

The art of making a living: On the economic and social situation of visual artists

Key findings of the study “Von der Kunst zu leben. Zur wirtschaftlichen und sozialen Situation Bildender Künstler:innen”, commissioned by BBK Bundesverband (Federal Association of Visual Artists) in collaboration with the Stiftung Kunstfonds and carried out by Prognos AG.

Supplemented by a selection of identified needs for action.



Since 1994, the [Bundesverband Bildender Künstlerinnen und Künstler](#) (BBK Bundesverband, Federal Association of Visual Artists) has conducted a survey every five years on the economic and social situation of visual artists in Germany. Funded by the German Federal Government Commissioner for Culture and the Media, the 2025 study, entitled “[Von der Kunst zu leben. Zur wirtschaftlichen und sozialen Situation Bildender Künstler:innen](#)” (pdf in German), was commissioned in collaboration with the [Stiftung Kunstfonds](#) and carried out by Prognos AG.

Content and methodology

The study focuses on the economic situation of visual artists and the composition of their livelihoods, including non-artistic sources of income, and provides data on social security for visual artists, for example information on the Künstlersozialkasse (Artists’ Social Security Fund) and old-age pensions. It also analyses artists’ main areas of activity, professional experience, exhibition activity, studio conditions and working conditions, as well as the impact of macro trends on artistic work, such as digitalisation and sustainability. Visual artists were also surveyed regarding their satisfaction with their artistic work, their future prospects and the availability of suitable support services. The study thus provides robust data on the current situation, which can be used for future recommendations concerning action and funding instruments. Methodologically, it is based on a combination of quantitative surveys and expert interviews. The quantitative online survey was conducted between February and May 2025. A total of 2,194 people took part, of which 1,641 completed the survey in full. In addition, ten expert interviews were conducted with visual artists to provide a more in-depth professional analysis and to enrich the quantitative findings.

Key findings of the study

Working hours

Of the visual artists surveyed, 61% stated that they work an average of 40 hours or more per week. By comparison, 46% of self-employed individuals in cultural and creative professions in Germany work full-time or more while the proportion for the total workforce across the economy stands at 49%. Of those artists who stated that they work 40 hours or more 66% are men and 59% are women. More than half of the artists in the older age group (aged 60 and over) still work more than 40 hours per week (58%).

Studio

Over 80% of the artists surveyed work in a studio, with around 70% of these studios located in the immediate vicinity of their homes. A quarter of those surveyed work in a shared studio; this figure exceeds 50% among younger artists (aged 39 and under). The younger the artist, the more frequently studio rent poses a problem. 84% of young artists cited high costs as the main reason they do not rent a studio. Overall, three out of four visual artists without a studio said that financial reasons were the main reason for this. Just under a third also lack suitable spaces in their immediate vicinity. For 77% of women and 65% of men, high rental costs are the main reason for not renting a studio.

Working conditions

Good working conditions are the foundation of economic success. Artists cited a culture-friendly tax system, fees for artistic work, and good exhibition and presentation opportunities as very important factors for carrying out their artistic activities. Copyright protection and studio space are also important to them. Closing the gender pay gap and the gender show gap is significantly more important to women than to their male colleagues.

Income

Of the visual artists surveyed, 90% earn an annual income of less than 20,000 euros from artistic work. The concentration at the lower end of the income spectrum in Germany highlights the financial challenges faced by the profession: very few visual artists are able to make a living from the income generated by their artistic work. By comparison, almost the opposite is the case among full-time workers in the German economy as a whole, with 88% earning a net income of more than 20,000 euros a year. The proportion of part-time workers in the German economy as a whole earning more than 20,000 euros a year is 79%.

Engagement

Some 76% of respondents take social responsibility, for example by getting involved in associations, foundations and other civil society organizations, educational institutions, etc. On average, artists spend five hours a week volunteering. Women are slightly more active in associations (70%) and educational institutions (36%) than men (64%; 21%).

Financing

Due to Germany's federal system, municipalities and districts play a key role in the payment of exhibition fees. Kunstvereine (art associations) are equally important in this context. Of those respondents who received income from exhibition fees, 42% cited Kunstvereine as their source of funding, whilst 39% named municipalities and districts. Fees for artistic services are also paid primarily by municipalities and districts, as well as Kunstvereine. In total, 36% of those who received fees for artistic services received them from municipalities and districts, whilst 26% received them from Kunstvereine (see the abridged version of the ["Guide to fees for visual artists"](#), PDF in English).

Women

Female artists are more likely to work part-time, take on care work more frequently, and are more often affected by career breaks for family reasons than their male counterparts. They also earn lower incomes overall. In the cultural sector, the gender pay gap in Germany in 2024 stood at 25% on average, while it was as high as 30% in the visual arts. Women are less likely than men to be represented by a gallery: 30% of female artists and 35% of male artists work with a gallery, and 16% of men and 10% of women are represented by multiple galleries. Women are also under-represented in international galleries (34% of female artists compared to 44% of male artists).

Social security

More than half of artists are engaged in both artistic and non-artistic work because this is the only way they can make a living. However, the requirements of Germany's social security and pension systems lag behind this reality and do not allow for diversified income models.

The [Künstlersozialkasse \(KSK\)](#) (Artists' Social Insurance Fund) in Germany plays a crucial role in providing social security for visual artists, and insures 62% of respondents who have health insurance. The prerequisite for insurance through the KSK is a minimum annual income of 3,900 euros from artistic activity; income from non-artistic activities is not relevant for KSK purposes. Falling significantly short of the minimum income is the main reason why visual artists leave the KSK.

Pension

The low and fluctuating incomes of visual artists are reflected in the low level of their pensions. Only a few manage to pay in sufficient contributions and build up savings. Of those respondents receiving a pension, 54% receive monthly payments of less than 800 euros. The average state pension in Germany is 1,099 euros (as of 2025). A significant proportion of respondents therefore receive pensions well below the national average.

Activities and sources of income

Visual artists in Germany have an average of 4.3 sources of income, consisting primarily of teaching in the arts, fees for artistic work, and purchases by collections, museums and foundations. Teaching at universities is a particularly important source of income for many artists, especially for women: 27% of female respondents stated that income from teaching accounted for a high or very high proportion of their earnings. By contrast, men generate their income predominantly from purchases by private collections, museums or foundations (21%). Fees for artistic services and grants account for a high or very high proportion of income for more than 30% of the younger age group (aged 39 and under).

Future

Some 81% of the artists surveyed are concerned about their professional future (compared to 67% in the 2020 survey). Women (84%) are more likely to be concerned about their professional future than men (72%). Over 65% of respondents fear the loss of funding and training programs as well as venues for exhibiting their work. Whilst women are more concerned about the loss of funding and training programs and exhibition venues, men are more worried about the decline in potential buyers.

The younger age group (aged 39 and under) (96%) is more concerned about their professional future than the middle (89%) and older age groups (aged 60 and over) (65%). Younger artists are particularly concerned about the instrumentalisation of art. Other concerns mentioned include financial insecurity, inadequate pension provision or poverty in old age, declining appreciation and visibility of artistic work, discrimination (based on gender, age, origin), a shift to the political right, and the growing importance of artificial intelligence.

Need for action

The findings of the 2025 study highlight the areas where action is needed to improve the living and working conditions of visual artists in Germany. In its publication "[Impulse und Wege von der Kunst zu leben](#)" ("Inspiration and Paths to Making a Living Through Art", PDF in German), the BBK Bundesverband outlines possible courses of action in the following areas:

- *Increasing income from artistic work*
- *Improving social security*
- *Updating the framework conditions for the profession*
- *Highlighting the systemic importance of art*

A selection of the demands is summarised below. These are addressed to politicians and civil society, as well as the federal, state and local authorities in Germany, each of which has varying degrees of responsibility for cultural and social policy.

Increasing income from artistic work

Fees for artistic services and exhibition fees

- In 2024, minimum fee thresholds were introduced in Germany for cultural projects funded by the federal government; in the visual arts, the basis for this is the "[Leitfaden Honorare für Bildende Künstlerinnen und Künstler](#)" (2022; PDF in German) (see also the summary "[Guide to fees for visual artists](#)" in English) published by the BBK Bundesverband. In order to further develop this important tool, surveys and transparent figures are required regarding how often and in what amounts fees and exhibition remuneration were paid for federally funded projects.
- Municipalities and districts provide the majority of funding for exhibitions. They must be enabled to make use of artistic activities and the expertise of artists, and to provide them with stable funding.

Teaching in the arts

- Cultural education – particularly for children and young people – is key to the future of a democratic society and is of systemic importance. The federal government, the states and local authorities must recognise cultural and artistic education as a public service and, accordingly, support institutions and their programs and promote the professionals who make this cultural public service possible – many of whom are visual artists.

Improving social security

Künstlersozialkasse (Artists' Social Insurance Fund)

- The [Künstlersozialversicherung](#) (Artists' Social Insurance Scheme) and the associated Künstlersozialkasse (KSK) (Artists' Social Insurance Fund) are unique and indispensable instruments for the social security of creative professionals in Germany. They must be strengthened and equipped to meet new challenges, such as those arising from technological developments. Adjustments are also needed to the definition of artistic activities and the income relevant to the KSK.

Pension

- In Germany, self-employed artists who are members of the Künstlersozialkasse (KSK) pay social security contributions in the same way as employees subject to compulsory social insurance contributions. For reasons of equal treatment, they should therefore be included in all state pension schemes ([active pension](#), [basic pension](#), etc.).
 - Voluntary work should also be taken into account when calculating pensions.
- See also “visual artists | diverse conditions: [Social Security and Pensions in Germany: Challenges and Perspectives for Visual Artists](#)” (IGBK, 2024, PDF in English).

Updating the framework conditions of the profession

Authors’ rights

The BBK Bundesverband calls on members of the German Bundestag to advocate at the national and European levels to ensure that:

- appropriate remuneration is paid for the use of copyrighted works, particularly for commercial uses.
- AI providers are obliged to disclose which works they have used as training data, and that any future use of such works is subject to the authors’ consent and requires remuneration. Furthermore, suitable framework conditions must be established for fair licensing agreements between AI providers and, for example, collecting societies.
- legal provisions apply even where providers based outside the EU place generative AI models and systems on the market in the EU or where the output is used in the EU.
- the German Copyright Act regulates remuneration for the use of visual artworks in exhibitions (exhibition remuneration).

Tax law

- Tax incentives should be introduced for companies, individuals and foundations regarding the purchase of works of art. Companies should be able to claim tax relief on art purchases up to a value of 20,000 euros (net), and similar allowances should be introduced for individuals and foundations. Relief is currently only available to companies up to a value of 5,000 euros, for example.
- The reduced VAT rate must apply in Germany to all artistic works and services sold by artists, including photography, light art, video, screen prints and installations.
- The threshold for the “small business scheme” under [Section 19 of the German Value Added Tax Act \(UStG\)](#) must be raised from the current 25,000 euros to at least 50,000 euros. EU law permits an amount of up to 85,000 euros.

Support for studios

- Space for art and culture should be guaranteed through a quota in new and existing buildings, e.g. a 5% allocation for studios in social housing.
- Studio buildings in towns and municipalities should be actively supported through revenue from cultural taxes and other funds earmarked for art and culture.
- Vacant buildings should be made available to artists through a simplified repurposing process.
- The acquisition of property by artists, e.g. through cooperative models or collaborations in public-private partnerships, should be facilitated.

Art in public buildings

- Art in public buildings is a tried-and-tested tool that encourages engagement with art within society outside of museums and other art venues. It has continually evolved within artistic discourse as an autonomous art form. We must break down barriers to access, open up art in public buildings to all contemporary media and harness the diversity of artistic voices by utilising all types of commissioning procedures, particularly through competitions.

Diversity and gender equality

- Scholarships, residencies, further training programs, jury processes and teaching assignments must be structured in such a way that care work within the family can be accommodated. Care work must also be taken into account in the eligibility criteria for insurance through the Künstlersozialkasse (KSK).
- A maternity leave scheme is necessary for self-employed workers, including visual artists.
- Quota schemes are required for exhibitions and acquisitions funded by public money.

Highlighting the systemic importance of art

Art and culture are essential to a democratic and free society. To protect artistic freedom, art and its creators must be defended against interest-driven, restrictive interference. The following measures must be taken:

- Enshrining culture as a State objective in the German Basic Law and safeguarding artistic freedom in legislative and executive action.
- Defining cultural education as a public service and incorporating it into the State's statutory duties, including in federal and local constitutions.
- Expanding programs to combat misogyny, anti-LGBTQ+ attitudes, racism, anti-Semitism and any other forms of discrimination.

The **BBK Bundesverband** is the umbrella organization of the BBK state associations, which, together with their regional associations, represents nearly 11,000 visual artists nationwide. It observes and analyses the social situation in its sector and develops strategies to improve the economic situation, social security and the cultural policy framework.

The BBK advocates for the freedom of art and culture and a democratic, diverse and tolerant society. It acts as a politically independent point of contact for the federal government, the federal states in cross-state matters, the members of the German Bundestag and the committees of the European Union. In doing so, it cooperates closely with its member associations as well as with other artists' associations. It is also well connected with cultural policy stakeholders in civil society. As a professional representative body, the BBK Bundesverband is significantly shaped by the members of its state and regional associations.

This summary has been translated April 2026 in cooperation with **Internationale Gesellschaft der Bildenden Künste (IGBK)**. IGBK unites Germany's three most important supra-regional artist associations on the basis of equality, so that they can act together internationally: BBK Bundesverband, Deutscher Künstlerbund (German Artists' Association) and Verband der Gemeinschaften der Künstlerinnen und Kunstfördernden (GEDOK - Federation of Women Artists and Patrons of the Arts).

BBK Bundesverband
Markgrafendamm 24 - Haus 16
10245 Berlin
info@bbk-bundesverband.de
www.bbk-bundesverband.de



Translation of this BBK Bundesverband summary in cooperation with
Internationale Gesellschaft der Bildenden Künste (IGBK)
Markgrafendamm 24/ Haus 16
10245 Berlin
art@igbk.de
www.igbk.de

