

GIG ECONOMY: PERSPECTIVES OF WORKERS IN EMPORARY JOBS JOINING THE BRAZILIAN PENSION SYSTEM

GIG ECONOMY: PERSPECTIVAS DE TRABALHADORES EM EMPREGO TEMPORÁRIO ADERINDO AO SISTEMA DE PENSÃO BRASILEIRO

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ABSTRACT

This study presents the perspectives of workers in temporary jobs joining the Brazilian social security system in the context of the gig economy. We made simulations of representative individuals from three possible perspectives. The findings reveal that, as a (1) Individual Taxpayer, the worker may opt for a rate of 11% or 20% of the minimum wage, with a benefit limited to the INSS ceiling, with coverage of almost all benefits. In the case of (2) micro company, you can join the simplified or complete plan at 20% of the minimum wage, keeping the other conditions and benefits. The (3) Supplementary Pension Scheme case depends on the chosen contract. The cost-benefit ratio depends on the worker's planning and sufficient knowledge of interested parties.

Keywords: Gig Economy; Temporary Jobs; Social Security; Uber; Brazilian Pension System.

RESUMO

Este estudo apresenta as perspectivas dos trabalhadores em empregos temporários que ingressam no sistema previdenciário brasileiro no contexto da gig economy. Foram realizadas simulações de indivíduos representativos de três perspectivas possíveis. Os achados revelam que, como (1) Contribuinte Individual, o trabalhador pode optar por uma alíquota de 11% ou 20% do salário-mínimo, com benefício limitado ao teto do INSS, com cobertura de quase todos os benefícios. No caso de (2) MEI (microempresa), pode aderir ao plano simplificado ou completo com 20% do salário-mínimo, mantendo as demais condições e benefícios. O caso do (3) RPC (Regime Complementar de Previdência) dependerá das contribuições do trabalhador e do contrato escolhido. A relação custo-benefício depende do interesse e planejamento do trabalhador e não parece ter suficiente conhecimento e divulgação aos interessados.

Palavras-chave: Gig Economy; Trabalho Temporário; Previdência Social; Uber; Sistema Previdenciário Brasileiro.

RESUMEN

Este estudio presenta las perspectivas de los trabajadores con empleos temporales que se incorporan al sistema de seguridad social brasileño en el contexto de la economía colaborativa. Realizamos simulaciones de individuos representativos desde tres perspectivas posibles. Los hallazgos revelan que, como (1) Contribuyente Individual, el trabajador puede optar por una tarifa del 11% o 20% del salario mínimo, con un beneficio limitado al tope del INSS, con cobertura de casi todos los beneficios. En el caso de (2) microempresa, podrá afiliarse al plan simplificado o completo al 20% del salario mínimo, manteniendo las demás condiciones y beneficios. El caso del (3) Régimen Complementario de Pensiones dependerá del contrato elegido. La relación costo-

beneficio depende de la planificación del trabajador y de que éste tenga un conocimiento suficiente de las partes interesadas.

Palabras clave: *Gig Economy; Trabajos Temporales; Seguridad Social; Uber; Sistema de Pensiones Brasileño.*

1 INTRODUCTION

Digital platforms have built a way of relating, producing, and selling that decentralizes relationships and enhances sharing between users and companies, making it possible to exchange or purchase services from unknown people from their own virtual space (Howcroft & Bergvall, 2019). Today, it is possible to frame platforms as digital interfaces in which different organizations and users can interact in the same environment, whether in applications, websites, or social networks such as YouTube or Instagram® (Kåreborn, 2019).

The discussion about the economy based on the use of interfaces and digital platforms took on different concepts and designs, a result of the technological novelty itself, and its developments, still under study, gain specific dimensions in the local contexts in which that settles. In this sense, the most common terms that we used in research on this business model: (a) Shared Economy (Grohmann, 2020; Rosenfield & Mossi, 2020); (b) Crowdwork or Platform Work (by Stefano, 2016; Bureau International de Trabalho [BIT], 2018; Howcroft & Bergvall-Kåreborn, 2019; De Stefano, Durri, Stylogiannis & Wouters, 2021) and, especially in Brazil, (c) Uberização (Franco & Ferraz, 2019; Abílio, 2020a).

We can frame all these business models in the term gig economy: a form of work based on people who have temporary jobs or do freelance work activities mediated by digital platforms, paid separately, instead of working for a fixed employer (Woodcock & Graham, 2019; Bérastégui, 2021).

One of the effects of this new business environment is the precariousness of the world of work, which can affect social security coverage (Costanzi, 2017; Lima, Wilbert & Silva, 2021). More than ten years ago, one used the term “precariousness” to describe countries that have become highly vulnerable concerning the labor market to protest the



decline of safe work and social protections (Kalleberg, 2009). In addition to the specific hazards associated with these different types of activities, these workers do not enjoy legal rights and protections. They are less likely to have health insurance or a retirement plan (; Bérastégui, 2021).

For Afonso and Zylberstajn (2019), pension systems are complex social contracts for managing risks linked to the ability to generate income, with several overlapping generations and different dimensions of heterogeneity. According to the researchers, one of its characteristics is operating as an insurance mechanism concerning the risks linked to income generation and longevity. With the insecurity arising from the flexibility inherent in the very nature of temporary employment, which brings the possibility of these workers not being scheduled for every day (Rezende, Aguiar & Mansano, 2021), these risks become even more eminent.

In Brazil, there are many workers in temporary jobs. When analyzing the evolution of the level of informality in the labor market before and after the labor reform carried out by the Brazilian government in 2017, Lima, Wilbert, and Silva (2021) found that the percentage of workers without a formal contract over workers with a legal agreement remained at 40%. In the same period, the informal economy (companies without a registered company, without issuing invoices, without registered employees, and contributing taxes) reached almost 80%. In 2020, just over 55% of the total number of employed persons in Brazil contributed to the National Institute of Social Security (Instituto Nacional de Previdência Social - INSS) (IBGE, 2021a).

The increase in the gig economy's workforce requires new social policy initiatives because it shifts more of the burden of economic risk to workers (Friedman, 2014). According to the International Labour Organization (ILO, 2019), regardless of their contracts, all workers should enjoy labor protection that supports their needs throughout the life cycle. That requires a social protection floor that offers a basic level of protection for all those in need, complemented by contributory social insurance schemes that provide higher levels of security.

The European Commission shows that extending social protection to people in all employment forms can improve the sustainability of national social security systems (Spasova *et al.*, 2017). That gives them the possibility of making social security. Also,



according to the study, social protection is essential in preventing adverse selection, internalization (income), and taking advantage of economies of scale.

In this environment, one discusses the need for a social protection system for workers in temporary jobs. We understand social security as a fundamental right and human right to well-being and dignified life, an essential part of the work and aging process (Severiano, 2017). Based on collaboration with public funds, the State recognizes the need to protect workers and their families when affected by eventual contingencies that prevent them from working and providing what is necessary for their survival. Social Security is an income transfer program that protects workers from losing their rights to live with dignity (Severiano, 2017).

Given the above, the present study aims to present the perspectives on the adhesion of workers in temporary jobs to the Brazilian social security system. We carried out simulations of representative individuals to respond to the research question from three possible perspectives for the social protection of these workers: (1) as an Individual Taxpayer of the INSS; (2) through the creation of an MEI (“companyization”¹); and (3) adhering to a Supplementary Pension Scheme, identifying, in light of the current social security legislation, the eligibility criteria for joining said plans, the number of contributions to be paid and the social security coverage offered.

We organize this article as follows: it begins with this introduction, contextualizing the social security aspect of new forms of work, and continues with the development of the theoretical part. Afterward, the methodological procedures for simulating the three possible alternatives are presented, followed by a discussion of the results, showing their essential differences. Finally, we offer final considerations and references.

¹Companyization is a term used in Brazil to designate workers hired as legal entities to “evade taxes”. It is a controversial situation, often subject to judicial discussion.

2 DEVELOPMENT

2.1 NEW BUSINESS MODELS AND THE LABOR MARKET

The gig economy is a recent term coined in 2009 by a British journalist to describe the transformations in labor relations in which workers became involved in different types of projects, mini-jobs, and overlapping activities (Bérastégui, 2021). The gig is an English word that refers to the mini shows and events that small bands perform, such as in bars, which does not necessarily mean that this band starts performing regularly as a professional band (Woodcock & Graham, 2019). In this sense, this fragmentary employment relationship fundamentally characterizes the gig economy based on the absence of a traditional permanent relationship mediated by the innovations of digital platforms (Bérastégui, 2021; Woodcock & Graham, 2019).

As discussed in Bérastégui (2021), there is still conceptual difficulty in analyzing the gig economy, given the term's informality. This work presents the three most common terms used in research on business models that make use of digital platforms: sharing economy, crowd work/platform work, and “uberization” (by Stefano, Durri, Stylogiannis & Wouters, 2021; Abílio, 2020a; Grohmann, 2020; Rosenfield & Mossi, 2020; Franco & Ferraz, 2019; Howcroft & Bergvall-Kåreborn, 2019; International Labour Bureau [BIT], 2018; Silveira, Petrini & Santos, 2016).

The sharing economy's origin dates to the 1990s, which, in the American context, is defined by the possibility of commercial exchanges and access to goods and services without necessarily having the monetary deal or acquisition of the good itself (Cheng, 2016). It is a way of doing business focused on sharing between people and organizations, trying to minimize intermediation in these exchanges mediated by technologies (Cheng, 2016). For Silva et al. (2019), three contextual factors resulted in the emergence of this “new” collaborative economy: (a) socially, there is a concern for sustainability and more community business models; (b) economically, the interest in expanding forms of distribution of goods; and (c) technologically the innovation of platforms, which facilitate the meeting of people and services.

The term crowd work originated in 2005 (Howe, 2005, as quoted in BIT, 2018) from “crowdsourcing”. Initially, it was a combination of crowd and sourcing (outsourcing).

That occurs in work and or micro work (Rosenfield & Mossi, 2020) that is outsourced from a company to a crowd that, based on this demand (on-demand), temporarily assumes this job (BIT, 2018). In Portuguese, the term crowd work has been translated or encompassed in Platform Work or Platformization of work (Grohmann, 2020).

Regarding Uberization, the term gained popularity with the remarkable growth and visibility of the Uber company in the Brazilian scenario, which popularized the business model of an application company that intermediates those interested in the service and providers (Abílio, 2020b). No publication in the Scielo and SPELL databases until 2019 used the term “uberization”, indicating the scarcity of scientific productions that deal with the theme (Franco & Ferraz, 2019). Abílio (2020b) discusses uberization as a global trend that proposes a new business model and work orientation.

2.2 ABOUT THE JOB MARKET IN THE GIG ECONOMY

Lapa (2021) points out the difficulty of working with the quantification of workers currently linked to platforms since the statistics are not open access and the regulatory agency surveys still do not have their category for platform work. In the Continuous National Household Sample Survey (PNAD - IBGE, 2021b), there is only the “motorboys²” and goods delivery category. That includes app workers and the professions existing in Brazil before their establishment (Lapa, 2021). The Caminhos do Trabalho Project (2020) then uses the sum of these two categories to dimension these workers, while Lapa (2021) seeks to delineate those specific platform workers more precisely.

According to Projeto Caminhos do Trabalho (2020), the occupation of work on digital platforms for delivery people and “motorboys” has shown significant growth between the first quarters of 2015 and 2020, from 459 thousand to 693 thousand and 917 thousand in May 2020. What one observes is that with the growth in the number of positions, the income generation of companies increases; on the other hand, the individual income of self-employed workers decreases, reaching a decrease of 34.8% compared to the payment before the pandemic (Projeto Caminhos do Trabalho, 2020). Lapa (2021)

² Motorboys” are the bikers who deliver goods.



indicates that the number of platform workers, whether couriers or drivers, totals about 32 million workers in Brazil.

A survey carried out by the Caminhos do Trabalho Project (2020) from the five regions of Brazil shows that most workers in temporary jobs are male (95%), aged up to 30 years (56.5 %) and black (59%), confirming Lapa (2021). Most of these workers in temporary jobs also have completed high school, but there is no inferential correlation between schooling and this type of work (Lapa, 2021).

Regarding the working conditions to which they are subject, Lapa (2021) shows that the highest income obtained by delivery workers was USD 292.25³ and drivers USD 366.01. However, income varies significantly according to the region of Brazil, both in the category of couriers and drivers. The lowest source is in Rio Grande do Norte, with an average of USD 146.14 (deliveries) and USD 196.42 (drivers), and the most significant in the Federal District: USD 388.48 (deliveries) and USD 463.78 (drivers).

The literature shows that the working hours of workers in temporary jobs tend to vary inevitably since the work itself is flexible. Lapa (2021) explores the hours usually worked in his text, which, according to the researcher, better measures the longitudinal amount of work, ranging from 35 to 45 hours per week. That indicates the lack of correlation between more work and more income, which reveals the role of algorithms in income distributions and the availability of work.

Information released by the International Labour Bureau (ILO) (2018) shows the difficulties for temporary workers in absorbing the information and negotiations in their employment contracts when joining a platform.

To understand this environment, BIT (2018) surveyed the profiles and motivations of workers from five large platforms with a global presence in two different years, between November and December 2015 and another between February and May 2017. It surveyed Amazon Mechanical Turk (AMT), CrowdFlower, Clickworker, Microworkers, and Prolific users. They also consolidate data from studies carried out by labor unions that included the MyLittleJob and Upwork platforms in the report. Such platforms are web-based and not local, such as Uber or Ifood, having a work routine that depends more on technological

³ Currency converted at the rate of 0.1938 USD/ 1.00 BRL; accessed in October 22, 2022.





means and resources than other work apparatus, such as the cars, bicycles, and motorcycles of the delivery and driver services.

As in the case of Uber, most workers in Latin America are men, with little female representation. The average age is 33 years old globally being 28 years old in developing countries, as in the case of Brazil, which also dialogues with the data explored by Lapa (2021) and the Caminhos do Trabalho project (2020). The data show that workers in temporary jobs are well qualified, most with higher education and/or studying it; only 18% have a secondary education or less. This work is relatively rotating and accumulates few workers with more than two years of platform experience. That is, it seems to indicate a temporary or provisional period in the career of these professionals.

Only 32% of platform workers have their primary source of income, accumulating functions and services. Of these, 52% are paid activities, which generally require a high degree of specialization (57%). Most of the workers who participated in the research were satisfied with their working conditions, mentioning, in the qualitative part of the work, the benefits of flexibility and the willingness to work from home as essential qualities of this type of service. Despite this, there are divided opinions about benefits related to the issues of remuneration, service rejections, lack of transparency of the platforms, irregularity of the tasks, and their very nature, meaning a high level of dissatisfaction regarding mainly the low remuneration levels (BIT, 2018).

Regarding pay, a platform worker earns an average of US\$4.43 (USD) per hour in actual working hours and US\$3.29 for usual working hours. A considerable part (48%) of workers in temporary jobs are paid below the local minimum wage; considering only the actual working hours, this number usually increases to 64%. Concerning all aggregated data, it is possible to infer that half of the platform workers earn an average of USD 2.16 per hour considering their usual working time, the sum of paid and unpaid work they invest in platforms (BIT, 2018).

An important finding is that platform work does not have social protection, which is inversely correlated with dependence on this type of work. (BIT, 2018). For workers exclusively in this type of temporary work, only 15.6% have access to retirement plans, compared to 44% of workers who accumulate more than one job (BIT, 2018). Table 1 summarizes these workers' security, organized by type, according to the BIT (2018).



**Table 1-** Types of social security by the primary source of income (percentage of covered workers)

	Work on digital platforms is the primary source of income	Working on digital platforms is a secondary income source	Total
Health	52.1	65.6	61.3
Pension/retirement plan	15.6	44.2	35.1
Other forms of social security	31.9	39.4	37.0
Unemployment	9.7	19.1	16.1
Work accidents	15.5	23.1	20.6
Disability benefits	11.2	14.5	13.5
Others	4.2	3.1	3.5
Social assistance and other public programs	33.4	27.0	29.0
Food aid	13.6	6.4	8.7
Housing aid	6.3	5.0	5.4
Family benefits	8.4	8.8	8.7
Disability benefits	7.7	5.3	6.1
Income support	6.6	6.1	6.3
Extended tax credits	3.1	3.7	3.5
Others	3.1	1.9	2.3

Source: BIT, 2018.

In one notorious case, it is essential to note that many workers reported adhering to the platform due to their health conditions since it offers options that traditional jobs do not have (BIT, 2018).

The irregular dynamics of temporary work is an essential concern for this group regarding retirement and possible risks of accidents that may prevent their work. Because of this, the following section discusses the social security issue involved in this situation.



2.3 SOCIAL SECURITY AS A SOCIAL PROTECTION SYSTEM FOR WORKERS

Social Security is mandatory for all Brazilian workers (; Avelino, Lopes, Pinheiro, Araújo, Araújo & Santos, 2021). In Brazil, the adhesion of the worker formally linked to the labor market to the Brazilian Social Security System (SBPS) is contributory and mandatory affiliation (art. 201 of the Federal Constitution of 1988). The SBPS has three divisions: the General Social Security System (RGPS), the Special Social Security System (RPPS), and the Military Social Protection System (Table 2).

Table 2 - Social Security Schemes

General Pension Scheme Social (RGPS)	The National Institute of Social Security (INSS) is the administrator. It's intended for all workers in the private sector and civil servants hired under the Consolidation of Labour Laws (CLT) regime. Apply even to statutory civil servants if the federated entity has opted not to own or maintain an RPPS.
Own regimes of Social Security for Servers (RPPS)	It's to statutory civil servants, administered by the respective federal, state, and municipal governments and managed by their local management unit in the case of States and Municipalities.
Pension Scheme for the Federal Military	The Federal government administers it. Due to professional peculiarities, states can also create specific regimes for the military police, usually called the Military Police's Regime - RPPM.

Source: Junior & Cordeiro Filho (2018). Adapted by the authors.

The RGPS typifies five types of mandatory policyholders among its insured persons: (a) Employee, (b) Domestic Employee, (c) Individual contributor, (d) Independent Worker, and (e) Special Insured. Table 3 summarizes their particularities.

Table 3 – Types of mandatory RGPS policyholders

Employee	They are workers who provide urban or rural services to a non-eventual company, subordinated and remunerated by it. Under specific legislation, this category includes temporary workers, Brazilians abroad working for Brazilian companies or companies with the majority Brazilian capital, hired on diplomatic missions, and commissioned servants.
Housekeeper	Workers provide continuous service to a person or family in the residential area.
Individual contributor	The individual who explores agricultural activity in an area larger than four fiscal modules - if more minor, with permanent employees; member of a congregation or religious order;



	civilian Brazilian who works abroad for an official international organization; company director (not employed); member of the board of directors of a corporation; cooperative director; paid trustee; managing partner or shareholder of companies; service providers without an employment relationship (mason, carpenter, salesman, lawyer, accountant, broker, dentist, etc.) and; one who carries out economic activity, whether profitable or not.
Single Worker	Service provider to several urban or rural companies with mandatory intermediation.
Special Insured	In a family economy regime, workers and their spouses are producers, owners, usufructuaries, owners, partner settlers, sharecroppers, borrowers, or lessees of rural properties or urban agglomerations close to these properties.

Source: Law No. 8,213, of July 24, 1991.

The Federal Constitution of 1988 (CF) also provides in its art. 202 the Private Pension Scheme, of complementary nature and organized autonomously concerning the RGPS, of optional adhesion. According to Silva (2016), as it is optional, the Complementary Pension requires planning and discipline, in addition to knowing the plans available in the market and the benefits and obligations established in the contract with the institution with which the citizen will sign it.

For Corujo (2017), those most vulnerable to precarious work are precisely those who face the most significant difficulties in obtaining adequate social security benefits. The author argues that Social Security systems face increasing financial needs caused by aging populations with a sizeable decreasing number of resources from contributions paid by employers, employees, and self-employed. In this environment, one begins to discuss a public policy to support small businesses.

According to Silveira et al. (2017), this public policy to support small businesses in Brazil began in the 1980s to give specific attention to small businesses and contribute to the country's economic development. With the financial crisis and modernization, as Fernandes and Costa (2021) point out, many workers lost their jobs for various reasons, leading to increased unemployment and informality.

To alleviate this problem and increase the social security coverage of workers in temporary jobs, the Brazilian government created a legal entity, the Individual Microentrepreneur (MEI) (Silveira et al., 2017). Law No. 123/2008 establishes the National





Statute of Micro and Small Businesses, later amended by Complementary Law No. 128/2008 (LC 128/2008), and provides its art. 18-A that the MEI may collect taxes and contributions covered by Simples Nacional in fixed monthly amounts, regardless of the gross revenue earned.

The MEI, according to Fernandes and Costa (2021), will collect, as regulated by the Management Committee, a fixed monthly amount corresponding to the sum of the following installments: (a) USD 11.74 as the contribution provided for in item IV (corresponding to 5 % of minimum wage); (b) USD 0.19 as the tax referred to in item VIII of the caput of art. 13 of LC 128/2008, if you are a taxpayer of ICMS⁴; (c) USD 0.97 as the tax in item VIII of the caput of art. 13 of LC 128/2008, if you are a taxpayer of the ISS⁵. Thus, it is up to the MEI taxpayer to pay a fixed monthly amount of USD 11.94 for commerce or industry, USD 12.71 for the provision of services, and USD 12.91 for commerce and services to Social Security, ICMS, and ISS. In practice, the MEI contributed to the process of “companyization” of the Brazilian labor market, masking employment relationships as a relationship between legal entities (Fernandes, 2020).

Damasceno and Gonçalves (2020) point out that, at first, “companyization” arouses the employee's interest, as the remuneration is larger due to the reduction in tax rates, which will give a false impression that there has been a salary increase. Latini and Costa Filho (2019) argue that for this phenomenon, non-payment of labor charges is more advantageous for both the employee and the employer. However, there is no balance of advantages between both parties. The employee is at the mercy of a service provider without a continuity guarantee, vacations, or aid in case of illness, without severance pay and protection from the Labor Court.

For those workers in temporary jobs that do not fit the types of protection offered by the RGPS and do not meet the MEI profile, another perspective to achieve a social security protection system is the Complementary Pension. The Complementary Pension is a form of income reallocation aimed at maintaining a standard of living that is difficult to achieve through the Social Security system (Coimbra & Toyoshima, 2009).

⁴ ICMS = Tax on the Circulation of Goods and Services, similar to VAT.

⁵ ISS = Tax On Services applies to companies or self-employed professionals who provide services. It is one of the main municipal taxes.



According to the provisions of the social security legislation, one can divide the Supplementary Pension Scheme (RPC) into two segments: Open Supplementary Pension Entities - EAPC and Closed Supplementary Pension Entities - EFPC (Ministry of Economy, 2020) (Table 4).

Table 4 – Characteristics of RPC Open and Closed Entities

Open Entities Supplementary Pension Plan (EAPC)	Together with insurance companies, they sell open supplementary pension plans and pension insurance plans and are for-profit. The programs offered by EAPC and insurance companies are marketed to individual consumers (individuals) or employees of companies that have contracted this benefit for their employees and to unions, class entities, associations, etc.
Closed Entities Pension Plan (EFPC)	They are closed supplementary pension plans. They are non-profit, company-sponsored, or instituted by associative entities organized as a foundation or civil society. EFPC plans intend to serve participants with employment ties to a particular company, public servants of Federative Entities, and associates or members of unions, class entities, and associations.

Fonte: Ministério da Economia (2020). Adaptado pelos autores.

Considering that to be part of an EFPC, the worker must have an employment relationship with his employer; for workers in temporary jobs, just EAPC is available. According to Gaudenzi (2010), the active participant is the individual linked to the plan who is still accumulating resources and does not yet enjoy the supplementation of retirement. Otherwise, the assisted participant is the expression that Complementary Law nº 109/2021 (LC 109/01) uses to designate the individual linked to the plan that is already in the phase of enjoyment of the retirement supplement (equivalent to the retiree in the RGPS).

The Private Insurance Superintendence (SUSEP) establishes that to contract the plan in an EAPC, the consumer must consider the type of coverage he wants to hire - death, disability, or survival (Table 4). In addition, one must observe the following in the adhesion regulation: (i) the grace period for the benefit; (ii) which coverage plan is offered and whether they have their initial benefit and contribution amounts detailed in the application for registration; (iii) the loading percentage included in the application

proposal; (iv) the rate of updating benefits and contributions and their frequency of application. Table 5 lists the types of plans/benefits offered by the EAPC.

Table 5 – Types of Plans/Benefits, payable after the stipulated grace period

Survival Income	Income to be paid to the plan participant who survives the contracted deferral period, generally called retirement.
Disability Income	Income paid to the participant due to his total and permanent disability during coverage.
pension for death	Income payable to the beneficiary(ies) indicated in the enrollment proposal because of the participant's death during the coverage period.
Allowance for death	Amount in cash, payable in a lump sum to the beneficiary(ies) indicated in the enrollment proposal, because of the participant's death during the coverage period.
disability allowance	Cash is payable immediately to the participant due to his total and permanent disability during coverage.

Source: Susep (2020). Adapted by the authors.

In addition, in the EAPC, there are two products: the Plano Gerador de Benefício Livre (PGBL) and the Vida Gerador de Benefício Livre (VGBL), with the primary difference between them being the taxation system (Porte, 2021). VGBL is indicated for those who (or when) cannot benefit from the tax deferral (benefit) provided for the PGBL or have already used the abatement limit allowed for the PGBL (12% of your taxable income) (Ministry of Economy, 2020). In the VGBL, the exemption is only in the phase of receiving the benefit that the holders enjoy this tax exemption, but it does not extend to gains from financial investments (Costa & Soares, 2017) (Table 6).

Table 6 – Types of Plans Available in the Brazilian Complementary Pension Market

Generator Plan of benefit Free (PGBL)	The beneficiary receives the grant through a single payment or rent. The products of the Free Benefit Generator Plan (PGBL) family are open pension plans with coverage for survival, which provide the participant with the receipt of the benefit after the accumulation period (payment of contributions).
Life Generator of benefit Free (VGBL)	The products of the Vida Gerador de Benefício Livre (VGBL) family are personal insurance, with coverage for survival, which provides the insured, after the accumulation period (payment of premiums), with the receipt of benefit. The beneficiary receives the grant through a single payment or rent.

Source: Ministry of Economy (2020). Adapted by the authors.

To help the saver in the decision-making regarding the choice of a private pension plan, Campani et al. (2020) conducted a survey that used the programs marketed by the four largest insurers in the sector in 2017. The authors analyzed the tax benefits such plans offer - the income options available to Brazilian citizens and the differences between PGBL and VGBL - and concluded that the current conditions for converting the accumulated provision into an income do not encourage participants to perform it. That favors the practice of partial redemptions to obtain payment in retirement.

3 METHODOLOGY

We made simulations of representative individuals, considering that the choices simulation makes it possible to represent better and understand how to decide rationally at an economic level (Gomes, 2012). The simulation assumes that the agent can represent the entire population somehow, diluting all relevant heterogeneity between agents (Jardim, Lichand, Gala, 2009; Gomes, 2012).

To expand the heterogeneous possibilities of these subjects and different rational economic choices, we consider three perspectives for the social protection of these workers: (1) as an individual contributor to the INSS; (2) through the creation of an MEI ("companyization"); and (3) adhering to a supplementary pension system. In this sense, we create simulations for representative individuals in the three scenarios mentioned above, identifying considering the current social security legislation, the eligibility criteria for joining the referred plans, the paid value of the contributions, and the social security coverage offered.

The three scenarios consider the sociodemographic profile presented by official reports on work in temporary jobs (BIT, 2018; Projeto Caminhos do Trabalho, 2020; Lapa, 2021), namely: male, 30 years of age, higher education, receiving a salary of around USD 2.16 per hour, working eight hours a day, 20 days a month (monthly salary of BRL 1,872.00), with retirement programmed by the Brazilian social security legislation at 65 years of age.

Despite the limitation of using representative individuals as a methodological option, it allows a utility function capable of properly aggregating individual preferences (Jardim, Lich & Gala, 2009). Several studies about social security use representative individuals. (Afonso & Zylberstajn, 2019; Lima, Wilbert & Silva, 2021).

4 RESULTS

4.1 REPRESENTATIVE INDIVIDUAL 1 - WORKER IN TEMPORARY EMPLOYMENT AS AN INDIVIDUAL INSS CONTRIBUTOR

Following Table 5, individual RGPS contributors are a broad category encompassing self-employed workers. It's possible to classify the platform worker as an individual contributor, according to subparagraph g, item V, article 11 of Law 8213 of 1991: "whoever provides services of an urban or rural nature, on an occasional basis, to one or more companies, with no of employment", therefore meeting your profile, the eligibility criteria.

The worker in temporary employment can make the mandatory contribution in two ways – monthly or quarterly, with two plans available: the simplified one, with a rate of 11%, or 20% on the minimum salary, or up to the maximum amount of USD 1,373.50. The amount to be contributed depends on the insured's choice. For a temporary employment worker with an income of USD 362.79 monthly, the contribution is USD 39.91 (11%) or USD 72.36 (20%), and quarterly USD 119.72 (11%) or USD 217.09 (20%).

The benefits provided to workers in temporary employment as individual contributors to the INSS vary according to the plan adopted. The simplified plan is exclusive to the personal contributor category and has almost all the benefits that the 20% plan has (Complementary Law 123/2006) (Table 9).

Articles 25 and 26 of Law No. 8,213/1991 are exempted from the grace period for family salary, death pension, sick pay, and disability retirement benefits related to an accident or the occupation itself. In the case of ordinary retirement, the grace period is at least 180 contributions, 24 contributions to the reclusion allowance, and 10 contributions to maternity pay.

4.2 REPRESENTATIVE INDIVIDUAL 2 - WORKER IN TEMPORARY EMPLOYMENT AS MEI TAXPAYER (“COMPANYZATION”)

The MEI is a legal regime that aims to cover a type of self-employed professional who wants to be an entrepreneur and has an annual income of up to USD 15,697.80. The eligibility criterion to become an MEI is to perform activities allowed according to the National Classification of Economic Activities (CNAE), and an individual company can accumulate more than one activity (Silveira et al., 2017). The benefits of becoming a micro-entrepreneur are related to the legal coverage that a formalized company has, having its CNPJ, purchasing directly from suppliers, and participating in bidding processes. The characterization of MEI brings several advantages because it is, in a way, subsidized. For example, in the fixed monthly amount of tax collections, it is already considered that payment contemplates taxes on production and added value.

Considering the example of micro-work such as MyLittleJob (BIT, 2018), which asks workers to format documents and organize texts, we explore the possibility of working in temporary employment being formalized as CNAE 8219999 as an example. An independent typist whose main activity is the preparation of documents and specialized services of unspecified administrative support. In this case, one contributed to the social security system with a fixed monthly amount according to each category (section 2.3).

The social security benefits provided to workers in temporary jobs as MEI taxpayers will be the same as those provided by Law No. 8,213/1991. The difference with the simplified plan is only the retirement benefit, which is limited to the amount of a minimum wage. In this case, the MEI can opt for the 20% complete individual contributor plan to increase its retirement benefit.

4.3 REPRESENTATIVE INDIVIDUAL 3 - WORKER IN TEMPORARY EMPLOYMENT AS A CONTRIBUTOR TO THE SUPPLEMENTARY PENSION SCHEME (RPC)

The eligibility criteria of the worker in temporary employment as a contributor to the Supplementary Pension Scheme vary according to the insurance company, entity, capitalization company, or reinsurance company that the individual wishes to hire. In this case, there is no defined eligibility criterion for participation other than being over 18 years of age and able to pay or invest in the plans presented per the terms and agreements in question.

Of the four largest EAPC companies, according to data from the National Federation of Private Pensions (Campani et al., 2020), two were compared: Brasilprev Seguros and Previdência S.A (Brasilprev); Bradesco Vida e Previdência S.A (Bradesco), performing the simulation using the simulators available on the websites of each of the companies (Bradesco, 2022; Brasilprev, 2022;). According to the social profile worked, one will contract plan VGBL since the amount collected by the workers does not reach the minimum for the income tax refund, which is why they would not benefit from the PGDL.

As contribution values, we used the plans compared to those of MEI, that is, 5% based on the minimum wage, the simplified one of 11%, and the individual taxpayer of 20% of the income obtained, without minimum investment. Table 7 summarizes the data on the insured benefits.

Table 7 - Monthly contributions and benefits by EAPC

Insurer	Contribution	Benefit
Brasilprev	5% [USD 12.91]	Not available for this value, a minimum value of USD 19.38
	11% [USD 25.84]	The accumulated amount of BRL USD 19,003.74, paid in up to 15 years (180 months) for the monthly amount of USD 105.58
	20% [USD 46.98]	The accumulated amount of USD 34,578.22, paid in up to 15 years (180 months) for the monthly amount of BRL 991.23
Bradesco	5% [USD 12.91]	The accumulated total of USD 11,615.28, paid for life for the monthly amount of USD 62.83
	11% [USD 25.84]	The accumulated total of USD 23,251.49 pays for life in a monthly amount of USD 125.78.
	20% [USD 46.98]	The accumulated total of USD 42,275.44, paid for life for the monthly amount of USD 228.69.

Source: the authors based on data from Bradesco (2022) and Brasilprev (2022)



We don't calculate the other two types of benefits available for supplementary pensions, as discussed in the literature review: disability income and death pension, and savings were not specified; these options are unavailable in the simulators presented and are negotiated directly with insurers (Bradesco, 2021; Brasilprev, 2021). The available simulators mustn't provide transparent data on charging fees (entry and exit), annual administration fees, and profitability, almost always earned at 3% per year. Those lifetime annuities are all based on life expectancy, except for Bradesco, which has a maximum limit for payment of installments that exceeds this plan. Based on the same simulated contribution values for Brasilprev and Bradesco, we also consider that the income perspective of a social security-insured person conforms to the presented in Table 8.

Table 8– Monthly Contributions and Benefits in the Social Pension Plan

Insurance company	Contribution amount	Benefit	Contribution	Minimum Age
INSS: General Social Security Scheme (RGPS)	5% USD 12.91	USD 234.89: Lifetime Income	15 years: women. 20 years: men	62 years: women; 65 years: men
	11% USD 25.84	USD 234.89: Lifetime Income		
	20% USD 46,98	USD 234.89: Lifetime Income		

Source: the author based on the data from the INSS Contribution Tables

4.4 DISCUSSION ABOUT THE THREE PERSPECTIVES ON SOCIAL PROTECTION

In this specific case, the MEI taxpayer would make monthly payments of USD 12.91 and, after the minimum periods of contribution and age, would receive an income equivalent to 1 monthly minimum wage. The same lifetime benefits equal to 1 minimum monthly salary, equivalent today to USD 234.89, applies to taxpayers of the simplified regime and the individual taxpayer. It is worth noting that, especially in cases of the MEI taxpayer and the simplified regime (11%), the lifetime income, fulfilled minimum contribution time, and the minimum age are much higher than the simulated monthly benefits of EAPC. Of course, we highlight these cases, and it may become more advantageous for the taxpayer to contribute to the RGPS to obtain a minimum monthly

income of 1 minimum wage and supplement their income with some private pension plan, as simulated in Table 8.

To complete the study, Table 9 shows the characteristics of three perspectives for the adhesion of workers in temporary jobs to the Brazilian social security system and the regular adhesion (CLT). It is also scored on the banks' contracts mentioned above, as explored in the study by Campani et al. (2020).

**Table 9 - Pension prospects for the three representative individuals listed**

Perspectives	Who can	Contribution	Covered benefits	Benefit amount
Conventional CLT worker	Contract workers via CLT	Rate of 7.5% on minimum wage: USD 17.62	Retirement (common or disability); sickness benefit; family salary; maternity salary; death pension and reclusion aid for dependents. In addition, the CLT employee has Vacations, FGTS, 13th salary, and indemnification for dismissal without cause (40% FGTS balance).	USD 234.89
4.1 INSS individual contributor	Service of urban or rural nature, on an occasional basis, to one or more companies, without employment relationship	A rate of 11%, or 20% on the minimum salary amount, or up to the maximum amount of USD 1,373.50	Same as above, except CLT benefits. In the simplified case, except for retirement due to contribution time and CTC.	According to the contribution rate, the minimum wage (USD 234.89) is up to the ceiling of USD 1,373.50.
4.2 MEI Taxpayer	Activities allowed according to the National Classification of Economic Activities (CNAE),	Simplified plan: fixed monthly amount of USD 11.94 for commerce or industry, USD 12.71 for services, and USD 12.91 for commerce and services. Complete plan: 20% on the minimum wage	INSS provides the same.	Minimum wage up to the ceiling of USD 1,373.50, according to the contribution rate.
4.3 Adherence to the RPC	Over 18 years of age and able to pay or invest in the plans presented	At the choice of the insured, with a minimum value depending on the service contract, but usually USD 19.38.	As per the contract.	According to contributions he/she made.

*CLT: Consolidation of Labor Laws (general contracting regime in Brazil).

*FGTS: Service Time Guarantee Fund, a compulsory deposit of 8% that the employer makes in a specific account, can be withdrawn in case of dismissal without cause, retirement, and in particular situations.

Source: own elaboration based on study data.

It's possible to see the paths to social security for the three representative individuals are diverse and largely depend on the choice of policyholders. In the Individual Contributor and MEI situation, the insured person can contribute less or more to social

security and, thus, opt for differentiated coverage in terms of value for their future retirement, always based on the minimum wage.

They are exempt from carrying out the Declaration of Annual Adjustment of the Individual Income Tax, as they do not exceed the income of USD 5,534.87- considering the monthly payment of USD 362.79; the annual amount would be USD 4,353.52 (Receita Federal⁶, 2021). As Mattos, Politti, and Fuschini (2018) proposed, this autonomy may mean a lack of interest in formalizing the contribution and the non-obligation of income tax declaration, making these workers not responsible by the State. In this sense, the complementary Private Pension plans also fit into the same situation: they are based on the worker's interest and planning and depend on his autonomy to be advantageous.

The supplementary pension may provide better long-term values, according to the possible returns that the EAPCs offer, different from the fixed values the pension system provides. Despite this, considering the wide range of benefits that one obtains with the formalization of the INSS, the adherence to the supplementary pension may be, in fact, a long-term supplementation of income with better living conditions than the minimum wage, as discussed in the literature (Costa & Soares, 2017;).

5 FINAL CONSIDERATIONS

The present work presents perspectives on the adherence of workers in temporary jobs to the Brazilian pension system in a context in which the gig economy has been expanding, affecting how the labor market offers social protection to these workers.

We analyze three perspectives for the adherence of workers in temporary jobs to the Brazilian social security system: (1) as an Individual Taxpayer of the INSS; (2) through the creation of an MEI ("companyization"); and (3) adhering to an RPC, identifying, considering current social security legislation. Based on the social profile found in national and international studies, we use representative individuals to illustrate the social security

⁶ Receita Federal do Brasil (RFB) is the government agency, in federal level, responsible for the collection of taxes and contributions, both from individuals and legal entities.



coverage possible for this work not yet regulated or legislated to point out gaps and opportunities for developing social protection policies.

The results presented consider that the security of these workers depends mainly on self-interest, planning, and organization and that the perspectives raised today don't necessarily focus on the public. This lack of clarity concerns the absence of specific legislation and the few literary and formal productions on the subject on the national scene. We argue that supplementary pension plans still represent an important alternative that can mean security and pension plans that ensure a quality of life beyond the minimum wage measured.

Following this theoretical foundation, we still demonstrated that in Brazil, the security for this type of work is still linked to the figures of drivers and "motorboys." One of the hypotheses raised by the literature is that this work goes through the paths of legislation for the social struggles disputed in the field, which still does not happen in the generic platform work of micro-works.

The study's limitations are the lack of specialized literature and legislative initiatives, to which this work intends to introduce such a discussion in the field of accounting sciences. Another limitation is the use of generic representative individuals, which may not account for the specific realities of certain categories of workers and individual personal profiles. Additionally, this study considers workers rational, capable, and interested in contributing to social security. This study stimulates research to respond to this job uncertainty, informality, and precariousness in the globalized digital world.

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