Self-employment and social risk management: comparing Germany and the United Kingdom

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discussion paper

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Abstract

In the past decades self-employment has gained importance in both countries Germany and the United Kingdom. In particular the proportion of solo-self-employment shows an increasing trend. This development has created new challenges for social risk management strategies. It raises the question of whether and to what extent the national social security systems for the self-employed are working and are capable of dealing with the new situation.

To answer this question, the paper evaluates Germany´s and the United Kingdom´s legislation on the social protection of self-employment. Furthermore the collective representation of interests of the self-employed e.g. through trade unions is described. Finally, private provisions for retirement are outlined as an example for individual risk management strategies of the self-employed.

Zusammenfassung

Sowohl in Deutschland als auch im Vereinigten Königreich hat die selbstständige Erwerbsarbeit in den letzten Dekaden an Bedeutung gewonnen. Vor allem der Anteil an Solo-Selbstständigkeit ist stetig gestiegen. Diese Entwicklung ist mit neuen Herausforderungen an ein soziales Risikomanagement für die zuständigen Akteure und Institutionen verbunden. Es stellt sich die Frage, ob und in welcher Form die staatlichen Sicherungssysteme, kollektive Interessenvertretungen und die Individuen selbst auf diese Herausforderungen eingestellt sind.

Um diese Frage zu beantworten, werden als Beispiele für kollektives Risikomanagement die Einbeziehung der Selbstständigen in die jeweiligen nationalen sozialen Sicherungssysteme mit Schwerpunkt der Absicherung des Risikos Alter sowie die Interessenvertretung durch Organisationen und Verbände beschrieben. Als ein Beispiel für individuelles soziales Risikomanagement wird am Ende die private Vorsorge der Selbstständigen fürs Alter im Ländervergleich skizziert.

Contents

1 Introduction

The “rebirth” of self-employment is one of the most significant developments to have taken place on contemporary labour markets. Following a continued decline in the share of workers in self-employment in almost all developed countries until well into the second half of the 20th century, the last few decades have brought a return to this type of work, which is now expanding in almost all countries. This “renaissance of self-employment” has affected countries with a historically high share of self-employment (such as the countries of southern Europe) and those with a historically low share (such as the Scandinavian countries) in equal measure.

Germany and the United Kingdom are two countries whose self-employment rates lie in the bottom half of the comparative ranking for Europe. In 2003, around 10% of all workers were self-employed in Germany, while the share was around 12% in the UK (the EU average amounted to 15%: OECD 2004). Nonetheless, the renewed growth in self-employment has been particularly strong in these two countries compared to the rest of Europe.

The fact that Germany and the UK are both experiencing marked growth in self-employment is notable for the following reasons. The two countries are very dissimilar not only with respect to the structure of their labour markets, but also as regards the regulation of labour market and social policy. The UK can be considered a liberal welfare state with not very highly regulated, uncoordinated labour markets. “Soft” labour legislation and low levels of social insurance have favoured the development of flexible types of employment that diverge sharply from standard employment arrangements. As a result, the employment situations of a large share of workers are both relatively flexible and at the same time precarious. Labour law in Germany, by contrast, is embedded in the corporatist structure of a conservative welfare society. Here, labour legislation and the social insurance system offer individuals a comparatively high degree of protection and insurance against social risks.

The significant increase in self-employment in these two countries with their very different labour markets and welfare state frameworks gives rise to the following questions. Which similarities and which differences can be identified in the respective upward trends for self-employment? And to what extent do the different welfare state contexts shape social risk management?

The concept of social risk management is helpful here because its aim is not only to deal with risk events that have occurred – in the sense of traditional (social) insurance systems. In addition to risk treatment, the concept also takes two further strategies – risk prevention and risk mitigation – into account (Holzmann/Jorgensen 2000, Schmid 2006). Thus, in correspondence to the dynamics of risks, the entire spectrum of options for action is considered. In the area of self-employment, the possibilities for action range from advice on business foundation and lobbying or interest representation provided by associations (risk prevention) through informal networks and tax concessions for investments (risk mitigation) to statutory or private pension insurance (risk treatment).

The concept of risk management is also concerned with the question as to who should be responsible for dealing with risks, and in accordance with which rights and obligations. “This means no more, but also no less, than calling into question the (old) ingrained division of the labour of risk treatment between individual, family, company, association and state, and adjusting its structure so as to better reflect the evolution of risks” (Schmid 2004: 6).

The following analyses are based not so much on the theoretically analytical as on the empirically analytical foundations of social risk management. The point of departure is risk analysis: Are there specific, new risks facing the (new) self-employed? What is the structure of the division of responsibility between actors who deal with risks? Are collective or individual social risk strategies more significant?

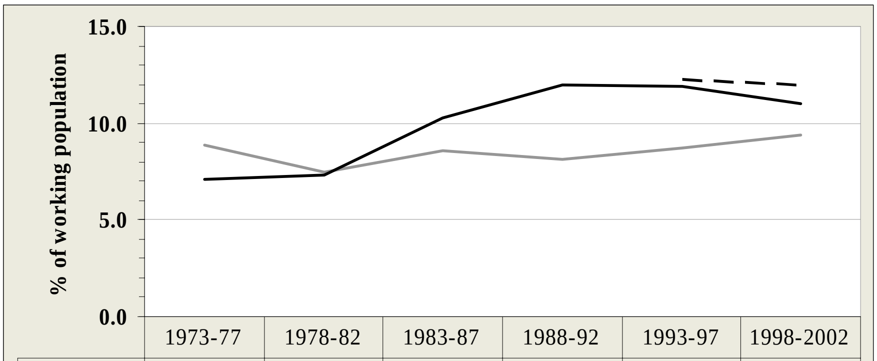
In order to answer these questions, first the structure and the development of self-employment is briefly outlined for both Germany and the UK. In the next step, similarities and differences between the two countries with respect to the growth of self-employment are highlighted. As an example of collective social risk management in the treatment of risks the inclusion of the self-employed in the two countries’ social insurance systems is described with an emphasis on provision for old age. While social insurance represents the classic case of dealing with risk events that have already occurred, collective interest representation stands for strategies of risk prevention and risk mitigation. The following discussion will reveal whether and to which extent the policies of bodies that represent collective interests – such as trade unions – make reference to collective risk management for the self-employed. Moreover, private provision for old age will also be described as an example of individual risk management. Whether and in which way self-employed workers in the two countries feel they are protected against risks through the statutory systems and whether and in which form they have made private provisions for old age are the final questions dealt with in this paper.

2 Development and structure of self-employment

As in many other countries, the “renaissance of self-employment” began in the UK in the 1980s. In that decade, the UK had one of the strongest growth rates for self-employment in Europe. Taken as a share of total employment, self-employment rose from 7.1% in the period 1973–1977 to 12% in the period 1998–2002 (see Figure 1).

After 1997, the self-employment rate declined sharply again, and by 2000 it had already fallen to the level reached in 1984 (11.3% and 11.2%, respectively) (Meager/Bates 2004: 137). Following a lengthy period of stagnation and decline, self-employment has been rising robustly again in recent years. In January 2005, 12.5% of the working population was self-employed (Boden 2005).

Figure 1: Shares of self-employed in Germany and the United Kingdom
(Self-employed with and without dependent employees as a percentage share of the working population. The values represent the average annual shares for the period indicated. Agricultural sector not included).



	1973-77	1978-82	1983-87	1988-92	1993-97	1998-2002
eu 15					12.3	12.0
de	8.9	7.5	8.6	8.1	8.7	9.4
uk	7.1	7.3	10.3	12.0	11.9	11.0

Source: OECD Labour Force Statistics, author's calculations.

In Germany, the renaissance of self-employment set in about ten years after the other European countries, in other words not until the early 1990s. The share of the working population in self-employment rose here from an average 7.5% in the period 1978–1982 to 9.4% in the period 1998–2002 (Schulze Buschoff 2005: 66).

According to the German micro census, in 2000 the total number of self-employed (including the agricultural sector) amounted to 3.643 million persons, 3.089 million of whom lived in the territory of the former West Germany and 0.554 million of whom lived in eastern Germany (Betzelt 2004: 13). According to OECD data, by 2003 the self-employment rate in Germany had risen to 10.4% (OECD 2004). While the trend for the self-employment rate has stagnated or begun to decline in some other European countries over the last few years, in Germany the growth of self-employment has continued uninterrupted (Schulze Buschoff/Schmidt 2005: 533).

3 Comparing and contrasting Germany and the United Kingdom

National labour market policy programmes that promote business start-ups on the part of the unemployed have been decisive for the increase in the self-employment rate in both Germany and the UK. In Germany, labour market policy measures such as the "Me, Inc." business start-up scheme and the bridging allowance for new entrepreneurs have particularly gained in importance in recent years. Whereas the year 1994 saw only less than 37,000 subsidised business start-ups, by 2004 this figure had risen to over 350,000 (Caliendo et al. 2006). Since 2003, well over half of all new entrepreneurs have been subsidised by the employment agency – compared to not even 10% at the beginning of the 1990s (Kritikos/Wießner 2004). The introduction of the business start-up grant (under the “Me, Inc.” scheme) on 1 January 2003 as part of the Hartz reforms was one of the decisive factors behind this development. In addition to the bridging allowance for new entrepreneurs, which has existed since 1986, a second support instrument for unemployed workers seeking to become self-employed has thus become available.

In the UK, too, the fact that the active labour market policy pursued in the 1980s in particular helped unemployed workers enter self-employment further contributed to the self-employment boom. During the period of Conservative government (1979–1997), the concept of “enterprise culture” was actively promoted. At the time, the Enterprise Allowance Scheme (EAS) was one of the most costly programmes of its kind in Europe. Although the evaluation of these measures has shown that the funds invested only led to a limited extent to long-term self-employment for the unemployed (Meager et al. 1996), the measures undoubtedly nonetheless contributed to a short-term increase in self-employment during the late 1980s. There have been few government initiatives promoting self-employment since the late 1990s, however. Instead of supporting new business foundations, public policy is now giving greater priority to the maintenance of existing small businesses. The expansion of the construction sector and the “credit boom” also contributed to the rise in the UK self-employment rate in the 1980s.

A glance at the situation in the various economic sectors reveals substantial differences between the two countries. For example, a much larger share of self-employed are found in the construction sector in the UK than in Germany. Almost a third of all workers in the UK construction sector were self-employed in 2001, compared to only about every eighth construction worker in Germany (see Figure 2, p. 6). The share of self-employed in the construction sector has risen perceptibly in both countries since then, amounting in 2004 to no less than 16% in Germany and to 37% in the UK. The shares of self-employed have also risen in the financial, enterprise and other service sectors – in the UK from 15% in 1995 to over 17% in 2001 and to 18% in 2004, and in Germany from 16% in 1995 to 17% in 2001 and to 19% in 2004. Only the education and health sector showed stagnating or only slightly increasing shares during the period 1995–2004 (stagnation at around 6% in the UK and a slight increase from 7% to 8% in Germany).

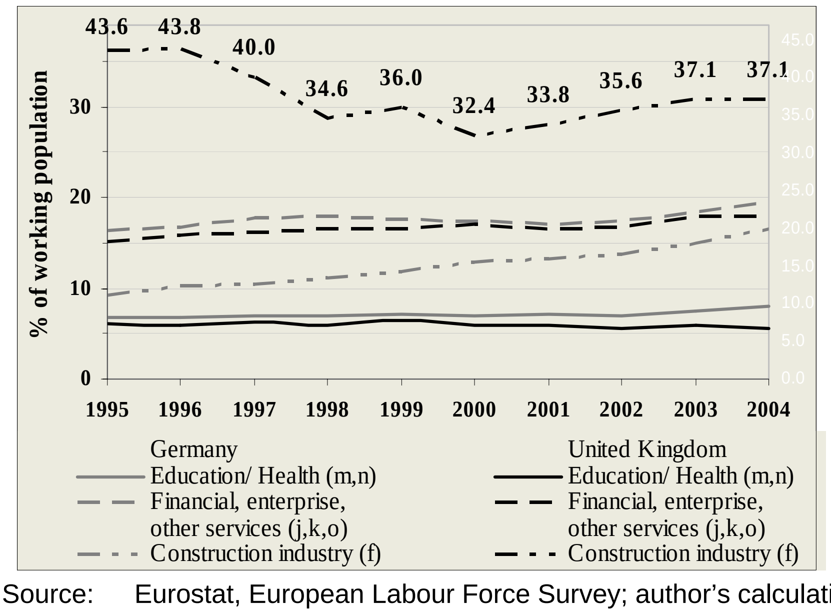
While the category of the self-employed is characterised to a greater extent in the UK by low-skilled sub-contractors, in Germany there is a high share of academics amongst the self-employed (Strohmeyer 2003: 105–106). Moreover, the number of part-time self-employed is much higher in the UK than in Germany.

Despite these differences, some common features can be identified. Structural trends such as the growing importance of the service sector, the evolution of contractual arrangements in favour of franchising and outsourcing, and the trend towards smaller enterprise sizes contributed in both countries to the self-employment boom. And the two countries also have an increase in “new self-employment” in common whose protagonists do not correspond to the image of the traditional entrepreneur in the small and medium-sized business sector. The “new self-employed” are in all probability women who were previously unemployed. They often work as own-account self-employed in highly competitive service sectors with low entry barriers and low capital requirements (Meager/Bates 2001; Schulze Buschoff 2004). A characteristic feature of the structural transformation in both countries is the trend towards own-account self-employment: since 2003, three quarters of all self-employed have been own-account self-employed in the UK, while in Germany the share is about one half (Schulze Buschoff 2004).

The growth of self-employment is remarkably dynamic in both countries. Self-employment is an extremely unstable form of employment which increasingly represents a transitional phase in the life course of workers in both Germany and the UK. In other words, frequent transitions in and out of self-employment and into and out of other forms of employment or unemployment are a constituent part of the employment biographies of a rising share of the population (Uhly 2002: 206; Meager/Bates 2004; Betzelt/Fachinger 2004; Schulze Buschoff/Schmidt 2005).

Analyses of income distribution show that the two countries also share a broader income spread for the self-employed compared to dependent employees (Meager/Bates 2001; Uhly 2002; Betzelt/Fachinger 2004). In the UK, the probability of a very low income increases with self-employment. Here, too, past phases of self-employment also increase the probability of having a very low income in the later stages of the life course, especially after retirement age (Meager/Bates 2001: 27). In Germany, too, higher shares of income earned from self-employment are found in the lower income classes than is the case for income earned from dependent employment ((Betzelt/Fachinger 2004: 324). Irregular and often low incomes as well as dynamic employment biographies are specific risks that have accompanied the self-employment boom in both countries.

Figure 2: Self-employment trends in selected sectors
(Total self-employed with and without dependent employees as a percentage share of total workers in a sector; classifications in accordance with NACE Rev. 1.)



Source: Eurostat, European Labour Force Survey; author's calculations.

4 Self-employment and collective social risk management

4.1 Integrating the self-employed into the social insurance systems

The specific risks related to the growth in self-employment that have been outlined above present new challenges to the actors and institutions responsible for social risk management. As institutions concerned with risk treatment, the state social security systems are directly called on here. The question as to whether and in which manner they also cover the self-employed – that is, whether and how they meet these particular risks – will be dealt with in the following.

4.1.1 United Kingdom

The social security system in the UK is based on the fundamental principles of the Beveridge Plan of 1942. Under the terms of the Beveridge Plan, mandatory, contribution-based social insurance would offer security against income loss in the event of the risks of age, illness, maternity, unemployment and widowhood. In addition, provisions that were not based on contributions, rather were financed by tax revenue, were foreseen for individuals who had made no or only insufficient contributions to social insurance. The characteristic features of the Beveridge Plan were the fact that it was based on gainful employment, required very low contribution rates and provided a minimum level of basic insurance for the entire population.

Beveridge consciously included the self-employed in his report – and thus gave practical form to his recognition that the self-employed are by no means a homogenous and affluent category. He also took account of the possibility of people switching between self-employment and dependent employment during their working life, or even engaging in both forms of employment at the same time. This aspect of the social security model based on the Beveridge Plan is quite unique in Europe. It provides contributory benefits to the self-employed in accordance with the same principles and under the same system as for dependent employees.

Under the social insurance model founded on the principles of the Beveridge Plan, relatively small contributions based on either dependent employment or self-employment were intended to guarantee an adequate, all-inclusive basic insurance. It was against this background that in 1946 the National Insurance Act was ratified and a national health service was launched. Since then, the national health insurance system has consisted, on the one hand, of the contributory system (only monetary benefits) and, on the other, of the tax-financed health service, which provides medical care (only benefits in kind) to the entire population.

The social security benefits provided in addition to health insurance can be grouped in three categories (Devetzi 2003: 393): 1. contributory benefits, which cover the risks of old age and death, invalidity, unemployment and pregnancy; 2. non-contributory benefits, which cover the risks of old age and invalidity, are financed from tax revenue and are provided to people who are not eligible for contributory benefits; 3. means-tested benefits, which are also financed from tax revenue but are conditional on proof of need.

Under the state's contributory insurance system, all workers – both dependent employees and self-employed – who are resident in the UK and whose income exceeds certain minimum levels, are covered by mandatory insurance. The self-employed pay a relatively low contribution rate to the national insurance system (National Insurance Contributions). Unlike dependent employees, however, they are not eligible for benefits in the event of unemployment or accidents at work (Devetzi 1999: 47–48).

4.1.2 Germany

The social insurance introduced in Germany on the initiative of Reich Chancellor Bismarck at the end of the 19th century was conceived as a form of security exclusively for dependent employees and was based on the principle of contributory financing paid in equal parts by the employer and the employee. Today, the Bismarckian social security system is funded by means of pay-as-you-go contributions. Pensions serve as a replacement for the income that had been subject to mandatory social insurance prior to retirement.

In accordance with the tradition of Bismarckian social insurance, the self-employed are largely excluded from membership in the pension insurance system. However, the historical development of social insurance in Germany has seen the introduction over the course of time of a series of legal regulations that recognised the need of single groups of self-employed for protection and incorporated them in the mandatory pension insurance system.

One of these regulations applies to self-employed workers in the cultural sector. In view of the particular situation of this category, the Artists' Social Security Fund (*Künstlersozialkasse*) was created as a welfare-state insurance institution charged specifically with providing for the socio-political integration of self-employed artists and publicists into the Bismarckian social security system (Betzelt/Schnell 2003: 251).[1]

There are other exceptions for the so-called liberal professions (e.g., lawyers and doctors) and for specific occupational groups such as artisans, agriculturists, teachers

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1 On the basis of the Artists' Social Security Fund, self-employed artists and publicists are insured by law in the health and pension insurance systems since 1 January 1983 and additionally in the nursing-care insurance system since 1 January 1995. The contribution rate is based on the individual's expected annual income expressed in monthly amounts. In the same way as dependent employees, the self-employed artists pay half the contribution to the insurance fund, while the other half is covered in part by a federal subsidy and in part by the "social security contribution for artists", which is paid by the contractor.

and midwives.[2] All in all, a minority of around a quarter of all self-employed workers is insured under mandatory pension insurance systems (Fachinger/Oelschlaeger 2000: 165). But even for the occupational groups covered by mandatory insurance, the situation is extremely heterogeneous with respect to the various social risks. As regards the categories of self-employed workers specified here, mandatory insurance exists only with respect to old age and invalidity. In Germany, only agriculturists and artists and publicists are subject to mandatory insurance for illness and long-term nursing care (Fachinger 2003: 7).

Self-employed workers who are not subject to mandatory insurance do, however, have the possibility – under certain circumstances – of opting for so-called voluntary membership in the statutory health insurance system.[3] All the statutory health insurance funds levy a contribution in the form of a certain percentage – which varies from fund to fund – from the income of their members. At the beginning of 2005, the contribution rates paid in equal parts by employers and employees amounted to between 11.8% and 14.6%. The employee alone then also pays an additional premium of 0.9%.

While dependent employees pay one half of the contribution to health insurance and the other is covered by their employers, there is no employer share in the case of self-employed who are insured voluntarily under the statutory health insurance system. This means that they are obliged to pay the entire contribution to statutory health insurance on their own.

4.2 Statutory insurance against the risk of old age

4.2.1 United Kingdom

Statutory pension insurance in the UK is largely restricted to a basic income guarantee. At the core of the state pension system is a flat-rate, uniform, contributory basic pension.

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[2] There are mandatory retirement pension systems for: a) homeworkers, teachers, educators, nursing staff, midwives, sea pilots, coastal mariners and coastal fishers; (b) artisans listed in the trade register of crafts persons and certified chimney sweeps; (c) artists and publicists; (d) agriculturists; (e) liberal professionals. The liberal professions – e.g., lawyers, notaries and doctors – have autonomously organised systems of insurance and are therefore not members of the statutory social security system.

[3] Whereas the German health insurance system is also open to the self-employed, this has not been the case to date for unemployment insurance. Only individuals who have been classified as dependent employees following proceedings against them for bogus self-employment must also be insured through the employer in the unemployment insurance system. On the basis of a temporary regulation that entered into force on 1 February 2006, it is now possible for the first time to request continued membership in the unemployment insurance system on a voluntary basis (§28a of Germany's Third Social Security Code [SGB III], valid until 31.12.2010). Under this regulation, people who enter self-employment following a period of dependent employment can, on request, continue to remain insured under the unemployment insurance system.

This basic pension is granted to individuals who have paid National Insurance Contributions. Dependent employees currently pay a contribution rate of 11% of their income, subject to a lower annual earnings limit £ 4,715 and an upper annual earnings limit of £ 32,720.[4] Earnings that exceed the upper limit are subject to a contribution rate of 1%. In addition, employers pay a mandatory contribution equal to 12.8% of the earned income of their employees when this exceeds the lower earnings limit of £ 4,715. By contrast, self-employed workers pay two types of contribution to the system. The first (Class 2) is a standard rate of £ 2.05 per week. In addition, they must also pay Class 4 contributions, which amount to 8% of all income between £ 4,715 and £ 32,720 per annum and to 1% of all income in excess of £ 32,720 per annum (Boden 2005: 6).

Table 1: Comparison of statutory pension insurance systems

Minimum coverage	Standard coverage	Additional coverage
Germany		
No minimum pension, means-tested basic coverage in old age under a separate system.	Statutory pension insurance for dependent employees; special systems for civil servants and certain groups of self-employed; aim is to maintain same income position in old age.	Voluntary private provision; private provision with the possibility of state subsidies (tax relief) for dependent employees (Riester pension) and for self-employed (Rürup pension).
United Kingdom		
Basic pension system: non-contributory old-age pension equal to 60% of basic pension; supplemented by non-contributory pension for very senior citizens (over-80s).	1. Basic pension system (almost universal coverage) aiming to prevent poverty in old age. 2. Obligatory additional state pension system exclusively for dependent employees; it is possible to "contract out" from this system.	Voluntary private provision; state-regulated forms of "contracting out" for dependent employees.

Sources: Boden 2005; Devetzi 2003.

In 1977, a system of additional state pensions was introduced (the State Earnings Related Pensions Scheme – SERPS, renamed the Second State Pension in April 2002), which was intended to provide supplementary earnings-related pensions in addition to the standard basic pension (Hill 2003: 104). However, the self-employed are excluded from this additional pension scheme, and they also have no means of becoming voluntary contributors to the system.

The basic state pension is a flat-rate benefit whose amount is adjusted each year. Since its introduction under the 1946 National Insurance Act, the basic pension has

4 The lower annual earnings limit of £ 4,715 corresponds to € 6,944; the maximum limit of £ 32,720 to € 48,191 (exchange rate of 10 September 2006).

almost always amounted to less than the minimum subsistence level. In the fiscal year 2002/03, it was equal to £ 75.50 per week. This sum is only paid in full, however, if proof is available of contributions or contribution credits (that cover periods of invalidity, illness, maternity or unemployment) for at least 90% of "working life" (49 years for men and 44 years for women). If the number of "qualifying years" is not sufficient, then only a portion of the basic pension is granted. The statutory retirement age in the UK is 65 for men and 60 for women (a uniform retirement age of 65 for both sexes is to be introduced by 2020). It is not possible to receive an old-age pension in the UK prior to retirement age.

The additional state pension scheme (SERPS or State Second Pension since 2002) is a mandatory pension insurance system for dependent employees. Individuals who can demonstrate that they are members of an equivalent private pension scheme (i.e., persons who have "contracted out") are exempted from this mandatory system.[5] While the level of the SERPS pensions depends on actual income, the highest possible SERPS pension only amounts to 20% of average earned income (Devetzi 2003: 412). At the same time, the full basic pension from the state pension system is currently also less than the applicable benefit rates under the state Minimum Income Guarantee for pensions.

This modest level of additional state pensions, the tax incentives that favour contracting out and the extremely low level of the basic pension mean that company pensions are playing an increasingly important role in the maintenance of workers' standard of living after retirement. The share of pensioners drawing an income from company pensions rose from 43% in 1979 to over 60% in the fiscal year 2000/01 (UK 2002: 37). But the self-employed only have inadequate access to company pension plans. Because they are also excluded from the additional state pension system, and therefore also from the possibility of contracting out, they rely even more than dependent employees on private schemes in order to maintain their standard of living or avoid poverty in old age.

4.1.1 United Kingdom

The statutory pension insurance system guarantees not only old-age pensions but also early retirement pensions for invalidity, as well as widow's and orphan's pensions and rehabilitation measures following an illness or in the event of a disability. The amount of the pension granted depends not only on the contributions paid into the system, but also on time spent rearing children, in vocational training or in unemployment.

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[5] Persons who opt to contract out are then only eligible for the standard-rate basic pension. In the fiscal year 1996/97, 76.6% of 20- to 59-year-olds were exempted from the SERPS system. Tax incentives have encouraged a growing number of contributors to opt for contracting out. The aim is to relieve some of the pressure on the second pillar of the insurance system, which relies on pay-as-you-go financing, by using pre-funded systems and transferring increased responsibility for provision for old age to individuals themselves (Devetzi 2003: 401).

Mandatory membership in the statutory pension insurance system applies across the board in Germany for dependent employees who earn at least € 400 per month. In contrast to the statutory health insurance system, there is no income threshold beyond which individuals are absolved from the obligation to pay insurance contributions. The income ceiling that applies to pension insurance – currently a gross income of € 5,200 per month in western Germany and of € 4,400 per month in eastern Germany – only stipulates the upper income limit for the contribution rate of 19.5%.

In addition to dependent employees, there are also certain groups of self-employed who are subject by law to mandatory pension insurance (see Footnote 1 above). Membership in a pension scheme run by a professional association is obligatory for the institutionalised professions.[6] Self-employed individuals who work on a freelance basis in the main and in the long term for a single employer ("quasi-employees") are subject to mandatory insurance.[7] Likewise, persons receiving the business start-up grant under the "Me, Inc." scheme were subject to mandatory insurance for the duration of the benefit.[8]

A study of the group of self-employed who are subject to mandatory insurance shows that on top of the self-employed who are insured in mandatory systems (around 735,000 people at the end of 1999) and the around 1.9 million self-employed who are not subject to mandatory insurance, there are still another around 900,000 self-employed who are covered by social law but are nonetheless not insured (Fachinger et al. 2004: 8–9). "This means that there is currently a relatively high share of people amongst those insured by law who – whether by design or unwittingly – are not fulfilling their obligation to pay insurance contributions" (Fachinger et al. 2004: 9).

Self-employed workers who are subject to mandatory insurance under the statutory pension system pay a standard contribution which is determined on the basis of the current contribution rate of 19.5%. The level of the monthly contribution is calculated on principle on the basis of earned income in terms of the reference value.[9] The standard

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6 Mandatory insurance of this kind exists – in some cases only in individual federal states – for self-employed doctors, veterinarians, dentists, pharmacists, architects and engineers, lawyers and notaries, tax consultants and chartered accountants.

7 In certain cases, an exemption from mandatory insurance can be granted to quasi-employees, for example to new entrepreneurs for the first three years of self-employment and to those aged 58 and older.

8 The business start-up grant ("Me, Inc.") was a temporary measure that has since expired. Since 1 August 2006, the terms of a new "start-up grant" are applied in combination with those of the "Me, Inc." grant and the bridging allowance. Under these new regulations, mandatory membership in the statutory pension insurance system, which applied to date to "Me, Inc." entrepreneurs, will be abolished. For the first three years of self-employment, "Me, Inc." entrepreneurs were only obliged to pay contributions based on 50% of the reference value (half of the standard rate) without providing proof of actual income, in other words € 235.46 in western Germany or € 197.93 in eastern Germany.

9 One of the bases of assessment for calculating benefits and income thresholds in the social security system is the reference value as defined in §18 of Germany's Fourth Social Security Code (SGB IV). This is the average remuneration of all members of the statutory pension insurance system in the preceding calendar year, rounded up to the next figure which is divisible by 420. The reference value is announced annually and in 2006 amounted to € 2,450 per month (€ 2,065 in eastern Germany). In

contribution thus amounts to € 470.93 in western Germany and to € 395.85 in eastern Germany.

Those who earn less than the reference value or would like to insure themselves for a higher amount can apply to pay a contribution based on their actual income. In order to demonstrate actual income, the applicant must produce his/her most recent tax bill, to which subsequent average wage increases are added on. The ascertained actual earned income is then multiplied by the contribution rate of 19.5%. Earned income is defined as the profit from the self-employed activity, which is calculated in accordance with the general procedures for profit assessment under income-tax law. Contributions are paid only out of earned income that does not exceed an upper limit of € 5,200 in western Germany and € 4,400 in eastern Germany. This results in a maximum pension insurance contribution of € 1,014 in western Germany or € 858 in eastern Germany. The minimum rate is calculated in both parts of Germany on the basis of earnings of € 400, which results in a monthly contribution of € 78.

In contrast to dependent employees, who pay only half of the contribution to pension insurance because the other half is provided by the employer under the system of equal financing by the two parties, self-employed workers subject to mandatory insurance under the statutory system have no employer’s share. This means they have to pay the entire contribution to pension insurance on their own, which represents a substantial financial burden – especially for own-account self-employed and small entrepreneurs.

In spring 2001, the German government agreed on a structural pension reform, which aims to stabilise contribution rates over the long term. Government subsidisation of private pension schemes was introduced in the form of the so-called Riester pension. Individuals saving for old age received these subsidies in the form of government bonuses and tax exemptions. Most self-employed are excluded from the Riester subsidy, however, which is only granted to persons insured under the statutory system and to civil servants. Self-employed workers can only receive the subsidy if they pay mandatory contributions to the state pension fund.

However, since the introduction of the new “Rürup pension” in 2005, the government has been able to subsidise private retirement pension schemes that can also be availed of by the self-employed. The Rürup pension is particularly attractive for self-employed workers who are not subject to mandatory pension insurance. Against the background of the abolition of tax relief for life insurance policies, this is the only possibility for the self-employed to enjoy tax concessions when saving for their old age.

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the statutory health insurance system, the reference value amounts to a uniform € 2,450 (data from the Bavarian State Ministry for Labour and Social Affairs, and Family and Women’s Affairs, cf. http://www. stmas.bayern.de/fibel/sf_b145.htm, consulted on 10.9.2006).

4.3 The grey area between self-employment and dependent employment

As the observations thus far have shown, an individual’s employment status is of central importance for his/her social risk management, for it not only determines the applicability of certain labour legislation, such as regulations on occupational safety and health, but also access to insurance against social risks within the framework of statutory insurance systems. There is a danger that workers who cannot be classified unambiguously in one employment status might be excluded from certain social benefits and labour rights (Böheim/Muehlberger 2006; Burchell et al. 1999).

In Germany, the distinction between dependent employees and the self-employed is particularly significant in this respect. Numerous self-employed are excluded from the statutory systems of social insurance here, while in the UK they are covered in principle, but are nonetheless excluded from the systems for unemployment insurance and the additional earnings-related state pension. That said, their social insurance contributions are relatively low. In both countries, it is more convenient for a contractor if an employee or freelance collaborator is classed under the employment status of “self-employed”, assuming the contractor’s only aim is to save on social insurance contributions and curtail labour rights. In both countries, therefore, the problem of “bogus self-employment” or “dependent self-employment” is rife.

In the context of an empirical study on the classification of employment relationships, Burchell et al. (1999) estimate that around 30% of workers in the UK have an ambiguous employment status, that is, they cannot be clearly assigned either to the category of self-employed or to the category of dependent employee.

More recent reforms of UK labour law attempted to also take account of the intermediate status of “dependent self-employment” by establishing the category of “worker” (Freedland 2003: 22–26). Under this approach, legislation pertaining, for example, to working time, protection against discrimination of the disabled at the workplace or minimum wage conditions no longer apply only to dependent employees, rather they must be applied to all contractual relationships whereby individuals supply their own labour without running their own business (Böheim/Muehlberger 2006: 6; Freedland 2003). The Employment Relations Act of 1999 provides for the transferral of labour rights to categories of workers who have not benefited from them to date (Böheim/Muehlberger 2006: 7). While it is true that on the basis of this legal position the quasi self-employed are granted more labour rights on principle, the increased consideration given to the concept of “worker” in the legislation still leaves many aspects ambiguous. Thus, it cannot yet be foreseen which criteria the labour courts will ultimately apply in order to draw a distinction between a dependent “worker” and an independent self-employed individual (Böheim/Muehlberger 2006: 7).

The problem of the expanding grey area between dependent employment and self-employment became a subject of discussion in Germany mainly in the context of the debate initiated in the 1990s by the trade unions regarding what was termed “bogus self-employment”. This debate led to reforms of the framework conditions for self-employment within the context of social insurance law. The background for the legislative initiative behind these reforms was the increasingly frequent transformation of dependent employment relationships into quasi-self-employment arrangements that were not subject to mandatory social insurance. In addition to the resulting lack of social insurance for these self-employed, this development was of course also accompanied by a loss in revenue for the social insurance funds.

The response of Germany’s legislators to this growing problem was the “Law on Adjusting Social Insurance and on Guaranteeing Employee Rights” of 19.12.1998 (known as the Adjustment Act). The aim of this law was to define the status of self-employment more rigidly in order to counteract the transformation of regular employment relationships into bogus self-employment arrangements. However, only a year later, these regulations were significantly relaxed by the “Law on Promoting Self-Employment” of 20.12.1999 (new regulations introduced in 2000).

The German Pension Insurance Federation still carries out a “procedure for the determination of occupational status”, which is intended to verify or clarify a worker’s status under social security law, that is, whether the activity in question constitutes dependent employment or self-employment. However, proving the existence of (bogus) self-employment in the sense of producing legal evidence is likely to be difficult for the German Pension Insurance Federation, and especially so in borderline cases. All in all, the legislation on so-called bogus self-employment appears to be neither consistent nor easily explicable. The legislators’ original aim of implementing a sustainable, restrictive regulation of bogus self-employment was not achieved and is now no longer vigorously pursued (Betzelt 2006: 31). In fact, under new labour market policy schemes to promote self-employment, the responsible bodies no longer even carry out the procedure for the determination of occupational status.

4.4 Collective interest representation

As touched upon in the last section, social policy has begun to move in a new direction in Germany in recent years – away from combating (bogus) self-employment and towards promoting small-scale self-employment (Schulze Buschoff 2005). Likewise in the UK, self-employment is being promoted through labour market policy schemes and tax incentives (Harvey 2003). Not only is the number of self-employed increasing as a consequence of this political orientation, but the range of their potential economic and social circumstances is also growing. So what does this development now mean for collective social risk management, for example through established interest groups?

The own-account self-employed, in particular, do not fit into the traditional corporatist structures of interest representation through which, on the one hand, the interests of employers are represented in employers’ associations and, on the other, the interests of employees are represented by trade unions. Own-account workers are neither employers nor employees and therefore cannot by accommodated by this system. On the other hand, however, own-account workers rely on selling their labour just as dependent employees do, and are therefore exposed to social risks. Indeed, because of their employment status they actually have fewer social and labour rights than dependent employees, while at the same time they are subject to business risks. It can therefore be assumed that they have a need for social risk management through collective interest representation.

This development entails a risk of further disempowerment for the established representatives of collective interests, however. When core workforces are outsourced out of companies in order to carry out the very same activity with the status of self-employed worker (as often happens in the construction sector), then trade unions lose their clientele. When new areas of activity develop – for example in the IT service sector – that are pursued by own-account workers, then the latter usually have little sense of company loyalty or professional solidarity, and this, too, makes organisation in a trade union more difficult. The heterogeneity of the economic and social situations of the self-employed renders it generally difficult for established interest groups and trade unions to recruit members and represent their interests.

Notwithstanding these obstacles, individual European trade unions have become increasingly active as regards organising those workers, especially, whose status lies in the grey area between dependent employment and self-employment. Leading the field here are the trade unions that represent freelance media workers and artists.

The media sector represents an exception in this sense in Germany, too. Traditional trade union strategies such as setting standards for working conditions have been transposed to the new clientele of the “new self-employed” at least in the area of the media economy. In addition, a comprehensive system of information and service provision has been made available via Internet and telephone to self-employed union members.

This policy of interest representation for freelance workers in the media sector has its roots in the IG Medien trade union, which now continues to operate as part of ver.di, the Unified Service Sector Union. IG Medien was involved, for example, in the establishment of legislation on price control in the area of sub-contracting ((§12 of the Collective Agreements Act). Under this regulation, collective contracts can be negotiated for quasi-dependent freelancers, specifying periods of notice, continued payment of remuneration in the event of illness, and other similar binding rights. To date, such collective contracts have been agreed exclusively in the media sector – first and foremost for public television and radio stations and for daily newspapers (Buchholz 2002: 122). IG Medien had negotiated with contractors on fees per line and other payments and had organised a comprehensive supply of training and advice to freelance workers (Reindl 2000: 430). This same work is being successfully continued in ver.di. The interest-group politics pursued by ver.di still mainly concerns self-employed workers in the media sector.

In the UK, too, it is the trade unions in the media and art sectors that are the pioneers with respect to the organisation of self-employed workers. Here, the National

Union of Journalists (NUJ), the Broadcasting Entertainment Cinematograph and Theatre Union (BECTU) and Equity (the British actors' union) also represent self-employed workers and workers in general who are in the twilight zone between dependent employment and self-employment. They have negotiated collective agreements with individual employers (e.g., regarding minimum wage conditions) that also apply to (dependent) self-employed. The British trade union for the construction industry (the Union of Construction, Allied Trades and Technicians, UCATT) also has a large number of self-employed members (Böheim/Muehlberger 2006: 9).

The strategy the trade unions use to recruit (dependent) self-employed workers is to offer special services such as insurance, legal advice and assistance in drawing up contracts. The example of the (dependent) self-employed shows that the trade unions in both countries have slowly begun to open their doors to non-standardised employment relationships by not limiting their activities to traditional trade union instruments (collective bargaining, influencing working conditions) and instead extending their repertoires so as to also offer services that meet the needs of atypical workers (Muehlberger 2004; Böheim/Muehlberger 2006: 9).

However, in the area of tailor-made services for atypical workers, the unions also have some serious competitors, for new organisations are also being established that offer interest representation and advice in a more market-oriented form. The non-aligned Federation of Small Businesses (FSB), which was founded in 1974 and currently has 185,000 members, is considered the biggest organisation and interest group representing the self-employed in the UK. Members are entitled to a comprehensive package of services, including legal and financial advice, insurance services, and Internet access. The memberships subscription rate is based on the number of employees in the company, so the annual subscription rate is lowest for own-account self-employed. The FSB also engages in political lobbying by representing the interests of the self-employed in the political dialogue.[10] Other interest groups of this kind represent the interests of specific occupational groups (e.g., the UK Web Design Association, the London Criminal Courts Solicitors' Association (LCCSA), and the Independent Midwives Association), of women (e.g., the Self-Employed Women's Association), or of regions (e.g., the Nottingham National Association of Self-Employed).

In Germany, too, in addition to the professional chambers (e.g., Chamber of Physicians, Chamber of Pharmacists, Chamber of Agriculturists), there is a vast number of organisations and lobbies for self-employed workers, many specialising in start-up and financial consultancy (e.g., Weiberwirtschaft e.V., a women's cooperative; Bremer Existenzgründungsinitiative B.E.G.I.N. and Existenzgründungsoffensive ego, which both represent new entrepreneurs; and Matrix GmbH, a consultancy for small and medium-sized businesses).

One shortcoming with respect to the social risk management strategies of the organisations that are geared more towards the professions is the fact that their lobbying

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10 Cf. http://www.fsb.org.uk/data/default.asp?id=31&loc=policy, consulted on 2.2.2006.

is mainly concerned with improving the individual market positions of their self-employed members and less with covering them against their increased social risks. As became clear in expert discussions with representatives of the associations that represent the interests of the self-employed, "the dominant ideal in the associations is that of professions characterised by meritocracy, in which inadequate coverage against risks such as illness, old age or lack of contracts is par for the course and can only be dealt with on the basis of private resources" (Betzelt 2006: 33).[11]

5 Self-employment and private risk management

5.1 Subjective estimates of the adequacy of statutory pensions

In addition to social insurance and collective interest representation through trade unions and professional associations as two levels at which collective risk management is provided, there is also the question of individual risk management on the part of the "new self-employed". This section will discuss whether and to what extent the self-employed in the two countries feel that statutory schemes insure them against the risk of old age and in which ways they provide themselves for their old age, where applicable.

Table 2: Based on the statutory pension you will receive on retirement, do you think you will find it …

Adequacy of statutory pension	**Germany**		**United Kingdom**	
	Dependent employees	Self-employed	Dependent employees	Self-employed
…extremely difficult to get by?	15.3 %	22.5 %	31.3 %	46.8 %
…difficult to get by?	44.2 %	33.5 %	40.5 %	36.7 %
…easy to get by?	21 %	19.7 %	8.2 %	2.8 %
…very easy to get by?	1 %	2.5 %	1.6 %	0 %
Don't know	18.5 %	21.9 %	18.4 %	13.8 %
Pearson chi-square test	Difference significant at 10% level		Difference not significant	

Source: Eurobarometer 56.1 (2001); author's calculations.

None (0.0%) of the self-employed in the UK believe they will find it "very easy to get by" on their state pension, and only 2.8% believe they will find it "easy to get by". Almost half (46.8%) of the self-employed believe that they will find it "extremely difficult to get by" on their state pension, while 36.7% expect it will be "difficult to get

[11] The trade union ver.di, by contrast, has included the lack of social security for the self-employed in its agenda (Betzelt 2004).

by". A large share (13.8%) of the self-employed are uncertain about their financial future.

In Germany, no less than every fifth self-employed worker (21.9%) responded "Don't know" to the question as to how well they would manage to get by on their statutory pension. The relatively large share of respondents in the "don't know" category suggests that they lack adequate information. Those who do make an assessment are, however, generally more optimistic than their colleagues in the UK. While in Germany, too, only 2.5% of the self-employed believe they will find it "very easy to get by" on their state pension, a more generous every fifth respondent (19.7%) believes it will be "easy to get by". On the other hand, 22.5% of the self-employed believe it will be "extremely difficult to get by", compared to 33.5% of the self-employed in Germany, who expect to find it "difficult to get by".

These data are of course subjective estimates on the part of the respondents and must be interpreted as such. The results of the survey must also be qualified by the fact that the self-employed often lack basic knowledge about their provisions for their old age (Dräther et al. 2001). In contrast to the comprehensive study carried out in Germany on the retirement income situation of dependent employees (AVID 1996: "Provision for Old Age in Germany"), there is currently no comparative, systematic evaluation of the income situation of self-employed retirees with which the objective situation could be reliably described.[12]

5.2 Individual solutions in Germany and the UK

Table 3 (p. 19) clearly illustrates the relative significance of state, company and private forms of provision for old age for the self-employed compared to dependent employees in both countries. Asked which will probably be their most important source of income in old age, three quarters of dependent employees in Germany (75.1%) name their "statutory annuity or pension". Although only around a quarter of the self-employed in Germany are covered by mandatory pension insurance systems, 40.6% also name their "statutory annuity or pension" as their most important source of retirement income. A large share of the self-employed are eligible for pension payments on the basis of voluntary membership in the statutory pension insurance system and on the basis of entitlements deriving from previous dependent employment relationships.

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[12] The AVID Report indicates that self-employed individuals with pension rights under the statutory pension system usually have these rights on the basis of previous phases of insured employment. However, these entitlements are partly supplemented by rights under other mandatory insurance systems, such as pension insurance for agriculturists or pension schemes provided through a professional association (VDR 2000: 20). Moreover, self-employed individuals who have entitlements under the statutory pension insurance system have acquired above-average entitlements under private schemes (an average € 301 for women and € 568 for men in western Germany; see VDR 2000: 95). However, it is not possible to draw conclusions about the accumulated entitlements from the statutory system and other mandatory insurance systems or private pension schemes.

In the UK, both dependent employees and the self-employed are subject to mandatory insurance in the same statutory pension system. However, only a quarter of each group believe that their entitlements from statutory pension insurance will probably represent their most important source of income in old age (27.7% of dependent employees and 26.3% of the self-employed).

Company pension schemes are the most important type of provision for the majority of dependent employees, while private pension plans are most significant for the majority of the self-employed. Thus, 39.9% of dependent employees name company pensions as probably their most important source of income in old age (compared to 13.5% of the self-employed), while 53.6% of the self-employed name private pension plans as their most important source of income (compared to 20.9% of dependent employees).

In Germany, by contrast, company pension plans play hardly any role whatsoever, at least as regards being the most important source of income in old age (1.5% of dependent employees and 2.6% of the self-employed name such schemes as their most important income source). Similar to the UK, Germany's self-employed also mainly count on private provision for old age. This is named as probably the most important source of retirement income by half of the self-employed (compared to only 16.2% of dependent employees).

Table 3: Which of the following will probably be your most important source of income in old age?

Most important source of retirement income	Germany		United Kingdom	
	Dependent employees	Self-employed	Dependent employees	Self-employed
State annuity or pension	75.1 %	40.6 %	27.7 %	26.3 %
Company retirement pension	1.5 %	*2.6 %*	39.9 %	13.5 %
*Private pension plan**	16.2 %	50 %	20.9 %	53.6 %
*Other***	2.1 %	*2.9 %*	1.2 %	*3.8 %*
Don't know	5.1 %	4 %	10.3 %	2.8 %
Pearson chi-squared test	Difference significant at 1% level		Difference significant at 1% level	

*This term includes the following categories: private retirement pensions, long-term savings (life assurance) / income from savings or other capital (shares, bonds, etc.) / income from land or property (i.e., income from rental, etc.).
**This term includes the following categories: income from other employment /social welfare / support in money or in kind from relatives or family members.
Figures in italics indicate less than five expected frequencies in the cell in question.
Source: Eurobarometer 56.1 (2001); author's calculations.

6 Summary

This paper began with an account of the evolution of self-employment in the UK and Germany. It became clear here that after decades of decline, a renaissance of self-employment can now be observed in both countries. In the UK, the noticeable growth in self-employment began in the early 1980s, came to a temporary halt at the beginning of the 1990s – when some years brought stagnating or even slightly decreasing shares – and then began rising noticeably again in 2001. In Germany, the renaissance of self-employment only began ten years later, in other words at the beginning of the 1990s. Here, the upward trend for self-employment is still continuing unabated – nurtured not least by active labour market policy measures such as “Me, Inc.” business start-up grants and bridging allowances for new entrepreneurs.

One result of the comparison between the UK and Germany is that in both countries the self-employment boom has concerned a large share of people who do not have the profile of the traditional self-employed entrepreneur or small business owner. Entries into “new self-employment” more often come from unemployment, are found in the service sector and are characterized by low capital requirements and low entry barriers. In both countries, a high level of dynamism – that is, frequent transitions into and out of self-employment into and out of other forms of employment – as well as the risk of a precarious and low income are characteristic for the new self-employment.

In the UK, the self-employed are enrolled in and dealt with in the state social security systems in a similar way to dependent employees, except that they are excluded from the additional state earnings-related pension. The self-employed in the UK basically enjoy similar conditions to dependent employees with respect to many social security benefits. The universalistic and tax-financed British National Health Service covers the health care of all residents of the UK, irrespective of their employment status. In the event of a transition between dependent employment and self-employment, there is no need to change health-care system. There are differences when it comes to the additional state pension system, which excludes the self-employed, and the way in which income is calculated in means tests. Moreover, in contrast to dependent employees, the risk of unemployment or a lack of contracts is not covered by the UK social security systems.

Although the self-employed in the UK are subject to mandatory insurance under the basic pension system and are eligible for a small retirement pension, Meager and Bates (2001) fear that the increase in new self-employment since the 1980s will lead to a growing number of self-employed who will be faced in later life with uncertainty and relative poverty. This is a consequence, on the one hand, of the exclusion of the self-employed from the additional state pension system and, on the other, of the low and irregular incomes typical of this labour market sector.

In addition, the level of state coverage is very low. Only barely 3% of the self-employed (and less than 10% of the dependent employed) in the UK believe that they will find it “easy” or “very easy” to get by on their state retirement pension. In order to maintain their standard of living, the self-employed – just like dependent employees – are forced to rely on company or private pension plans. Against the background of irregular and low incomes described above and the resulting low capacity for saving, the self-employed face particular problems in this respect.

The German social security systems, by contrast, offer individuals a relatively high degree of protection and insurance against social risks. When applied to the self-employed, however, this is only true to a limited extent, or only for certain categories of self-employed. In contrast to the classical “old” self-employed such as artisans or institutionalised liberal professionals, many of the “new” self-employed, especially own-account workers, generally do not belong to any kind of corporate structure and do not enjoy the welfare-state mitigation of market risks which is typical for the German employment system (Gottschall/Betzelt 2003). Labour and social law opens up scope here for the emergence of precarious and unprotected forms of employment beyond the parameters of the standard employment relationship.

On some self-employed are covered on the basis of special regulations by the solidaristic, pay-as-you-go state system of social security. There are currently mandatory special schemes under the statutory retirement insurance system for around a quarter of the self-employed, e.g. midwives, agriculturists, coastal mariners and coastal fishers. The majority of the self-employed are not subject to any kind of mandatory social insurance whatsoever, despite the fact that many of them – just like dependent employees – rely on selling their labour and frequently earn less substantial and less regular incomes than the former. Social policy reform is needed in order to insure these self-employed against social risks as working life and life circumstances in general become increasingly flexible (Betzelt 2004; Betzelt/Fachinger 2004). There is therefore widespread demand in Germany for the mandatory integration of all self-employed into the social insurance systems (Bieback 2001; Betzelt/Fachinger 2004; Schulze Buschoff 2005).[13]

The conditions of social insurance for the self-employed vary greatly from one occupational group to another. While there is a large share of self-employed who are not covered by the statutory insurance systems, there are also self-employed workers who consider themselves very well covered by the state systems. Thus, a hefty almost 22% of the self-employed in Germany believe that they will find it “easy” or “very easy” to get by on the statutory pension they will receive on retirement.[14] These are self-employed workers who are covered by mandatory special regulations or who also pay voluntary contributions to statutory pension insurance.

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[13] A positive and important step in this direction is the fact that since February 2006 all self-employed in Germany now have the possibility for the first time of remaining in the unemployment insurance system on a voluntary basis and at favourable conditions.

[14] This statement must, however, be qualified by the observance that respondents might over-estimate the amount of their expected pension. The average amounts (mean value) of retirement income paid from statutory pension insurance in western Germany in 2001 was € 983 for men and € 456 for women (Schmähl et al. 2005: 15; also see Section 5.1 of this paper).

Nonetheless, individual risk strategies are of paramount importance amongst the self-employed in both countries. Thus, 50% of the self-employed in Germany and 54% of their counterparts in the UK expect that private forms of insurance will probably represent their most important source of income in old age. Amongst dependent employees, only 16% have this expectation in Germany and only 21% have it in the UK.

In Germany, since 2002, self-employed workers who pay contributions to mandatory statutory insurance can save for old age with the aid of tax concessions on the basis of the Riester pension rule; the same applies since 2005 under the Rürup pension rule to self-employed workers who are not subject to mandatory pension insurance. Individual risk strategies are therefore favoured by the state and are likely to gain in significance in the future. In the UK, the importance of private pension plans was significantly increased thanks to regulatory measures promoting private provision (contracting out).[15] Increased privatisation of provision for old age must not be equated with a withdrawal on the part of the state as long as the latter intervenes with regulatory measures – as is the case with contracting out and the Riester and Rürup pensions. Instead it is fair to speak of a blurring of the boundaries between state and private provision, or of a hybridisation of “private” old-age pension insurance (Marschallek 2005: 429). Individual and collective risk management strategies are becoming intermeshed.

In the area of collective interest representation, “hybrids” are also developing between the established and traditional types of representation through trade unions and more market-oriented forms of interest representation (Gottschall/Kroos 2003). Rising memberships in many organisations and associations that represent the self-employed show that there is most certainly a need for collective organisation. The risk strategy of collective organisation could represent a useful supplement to individual risk strategies, which are currently the dominant response of the self-employed to future risks. Whether and to what extent this development will succeed should be examined for each individual (occupational) area so as to do justice to the full range of economic and social circumstances experienced by the self-employed.

15 This development mainly concerns dependent employees, however. The self-employed are excluded from the additional state pension system and therefore also from the possibility of contracting out.

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