

Social Security Insurance for self-employed Artists & Artists' Social Security Fund (Austria)

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Social Security and Mobility of Visual Artists in Europe

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- **SVA - Social Insurance Authority for Business**

[Sozialversicherungsanstalt der Gewerblichen Wirtschaft]

The SVA is responsible for the social insurance of all self-employed persons (e.g. self-employed artists) in Austria with the exception of those employed in agriculture.

- **KSVF - Artist Social Security Insurance Fund**

[Künstler_innensozialversicherungsfonds]

The KSVF provides subsidy towards compulsory insurance contribution payment.

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▪ SVA - Social Insurance Authority for Business

A) COMPULSORY INSURANCE

- pension insurance: 18.5 %
- health insurance: 7.65 %
- accident insurance: 9.11* € monthly
- self-employed provision: 1.53 %

insurance threshold

& minimum contribution assessment basis: 4.988,64* €

NOTE: In the first instance the SVA will present a quarterly bill for provisional insurance contributions. The final insurance contributions can only be determined after an income tax assessment has been finalised. Thereafter the initial provisional assessment of health and pension insurance will be adjusted which may mean a payment demand for any outstanding difference.

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B) OPTING IN

- health insurance: 7.65 %
- accident insurance: 9.11* € monthly

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insurance threshold & minimum contribution assessment: 4 988.64* €

B) OPTING IN

- health insurance: 7.65 %
- accident insurance: 9.11* € monthly

NOTE: Subsidy from the KSVF (Artist Social Security Insurance Fund) is only possible in case of compulsory insurance!

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▪ **KSVF - Artist Social Security Insurance Fund**

The KSVF provides subsidy towards compulsory insurance contribution payment.

AMOUNT OF SUBSIDY

up to 1.722 € p.a. (143.50 € monthly)

- # the annual subsidy will only be less than 1.722 € if the annual compulsory insurance contribution to the SVA is less than 1.722 €
- # the subsidy is not available for paying the self-employed provision
- # the subsidy is not paid out to the artist, but directly to the SVA; it is then included in the calculation of contributions made by the SVA

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▪ KSVF - Artist Social Security Insurance Fund

REQUIREMENTS

- application
- valid compulsory insurance at the SVA based on artist activity
- artist activity as defined by the KSVF regulations
- maximum income from all sources: 27 021.80* €
(this total is increased in case of having children)
- minimum income (since 2014 optionally minimum revenue) from self-employed artist activity: 4 988.64* €

All five requirements must be fulfilled!

NOTE: Since 2014 several exemptions are applied to the minimum income from artist activity!

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▪ **KSVF - Artist Social Security Insurance Fund**

REQUIREMENTS in detail (1+2)

- application

 - # must be made on the relevant form

 - # curriculum vitae and diplomas/degrees (if existing) must be attached

 - # can also be made up to four years retrospectively

- valid compulsory insurance at the SVA based on artist activity

 - # pension insurance must be included

 - # voluntary cover (so called "Opting In") in the health and accident insurance is not sufficient

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▪ **KSVF - Artist Social Security Insurance Fund**

REQUIREMENTS in detail (3)

- **artist activity as defined by the KSVF regulations**

- # subsidies are available in case of artist activity in the fields of visual art, performing art, music, literature (including translation), film and other contemporary art

- # applicants have to provide evidence of artistic activity, e.g. participation in exhibitions/ festivals/ art projects, press reviews, catalogues, awards of scholarships/ prizes, work samples etc.

- # in order to determine whether the activity is artistic and that it produces works of art, the KSVF obtains an expert opinion from the so-called artist commission; these field-specific commissions are made up of members from artist representation bodies, artist associations and artist's rights societies.

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▪ **KSVF - Artist Social Security Insurance Fund**

REQUIREMENTS in detail (4)

- maximum income from all sources: 27 021.80* €

all sources of income are to be included

for every child entitled to a family allowance, this total is increased
by 2 494.32* €

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REQUIREMENTS in detail (5)

- minimum income (since 2014 optionally minimum revenue) from self-employed artist activity: 4 988.64* €

NOTE: In the past artists have often lost the entitlement to the subsidy in particular because they did not exceed the minimum income threshold. Due to long lasting and effective protest by artists and their unions two legal reforms (2008 and 2014) were undertaken as a reaction to these issues and resulted in the following improvements:

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REQUIREMENTS in detail (5)

Exceptions applying to the minimum income from artist activity:

- # income tax exempt **scholarships and prizes** can be taken into account
- # income from non-self-employed artistic activity can be taken into account as long as it did not give rise to compulsory insurance in the pension insurance scheme (mini-job)
- # attaining the threshold with **revenues (instead of income)** from self-employed artist activity also satisfies the provision
- # income or revenue from **secondary art-related activity** can be included up to 2 494.32* (this corresponds to 50% of the threshold)
- # a **three-year averaging period** is possible
- # if the minimum threshold is not attained under any of the regulations mentioned above, there are **five 'bonus years'**

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▪ **KSVF - Artist Social Security Insurance Fund**

FUNDING*

- levies from commercial providers of wired broadcasting services:
0,2* € per month per client
- levies from commercially selling or leasing satellite receivers and
satellite decoders: 6* € per device

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REVENUES 2015

- 12 994 000 € (levies)
- 258 000 € (repayments of subsidies)

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▪ EXAMPLE of costs*

(1) minimum contributions, assessment basis: 4 988.64 €

CONTRIBUTIONS to the SVA

- contribution = contribution assessment basis x contribution rate
 - minimum contributions according to the minimum contribution assessment basis: 4 988.64 € (i.e. 415.72 € monthly):
 - # accident insurance: 9.11 € monthly
 - # health insurance: 31.80 € monthly
 - # pension insurance: 76.91 € monthly
 - # self-employment provision: 6.36 € monthly
- = 124.18 € monthly**

SUBSIDY from the KSVF

- subsidy: 76.91 € + 31.80 € + 9.11 € = **117.82 € monthly**
(according to the example given above)

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▪ EXAMPLE of costs*

(2) assessment basis: 12 000 €

CONTRIBUTIONS to the SVA

- contribution = contribution assessment basis x contribution rate
- assessment basis: 12 000 € (i.e. 1 000 € monthly):
 - # accident insurance: 9.11 € monthly
 - # health insurance: 76.50 € monthly
 - # pension insurance: 185 € monthly
 - # self-employment provision: 15.30 € monthly
 - = 285.91 € monthly

SUBSIDY from the KSVF

- subsidy: 143.50 € monthly (according to the max. amount of subsidy)

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▪ Links & sources

- KSVF (Artist Social Security Insurance Fund): www.ksvf.at
- SVA (Social Insurance Authority for Business): www.svagw.at
Aside from German information is available in the following languages:
 - # Englisch Information (English)
 - # Informacije na hrvatskom jeziku (Croatian)
 - # Informacja w języku polskim (Polish)
 - # informații în limba română (Romanian)
 - # Informacije na srpskom jeziku (Serbian)
 - # Slovenské informácie (Slovenian)
 - # Türkçe Bilgiler (Turkish)
 - # Magyar nyelvű információk (Hungarian)
- IG BILDENDE KUNST (Visual Artists Union):
www.igbildendekunst.at/service/sozialversicherung
basic guide available in German and English

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* all facts & figures as of 2016

Thank You for Your attention!