



MAGAZINE



WORKING AT THE FRONTIER

Where decades-old principles collide with reality

OPINION

Frontier working tested for you

INTERVIEW

Silvia Kersemakers (EC) about the revision of the EU rules on social security coordination

EZA NEWS

Welcome, Katharina Kofler

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Dear friends, dear readers,

growth combined with redistribution form a central part of the debate in economics about how wealth is created and fairly shared. Seeing the lively discussions, it is safe to say that this debate is more topical than ever.

The socio-economic debate cannot be separated from the fundamental question of inequality in general. There have always been differences because absolute equality is not possible, but differences must be justified and framed by an agenda that promotes justice. The last century saw inequality decline as a result of the democratization of education, the gradual progress towards gender equality and the recognition of minorities, as well as advances in terms of social security, healthcare and minimum wages.

But several recent developments pose the risk of inequality increasing again. These relate to the growth in wealth across family generations stemming from capital assets and the limited private ownership of technological developments such as AI, putting wealth back into the hands of only a few people. The financial valuation of labour cannot compete with this trend. There was hope that globalisation would benefit everyone and lead to more fairness, but this has not been the case.

Economic growth of course increases the cake which can be distributed, but I am always amazed when people say that growth is the sole means of salvation and automatically benefits everyone. Increasing GDP through more production and consumption, more innovation and productivity is their mantra. For them, redistribution stands in the way of growth. What's needed is not unbridled growth but sustainable growth. This summer's heat waves and the numerous wildfires have shown once again that we were groaning under the heat, with nature struggling to cope with global warming.

When we stand up for an inclusive society, it is our democratic duty to reduce the gap between rich and poor by focusing on a sustainable social market economy in which the government makes corrections, finances public goods, healthcare and social security, thus reducing the income gap. It will also be necessary to provide sufficient incentives to do business – because of course there still must be a cake for redistribution – in conjunction with measures to stimulate purchasing power. Moreover, the paradox is that it is precisely redistribution that contributes to growth through education, science, social economy, tourism, social profit entrepreneurship, a creative cultural industry and the preservation of heritage.

As we enter a new era of different economic growth, everyone should be able to acquire 'basic capital', ensuring fair distribution of the benefits generated by the economy and especially by AI. This is the 'common good' to which we contribute ourselves and of which we are partakers. This is not a one-off decision, but an ongoing political, economic and social choice.

For us Christian trade unions and workers' organisations, the effect described in the Gospel of Matthew (25:29) remains an incentive to make our voices heard in the debate, and in social dialogue: "For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them."

By ensuring that the new Multiannual Financial Framework for 2028–2034 is appropriately designed, the EU can send a clear signal that the 'Union of Equality' can become reality.

Luc Van den Brande – EZA-President



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WORKING AT THE FRONTIER – WHERE DECADES-OLD PRINCIPLES COLLIDE WITH REALITY



LUCIE VELKOVÁ

TEXT: Lukas Fleischmann

PHOTOS: Lukas Fleischmann, Ralph Würschinger

It is one of the central promises of European integration: a free single market without customs duties that facilitates labour mobility as well as the exchange of goods and services. Frontier workers are a prime example. Around two million people commute several times a week to work in another EU Member State. For a long time, this labour

mobility has been seen as driving the economy in frontier regions. But the world of work is changing, including the demands made of a system whose fundamental rules are in part decades old. Frontier work is coming up against its limits, particularly in situations where employment biographies no longer fit in with the traditional patterns.

In Wasserbillig, almost everything is defined by the frontier. This picturesque town in Luxembourg at the confluence of the river Moselle and the river Sauer is only just across the river from Germany. German car registration plates are joined by Belgian and French ones, because these countries are also only 45 minutes' drive away from Wasserbillig. Luxembourg's economy depends not only on consumers from the bordering countries but also on their workers. Germany, France and Belgium supply nearly half of Luxembourg's workforce. These frontier jobs used to stand for high wages with relatively low taxation and what must be some of the most generous pension schemes in the EU. But recently there has been a decline in the number of frontier workers from some neighbouring countries, while only those coming from France have increased.

Increasingly hostile mood

"In Luxembourg, many people blame frontier workers for traffic congestion. In Germany, they're accused of tax avoidance, leading to a negative image on both sides", says Axel Ludwig. He is on the works council at the POST company in Luxembourg and a member of the LCGB trade union (Lëtzebuerger Chrëschtliche Gewerkschafts-Bond), which in turn belongs to the EZA network. He is concerned about the future of these workers.

At the same time, Axel Ludwig accuses the tax authorities in the neighbouring countries of assuming an increasingly aggressive approach towards frontier workers. Whereas interstate agreements used to be interpreted leniently, favouring frontier workers, the German tax authorities, for instance, are meanwhile becoming increasingly meticulous. "Germany has discovered frontier workers as a source of income and started implementing an outdated law from 1958 in the context of double taxation agreements", says Axel Ludwig. Workers

employed in Luxembourg who work more than 34 days in Germany are now also taxed in Germany.

Furthermore, those who work more than 25 percent of their working time in Germany have to pay social security contributions there as well. Some workers therefore deliberately waive their German pensions if they have accrued pension claims in both countries. Axel Ludwig says: "As soon as I get a German pension, as little as € 1 pushes me into the German pension insurance system. That means I suddenly face paying contributions to the pension or health insurance schemes amounting to more than the pensions actually being paid in Germany." If workers decide they no longer want to cross the border for work in future, this can jeopardise the country's prosperity and exacerbate the skills shortage. For Axel Ludwig, one thing is clear: "Some things have changed for the worse in recent years."

Is this the end of work without frontiers?

Frederic De Wispelaere is a researcher at the HIVA Research Institute for Work and Society at the Catholic University Leuven in Belgium. The research that he does at the EZA member focuses on cross-border social protection within the EU and on worker exchange and mobility.

"Frontier work is definitely a success story", says De Wispelaere. "Already by the end of the 1950s, there was an awareness that the social insurance claims of mobile workers need to be protected. Otherwise, there would never be any labour mobility in the European Union, and the EU as we know it today would not exist." In the EU, the term of frontier workers basically refers to people who live in one EU Member State and work in another, returning at least once a week to their place of residence.



AXEL LUDWIG

IN THE EU, THE TERM OF FRONTIER WORKERS BASICALLY REFERS TO PEOPLE WHO LIVE IN ONE EU MEMBER STATE AND WORK IN ANOTHER, RETURNING AT LEAST ONCE A WEEK TO THEIR PLACE OF RESIDENCE.

Cross-border labour mobility is one of the cornerstones of the EU and remains a unique feature right up unto today. “If you move from the USA to another part of the world, you have no cross-border social protection. Within the EU, such protection applies due to the rules governing social security coordination”, says De Wispelaere.

The problem is less that the rules governing frontier work are not effective in principle. On the contrary: the EU has created a legal framework that facilitates free movement for millions of workers in the first place. But problems are emerging in situations where the reality of work no longer fits in with the categories for which this system was originally created.

Decades-old principles

Most of the roughly two million frontier workers still come from France, Poland and Germany. Relatively speaking, Germany and Switzerland continue to be the main destination countries, even if Switzerland is not part of the EU but only belongs to the European Economic Area (EEA). In absolute figures, Luxembourg takes the lead with around 230,000 commuters. The internal frontier regions account for 40 percent of the total territory of the European Union. Given this immense area, the proportion of frontier workers is soberingly small. Moreover, the EU still has frontier regions with practically no frontier work at all. This is either because

these regions are scarcely populated, such as between Finland and Sweden, or because there is simply no historical tradition of cross-border work, compared to regions such as the Upper Rhine between France, Germany and Switzerland. Frederic De Wispelaere says: “You could also mention the frontier region between Poland, the Czech Republic, Slovakia and Austria. Although it is getting more significant, it still plays a minor role compared to the Upper Rhine.”

Frederic De Wispelaere sees a slight decline in frontier workers within the EU. At the same time, he believes that this decline is currently more of a slight fluctuation than a fundamental trend reversal: “I don’t think that there can be any strong growth in the potential group of frontier workers, as this is limited by the number of frontier regions. That means that the potential for growth itself tends to be limited.”

The exceptions are the problem

But the truth is that there have not been any real changes to the fundamental premises of frontier work since the introduction of the initial pieces of legislation in the late 1950s. Although the EU adopted a revision of the social security coordination rules in April 2026 that makes things somewhat easier for frontier workers, the EU can only make superficial changes.

The EU simply does not have the mandate to intervene in 27 diverging national taxation and social security systems that each evolved differently over time. Taxation and social insurance issues are a matter of national competence. Since the 1950s, the EU has revolutionised the freedom of movement, introduced the Schengen area and established the euro as common currency. But it has not amended the logic covering the taxation and social security of frontier workers.

In the 1950s, there was no internet, no remote work, no click-workers or platform work, no digital nomads and no solo self-employed or freelancers working on a cross-border basis. This situation creates increasing tension: the European system of coordination is based on clear allocation of employees to national social security and taxation systems. In revising this coordination, as for instance in April 2026, the EU is doing everything in its power to make these processes simpler and more flexible.

But the challenges grow with the diversity of places of work, forms of employment and employment biographies. Furthermore, it is surprising that despite decades of experience, the EU is still only able to give an estimate for the exact number of frontier workers. Given that each country has their own methods of collecting data which are not always comparable, it is not possible to obtain precise figures, even in the most significant frontier region of the Upper Rhine. Better coordination of frontier work between 27 EU Member States with 27 different taxation and social security systems often fails already when it comes to the capability of the respective authorities to provide basic information.

The information infrastructure

Daniela Zink has been working as an employment adviser for EURES-T since 1994. This means she is one of the most experienced members of staff at EURES (European Employment Services). The European network of public employment agencies aims to offer practical support to promote the free movement of workers and frontier work – for example, by providing advice.

For more than 30 years, Daniela Zink has been providing advice at Karlsruhe-Rastatt employment agency, particularly for people interested in cross-border work between France and Germany. Here, too, there has been a slight decline in the number of frontier workers. In 2025, Karlsruhe-Rastatt employment agency had 24,008 people on its books who lived in France and



DANIELA ZINK

commuted across the border to work in the adjoining German regions of Landau, Freiburg, Karlsruhe, Lörrach or Offenburg. That is six percent less than in 2015. At the same time, there was a six percent increase in the population of Alsace, the Southern Palatinate, Baden and Northwestern Switzerland. While not an alarm signal, this nevertheless indicates a trend.

And yet Daniela Zink thinks it has never been easier than today to be a frontier worker. “It’s so much easier these days to get the information you need before starting to work abroad. At the same time, we’ve also done a lot of networking.” Meanwhile there is a whole network of employer associations, trade unions and local government authorities taking care of the needs of frontier workers in the Upper Rhine region. For the most part, Daniela Zink’s clients are well informed and just looking for answers to the last few details. “But there are also people who move to France, for example, and are totally unprepared. They don’t know that they need to apply for a French social security card in order to claim unemployment benefit if they should become unemployed.”



Daniela Zink appeals to both employees and employers to take the initiative and show responsibility. This seems to work quite well for employees at big companies operating in the frontier region. After all, these firms have acquired decades of experience, often with their own infrastructure for frontier workers. As a rule, they also offer traditional employment contracts. But employment contracts for frontier workers can quickly become a bureaucratic challenge for small and medium-sized businesses, with plenty of legal pitfalls when it comes to social security and taxation issues. Anyone who does not fit a certain mould or has the necessary infrastructure may soon encounter problems.

Between child benefit and red tape

“No-one tells you if you’re doing it right”, says Lucie Velková from AŠ in the Czech Republic. She is a frontier worker at the German-Czech border and one of those cases that illustrate what happens when an employment biography fails to fit the existing categories. The graduate historian’s employment biography comprises various jobs working as a freelancer and also as an employee in both countries. Among others, Velková worked for Europe Direct, an organisation that provides information about the European Union with workshops and training courses. This took Velková into German schools.

She also worked in hotels in Germany. During the rest of the week, she was a teacher at a primary school in the Czech Republic. The 38-year-old mother of several children has been struggling with the interstate red tape for years now. Problems arose particularly when claiming social benefits for maternity leave, parental leave or child benefits. For example, during one of her pregnancies: “Two social welfare authorities were involved. They had to decide where I belong”, says Velková. “It took five months. What’s more, the primary school where I was working failed to fill in the forms properly. I then had

to pay health insurance contributions. Suddenly I had double social security cover, but was poor because of it.”

She says it took years to resolve the situation. “My experience with claiming social benefits has been dreadful”, says Lucie Velková. The German authorities wanted to know whether her family already received social benefits in the Czech Republic. “But if you don’t get anything, there’s no document to say so from the authorities”, says Velková. “You know what the answer is but still have to wait until you get something in writing.” Today she only works as on a self-employed basis or freelancer respectively, mainly in Germany. That does not mean her situation has become any easier. She cannot use the usual Czech online tools because the taxation systems do not function in the same way. Furthermore, freelancers in the education sector are taxed differently in Germany. “If you get income from another country, you have to do it the way they do it there. But the Czech authorities don’t understand that some of my jobs in Germany are not taxed there. Nor do freelance fee contracts exist in the Czech Republic.

Frontier workers under the magnifying glass

While people like Lucie Velková are in a minority, her example shows why a coordination system based on principles from the world of work of the 1950s cannot provide adequate answers for today’s much more heterogeneous system. On the other hand, there are simply not enough frontier workers for entire national security systems to be turned inside out.

Lucie Velková is an academic who works for European institutions and is familiar with both countries. Even so, her situation presents the competent authorities with major challenges. While Europe’s labour market is doing away with the frontiers, the rules that organise it are lagging far behind.

Learn more about this topic on the EZA podcast “We Work Europe”

Once again, there is a companion podcast series from “We Work Europe” to go along with this feature article. In three episodes, representatives from the LCGB, among others, describe their work at the border office in Wasserbillig in more detail. In addition, representatives from the European Commission and the social sciences shed light on future developments in cross-border work. “We Work Europe” is available on all major podcast platforms and at www.eza.de.



OPINION: FRONTIER WORKING TESTED FOR YOU

Commentary written by Lukas Fleischmann, journalist and editor of EZA Magazine

ILLUSTRATION: Unsplash

“When I found out about Lucie Velková’s situation during my research for this magazine, I imagined myself filling out a checklist. I am also in a situation where the authorities seem to find no real answers. For years now, I’ve been looking for a satisfactory taxation solution for my various jobs as journalist, author and editor at the German-French border. Anyone relying on the authorities to provide information in this situation is simply forsaken, despite EURES-T and the long-standing tradition of frontier work in the Upper Rhine region.

Contradictory statements don’t make things any easier: the German health insurance wants a certain form from the French, but they’re not able to produce one like that. Advice centres only know what to do with traditional employees, and have no answers for anyone else. Even after weeks of research, among

others for this magazine, I still have lots of questions.

I spoke to several tax consultants in both Germany and France, who told me off the record simply not to register my main place of residence in France with the French authorities. Unlike Germany, there’s no compulsory registration in France. Apparently, they have German clients living in Alsace who’ve been doing it like that for 25 years. According to them, nobody’s going to check it anyway, and it makes everything easier. But can that really be the solution? Sure, I’m a special case, like Lucie Velková. But there are more and more special cases like us among the frontier workers. We need another way of looking at the situation, particularly now that working from home has become established. Perhaps our examples provide an illustration of where the adjustments need to be made.”



"TODAY'S CHALLENGES DIFFER FROM YESTERDAY'S ISSUES"



INTERVIEW: Lukas Fleischmann
PHOTOS: Unsplash

Cross-border work is one of the foundations of European free movement. But national social security systems, telework and new forms of employment make labour mobility increasingly complex. Silvia Kersemakers from the European Commission's Directorate-General for Employment, Social Affairs and Inclusion (DG EMPL) talks about the 2026 revision of the EU social security coordination rules.

This reform is intended to ensure that in cross-border employment situations, greater responsibility lies with the country where a person actually worked and paid social security contributions – most visibly in the area of unemployment benefits.

EZA: The basic European rules on social security coordination go back decades. Does the current framework still work for frontier workers?

Silvia Kersemakers: The framework works because there are clear rules determining which legislation applies. The general rule is that a person working in one EU Member State is subject to the social security legislation of that state. This provides legal certainty about where contributions have to be paid and where benefits can be received. This coordination is essential. There will, however, be changes for frontier workers who become unemployed. Under the revised rules, the principle will be that benefits are paid by the EU Member State in which they last worked, subject to certain conditions. We consider this fairer both for workers and for Member States: the country receiving the contributions should, in principle, also pay the benefits.

EZA: The world of work has changed considerably, particularly through remote work, hybrid work and new forms of employment. Is the European framework keeping pace?

Silvia Kersemakers: This is something we are looking into. New forms of work are a new challenge, and we agree that we need to examine whether the framework is still fit for purpose. We are at the beginning of that reflection process and have announced that these challenges will be addressed in a further revision.

We do not yet know what form this will take. We have to assess whether rules need to be adapted, whether clarification is sufficient or whether supporting measures for particular groups would make more sense. People in new forms of mobility may frequently change their place of work or residence. One of our objectives is to avoid constant changes in the applicable social security legislation. We are also looking at these questions together with colleagues working on taxation, because they report similar problems, although taxation does not have the same European coordination framework.

There is already a framework agreement on cross-border telework for employed workers. Under certain conditions, it allows employees to work from their home abroad for up to 50

percent of their working time without changing the applicable social security legislation. The more difficult challenge may be people we often describe as digital nomads: people who frequently move between different forms of employment, self-employment, concurrent activities or several part-time jobs. Traditional employment relationships, in which people work for the same employer for many years, are becoming less common.

EZA: Wouldn't a harmonised European social security system be much simpler than coordinating 27 national systems?

Silvia Kersemakers: From the perspective of simplification, I understand why harmonisation could be attractive to mobile workers. But social security remains a national competence. Member States are very attached to their national systems because they are deeply embedded in national social policies and, in many cases, also connected to taxation. Moving from coordination towards harmonisation would therefore require EU Member States to agree to fundamentally change this approach. In practice, I do not think this would be supported by most Member States.

One of the ambitions of the Commission is certainly to simplify and modernise legislation and make things easier for employers, employees and authorities. But we have to acknowledge that coordination means coordinating national systems. There are boundaries within which we operate.

EZA: Many frontier workers experience being sent back and forth between authorities in two countries. Why is it still so difficult to obtain clear information?

Silvia Kersemakers: Every situation is different, and some cases are much more complex than others – particularly when somebody has been employed and self-employed, has changed residence or has several different statuses. The more complex a case becomes, the greater the risk of being sent back and forth between authorities. There are mechanisms within the regulations to deal with such situations. If authorities cannot immediately agree on which legislation applies, there is a procedure allowing a provisional decision



to be taken so that a person is not left without social security coverage. Citizens can also turn to networks such as SOLVIT or Europe Direct. At the same time, Member States themselves have a responsibility to inform workers about their rights and obligations. We also have practical guides explaining which legislation applies, but these documents can be quite technical. This is something we can look at further: how can we better address citizens' needs and make these rules easier to understand?

EZA: Could digitalisation help solve some of these practical problems?

Silvia Kersemakers: Yes. We are investing heavily in digitising exchanges between Member States. In the past, much of this exchange was paper-based. Today, Member States already exchange social security information electronically, which should speed up procedures. The next step is the European Social Security Pass. The idea is to have a digital A1 document that can be stored in a European digital wallet. The European Health Insurance Card could also become part of this wallet.

Authorities would then be able to verify the validity of these documents directly. If you become ill or have an accident abroad, for example, an authority or healthcare provider could verify that you are covered in your home country. The same principle would apply to the A1 document, which proves which country's social security legislation applies to a worker.

That could be an important step forward. We should not only look at the rules and the legal framework; we also have to discuss how we can make mobility within Europe easier in practice.

EZA: How can the EU ensure that cross-border labour mobility does not result in social dumping or unfair competition?

Silvia Kersemakers: Social dumping and unfair competition arise when rules are not applied correctly. The purpose of the existing rules is to ensure that the social security rights of every person are protected.

Cooperation between Member States is therefore extremely important, as is good-quality data exchange. This also creates trust between national authorities. There are different enforcement mechanisms. The European Commission can act on complaints and, where there is a breach of EU law, launch infringement procedures against Member States. Citizens can also go to national courts.

There is also enforcement on the ground. The European Labour Authority can support joint inspections by Member States, for example to check whether employers apply the rules correctly and whether workers have the necessary A1 documentation. So enforcement is not only about legislation. Cooperation, data exchange and practical coordination between Member States are just as important.

EZA NEWS WELCOME, KATHARINA KOFLER!



It is our great pleasure to welcome **Katharina** who joined our team on 1 September 2026. She will be helping us in future, particularly with our work in Brussels.

Katharina comes originally from Austria and now lives with her family in Brussels. Previously she worked as a legal advisor for the Austrian Embassy in The Hague. The main focus of her work was on multilateral and legal issues, where she gained extensive experience in working with international institutions and courts.

Besides working in her professional context, Katharina is also committed to the international law community: as a founder and board member of the Women in International Law Network in The Hague, she was involved among others in promoting the exchange of experience between young female lawyers and in supporting them. She speaks not only German and English but also Dutch and Italian and has a basic knowledge of French – ideal prerequisites for her new job in Brussels. When not dealing with international and European matters, she likes to spend any free time with her family or going for walks in the countryside.

We look forward to working together in the time ahead.



MAGAZINE

WE WORK EUROPE

The EZA magazine for your ears

You can listen to EZA's new **We Work Europe** podcast on your smartphone or PC free of charge. In the comfort of your own home or while you are on the move. In the future, three episodes will be published for each EZA magazine and will appear on all podcast platforms.

For **We Work Europe**, we travel throughout Europe and meet member centers as well as experts in the field of labor issues, discuss current events and look at developments in social dialogue and European social policy.

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