

# The Multifaceted Nature of Precarious Work: A Mixed Methods Approach

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Original scientific paper

UDK: 331.443

doi: 10.3935/rsp.v29i1.1847

Received: May 2021

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*This article presents the findings of an extensive qualitative and quantitative in-depth study of precariousness among working population in Slovenia. Semi-structured interviews of a sample of people engaged in different forms of work and a survey of working population were conducted to identify the impact of the different forms of work on perceived employment and social security, access to skill and voice in the workplace, socio-economic status and future prospect. Our research confirms that implicit precariousness exists in all forms of work, but its magnitude (low, medium or high), depends on the contractual form. The greatest disparities were found in remuneration and working hours, while workers in all forms of work have only modest opportunities for training. The risk of poverty is also unrelated to the form of work and similarly all workers fear taking sick leave. There is also a pessimistic view of future prospects, including retirement. Taking into account the pandemic, which is threatening the wellbeing of millions, an ambitious response of regulatory regimes is required to ensure the best working conditions, training and fairness for all and to do so it is important to thoroughly understand various dimensions of precariousness.*

**Key words:** employment insecurity, forms of work, health, precariousness, social insecurity.

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## INTRODUCTION

Studies on precariousness in the context of labour market inequality have significantly multiplied in recent years. Precariousness is often discussed in Europe in the context of dual labour markets, fragmented and insecure employment relationships, lower and uncertain income flows and increased social insecurity (Standing, 2011; Brady and Biegert, 2017). Precariousness is usually associated with Standing's definition of precariat (2011), although it was first used by French theologian Crenier in 1952 to describe the condition - precarity - in which the poor live (Herod & Lambert, 2016). Later it has evolved as a general concept related to insecurity and poverty, with employment precariousness representing only a minor part (Rasmussen et al., 2019). Although there is surely no distinct precariat class (Standing, 2011), the contingent workers' employment status, associated with low-paid, insecure and unprotected work with minimal worker control gave them a shared identity and additional requirements in terms of achieving usual employment standards (ILO, 2016; Kalleberg, 2009, Alberti, Bessa and Hardy, 2018).<sup>1</sup>

Our multidimensional construct builds on idea that the precarity should be understood in a qualitative way as a 'state of threatening insecurity or risk' (Olsthoorn, 2014) in terms of employment risk, low earnings, long and unpredictable working hours, low occupational health and safety, inadequate social security and weak access to skills and voice in the workplace (training deficiency, under-representation

and a lack of other fundamental working rights), not as a special labour market status characteristic. As such, precariousness is perceived as a consequence of unequal protection distribution within society (Alberti, Bessa and Hardy, 2018) and not solely of the "employment type". Two aspects are particularly noteworthy. First, precariousness is usually related to specific forms of non-standard work (ILO, 2016; Broughton et al., 2016; Eichhorst and Tobsch, 2016; Spasova et al., 2017; Kenner et al., 2019) and standard employment<sup>2</sup> is deemed the optimal arrangement. However, those in standard employment have suffered stagnant wages and increasing pressure at work, which has been accompanied by a general decline in the number of middle-class workers and their quality of life, particularly where such work was once the dominant form (OECD, 2019). These trends reflect an increased global competition and the intensified decline in the number of middle-class workers due to technological change (Acemoglu and Restrepo, 2020). Therefore, the classificatory efforts must be based on identifying different elements of precariousness and not only limited to non-standard employment class locators.

Second, the concept of precariousness is subject to considerable conceptual stretch, and it varies according to national and sectoral contexts. As such, it requires an in-depth individual country analysis in order to understand and make cross-national comparisons possible. In this paper we present the results of a research on precariousness on the Slovenian

<sup>1</sup> Precarity is also often associated with the neoliberal economic paradigm, which forces competition between firms, strives for new product ideas, and enables mass production. As neoliberal capitalism and globalisation demonstrate, members of the proletariat worldwide face increasing job and income insecurity (Standing, 2011). The re-regulation of economic relations in favour of the owners of capital during globalisation has increased the material wealth and socio-economic influence of the wealthy elites and worsened the others.

<sup>2</sup> We use the term standard employment for full-time, indefinite employment with a subordinate employment relationship; the term non-standard forms of work is used for other forms of work.

labour market, based on the methodology of semi-structured interviews and a quantitative survey. Slovenia is no exception in terms of precariousness. In recent decades, a shift from standard employment to fixed-term contracts, part-time jobs, self-employment, agency work and civil contracts has been observed in particular, leading to a reduction in workers' rights and their precarious position on the labour market (Senčur Peček and Franca 2019). Thus, the main purpose of our research is to assess the precarity risk experienced by those working in these arrangements and in standard employment in terms of employment security, appropriate earnings and working time arrangements, access to skills and voice in the workplace, and provisions for health and safety standards. Our mixed-methods approach complements the qualitative work in this area and presents a multidimensional analysis of precarity on a large sample of respondents.

The article contributes to the literature in several ways. First, the in-depth analysis of different types of working arrangements (including standard employment contract) fills the gap in providing quantitative evidence on dimensions of precariousness. To our knowledge, our study is the first to assess precariousness in relation to all major forms of work in a comparative sense. Second, the empirical study of precariousness is extremely complex and demands a multidisciplinary approach. The article conceptualizes and operationalizes the multidimensional construct of precarity, and tests it on a large panel of respondents. Third, our work highlights the need for appropriate, proactive regulatory responses. The increased incidence of gig economy, digital platform work and recent significant increase in homeworking has raised an important precarity issues in the Covid-19 reality due to longer working hours, weakened employment

rights and less safety regulation (Dundon, Stringer and Mustchin, 2020; Domadenik and Redek, 2020). First, the literature review on precariousness from the legal, social, economic and health perspectives is presented; followed by methodology, survey and sample description. The third section provides insights into our mixed methods approach's findings, its broader significance and study limitations. Our final section concludes with the recommendations for policy makers, social partners and legislators.

### **DRIVERS OF THE MULTIDIMENSIONAL PATTERNS OF PRECARIOUSNESS: A LITERATURE REVIEW**

Even though precariousness is a fundamental problem evidenced when dual labour markets exist, the literature is somewhat ambiguous in terms of defining its main components (Olsthoorn, 2014). One stream of literature focuses on work-related stress and health issues caused by precariousness (Gash et al., 2007; Quinlain et al., 2001). Grimshaw et al. (2016), on the other hand, emphasize the regulatory and protective gap that precariousness brings in terms of employment and social protection. Income inequality, low wage job risk and worker transition to full-time positions have also been subject to extensive research (Berglund et al., 2017; Booth et al., 2002; Gash, 2008) and were identified as key risks associated with non-standard forms of work. Those in non-standard forms of work earn less, with the negative hourly wage premium as high as 10% in developed economies when individual characteristics, human capital and unobserved time heterogeneity are controlled for (OECD, 2015; Lamb and Chatoor, 2019). The wage gap has widened since

the financial crisis (Eurofound, 2015) and is larger for immigrants than for the native-born (Kahn, 2016). Income insecurity is often the result of lower wages, fewer hours worked and shorter contract durations, and is exacerbated by the fact that they often do not have access to unemployment insurance due to the short duration of non-standard forms of work (Kapsalis and Tourigny, 2004).

The main employment protection risks associated with non-standard forms of work are the lack of protection against arbitrary dismissal, job quality, collective bargaining rights, poor working conditions, long working hours, exclusion from training and low chances of promotion. Studies show that insecurity especially exists when a form of work is not chosen voluntarily (Eichhorst and Tobsch, 2017; ILO, 2016; OECD, 2015; Eurofound, 2017; Broughton et al., 2016); therefore, the underlying motive for choosing a particular form of work is an important dimension of precarization. Regarding **collective labour relations**, non-standard forms of work raise the question of representativeness in social dialogue and how to best ensure that those engaged in such work are party to collective bargaining and collective agreements (Rubiano, 2013; Doherty and Franca, 2020); in most cases, legislation has not developed effective mechanisms to grant these workers the right to participate in collective bargaining, although some non-standard forms of work are not *per se* excluded from collective bargaining, but in practice its impact is rather sparse (Waas and Hiessl, 2021).

Many non-standard workers lack **social security** coverage for many reasons and many face poor **living conditions** (Eichhorst and Tobsch, 2016). First, their form of work may not constitute a legal basis for the inclusion in social insurance schemes. Second, they may not reach the

income and/or time threshold for inclusion in social insurance schemes. Third, despite formal access, there are embedded obstacles in social security schemes that prevent them from accruing adequate entitlement, possibly because the rules are not adequately adapted for non-standard forms of work, making it harder for them to meet the minimum requirements for benefit entitlement (Spasova et al., 2017; Matsaganis, et al., 2016; Fondazione G. Brodolini, 2018). Such insufficient adaptation of social security systems to non-standard forms of work increases the exposure of these workers to social security risk and contributes to the incidence of in-work poverty of current and future generations in Europe (Van Lancker, 2013; OECD, 2015; Horemans and Marx, 2013). Lower wages and inadequate income negatively impact the quality of life, status, and future prospects, including housing, parenting, and vacations (Standing, 2011; Lewchuk et al., 2003; Clarke et al., 2007; Han et al., 2017). There is also an undeniable overlap between non-standard forms of work and family formation, as many births are postponed (Chan and Tweedie, 2015; Meehan and Strauss, 2015). Insecure employment and low wages also limit the access to credit, further worsening living conditions and the ability to buy a home and reduce reliance on rental housing.

Precariousness and perceived job insecurity have been associated with several adverse **health** (Quinlan et al., 2001; Benach and Muntaner, 2007) and **occupational safety** consequences (Quinlan et al., 2001). The list of negative health outcomes is varied and includes an increase in mental health problems, including clinical depression, health self-assessment deterioration, sleeping disorders (Mai et al., 2019) and an increase in the use of psychotropic drugs (Glavin, 2013; Lam et al., 2014; Moscone et al., 2016). Dangerous

working conditions increase insecurity and work-related stress (Bilban and Antolič, 2020).

Based on the literature review we build an operational framework for our empirical research (Table 1). Downward wage pressure, falling training costs, unstable working hours, unpaid overtime and different forms of work that emerged in the

last decade point to the fact that precariousness is no longer just a specific status feature in the labour market affecting ‘some categories’ of workers, but that it increasingly endangers all. Our main research question guiding the empirical research is: *How are the elements of precariousness present in different forms of work, including standard employment?*

Table 1  
Operational framework for the empirical research

Changes in the business environment	Precarization of work practices	Consequences/elements of precarization
<ul style="list-style-type: none"> <li>• Increased demand for company flexibility (requiring labour flexibility)</li> <li>• Increasing popularity of flexicurity and demand for lower employment protection</li> <li>• Insufficient response of legislation and regulation to workers’ rights violations</li> <li>• New forms of work and competition in the labour market</li> <li>• Unemployment</li> </ul>	<ul style="list-style-type: none"> <li>• Wage pressures</li> <li>• Cutting cost of training and skills development</li> <li>• Increased pressure on individual productivity by their employers</li> <li>• Increased number of agency work and fixed term contracts</li> <li>• Bogus self-employment</li> <li>• Unpaid overtime</li> </ul>	<ul style="list-style-type: none"> <li>• Remuneration: Lower (slow growing) wages across all groups</li> <li>• Changes in relative importance of forms of work</li> <li>• Job quality (working hours, access to training and lifelong learning programs, representation)</li> <li>• Health impact</li> <li>• Social security impact</li> <li>• Poverty-risk and future prospect</li> </ul>

## RESEARCH DESIGN: THE CASE OF SLOVENIA

### The labour market and employment relations in Slovenia

The Slovenian labour market improved in the years between the financial crisis and the onset of Covid-19, with Slovenian unemployment rate being lower than EU28 average, even during the crisis. It has been steadily decreasing since its peak in 2013, reaching 4.2% in 2019. The employment rate in Slovenia in 2019 for people aged 20-64 was 76%, which is about 2.5% higher than the EU28 average. The share of fixed-term contracts as part of total employment in 2019 was 10.9%, which is slightly higher than the EU28 average of 10.8%, while the share of part-time contracts was only 7.9%, much lower than the

EU28 average of 18.5% (Eurostat, 2021). This could be attributed to Slovenia’s strong tradition of full-time employment for both men and women, legislation, and the link between social security and the hours worked in part-time. Slovenia’s self-employment rate is below the EU average. On the other hand, Slovenia had a significantly higher share of temporary agency workers - between 4.2 and 5.1% in 2008-2019 than the EU on average (1.4 to 1.7% in the same period) (Eurostat, 2020). The key reasons for this are the perceived higher numerical flexibility in companies relying on such workers, lower company search and matching costs, easier dismissal and replacement (Redek et al., 2017). Moreover, the share of self-employment as part of total employment has increased by 20% since 2008 due to preferential tax

treatment, flexibility in terms of hiring and firing, and working time regulation (Eurostat, 2020).

For the analysis itself, it is also vital to understand the variety of forms of work in Slovenia. Slovenia's Employment Relationship Act (2013) states that a worker, a natural person with an employment relationship based on a concluded employment contract, enjoys full protection under labour and social security law. Labour law does not apply to the self-employed because they are independent entrepreneurs (contractors) in non-subordinate relationships. There are also other legal grounds for performing work like civil contract, authorship contract as well as student work<sup>3</sup>.

### Methodology and sample description

**Methodology.** The study, based on a mixed methods approach, utilizes quantitative and semi-structured qualitative survey instruments to examine the differences between the forms of work observed in our survey data. The **survey** comprises 150 detailed questions to further examine identified precarious dimensions: work characteristics, wages, working time arrangements, career development, in-company training, additional formal and informal training, collective bargaining, representativeness, social security and access to social security schemes in case of adverse events, and broader socio-economic elements, including living conditions, access to financial markets, home ownership, ac-

cess to consumer durables, poverty risk, savings, expectations, and demographic characteristics. The questionnaire was distributed online between February and May 2019 and 895 valid responses were collected. Respondents were divided into eight groups on the basis of the form of work: workers with standard employment (459), workers with fixed-term contracts (244), civil contract workers (32), agency workers (53), self-employed (94), and platform workers (13)<sup>4</sup>. Due to the nature of legal organization of platform workers<sup>5</sup>, who legally operated as self-proprietors (as was evident from the qualitative study), they were merged with other self-employed in the empirical analysis.

Our qualitative study is based on 30 **semi-structured in person interviews**, conducted between November 2018 and February 2019. The non-random, convenience sample consists of temporary agency workers (10), civil contract workers (3), platform workers (6) and individual self-employed workers mainly employed by single employers (11); the number of participants is given in parentheses. Participants were chosen on the bases of age, education, profession and region. Each interview followed the same semi-structured format to ensure response comparability. In cases where explanations were needed because of unclear or general answers, further questions were added. Qualitative data analysis was based on text coding, code categorization, and axial and relational coding (Reid and Smith, 1989; Easterby-Smith et al., 2002). Although the results cannot be

<sup>3</sup> Student work has its typical characteristics associated with student status. As a form of work, it is flexible, receives favourable tax treatment, but is low-paid and temporary. Because of these characteristics, and especially because students take up one of the other forms of work after graduation, their position is not comparable to that of other workers, which is why we have excluded them from the analysis.

<sup>4</sup> The sample is unbalanced. However, we compare averages using statistical tests (ANOVA). However, the differences can be corrected by using approaches such as Welch-Aspin.

<sup>5</sup> While platform work became increasingly more important during the Covid-19 pandemic (e.g. deliveries), it was much less present at the time of data collection and the sample is small.

generalized due to small sample size, they identify some of the key characteristics and differences among different groups regarding the precariousness risk.

**Sample structure.** Males made up 27.3% of the sample. However, the proportion of men was much higher among those in standard employment (42%) and the self-employed (38%). The details about the gender, education and age structure of each group are provided in Table A1. Workers aged between 21 and 30 accounted for the largest part of those with fixed-term contracts and the self-employed, where they represented over 80%; they also accounted for almost 90% of agency workers. The self-employed were the best educated, with 70% being university graduates or higher, followed by 49% of civil-contract workers and 45% of workers with fixed-term contracts. Those

in standard employment, fixed-term and agency workers mostly worked for companies with at least 10 workers, with agency workers and self-employed predominantly active in manufacturing.

**Empirical approach.** To test for the differences between groups, firstly variables that capture precarious dimensions were chosen and then the differences between forms of work were investigated. The analysis was done in two steps: ANOVA was used to test for the significance of differences between groups and then where differences were significant, groups were compared individually using post-hoc tests. Table 2 summarizes the main variables and provides a description of the variable type. The majority of variables were designed on a Likert-scale. Means of test variables are provided in Appendix (Table A2).

Table 2  
Variables used in the empirical testing

<i>Choice of the form of work remuneration and working hours</i>	Choice variable (1= I had to take it, this is the only way I could survive, 2= I had to take it, this was the only way I could get work, 3=I had to take it, it was what employer suggested, 4=this is the standard employment type in my line of work, 5=I like this employment type, it was my choice) Remuneration (net income brackets, 1=up to 640 euros per month, 2=641-760, 3=761-950, 4=951-1200, 5=1200-1700, 6=above 1700 euros per month), work-hours was a numerical variable How many hours per week do you work (numerical variable)
<i>Access to skills, promotion and voice in the workplace</i>	How do you perceive your relative chances of promotion in the company in comparison to others (1=significantly worse, 5=significantly better)? How do you perceive your relative position in the company (1=significantly worse than others, 5=significantly better)
<i>Health and social security</i>	How does your work affect your health (1=very badly, 5=very positively)? Absence when needed for health reasons (1=No, I do not see a doctor, 2=No, I do not see a doctor always when needed, because I am afraid I would lose work, 3=No, I do not see a doctor always when needed, would not get sick leave, 4= I do not always see doctor, when needed, because sick leave payment is lower than full wage, 5= I do not always see doctor, when needed, but I stay at home, 6=I always see doctor in case of health problems)
<i>Poverty risk and future prospect</i>	Ability to pay unexpected cost of 600 euros (yes/no). Ability to survive for 3 months without income (1= no, not at all, we would also not be able to take a loan, 5= yes, easily) Future prospect: how do you evaluate your opportunity to improve your position in the society (1=I expect to be worse than now, 3=I expect to be better than now)

## RESULTS

In continuing, the dimensions of precariousness were investigated systematically by first providing the descriptive statistics and then testing for statistical significance of differences between groups using ANOVA or non-parametric, where the nature of data required it. To do so, composite variables were generated to capture the precarious dimensions more broadly. In addition, workers were also grouped into two broader groups: standard employment and the rest (fixed-term, agency, self-employed, civil contract workers).

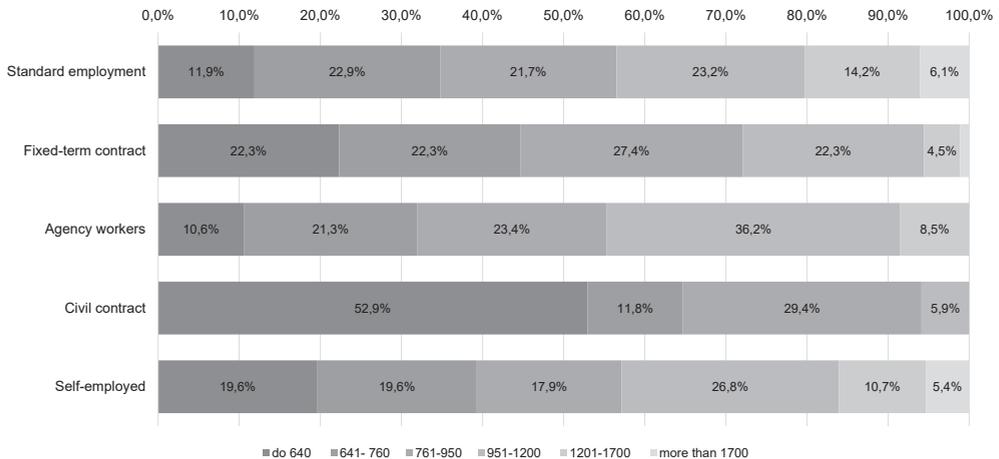
### Choice of the type of form of work, remuneration and working hours

**Choice.** The literature emphasizes that standard employment is the least likely to have elements of precarity. When workers are pushed into less stable contracts, such as fixed-term contracts, temporary or part-time work, or self-employment which they have not chosen themselves, this is indeed an indicator of precarity. The sample re-

sults show that the form of work was the choice of median worker only in the case of standard employment and only for 39% of those with fixed-term contracts or civil contract workers, and 23% of agency workers. However, 57% of agency workers, 39% of civil contract workers, 35% of the self-employed and 26% of fixed-term workers report they had to accept the employment type suggested by the employer. Moreover, 60% of agency workers and 54% of the self-employed said that their employment relationship was the only option offered, indicating it was the only way they could survive, *‘I had no choice. It was the only way I could work’ (SZ1)*.<sup>6</sup> It was clear from the interviews that the majority of the self-employed and all agency workers would prefer standard employment. Agency workers repeatedly expressed the wish, *‘to have the same legal status as standard workers, to receive the same pay and not to work unsociable hours’ (A6)*.

In terms of **remuneration**, civil contract workers, on average, reported very low incomes (Figure 1). The lowest share

Figure 1  
Income earned by different forms of work



<sup>6</sup> The abbreviation indicates the group of respondents and their consecutive number. SZ stands for self-employed, A for agency workers and AP for the group of individuals working on the basis of civil contracts.

of those with low income was identified among workers in standard employment and among agency workers, while the prevalence of those with high wages was the highest in the group of self-employed and standard employment and is positively correlated with the longer working hours.

On average, the self-employed worked the longest hours (45 hours per week), followed by workers in standard employment (43 hours per week). Civil contract workers earned the least due to lower numbers of working hours and possibly lower payment per hour due to strong competition for (primarily) service jobs, where contractual work was more common. The majority of the self-employed and civil contract workers also complained about not being entitled to paid annual leave, often leading them to not taking leave, *‘I plan my vacation in advance and never go for a long time’* (AP2), or working more before taking leave, *‘If I’m planning to go on holidays, I work much more before the holidays’* (AP2), or having to find a replacement, *‘What kind of vacation? I have no leave. If I go on vacation, I have to pay someone to work for me’* (SZ1).

ANOVA was used to test for equality of means across studied groups (Table 3), and post-hoc tests were used to determine the differences between pairs of groups. Overall, ANOVA confirms that the groups are not all equal in terms of choice, remuneration and working hours. The differences are mainly between the standard employment and the fixed-term, agency workers and self-employed, and choice was lower for the latter three groups. Agency workers reported statistically significantly lower choice in comparison to fixed-term contract workers (Post hoc tests in Table A1 in appendix). With respect to income, ANOVA reconfirms the existence of mean differences. Post-hoc tests in terms of mean difference show a statistically significant advantage of standard employment over civil contract workers and self-employed, which interestingly also holds for agency workers. This could indicate the importance of the risk of being dependent on the market (self-employed and civil contract workers) for the income level (Table A3).

Table 3  
ANOVA results and post-hoc analysis of differences between groups

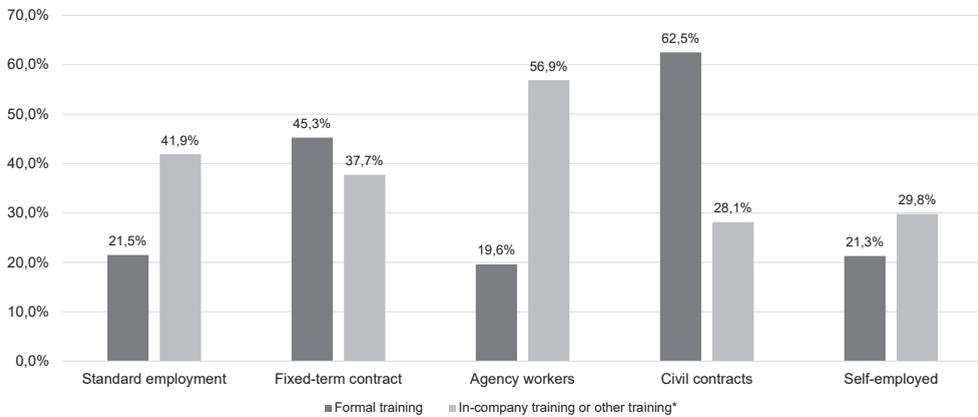
		Sum of Squares	df	Mean Square	F	Sig.
Ability to choose employment	Between Groups	39.861	4	9.965	19.189	0.000
	Within Groups	319.891	616	0.519		
	Total	359.752	620			
Monthly income	Between Groups	237.495	4	59.374	8.137	0.000
	Within Groups	6494.342	890	7.297		
	Total	6731.837	894			
Work hours per week	Between Groups	11116.095	4	2779.024	4.786	0.001
	Within Groups	516788.166	890	580.661		
	Total	527904.261	894			

### Access to skills and voice in the workplace

Our qualitative and quantitative results evidence *low prevalence of formal on-the-job and off-the-job training* for all workers. Involvement in informal training, such as seminars and workshops, varied, with civil contract workers being the least involved, the self-employed the most (Figure 2). A peculiarity appeared for agency workers as they reported high participat-

ing training, though only in terms of work introduction with health and safety training, which is required by law. It is important to mention that only between 10% and 17% of all respondents considered their possibility of being reskilled or upskilled as good. In terms of financing, the costs for standard workers or agency workers were borne by employers, while costs were borne by workers when engaged in other non-standards forms of work.

Figure 2  
Formal and in-company training by different forms of work\*

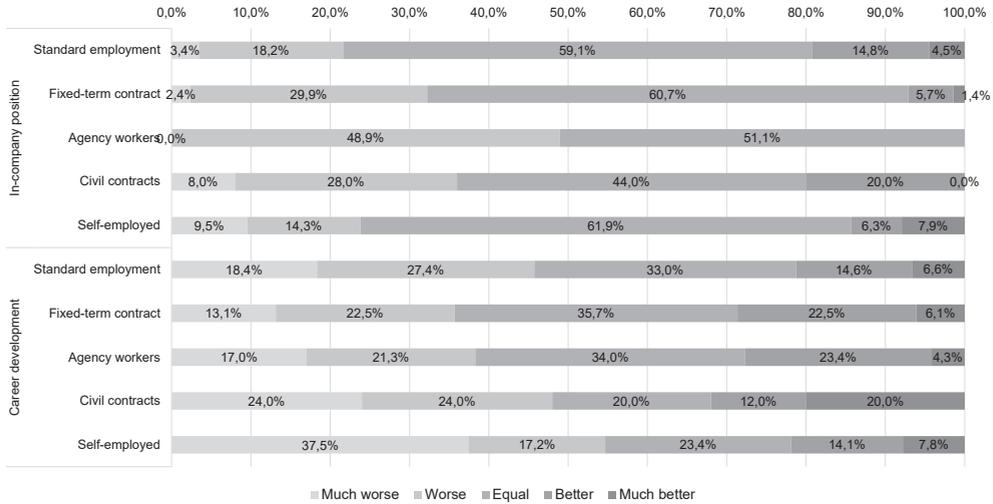


\*Also includes other training taking place in free time, including worker-initiated education and training.

Assessment of comparative position in companies on average reveals that equal position perception was strong (Figure 3). As expected, the inequality perception was high among agency workers, civil contract workers and those with fixed term contracts. On the other hand, a great proportion of the qualitative and quantitative

research respondents rated their career development possibility as either equal or better (Figure 4). Interestingly, those with fixed-term contracts and agency workers were more optimistic than those in standard employment. The self-employed were the most pessimistic.

**Figure 3**  
*Perceived comparative position of groups in companies relative to other groups and perceived career development opportunities.*



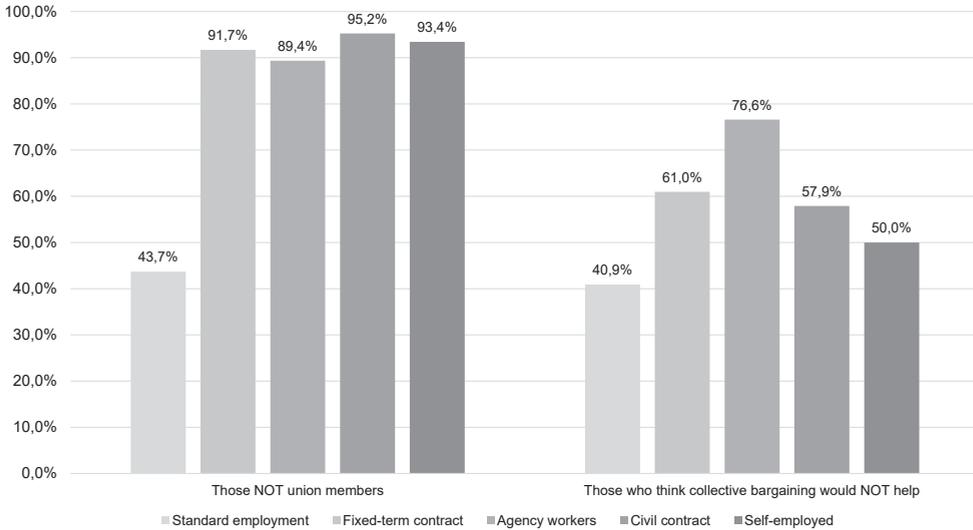
A key problem highlighted by all groups engaged in non-standard forms of work, but especially by the self-employed, was the lack of job security, ‘*There is no security. Clients (contracting entities) can lose their business and consequently so do I*’ (SZ5).

Even though trade union membership is not restricted in Slovenian law, our research evidences that only a small share of workers in non-standard forms of work were also trade union members, including 10% of agency workers, 8% of fixed-term contract workers, 7% of the self-employed (Figure 4). Only about half of the standard

employment workers were union members and this is mainly because ‘*pursuing interests through a trade union would not be effective.*’ The scepticism was greatest among agency workers (76%), followed by fixed-term workers at 61% (Figure 5). Interestingly, 56% of the standard employment respondents were trade union members, and 40% of these reported that trade unions are not as efficient as they should be. None of our civil contract workers were union members; interviews also evidence that they rarely formed relationships with other workers.

Figure 4

Proportion of respondents who are not union members and those who think collective bargaining would not help by different forms of work



ANOVA was used to test (1) how the workers perceive their relative position to other workers in the company and (2) how the workers perceive their career development opportunities (both on a scale of 1-5). There are significant differences in perceived career development opportunities, while differences in relative perceived position are not significant. Post-hoc tests show that the standard employment may be an advantage over fixed-term and agency work, as standard employment workers reported a statistically significant better evaluation

of their relative position. Given the partially entrepreneurial nature of civil contract workers and self-employed, the non-significant results are to some extent to be expected. On the other hand, although the precariousness literature (Böheim and Mühlberger, 2009; Pedersini, 2002; Williams and Lapeyre, 2017) and anecdotal evidence often emphasise the role of dependency of the self-employed on one client (economic dependency), which might leave them in a perceived worse position, empirical results didn't confirm this (Table A4).

Table 3  
ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Relative position to other workers in the company	Between Groups	12.428	4	3.107	2.316	0.056
	Within Groups	974.152	726	1.342		
	Total	986.580	730			
Career development opportunities	Between Groups	15.154	4	3.788	6.472	0.000
	Within Groups	424.975	726	0.585		
	Total	440.129	730			

### Health and social security

With 60% to 80% of our respondents rating their health status as good or very good, perceived health was relatively good in general, but worse on average for workers in standard employment, 8% of whom reported poor or very poor health, and for the self-employed, 15% of whom reported the same. Interestingly, half of the standard employment workers stated that their work was seriously detrimental to their health, which is comparable to the self-employed. Standard employment workers were generally the oldest, which contrib-

utes to their different perception. The most common health problems were digestive, psychological and muscular-skeletal ones. The self-employed mostly pointed out psychological problems, while civil contract workers and the self-employed evidenced digestive problems, often related to stress. These problems were also often marked by standard employment workers. As expected, skeletal and muscular problems were most common among workers in standard employment because they are generally the oldest (Table 4).

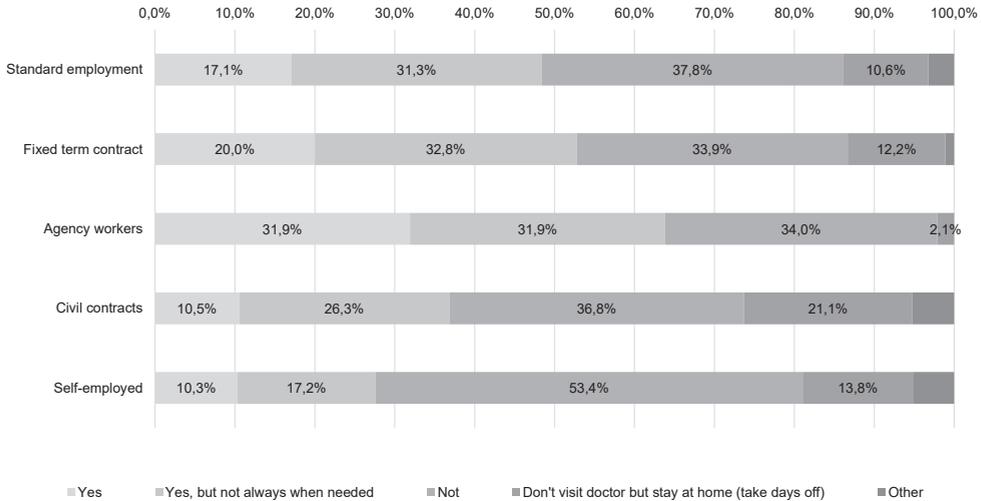
Table 4  
Proportion of workers reporting most common health problems

	Standard employment	Fixed-term contracts	Agency workers	Civil contracts	Self-employed
Psychological problems	19.50%	17.70%	7.10%	14.30%	25.60%
Digestive problems, including gastrointestinal disease	23.60%	30.10%	7.10%	35.70%	25.60%
Poisoning	0.90%	2.70%	0.00%	7.10%	0.00%
Cardiovascular system problems	15.90%	8.80%	7.10%	7.10%	10.30%
Skeletal and muscular use problems	33.60%	15.00%	28.60%	14.30%	12.80%
Injuries	12.30%	8.80%	21.40%	21.40%	7.70%
Alcoholism and other addictions	1.80%	0.00%	0.00%	7.10%	2.60%
Weight fluctuation problems	20.50%	28.30%	14.30%	7.10%	23.10%

Sick leave was the most frequently highlighted social security problem for all groups of workers. There was generally considerable resistance to taking sick

leave among all respondents, (Figure 5), even in case of fever, which highlights the problem of presentism, also among those in standard employment.

Figure 5  
 Proportion of respondents visiting the doctor and/or staying at home when ill



The main reasons for presentism were the fear of losing work, most frequently cited by fixed-term workers and agency workers, and lower income during sick leave. The self-employed and civil contract workers evidenced the lack of compensation entitlement during the first 30 days of sick leave as the main reason for not claiming sick leave. It is therefore unsurprising that these workers were least absent due to illness or injury; consequently, two thirds of the self-employed (half of standard and 40% of fixed-term workers) admitted that they would face serious financial problems if they were absent from work for longer periods due to illness or injury. The second most important hurdle for the self-employed is their obligation to

pay social contributions regardless of income because these contributions are unbearable when income is low.

ANOVA was used to test for the perceived differences between groups in terms of self-evaluated impact of work on health and the ability to be absent when needed for health reasons (variable explanation in Table 2). The results show that the findings are not statistically significant in any of the cases. This indicates the pressure reported in the literature that presentism is an increasingly worrisome problem among all workers (irrelevant of their form of work) and as such is as harmful as absenteeism. There are also no statistically significant differences in the perceived impact of work on health.

Table 5  
ANOVA for health impact

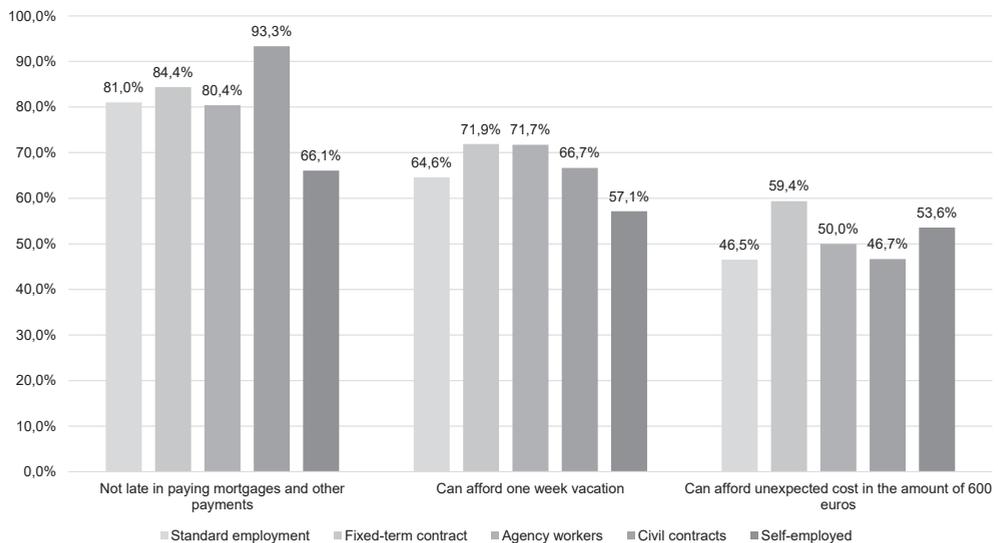
		Sum of Squares	df	Mean Square	F	Sig.
The perceived impact of work on health (1=very negative, 5=very positive)	Between Groups	6.116	4	1.529	1.889	0.111
	Within Groups	505.013	624	0.809		
	Total	511.129	628			
Ability to be absent when needed for health reasons	Between Groups	19.634	4	4.908	1.192	0.315
	Within Groups	1198.741	291	4.119		
	Total	1218.375	295			

**Poverty risk and future prospect**

Our findings indicate that poverty risk is not related to the form of work. The reported wages in our survey were low on average: the average comparable EU income according to statistical data was 1,200 euros in 2019 (Eurostat, 2020), and over 60% of our respondents earned less than this; therefore, there are generally no major differences in terms of access to basic goods: all groups are to some extent exposed to poverty risk. Over half of our respondents (regardless of the form of work) would not be able to make an unexpected payment of 600 euros, indicating that the majority are

living from month to month (Figure 6). Losing an income source for three months would be a major challenge for all groups, the biggest one for those in standard employment, where 30% said that they had no savings and would be unable to get a loan. The proportion of respondents most highly exposed to poverty risk is highest for the self-employed (26%). Interestingly, only 11% of fixed-term contract workers and 17% of agency workers are evidenced as highly exposed to poverty. These are on average also the youngest with other forms of safety networks that help them if needed (e.g. parents’ support).

Figure 6  
Socio-economic status by different forms of work



The qualitative and quantitative data regarding perceived income in retirement reveal a pattern that one respondent aptly put in this way: “There will be no pension for us, and if there is, it won’t be enough to live on.” Even so, agency, civil contract workers evidenced a greater willingness to pay higher social contributions. The form of work influenced the decision to have children for more than half of the respondents, the percentage being highest for the self-employed and civil contract workers. Another social implication is that some workers felt socially excluded and stigmatized because of their form of work,

‘Because we are not employed, we are excluded to a certain extent, we do not go to any parties, we do not attend meetings, picnics, and the like’ (SZ1).

Standard employment workers were least optimistic about the future, with only a third believing they will be better off in the future than today (Figure 7); moreover, when comparing their status to their parents’, approximately 16% reported lower status, which is comparable to that of fixed-term workers (19%), but significantly lower than that reported by agency and civil contract workers (25%, and the self-employed (31%).

Figure 7  
Perceived social status in 10 years compared to now



ANOVA was used to test for differences between groups. The differences are not significant in the ability to pay unexpected expenses of 600 euros (Table 6). In contrast, the ability to survive 3 months without any income differs significantly between groups. Post-hoc tests show (Table A5) that in this case, as the descriptive statistics already suggested, the loss of income would be the most challenging for

those having a standard employment, but the negative difference is only significant when compared to those with fixed-term contract. All other differences are not significant, confirming the notion that reported incomes were generally low and a consequent loss of income would be challenging for all groups. In terms of future prospects, the differences are statistically significant when comparing those in stand-

ard employment with fixed-term contracts and agency workers. Those in standard employment had significantly poorer prospects. This could be partly explained by the age differences (standard employment

workers are on average older), as well as by the resulting opportunities for career progression. The differences between all other groups are highly insignificant.

Table 6  
ANOVA results for poverty risk and future prospect

		Sum of Squares	Df	Mean Square	F	Sig.
Ability to pay unexpected expense of 600 euros	Between Groups	1.890	4	0.472	1.899	0.109
	Within Groups	146.789	590	0.249		
	Total	148.679	594			
Ability to survive 3 months without income	Between Groups	34.183	4	8.546	4.683	0.001
	Within Groups	1065.644	584	1.825		
	Total	1099.827	588			
Future prospects	Between Groups	19.751	4	4.938	14.821	0.000
	Within Groups	188.242	565	0.333		
	Total	207.993	569			

**DISCUSSION AND CONCLUSION**

Our research evidences different dimensions of precariousness for all forms of work, including standard employment, but the frequency and level (low, medium, or high) vary according to the form of work. Therefore, it cannot be generalized that individuals are disadvantaged solely due to the form of work; we can only state that precariousness risk varies in terms of dimension and form.

The main difference between non-standard forms of work and standard employment is that the former considered their position as relatively weaker in terms of education, training and career development. Although an above-average number of agency workers participated in shorter training courses, these were mostly compulsory training courses in the field of occupational safety. Agency and civil contract workers worked fewer hours, resulting in lower incomes and higher poverty risk, including an inability to cover unexpected expenses. On the other hand, the self-employed worked signifi-

cantly more hours per week than standard employment workers, which could lead to higher burnout risk and weaker work-life balance. It has to be considered that the statutory minimum wage in Slovenia is guaranteed just for employed workers. The remuneration of self-employed and civil contract workers is subject to the agreement between them and the employer, which in turn means that they may be forced to work more than full time in order to earn the minimum wage. Therefore, some authors (e.g. Franca 2020) argue for a uniform minimum wage regardless of the form of work, but at the same time encounter the problem of being perceived as cartel agreements.

The low rate of unionism among all workers is worrying, most notably among those engaged in non-standard forms of work. Trade unions were not universally trusted as evidenced by a respondent stating, ‘we do not believe unions could help us.’ It has also been stated that trade unions do not sufficiently include labour market change in their strategies (Kountouris and

De Stefano, 2019; Franca et al., 2020) leading to Slovenia's self-employed, gig and civil contract workers not being covered by collective agreements and denied the right to strike. A new trade union for precarious workers has been established, but it has limited power and influence. Our results call for immediate and effective trade union action.

Respondents generally had low trust in the social security system, with the greatest pessimism expressed regarding the pension insurance system, with most respondents expecting that their pensions will not allow them to live decent lives in old age. Non-standard workers evidenced poor knowledge of the social security system and work form dependent rights. The self-employed complain most, but only a third of them are prepared to contribute for a wider range of social security rights because they do not trust the social system. Moreover, low contribution could be explained by the fact that higher payment result in lower disposable income.

Presentism is very common because standard employment workers were not willing to take sick leave even though not doing so was detrimental to their health. Non-standard workers feared employment loss and a greater loss in revenue than their salaried counterparts, while the self-employed and civil contract workers were not entitled to sick pay for the first 30 days of sick leave. The current pandemic has revealed an additional trap of the existing sick leave compensation because workers are motivated to stay at the workplace despite a huge risk of virus transmission (Franca, 2020).

It is also worrying that more than two thirds of our standard employment respondents would need to apply for social assistance if they became unemployed and this was similarly true for the other groups, which highlights the broader problem of

poverty among the employed. Agency workers and the self-employed stated they often felt socially isolated because they worked unsociable hours, and that income reduction and/or unemployment would put them in difficult financial situations because they were unable to save sufficiently as do civil contract workers.

Contractual differentiation represents one form of objective precarization imposed by employers. In addition, management also enforces implicit precarization. Our research shows that participants' sense of employment and earnings insecurity had risen more substantially with non-standard types of work. On the other hand, people in all studied groups were rendered subjectively precarious by low access to training and voice, social security services and future prospects.

To address these challenges, various measures should be taken to improve the access to social dialogue for non-standard workers, both formally and de facto. Improving workers' knowledge of their social rights and the rights that depend on the form of work would increase their confidence in the social security system. Moreover, it seems crucial to increase participation in life-long learning and training programmes by introducing incentives for employees and improving their access to various programmes based on pre-assessed competence gaps. Institutions in the field of vocational training and education, as well as employment offices, should broaden their scope of activities and be more focused on identifying specific training needs for people in different forms of work, and should be in the centre of future life-long learning and training schemes. Last but not least, it is necessary to ensure that the provisions of labour law are effectively implemented in practise, which can be achieved through increased inspection controls, so that all workers,

regardless of the form of work, work for decent pay. The main vehicle for these activities should be the Ministry of Labour, working with the trade unions and the employers' organizations as well as other civil society organization.

The Covid-19 pandemic considerably worsened working conditions for many precarious workers in most EU Member States. Different studies report that the first employers' adjustment to crisis was dismissing agency workers, the self-employed and other contractors (Franca et al., 2020), and many national relief measures excluded them or provided them with a minimal level of support. The increased incidence of gig economy and digital platform work and recent significant increase in homeworking requires an especially ambitious response to ensure that regulatory regimes enable organizing, directing and compensating to ensure best working conditions, training and fairness for all (European Parliament, 2017; Dundon, Stringer and Mustchin, 2020; ILO, 2021). The European Commission (2021; 2021a) has also recognized the urgency of this issue with the public consultation on competition exemption of collective bargaining for the self-employed and the protection of platform workers. However, in order to truly achieve adequate protection, it is essential to thoroughly understand the different dimensions of precariousness in the new reality.

### Funding

The project was funded by the Slovenian Research Agency and Ministry of Labour, Family, Social Affairs and Equal Opportunities within the project V5-1741, Multidisciplinary analysis of precarious work: legal, economic, social and health aspects (slo. *Multidisciplinarna analiza prekarnege dela – pravni, ekonomski, socialni in zdravstveno varstveni vidiki*).

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**APPENDIX**

Table A1:

*Sample structure\**

		<b>Standard employment</b>	<b>Workers with fixed term contracts</b>	<b>Agency workers</b>	<b>Civil contract workers</b>	<b>Self-employed and platform workers</b>
Gender	Men	41.61	24.28	33.96	30.00	37.63
	Women	58.39	75.72	66.04	70.00	62.37
	N	447	243	53	30	93
Age group	15-20	8.08	11.89	1.96	25.00	7.45
	21-30	20.52	72.95	58.82	56.25	35.11
	31-40	16.81	8.61	27.45	3.13	39.36
	41-50	26.86	3.28	5.88	9.38	13.83
	51-60	26.20	3.28	3.92	3.13	4.26
	61-70	1.53	0.00	1.96	3.13	0.00
	71 or more	0.00	0.00	0.00	0.00	0.00
	N	458	244	51	32	94
	Education	Unfinished primary education	0.00	0.00	1.96	0.00
Primary education		3.71	2.05	1.96	12.50	3.19
Lower secondary or occupational education		11.14	5.33	7.84	0.00	0.00
Secondary professional degree		25.55	18.03	23.53	12.50	6.38
Secondary general degree		13.97	11.07	13.73	18.75	8.51
Higher education		18.56	14.75	5.88	6.25	9.57
University education - Bachelor		20.96	32.79	35.29	40.63	50.00
Master or PhD		6.11	15.98	9.80	9.38	21.28
N		458	244	51	32	94
Income group		to 640	11.88	22.35	10.64	52.94
	641- 760	22.90	22.35	21.28	11.76	19.64
	761-950	21.74	27.37	23.40	29.41	17.86
	951-1200	23.19	22.35	36.17	5.88	26.79
	1201-1700	14.20	4.47	8.51	0.00	10.71
	more than 1700	6.09	1.12	0.00	0.00	5.36
	N	345	179	47	17	56

\*Not all respondents provided all demographic characteristics. Data are reported for the number which is provided for each subgroup. In particular, the respondents decided not to answer the question on income group.

Table A2  
Descriptive statistics for test variables

		<b>N</b>	<b>Mean</b>	<b>Std.dev.</b>
The impact of work on health	Standard employment	331	2.60	0.851
	Fixed-term contract	175	2.79	0.943
	Agency	47	2.64	0.735
	Contract	18	3.00	0.767
	Self-employed	58	2.69	1.158
	Total	629	2.68	0.902
The ability to be absent if not well	Standard employment	151	3.75	2.060
	Fixed-term contract	91	3.93	2.037
	Agency	30	4.57	1.794
	Contract	6	3.33	2.160
	Self-employed	18	3.67	2.058
	Total	296	3.88	2.032
Choice of employment type	Standard employment	315	4.56	0.647
	Fixed-term contract	172	4.31	0.753
	Agency	44	3.70	0.851
	Contract	20	4.30	0.865
	Self-employed	70	4.03	0.816
	Total	621	4.36	0.762
Ability to pay unexpected expenditure of 600 EUR	Standard employment	316	0.53	0.500
	Fixed-term contract	160	0.41	0.493
	Agency	46	0.50	0.506
	Contract	15	0.53	0.516
	Self-employed	58	0.45	0.502
	Total	595	0.49	0.500
Future prospect	Standard employment	297	2.30	0.604
	Fixed-term contract	157	2.68	0.532
	Agency	45	2.73	0.447
	Contract	15	2.60	0.737
	Self-employed	56	2.55	0.601
	Total	570	2.47	0.605
Ability to survive 3 months without income	Standard employment	314	2.70	1.416
	Fixed-term contract	158	3.26	1.206
	Agency	45	3.02	1.340
	Contract	14	2.93	1.207
	Self-employed	58	2.79	1.399
	Total	589	2.89	1.368

		<b>N</b>	<b>Mean</b>	<b>Std.dev.</b>
Income group	Standard employment	459	1.26	2.754
	Fixed-term contract	244	0.98	2.616
	Agency	53	2.17	2.119
	Contract	32	-0.41	2.525
	Self-employed	107	0.18	2.958
	Total	895	1.05	2.744
Work hours per week	Standard employment	459	35.13	20.634
	Fixed-term contract	244	37.30	29.464
	Agency	53	36.83	16.742
	Contract	32	22.94	24.302
	Self-employed	107	28.05	27.120
	Total	895	34.54	24.300
Opportunities for career development	Standard employment	376	2.64	1.137
	Fixed-term contract	213	2.86	1.098
	Agency	47	2.77	1.127
	Contract	25	2.80	1.472
	Self-employed	70	2.43	1.336
	Total	731	2.70	1.163
Self-evaluated relative position in company	Standard employment	379	2.99	0.805
	Fixed-term contract	211	2.74	0.664
	Agency	47	2.51	0.505
	Contract	25	2.76	0.879
	Self-employed	69	2.88	0.916
	Total	731	2.87	0.776

Table A3

Post hoc test for ability to choose, remuneration and working hours

Variable	Group	Group (just code)	Mean difference	Sig
Choice (explanation in Table 1)	1 Standard employment	2	0.248'	0.011
		3	0.857'	0.000
		4	0.262	0.648
		5	0.533'	0.000
	2 Fixed-term contract	1	-0.248'	0.011
		3	0.609'	0.000
		4	0.014	1.000
		5	0.285	0.101
	3 Agency	1	-0.857'	0.000
		2	-0.609'	0.000
		4	-0.595	0.053
		5	-0.324	0.244
	4 Contract	1	-0.262	0.648
		2	-0.014	1.000
		3	0.595	0.053
		5	0.271	0.698
	5 Self-employed	1	-0.533'	0.000
		2	-0.285	0.101
		3	0.324	0.244
		4	-0.271	0.698
Income group (explanation in Table 1)	1 Standard employment	2	0.282	0.784
		3	-0.908	0.252
		4	1.668'	0.023
		5	1.084'	0.008
	2 Fixed-term contract	1	-0.282	0.784
		3	-1.190	0.077
		4	1.386	0.115
		5	0.802	0.162
	3 Agency	1	0.908	0.252
		2	1.190	0.077
		4	2.576'	0.001
		5	1.992'	0.001
	4 Contract	1	-1.668'	0.023
		2	-1.386	0.115
		3	-2.576'	0.001
		5	-0.584	0.886
	5 Self-employed	1	-1.084'	0.008
		2	-0.802	0.162
		3	-1.992'	0.001
		4	0.584	0.886

Variable	Group	Group (just code)	Mean difference	Sig
Working hours (number of hours)	1 Standard employment	2	-2.166	0.863
		3	-1.697	0.994
		4	12.195	0.106
		5	7.086	0.113
	2 Fixed-term contract	1	2.166	0.863
		3	0.469	1.000
		4	14.362'	0.040
		5	9.252'	0.028
	3 Agency	1	1.697	0.994
		2	-0.469	1.000
		4	13.893	0.158
		5	8.783	0.319
	4 Contract	1	-12.195	0.106
		2	-14.362'	0.040
		3	-13.893	0.158
		5	-5.109	0.893
	5 Self-employed	1	-7.086	0.113
		2	-9.252'	0.028
		3	-8.783	0.319
		4	5.109	0.893

Table A4

Post-hoc tests for perceived relative position in the company (Likert-scale, 1=much worse, 5=significantly better)

Variable	Group	Group (just code)	Mean difference	Sig
Relative position of worker in the company	1 Standard employment	2	0.247 <sup>*</sup>	0.007
		3	0.476 <sup>*</sup>	0.003
		4	0.227	0.725
		5	0.103	0.902
		1	-0.247 <sup>*</sup>	0.007
	2 Fixed-term contract	3	0.229	0.488
		4	-0.021	1.000
		5	-0.145	0.761
		1	-0.476 <sup>*</sup>	0.003
	3 Agency	2	-0.229	0.488
		4	-0.249	0.785
		5	-0.373	0.156
		1	-0.227	0.725
	4 Contract	2	0.021	1.000
		3	0.249	0.785
		5	-0.124	0.975
		1	-0.103	0.902
	5 Self-employed	2	0.145	0.761
		3	0.373	0.156
		4	0.124	0.975

Table A5

Post-hoc tests for the ability to survive without income for 3 months and future prospects

Variable	Group (just code)	Group	Group (just code)	
Ability to survive 3 months without income	1 Standard employment	2	-0.559 <sup>*</sup>	0.001
		3	-0.322	0.693
		4	-0.228	0.984
		5	-0.092	0.994
		1	0.559 <sup>*</sup>	0.001
	2 Fixed-term contract	3	0.237	0.897
		4	0.331	0.942
		5	0.466	0.283
		1	0.322	0.693
	3 Agency	2	-0.237	0.897
		4	0.094	1.000
		5	0.229	0.948
		1	0.228	0.984
	4 Contract	2	-0.331	0.942
		3	-0.094	1.000
		5	0.135	0.998
		1	0.092	0.994
	5 Self-employed	2	-0.466	0.283
		3	-0.229	0.948
		4	-0.135	0.998
2		-0.385 <sup>*</sup>	0.000	
Future prospects	1 Standard employment	3	-0.437 <sup>*</sup>	0.000
		4	-0.304	0.413
		5	-0.257	0.054
		1	0.385 <sup>*</sup>	0.000
		3	-0.052	0.991
	2 Fixed-term contract	4	0.082	0.991
		5	0.128	0.731
		1	0.437 <sup>*</sup>	0.000
	3 Agency	2	0.052	0.991
		4	0.133	0.963
		5	0.180	0.659
		1	0.304	0.413
		2	-0.082	0.991
	4 Contract	3	-0.133	0.963
		5	0.046	0.999
		1	0.257	0.054
	5 Self-employed	2	-0.128	0.731
		3	-0.180	0.659
		4	-0.046	0.999

## **Sažetak**

### **VIŠEDIMENZIONALNA PRIRODA PREKARNOG RADA: MJEŠOVITI ISTRAŽIVAČKI PRISTUP**

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*Rad predstavlja rezultate opsežne kvalitativne i kvantitativne dubinske studije prekar-  
nosti među radnim stanovništvom u Sloveniji. Vođeni su polustrukturirani intervjui s uzor-  
kom osoba angažiranih u različitim oblicima rada i provedeno je istraživanje zaposlenog  
stanovništva kako bi se identificirao učinak različitih oblika rada na percipiranu zaposle-  
nost i socijalnu sigurnost, pristup vještinama i glasu na radnom mjestu, socioekonomski  
položaj i izgleda za budućnost. Naše istraživanje potvrđuje da prešutna prekarlost postoji  
u svim oblicima rada, no njezin intenzitet (nizak, srednji ili visok) ovisi o obliku ugovora.  
Najveće nejednakosti su u primicima od rada i radnom vremenu, dok oblici u svim ob-  
licima rada imaju samo skromne mogućnosti za usavršavanje. Rizik od siromaštva nije  
povezan s oblikom rada i svi se radnici slično boje uzimanja bolovanja. Prisutan je pese-  
mističan pogled na izgleda za budućnost, uključujući mirovinu. Uzimajući u obzir pande-  
miju koja prijete dobrobiti milijuna ljudi, potreban je ambiciozan odgovor regulatornog  
sustava kako bi se osigurali najbolji uvjeti rada, usavršavanja i pravičnosti za sve, a kako  
bi se to postiglo važno je u potpunosti razumjeti sve dimenzije prekarlosti.*

**Ključne riječi:** nesigurnost zaposlenja, oblici rada, zdravlje, prekrnost, socijalna ne-  
sigurnost.