

Artists' Social Insurance Fund (*KSVF*)

Allowance for contributions to compulsory insurance with the Social Insurance Institution for the Self-Employed (*SVS*)

Artists can receive allowances from the Artists' Social Insurance Fund (*KSVF*) for their compulsory insurance with the Social Insurance Institution for the Self-employed (*SVS*). The Artists' Social Insurance Fund is also the contact point for notifications of suspension of compulsory insurance with the Social Insurance Institution for the Self-employed, can provide financial support for artists in cases of hardship (support fund) and collects levies to finance allowances and subsidies. The Covid-19 Fund for artists and cultural educators is also accommodated within the Artists' Social Insurance Fund (for more on this, see: [Corona Information](#)) (German only).

Allowance for social insurance contributions

► *Who can receive an allowance?*


Five **eligibility requirements** must be met in order to receive an allowance from the Artists' Social Insurance Fund (*KSVF*) for social insurance contributions to the Social Insurance Institution for the Self-employed (*SVS*):

1. **Compulsory pension insurance with the Social Insurance Institution for the Self-employed (*SVS*)**

Compulsory insurance with the Social Insurance Institution for the Self-employed (*SVS*) results from the exercise of an artistic activity. This does not mean, however, that you may only engage in one artistic activity; other, non-artistic (self-employed and/or employed) activities are also possible in parallel. You can register several activities as a self-employed

person with the Social Insurance Institution for the Self-employed. What is important is that the artistic activity is (also) registered with the Social Insurance Institution for the Self-employed for compulsory insurance purposes.

2. Artist's application

The  application (German only) is to be completed in full, signed, and addressed to the Artists' Social Insurance Fund (KSVF). An application for an allowance may be made up to four calendar years retroactively. This means that applications are currently (2021) possible for the years 2017, 2018, 2019 and 2020 – and of course for 2021 and beyond.

3. Exercise of an artistic activity ... Within the meaning of the Act on the Artists' Social Insurance Fund: An artist is a person who creates works of art as part of an artistic activity, for example in the field of the fine arts.

4. Minimum income from artistic activity as a self-employed person (lower limit)

... or minimum earnings from artistic self-employment in the amount of EUR 5,710.32 (2021 value) – there are, however, various exceptions facilitating access to the allowance. Even in the event of zero income or losses, the possibility of an allowance will not be lost for several years. (See: Exceptions with regard to minimum income from artistic activity)

5. Maximum total income (upper limits)

... in the amount of 30,930.90 Euro (2021 value). This includes all gainful occupations (artistic and non-artistic, self-employed and employed) or types of income which are added up. This amount is increased by EUR 2,855.16 (2021 value) for each child entitled to family allowance.

All five conditions above must be met in order to be granted an allowance for compulsory insurance with the Social Insurance Institution for the Self-employed.


The Artists' Social Insurance Fund issues a notice of its decision on whether an allowance is granted or not – but this can take time. A wait of about three quarters of a year is unfortunately by no means unusual. In the event of a positive decision, the allowance will be awarded retroactively for the period requested.

► *How much is the allowance?*

Since 2018, the annual allowance from the Artists' Social Insurance Fund for compulsory insurance with the Social Insurance Institution for the Self-employed amounts to a maximum of EUR 1,896, which corresponds to EUR 158 per month. (For the years 2015 to 2017, the maximum is EUR 1,722, or EUR 143.50 per month). The allowance is not paid to the artist, but rather transferred directly to the Social Insurance Institution for the Self-employed. The allowance granted is taken into account in the account statement issued by the Social Insurance Institution for the Self-employed, and only the remaining difference must be paid.

► ***How do I apply for an allowance?***

Applications to be granted allowances from the Artists' Social Insurance Fund for contributions to statutory social insurance can be made using the following form:

 Formular „Antrag auf Gewährung von Zuschüssen zu den Beiträgen zur gesetzlichen Sozialversicherung“ (German only). The form must be completed in full and signed. The application form lists a number of required enclosures: curriculum vitae (with a focus on artistic activity), and if available also proof of grants and prizes awarded, certificates/diplomas of artistic training and education, income tax assessment notices (if the application is (also) being made for previous years) – no originals, all copies. Please note: a portfolio of artistic work is not required at this stage!

► ***Proof of artistic activity: Who decides? And how?***

Once the application and enclosures have been submitted, the Artists' Social Insurance Fund checks whether the eligibility requirements (described above) are met. If the artistic activity cannot be positively established beyond doubt on the basis of the enclosures to the application form (curriculum vitae, proof of grants and prizes, certificates/diplomas, if any), the Artists' Social Insurance Fund will ask for further documents as proof of artistic activity – preferably in digital form (in well-zipped and compressed form; or via a link to download). The Artists' Social Insurance Fund presents the documents submitted to a panel of artists to obtain an expert opinion as to whether it constitutes an artistic activity and whether works of art are being created. If the opinion of the competent body is negative, it is advisable to contact the appellate body. The field-specific bodies

consist mainly of representatives of interest groups, artists' associations and collecting societies. IG Bildende Kunst also appoints members to these bodies.

► ***Exceptions with regard to minimum income from artistic activity***

In the past, artists repeatedly lost their entitlement to allowances because they failed to reach the required minimum income from artistic self-employment. However, two legislative amendments (2008 and 2014) have responded to this problem. Since then, a number of special rules and exceptions have been in place that make it much easier to reach the lower limit:

Income-tax exempt grants and prizes

... can be taken into account to reach the lower limit.

Income from artistic employment

... can be taken into account to reach the lower limit, if no compulsory pension insurance existed on the basis of such employment(s) (marginal part-time jobs).

Revenue instead of income

Reaching the lower limit through revenue (instead of income) from artistic self-employment is also sufficient.

Secondary artistic activities

Up to 50% of any income from secondary artistic activities (in the same artistic field!) can be taken into account towards the lower limit. Specifically, this means up to EUR 2,855.16 for 2021. What counts as a secondary artistic activity? According to the legal text, this refers to “e.g. preparatory activities as well as activities which serve to carry on, disseminate or make accessible artistic creation” – in the field of art in which there is an entitlement to an allowance.

Three-year reference period

...is possible. Please note: The “3-year units” apply to each artist on an individual basis, they depend on the year in which an allowance was first received and any interruptions.

“Bonus years”

If the lower limit is not reached, even taking into account the rules described above, there are five “bonus years”. This means that the allowance can still be received in a total of five years in each of which the required minimum income (or minimum revenue) is not generated. Please note: If, in the past, the Artists' Social Insurance Fund (KSVF) waived allowance repayments in the course of recovery procedures, the years concerned are already considered bonus years.

Support in cases of hardship and notification of suspension

► *Support fund: Aid in cases of hardship*

Since 2015, the Artists' Social Insurance Fund has also been able to grant aid for assistance in exceptional cases of hardship. Up to EUR 500,000 are available annually for this purpose. One-off payments or, in special cases, recurring cash benefits for a maximum of twelve months are provided. In any case, a maximum of EUR 5,000 may be granted per application. If an artist simultaneously faces emergencies in different categories, they can be asserted simultaneously and up to EUR 5,000 per emergency can be requested. Within five years, a maximum total of EUR 12,500 per person will be paid out. (Exceptions are possible in individual cases). Applications can be submitted by artists whose principal residence is in Austria (for at least the past six months!). The bases for the granting of aid are laid down in guidelines. A four-member advisory board assesses whether and to what extent the conditions for granting the aid applied for are met. There is no legal right to be granted any aid.

- [Artists' Social Insurance Fund \(KSVF\): Notification of suspension](#) (German only)
- [Kulturrat Österreich: Leitfaden für Anträge beim Unterstützungsfonds des Künstler_innen-Sozialversicherungsfonds](#) (German only)





► *Covid-19 Fund: Cushioning of loss of revenue*

The Covid-19 Fund in the Artists' Social Insurance Fund is aimed at artists and cultural educators and is intended to cushion the loss of revenue due to the pandemic.

- [Artists' Social Insurance Fund \(KSVF\): Covid-19 Fund](#) (German only)

- IG Bildende Kunst: [Corona-Info](#) (German only)


► *Notification of suspension of compulsory insurance*

Upon application to the Artists' Social Insurance Fund (KSVF), the artistic activity can be temporarily suspended ( [Form](#): [Notification of suspension](#)) (German only), the consequence being a temporary suspension of the compulsory insurance (for artistic activity) with the Social Insurance Institution for the Self-employed (SVS). This is necessary in order to be considered “unemployed” by the Public Employment Service (AMS). A prerequisite for receiving unemployment benefit or unemployment assistance is that no compulsory pension insurance coverage exists. Please note: Notification of suspension cannot be made retroactively. A suspension notification always becomes effective on the first day of the following month, but can be terminated at any time ( [Form](#): [Resumption of activity](#)) (German only).

If the sole reason for a suspension is a supposed saving in social security contributions, the application is hardly worth the effort, especially not for artists who receive an allowance from the Artists' Social Insurance Fund. If you have any questions, we recommend a personal [consultation](#).

- [Artists' Social Insurance Fund \(KSVF\): Notification of suspension](#) (German only)
- [Kulturrat Österreich: Self-employed – Employed – Unemployed \(information brochure\)](#) (German only)

► *2020 values*

 [artists' social insurance fund – ig bildende kunst 2020](#)

The most important addresses at a glance

SVS: Social Insurance Institution for the Self-employed

There are regional offices in all federal provinces

Phone: 050 808 808, Web: <https://www.svs.at>

KSVF – Artists' Social Insurance Fund

1010 Wien, Goethegasse 1 / Stiege 2 / 4. Stock Phone: 01 / 586 71 85, Email: office@ksvf.at,
Web: www.ksvf.at

IG Bildende Kunst: Information and Advice for artists

Links

 [KSVF](#)

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