

Platform Economy: Essence and Prospects. The Role of Gig Workers in Shaping the Platform Economy and Its Implications for the Social Insurance System. A Case Study of Platform Drivers in Poland

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ABSTRACT:

Introduction: This study explores the platform economy, focusing on gig work in Poland, particularly influenced by the European Union (EU) Directive 2024/2831 aimed at improving working conditions. It highlights the significant role of foreign workers and the implications for the social insurance system, with a spotlight on gig work under agency, commission, and service contracts, notably among taxi drivers. The platform economy is framed as a shift from bilateral to trilateral interactions, blending historical labour practices with modern innovations, sparking debates on its social and economic impacts. Supported by recent quantitative research, it examines the Directive's potential to enhance social security, though Poland's discretionary implementation and the temporary status of foreign workers pose challenges. The analysis sets the stage for evaluating future policy directions in this evolving economic landscape.

Materials and methods: The study adopts a mixed-methods approach, combining a systematic literature review with empirical data analysis to assess the platform economy and gig work in Poland. It synthesizes interdisciplinary scholarship from sociology, economics, and labour studies, including works by Vallas and Schor (2020) and Standing (2011), using theories like dual labour market theory. Data sources include the Polish Social Insurance Institution (Zakład Ubezpieczeń Społecznych - ZUS) records (2020–2024), Organisation for Economic Co-operation and Development (OECD) self-employment reports (2020–2023), reports from the European Commission (2017), and McKinsey (2016, 2023), focusing on taxi drivers and foreign migrants. Qualitative insights from Matuszczyk's agricultural gig work study and U.S.-based risk typologies enrich the analysis. Despite limitations like the partial relevance of the U.S. findings and gaps in informal employment data, this approach may provide a comprehensive view of socio-economic trends and policy implications.

Results: The research reveals an 868% increase in gig workers under agency, commission, or service contracts in the PKD 49.32.Z (taxi services) category from 2020 to September 2024, with a 1201% rise among non-Polish citizens, per ZUS data. OECD ranks Poland ninth globally in self-employment growth by 2023, reflecting a broader trend. The EU Directive 2024/2831's flexible implementation in Poland risks policy drift, with Uber warning of a 70% driver drop if rigidly enforced. The findings underscore the need for balanced regulation amid rising self-employment and migrant labour participation.

KEYWORDS:

platform economy, gig work, EU Directive 2024/2831, Poland, foreign workers, social insurance, taxi drivers, self-employment, policy drift, risk orientations

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Gospodarka platformowa: istota i perspektywy. Rola pracowników tymczasowych w kształtowaniu gospodarki platformowej i jej implikacje dla systemu ubezpieczeń społecznych – studium przypadku kierowców platformowych w Polsce

ABSTRAKT

Wprowadzenie: Niniejsze opracowanie poświęcone jest gospodarce platformowej, uwzględnia zwłaszcza pracę dorywczą w Polsce, na którą wpływ ma dyrektywa UE 2024/2831, mająca na celu poprawę warunków pracy. Tekst podkreśla znaczącą rolę pracowników zagranicznych oraz implikacje dla systemu ubezpieczeń społecznych, szczególnie uwzględnia pracę dorywczą w ramach umów agencyjnych, prowizyjnych i usługowych, zwłaszcza wśród kierowców taksówek. Gospodarka platformowa jest postrzegana jako przejście od interakcji dwustronnych do trójstronnych, łączące historyczne praktyki pracy z nowoczesnymi innowacjami, co wywołuje debaty na temat jej skutków społecznych i gospodarczych. Na podstawie najnowszych badań ilościowych w analizie rozważa się potencjał dyrektywy w zakresie poprawy zabezpieczenia społecznego, chociaż dyskrecjonalne wdrożenie dyrektywy w Polsce i tymczasowy status pracowników zagranicznych stanowią wyzwanie. Analiza stanowi podstawę do oceny przyszłych kierunków polityki w tym zmieniającym się krajobrazie gospodarczym.

Cel i wykorzystane materiały: W badaniu zastosowano podejście oparte na metodach mieszanych, łącząc systematyczny przegląd literatury z analizą danych empirycznych w celu oceny gospodarki platformowej i pracy dorywczej w Polsce. Syntezuje ono interdyscyplinarne badania z zakresu socjologii, ekonomii i studiów nad rynkiem pracy, w tym prace Vallas i Schor (2020) oraz Standing (2011), wykorzystując takie teorie jak teoria podwójnego rynku pracy. Źródła danych obejmują rejestry Zakładu Ubezpieczeń Społecznych (ZUS) (2020–2024), raporty Organizacji Współpracy Gospodarczej i Rozwoju (Organisation for Economic Co-operation and Development – OECD) dotyczące samozatrudnienia (2020–2023) oraz raporty Komisji Europejskiej (2017) i McKinsey (2016, 2023), skupiające się na taksówkarzach i migrantach zagranicznych. Analizę wzbogacają jakościowe spostrzeżenia z badania Matuszczyka, które dotyczyły pracy dorywczej w rolnictwie, oraz typologie ryzyka opracowane w Stanach Zjednoczonych. Pomimo ograniczeń, takich jak częściowa trafność wyników badań przeprowadzonych w Stanach Zjednoczonych i luki w danych dotyczących nieformalnego zatrudnienia, podejście to może zapewnić kompleksowy obraz trendów społeczno-gospodarczych i implikacji dla polityki.

Wyniki: Badania wykazują 868-procentowy wzrost liczby pracowników tymczasowych zatrudnionych na podstawie umów agencyjnych, prowizyjnych lub o świadczenie usług w kategorii PKD 49.32.Z (usługi taksówkowe) w latach 2020–2024, przy czym według danych ZUS wzrost ten wyniósł 1201% wśród obcokrajowców. OECD plasuje Polskę na dziewiątym miejscu na świecie pod względem wzrostu samozatrudnienia do 2023 r., co odzwierciedla szerszy trend. Elastyczne wdrożenie dyrektywy UE 2024/2831 w Polsce grozi odejściem od dotychczasowej polityki, a firma Uber ostrzega, że w przypadku rygorystycznego egzekwowania przepisów liczba kierowców spadnie o 70%. Wyniki badań podkreślają potrzebę wprowadzenia zrównoważonych regulacji w obliczu rosnącej liczby osób samozatrudnionych i migrantów podejmujących pracę.

SŁOWA KLUCZOWE

gospodarka platformowa, praca dorywcza, dyrektywa UE 2024/2831, Polska, pracownicy zagraniczni, ubezpieczenie społeczne, taksówkarze, samozatrudnienie, dryf polityczny, orientacje ryzyka

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Introduction

This study seeks to delineate the fundamental characteristics of the platform economy, with a particular focus on employment mediated through digital platforms. A pivotal development in the evolution of gig work – the predominant form of such employment – is the adoption and impending implementation of European Union (EU) Directive 2024/2831,¹ enacted on 23 October 2024, aimed at enhancing working conditions in platform-mediated employment.

The implementation of this Directive will occur within specific contextual constraints in Poland, where platform-based employment, predominantly facilitated through agency contracts, commission contracts, or service agreements (collectively termed gig work), is widespread. This context is further characterized by a substantial presence of foreign workers engaged in platform activities. These factors collectively provide a critical foundation for evaluating the future trajectory of this phenomenon and its potential implications for public policy, including the operation of social security systems. The formulation of effective policies in this domain must account for the expectations of affected stakeholders, as empirical evidence indicates that non-standard gig employment is not universally regarded as detrimental.

The analysis commences with a comprehensive definition of the platform economy, establishing a framework for investigating gig work and its diverse manifestations. It subsequently presents empirical data highlighting the interest in “taxi” driver roles performed outside traditional employment contracts or formal (registered) entrepreneurship, a common practice among platform-mediated workers. The selection of this occupational group is justified, as transportation platforms serve as a microcosm of contemporary platform capitalism, particularly encapsulating the concept of gig work as reflected in the term “uberisation”.

A notable observation is that, although Polish taxi platforms do not fall under the PKD 49.32.Z statistical classification (taxi services), drivers providing transportation services must either possess an appropriate license or be employed by a licensed entity, typically a fleet partner as defined within this classification. For example, Uber in Poland facilitates employment for unlicensed drivers through licensed fleet partners. Consequently, references to platform-mediated driver employment represent a simplification, as the actual employer is a Polish entrepreneur acting as a fleet partner of the platform.

The concluding sections of this study explore prospective developments in platform-based gig work, situating them within theoretical frameworks that address the erosion of social security protections.

Methodology

This study adopts a mixed-methods approach to examine the platform economy and gig work in Poland, integrating a systematic literature review with empirical data analysis. The literature review synthesizes interdisciplinary scholarship from sociology, economics, and

¹ Steven Vallas and Juliet B. Schor, “What Do Platforms Do? Understanding the Gig Economy,” *Annual Review of Sociology* 46 (2020): 273–94, <https://doi.org/10.1146/annurev-soc-121919-054857>.

labour studies, focusing on key works² to contextualize the platform economy within theoretical frameworks such as dual labour market theory and precarization. Relevant studies were sourced from academic databases (e.g., Scopus, Web of Science) and policy reports, covering the period from 2010 to 2025 to capture recent developments, including EU Directive 2024/2831. Empirical data from the Polish Social Insurance Institution (ZUS) for 2020–2024, OECD self-employment reports (2020–2023), and supplementary sources³ were analysed using descriptive statistics and trend analysis to quantify the growth of gig work, particularly among platform-based taxi drivers (PKD 49.32.Z) and foreign economic migrants. Qualitative insights from studies like Matuszczyk's (on agricultural gig work) and U.S.-based risk typologies were synthesized to explore workers' attitudes and risk orientations. The integration of theoretical and empirical analyses enables a comprehensive assessment of gig work's socio-economic dynamics and its implications for Poland's social insurance system. Limitations include the incomplete applicability of U.S.-centric findings to Poland, challenges in capturing informal employment, and variations in data availability due to the temporary status of foreign workers. This mixed-methods approach facilitates a comprehensive evaluation of gig work trends, foreign migrant participation, and social insurance implications in Poland, while addressing limitations such as incomplete data and national policy variations.

Platform economy

The concept of the “platform economy” denotes a transition from traditional bilateral economic interactions to trilateral cooperation, wherein clients and workers are linked via digital platforms.⁴ Within this paradigm, the platform economy is largely congruent with gig work, suggesting that these phenomena should be examined under a unified analytical framework rather than in isolation. Nevertheless, the platform economy encompasses a broader range of enterprises that utilize digital technologies and reputational data (e.g., participant ratings) to enable exchanges. In contrast, “gig work” and “on-demand work” are more narrowly defined, applicable solely to platforms mediating service-based labour.⁵ Consequently, the platform economy extends beyond gig work and crowdsourcing to include diverse activities.

Early scholarly literature often portrayed the ascendance of platforms as an omen of predatory capitalism or the decline of traditional employment. However, more recent evaluations, underpinned by an expanding corpus of quantitative research, present a more

2 Steven Vallas and Juliet B. Schor, “What Do Platforms Do? Understanding the Gig Economy,” *Annual Review of Sociology* 46 (2020): 273–94, <https://doi.org/10.1146/annurev-soc-121919-054857>.

3 e.g. McKinsey Global Institute, “Independent Work: Choice, Necessity, and the Gig Economy,” published October, 2016, accessed August 4, 2025, <https://www.mckinsey.com/-/media/mckinsey/featured%20insights/employment%20and%20growth/independent%20work%20choice%20necessity%20and%20the%20gig%20economy/independent-work-choice-necessity-and-the-gig-economy-full-report.pdf>; McKinsey & Company, “What Is the Gig Economy?,” published August, 2, 2023, accessed May 29, 2025, <https://www.mckinsey.com/featured-insights/mckinsey-explainers/what-is-the-gig-economy>.

4 Yin Liang, Jeremy Aroles and Bernd Brandl, “Charting Platform Capitalism: Definitions, Concepts and Ideologies,” *New Technology, Work and Employment* 37, no. 2 (2022): 319, <https://doi.org/10.1111/ntwe.12234>.

5 Juliet B. Schor, “Does the Sharing Economy Increase Inequality within the Eighty Percent? Findings from a Qualitative Study of Platform Providers,” *Cambridge Journal of Regions, Economy and Society* 10, no. 2 (2017): 267, <https://doi.org/10.1093/cjres/rsw047>.

nuanced perspective.⁶ Contrasting with pessimistic, Cassandra-like prognoses, alternative interpretations depict platforms as not only socially beneficial but also intrinsically linked to future developments, symbolizing inexorable progress. Liang et al.⁷ highlight the ideological and discursive dimensions surrounding platforms, noting that many have adopted the rhetoric – and purported ideals – originally associated with the sharing economy during its community-based phase, prior to its evolution into “stranger sharing”. It is imperative to emphasize, however, that these “socially oriented” platforms not only underscore their contributions to socio-economic and environmental outcomes but frame these efforts as innovative. This narrative persists despite the complex socio-historical underpinnings of the gig economy, sharing economy, crowdsourcing, and the broader platform economy, which are frequently overlooked or marginalized in debates on platform capitalism. The dominant discourse, fixated on novelty (or modernity), has assumed the status of a “truth”, obfuscating issues of political power and governance. Grand narratives, occasionally reinforced by futurological insights, impede a clear comprehension of current labour dynamics, while the allure of innovation further incentivizes the dismantling of established practices. This prompts critical inquiry into whether platform capitalism, with its diverse manifestations, constitutes a genuinely transformative phenomenon or merely a rearticulation of historical patterns, imbued with the veneer of desirable novelty by prevailing discourse.

Vallas and Schor⁸ contend that a significant methodological flaw in platform economy theorization lies in treating it as an autonomous entity, governed by its own principles and disconnected from the wider economy. They advocate for rectifying this error through investigations into the macro-social linkages between the conventional and platform economies, particularly given preliminary evidence of the influence of conventional business cycles on platform labour supply.

Schor elucidates the interdependence of these economic spheres, posing the critical question of whether the platform economy ameliorates adverse trends in the traditional economy or exacerbates them. She situates this inquiry within a historical context, attributing the success of entities like Airbnb and Uber to the post-2008 financial crisis and resultant social inequalities. Referencing Standing’s seminal work (*The Precariat: The New Dangerous Class*), Schor validates claims of an expanding precariat in the U.S., where an increasing proportion of the labour market faces challenges in securing full-time employment and is instead relegated to roles as “independent contractors”.⁹

This interdependence may explain the contentious nature of platform work regulation at the EU level, characterized by protracted negotiations that yielded a less rigorous Directive than originally proposed. Moreover, unlike directly applicable EU regulations, directives necessitate transposition into national legal frameworks, affording member states, including Poland, considerable discretion in shaping platform work regulations.

The legislative impetus for the Directive partly arose from the proliferation of problematic employment practices within the platform economy, such as the denial of employee

6 Vallas and Schor, “What Do Platforms Do?,” 274.

7 Liang et al., “Charting Platform Capitalism,” 322.

8 Vallas and Schor, “What Do Platforms Do?,” 286.

9 Schor, “Does the Sharing Economy Increase,” 268–270.

rights – including social insurance – despite conditions akin to traditional employment. However, social security for giggers working through platforms varies across different countries and does not allow for generalisation. For example, the results of a survey in Lithuania revealed that respondents' responses to the statement "When working on digital platforms, I do not have social security and cannot receive social benefits (such as sickness, maternity, or unemployment benefits)" were not statistically significant in relation to their social status. However, this finding contradicts the results of many studies conducted on a global scale.¹⁰ Conversely, platform workers in Lithuania are classified as freelancers or self-employed who have adequate access to social security: the self-employed are covered by compulsory health insurance and are entitled to maternity/paternity benefits, old-age pensions, and so on.¹¹

According to *Social Europe*,¹² the absence of precise criteria for determining employment status under the Directive may empower member states to establish conditions for recognizing platform workers as employees and evaluating pertinent factual evidence. The Directive generally presumes that a contractual relationship between a platform and a worker constitutes employment if evidence of direction and control is substantiated. However, the assessment of these conditions will vary according to national legislation, collective agreements, prevailing practices, and the rulings of the EU Court of Justice, resulting in divergent implementation across member states.

Regarding Uber, it is worth noting that the company is concerned that a "rigid" implementation of the platform work directive could lead to up to seventy percent of drivers and couriers abandoning the platform. Kamila Sotomska, speaking on behalf of Uber Poland, stated: "Naturally, we are concerned that if a "rigid" implementation of the Directive occurs, meaning the Directive is enforced in a way that compels drivers and couriers to work under employment contracts, we don't just fear this outcome – we know from Copenhagen Economics' research that seventy per cent of drivers and couriers would simply abandon this work."

However, Sotomska also sees "movement toward simplifying procedures, streamlining GDPR compliance, and gradual deregulation. As Uber, we welcome the implementation of the platform work directive. We believe it will provide an opportunity to create balanced frameworks for the development of our platform, as well as appropriate frameworks for those collaborating with the Uber platform – namely drivers and couriers – that will ultimately benefit everyone." In this context, it was expressed that changes in the European Union's approach to technology – previously perceived as a threat – are largely influenced by geopolitical

10 E.g., European Commission, "Platform Workers in Europe – Evidence from the COLLEEM Survey," Publications Office of the European Union, 2018, <https://data.europa.eu/doi/10.2760/742789>; Joan Torrent-Sellens, Pilar Ficapal-Cusí and Myriam Ertz, "Motivations for Labour Provision on Digital Platforms in Europe: Examining the Differences Between Only Giggers and Giggers and Renters," in *Handbook of Research on the Platform Economy and the Evolution of E-Commerce*, ed. Myriam Ertz (IGI Global Scientific Publishing, 2021), 81–103, <https://doi.org/10.4018/978-1-7998-7545-1.ch004>; James Muldoon and Paul Apostolidis, "Neither Work nor Leisure: Motivations of Microworkers in the United Kingdom on Three Digital Platforms," *New Media & Society* 27, no. 2 (2023): 747–69, <https://doi.org/10.1177/1461444823118394>.

11 Rita Remeikiene, Ligita Gaspareniene, Aleksandra Fadajev, Aleksandra Horkova and Sandor Kovacs, "A Study of Platform Workers' Attitudes towards Social Security, Legal Regulation and Job Satisfaction: Age and Status Differences," *Transformations in Business and Economics* 24, no. 1 (2025): 316–38.

12 Ludovic Voet, "Platform Work Directive – Delivering Rights for All," *Social Europe*, published March 29, 2024, accessed August 4, 2025, <https://www.socialeurope.eu/platform-work-directive-delivering-rights-for-all>.

factors. The pandemic and the Ukrainian war have forced policymakers to rethink strategies to ensure the competitiveness of the European economy.¹³

On the other hand, another Uber representative, Małgorzata Stanowska, Director of Public Policy for Central and Eastern Europe, commented in an interview with the broadsheet *Rzeczpospolita* that “the proposals of the European Parliament are too far-reaching and largely contrary to the expectations of individuals earning a living in this way.” In her view, European regulations should consider not only local conditions but, above all, the voices of those directly affected. Stanowska cited a 2022 study conducted by the Union of Entrepreneurs and Employers, which found that ninety-five per cent of individuals providing services through platforms are satisfied with this form of collaboration.¹⁴ It is unknown what part of those individuals have access to social security (and to what extent).

In any case, evaluating the legal status of platform work demands caution, particularly in light of Recital 5 of the European Pillar of Social Rights (proclaimed in Gothenburg on November 17, 2017), which underscores the need for employer flexibility in adapting to economic shifts, consistent with legal and collective bargaining frameworks. Recital 3 of Directive 2024/2831 further promotes innovative employment models that ensure high-quality working conditions, *entrepreneurship*, and *self-employment* (emphasis added).

Platforms and Gig Work

The multiplicity of perspectives on platform-related gig work has led to the characterization of platforms as “institutional chameleons.” Though this conceptualization lacks robust empirical support, it is less deterministic, positing that the nature and impact of platforms are shaped by their institutional environments rather than intrinsic attributes. For instance, the disruptive effects of Uber varied across contexts: in the United States, the primary detriment stemmed from classifying drivers as independent contractors, denying them employee benefits; in Germany, Uber challenged established urban transportation systems rather than labour or social security institutions; in Sweden, its impact threatened tax revenue, affecting state welfare funding. These observations inform the “Nordic” approach to analysing platforms as gig work organizers, where outcomes are contingent upon the regulatory milieu.¹⁵

Vallas and Schor characterize platforms as “permissive potentates” within the gig economy, distinguished by: 1) profit generation through digital intermediation, alleviating traditional capital and labour costs; 2) a departure from rigid hiring and supervisory controls, permitting worker engagement with competing platforms; 3) the informalization of work, with

13 Maciej Badowski, “Nawet 70 proc. zatrudnionych może zrezygnować z tej pracy,” *Strefa Biznesu*, published April, 26, 2025, accessed August 4, 2025, <https://strefabiznesu.pl/nawet-70-proc-zatrudnionych-moze-zrezygnowac-z-tej-pracy/ar/c3p2-27484959>.

14 Maciej Badowski, “Wkrótce nie zamówisz jedzenia i usług przez aplikacje? ‘Uber może wstrzymać swoją działalność w setkach europejskich miast’. O co chodzi?,” *Strefa Biznesu*, published September, 25, 2023, accessed August 4, 2025, <https://strefabiznesu.pl/wkrotce-nie-zamowisz-jedzenia-i-uslug-przez-aplikacje-uber-moze-wstrzymac-swoja-dzialalnosc-w-setkach-europejskich-miast-o-co/ar/c3-17920337>.

15 Vallas and Schor, “What Do Platforms Do?,” 280.

algorithmic oversight supplanting hierarchical management; and 4) spatial organization of labour, intensifying competition among workers and diminishing their collective agency.

Vallas and Schor further observe that platforms' growing control over work parameters (e.g., working hours) may deter potential workers and elevate the risk of regulatory intervention in platform-worker relationships. Concurrently, the prevalence of individuals for whom platform work serves as a supplementary rather than primary income source may complicate efforts to enhance control over the workforce.¹⁶

Platform work encompasses a wide array of activities, only a subset of which – those subject to algorithmic oversight – are regulated by the Directive and, subsequently, national legislation. Activities such as passenger transport and food delivery fall within the Directive's purview, whereas other platform-mediated tasks, such as minor cleaning or reparation services, do not.

Historically, the emergence of the platform economy has augmented the prevalence of freelancers, exemplified by programmers offering short-term services to diverse clients. The extension of this model to low-skilled workers has precipitated the replacement of employment contracts with commercial agreements, transferring risks from capital to labour. Uberisation mirrors pre-industrial piecework, yet digital technology facilitates a modern "piecework 2.0," fostering individualized, flexible, and dualized labour-capital dynamics.¹⁷

Liang et al. assert that, akin to crowdsourcing and sharing, gig work is not an entirely novel phenomenon. Its prototype is traced to the employment of dockworkers in nineteenth-century London, where the rapid growth of the shipbuilding industry created labour shortages in the docks. Despite substantial demand, two-thirds of dockworkers were engaged only as required, owing to the unpredictability of ship schedules, which left them uncertain of their work availability. This uncertainty, coupled with poor communication, necessitated their daily presence at potential work sites in anticipation of assignments.¹⁸

Gig work does not constitute a monolithic institution. A 2016 McKinsey report¹⁹ classifies gig workers according to two criteria: whether gig work represents their primary or supplementary income, and whether participation is voluntary or driven by economic necessity.

The "dependency status" indicates the degree of reliance on platform income, with lower dependency affording greater autonomy in shaping work conditions. The assumption that platforms employ a homogeneous workforce willing to accept unfavourable conditions is therefore erroneous and obstructs accurate assessments of their labour market impact.

Based on the McKinsey report, gig workers are categorized into four groups:

- Free agents: Engage voluntarily, often motivated by flexibility.
- Casual earners: Participate for supplementary income without economic pressure.
- Reluctants: Prefer traditional employment but depend on gig work.
- Financially strapped: Participate due to economic necessity, often as a supplementary income source.

¹⁶ *Ibidem*, 284.

¹⁷ Matthieu Montalban, Vincent Frigant and Bernard Jullien, "Platform Economy as a New Form of Capitalism: A Régulationist Research Programme," *Cambridge Journal of Economics* 43, no. 4 (2019): 813, <https://doi.org/10.1093/cje/bez017>.

¹⁸ Liang et al., "Charting Platform Capitalism," 315.

¹⁹ McKinsey Global Institute, "Independent Work."

Free agents and casual earners embrace gig work enthusiastically, whereas reluctants and the financially strapped favour traditional employment but rely on platforms, with the latter typically seeking additional income. Casual earners, unlike the financially strapped, are generally highly skilled and not economically constrained, while free agents command higher earnings due to rare qualifications, reducing their reliance on extra material support.

Reluctants and the financially strapped perceive platform work as temporary, particularly among immigrants facing formal or linguistic barriers to conventional employment. Gig work thus addresses a social need by providing income opportunities where alternatives are limited.²⁰

A 2023 McKinsey report on gig work highlights that some independent workers (i.e., gig workers in the U.S. – author's note) exhibit optimism regarding their future prospects.²¹ These individuals are predominantly first-generation immigrants, who perceive gig work as a pathway to opportunity. Notably, in all three iterations of the American Opportunity Survey, this demographic has consistently ranked among the most optimistic groups. Over one-third of surveyed independent workers anticipate an increase in economic opportunities within the next year, in contrast to only one-fifth of the broader workforce who share this expectation. Furthermore, more than 40 per cent of independent workers project sustained economic growth over the next five years, compared to approximately one-third of all respondents. This optimism persists despite the fact that many independent workers lack access to basic human needs, such as affordable healthcare, nutritious food, convenient housing, transportation, and childcare. For instance, while 50 per cent of permanent workers receive health insurance through their employers or unions, only 32 per cent of independent workers report similar coverage. Additionally, independent workers are twice as likely to rely on government assistance programs compared to their full-time employed counterparts. Although these findings are derived from the U.S. context and their applicability to Polish conditions remains uncertain, they offer valuable insights for evaluating platform-mediated gig work in Poland.

Scholarly literature also posits that precarity in gig work is a subjective construct, lacking objective measurability.²² For instance, the Dynamic Structural Model of gig work²³ positions precarity as a central element, with flexibility and lifestyle freedom as peripheral factors. Individual experiences of gig work vary, shaped by agency, identity, and voice, which may enhance or diminish the perceived appeal of its precarity, flexibility, or freedom.

The legal basis of gig work in Poland typically involves agency, commission, or service contracts, which define it as gig employment. However, some workers operate informally, with their activities unrecorded in official data. Platform drivers are generally neither employees nor entrepreneurs and are classified by ZUS under agency, commission, or service

20 Joshua Healy, Daniel Nicholson and Andreas Pekarek, "Should We Take the Gig Economy Seriously?," *Labour and Industry* 27, no. 3 (2017): 232–48, <https://doi.org/10.1080/10301763.2017.1377048>.

21 McKinsey & Company, „What Is the Gig Economy?”

22 Dominika Polkowska, "Does the App Contribute to the Precarization of Work? The Case of Uber Drivers in Poland," *Partecipazione & Conflitto* 12, no. 3 (2019): 719, <https://doi.org/10.1285/i20356609v12i3p717>.

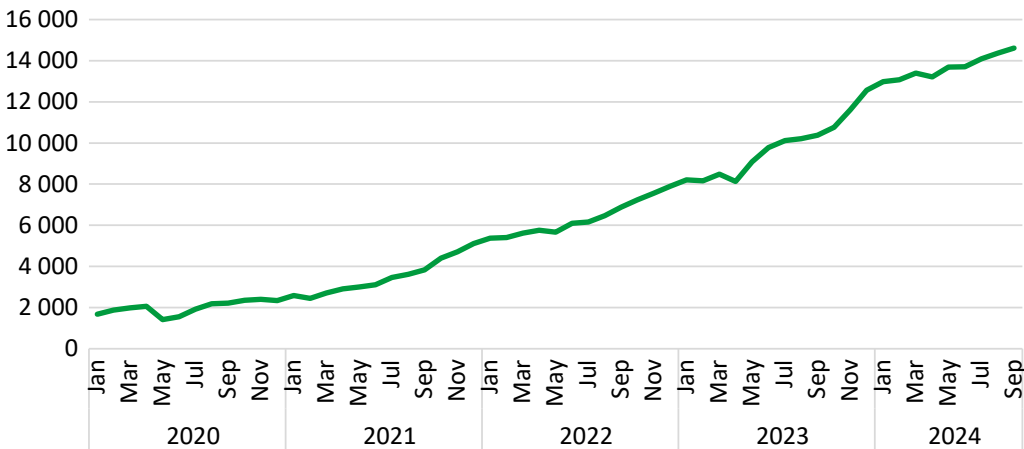
23 Rebecca Page-Tickell and Elaine Yerby, eds., *Conflict and Shifting Boundaries in the Gig Economy. An Interdisciplinary Analysis* (Emerald Publishing, 2020), 7, <https://doi.org/10.1108/9781838676032>.

contracts. Available data from 2020 to 2024 (partially complete for 2024) confirm this and show trends in interest in gig work, including a breakdown of participation among Polish and foreign workers.

Gig work trends in Poland: platform drivers and foreign economic migrants. Workers' risk orientations

Data from the ZUS indicate that, from January 2020 to September 2024, the number of individuals employed under agency, commission, or service contracts within the PKD 49.32.Z category (taxi services) increased by 868 per cent, irrespective of nationality (Figure 1). It is notable that in OECD studies on self-employment (irrespective of work type), Poland ranked tenth globally from 2020 to 2022, advancing to ninth place in 2023.²⁴

Figure 1. Self-Employed Individuals, Employees, and Entrepreneurs (PKD 49.32.Z) in Poland (years 2020–2024)



Source: own elaboration

Regarding non-Polish citizens, their representation within the PKD 49.32.Z category grew by 46 per cent from December 2020 to December 2021, 32 per cent from 2021 to 2022, 33 per cent from 2022 to 2023, and a marginal 1 per cent from December 2023 to September 2024 (Figure 2), culminating in a total increase of 1201 per cent from January 2020 to September 2024, compared to 868 per cent for all self-employed individuals.

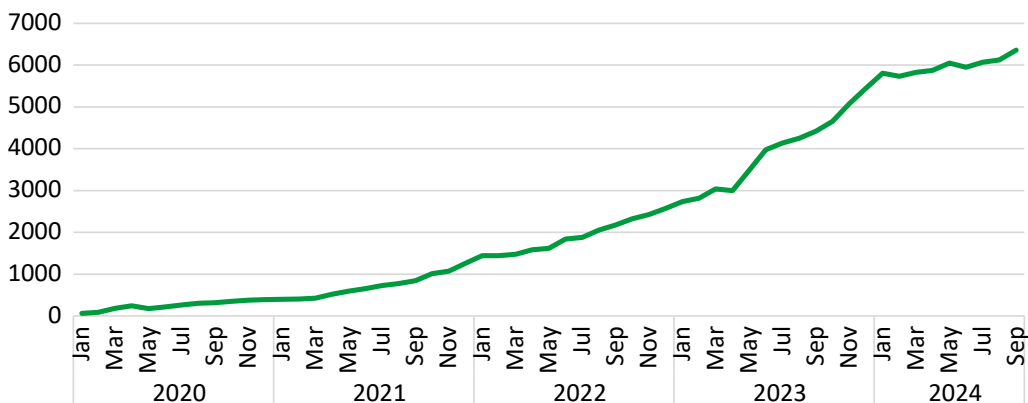
The above data should be presented in the context of more general data, as they pertain to the employment of foreign nationals in Poland regardless of the type of work performed, thus not limited to work facilitated through taxi platforms (or any platform-based work). According

²⁴ OECD, "Self-Employment Rate," accessed May 29, 2025, <https://www.oecd.org/en/data/indicators/self-employment-rate.html?oeecdcontrol-d7f68dbecce-var3=2020>.

to data from the Central Register of Insured Persons of the Polish Social Insurance Institution,²⁵ the number of individuals subject to pension and disability insurance who hold citizenship other than Polish increased from 184,200 in December 2015 to 1,127,700 in December 2023. This represents an over sixfold increase in the number of foreign nationals. During the same period, the number of foreign nationals from European Union countries rose by 35 per cent, while the number of foreign nationals from outside the European Union increased sevenfold.

Foreign economic migrants are likely categorized as “reluctants”, as their primary objective is not casual work. For them, the cost of social security contributions may be deemed justifiable only if future benefits are attainable. However, certain foreigners departing Poland may benefit from international agreements (e.g., with Ukraine, 2012, or India, 2024, pending ratification) that permit the aggregation of insurance periods.

Figure 2. Foreigners in the group of self-employed individuals, employees, and entrepreneurs (PKD 49.32.Z) – Years 2020–2024



Source: own elaboration

Matuszczyk’s study on temporary migration in Poland’s agri-food sector,²⁶ predominantly involving Ukrainians, provides insights into foreigners’ attitudes toward platform work, which parallels agricultural labour in its non-technical dimensions. Key characteristics include:

- A preference for informal employment (without written contracts) among both employers and workers.
- Willingness to work 12 or more hours daily.
- Prevalence of piecework (i.e., gig work), favoured by both parties.
- Minimal focus on occupational health and safety training.
- “Lending” of workers to other employers for short periods (analogous to drivers operating under multiple platform brands).

Matuszczyk attributes the acceptance of these conditions by foreign workers to economic necessity, which precipitates self-exploitation. While this assertion aligns with observed

²⁵ Zakład Ubezpieczeń Społecznych, Departament Statystyki i Prognoz Aktuarnych, “Cudzoziemcy w polskim systemie ubezpieczeń społecznych 2023,” published June, 2024, accessed August 4, 2025.

²⁶ Kamil Matuszczyk, *Niezbędni i niedoceniani? Pracownicy cudzoziemscy w sektorze rolno-spożywczym w Polsce* (Fundacja Kupuj Odpowiedzialnie, 2023).

patterns, a U.S.-based study²⁷ further elucidates the risk landscape for gig workers, revealing their exposure to a multifaceted array of economic, physical, legal, and interactional risks. These risks are experienced and interpreted heterogeneously, reflecting a diversity of individual responses shaped by personal circumstances and perspectives.

To systematically capture this variability, a fivefold typology of risk orientations has been developed, spanning a continuum from consent to contestation. At the consensual end, two distinct categories are delineated: 1) workers who embrace the inherent risks of platform work, framing them through an entrepreneurial lens, and 2) those who accept such risks while cultivating a sense of personal efficacy as they acquire proficiency with platform applications.

At the contestation end of the continuum, three additional categories are identified: 3) workers exhibiting instrumental compliance, who engage in gig work primarily as a transactional endeavour; 4) those demonstrating resigned submission, who acknowledge the inequities of platform practices yet perceive few viable alternatives; and 5) individuals adopting opposition, who actively contest the policies and operational frameworks of platform companies.

Potential implications of platform work regulation

Philipp, writing for *International Politics and Society*,²⁸ observes that the flexibility afforded to member states in implementing Directive 2024/2831 risks the establishment of variable standards based on national interpretations. Intense lobbying by platform companies such as Lieferando and Volt suggests that national legislation may favour these entities. Workers in “progressive” countries like Spain may experience greater benefits compared to those in “sceptical” nations like France.

Philipp further notes that platform workers often occupy such roles briefly, and retrospective recognition of employment status may not confer associated benefits. The Directive’s final iteration, described as an “illusion of substance,” reflects its limited enforceability, with *The Guardian* documenting Uber’s lobbying efforts (“Uberfiles”) to deregulate passenger transport, supported by Macron, former French Minister of the Economy.

However, a potentially *liberal* (emphasis added) implementation of the Directive in Poland may align with the interests of both platforms and gig workers, including Poles and foreigners. For Polish workers, who earn a median of 113 euro monthly on platforms,²⁹ gig work evidently supplements other income sources, potentially prioritizing immediate earnings over future pension benefits. Likewise, temporary immigrants may not value employee benefits in Poland if contributions cannot be aggregated with those from their home countries. Besides,

27 Juliet B. Schor, Christopher Tirrell and Steven Peter Vallas, “Consent and Contestation: How Platform Workers Reckon with the Risks of Gig Labor,” *Work, Employment and Society* 38, no. 5 (2023): 1423–44, <https://doi.org/10.1177/09500170231199404>.

28 Oliver Philipp, “Illusion of Substance,” *International Politics and Society*, published March 19, 2024, accessed August 4, 2025, <https://www.ips-journal.eu/topics/european-integration/illusion-of-substance-7404/>.

29 Agnieszka Piasna, Wouter Zwysen and Jan Drahokoupil, “The Platform Economy in Europe. Results from the Second ETUI Internet and Platform Work Survey,” *ETUI Working Paper* 05 (2022): 28, <https://doi.org/10.2139/ssrn.4042629>.

Hardy conceptualizes precarization related to gig work as a gradable phenomenon necessitating context-specific compromises,³⁰ while Lucassen questions whether precarization is sufficiently pervasive to forecast long-term trends³¹.

Hacker notes that there has been an undeniable acceleration in the privatization of risk, marked by a reduction (retrenchment) in protections against significant threats faced by individuals.³² This necessitates that families and individuals independently manage an increasing array of social security risks without collective support. In advanced industrial societies, this exacerbates the disparity between traditional social policy scopes and emerging social risks.

Baranowski, investigating whether the social security provisions of the digital economy for its participants diverge from the traditional exploitation of subcontractors, concludes that this established form of exploitation has assumed a new form, facilitated – firstly – by digital platforms and – secondly – intrinsically tied to flexible and precarious work (i.e., gig work – author's note).³³

However, it is noteworthy that platforms may unintentionally achieve social objectives, aligning with Boutillier and Tiran's portrayal of entrepreneurs as multifaceted actors.³⁴ Florczak in turn argues that enterprises serve diverse stakeholder objectives, positioning them as distinctive economic entities.³⁵ The convergence of commercial and social goals, though not traditionally framed as social innovation, is increasingly pertinent.³⁶ Given the increasing prevalence of self-employment and the rapid growth in the number of temporary migrants within the PKD 49.32.Z category of socially insured individuals, Poland's regulatory framework may necessitate a moderated approach to prevent the reversal of these trends (unless indeed they are to be reversed). In this context, it is pertinent to note that a draft law dated 26 September 2024, addressing the employment of foreigners in Poland, proposed restricting work based on declarations (as opposed to work permits) to employment contracts. Had this provision been implemented, it could have reduced interest in platform-based work among foreigners from countries such as Armenia, Belarus, Georgia, Moldova, and Ukraine, as well as diminished platforms' willingness to engage them, regardless of the Directive's application. However, the legislation enacted on 20 March 2025 (i.e., The Act on the Conditions of Admissibility of Entrusting Work to Foreign Nationals on the Territory of the Republic of Poland), excluded this restriction, thereby allowing alternative employment modalities. Nonetheless, it maintained a 24-month cap on work under declarations, indicating that such arrangements may be ill-suited for foreigners planning extended residency in Poland. If a Polish entity entrusting work to a foreign national, who has employed the foreign national under an employment contract for

30 Jane Hardy, "The Institutional, Structural and Agential Embeddedness of Precarity: An Engagement with Guy Standing," *Warsaw Forum of Economic Sociology* 6, no. 11 (2015): 16.

31 Jan Lucassen, *Historia pracy. Nowe dzieje ludzkości*, trans. Tomasz S. Markiewka (Znak Horyzont, 2023), 567.

32 Jacob S. Hacker, "Privatizing Risk without Privatizing the Welfare State: The Hidden Politics of Social Policy Retrenchment in the United States," *American Political Science Review* 98, no. 2 (2004): 246–49, <https://doi.org/10.1017/S0003055404001121>.

33 Mariusz Baranowski, "The Sharing Economy: Social Welfare in a Technologically Networked Economy," *Bulletin of Science, Technology & Society* 41, no. 1 (2021): 26, <https://doi.org/10.1177/02704676211010723>.

34 Sophie Boutillier and André Tiran, "La théorie de l'entrepreneur, son évolution et sa contextualisation," *Innovations* 2, no. 50 (2016): 211–34, <https://doi.org/10.3917/inno.050.0211>.

35 Ewelina Florczak, "Nierówności ekonomiczno-społeczne a cele przedsiębiorstwa społecznego," *Kwartalnik Nauk o Przedsiębiorstwie* 41, no. 4 (2016): 27–38.

36 Janusz Kroik and Zbigniew Malara, "Innowacje społeczne jako przesłanka modelu biznesowego," *Zeszyty Naukowe Ostrołęckiego Towarzystwa Naukowego* 27 (2013): 354–5, <https://doi.org/10.62961/tca8rk25>.

a period of not less than three months pursuant to a declaration on entrusting work, submits an application for a work permit for that foreign national for the same position under an employment contract before the work end date specified in the declaration, the foreign national's work under conditions no less favourable than those specified in the registered declaration will be deemed legal from the work end date specified in the declaration until the date of issuance of the work permit (or the delivery of a decision refusing the permit).

Hacker delineates four principal strategies for reducing state welfare activities: drift, conversion, layering, and revision, sequenced from least to most formalized. Before detailing these, it is worth reiterating the distinction between policy changes occurring without formal revisions – sometimes covertly – and those enacted through formalized adjustments. Most retrenchment studies focus on well-defined norms governing pensions, unemployment benefits, and sickness allowances, which naturally align with scientific analysis of formally directed changes.

Nonetheless, numerous critical areas of social organization exhibit a weaker linkage between policy implementation and daily life, with research in these domains remaining limited. Thus, studies seeking to illuminate the nature of retrenchment should prioritize drift, conversion, and layering over revision, the latter representing a formalized change.

If the privatization of socio-economic risks drives individuals toward platform-mediated work, particular attention should be directed toward layering – a quasi-political phenomenon first articulated by Schickler.³⁷ Comprehension of layering is best preceded by an overview of conversion, which, if operative, diminishes the likelihood of layering. Conversion occurs when a broad institutional-political context obstructs top-down reforms, yet policy retains flexibility, leading to the adaptation of existing policy directions to new objectives rather than their replacement or abandonment. In a co-authored work,³⁸ Hacker defines conversion as the adaptation of existing policy to new needs through the reinterpretation and repurposing of norms and objectives.

An illustrative example is the transformation of the U.S. National Welfare Rights Organization (NWRO), founded in 1966 to demand “adequate income, dignity, justice, and democratic participation”. The organization soon fragmented due to divergent goals and strategies, losing its influence. Some activists sought to integrate social rights with women's rights advocacy, while others aimed to include low-paid white workers (by 1975, the NWRO had been declared bankruptcy and dissolved).

Where existing public policy trends resist conversion, but the institutional-political context permits new policy directions, changes are likely to involve the addition of new layers – termed layering – rather than the dismantlement of existing structures. Advocates of change influence established institutions – those familiar to society, imbued with certain hopes, and safeguarding specific interests (here, social security) – by augmenting them rather than dismantling them.

Drift in turn manifests when policies or institutions fail to adapt to evolving external conditions, altering outcomes without formal rule modifications. For instance, maintaining static regulatory oversight despite increased platform activity exemplifies drift.³⁹

37 Eric Schickler, *Disjointed Pluralism. Institutional Innovation and the Development of the U.S. Congress* (Princeton University Press, 2001).

38 Daniel J. Galvin and Jacob S. Hacker, “The Political Effects of Policy Drift: Policy Stalemate and American Political Development,” *Studies in American Political Development* 34, no. 2 (2020): 219, <https://doi.org/10.1017/S0898588X2000005X>.

39 *Ibidem*, 217.

The potential decision to forgo a stringent national implementation of the Directive, coupled with a subsequent “minimalist” approach to its enforcement, could substantiate the presence of drift within the pertinent national policy framework. Concurrently, it appears that, for both Polish nationals and economic immigrants (albeit to varying degrees), earnings derived from platform-based work may exemplify the protective layer described by Hacker. A 2025 paper by Giuliano Bonoli, Juliana Chueri, and Carlo Dimitri examines how welfare regime performance influences the supply of platform workers in Europe, hypothesizing that failures in key policy areas – poverty protection, work-family reconciliation, and transitions from education to employment – make platform work more attractive as an alternative income source. Drawing on macro-level data from 21 countries (using surveys like ETUI IPWS and COLLEEM II) and micro-level data from Germany and Spain (AMPWork dataset), the study controls for “digital tertiarization” (a mix of digital skills and service sector employment) as a baseline driver of platform work prevalence. Findings indicate that higher subjective economic insecurity is associated with greater platform work, providing partial support for the poverty protection hypothesis, while minimum income generosity shows no significant link. At the macro level, underdeveloped family policies correlate with higher platform work, suggesting it serves as a tool for parents to balance work and childcare (though micro-level analyses in Germany and Spain do not confirm this mechanism). The “parking lot” hypothesis – that platform work acts as a temporary “parking” option for tertiary-educated individuals facing labour market mismatches – receives the strongest support, and digital tertiarization is positively linked to platform work across models. Overall, the evidence is limited and suggestive, with platform work appearing more prevalent in liberal and Southern European regimes, while Nordic countries show lower rates. The authors conclude that welfare institutions likely shape platform work supply but call for better data, such as longitudinal surveys, to clarify mechanisms and address inconsistencies between macro- and micro-level results.⁴⁰

The development of platform work in Poland is gaining clarity, but more data is needed to support further research. In particular, the role of platform work – such as ride-hailing or other services – for Polish workers (compared to immigrants) deserves attention. Their potential marginalisation should not be dismissed simply because their participation in platform-based ride-hailing is growing more slowly than that of immigrants. It remains to be seen whether this trend will persist.

Summary

Gig work characterised by foreigners constituting a significant proportion of gig workers (as particularly observed in Poland’s “taxi” sectors) has been normalised by platforms. Arendt and Kwiatkowski assert that digitization entails shift in labour demand structures, analysable through labour market segmentation theory, notably the dual labour market framework.⁴¹

⁴⁰ Giuliano Bonoli, Juliana Chueri and Carlo Dimitri, “Platform Work as a Consequence of Welfare Regime Performance,” *Competition & Change* (2025), online first, <https://doi.org/10.1177/10245294251316707>.

⁴¹ Łukasz Arendt and Eugeniusz Kwiatkowski, “Controversies on the Impact of Modern Technologies on Employment and Unemployment,” *Ekonomista* 2 (2023): 206, <https://doi.org/10.52335/ekon/166248>.

This framework delineates the labour market into “good” jobs – offering stability, fair remuneration, and career development (primary segment) – and “poor” jobs – marked by low wages, instability, and limited advancement (secondary segment).

The prospects for social security among Polish gig workers are precarious due to limited current coverage, the risk of policy drift, and the influence of foreign workers’ temporary engagement. While the EU Directive offers a framework for improvement, its impact hinges on Poland’s implementation strategy. Without proactive and stringent enforcement, social security for these workers may remain inadequate, perpetuating their reliance on short-term earnings over sustainable protections. However, platforms as they are now can inadvertently fulfil social goals, e.g., by providing income opportunities for individuals excluded from traditional employment and enabling parents to balance work and childcare responsibilities. For some gig taxi workers in Poland, platform earnings may serve as a protective layer against immediate socio-economic risks, as posited by Hacker, even if they do not contribute to long-term social security. Additionally, Poland’s moderate regulatory approach, if balanced, could foster an environment where platforms are incentivized to offer voluntary social security benefits to attract workers, especially if competition among platforms intensifies.

A nuanced policy approach, balancing flexibility with mandatory protections, is essential to address these challenges effectively.

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