deal, in which each individual evaluates whether they are a net beneficiary (which they seek) or a net contributor (which they fear). For example, a wealthy and healthy individual who has contributed significantly more than they have received throughout their lifetime may consider the arrangement unfair, through the lens of the Thatcherite maxim *"I want my money back."* And yet, the security and stability provided by the welfare system may well have underpinned their entrepreneurial success (Suppiot, 2012).

This growing individualism constitutes the first and foremost challenge—both chronologically and conceptually—for institutions tasked with the communalisation of risk, the collection of social security contributions, and the defence of the public interest, notably through the formalisation of the economy. It introduces two biases that potentially contradict the very essence of the social security institution as previously defined.

Firstly, the perspective of this third phase of individualism is short-sighted (Eriksen & Kvaloy, 2009), as it assumes that individuals are fully informed, in an unbiased market, of the risks they face. In reality, social risks are largely indeterminate in the long term, and only the law of large numbers enables their effective coverage.

Secondly, this short-sightedness is amplified in the short term by global transformations: notably, the weakening of borders and the increasing porosity of national jurisdictions, which—by partially eluding contribution collection—can give rise to a misleading sense of short-term gain :

- The growing geographical mobility of production factors—namely capital and labour—makes it increasingly easy to exit the jurisdiction of national social security systems. If access to a local labour market or service provision is no longer conditioned by physical presence or residence, then the location of the activity can be conveniently "reassigned" outside the relevant jurisdiction, thereby circumventing contribution obligations (lex loci

laboris principle). Globalisation and regional integration initiatives—such as the European Union, Mercosur, the Eurasian Economic Union, or the West African Economic and Monetary Union (WAEMU)—all facilitate this form of jurisdictional exit.

- The functional mobility of workers further complicates their professional categorisation. It is increasingly common for individuals to hold multiple employment statuses—for instance, simultaneously employed and self-employed, farmer and domestic worker, vendor and civil servant. They may combine these roles seasonally or sequentially. Additionally, platform-based labour often masks real dependency behind a façade of autonomy, to avoid the payment of employer social contributions. This status manipulation can benefit employers while undermining the social protection of workers. The proportion of so-called "self-employed" workers who are, in fact, economically dependent is rising, especially in wealthier countries, including EU member states (Schoukens, 2022).
- Lastly, the failure to account for the costs of informality presents a significant long-term risk to national economies. In Chile, for example, the ultra-liberal, fully funded pension reform introduced by the Pinochet regime was until recently heralded by the IMF as both sustainable and exemplary, based solely on financial projections derived from formal economic activity (IMF, 2018). However, with a growing share of the labour force operating informally, most citizens—despite being economically active—eventually became eligible only for non-contributory minimum pensions funded by the state. These had to be financed through public budgets that had not been accounted for in the original models. A similar blind spot in economic analysis was famously denounced by economist Morten Jerven (2015) in *Africa: Why Economists Get It Wrong*, where he exposed the "elephant in the corridor": the systematic exclusion of informal income (privatised) and socialised costs from economic models.

3. The Combination of Schemes : Traditional and Emerging Frauds — Towards an Opportunistic Engineering ?

This shift toward a society characterised by the *third age of individualism*—globalised and interwoven with technological, procedural, and legal innovations that enhance the mobility of production factors—is incremental in nature: it adds to, complements, and refines well-known avoidance strategies that sustain a profitable informality in the short term.

The transition from a *"mechanical"* society—where one's place and duties are fixed by clear regulations and a defined set of obligations—to an *"organic"* society—where each societal component, driven by self-interest, can freely change roles, functions, and locations—has given rise to increasingly fraud-prone environments and the emergence of opportunistic forms of regulatory engineering.

3.1 The Persistence of Traditional Forms of Fraud :

Traditional frauds in the collection process, well documented and identified, have not disappeared. The guiding principles of Social Security policies dedicated to combating error, evasion, and fraud (IASS 2019), as well as various reports from the technical committees of the IASS, have pinpointed the principal methods used to evade compliance necessary for the formalization of the economy and the proper collection of due contributions.

Traditional frauds related to the collection of Social Security contributions are generally associated (IASS, 2016) with :

- The declaration of activities performed, notably when an individual is employed entirely informally despite being required to be covered ;
- The volume of work reported, wherein the activity is under-declared—just sufficient to qualify for coverage, but insufficient to incur the full contribution obligations ;
- The number of individuals actively employed, when the workforce is understated to reduce payable amounts, while avoiding total non-declaration that would attract undue scrutiny;
- The status of workers engaged, particularly in cases where individuals are declared as independent contractors, a category warranting particular attention due to the sometimes abusive use of “new forms of employment” (IASS, 2023, 2023b, and 2023c). Thus, a worker legally classified as independent is often, in practice, a “dependent” worker subjected to hierarchical organisation : relinquishing their freedom during working hours entails a salaried subordination, and potentially a deprivation of rights. This specific status may, as previously noted, generate competitive distortions with the formal sector. Moreover, it provides a fertile ground for under-reporting activities within this already privileged category, enabling workers to remain below thresholds that grant access to subsidised coverage schemes (Amara and Viossat, 2018; HCFiPS, 2024).

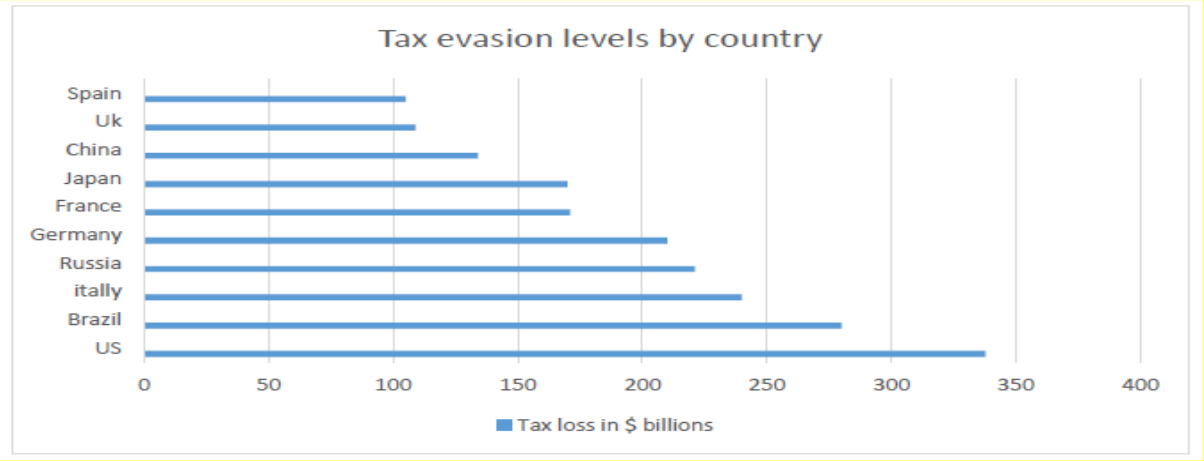
3.2. Innovative and More Elusive Frauds

To these traditional avoidance maneuvers are now added new techniques of evasion. Hybridized with the increasing fluidity observed in the factors of production, these frauds have become more mobile and agile, rendering their detection difficult and hindering the formalization of the economy. They are made possible by the relaxation of constraints and borders affecting the beneficiaries of social protection, such as:

- International boundaries for capital: capital can evade obligations by "impatriating" itself through accounting techniques involving the manipulation of subsidiaries and/or intellectual property rights within jurisdictions featuring reduced contribution rates, such

as certain small overseas territories under the British Crown, Singapore, the Emirates, and principalities (OECD, 2012; EU Tax Observatory, 2024)...

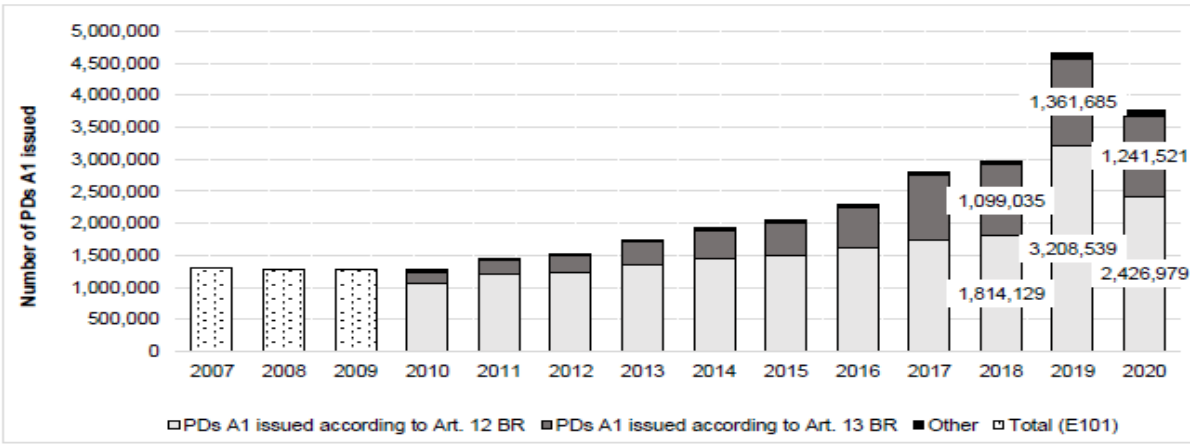
Figure 1. Amounts of Revenue Lost by Country Due to Tax Evasion in 2016



Source : Al Karaawy et Albaag, 2018

- International borders concerning labor: the technique of "posting" or the use of fixed-term contracts— a form of "home-based outsourcing" (Suppiot, 2012) for host countries— effectively circumvents the territorial solidarity principle (lex loci laboris) governing active workers. In this arrangement, workers are presented as undertaking a temporary assignment under a contract governed by their supposed country of origin, which entails inherently lighter regulatory obligations, while in reality, the worker returns only intermittently between contracts.

Figure 2. Number of Posted Workers within the European Union (including the United Kingdom), Estimated Based on the Issuance of A1 (*) Forms

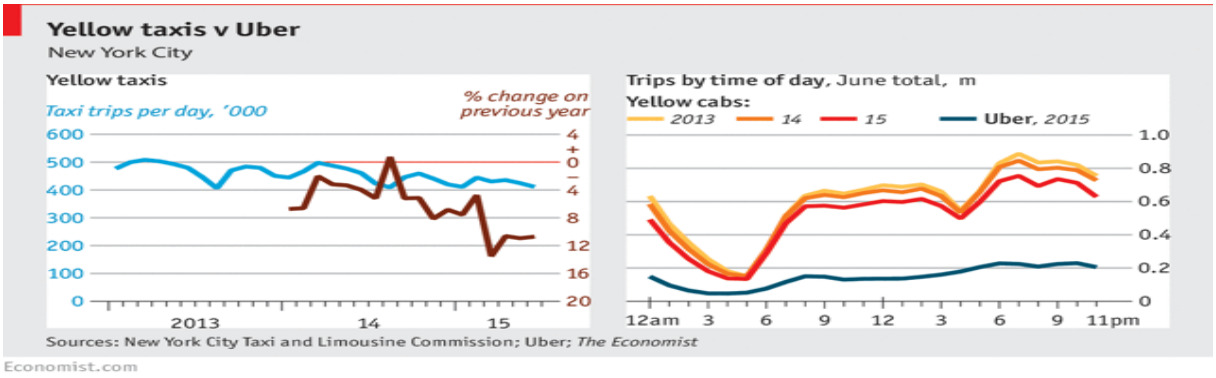


Source : De Wispelaere *et al.,* 2022

(*) A1 forms are documents issued by the social security institution of the country of origin, certifying the actuality of the activity and the contributions paid in that country by the posted worker.

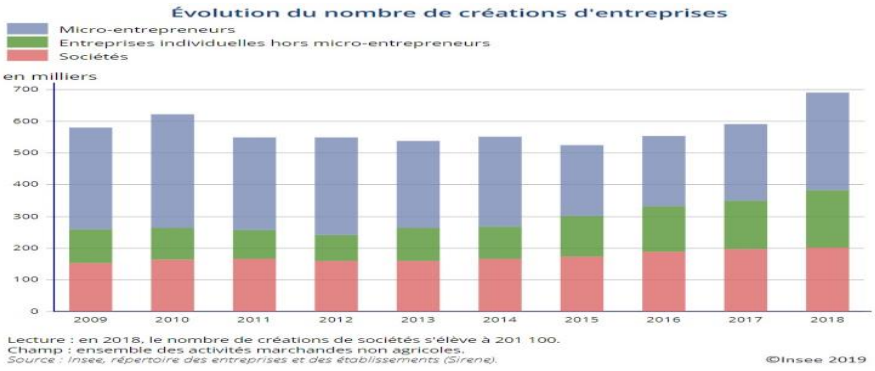
- Statutory boundaries regarding labor: these have become increasingly porous between salaried workers—traditionally subject to higher levies due to their greater protection—and those presented as independent contractors or freelancers operating through platforms. The use of such platforms is highly varied. Although often portrayed as "new forms" of work, they frequently represent a technological revival of the "hiring out of services" characteristic of the early industrial era, which allowed capital owners to evade any form of social responsibility toward the workforce engaged in their enterprises (Didry, 2019). Historically, social security systems were founded on the recognition of a structural inequality between the labor provider and the capital holder, directly opposing this model. The status of these so-called false independents, orchestrated by platforms and certain legal maneuvers, fails to provide comprehensive coverage to workers, notably in relation to risks such as retirement and unemployment (ISSA, 2019b). Moreover, it tends to absorb and supplement activities that were previously more strictly regulated.

Figure 3. Evolution in the Use of Traditional Taxis and Uber Ride-Hailing Services in New York Between 2013 and 2015



Source : The Economist, 2015

Figure 4. Business Creation in France, by Legal Status (Platform workers are micro-entrepreneurs)



Source : Insee, 2019

4. The Imperative Adaptation of Social Security Institutions

Social security institutions, heirs to a solidaristic vision of society, are now compelled to adapt their action to this new context. In an increasingly fast-paced and fluid world, they remain the custodians of continuity—rooted in territorial frameworks that are themselves becoming ever more porous—and embody a long-term solidarity in the face of a rising market logic, marked by information asymmetries (Billet, Garfinkel, Yu, 2017) and short-sightedness.

Accordingly, the agencies responsible for contribution collection are called upon to fully exercise their prerogatives and legitimacy in order to establish administrative performance that serves the public good. This must take place within a similarly incremental logic: one that both consolidates and refines the best institutional practices already in place for fulfilling their missions, while simultaneously adapting these practices to observable developments—most notably through the reinforced use of information and communication technologies (ICTs).

4.1 Deploying Robust Institutional Solutions :

The deployment of robust institutional solutions constitutes the primary response to achieving greater formalization of the economy and ensuring the regular collection of contributions due. The first imperative is to achieve exemplary performance in the institution's core, mandate-driven activities. Accordingly, the collection of social contributions requires strict compliance with essential prerequisites for the formalization of economic transactions, including :

- The unique registration of employers and workers (ISSA, 2019, GD 9), to guarantee their identification in the monitoring of contribution payments, as well as the accurate determination of the social entitlements associated with their work history (ISSA, Good Practice 2024c, Japan).
- The establishment of clearly defined administrative powers for the institution in charge of collection (ISSA, 2019, GD 1 and ISSA, 2022, GDs 1 to 3). The ability to reclassify a worker's legal status to determine the appropriate contribution due, combined with the power to impose administrative penalties without prior recourse to judicial intervention, constitutes a powerful enforcement mechanism (Derue, 2015; Court of Cassation, 2020; ISSA, Good Practice 2024d, United Arab Emirates).
- While administrative sanctions must of course remain subject to judicial appeal, penalties imposed on fraudulent businesses or those engaging in aggressive avoidance strategies must be effective, sometimes severe, and always made public. Such credible

enforcement depends on the judiciary's strong understanding of social protection law, which must be ensured through ongoing collaboration with social security institutions (ISSA, Good Practice 2022, Cameroon).

- Education in and promotion of social security culture should not be limited to judges and decision-makers. It is vital that social protection be perceived as a common good by the broader public. This calls for partnerships with key opinion leaders, both during citizens' initial education in schools and later through the media (ISSA, 2016b, Good Practice, Poland; ISSA, 2024e, Good Practice, France).
- The identification of a third-party declarant or trusted intermediary (Ross, 2004) is equally essential. Dual reporting and cross-checking of various data sources enable the detection of discrepancies that may warrant further investigation. This redundancy presupposes strong partnerships with other public bodies managing complementary data, such as tax authorities or local administrations. Such data exchange ("data-crossing") is vital for economic formalization and for combating error, evasion, and fraud (ISSA, 2023g, Good Practice: Zimbabwe; ISSA, 2024f, Good Practice: Japan).
- Drawing from past audits and risk indicators, institutions can develop a risk mapping system and generate typologies of situations where non-formalization, error, evasion, or fraud are more likely to occur. This enables the implementation of a scoring mechanism based on compliance risk—a powerful tool for targeted monitoring (see, for instance, ISSA, 2010, Good Practice, Argentina; ISSA, 2024g, Good Practice, Indonesia; ISSA, 2024h, Good Practice, Belgium).

4.2 Developing Innovative Techniques :

Beyond these practices necessary for the formalisation of the economy, social security institutions are increasingly required to adapt to the evolving realities discussed earlier—namely, the growing mobility of production factors and the deliberate erosion of legal and jurisdictional boundaries defining their scope of action. Social security bodies around the world are responding to these shifts, notably through procedural and technological innovation.

One prominent example is the search for third-party reporting mechanisms, which—as previously discussed—are essential for effective contribution collection. Extending the right of communication to non-public institutions such as banks or private insurers enables the collection of data beyond the conventional administrative relationship. These data may then be cross-verified with the institution's own records to assess coherence. Moreover, data exchange agreements between counterpart institutions in different countries facilitate the

mutual corroboration of information, thereby enabling the proper calculation of entitlements in each of the countries concerned. Expanding these collaborative arrangements beyond national borders constitutes an effective response to transnational activity and the strategic exploitation of jurisdictional loopholes (ISSA, 2024i, Social Security Agreement Database).

The cross-referencing of such shared data—particularly metadata linked to official datasets—enables systematic and large-scale consistency checks ("data-matching"). This process is increasingly empowered by the growing use of new information and communication technologies (ICTs), which allow for automated queries and responses between information systems. These technologies support the processing of large volumes of data ("big data"), thereby enhancing existing techniques such as risk mapping and circumstantial profiling (see for instance: ISSA, 2023e, 2023f, 2023g).

An emerging frontier lies in the application of artificial intelligence (AI), which allows a departure from traditional hypothetico-deductive models that previously underpinned risk-based approaches—even those improved through the massification of data. Where institutions once extrapolated risk based on past experience, predictive systems are now driven by multifactorial logarithmic divergences and continuous data mining. These systems are capable of identifying subtle correlations and generating highly efficient predictive insights (ISSA 2023h; ISSA 2024j; ISSA 2024k).

Beyond strictly punitive measures, a new generation of service-oriented approaches is being developed to facilitate economic formalisation and enhance voluntary compliance among economic actors. One such strategy involves compliance by design, which seeks to reduce administrative burden and prevent the disenchantment of small businesses and the self-employed, who may otherwise be discouraged from registering and contributing to social protection schemes. Notable examples include "tell-us-once" or "one-stop shop" initiatives developed in collaboration with other public administrations, as well as simplified procedures tailored specifically to the needs of self-employed workers.

Box 1 : Facilitating Administrative Procedures – Selected Examples

• **France: The Auto-Entrepreneur Scheme :** Exempt from value-added tax (VAT) and subject to simplified, reduced-rate contributions calculated on declared income, *auto-entrepreneurs* are only required to pay social security contributions once income is actually received. Furthermore, these payments can be made alongside any applicable personal income tax. In the event of temporary hardship, the *Régime Social des Indépendants* (RSI) may assume responsibility for contributions due for a limited period. A streamlined digital platform (*mon-entreprise.urssaf.fr*) further facilitates the declaration and contribution process.

• **Estonia: The Entrepreneur Account :** The *entrepreneur account* simplifies administrative formalities by allowing individuals whose annual revenue does not exceed €40,000 to avoid registering as a sole proprietorship. Coordinated with the tax administration, the system allows for consolidated reporting and payment obligations to be fulfilled in a single transaction.

Source: ISSA, 2024

Moreover, this procedural simplification may be further encouraged by at least a partial subsidization of the contributions required to obtain coverage, particularly for populations that are difficult to reach or traditionally underserved (ISSA, 2012; ISSA, 2024l).

Box 2 : Contribution Subsidization – Selected Examples

- **Turkey**: The system for self-employed workers known as "4b," named after the article governing the implementation of Law No. 5502 on the Social Security Institution, establishes a systematic 5-point contribution discount for all self-employed individuals falling below a defined income threshold.
- **China**: A broad array of contribution subsidies has been implemented, particularly targeting informal workers and those residing in rural areas, as part of a comprehensive policy aimed at expanding social protection coverage to the entire Chinese population.
- **Uruguay and Argentina**: The "Monotributo" programme, designed for very small single-person businesses, provides access to social protection through the payment of a flat-rate contribution. The system is heavily subsidized and serves as a strong incentive for the formalization of micro-enterprises.

Source: ISSA, 2017, 2024, 2024a

Furthermore, numerous pilot projects have been conducted to provide minimal social protection to at-risk populations in exchange for initial steps toward formalization, notably in the context of platform work and self-employment (ISSA, 2023, 2023b, 2023c, 2024, 2024m). It is noteworthy that, in some instances, the platforms themselves may serve as the trusted third party capable of corroborating the declarations made by their collaborators (HCFiPS, 2024).

Finally, a multitude of initiatives have been launched to sustainably promote a sound culture of social security through situational communication (for example, in Argentina – see ISSA, 2023d). To facilitate compliance without excessive enforcement, behavioral approaches are increasingly adopted, both in the realm of incentives and associated communication. Various behavioral communication techniques (Ivanov and Werner, 2010) have proven effective: for instance, the "two-step flow of communication," which leverages opinion leaders to amplify the impact of transmitted messages (ISSA, 2024n), as well as "name and shame," which involves publicly identifying fraudulent actors and framing their misconduct as detrimental to the common good, thereby damaging their

reputation. When aligned with the national culture of each institution, these methods are developed with significant incentivizing effects (ISSA, 2021).

5. Conclusion

Based on our analysis, it can be asserted that the expansion of social security coverage and the strict enforcement of compliance represent two interconnected dimensions of a singular challenge.This review of practices underscores that the formalization of the economy is an indispensable prerequisite for establishing a contributory, redistributive, non-profit, and truly universal social security system. Ultimately, the objective is to prevent the existence of "free riders" in order to ensure greater collective welfare. To the initial challenge inherent in affirming a long-term, territorially grounded political objective of solidarity is now added the emergence of a doctrinal, legal, and social framework—a consequence of a third phase of individualism—where the vision of the human being as a rational and isolated actor fosters evasive mobility, both geographically (mobility of individuals, capital flows, etc.) and in terms of status (the rise of "grey statuses" enabling de facto employers to circumvent their social obligations). Institutions striving to achieve universal social protection must therefore adapt by generalizing existing best practices and developing innovative tools, both technological and procedural. Whether through "sticks" (coercive tools), "carrots" (incentive-based tools), or "sermons" (associated communication) (Bemelmans-Videc, Rist, and Vedung, 1998), this commitment to innovation has given rise to a wealth of institutional initiatives, testifying to the vitality, modernity, and adaptability of social security.

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