

# **The Future of work and Welfare systems: Are Individual activity accounts (part of) the answer?**

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DARES

- **What is the problem?**
- **How may individual activity accounts help?**

# The problem(s)

- **New forms of work**
  - Gig economy
  - Transitions
- **New requirements**
  - Mobility
  - Training
  - Good matching

# Individual activity accounts (IAA)

- **Underlying idea**

Social benefits and social rights are attached to individuals, not to their job, company or status

- **Principles**

- Universal,
- Portable,
- And (partially) Fungible rights

# Individual activity accounts (IAA)

## **Lots of questions**

- Which benefits and rights?
- Which information?
- How portable?
- How much freedom?

# Individual activity accounts (IAA)

## Conditions for success?

- Users-oriented
- Broad vision of coverage
- Pragmatic and careful implementation

# Individual activity accounts (IAA)

## **Potentialities / objectives**

- Remove barriers
- Make transitions more secure
- Reduce inequality