

"BEING SICK IS FAR TOO EXPENSIVE"

REPORT OF THE SURVEY ON RETIREMENT AND RETIREMENT PROVISION FOR INDEPENDENT PERFORMING ARTISTS AND CULTURAL WORKERS IN AUSTRIA

IG FREIE THEATERARBEIT

ASSOCIATION OF INDEPENDENT PERFORMING ARTS IN AUSTRIA
NOVEMBER 2023

Content

Introduction.....	1
Executive Summary	1
HARD FACTS	4
PENSION AMOUNT AND RETIREMENT PLANNING	8
SOCIAL INSURANCE	15
UNCONDITIONAL BASIC INCOME (UBI).....	18
OCCUPATIONAL INCAPACITY & OLD-AGE POVERTY	22
POLICY REGARDING OLD-AGE PROVISION AND PENSION	25
AGENDA FOR THE IGFT.....	27
LINKS.....	28

Introduction

In November 2022, the IGFT initiated a survey on retirement and retirement provision for independent performing artists and cultural workers in Austria. The survey ran until April 2023 and consisted of two questionnaires: one for retirees and another for non-retirees among artists and cultural workers. The terms "active" and "non-active" were intentionally avoided, recognizing that many retired artists choose to or may need to be artistically active beyond the retirement age.

A total of 299 responses were analysed: 262 from non-retirees and 37 from retirees. The questionnaires comprised 34 and 31 questions respectively, and could be answered in either German or English.

Executive Summary

The survey results once again highlight that the artistic field in Austria remains highly precarious, despite various countermeasures and budget increases. Survey participants often live at or near the poverty line and perceive themselves as vulnerable in old age (the current poverty threshold, set at 60% of the median income, is €1,392 monthly 12 times a year for a single-person household). Being afraid of the prospect, most non-retirees have only briefly engaged with the topic of retirement and pension. Retirees also face other issues of old-age poverty and occupational disability, as many wish to or, more commonly, must remain professionally active in their later years due to pensions insufficient to cover the cost of living (70% of respondents receive state pensions below €1,250 per month). The significant effects of the current inflation exacerbate these existential concerns. More than two-thirds of non-retirees are working multiple jobs mostly unrelated to their artistic profession.

Many respondents struggle to address pension matters due to the demands and challenges posed by their current professional situations. Artists and cultural workers are disproportionately more engaged in atypical and hybrid employment—over half of the respondents identified as self-

employed or engaged in hybrid work. This leads to interrupted periods of social insurance contributions, ultimately resulting in low or no pension entitlement. Additionally, many artists and cultural workers work in various countries, potentially falling short of sufficient contribution years to qualify for the Austrian pension schemes.

Furthermore, individuals often lack clarity on when and where they can obtain sufficient information. Some, due to the inherently international activities of artists, cannot calculate the total amount of their pension, having contributed to different pension systems. Others struggle to comprehend the values. Non-native speakers without German-language support struggle to gain an overview. Even many German speakers find the information provided too complex. This also speaks to an apparent lack of awareness for this subject during professional education and training. Those who have checked their pension estimates are often left in a state of shock, leading them to further postpone dealing with the issue. Many non-retirees already know that their pensions will not be sufficient to maintain their already modest standard of living. Consequently, they anticipate the need to remain professionally active and continue working in old age—without accounting for risks such as illness, fatigue, or physical abrasion. The expectations regarding their work performance and associated employment do not provide a financially secure perspective.

Most artists and cultural workers are often fully employed but inadequately paid and lack social insurance coverage. Their atypical employment situations do not align with the Austrian insurance system and, consequently, the pension system, as they are often insured both with the SVS and ÖGK or only temporarily (project-based). Despite mandatory insurance, low incomes often result in insufficient contribution periods or amounts to secure an adequate pension. Moreover, very few survey participants can afford a private pension.

This situation is exacerbated by long periods of study or extended waiting times until passing the entrance exam at an (state) artistic institution. Poorly paid but fiercely competitive early engagements for young artists lead to a professional life marked by little continuity and, consequently, few contributions towards pension schemes.

The survey also indicates that women are disproportionately more affected by all this. Despite constituting about two-thirds of those working in the art scene, they receive less work and less pay for equivalent work than men. Mothers are affected by parental leave and educational periods, which ultimately result in a lack of eligibility for pensions. Caregivers, especially single parents, often have to invest their earned money in babysitters or other care facilities when they cannot be with their child(ren) during evening performances or rehearsals.

Furthermore, it becomes clear that self-employed individuals face a double burden in the case of illness, as they only receive sick pay starting with the 42nd sick day. However, many performing artists are still self-employed or quasi-self-employed. As one participant succinctly puts it, "Being sick is way too expensive." Fees in the scene are so low that artists cannot build up additional private funds to cover six weeks of sick leave. Additionally, artists working in physically demanding disciplines, such as dance, performance, circus art and cultural work, face a higher risk of injury and require expert physiotherapy and expensive diagnostic procedures, often privately (partially or entirely) funded. Additional private disability insurance or similar coverages are also unaffordable for most or denied to artists and cultural workers with severe and chronic illnesses.

Furthermore, the survey identified several obstacles that further complicate the professional life of

artists and cultural workers:

- **Funding:** The reliance on grants places artists in a constant state of petitioning. They are entirely susceptible to fluctuations, cuts, or the discontinuation of funding by public bodies. Too many artists compete for too few grants, often distributed for project work only, thus offering no long-term structural security.
- **Physical Limitations:** Dancers and artists working in other physically demanding disciplines report profession-related physical abrasion as early as their early 30s. Accidents, injuries, surgeries, and illnesses entail long recovery periods with no income. Even after recovery, engagements cannot be immediately resumed to the full extent, as physical endurance, muscle strength, and proper technique first need to be retrained. Professional training is essential, and being only able to claim sick pay after 42 consecutive days is particularly burdensome for the self-employed, as most artists do not have sufficient private savings to go for such a long time without income.
- **High Uncertainty, Low Predictability:** Many newcomers face difficulties, such as poorly paid or unpaid engagements or the complete lack of work, as older, more experienced artists are often preferred. Additionally, in the acting field, most start with smaller supporting roles that are paid less. Thus, emerging artists enter the professional world with ambivalent feelings. Later, due to the project-based structure of the independent scene, few predictions can be made. Independent workers have no entitlement to unemployment benefits between engagements, and voluntary unemployment insurance for the self-employed is rarely sought out due to unattractive conditions.
- **Discrimination:** Discrimination based on age, gender, physique, disability, origin, religion, sexual orientation, social status, and more is still prevalent. The scene predominantly favors young, male-presenting, normative bodies with a Western appearance. Those outside these categories face greater challenges, and despite subjective improvements in recent years, such forms of discrimination persist in the arts.
- **Self-Management:** Tasks unrelated to the artistic practice itself, such as founding associations, dealing with taxes, accounting, payroll, salary negotiations, etc., are not adequately taught at educational centres. These responsibilities quickly become overwhelming as they must be performed alongside artistic work, often taking precedence.
- **Family Planning:** Artists with children face additional financial burdens that are hardly offset by any potential artistic income in the independent scene. Mothers on maternity leave miss important pension insurance periods which comes to haunt them at the end of their working lives. Family care responsibilities, including costs for babysitters during evening performances, further strain artistic income, creating a cyclical dependence on artistic earnings.
- **Major Unforeseen Life Changes:** Events like divorces, severe health issues (accidents, heart attacks, strokes), and crises such as the ongoing impact of the COVID-19 pandemic are challenging to cushion financially. This crisis has intensified existing problems, further unsettling the already precarious nature of artistic work, and made them more visible than ever. The general working conditions for artists must not further deteriorate.

The survey participants strongly emphasize the urgent need to increase the compensation allowance or introduce an unconditional basic income (UBI) or unconditional basic pension. Many artists support the call for UBI because it could be a way out of old-age poverty and the gender pay gap. It might also compensate for the currently unpaid efforts involved in artistic activities, including preparation time (learning lines, creating pieces, choreography, stamina training for artists, etc.), applying for and managing grants, founding and building associations, creating concepts, etc. However, it is crucial to ensure that any UBI does not become a justification for more unpaid work, leading to the total lack of income from artistic work.

There is also a perceived need to reform and make the unemployment insurance for the self-employed more realistic. Affordable housing and the ability to balance family life and career are mentioned as well. Women, in particular, need protection against old-age poverty, as they still perform most of the care work which goes unpaid or unrecognized by the social security system due to pregnancy, maternity leave, and childcare responsibilities. Single parents need special attention.

It is important to focus on the real-life situations of artists and cultural workers and provide financial and psychological relief. However, this requires more easily accessible information on the topic, available in both German and English. Educational institutions must include these topics in their curriculum and instill in aspiring artists a sense of proper employment relationships and insurance periods. Standards such as minimum fees or fair pay levels should be automatically agreed upon, at least for all organizations funded by the public sector. Self-employed individuals also suggest expanding support to production managers and other technical or non-artistic professions essential for the preservation of the artistic field.

HARD FACTS

Hard Facts Non-Retirees:

A total of **262 valid responses** were collected (not every participant answered every question).

Employment Relationships (Multiple choices possible):

QUESTION	RESPONSES	RATIO
a. Selbstständig als „Neue Selbstständige“ / self-employed	122	49,0%
b. Selbstständig unter der Geringfügigkeitsgrenze (2022 = 5.830,20 €)/ self-employed under the insurance limit (2022 = 5.830,20 €)	29	11,6%
c. Unselbstständig bei einem Verein oder Unternehmen / employed by an association or company	23	9,2%
d. Sowohl selbstständig als auch angestellt / self-employed as well as employed	129	51,8%
e. Unentgeltlich oder auf freiwilliger Basis / free of charge or voluntary	9	3,6%
f. Ich arbeite noch unentgeltlich, will mich aber in der Zukunft selbstständig machen. / I currently work on a voluntary basis, but I want to be self-employed in the future.	1	0,4%
g. Andere... / Other...	2	0,8%

ig freie theaterarbeit

Extent of Artistic Activity:

QUESTION	RESPONSES	RATIO
a. Vollzeit / full-time	166	66,7%
b. Teilzeit / part-time	44	17,7%
c. Geringfügig / marginal occupation	1	0,4%
a. Fallweise / occasionally	34	13,7%
e. Andere... / other...	4	1,6%

Age:

QUESTION	RESPONSES	RATIO
<18	0	0,0%
18-25	2	0,8%
26-30	25	10,0%
31-45	116	46,6%
45-60	94	37,8%
61-70	12	4,8%
70+	0	0,0%

Gender:

QUESTION	RESPONSES	RATIO
weiblich / female	167	67,1%
männlich / male	74	29,7%
divers / diverse	2	0,8%
nicht binär / non-binary	5	2,0%
andere / other	1	0,4%

Nationality:

QUESTION	RESPONSES	RATIO
Österreich / Austria	190	72,5%
Deutschland / Germany	30	11,5%
Schweiz / Switzerland	4	1,5%
Andere... / Other	38	14,5%

ig freie theaterarbeit

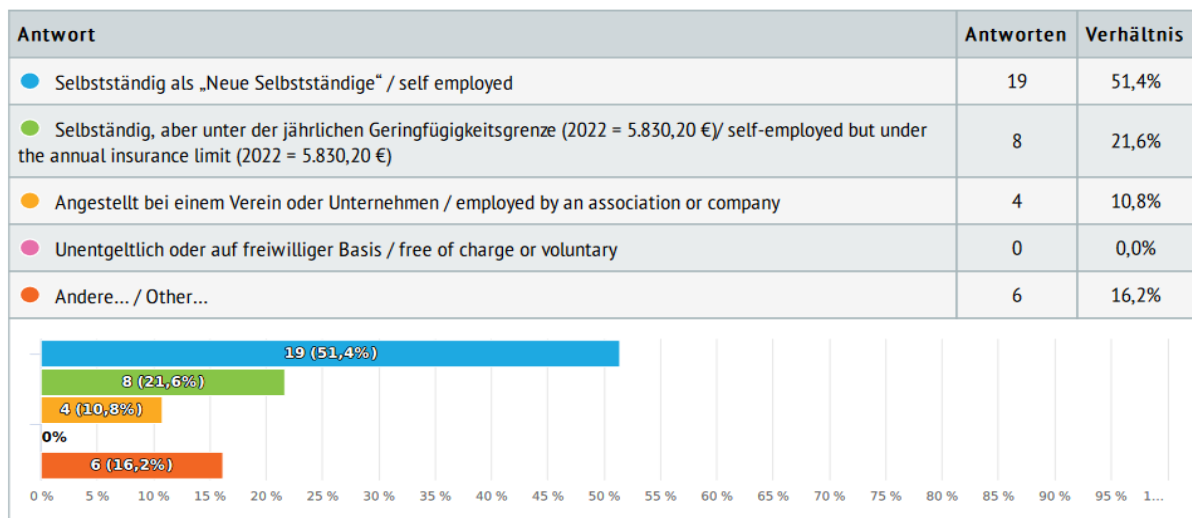
Hard Facts Retirees:

A total of **37 valid responses** were collected. Five individuals indicated they are not retired and were redirected to the questionnaire for non-retirees.

Employment Relationships (Multiple choices possible):

2 Ich habe gearbeitet: (nur künstlerisches Einkommen) / I have worked: (only artistic income)

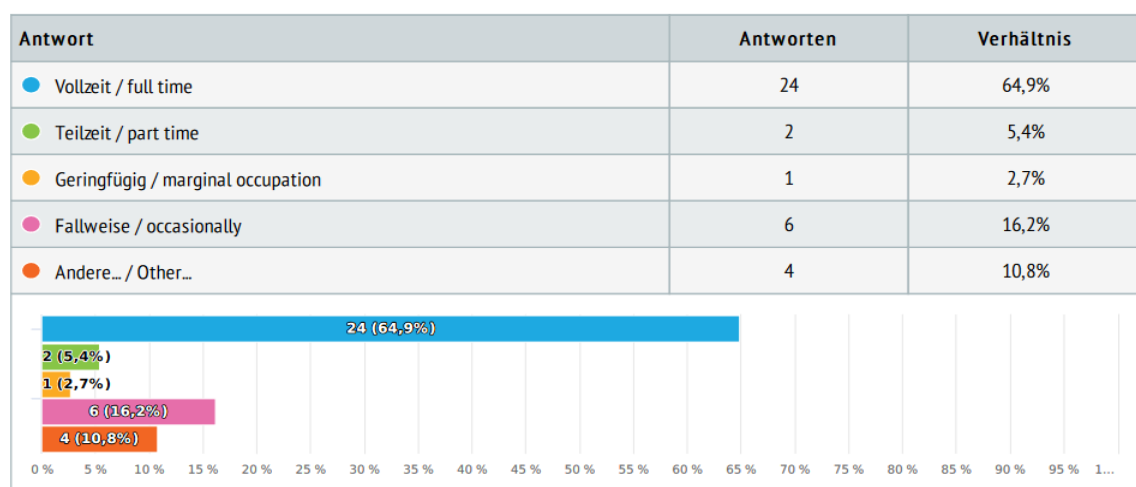
Einzelwahl, geantwortet 37 x, unbeantwortet 5 x



Extent of Artistic Activity:

3 In welchem Ausmaß hast du als Künstler:in gearbeitet? / To what extent did you work as an artist?

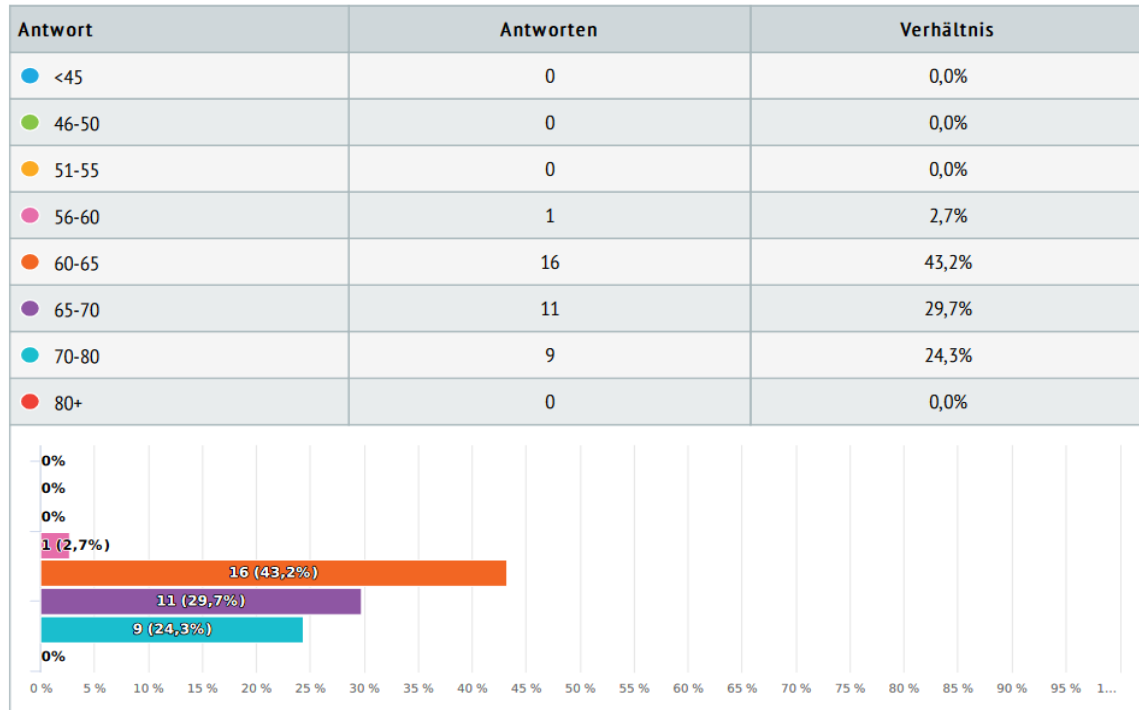
Einzelwahl, geantwortet 37 x, unbeantwortet 5 x



Age:

28 Wie alt bist du?

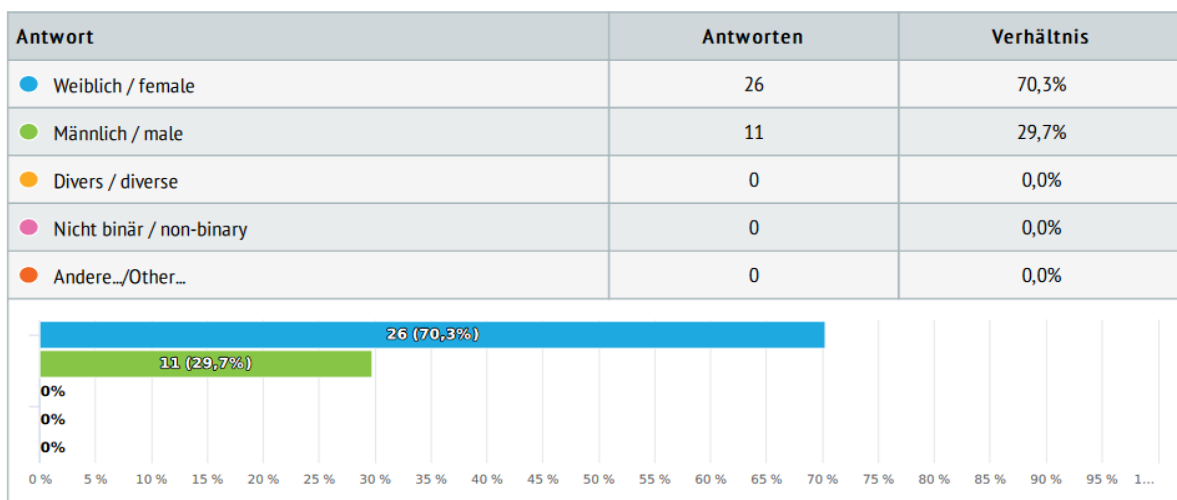
Einzelwahl, geantwortet 37 x, unbeantwortet 5 x



Gender:

29 Welchem Geschlecht fühlst du dich zugehörig? / Which gender to you feel you belong to?

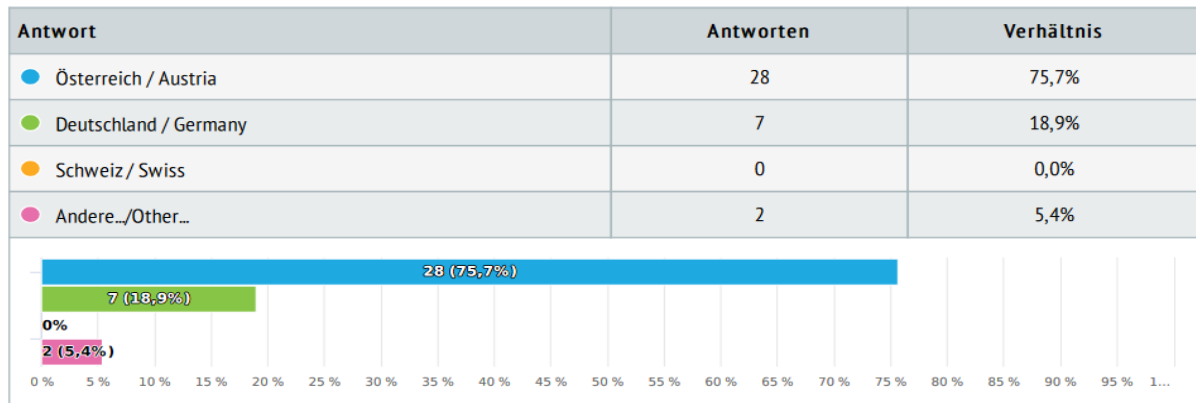
Einzelwahl, geantwortet 37 x, unbeantwortet 5 x



Nationality:

30 Welche Nationalität hast du? / Which is your nationality?

Einzelwahl, geantwortet 37 x, unbeantwortet 5 x



PENSION AMOUNT AND RETIREMENT PLANNING

Social Assistance for Retirees:

Out of the retirees, 10 individuals report receiving a compensatory allowance ("Ausgleichszulage"), while 21 do not. Three persons stated that they are unaware of what it is. Two retirees receive other forms of social assistance.

Excursion - Poverty Threshold (Austria):

"The current poverty threshold (60% of median income) is €1,392 monthly for a single-person household (12 times a year). The value increases by a factor of 0.5 for each additional adult in the household and by a factor of 0.3 for each child (under 14 years) in the household."









Household Type	Factor	Monthly Value
1-Person Household	1.0	€1,392
1 Adult + 1 Child	1.3	€1,810
2 Adults	1.5	€2,088
2 Adults + 2 Children	2.1	€2,924 ¹

¹ <https://www.armutskonferenz.at/armut-in-oesterreich/aktuelle-armuts-und-verteilungszahlen.html>

Level of the pension:

7 Wie hoch ist deine staatliche Pension im Monat? / How much is your public pension per month?






Einzelwahl, geantwortet 37 x, unbeantwortet 5 x

Antwort	Antworten	Verhältnis
 <500€	7	18,9%
 500- 1.030,49€	12	32,4%
 1.030,50-1.250,00€	7	18,9%
 1.250,00-1.500€	4	10,8%
 1.500,00-2.000€	5	13,5%
 >2.000€	2	5,4%
 Ich habe keine eigene Pension. / I don't get a pension on my own.	0	0,0%
 Ich bin mir nicht sicher. / I'm not sure.	0	0,0%

Fifteen retirees report having a pension below €1,030.49, with seven of them receiving less than €500. In contrast, seven individuals receive pensions exceeding €1,500, including two who receive over €2,000. Fortunately, no one has indicated receiving no pension at all.

9 Wie hoch müsste deine Pension sein, um deine Lebenserhaltungskosten gut abzudecken? / How much would your pension have to be to cover your living expenses well?

Einzelwahl, geantwortet 37 x, unbeantwortet 5 x

Antwort	Antworten	Verhältnis
 <1.000€	0	0,0%
 1.250-1.500€	7	18,9%
 1.500-1.750€	14	37,8%
 1.750€-2.000€	9	24,3%
 >2.000€	7	18,9%

Retirees were asked to provide estimates of the pension amount needed to cover their cost of living adequately. Twenty-one retirees suggested an amount between €1,250 and €1,750, while 16 retirees proposed amounts above this range. The proposed estimates significantly differ from the actual pension amounts.

Consequently, **30 out of 37 retirees state their reliance on additional income to support their pensions.** Only one person has sufficient private funds, and three individuals rely exclusively on the state pension. Notably, 29 retirees claim to have accumulated enough working years through their artistic activities to qualify for a state pension. However, eight individuals have not accumulated sufficient working years and must seek income from alternative sources.

Twenty-two retirees state that their additional income comes from self-employed artistic work, suggesting that they can continue their artistic activities beyond the retirement age. Interestingly, no one indicates receiving additional income from employed artistic work. Nine retirees mention having both artistic and non-artistic sources of income.

Non-Retirees: Working Reality

When asked if non-retirees are dependent on non-artistic jobs to secure their livelihood, 66 respondents agree, and 104 state that they have multiple jobs related to their artistic profession. Seventy individuals claim they can sustain themselves solely from their artistic income, while nine respond with "Other."

Non-Retirees: Have you ever thought about when and from where you can receive your pension?

Many respondents have considered the topic in abstract terms but have never started any concrete planning due to challenges in their current professional field, which often take priority. Despite the topic being somewhat related to a distant future, respondents share numerous thoughts and fears. After consulting a pension calculator, many are already aware that their pension will likely be insufficient to maintain the modest lifestyle of artists and cultural workers in the independent scene. Some anticipate working until "their last breath" while also voicing concern over their own health and physical ability. The awareness of inadequate pensions and the fear of being unable to work further weigh heavily on many individuals.

At this stage, it becomes evident that many are uncertain about where and from whom to seek information on the topic. **This uncertainty is exacerbated by atypical employment relationships, with individuals being doubly insured (at the SVS and ÖGK) or only temporarily (project-based) insured.** There is also uncertainty about what will become of the current pension system before respondents' entry into retirement. Some individuals do not even anticipate receiving a pension, while others are unsure about the amount or where to find this information.

Thoughts, yes, but not yet concrete ones - primarily because grappling with this topic significantly burdens me in my professional life and causes me to worry.²

After working as a freelance actress for 20 years following my studies, I have no pension entitlements from that period. Now, I am employed in a non-artistic role related to culture. The issue of old-age poverty is relevant to me, but it is overshadowed by other challenges arising from working in the cultural sector.

I've only briefly considered it so far, then I was back to dealing with how to generate my current income. It's challenging for me to think about the future when I already have difficulties covering my income as an artist in the "NOW".

² The presented responses are only selected answers. German responses were translated into English by the IGFT and, if necessary, gendered. The complete, unedited answers can be found in the survey results.

<i>Being female and born in 1961, I already applied for a pension one year ago. The application is still being processed, and I am quite sure it will be rejected.</i>
<i>I have thought about it, and, shockingly, I must admit that my husband will probably have to support me in retirement.</i>
<i>I've considered it - as a mother and also in the artistic context. I regularly receive updates on pension entitlements from the ÖGK and have taken out pension insurance.</i>
<i>I have considered it and used the SVS calculator. If I continue as I have, I will receive a pension of about €300 per month. I hope there will be something like a minimum pension to top this up, or some form of minimum support.</i>
<i>It's a constant concern. I anticipate receiving the minimum pension, and I hope it will still exist when I retire in 38 years.</i>
<i>The thought of my pension makes me uncomfortable. I console myself by thinking that as a director, I will have an inner urge to work artistically beyond retirement age (and thus earn money). If, due to old age, I am no longer able to work in retirement, I see a bleak future due to the lack of inheritance prospects or other financial windfalls.</i>
<i>I continue to put off this question. I can't possibly imagine how it will work. I think I will work as long as I can. I will try to share a lot with colleagues and friends (housing, food, transportation, and travel resources, etc.).</i>
<i>I have used the pension calculator and am shocked by the results.</i>
<i>Yes, I have. I regularly check my pension account and am shocked at how little it accrues. Even if I were to work until the age of 67, I would end up with pension benefits of just under €600 per month.</i>

Non-Retirees: When did you first start thinking about your eligibility and the projected amount of the state pension?

AGE	RESPONSES	RATIO
<18	7	2,8%
19-25	36	14,5%
26-30	56	22,5%
31-40	79	31,7%
41-50	46	18,5%
51-60	26	10,4%
60+	4	1,6%

Thirteen individuals were not aware that the amount of their pension is linked to level of their contributions. Those who checked the pension calculator generally expressed negative sentiments—there is a lot of fear, which comes to explain why the topic is often avoided. Some, due to the typical international activities of artists, cannot calculate the total pension they might be eligible for in various countries, while others do not understand the values. There is an urgent need for clarification and how the calculation actually works. In some cases, individuals intentionally avoid the topic, or they check the potential pension benefits once and then never again because the values left them in

a state of shock.

It is important to note that artists and cultural workers do not work less than other professionals; rather, they receive little to no pay for a significant amount of work. The aforementioned atypical employment relationships do not align with the current insurance system in Austria and, consequently, not with the pension system.

Furthermore, non-retirees were asked about the estimated amount their pension should be to cover their costs of living. Naturally, there were varying responses, but most fell within the range of 1,500-2,000€ or more, depending on individual circumstances. This is certainly much higher than the minimum pension (compensation supplement based on the current value) that most individuals can expect.

This depends on many private factors. To remain independent of my partner and hold onto my current apartment, support my child, and maintain the current lifestyle, I would need a pension of €2,500. In a smaller apartment, without financial responsibility for my child and a reduced lifestyle, €1,600 would be sufficient.

It is challenging to assess because the living situation in retirement will be different in terms of financial needs than it is today. "Well-covered" would probably be €2,000. "Somehow covered" would be €1,500. Both will be rather difficult to achieve with the minimum pension that I am likely to receive.

It depends on how much money will be worth in the future. Currently, I would say €2,500.

49 non-pensioners cannot accumulate enough contribution years to qualify for a state pension, and 39 individuals answered "Other." In the follow-up question, 88 people state that even with an additional non-artistic job, they cannot accumulate enough years to qualify for a state pension. This is not only due to long study periods or waiting times until passing the entrance exam at an (state) artistic institution but also because entry-level engagements and young artists and cultural workers are sometimes only minimally or not paid at all, resulting in no pension insurance periods. Only 16 people are likely to receive an occupational pension. 89 people do not know what that is, indicating how uncommon this form of pension is, as even permanent institutions in the independent scene usually do not have the budget for occupational pensions. Private retirement funds are often excluded due to the associated costs.

Additionally, eight retirees state that they do not know or did not know from the beginning that the pension amount is determined by the level of contributions. Furthermore, there are 25 retirees who only started thinking about their pension after the age of 40, with seven of them doing so after the age of 60.

Non-pensioners: Do you have private retirement savings?

CHOICE	RESPONSES	RATIO
Ja / Yes	83	33,3%
Nein / No	118	47,4%
Ich wusste nicht, dass so etwas existiert. / I didn't know of its existence.	7	2,8%
Ich habe mich informiert, kann mir sowas aber nicht leisten. / I have read up on it but cannot afford something like that.	27	10,8%
Andere... / Other...	14	5,6%

Retirees: Do you have private retirement savings, and, if yes, in what form?

28 individuals answer "No." In contrast, nine retirees were able to afford private provisions, including items such as condominiums, life insurance, building society contracts, savings accounts, securities, occasional jobs, and foreign state pensions. The Bavarian Versorgungskammer is also mentioned once. No one receives an occupational pension.

Excursus: Bavarian Versorgungskammer³

"As a Bavarian institution, the Bavarian Versorgungskammer, with its pension funds, is initially responsible for professional members in Bavaria. Members of other federal states have, in part, joined the pension funds in Bavaria through interstate treaties, extending the business area to the states of Rhineland-Palatinate, Saarland, Lower Saxony, Hesse, Thuringia, Baden-Württemberg, Saxony, Berlin, Hamburg, and North Rhine-Westphalia. The Bavarian Versorgungskammer is even active nationwide for the provision of stage artists, orchestra musicians, and chimney sweeps."⁴

Non-Retirees: What are your concerns regarding retirement provision and pension?

Many unanswered questions arise, such as qualifying retirement age or the amount of the pension. Again, it becomes evident that there is hardly any information on this topic. International artists often rely on German-speaking colleagues or close associates to explain the pension system to them. However, even the responses from German speakers reveal many open questions because it is unclear where to obtain the information. It also does not seem to be a topic they were likely to encounter during their education. Instead, they must actively seek the essential answers.

Concerns related to old-age poverty are frequently mentioned, especially among women. Many mothers also point out the issue of maternity leave, which ultimately should contribute to the pension. Again, these are only amounts that allow for a modest lifestyle, as some fear they may no longer be able to afford housing or other essential items.

Some non-retirees already know that the contribution years for a state pension will not be sufficient. This fuels existential fears and concerns about physical, mental, and social health. The topic of illness

³ <https://www.versorgungskammer.de/ueber-uns>

⁴ Translation by IGFT

in old age and any potential nursing costs are frequently mentioned.

<i>As I currently do not have reached the full 15 years of paying into the pension system, I worry about what other work I could do if I am suddenly not able to work due to injury. I've been paying into the system since 2014 but still have 6 more years to contribute. In 6 years, I will be 51, which is rather old for a dancer.</i>
<i>Due to an inheritance, I will be able to live more or less comfortably in old age and therefore do not have to worry. However, I observe difficult situations around me within the art scene.</i>
<i>Will I, as a self-employed individual, also receive a state pension? Will the 7 best years be considered the basis for calculation? What happens if I get sick and cannot complete the 15 years? Is there then a minimum pension, or would that be social assistance? What are the conditions for social assistance?</i>
<i>The current pension system is very problematic for artists, especially for women who have raised children.</i>
<i>That I will be dependent on my husband. This is - even if a couple gets along well - never pleasant.</i>
<i>The topic of "survival" already concerns me today, not only in terms of retirement provisions.</i>
<i>The fear of not being able to save enough and then end up poor in old-age while also wanting to keep pursuing this profession and being prepared to work for lower fees.</i>
<i>The fear of ending up in a similarly precarious situation as in the first ten years of my artistic life - only without the motivation and prospect of a career still ahead of me. The fear of losing my independence.</i>
<i>The crediting of my parenting years. I will (hopefully) work longer because I love my job and also want to continue creating theater beyond the retirement age. I only hope my body cooperates.</i>
<i>Due to inflation, money loses its value. It is uncertain where to invest so that there is genuinely money later on.</i>

Retirees: What are your concerns regarding retirement provisions and pensions?

Retirees convey a similar impression. Above all, the issue of old-age poverty and health concerns them greatly. They also wonder how long their health will allow them to continue working. Those dependent on it worry about not being able to cover their costs of living. In addition, inflation significantly increases existential fears. Some rely on compensatory allowance. The idea of a basic income (BGE) as an alternative is also mentioned. They emphasize that voluntary work should be recognized and that, especially in the early years, they did not receive sufficient fees for pension insurance – so the issue should already be addressed at the beginning of their careers.

<i>There should be a different retirement provision and pension for artists, especially self-employed artists. Such as citizen's income or something similar. To have a dignified life in old age. And, generally, a different level of fees.</i>
<i>The continuing inequality between female and male payment.</i>
<i>As long as possible, I don't want to stop working, so I will have additional income as long as my body and mind allow. If, due to illness or other circumstances, I should ever need care, it will be difficult. The possibility of having to live in a nursing home frightens me.</i>
<i>As long as I am healthy, my pension and income will be sufficient. However, my financial means will not be enough for a serious, prolonged illness or any age-related care services.</i>
<i>Will the money be enough in the future, what with increasing costs and inflation?</i>

SOCIAL INSURANCE

Insurance for Non-Retirees:

CHOICE	RESPONSES	RATIO
a. ÖGK	62	24,9%
b. SVS als „Neue Selbständige“ / SVS as "Neue Selbständige"	110	44,2%
c. In der „Opting-In“ der SVS / „Opting-In“ with SVS	7	2,8%
d. In der Pflichtversicherung der SVS und außerdem (fallweise) bei der ÖGK / SVS and also (on a case-by-case basis) with ÖGK	36	14,5%
e. Über das AMS / supported by AMS	15	6,0%
f. Ich bin bei meiner/meinem Partner:in oder Elternteil mitversichert. / I am co-insured with my partner or parent.	0	0,0%
g. Im Ausland versichert. / Foreign insurance	6	2,4%
h. Ich bin nicht versichert. / I'm not insured.	0	0,0%
i. Sonstiges / other	13	5,2%

Non-Retirees: Subsidy from the Artist Social Insurance Fund (KSVF):

CHOICE	RESPONSES	RATIO
a. Ja/ Yes	108	43,4%
b. Nein / No	107	43,0%
c. Noch nicht, ich warte auf Rückmeldung zu meinem Antrag. / Not yet, I'm waiting on approval of my application.	28	11,2%
d. Ich kenne den KSVF nicht. / I don't know what KSVF is.	6	2,4%

Non-Retirees: Difficulties/Obstacles Regarding Social Insurance

Both the SVS and the ÖGK are perceived by many as too bureaucratic, too complicated, or they have had negative experiences when making inquiries. For self-employed individuals, illness poses a double threat, as they only receive sickness benefits starting with the 42nd day of illness. In the arts scene, fees are often so low that private savings cannot cover six weeks of sick leave. This particularly

affects those who live off several projects per year instead of a continuous employment contract, as losing income due to illness during project periods makes it harder to survive financially between projects.

For employees, the employing organisation is obligated to continue payment for the first six weeks of sick leave. However, self-employed individuals are considered "the employing organisation". This completely misses the working reality of artists and cultural workers, most of whom are self-employed as "New Self-Employed Persons (Neue Selbstständige)". Consequently, their concerns are not represented by either the Chamber of Labor (Arbeiterkammer) or the Chamber of Commerce (Wirtschaftskammer).

Furthermore, it is often mentioned that the contributions are too high, especially for the SVS. Those engaged in physically demanding activities, such as dancers, performers, circus artists, and cultural workers, have a higher risk of injury and are in need of good physiotherapy, which is usually privately paid for. They are also more likely to require expensive diagnostic procedures (X-rays, MRIs, etc.), often involving multiple visits to (different) specialists, of which self-employed individuals must bear 20% of the costs in addition to 20% of the medical costs.

Some have no problems and are simply grateful to have insurance. The insurance contribution basis is confusing for those who receive requests for additional payments and cannot calculate this in advance or do not know how the health insurance funds settle accounts. The insurance letters are not sent in English, making it almost impossible for international artists to understand the process. Consequently, many artists come by the offices of IGFT for counselling sessions regarding this topic.

Participants also report uncertainties in dealing with the AMS (Austrian Unemployment Service) because they lack a general understanding of the system and are not provided with sufficient information on social insurance matters. It seems as if no one wants to take the time to explain how benefits and payments are determined. For artists and cultural workers, the system is often incomprehensible, partly because they are sometimes doubly insured, paying insurance contributions to both SVS and ÖGK due to employment and self-employment.

Participants also highlight that they sometimes prefer not to be mandatorily insured ("pflichtversichert") with the SVS because this might further reduce their already low income. However, by not being mandatorily insured, they also do not receive KSVF subsidies and have no pension insurance or health insurance if they are not voluntarily insured. Instead, they try to keep fees as low as not to fall under mandatory insurance.

It is evident that there is a lack of information and transparency and that contributions exceed the realities of artistic income. There is almost no desire to deal with the topic, as artists face a system reluctant to change and adapt. It is worth noting that non-native speakers without German-speaking support can hardly find their way through the intricacies of the insurance systems. This is not to say that individuals do not want to learn German but those who work in Austria for a certain project do not have time to acquire excellent German skills in the short time they are here to work on the project. Even those who work in the German-speaking regions for several years, or even many native speakers, struggle with the insurance jargon.

Production managers are excluded from support for artists [Note: from the KSVF] but live off the same budgets.

When approaching the self-employment status, you are somehow in no-man's land and feel like you're paying for something when you don't even earn enough to cover overheads. Insured part-time jobs then present a better option.

Being sick is way too expensive.

I'm actually not struggling in that regard. I'm very happy with the KSVF, which makes my contributions affordable. Every new bank statement is a mystery with all the subsequent calculations and advance payments. As long as the resulting contributions are not too high, it's fine, and I don't try to understand everything.

Being in the unknown as a young artist was not easy until I started to understand the system. Also, I always find it difficult to be both employed and self-employed. I mostly avoid small side jobs because they just mess everything up and make everything so complex when you are mainly self-employed.

Non-Retirees: What is going well regarding social insurance?

Some are very pleased with the benefits and overall insurance. The topic has received more attention in recent years. The KSVF is also praised for covering contributions for those eligible. Many are also satisfied with customer services.

COVID-19 relief aids came quickly and were relatively uncomplicated. I had no difficulties when applying for rehabilitation or health treatment courses.

With the help of the Artist Social Insurance Fund, I'm able to afford the contributions. The processing of applications doesn't take long, and there are contact persons, e.g. case managers, who personally assist in complex matters (e.g. work accidents).

The submissions of doctor/therapy bills, information from the KSVF, COVID support for artists, and in general the SVS has become much friendlier and more customer-oriented over the past 20 years.

Good communication, self-initiative is supported ("Self-employed Health"; regular preventive examinations are financially rewarded).

I find the health system service of the SVS very good.

I have no problems anymore thanks to employment and insurance with the ÖGK.

Health insurance. I'm from the USA and never in my life prior to working in Austria had insurance.

I was very happy about the subsidies from the SVS during the pandemic. The team is also very competent. I'm happy about the "higher" reimbursements for therapies.

Retirees: Difficulties/Obstacles Regarding Social Insurance

Due to various (former) employment relationships and additional earnings, most artists and cultural workers – including retirees – have come into contact with both the ÖGK and SVS.

There was no way of getting advice in Austria on the application process for the German pension. Filling out the tax return form is complicated when you only have a fragmented yearly income. The marginal employment limit for self-employed income is burdensome because I cannot precisely know in advance how much I will earn but must later pay contributions for an insurance that I cannot take advantage of.

When I arrived in Austria in 1977, I applied for my insurance as a freelance dancer. This was rejected at that time because I was classified in the system as a sex worker, and at that time, freelance dancers and sex workers could not pay into the system, so I had to be insured with my husband.

Mostly none. However: dental costs are no longer affordable; €100 reimbursement from the SVS for a bill of €2,300 for saving a tooth (no cosmetics) - this just doesn't make any sense. Major need for change!! Overall, doctor costs have risen all over the place. We are already in the middle of a two-tier health care system. There are less accredited doctors every day!

Currently none, only the pension is too low to maintain my standard of living, so I have to keep working. What I find unfair is that I have to pay pension contributions on my additional income, even though I'm already retired.

Retirees: What is going well regarding your social insurance?

Many indicate being satisfied with social insurance, with a tendency toward greater satisfaction with the SVS than the ÖGK. Respondents feel more relieved thanks to the services, medical care, and social insurance.

So far I have had no problems with the SVS. They transfer on time and are always polite and helpful when I need to get in contact.

The supplementary allowance is certainly a safeguard preventing further hardship cases.

Health care offers and medical check-ups for 60 plus.

UNCONDITIONAL BASIC INCOME (UBI)

Non-Retirees: How would you feel about unconditional basic income in Austria?

CHOICE	RESPONSES	RATIO
★☆☆☆☆☆☆☆☆ 1/10	4	1,6%
★★☆☆☆☆☆☆☆☆ 2/10	3	1,2%
★★★☆☆☆☆☆☆ 3/10	1	0,4%
★★★★☆☆☆☆☆☆ 4/10	3	1,2%
★★★★★☆☆☆☆ 5/10	3	1,2%
★★★★★★☆☆☆☆ 6/10	13	5,2%
★★★★★★★☆☆ 7/10	13	5,2%
★★★★★★★★☆☆ 8/10	29	11,6%
★★★★★★★★★ 9/10	18	7,2%
★★★★★★★★★★ 10/10	162	65,1%

A call for Unconditional Basic Income (UBI) is supported by many artists and cultural workers, partly

because it could provide a way out of old-age poverty. Others endorse it because it would alleviate uncertainty and pressure. Some express fear that poorly paid jobs and tasks that nobody wants to do would be left unattended. However, saving poorly paid and unpopular jobs at the expense of UBI is no valid argument, as this only comes to show that these jobs should also receive fair payment. This question leads to considerations of whether and how these tasks could be replaced by technological innovations, etc. However, this goes beyond the scope of this survey. It is evident that participants are very interested in these social issues and, as members of society, are willing to take active steps to bring about sustainable change – if the required conditions are provided.

Additionally, participants mention that UBI might compensate for the currently unpaid tasks in artistic projects. This includes the entire preparation time (learning lines, creating pieces, choreography, strength training for circus artists and dancers/performances, etc.), applying for and managing grants, accounting, establishing and building associations, concepts, etc. Unfortunately, due to limited funds, artists are sometimes not compensated for rehearsal periods. Parents, especially single parents, have to invest their earnings in babysitters or other care facilities when they cannot take care of their child/children during evening performances or rehearsals. Women and families always carry additional burdens in this regard.

Another concern is the fear that employers (often fellow artists) might take advantage and exploit their employees, "because they are already receiving UBI". Therefore, it should be taken into account that UBI must not lead to an increase in unpaid work.

Opinions vary widely regarding the potential amount of the UBI. In summary, amounts starting from 1,000€ are mentioned. More commonly cited are amounts of 1,500-2,000€+, taking inflation into account. In general, basic needs such as rent, food, clothing, housing, transportation, energy, culture, and education should be covered.

Many have to take on part-time jobs under poor conditions due to low income to make ends meet. They would like to give these up and focus on their professional artistic activities. Several work grants, which many find to be a relief, would also help in this regard.

Concerns exist about the potential widening of the wealth gap and the fear that UBI might "replace" other social benefits. Divorced/separated mothers wish for more consideration when it comes to social benefits.

Nevertheless, the desire for greater freedom, decapitalisation of work, and self-determination is evident. Once again, this question highlights the precarious conditions under which artists and cultural workers live and work. Participants do not express unrealistic visions but only the need to afford rent and food without having to give up or restrict their artistic profession or push beyond their physical and mental limits.

Unconditional Basic Income must indeed be unconditional and not tied to social credit or the elimination of other social benefits. An alternative model mentioned by respondents is unconditional social insurance.

<i>What I have heard so far sounds very promising, especially for artists. And perhaps the gender pay gap would no longer exist. [...]</i>
--

<i>Decoupling wage/earnings/production. I am also working when I am not involved in a production.</i>

ig freie theaterarbeit

There is a lot of work (applications, concept, research) that is not paid in a production (because it would be too expensive) and remains invisible. The fact that I am not involved in a production is more down to the inadequate financing of the independent scene than my own skills (competence, availability). I am constantly trying to create opportunities.

[...] However, I strongly believe that it would increase motivation. For example, in 2021 and 2022, I had a grant, covering my costs, and still worked on other projects for which I was also paid. The projects on their own would not have been enough, but this independence drove motivation! A relief.

There needs to be a cap on rent/housing prices and a maximum price for other products to cover basic needs. Otherwise, these things quickly increase, and the basic income is gone.

It helps a lot: it provides security, ensures freedom, gives time, and mitigates extreme salary discrepancies.

It reduces pressure and anxiety, and normally, everything works better. Also, the breaks between employment contracts would not be such a financial problem. Unemployment insurance for artists would also address this. [Note: Self-employed individuals do not have unemployment insurance included in their contributions.]

I fear that for many people the incentive to work will decrease, and exploitation of artists might increase - no more employment because you already have the basic income, for example.

I am convinced that it would make society more productive, fairer, and happier, and I am also sure that it is financially feasible (as explained to me by an economist).

I think people would work just as they do now, but without the constant fear of not having money and being unable to afford rent. The psychological pressure and strain would be less.

I think it would be fair, considering that I have worked my whole life in my artistic profession and also taken on childcare, care work, household, etc. without corresponding compensation. This only worked as long as I was married to a man with a good income.




















I believe that it would relax so many people and be a huge relief. Especially many people who perform (have to perform) care work or do not have the physical and mental strength to work so much.

Retirees: How would you feel about Unconditional Basic Income in Austria?

20 Wie fändest du ein bedingungsloses Grundeinkommen in Österreich? / What would you think of an universal basic income in Austria?

Sternebewertung, geantwortet 37 x, unbeantwortet 5 x

Anzahl der Sterne 8,1/ 10

Antwort	Antworten	Verhältnis
1/10  	2	5,4
2/10  	1	2,7
3/10  	0	0,0
4/10  	0	0,0
5/10  	5	13,5
6/10  	1	2,7
7/10  	4	10,8
8/10  	1	2,7
9/10  	1	2,7
10/10 	22	59,5

Even 22 retirees gave 10 out of 10 stars. Some express their concern about too much state control, while others find it a fair solution, especially regarding the gender pay gap. Many hope for less bureaucracy and more fulfilling jobs. Some caution that "secret" conditions could be attached. The question arises whether everyone would be in the same position to earn equal amounts of money. 18 retirees believe that any UBI should amount to more than 1,250€ monthly.

Unconditional Basic Income could replace almost all other social benefits. People would undoubtedly continue to work to afford a standard of living beyond the essential needs. Child rearing and care within the household would be paid, especially benefiting women. And it would alleviate old-age poverty.

Given the sometimes catastrophic working conditions, it wouldn't help...

It will help combat women's poverty.

There would be very few lazy individuals; pleasure in one's work would be greatly increased, and the economy would take a leap forward in terms of quality.

It would make it easier for people to only do jobs that fulfil them!

That it would lead to even more control.

That would be fair. Individuals who don't need it should be informed that they can opt out.

The desire to actually test it, similar to existing pilot projects in other countries. Continuous artistic work without relying on project funding. Elimination of bureaucracy. More justice, equal opportunities.

OCCUPATIONAL INCAPACITY & OLD-AGE POVERTY

Non-Retirees: In your opinion, how important are continuous, i.e., uninterrupted periods of social insurance coverage?

	-2	-1	0	1	2	
Not important	11 4,4%	4 1,6%	28 11,2%	51 20,5%	155 62,2%	Very important

Non-Retirees: How do you bridge times without income from artistic work?

CHOICE	RESPONSES	RATIO
a. Ich bin flexibel und suche mir vorübergehend eine andere Tätigkeit. / I am flexible and will look for other, temporary job opportunities.	82	32,9%
b. Ich habe Anspruch auf Arbeitslosengeld und melde mich beim AMS. / I am entitled to unemployment benefits and will register with the AMS.	54	21,7%
c. Ich bin bei der SVS und greife in Zeiten ohne Einkommen auf mein Ersparnis zurück. / I am with SVS and draw on my savings in times of no income.	104	41,8%
a. Ich werde von dem Einkommen meines:r Partner:in oder Verwandten unterstützt. / I am supported by the income of my partner or relatives.	44	17,7%
e. Ich habe Anspruch auf Mindestsicherung. / I am entitled to minimum income.	4	1,6%
Andere.../Other...	44	17,7%

Occupational incapacity is a burdensome topic because artists either strongly identify with their job and wish to continue working even in retirement or, due to insufficient contributions, must continue working. Especially for dancers, performers, artists, or singers, occupational incapacity would be both a financial and personal burden. Many avoid addressing this issue and, as a result, are not adequately insured.

The Bavarian Versorgungskammer is mentioned in this context as a positive example. Some have additional occupational incapacity insurance. However, private supplementary occupational incapacity insurances are hardly affordable for many, or they are rejected due to severe and chronic illnesses. Those who can set aside some private funds.

Again, there is great fear of injury and accidents as this might put an end to a career. The general impression is that artists are more concerned about loss of income than the fear of injuries that may prevent them from maintaining their health. **The fact that artists and cultural workers cannot prioritize their health due to existential fears is one of the most alarming results of this survey.**

Recently, I've been wondering what happens if I suffer burnout. Unfortunately, the constant overload that many artistic professions entail can trigger this. After recovering from COVID-19, I couldn't work for a long time. Some people take even longer. What do you do in such a case? No idea.

ig freie theaterarbeit

<i>Yes, but occupational incapacity insurance is unaffordable/too expensive for me.</i>
<i>Yes. Two years ago, I had a work accident, and afterward, I couldn't work at all for half a year and only part-time for another half year. Fortunately, I received health benefits and accident benefits from the SVS. However, these did not cover my living expenses. Since then, I have been looking for other safeguards. However, I cannot afford occupational incapacity insurance.</i>
<i>Yes, as a dancer, I depend on the health of my body. I now view independence as an artist very critically. The conditions are very challenging. What I work as an artist involves many different professions - dancer/performer/producer/choreographer/dramaturge/dance educator/photographer/website designer/social media operator. It takes a toll and often exceeds my limits because there are too few resources.</i>
<i>Yes, but since I suffer from epilepsy, I am rejected by such insurances, or they are simply unaffordable.</i>
<i>Of course I think about this. But I try to stay in the present moment, and I have private savings, so I would be able to go without work for at least a year.</i>
<i>Yes, but I have a second income, and I would ultimately recommend this to many of my colleagues, especially in the dance sector.</i>

Non-Retirees: Have you ever thought about not being able to derive your income from artistic work anymore?

CHOICE	RESPONSES	RATIO
Ja / Yes	182	73,1%
Nein / No	39	15,7%
Ich bin nicht sicher. / I'm not sure.	20	8,0%
Andere.../Other...	8	3,2%

The participants were next asked whether and, if so, why they considered generating income from a non-artistic profession. 73.1% responded with "Yes." The survey revealed several obstacles that make it difficult for artists and cultural workers to pursue their activities:

- **Funding:** The reliance on grants places artists in a constant state of petitioning. They are entirely susceptible to fluctuations, cuts, or the discontinuation of funding by public bodies. Too many artists compete for too few grants, often distributed for project work only, thus offering no long-term structural security.
- **Physical Limitations:** Dancers and other physically active artists report career-induced physical abrasion, even in their early 30s. Injuries, surgeries, and illnesses entail long recovery periods with no income. Engagements cannot be immediately resumed to the same extent afterwards, as physical resilience, muscle strength, and adequate technique need to be retrained. Professional training is essential for this. Freelancers are only entitled to sick pay after 42 consecutive sick days. Most artists cannot rely on private savings for such a long

time.

- **High Uncertainty, Low Predictability:** Many beginners face challenges, such as poorly paid or unpaid engagements or the lack of opportunities, as older, more experienced artists are preferred. In the acting field, most start with smaller supporting roles that are paid less. The project-based structure of the independent scene makes long-term planning difficult. Self-employed individuals have no entitlement to unemployment benefits between engagements, and voluntary unemployment insurance for the self-employed is unpopular due to unattractive conditions.
- **Discrimination:** Discrimination based on age, gender, physique, disability, origin, religion, sexual orientation, social status, and more is still prevalent. The scene predominantly favours young, male-coded, normative bodies with a Western appearance. Those outside these categories face greater challenges. Despite subjective improvements in recent years, such forms of discrimination persist in the arts.
- **Self-Management:** Tasks unrelated to the artistic practice itself, such as founding associations, taxes, accounting, payroll accounting, salary negotiations, etc., are not adequately taught at educational centres. These responsibilities quickly become overwhelming as they must be performed alongside artistic work, often taking precedence.
- **Family Planning:** Artists with children face additional financial burdens that are hardly offset by any potential artistic income in the independent scene. Mothers on maternity leave miss crucial pension contribution periods which comes to haunt them at the end of their working lives. This issue goes beyond the artistic sector and affects all parents wanting to spend more time with their children. Artists and cultural workers must invest in childcare services during evening performances, relying artistic income to generate more artistic income.
- **Major Life Disruptions:** Major life events like divorces, serious health issues (accidents, heart attacks, strokes), and unforeseen circumstances, including the ongoing impact of the COVID-19 pandemic on the independent scene, are challenging to handle. The crisis has exacerbated existing issues of precarity in the arts.

In general, the prevalent impression is that artistic income is often insufficient. This aligns with the IGFT's decades-long observations. Some individuals have secured a second, non-artistic employment or short-term jobs, while others, due to a lack of professional training, have limited prospects in the "regular" job market. Some have countered this by training for a second profession that helps them through "lean times." Despite all this, many cannot imagine giving up their artistic job, even if they are already at high risk of burnout.

I usually have at least two jobs simultaneously. I work for an association that employs several people over the summer months and is unfortunately weather-dependent - so every year there is a big uncertainty whether performances have to be canceled... I work in many areas and have experienced that this hardly helped my career. The applause after a performance has never fulfilled me - rather the work leading up to the premiere. I would immediately switch industries for a good salary.

The early years as a self-employed artist were very difficult, with very little income. I started working in 2018, and then came Corona. This year looks promising though.

Actually, this thought is a constant companion because being an employee is good; it has a lot of

ig freie theaterarbeit

advantages. My artistic profession can be compared to a love-hate relationship. I can't imagine not being an artist, but being one, I constantly worry.

Because I freelance, there are always times of uncertainty and doubt. It's a constant struggle. It's never easy.

I have had a second source of income, teaching, for years. Without that, it wouldn't work - neither financially nor with children.

I learned a second profession 10 years ago to fall back on if I have no income from my artistic activities.

I rely on whether someone books me; no one relies on me or my activity. Moreover, it's exhausting to constantly be in this precarious and uncertain situation. [...]

In the past year, when everyone pretended that it would all go back to normal after the pandemic, the theaters remained empty, ...and I often don't know how to pay my rent.

During the time I was at home with the children. Fellow artists always made me feel that it wasn't beneficial for my artistic career. But it was important to me to be there for my children during the early years. During the pandemic, pursuing my artistic profession often seemed inconceivable.

For about 7 years, I noticed that as an older (I am now 56), plus-size woman in the performing arts, it becomes increasingly difficult, if not almost impossible, to get roles, even though I am still physically very fit.

For a couple of years, because the funding system (MA7) doesn't allow so much continuity and certainty.

Retirees: What are your thoughts regarding old-age poverty?

Old-age poverty is particularly burdensome for retirees, impacting those who experience it themselves or witness how it impacts close associates. Fear of old-age poverty is prevalent, especially among women and the self-employed. Unpaid pregnancy and parenting periods are double burdens for women. Many are afraid of living in nursing homes or depending on their children, while childless retirees have no such option.

Old-age poverty affects those who were not well-paid throughout their careers, including single parents, those providing unpaid senior care, and many chronically underpaid professions, especially in social and artistic fields.

As an artist, you learn to survive, so that is how you carry on, but there should be extra funding for those who are definitely living in poverty.

That more women are still affected by this should no longer be the case!

I try to push these thoughts away as much as possible. Fortunately, I have my own house. So at least I can never end up on the street. When push comes to shove, I will have to live without electricity.

An unbearable burden.

POLICY REGARDING OLD-AGE PROVISION AND PENSION

Non-Retirees:

The IGFT inquired about the demands of non-retirees regarding policies related to old-age provision and pension. The increase of the "minimum pension" was frequently mentioned including

compensatory allowance, and the introduction of unconditional basic income or an unconditional basic pension. Artists and cultural workers once again drew attention to the atypical employment conditions under which they operate. This includes simultaneous employment and self-employment, interruptions due to project structures, and their corresponding consideration in the social security system. The reorganization and adjustment of unemployment insurance for the self-employed is urgently needed. Current long-binding contractual obligations and complex eligibility requirements – giving up the artistic profession is a prerequisite – deter many from enrolling in voluntary unemployment insurance schemes.

Respondents mostly aim to cover basic needs without facing existential crisis. Affordable housing and the reconciliation of family life and career are thus on top of the list. Particularly women should be protected from old-age poverty, as they still perform most caregiving work due to pregnancy, parental leave, and childcare, without payment or recognition in the social security system. Single parents desire mandatory contributions from the other parent, often fathers. **It is essential to consider the realities of women's lives and alleviate their financial and psychological burdens.**

"Soft" criteria such as compassion, honesty, sensitivity, and generosity also feature among the responses. Artists and cultural workers wish for a politics they can trust, which acknowledges their needs, listens to their concerns, and provides appropriate clarification on the aforementioned topics. This includes transparency and reduced bureaucracy in funding, the consideration of non-linear career paths, and wealth redistribution in order to narrow the wealth gap. Any additional income towards social welfare and compensatory allowances should counteract the rising living costs. In this context, there are demands to increase the cultural budget and provide more support to off-venues to enable them to pay "regular" fees. Once again, income disparities between men and women in the free scene, exacerbated by the lack of collectively agreed minimum wages, are mentioned.

Self-employed individuals highlight the need for an extension of KSVF subsidies to production managers and other technical or non-artistic professions essential for maintaining the artistic field. It is evident that artists and cultural workers yearn for more security.

<i>A minimum wage regardless of the number of years working.</i>
<i>Recognition of care work as equally valuable as paid labour.</i>
<i>Recognition of study periods and caregiving for pension purposes.</i>
<i>Recognition of caregiving responsibilities in part-time work (for children, older people, caregiving) for social security.</i>
<i>Unconditional basic income, with the possibility of additional income.</i>
<i>Better information for the self-employed, more security to prevent existential fears, more support for pregnant self-employed individuals, and compatibility of self-employment and family life.</i>
<i>Acknowledgment of the realities of artists, such as being employed and self-employed simultaneously without disadvantages.</i>
<i>Inclusion of production managers and technicians in the KSVF subsidy scheme.</i>

Retirees:

Retired artists and cultural workers also wish for increased security in the art sector and a financially adjusted pension, or a significant increase in the minimum pension (compensatory allowance). The often already very low standard of living can be challenging to maintain in old age due to the lack of

ig freie theaterarbeit

additional income, among other factors. Respondents repeatedly mention the desire for basic security or unconditional basic income. Gender equality and closing the gender pay gap are also important to retirees.

Unconditional, equal for everyone – like in the Netherlands. If you were employed, the employer contributes more, and those with higher incomes contribute more for a higher pension.

Different calculation for artists, as their work cannot be measured in hours.

Facilitation of combining various forms of employment and less bureaucracy in acquiring insurance periods. Adequate and uncomplicated support for those receiving a low pension.

Empathy, compassion, sympathy, and justice, recognition of different fields of activity, unpaid and poorly paid work, equality.

Gender equality.

Wealth and capital tax – concepts to gradually reduce the gap between the rich and the poor. Redistribution. Work must be appreciated. Inherited possession, capital generated only through stock market gains, must be taxed.

AGENDA FOR THE IGFT

The IGFT also received feedback on how to better support its members on matters regarding old-provision and pension: networking and educational efforts were of primary concern. Generally, the respondents often mentioned fair pay, along with a desire for corresponding, stricter criteria for funding applications. Additionally, there is a call to **adjust the recommendations for minimum honorarium fees for inflation and establish a Fair Pay Level.**⁵ As mentioned earlier, cultural workers wish to be considered in the KSVFG to ease the burden of social security contributions. International artists desire more information in English, considering the significant number of non-Austrian individuals in the industry for whom accumulating 15 full working years for Austrian pension eligibility is unrealistic. In this regard, it was also suggested that an Artist Status should be implemented, as seen in other European countries.

Retired artists and cultural workers also believe that more attention should be paid to the issue of retirement planning at an earlier career stage. This includes the desire for an artist insurance, citing examples such as the Bavarian Versorgungskammer and the Künstlersozialkasse (KSK) in Germany. Generally, more information earlier on in the career would have been helpful to many. Support for establishing senior co-housing, assistance in applying for related funding, and a process to enable a subsidy from the KSVF for minimum pension recipients are also among the needs of respondents.

Fortunately, this survey has been an impetus for many to engage with the issues of old-age provision and pension. The IGFT will include all points of discussions in its agenda and engage with responsible stakeholders in negotiations to find suitable solutions.

Raise awareness of old-age poverty in women; preferably in combination with universities for early education.

Implement an Artist Status similar to Belgium or France; continue advocating Fair Pay for higher

⁵ The minimum honorarium fees (Honoraruntergrenzen - HUG) and the Fair Pay Level have now been adjusted for inflation (as of 11/23): <https://freietheater.at/honoraruntergrenze/>

ig freie theaterarbeit

income – this has already been very helpful to me.

Unconditional basic income, better short-term funding opportunities (currently lacking), and a clearly defined minimum pension. Consider different standards for the arts, as profit benchmarks are distinctly different.

Unconditional basic income – informational events: What should I consider to guarantee sufficient retirement funds? Although this might seem like a distant future, retirement planning must start early. It is easily forgotten, and then, at the age of 50 or 60, one starts to think, "Oh, if only I had dealt with this earlier to ensure I had enough funds in time."

I lack insight, but overall, improved labour conditions for the freelance sector is one issue. This includes considerations and improvements regarding short-term employment (high ancillary wage costs) or insurance gaps. It requires clear industry-specific strategies.

Crediting parental leave, unpaid work or "voluntary" activities toward pension time would be a significant improvement for artists' pensions and, consequently, their quality of life in old age.

The daily work life of theatre professionals, especially freelancers, is unique. The jungle of short-term employment, sometimes only for a day, independent work, social insurance, the employment office, taxes... is challenging to navigate and results in insurance histories with significant gaps in pension insurance periods. There should be a tailor-made artist insurance that accounts for these unique structures.

If I had not taken positions in state theatres that significantly helped me qualify for my pension today, I would be living in poverty. The system was very tricky in my time. Only by being insured with my husband could I obtain health insurance, but I could not contribute to the pension system as he could.

LINKS

- Survey Results - Non-Retirees (uncommented): <https://freietheater.at/wp-content/uploads/2024/02/survio-ergebnisse-nicht-pensionierte.pdf>
- Survey Results - Retirees (uncommented): <https://freietheater.at/wp-content/uploads/2024/02/survey-report-umfrage-zur-altersvorsorge-und-pension-von-pensioniertendocx.pdf>
- Fairness Codex: https://freietheater.at/wp-content/uploads/2023/05/230525_Fairness-Codex_Broschuere_A5_EN_BF.pdf
- Cover Letter of the Fairness Codex: https://freietheater.at/wp-content/uploads/2023/07/230704_Fairness-Codex_Begleitschreiben-EN_A4_BF.pdf
- Fairness Catalogue: <https://freietheater.at/wp-content/uploads/2023/06/2023-06-28-Fairness-Catalogue.pdf>
- IG Netz (German): <https://freietheater.at/service/ig-netz/>
- About IGFT (German): <https://freietheater.at/about/>
- IGFT Services: <https://freietheater.at/services/>
- IGFT Membership: <https://freietheater.at/membership/>

IG FREIE THEATERARBEIT

Gumpendorfer Straße 63B, 1060 Wien | www.freietheater.at
office@freietheater.at | TEL +43.1.403 87 94

SPARDA BANK | IBAN | AT32 1490 0220 1000 2897 | ZVR | 878992823