

Study on the implementation of the principle of equal treatment
of men and women engaged in
self-employment and assisting spouses

Germany

by

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in cooperation with
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1. Country

Germany

2. National correspondent

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3. Dates of information collection

01/03 – 30/04 2008

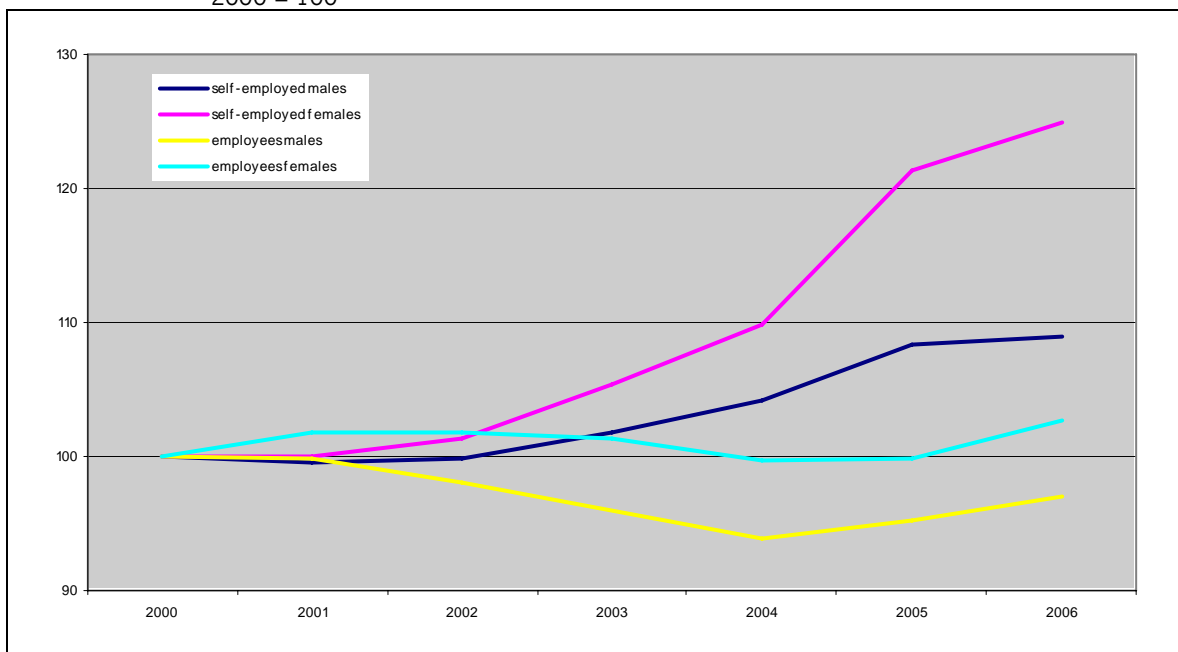
4. Statistical Information

4.1. Level of self-employment

While overall employment stagnated over the last seven years, the number of self-employed among women increased rapidly. A plus of 26 % was achieved since 2000. This was more than double the growth rate of self-employed men.

Much of the growth happened in 2005 when the Hartz Reforms promoted business foundations of unemployed. Women profited from this opportunity but also from the rapid growth of services.

Chart 1 Self-employment by status and gender
2000 = 100



Source: Statistisches Bundesamt.

In absolute terms, the number of self-employed women is significantly lower than that of men: 1.26 million women were self-employed in 2006, compared to 2.87 million men. In spite of the rapid growth, the share of self-employed women increased moderately slightly from 27.8 % in 2000 to 30.6 % in 2006.

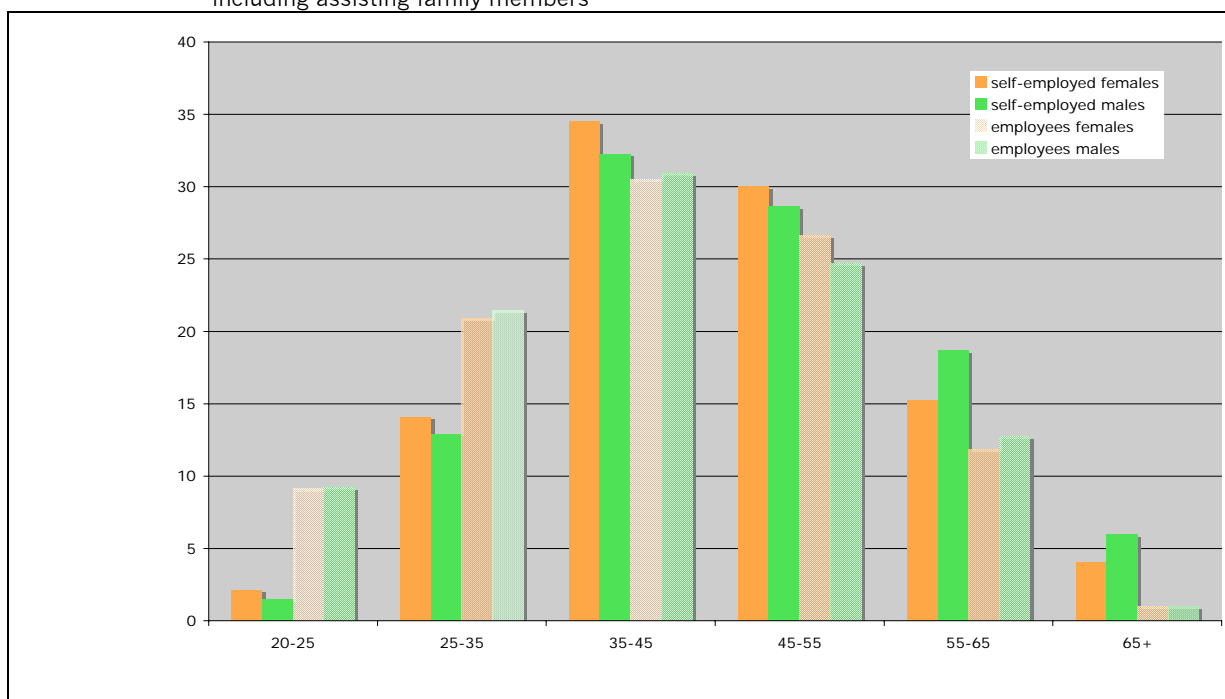
Also in relation to all active women, the share of self-employed is only 7.5 %, compared to 14.0 % for men. This indicates that – in spite of the impressive growth rates – women are still significantly less engaged in self-employment than men.

In 2006, 293,000 assisting family members¹ were counted among women, and 89,000 among men. These were 1.7 % of all women employed, and 0.4 % of men. Among of self-employed and assisting family members together, assisting family members had a share of 23 % for women and 3 % of men.

4.2. Age profile

The majority of female self-employed and assisting family members is between 35 and 45 or above (Chart 2). Women are a bit younger than self-employed men. The difference however is not big. Compared to employees, self-employment starts later and lasts longer. The differences between self-employed and employees are particularly expressed in younger ages below 35.

Chart 2 Self-employment by age
% share of total employment by status and gender; 2006
including assisting family members



Source: Statistisches Bundesamt.

4.3. Sector of activity

Female self-employment is clearly concentrated on service activities (Table 1). 63.9 % of self-employed women are in the services sector including business-related, personal

¹ German statistics measure the number of assisting family members rather than assisting spouses (see Section 4.9).

and social services. Moreover 25.5 % are in trade, hotel and catering and transportation.

The specialisation on services is even more explicit than among female employees. And it is rather different from the specialisation of men who concentrated more on manufacturing, energy and construction business. While male self-employed also show a clear focus on services, employees are concentrated on manufacturing, energy and construction.

Assisting family members have high shares in agriculture and the trade, hotel and transportation business. The latter sector is the domain of male spouses.

In recent years, self-employed women escaped from the specialisation on personal and social services. Increasingly foundations were undertaken in business-related services.

Table 1 Self-employment by sector
% share of total employment by status and gender; 2006

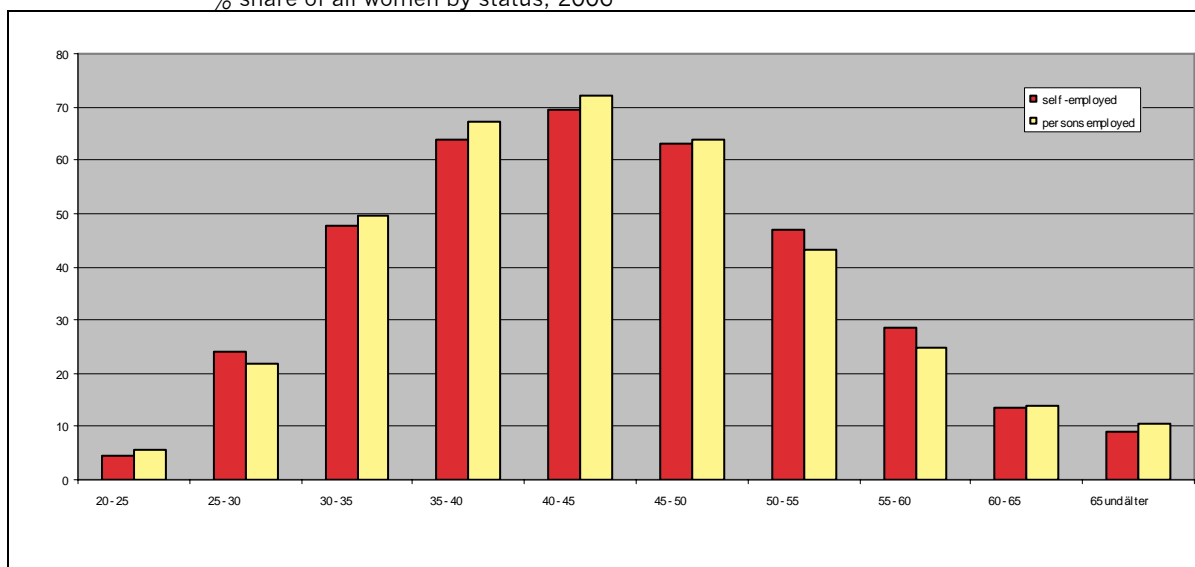
		Agriculture	Manufacturing, energy, construction	Trade, hotel, transportation	Services	Total	Total in 1000
		% of employment by status and gender group					
Self-employed	females	2.7	7.9	25.5	63.9	100.0	1264
	males	8.3	25.4	25.7	40.6	100.0	2867
assisting family members	females	33.8	16.7	29.0	20.5	100.0	293
	males	32.6	14.6	37.1	15.7	100.0	89
employees	females	0.9	16.7	24.4	58.0	100.0	15310
	males	1.8	43.3	21.8	33.2	100.0	17520

Source: Statistisches Bundesamt.

4.4. Women with children

In broad terms, self-employed women get their children almost at the same age as all other active women (Chart 3).

Chart 3 Women with children by age and status
% share of all women by status; 2006



Source: Statistisches Bundesamt.

There is only a slight tendency that the share of self-employed women with children is lower among younger ages than that of all female persons employed. Among older self-employed women (above 50) the share of mothers is a bit higher. Self-employment therefore seems to have a minor impact on motherhood. The differences, however, are three percentage points at the maximum in the middle aged groups.

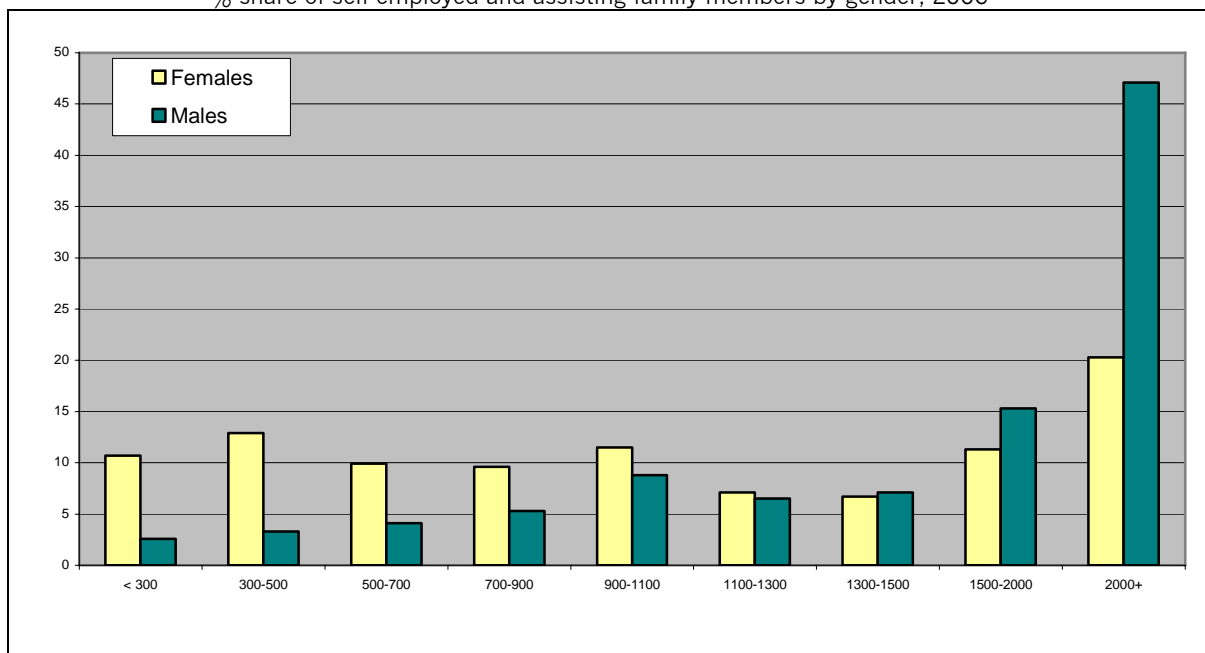
4.5. Net income

The monthly net income of self-employed women (including assisting family members) is significantly lower compared to self-employed men (Chart 4). The share of women earning less than 900 EURO per month is 43 % of all self-employed and assisting family members. For men it was only 15 %. By contrast the share of women earning more than 2000 EURO per month was only 20 % while it amounted 47 % among males.

Partly this has to be attributed to the higher share of assisting family members among women. But even if assisting family members are taken out of the observation, the share of women earning less than 900 EURO per month is still 26 % compared to 12 % of men.

Between 2000 and 2006 the income situation of self-employed women and assisting family members improved slightly. There was a shift of around 2 percentage points from low income groups to the highest group.

Chart 4 Monthly net income of self-employed and assisting family members
% share of self-employed and assisting family members by gender; 2006



Source: Statistisches Bundesamt.

4.6. Age of entry into self-employment

Women tend to enter self-employment at later ages than men. Only 12 % of all female founders in 2006 were aged 18-24, while 20 % of men were at that age. The female share among those aged 25 and older is consequently higher in almost all age groups, even among the 55-67. As many women of the age groups between 25 and 44 are mothers, children can hardly be an explanation for the late start into self-employment.

This should be searched in the professional specialisation which gives males with a craft-related occupation a traditional early start into a self-employed job. Service jobs by contrast need longer training periods.

Table 2 Age of entry into self-employment
% share of all business founders; 2006

Age group	Total	Male	Female
18 – 24	16.6	19.6	12.1
25 – 34	26.0	24.2	28.6
35 – 44	33.0	32.1	34.2
45 – 54	16.0	16.3	15.6
55 – 67	8.5	7.8	9.6
Total	100.0	100.0	100.0

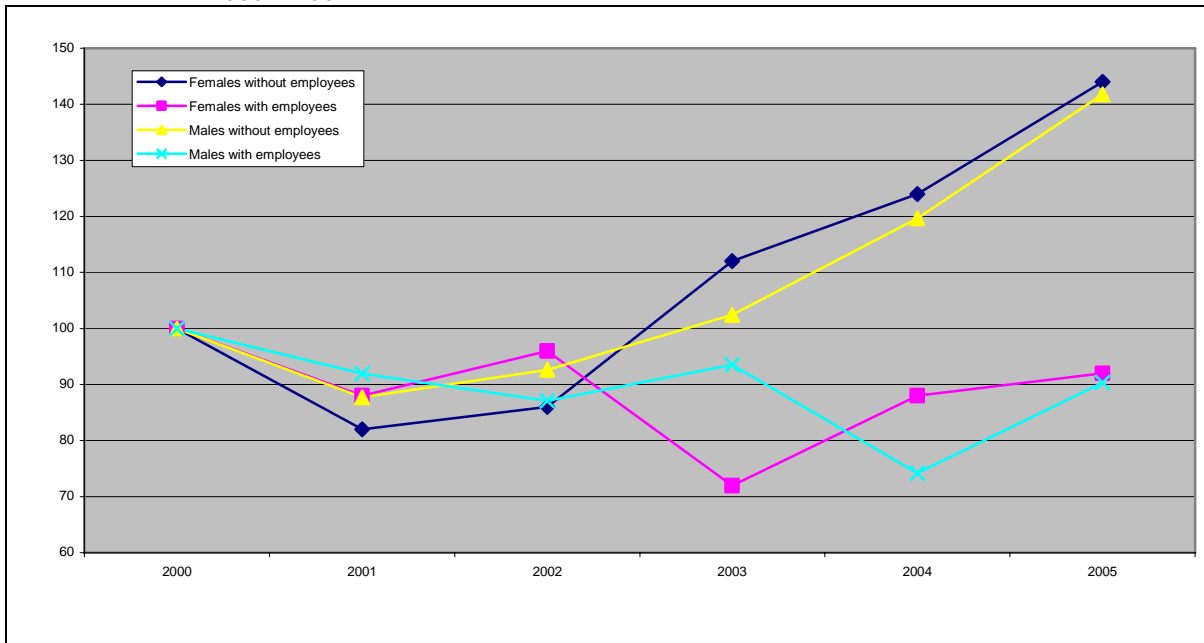
Source: KfW-Gründermonitor 2007

4.7. Number of business start-ups

The scenery of business foundations changed considerably when the Federal Labour Office started to promote self-employment of unemployed persons through specific programmes. This was developed at the beginning of this decade through transition benefits which helped unemployed raising their business. Under the Hartz Reform this was extended under the label of the “ICH-AG” which indicated that this was intended to be self-employment without any employees. Meanwhile the program was changed to a business foundation allowance which supports formerly unemployed founders for up to 15 months.

This regulation initiated a strong up rise of foundations without employees (Chart 5), both among men and women. Foundations with employees continued to decline as they did until 2002. In 2005 only 1/3 of all foundations were undertaken with employees.

Chart 5 Business start-ups with and without employees
2000 = 100



Source: Statistisches Bundesamt.

In addition to public support, the high level of unemployment and the rising job risks led a rising number of employees to switch to a self-employed job. The positive climate for self-employment developed with the rising pressure on standard types of dependent jobs, rather than a deeply rooted cultural tradition.

Overall in 2005, 423,000 foundations were undertaken, 37 % of them by women. The share of women increased only slightly since 2000.

Around 40 % of these foundations by women were planned to be an additional activity. This explains the low income level of women's start-ups. Among men only 14 % of the foundations were additional while 86 % were planned to be the main activity.

4.8. Success factors

Gender is not a significant determinant for the success of a business start-up. Measured by the existence of a business 12 and 24 months after foundation, age is much more relevant (KfW Gründermonitor 2007). Start-ups of the 55 to 64 age group were significantly better than those of the 15-24. Qualification also is very important, as is the individual motivation. Opportunity based foundations were significantly better than necessity based ones. Moreover, foundations with employees performed better than without, and those in the Western part of Germany performed better than in the Eastern part.

From this point of view, women are partly better off with their foundation behaviour as they start later, and concentrate on the growing markets of services rather than crafts. However, the high share of foundations, without employees and without the perspective to provide the main economic activity represent high risks of failure.

The number of bankruptcy among self-employed cannot be separated by gender. In 2006 27,000 bankruptcies were registered. These were around 6 % of all foundations. As gender did not appear as a significant success factor, it can be assumed that female foundations experienced a similar share of failures.

4.9. Assisting spouses and assisting family members

The definition of assisting family members as used by the Federal Statistical Office is "persons who work in the business of a family member without having a legal job relationship and wage income in agricultural and industrial activities and without being registered by social insurance". (Statistisches Bundesamt, Begriffe und Definitionen des Mikrozensus).

In comparison to the European definition, the German definition is including all assisting members within the family, while the EU-definition is including only assisting spouses. The crucial point in Germany is that assisting family members are seen as co-owners of the firm. In social protection systems they are therefore treated as self-employed persons.

The number of assisting family members started to rise again at the beginning of this decade. More than 100,000 additional jobs were created mainly in the services sectors. In 2006 420,000 assisting family members were counted, 76 % of them were women. The rise mainly happened in business-related, personal and social firms where the number of assisting women more than doubled. In agriculture the number decreased by 10 %.

With these trends the phenomenon of assisting family members appears in a changing light. Formerly this was concentrated on agriculture, trade and hotel and restaurant services. Figures declined due to attractive possibilities to enter PSI with minor jobs at low contribution rates. Little is known about the reversal of this trend during this decade. The thesis is that a rising number of self-employed without employees is obviously supported by a rising number of family members. For these businesses, the creation of regular dependent jobs – even for their own family members – appears not to be attractive because PSI covers already the family members or is too expensive. Assisting family members are the workforce reserve of the self-employed of today.

4.10. Divorce rates

Compared to employees, a higher share of self-employed women is divorced or widowed. With 2.5 percentage points, the difference is quite big. Also male self-employed have a bigger divorce rate than male employees. Assisting family members by contrast have a very low divorce rate (Table 3).

Table 3 **Divorce rates by employment status**
% share of employment groups; 2006

Occupational status	Divorced/widowed
Self-employed	
Male	8.9
Female	15.7
Total	11.0
Assisting family members	
Total	4.7
Employees	
Male	6.7
Female	12.2
Total	9.3
Total employment	
Male	7.0
Female	12.4
Total	9.4

Source: Statistisches Bundesamt.

5. Entitlement to social protection

5.1. Access and eligibility to public benefits

Principles

The German social security system was created for risk sharing among employees rather than the society in general. In principle, therefore, self-employed persons are not eligible to public social insurance (PSI). They do not receive benefits, and do not pay

contributions to the public system. For employees – for registered employees² to be correct – the public social insurance system is mandatory.

Self-employed and assisting family members have various choices to insure against illness, care and accident risks with private insurance companies, and to save money on a private basis for the pension age. Against unemployment, however, no private insurance is available. This risk is definitely individualised for this group.

Self-employed are nevertheless eligible for social benefits. In particular they are protected against poverty by the basic social income; they receive child allowance like all other parents and get the lately implemented parent allowance.

Exceptions

There is of course a wide range of exceptions from these principles which were developed to protect vulnerable groups of self-employed, in particular free-lancers, small-sized companies of registered craftsmen and other professions, and the new group of self-employed coming from unemployment. In many cases these are self-employed without employees.

In addition, some free-lance professions like barristers, architects or physicians developed their own insurance systems. These are closed shops for members of professional chambers with their own rules and benefits.

Table 4 shows the details of this complex system. In principle, there is no difference between men and women, and there are no insurance systems specialised or even confined for a single gender group.

Health insurance:

Self-employed persons in general can decide which type of health insurance they use with the option – until now – to abstain from insurance protection. From 2009 onwards, however, every self-employed has to demonstrate health insurance protection. In principle, self-employed are excluded from PSI. However, coming from registered dependent employment or unemployment they can continue public insurance membership on a voluntary basis. Assisting family members have the same degree of freedom in choosing health insurance. In practice their protection is closely associated with the choice of the self-employed person.

For farmers as well as artists and journalists special regulations were created:

- Farmers have their own health insurance system which is independent from the PSI. Membership is mandatory and covers assisting family members.
- Artists and journalists are covered by PSI with mandatory membership.

For all other groups of self-employed persons, like registered craftsmen, special tradesmen, freelance professions, self-employed without employees or self-employed coming from unemployment, health insurance is a private choice.

Care insurance

This is a public insurance for the risk of being dependent on regular care services which was created in 1995. Membership is mandatory for employees and self-employed. The rules are the same as for health insurance. Private health insurance companies have to provide protection against care risks.

² Registered employees are dependent workers with mandatory membership in PSI, earning more than 400 EURO per month from a private labour contract. Civil servants, self-employed and workers with minor jobs are therefore excluded.

Table 4 Protection against principal social risks
Germany, 2008

Group	Risk				
	Health	Care	Occupational accident	Age/ Bereaved	Unemployment
Employees	Compulsory membership in private social insurance (PSI) up to monthly earnings of 3,600 EURO	Compulsory membership in PSI	Compulsory membership in PSI	Compulsory membership in PSI	Compulsory membership in PSI
Self-employed persons in general	Voluntary private insurance (from 2009: compulsory coverage); principal exclusion from PSI, with conditional opportunity of voluntary membership;	Compulsory membership linked to health insurance	Voluntary private insurance; Mandatory in case of statutory accident insurance institutions ("Berufsgenossenschaften")	Voluntary private coverage; Voluntary membership in PSI	No insurance
Assisting family members	Private insurance; exclusion from PSI in parallel to self-employed person	Same as self-employed	Same as self-employed	Same as self-employed	No insurance
Farmers (<i>social protection for farmers independent from PSI</i>)	Compulsory membership in special system for farmers	Compulsory membership in special system for farmers	Compulsory membership in special system for farmers	Compulsory membership in special system for farmers	No insurance
Artists and journalists (<i>social protection for artists organised by as part of PSI</i>)	Compulsory membership in PSI	Compulsory membership in PSI	Voluntary private insurance	Compulsory membership in PSI	No insurance
Selected social- and teaching professionals (<i>e.g. self-employed teachers, midwives, nurses without employees etc.</i>)	Like self-employed	Like self-employed	Like self-employed	Compulsory membership in PSI	No insurance
Registered craftsmen	Like self-employed	Like self-employed	Compulsory membership in special systems	Compulsory membership in PSI	No insurance
Special tradesmen (<i>e.g. homeworkers</i>)	Like self-employed	Like self-employed	Like self-employed	Compulsory membership in PSI	No insurance
Freelance professions in general	Like self-employed	Like self-employed	Like self-employed	Mandatory for member of chambers others: voluntary insurance	No insurance

Table 4 continued

Group	Risk				
	Health	Care	Occupational accident	Age/ Bereaved	Unemployment
Self-employed persons working for one client without employees	Like self-employed	Like self-employed	Like self-employed	Compulsory membership in PSI	No insurance
Business start ups by registered employees or unemployed	Voluntary membership in PSI	Voluntary membership in PSI	Like self-employed	Voluntary membership in PSI	Voluntary membership in PSI

PSI = public social insurance

Source: Economix.

Occupational accidents insurance

While employees are compulsory members of insurance for occupational accidents, self-employed persons can join the various branch-related systems voluntarily. Some of the branches imposed mandatory membership, e.g. for farmers, craftsmen, and other professions with higher accident risks.

Pension insurance

For self-employed, income after retirement has to be taken from private resources. However, voluntary contributions to public pension insurance can be made which will provide benefits according to the rules for employees. Assisting family members have the same choice as self-employed

Farmers again have their own pension system where membership is compulsory. Artists and journalists are covered by PSI. Registered craftsmen and special tradesmen are also compulsory members of PSI. The same is true for self-employed without employees and business start-ups from unemployment. Freelancers organised in chambers are compulsory members of branch-related pension systems. All other freelancers are free.

Unemployment insurance

Protection against unemployment is only organised for employees. None of the self-employed groups has a protection against this risk. Only those coming from previous registered employment or unemployment can continue membership in unemployment insurance on a voluntary basis.

5.2. Access and eligibility to family-oriented benefits

5.2.1. Maternity leave

Maternity is protected in general from 6 weeks before expected birth until 8 weeks after birth. During this period any employment of dependent workers is prohibited. Mothers receive 70 % of the net income as maternity benefit.

Self-employed women, do not have a similar protection. There are only limited possibilities to insure against the “contingency risk” of motherhood on a private basis. Many private insurance companies exclude daily allowances during the maternity protection period. A possibility to get access to maternity benefits is voluntary membership in the public health insurance. Under these conditions, self-employed women get the same benefits as employees.

5.2.2. Parent allowance

Since 2007 parents receive a parent allowance for the maximum of 14 months. Both parents are eligible to this allowance. Self-employed and employees are treated in the same way.

Depending on former income, the parent allowance amounts 67 % of the net income lost during the child care period, 300 EURO per month at minimum and 1,800 EURO at maximum. Maternity leave payments are balances with parent benefits.

5.2.3. Child allowance

Income tax payers – including the self-employed – receive a child allowance until the child’s age of 18 (or 25 in case of education or training). The allowance amounts 154

EURO per month for each of the first three children and 179 EURO for the following child(ren). Child benefits are not balanced with parent allowance or other benefits.

5.2.4. Sickness leave

Employees receive sickness payments from their employer for six weeks (continued remuneration). Public health insurance provides a sickness allowance of 70 % of the last gross income up to 90 % of net income.

Self-employed persons can protect privately against the income risk of sickness through daily sickness remuneration. The level of benefits can be determined individually. Public health insurance can exclude sickness payments for voluntary self-employed members.

5.2.5. Temporary replacement during maternity leave

Members of agricultural health insurance can demand for home help or farming help. This is paid by health insurance for a limited time.

In other branches such protection does not exist. Only under the parent allowance scheme, the women's partner is allowed to continue the self-employed activity at the maximum of 30 hours per week. The resulting income is deducted from the parent allowance.

5.2.6. Leave to care for family members

According to the rules for sick leave, parents can receive sickness payments for the time they take care for sick children. At maximum 25 days are paid per year for parents living in a partnership and 50 days for single parents.

Self-employed persons who are not members of PSI have to insure against that risk on a private basis.

5.3. Number of persons covered by insurance systems

Very little is known about the number of self-employed persons in the different insurance systems and family oriented benefits schemes. Figures will not be available before the second half of 2008.

There are 170,000 self-employed women in public pension insurance who demanded for regular membership. This is 1 % of all active members. Among males the number is 225,000 with a share a similar share

In the insurance system for artists and journalists, there are 70,000 women and 83,000 men.

5.4. Level of contributions

Health insurance

Contribution rates to public health insurance actually range between 11.8 and 15.8 % of gross wages (Table 5). This is the same for employees and self-employed who are volun-

tary members of PSI. For employees 50 % of health insurance contributions are paid by the employer. Self-employed have to pay the contribution at 100 %.

In private health insurance, premiums depend on the type and volume of health services covered by the contract. The spectrum therefore is rather open. All private insurance companies however are committed to offer a standard health insurance contract with provisions according to PSI. This is offered at similar prices.

For younger persons, private health insurance is cheaper in general as risks are differentiated. In addition, age reserves are built up within private health insurance contracts which avoid sharp increase of premiums at higher ages.

In private health insurance every family member has to be insured separately, while PSI provides a family insurance at the premium rates mentioned in Table 5. For singles therefore, private insurance usually is cheaper than PSI. In agriculture, monthly rates are linked to the size of the farm, the region and the existence of children.

Table 5 Contribution to public insurance systems
Germany

	Health insurance	Long term care insurance	Pension insurance
General system for employees (2008)			
Rate of contribution*	11.8 % · 15.8 %	1,7 % · 1,95 %	19,9 %
Employee's share	50 %	50 %	50 %
Loading for employees**	0.9 %		
Lowest contribution (per month)	45.00 €	3,90 €	32,34 €
Highest contribution (per month)	266.40 €	35,10 €	527,35 €
Voluntary PSI for self-employed (2008)			
Rate of contribution*	11.8 % · 15.8 %	1,7 % · 1,95 %	19,9 %
Share for self-employed	100 %	50 %	100 %
Loading**	0.9 %		
Lowest contribution (per month)	183.90 €	24,20 €	79,60 €
Highest contribution (per month)	532.80 €	70,20 €	1054,70 €
Agricultural insurance systems (2008)			
Lowest contribution (per month)	50.00 €	4.62 €	
Highest contribution (per month)	498.00 €	64.04 €	
Standard contribution (per month, 2008)			180 · 212 €
Artists and journalists ("Künstlersozialkasse") (2008)			
Rate of contribution*	13.5 % · 14.5 %	1,7 % · 1,95 %	19,9 %
Share for self-employed	50 %	50 %	50 %
Loading**	0.9 %		
Lowest contribution (per month)	33.28 €	3,52 €	32,34 €
Highest contribution (per month)	290.34 €	39,60 €	527,35 €

* related to gross wage. ** additional contribution to be paid by PSI members.

Source: Economix.

Care insurance

Contribution rates range between 1.7 and 1.95 % of gross wages. Childless persons have to pay more than persons with children. For employees, half of the contribution is paid by employers. Self-employed persons have to pay 100 % according to health insurance premiums.

Pension insurance

The contribution rate to public pension insurance is 19.9 %. Again half of the contribution for employees is paid by the employers.

Voluntary self-employed members of PSI have the choice between a regular membership which demand 19.9 % of the average monthly income as contribution up to the limit of 1054 EURO, and a rate which can be determined individually within the range of minimum and maximum contribution.

Private pension insurance exists in numerous variations. Generally, private pension insurance is much more profitable than public pension insurance as much of the social redistribution included in the public system does not apply.

5.5. Protection of assisting family members

Assisting family members are seen as co-owners of the firm or farm. Normally, all decisions concerning social security are expected to be decided in a consensus between the partners, the family in general. Assisting family members are therefore seen as self-employed persons which are protected through the company they belong to rather than PSI.

Which level of risk protection is chosen is the decision of the family. Assisting family members are involved in this decision in general. The firm is expected to be strong enough to pay for insurance services.

Assisting family members are in principle not subject to the decisions of the self-employed owner. Within the rules shown in Section 2.1 they can decide on the type and scope of risk protection by their own. This of course presumes that financial resources are available.

5.6. Protection of assisting family members in case of divorce or bankruptcy

The level of protection which assisting family members receive in case of divorce depends on individual settlements between the partners. In general, the net increase of wealth which was achieved during the partnership is shared between the partners.

Assisting family members are not covered by bankruptcy insurance as it is the case for registered employees.

5.7. Protection of employees

See Sections above.

6. Costs and provisions on social security for self-employed

Out of a budget of 135 billion Euro which the Federal Government spent in 2006 on social security, about 7 billion Euro were related to self-employed persons and assisting family members (estimates by Economix). This includes transfers compensating deficits of the public pension system, the insurance systems for artists and journalists and for farmers. Self-employed women can be expected to have received about one third of these contributions.

This is just to give an idea about the share of self-employed in the PSI system. Official data are not available. With a share of around 5 % in these government transfers, self-employed participate significantly less in the public system than employees. But that is the idea of the German social security system which leaves risk protection at the disposal of self-employed people.

7. Benefits of a general PSI system for self-employed

Does not apply to Germany.

8. Barriers to entrepreneurship

One of the crucial points on the way into self-employment is the decision about adequate risk protection which often is associated with a change of insurance systems. The entitlements acquired until now, the exclusion from public insurance, the 100 % level of contribution rates – all these are difficult questions which have to be answered under the uncertainties of future developments. It can be assumed that the complexity of these decisions, and the risks involved require rather strong incentives to self-employment. Risk adverse persons will not easily overcome these barriers.

The 100 % share of premiums which has to be paid by the self-employed demands for a gross revenue from self-employment which is around 30 % above the gross wage of an employee with the same skill level. These 30 % consist of around 20 % for PSI contributions (or equivalent private insurance), and 10 % for equal holidays and average sickness payments.

Women take a particular economic risk of maternity as this can hardly be compensated by private insurance. The new parent allowance however grants for income compensation during the early age of the child. Thus one of the former barriers for females to become self-employed seems to be removed.

Another barrier appears through the income prospects of female self-employment. As income perspectives for women are significantly poorer than for men net profits are squeezed between income levels and equivalent social security premiums. In combination with flat rate insurance premiums which have to be paid for health, care and accident insurance at least, the “break-even-point” of self-employment is much higher than for dependent jobs. Employees by contrast can have access to PSI at very low contributions.

The risk of unemployment finally is not secured for self-employed wherever they are active. A new foundation therefore needs a sustaining economic perspective which keeps this risk low or provides during boom periods the funds which are required to compensate the slumps. Under the present income distribution for self-employed this is harder to achieve by women than by men.

9. Key issues

Female self-employment experienced a rapid growth during this decade, fostered by the growth of the service economy but also by public support programmes for unemployed. In parallel the number of assisting family members increased considerably, switching from the previous concentration on agriculture to services. The share of self-employed among women, however, is still half the share among men.

A rising share of founders among females and males came from unemployment. Self-employment appeared as the last alternative to former employees facing the expiration of unemployment insurance, and the reduction of public support to the subsistence level of "Hartz IV". In their majority therefore, these are self-employed without employees, working for a limited number of clients, and being pushed to self-employment rather than attracted by market opportunities. Moreover, two fifths of all foundations by women were not planned to be the main activity. These are exactly the risk groups among the self-employed. A possible downturn of the German economy can make many of these newly self-employed vulnerable and create a new social problem.

The rise of assisting family members appears to be linked to this trend towards "peripheral" self-employment. The new self-employed from unemployment needed the support of the family in many aspects. However, the income provided by self-employment was not sufficient to make it a regular labour relationship with wage payments and social insurance. Assisting family members – most of the women – appear to be the new man power reserve of the service economy.

Self-employed persons are not entitled to public social security and thus – in principle – have to cover the risks of health, care, occupational accidents, or unemployment by own resources. They also have to build savings for the pension age by their own. There is no difference between men and women, and there are no gender specific social security regulations. There are, however, a series of branch-related social security systems for farmers, artists and journalists, craftsmen etc. Most of these systems are close to public social security providing similar transfers at similar costs. They were created to protect the most vulnerable groups among the self-employed. Unfortunately, the number of self-employed covered by these systems is only partly known. Economix estimates the number of self-employed in these systems to one third of all self-employed.

In addition to unemployment, maternity leave appears as the risk for self-employed women, which is not fully covered by public or private insurance. In recent years, however, family policy was extended through the provision of a parent allowance for the first 14 months of a child. As this is also provided to self-employed women, parts of the maternity leave – at least the after birth part – are now supported publicly. Maternity, however, was never an obstacle to the activity of self-employed women.

The analysis thus could not find higher barriers to female self-employment as compared to males, particularly not in the public social security system. The strong growth of self-employment among women indicates that market barriers are increasingly resolved and former risk aversion declines.

Nevertheless, compared to men female self-employment appears to be more at risk through lower incomes and less stringent economic orientation. In addition, most of the "new" assisting family members are allocated in small-sized risky businesses. Disadvantages therefore arise from market conditions rather than public regulations, from the difficulties to arrange family and working life, from the lack of child care facilities, and from the higher risks to be pushed out of the market through illness or maternity. The prevailing role of women in the German society affects self-employment women and leads to the observed disadvantageous distribution of self-employment and incomes.

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Data Annex

Table A 1 **Numbers of self-employed**
1000, by sex, 1991-2006, Germany

	Self-employed		
	Male	Female	Total
1991	2,257	780	3,037
1992	2,301	790	3,091
1993	2,348	827	3,175
1994	2,426	862	3,288
1995	2,456	880	3,336
1996	2,492	916	3,409
1997	2,567	961	3,528
1998	2,608	986	3,594
1999	2,604	991	3,594
2000	2,631	1,012	3,643
2001	2,620	1,012	3,632
2002	2,628	1,026	3,654
2003	2,678	1,066	3,744
2004	2,740	1,112	3,852
2005	2,852	1,228	4,080
2006	2,867	1,264	4,131

Source: Federal Statistical Office Germany, Labour Force Survey

Table A 2 **Self-employment (% of total employment) by sex**
1991-2006, Germany

	Self-employment		
	Male	Female	Total
1991	10.3	5.0	8.1
1992	10.6	5.2	8.4
1993	11.0	5.5	8.7
1994	11.6	5.7	9.1
1995	11.7	5.8	9.3
1996	12.0	6.0	9.5
1997	12.5	6.3	9.9
1998	12.7	6.4	10.0
1999	12.6	6.3	9.9
2000	12.7	6.4	10.0
2001	12.7	6.3	9.9
2002	12.9	6.3	10.0
2003	13.4	6.6	10.4
2004	13.9	7.0	10.8
2005	14.2	7.5	11.2
2006	14.0	7.5	11.1

Source: Federal Statistical Office Germany, Labour Force Survey

Table A 3 Numbers of self-employed by sex and age group
1000, 2006, Germany

	Total Employment	Age group							
		15 - 20	20 - 25	25 - 35	35 - 45	45 - 55	55 - 60	60 - 65	65 and older
Male									
Self-employed	2,867	/	42	370	924	819	322	214	172
Total employment	20,477	731	1,594	3,996	6,148	4,986	1,843	842	336
Female									
Self-employed	1,264	/	27	176	436	379	126	66	51
Total employment	16,867	559	1,400	3,322	5,022	4,389	1,467	502	206
Total									
Self-employed	4,131	7	70	545	1,360	1,198	449	280	223
Total employment	37,344	1,291	2,994	7,319	11,169	9,375	3,310	1,344	542

Source: Federal Statistical Office Germany, Labour Force Survey

*) German Classification of Economic Activities, Edition 2003 (WZ 2003).

Table A 4 Self-employment (% of total employment) by sex and age group, 2006, Germany

	Total Employment	Age group							
		15 - 20	20 - 25	25 - 35	35 - 45	45 - 55	55 - 60	60 - 65	65 and older
Male									
Self-employed	7,68	/	0.11	0.99	2.47	2.19	0.86	0.57	0.46
Total employment	54,83	1.96	4.27	10.70	16.46	13.35	4.94	2.25	0.90
Female									
Self-employed	3,38	/	0.07	0.47	1.17	1.01	0.34	0.18	0.14
Total employment	45,17	1.50	3.75	8.90	13.45	11.75	3.93	1.34	0.55
Total									
Self-employed	11,06	0.02	0.19	1.46	3.64	3.21	1.20	0.75	0.60
Total employment	100,00	3.46	8.02	19.60	29.91	25.10	8.86	3.60	1.45

Source: Federal Statistical Office Germany, Labour Force Survey

*) German Classification of Economic Activities, Edition 2003 (WZ 2003).

Table A 5 Self-employment (% of total of each line) by sex and age group 2006, Germany

	Total Employment	Age group							
		15 - 20	20 - 25	25 - 35	35 - 45	45 - 55	55 - 60	60 - 65	65 and older
Male									
Self-employed	100,00	.	1,46	12,91	32,23	28,57	11,23	7,46	6,00
Total employment	100,00	3,57	7,78	19,51	30,02	24,35	9,00	4,11	1,64
Female									
Self-employed	100,00	.	2,14	13,92	34,49	29,98	9,97	5,22	4,03
Total employment	100,00	3,31	8,30	19,70	29,77	26,02	8,70	2,98	1,22
Total									
Self-employed	100,00	0,17	1,69	13,19	32,92	29,00	10,87	6,78	5,40
Total employment	100,00	3,46	8,02	19,60	29,91	25,10	8,86	3,60	1,45

Table A 6 Self-employed by major economic sectors, sex and whether they have employees
1000 *), 1991-2006, Germany

Year	Self-employed								
	Total	Male	Female	Without employees			With employees		
				Total	Male	Female	Total	Male	Female
Total									
1991	3,035	2,250	785	1,383	951	432	1,652	1,299	353
1992	3,085	2,289	796	1,377	942	435	1,708	1,347	361
1993	3,167	2,335	832	1,409	956	453	1,758	1,379	379
1994	3,281	2,414	867	1,442	983	459	1,839	1,431	408
1995	3,333	2,446	887	1,513	1,022	491	1,820	1,424	396
1996	3,406	2,483	923	1,640	1,104	536	1,766	1,379	387
1997	3,522	2,552	970	1,752	1,169	583	1,770	1,383	387
1998	3,590	2,597	993	1,788	1,198	590	1,802	1,399	403
1999	3,585	2,586	999	1,782	1,189	593	1,803	1,397	406
2000	3,639	2,619	1,020	1,842	1,235	607	1,797	1,384	413
2001	3,622	2,602	1,020	1,818	1,219	599	1,804	1,383	421
2002	3,646	2,610	1,035	1,856	1,240	616	1,790	1,370	419
2003	3,737	2,663	1,074	1,957	1,298	660	1,779	1,365	414
2004	3,839	2,718	1,121	2,071	1,370	701	1,768	1,347	421
2005	4,083	2,854	1,230	2,294	1,495	799	1,790	1,359	431
2006	4,131	2,867	1,264	2,317	1,492	825	1,814	1,376	439
Agriculture, hunting, forestry and fishing									
1991	415	361	54	305	265	40	110	96	14
1992	398	347	51	275	238	37	123	109	14
1993	393	340	53	271	234	37	122	106	16
1994	372	323	49	253	218	35	119	105	14
1995	367	313	54	248	209	39	119	104	15
1996	331	284	47	221	189	32	110	95	15
1997	324	273	51	222	186	36	102	87	15
1998	322	276	46	218	186	32	104	90	14
1999	320	274	46	215	184	31	105	90	15
2000	320	271	49	214	181	33	106	90	16
2001	312	264	48	209	176	33	103	88	15
2002	309	262	46	203	172	32	105	90	15
2003	297	252	45	194	162	31	103	90	13
2004	288	246	42	188	161	27	100	85	15
2005	286	244	42	189	163	27	97	81	15
2006	271	237	34	168	147	21	104	90	13

Industry									
1991	723	639	84	208	171	37	515	468	47
1992	756	670	86	222	187	35	534	483	51
1993	771	678	93	235	188	47	536	490	46
1994	793	704	89	232	194	38	561	510	51
1995	725	639	86	229	187	42	496	452	44
1996	755	669	86	275	229	46	480	440	40
1997	776	684	92	285	237	48	491	447	44
1998	771	678	93	284	237	47	487	441	46
1999	758	674	84	279	235	44	479	439	40
2000	772	691	81	288	248	40	484	443	41
2001	759	681	78	280	244	36	479	437	42
2002	756	676	80	299	259	41	457	417	40
2003	768	682	86	323	278	45	445	404	41
2004	762	679	83	324	281	43	438	398	40
2005	821	727	95	394	338	56	427	389	38
2006	827	728	100	401	339	61	421	382	39
Wholesale and retail trade, hotels and restaurants and transport									
1991	707	482	225	300	194	106	407	288	119
1992	708	485	223	296	190	106	412	295	117
1993	715	486	229	294	188	106	421	298	123
1994	737	501	236	305	194	111	432	307	125
1995	1 060	728	332	424	271	153	636	457	179
1996	1 063	726	337	445	283	162	618	443	175
1997	1 085	733	352	473	297	176	612	436	176
1998	1 100	743	357	480	304	176	620	439	181
1999	1 087	733	354	473	301	172	614	432	182
2000	1 072	722	350	469	298	171	603	424	179
2001	1 051	719	332	451	294	157	600	425	175
2002	1 029	701	328	437	284	153	591	417	175
2003	1 032	712	320	449	295	155	583	417	166
2004	1 037	723	314	469	316	152	568	406	161
2005	1,074	745	329	501	333	168	574	413	161
2006	1,061	737	322	489	328	161	571	411	161
Other services									
1991	1,190	768	422	570	321	249	620	447	173
1992	1,223	787	436	584	327	257	639	460	179
1993	1,288	831	457	609	346	263	679	485	194
1994	1,379	886	493	652	377	275	727	509	218
1995	1,181	766	415	612	355	257	569	411	158
1996	1,257	804	453	699	403	296	558	401	157
1997	1,337	862	475	772	449	323	565	413	152
1998	1,397	900	497	806	471	335	591	429	162
1999	1,420	905	515	815	469	346	605	436	169
2000	1,475	935	540	871	508	363	604	427	177
2001	1,500	938	562	878	505	373	622	433	189
2002	1,552	971	581	916	525	391	636	446	190
2003	1,639	1,016	623	992	562	429	648	454	194
2004	1,752	1,069	683	1,090	611	479	662	458	204
2005	1,901	1,138	764	1,209	662	548	692	476	216
2006	1,972	1,165	808	1,258	675	582	716	490	225

Total without agriculture, hunting, forestry and fishing									
1991	2,620	1,889	731	1,078	686	392	1,542	1,203	339
1992	2,687	1,942	745	1,102	704	398	1,585	1,238	347
1993	2,774	1,995	779	1,138	722	416	1,636	1,273	363
1994	2,909	2,091	818	1,189	765	424	1,720	1,326	394
1995	2,966	2,133	833	1,265	813	452	1,701	1,320	381
1996	3,075	2,199	876	1,419	915	504	1,656	1,284	372
1997	3,198	2,279	919	1,530	983	547	1,668	1,296	372
1998	3,268	2,321	947	1,570	1,012	558	1,698	1,309	389
1999	3,265	2,312	953	1,567	1,005	562	1,698	1,307	391
2000	3,319	2,348	971	1,628	1,054	574	1,691	1,294	397
2001	3,310	2,338	972	1,609	1,043	566	1,701	1,295	406
2002	3,337	2,348	989	1,653	1,068	584	1,685	1,280	404
2003	3,440	2,411	1,029	1,763	1,136	629	1,676	1,275	401
2004	3,551	2,472	1,079	1,883	1,209	674	1,668	1,262	406
2005	3,797	2,610	1,188	2,105	1,332	772	1,693	1,278	416
2006	3,860	2,630	1,230	2,149	1,345	804	1,710	1,286	426

Source: Federal Statistical Office Germany, Labour Force Survey

*) From 1995 the German Classification of Economic Activities are considered, Edition 1993, based on the Classification of Economic Activities in the EU (NACE Rev, 1), Because of this, no direct comparison with previous years possible, 1992, 2000, 2003 reference week in may, 2004 in march, 2005 annual average,

Table A 7 Self-employment (% of total employment) by major economic sectors and sex*)
1991-2005, Germany

Year	Self-employed		
	Total	Male	Female
Total			
1991	8.1	6.0	2.1
1992	8.4	6.2	2.2
1993	8.7	6.4	2.3
1994	9.1	6.7	2.4
1995	9.3	6.8	2.5
1996	9.5	6.9	2.6
1997	9.9	7.2	2.7
1998	10.0	7.3	2.8
1999	9.9	7.1	2.8
2000	10.0	7.2	2.8
2001	9.9	7.1	2.8
2002	10.0	7.2	2.8
2003	10.4	7.4	3.0
2004	10.8	7.6	3.2
2005	11.2	7.8	3.4
Agriculture, hunting, forestry and fishing			
1991	26.3	22.9	3.4
1992	28.9	25.2	3.7
1993	31.3	27.1	4.2
1994	31.3	27.2	4.1
1995	31.6	27.0	4.7
1996	30.8	26.4	4.4
1997	31.0	26.1	4.9
1998	31.4	27.0	4.5
1999	31.3	26.8	4.5
2000	32.5	27.5	5.0
2001	33.1	28.0	5.1
2002	33.7	28.5	5.0
2003	33.3	28.3	5.0
2004	34.8	29.7	5.1
2005	33.1	28.2	4.9
Industry			
1991	4.7	4.2	0.5
1992	5.2	4.6	0.6
1993	5.5	4.8	0.7
1994	5.8	5.2	0.7
1995	5.6	5.0	0.7
1996	6.0	5.3	0.7
1997	6.3	5.6	0.8
1998	6.4	5.6	0.8
1999	6.3	5.6	0.7
2000	6.4	5.7	0.7
2001	6.4	5.7	0.7
2002	6.5	5.8	0.7
2003	6.8	6.1	0.8
2004	7.0	6.2	0.8
2005	7.6	6.7	0.9

Wholesale and retail trade, hotels a, restaurants and transport			
1991	10.6	7.2	3.4
1992	10.6	7.3	3.3
1993	10.9	7.4	3.5
1994	11.2	7.6	3.6
1995	12.9	8.9	4.0
1996	13.0	8.9	4.1
1997	13.2	8.9	4.3
1998	13.4	9.0	4.3
1999	13.0	8.8	4.2
2000	12.7	8.6	4.2
2001	12.3	8.4	3.9
2002	12.3	8.4	3.9
2003	12.4	8.6	3.9
2004	12.7	8.8	3.8
2005	12.6	8.8	3.9
Other services			
1991	8.7	5.6	3.1
1992	8.7	5.6	3.1
1993	9.0	5.8	3.2
1994	9.5	6.1	3.4
1995	8.7	5.6	3.0
1996	8.9	5.7	3.2
1997	9.4	6.1	3.3
1998	9.7	6.2	3.4
1999	9.6	6.1	3.5
2000	9.8	6.2	3.6
2001	9.8	6.1	3.7
2002	10.0	6.2	3.7
2003	10.5	6.5	4.0
2004	11.2	6.8	4.4
2005	11.7	7.0	4.7

Source: Federal Statistical Office Germany, Labour Force Survey

*) From 1995 the German Classification of Economic Activities are considered, Edition 1993, based on the Classification of Economic Activities in the EU (NACE Rev, 1), Because of this, no direct comparison with previous years possible
1992, 2000, 2003 reference week in may, 2004 in march, 2005 annual average,

Table A 8 Numbers of female self-employed by age and whether they have children
1000, 2006, Germany

Age groups	Female self-employed				
	Total	With children		Without children	
		Number ^{*)}	%	Number ^{*)}	%
Total	1,264	618	100.0	646	100.0
20 - 25	27	/	/	24	3.7
25 - 30	67	16	2.6	51	7.9
30 - 35	109	51	8.3	57	8.8
35 - 40	192	126	20.4	66	10.2
40 - 45	244	167	27.0	77	11.9
45 - 50	204	131	21.2	73	11.3
50 - 55	175	78	12.6	97	15.0
55 - 60	126	32	5.2	94	14.6
60 - 65	66	7	1.1	59	9.1
65 and older	51	6	1.0	45	7.0

Source: Federal Statistical Office
Germany, Labour Force Survey

*) At the Labour Force survey values less than 5,000 are kept secret and are marked with a /,

Table A 9 Numbers of self-employed by sex and wage group
1000, 2006, Germany

Monthly net income (from ,, till under ,, EUR)	Total Employment								
	Total ¹⁾	Thereof:							
		Male	Female	Self-employed			Assisting family members		
				Total	Male	Female	Total	Male	Female
Under - 150	419	151	268	74	33	41	14	/	11
150 - 300	1,012	293	720	82	24	58	33	/	30
300 - 500	2,998	873	2,125	169	65	104	80	15	65
500 - 700	2,561	751	1,810	193	90	103	35	8	27
700 - 900	2,616	835	1,780	224	118	106	29	10	20
900 - 1 100	3,664	1,513	2,151	339	204	136	24	9	14
1 100 - 1 300	3,873	1,959	1,914	236	152	84	16	6	10
1 300 - 1 500	3,571	2,044	1,527	250	168	83	10	/	5
1 500 - 1 700	3,103	1,976	1,127	225	160	65	5	/	/
1 700 - 2 000	3,326	2,346	980	281	205	77	7	/	/
2 000 - 2 300	2,318	1,772	546	247	187	59	/	/	/
2 300 - 2 600	1,684	1,320	363	222	175	47	/	/	/
2 600 - 2 900	848	679	170	106	83	23	/	/	/
2 900 - 3 200	833	686	147	160	130	30	/	/	/
3 200 - 3 600	676	572	104	122	101	21	/	/	/
3 600 - 4 000	418	360	58	92	74	17	/	/	/
4 000 - 4 500	341	298	43	92	78	14	/	/	/
4 500 and more	808	717	91	356	310	46	/	/	/
Total Income reported	35,068	19,143	15,925	3,472	2,356	1,115	266	73	194
Self-employed agricultu- rists in	219	191	28	219	191	28	.	.	.
main activity									
Not reported	1,920	1,117	803	424	315	110	70	9	61
No income	137	26	111	17	6	11	46	7	39
Total	37,344	20,477	16,867	4,131	2,867	1,264	382	89	293

Source: Federal Statistical Office Germany, Labour Force Survey

1) Including apprentices in state-approved apprenticed professions,

Table A 10 Self-employed by average annual earnings in Euro and sex^{*)}
2002-2006, Germany

Type of employment	Year ¹⁾	Total	With monthly net income from .. till .. Euro								
			under 300	300 – 500	500 – 700	700 – 900	900 – 1 100	1 100 – 1 300	1 300 – 1 500	1 500 – 2 000	2 000 and more
			%								
Male											
Self-employed ²⁾	2002	2,224	2.4	2.4	3.7	4.4	7.1	6.5	7.8	15.3	50.4
	2003	2,276	3.0	2.8	3.9	4.7	7.5	6.6	7.3	15.2	49.1
	2004	2,341	3.3	3.4	4.1	4.6	7.8	6.8	7.6	14.4	48.0
	2005	2,448	3.2	3.7	4.7	5.1	8.8	6.7	7.4	14.1	46.3
	2006	2,429	2.6	3.3	4.1	5.3	8.8	6.5	7.1	15.3	47.1
Total male employment	2002	19,165	2.5	3.8	3.3	4.2	8.1	11.4	12.2	22.6	31.8
	2003	18,873	2.6	4.1	3.4	4.2	7.9	11.5	12.0	22.3	32.2
	2004	18,580	2.5	4.1	3.5	4.1	7.5	11.1	11.5	22.5	33.1
	2005	18,967	2.5	4.6	3.9	4.1	7.8	10.3	10.8	22.8	33.1
	2006	19,143	2.3	4.6	3.9	4.4	7.9	10.2	10.7	22.6	33.5
Female											
Self-employed ²⁾	2002	1,101	12.8	11.4	8.8	8.3	10.2	7.8	7.0	12.1	21.7
	2003	1,118	12.1	11.7	9.4	8.0	10.3	8.0	6.7	11.5	22.3
	2004	1,194	11.5	13.0	9.7	8.6	10.5	7.3	6.5	11.1	21.8
	2005	1,303	11.7	13.8	10.3	8.9	11.4	7.7	6.4	10.2	19.6
	2006	1,309	10.7	12.9	9.9	9.6	11.5	7.1	6.7	11.3	20.3
Total female employment	2002	15,333	9.0	12.6	11.4	10.7	12.9	12.9	9.8	11.8	9.0
	2003	15,315	8.5	12.9	11.2	11.0	12.9	13.0	9.8	11.9	8.7
	2004	15,172	7.6	13.0	11.2	11.0	12.8	12.9	9.9	12.5	9.2
	2005	15,618	6.7	13.5	11.5	11.1	13.2	12.1	9.5	12.9	9.5
	2006	15,925	6.2	13.3	11.4	11.2	13.5	12.0	9.6	13.2	9.6
Total											
Self-employed ²⁾	2002	3,324	5.9	5.4	5.4	5.7	8.1	6.9	7.5	14.2	40.9
	2003	3,394	6.0	5.8	5.7	5.8	8.5	7.0	7.1	14.0	40.2
	2004	3,534	6.1	6.6	6.0	6.0	8.7	7.0	7.2	13.3	39.2
	2005	3,751	6.1	7.2	6.6	6.4	9.7	7.1	7.1	12.8	37.0
	2006	3,738	5.5	6.7	6.1	6.8	9.7	6.7	7.0	13.9	37.7
	2006	10,148	6.1	11.7	8.4	8.7	12.3	13.2	11.6	18.9	9.1
Total employment	2002	34,498	5.4	7.7	6.9	7.1	10.2	12.1	11.1	17.8	21.7
	2003	34,187	5.2	8.1	6.9	7.3	10.1	12.1	11.0	17.6	21.7
	2004	33,753	4.8	8.1	7.0	7.2	10.0	11.9	10.8	18.0	22.4
	2005	34,586	4.4	8.6	7.4	7.3	10.2	11.1	10.3	18.3	22.4
	2006	35,068	4.1	8.5	7.3	7.5	10.4	11	10.2	18.3	22.6

Source: Federal Statistical Office Germany, Labour Force Survey

*) Without employees who did not answer or who have no own income, as well as self-employed agriculturists in main activity.

1) from 2005 annual average.

2) Including assisting family members

Table A 11 Numbers of self-employed by sex and wage group
1000, 2006, West Germany

Monthly net income (from ,, Till under,,, EUR)			
	Total employment ¹⁾	Thereof	
		Self- employed	Assisting spouses
Male			
Under - 150	124	25	/
150 - 300	187	15	/
300 - 500	645	39	13
500 - 700	525	52	6
700 - 900	497	67	9
900 - 1 100	870	125	8
1 100 - 1 300	1,368	100	6
1 300 - 1 500	1,624	122	/
1 500 - 1 700	1,669	121	/
1 700 - 2 000	2,061	166	/
2 000 - 2 300	1,571	155	/
2 300 - 2 600	1,186	151	/
2 600 - 2 900	619	72	/
2 900 - 3 200	625	114	/
3 200 - 3 600	526	90	/
3 600 - 4 000	329	65	/
4 000 - 4 500	275	71	/
4 500 and more	655	277	/
Total Income reported	15,358	1,827	63
Self-employed agriculturists in main activity			
Not reported	178	178	.
No income	997	285	9
Total	22	/	6
Total	16,554	2,295	78

Female			
Under - 150	230	35	11
150 - 300	608	48	26
300 - 500	1,838	82	59
500 - 700	1,421	72	22
700 - 900	1,302	70	15
900 - 1 100	1,603	97	13
1 100 - 1 300	1,469	61	9
1 300 - 1 500	1,190	63	/
1 500 - 1 700	900	50	/
1 700 - 2 000	780	61	/
2 000 - 2 300	435	46	/
2 300 - 2 600	303	39	/
2 600 - 2 900	138	17	/
2 900 - 3 200	125	24	/
3 200 - 3 600	90	17	/
3 600 - 4 000	50	15	/
4 000 - 4 500	36	12	/
4 500 and more	79	39	/
Total Income reported	12,597	847	172
Self-employed agriculturists in main activity	25	25	.
Not reported	706	98	58
No income	105	9	38
Total	13,433	979	268
Total			
Under - 150	354	60	13
150 - 300	795	63	29
300 - 500	2,483	120	73
500 - 700	1,946	123	29
700 - 900	1,799	137	24
900 - 1 100	2,473	222	20
1 100 - 1 300	2,837	161	14
1 300 - 1 500	2,814	185	9
1 500 - 1 700	2,569	171	5
1 700 - 2 000	2,841	227	7
2 000 - 2 300	2,005	202	/
2 300 - 2 600	1,490	190	/
2 600 - 2 900	757	89	/
2 900 - 3 200	750	138	/
3 200 - 3 600	616	107	/
3 600 - 4 000	379	80	/
4 000 - 4 500	312	82	/
4 500 and more	735	315	/
Total Income reported	27,955	2,674	235
Self-employed agriculturists in main activity	203	203	.
Not reported	1,702	383	67
No income	126	14	44
Total	29, 987	3,274	346

Source: Federal Statistical Office, Labour Force Survey

1) Including apprentices in state-approved apprenticed professions,

Table A 12 Numbers of self-employed by sex and wage group
1000, 2006, East Germany incl. Berlin

Monthly net income (from ,, till under ,, EUR)			
	Total employ- ment ¹⁾	Thereof	
		Self- employed	Assisting spouses
Male			
Under - 150	27	8	/
150 - 300	106	9	/
300 - 500	227	26	/
500 - 700	226	38	/
700 - 900	338	52	/
900 - 1 100	642	79	/
1 100 - 1 300	590	52	/
1 300 - 1 500	420	46	/
1 500 - 1 700	307	38	-
1 700 - 2 000	285	38	/
2 000 - 2 300	201	32	/
2 300 - 2 600	134	24	-
2 600 - 2 900	60	11	-
2 900 - 3 200	61	16	-
3 200 - 3 600	46	11	-
3 600 - 4 000	31	9	-
4 000 - 4 500	22	7	-
4 500 and more	61	33	-
Total Income reported	3,785	530	9
Self-employed agriculturists in main activity	12	12	-
Not reported	121	29	/
No income	/	/	/
Total	3,923	573	11

Female			
Under - 150	38	6	/
150 - 300	111	10	/
300 - 500	288	22	5
500 - 700	389	32	/
700 - 900	478	36	/
900 - 1 100	548	39	/
1 100 - 1 300	446	23	/
1 300 - 1 500	337	20	/
1 500 - 1 700	227	15	-
1 700 - 2 000	200	16	-
2 000 - 2 300	111	13	/
2 300 - 2 600	60	8	/
2 600 - 2 900	31	6	-
2 900 - 3 200	23	6	-
3 200 - 3 600	14	/	-
3 600 - 4 000	8	/	-
4 000 - 4 500	7	/	-
4 500 and more	12	7	-
Total Income reported	3,328	268	22
Self-employed agriculturists in main activity	/	/	-
Not reported	97	12	/
No income	7	/	/
Total	3,434	285	25
Total			
Under - 150	64	15	/
150 - 300	217	19	/
300 - 500	515	49	7
500 - 700	615	70	7
700 - 900	816	87	5
900 - 1 100	1,191	117	/
1 100 - 1 300	1,036	75	/
1 300 - 1 500	757	66	/
1 500 - 1 700	534	53	-
1 700 - 2 000	485	54	/
2 000 - 2 300	312	45	/
2 300 - 2 600	194	32	/
2 600 - 2 900	91	17	-
2 900 - 3 200	83	21	-
3 200 - 3 600	61	15	-
3 600 - 4 000	39	11	-
4 000 - 4 500	29	9	-
4 500 and more	73	41	-
Total Income reported	7,113	798	31
Self-employed agriculturists in main activity	15	15	-
Not reported	218	41	/
No income	11	/	/
Total	7,357	857	36

Source: Federal Statistical Office, Labour Force Survey

1) Including apprentices in state-approved apprenticed professions,

Table A 13 Age of entry into self-employed activities in % by sex
2006, Germany

Age group	Total	Male	Female
18 - 24 years	16,6	19,6	12,1
25 - 34 years	26,0	24,2	28,6
35 - 44 years	33,0	32,1	34,2
45 - 54 years	16,0	16,3	15,6
55 - 67 years	8,5	7,8	9,6
Total	100,0	100,0	100,0
	N= 1,088,000	N=650,950	N=437,050

Source: Special statistical evaluation of KfW-Gründermonitor 2007

Table A 14 Numbers of business start-ups by sex and level of entrepreneurship
1000 *), 1992-2006, Germany

Year	Total employment			Self-employed on regular basis (Haupterwerb)			Self-employed on sideline basis (Zuerwerb)		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Total									
1992	290	205	86	252	190	62	39	14	24
1993	254	168	86	214	153	61	40	15	25
1994	261	172	90	221	163	59	40	9	31
1995	238	155	83	200	142	58	38	13	25
1996	315	209	106	259	187	72	57	22	34
1997	340	221	119	277	200	77	63	22	42
1998	332	221	111	261	194	67	71	27	44
1999	311	204	107	250	182	68	61	22	39
2000	326	210	116	259	184	75	67	26	41
2001	284	186	98	229	165	64	55	21	34
2002	294	186	108	234	167	67	59	19	41
2003	327	209	118	256	183	73	70	26	44
2004	344	217	127	276	192	84	68	25	43
2005	423	265	158	324	229	95	99	36	63
Without employees									
1992	175	116	59	143	104	39	32	12	20
1993	163	104	59	130	91	39	33	13	20
1994	161	103	58	130	95	35	31	8	23
1995	162	102	60	129	91	38	33	11	22
1996	219	141	78	169	121	47	50	19	30
1997	247	157	90	191	138	53	57	20	37
1998	232	151	81	167	126	42	65	25	40
1999	217	137	80	164	118	46	53	19	34
2000	233	146	87	172	122	50	61	24	37
2001	199	127	72	149	107	41	50	19	31
2002	210	130	80	156	113	43	54	17	37
2003	246	149	97	181	125	56	65	24	41
2004	271	169	102	209	146	62	63	23	39
2005	338	207	131	245	173	72	93	34	59
With employees									
1992	116	89	27	109	86	23	/	/	/
1993	91	64	26	84	62	22	/	/	/
1994	100	68	32	91	67	24	9	/	8
1995	76	53	23	71	51	20	/	/	/
1996	97	68	28	90	65	25	7	/	/
1997	93	64	29	86	62	24	7	/	/
1998	100	70	30	93	68	25	7	/	/
1999	94	67	27	86	64	22	8	/	5
2000	93	64	29	87	62	25	6	/	/
2001	85	59	26	80	57	22	5	/	/
2002	83	56	28	78	54	24	5	/	/
2003	81	60	21	76	58	18	5	/	/
2004	73	48	25	67	46	22	6	/	/
2005	85	58	27	79	56	23	6	/	/

Source: Federal Statistical Office, Labour Force Survey

Table A 15 Numbers of assisting family members by sex and age group
1000, 2006, Germany

Type of employment	Total employment	Age group							
		15 - 20	20 - 25	25 - 35	35 - 45	45 - 55	55 - 60	60 - 65	65 and older
Male									
Assisting family members	89	6	8	12	10	9	5	10	28
Total	20,477	731	1,594	3,996	6,148	4,986	1,843	842	336
Female									
Assisting family members	293	5	7	25	79	83	37	23	34
Total	16,867	559	1,400	3,322	5,022	4,389	1,467	502	206
Total									
Assisting family members	382	12	15	37	89	93	42	33	62
Total	37,344	1,291	2,994	7,319	11 169	9,375	3,310	1,344	542

Source: Federal Statistical Office, Labour Force Survey

*) German Classification of Economic Activities, Edition 2003 (WZ 2003),

Table A 16 Assisting family members (% of total employment) by sex and age group,
2006, Germany

Type of employment	Total employment	Age group							
		15 - 20	20 - 25	25 - 35	35 - 45	45 - 55	55 - 60	60 - 65	65 and older
Male									
Assisting family members	0.24	0.02	0.02	0.03	0.03	0.02	0.01	0.03	0.07
Total	54.83	1.96	4.27	10.70	16.46	13.35	4.94	2.25	0.90
Female									
Assisting family members	0.78	0.01	0.02	0.07	0.21	0.22	0.10	0.06	0.09
Total	45.17	1.50	3.75	8.90	13.45	11.75	3.93	1.34	0.55
Total									
Assisting family members	1.02	0.03	0.04	0.10	0.24	0.25	0.11	0.09	0.17
Total	100.00	3.46	8.02	19.60	29.91	25.10	8.86	3.60	1.45

Source: Federal Statistical Office, Labour Force Survey

*) German Classification of Economic Activities, Edition 2003 (WZ 2003),

Table A 17 Assisting family members by major economic sectors and sex
1000 *) ,1991-2006, Germany

Year	Assisting family members		
	Total	Male	Female
Total			
1991	524	84	440
1992	532	89	443
1993	483	78	405
1994	488	88	400
1995	482	87	395
1996	386	80	306
1997	362	83	279
1998	390	91	299
1999	314	76	238
2000	325	80	245
2001	443	99	344
2002	415	92	323
2003	386	92	294
2004	403	93	309
2005	420	102	318
Agriculture, hunting, forestry and fishing			
1991	362	61	301
1992	345	60	285
1993	313	52	261
1994	288	51	237
1995	260	46	214
1996	190	41	149
1997	173	43	130
1998	183	45	138
1999	157	39	118
2000	158	39	119
2001	172	40	132
2002	159	37	122
2003	151	37	114
2004	137	32	105
2005	141	36	105
Industry			
1991	42	/	38
1992	55	8	47
1993	49	6	43
1994	65	13	52
1995	63	11	52
1996	50	9	41
1997	50	10	40
1998	52	11	41
1999	41	8	33
2000	41	10	31
2001	79	17	62
2002	67	14	54
2003	61	13	48
2004	72	16	56
2005	66	16	50

Wholesale and retail trade, hotels a, restaurants and transport			
1991	48	9	39
1992	51	9	42
1993	49	10	39
1994	53	11	42
1995	98	22	76
1996	91	21	70
1997	83	21	62
1998	93	25	68
1999	75	21	54
2000	84	21	63
2001	125	30	95
2002	118	30	88
2003	108	29	79
2004	117	30	87
2005	129	35	94
Other services			
1991	72	10	62
1992	81	12	69
1993	72	10	62
1994	82	13	69
1995	61	8	53
1996	55	9	46
1997	56	9	47
1998	62	10	52
1999	41	8	33
2000	42	10	32
2001	67	12	55
2002	70	11	59
2003	66	14	52
2004	77	15	62
2005	83	14	68

Source: Federal Statistical Office Germany, Labour Force Survey

*) From 1995 the German Classification of Economic Activities are considered, Edition 1993, based on the Classification of Economic Activities in the EU (NACE Rev, 1), Because of this, no direct comparison with previous years possible
1992, 2000, 2003 reference week in may, 2004 in march; 2005 annual average,

Table A 18 Numbers of female assisting family members by age and whether they have children
1000, 2006, Germany

Age groups	Female assisting family members				
	Total	With children		Without children	
		Number ^{*)}	%	Number ^{*)}	%
Total	293	175	100.0	119	100.0
15-20	6	/	/	5	4.2
20 - 25	7	/	/	7	
25 - 30	8	/	/	/	/
30 - 35	17	14	8.0	/	/
35 - 40	32	29	16.6	/	/
40 - 45	47	42	24.0	/	/
45 - 50	44	34	19.4	9	7.6
50 - 55	39	25	14.3	15	12.6
55 - 60	37	15	8.6	22	18.5
60 - 65	23	/	/	19	16.0
65 and older	34	6	3.4	28	23.5

Source: Federal Statistical Office
Germany, Labour Force Survey

*) At the Labour Force survey values less than 5,000 are kept secret and are marked with a /,

Table A 19 Divorce rates of self-employed by sex
%, 2006, Germany

Occupational status	Divorced/widowed
Self-employed	
Male	8.9
Female	15.7
Total	11.0
Assisting family members	
Total	4.7
Non-self-employed	
Male	6.7
Female	12.2
Total	9.3
Total employment	
Male	7.0
Female	12.4
Total	9.4

Source: Federal Statistical Office Germany, Labour Force Survey

Table A 20 **Numbers of bankruptcies of self-employed**
2002-2006, Germany

Year	formerly self employed		
	total	clear financial circum-stances	unclear financial circum-stances
2002	16,660	2,130	14,530
2003	21,692	2,944	18,748
2004	23,251	3,868	19,383
2005	24,737	4,818	19,919
2006	26,989	5,752	21,237

Source: Federal Statistical Office Germany, Labour
Force Survey