Developments until 1945: institutionalization of the social insurance system

In international comparative research the Federal Republic of Germany has been seen as an example of the “conservative welfare regime” (Esping-Andersen). Social security as a form of social insurance began to be institutionalized during the 1880s. Several characteristics introduced then were maintained into the mid-twentieth century: the principle of mandatory insurance, employment as the basis for insurance, equal contributions by employer and employee, and graduated contributions based on income or risk. Support provided through social insurance and poor relief remained far too meagre, however, particularly for the elderly. As before, they remained dependent on their relatives for support. Historical research proves that shouldering such obligations was problematic: especially in economic crises, and when the relatives were forced by state and municipal authorities to support needy kin, there developed severe internal family conflicts. The Weimar Republic and the Nazi state perpetuated and differentiated the social insurance system (in the Nazi era in a racist way).

Developments since 1945

After 1945, the relation of family/kin and social security took a different path in the GDR (East Germany) and in the FRG (West Germany). In East Germany, social security was employment-based; the country’s 1949 constitution and the 1957 pension reform declared that an obligation for the state and not as a responsibility of the individual. An extensive system of all-day care for children of every age was established to mobilize as many women as possible into the labour force. Pro-natalist policies provided specific payments to families (birth grants, child benefits). This dynamics is still relevant and remarkable as a specific German mother-ideology, that prefers the children to be cared for by their mother. In contrast, it was typical for retirees to continue employment while drawing the poor state pensions. West Germany emphasized individual self-reliance and responsibility (subsidy principle). However, the pension reform of 1957, in particular, created a system by which a sufficient income could be received in old age, since pension levels became wage-index-related. The FRG wanted to distance itself from the deep incursions of the Nazi state into the private sphere of family and education; and the same dynamics was relevant vis-à-vis the GDR with its extensive childcare and pronatalist policy. The state support of families in the FRG began late. “Family” was defined as one in which the husband was the sole breadwinner and the wife did the housework and raised the children. This dynamics is still relevant and remarkable as a specific German mother-ideology, that prefers the children to be cared for by their mother.

Kinship (relation) | Rate (%)
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Wife or female cohabitee | 20
Male cohabitee | 12
Mother | 11
Father | 2
Daughter | 23
Son | 5
Daughter-in-law | 10
Son-in-law | 0
Other relatives | 0
Neighbour/friend | 7


Central current dynamic: “crowding in” – the welfare state enforces private transfers and solidarity

Strong networks of family and kin in Germany can be identified structurally, are enforced institutionally, are favoured politically and are preferred and practised culturally. Public subsidies did not and do not replace private networks, they are a precondition of private networks, are redistributed and multiplied in family and kin and have a catalyst function for assistance and transfers in family and kin. They serve as a model for solidarity in society in general. The current relationship of family/kin and social security is determined by a stable cultural orientation and by a common self-understood daily practice to the benefit of aid and transfers between family members. Of decisive importance, qualitatively and qualitatively, as well as with regard to the combining of public, commodified and private goods, is the work done by women. The economic security provided through the social insurance system forms the precondition for more extensive aid, support, and security provided by the retirees in family and kin. This in turn creates the precondition necessary for the later nursing of the very aged by members of younger generations.

Future dynamics and open questions: possible weakening or isolation of private networks

There are indications that private networks are expanding to include friends and neighbours. Research has pointed to factors that endanger the networks of family/kin:
- the demographic change (increasing childlessness and decreasing marriage rates)
- the destandardization of the life course
- the destandardization of employment
- the ideal of societal solidarity because of the dismantling of the welfare state.

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