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Social Risks of Self-Employed Women in Korea and the Legacy of East Asian Welfare Model Policy Logic*

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Self-employed women are highly vulnerable to social risks like unemployment and poverty as job instability has increased in recent decades. Despite this, the Korean public policy focus has been on employees, not the self-employed. This may be closely linked to the legacy of the East Asian welfare model policy logic. Therefore, this study explores social risk levels by gender and employment status and examines the relation between social risks of self-employed women and the East Asian welfare model policy logic, through comparing-means analysis and ordered logit regression analysis using the 9th wave data of the Korea Welfare Panel Study Korea. The study yields evidence of divisions in social risk levels according to gender and employment status: that is, a gender difference, and a substantial gap between self-employed workers and regular employees. Furthermore, the findings of the study indicate that self-employed women — especially in small businesses — are more vulnerable to social risks than are self-employed men. This strongly supports the conclusion that the higher social risks of self-employed women in Korea are closely linked to the legacy of East Asian welfare model policy logic, which focuses on social protection for core workers and largely neglects women.

Key words: social risks, self-employed women, Korea, East Asian welfare model policy logic, legacy

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1. Introduction

New social risks in postindustrialized societies include mainly three problems: firstly, problems stemming from work-family conflicts due to the weakening function of traditional family care and inadequate social support for childcare. Secondly, problems in gaining adequate earnings and training as flexible jobs increase. Thirdly, problems stemming from the privatization of social welfare as market roles through privatization have been emphasized in welfare states over the past decades (Taylor-Gooby, 2004: 13-21; Ahn, 2015, 2016).

More specifically, women tend to work part time or leave the labor force due to childcare responsibilities (Taylor-Gooby, 2004: 13-21). In such a circumstance with limited state childcare support and with great reliance on private sector, women have interrupted careers and inadequate earnings, and consequently become vulnerable to social risks such as unemployment and poverty or problems like having to leave children of low-income households alone at home (Yoon, 2006: 107-111).

Also, low-paid and irregular workers, especially women are more likely to be at the blind spot of social insurance system in a country where the private sector provides most of the welfare. Furthermore, with globalization and flexiblization of the labor market, nonstandard jobs including self-employment have proliferated and job stability has decreased (Lee and Kim, 2010: 195). Workers in nonstandard jobs have few opportunities for vocational training or to upgrade their skills to move to more secure jobs or employment (Lee and Kim, 2010: 199).

These social risks appear to be more prominent in the East Asian welfare states, called the “productivist welfare state” (Holliday, 2000) or the “developmental welfare state” (Aspalter, 2006; Dostal, 2010; Kwon, 2005; Pierson, 2004). The East Asian welfare model seeks to maximize the role of firms and families, relying on private contribution for financing welfare; core workers were covered first with a gradual expansion to other groups, but women were largely neglected (Park, 2007: 43-44, 53, 65). There is a debate on whether some of the East Asian welfare regimes are still productivist or not, due to recent social policy developments, especially in South Korea (hereafter Korea) (Choi, 2007:3-6; Kim,

2008). However, considering that there is no notable increase in the public social expenditure in East Asian states including Korea compared to those in western welfare states over the recent years (Hong, 2014), the East Asian welfare model can be seen as different rom western ones and classified, more or less, as developmental or productivist (Choi, 2007:6). Wether East Asian welfare states are still productivist or not is not an issue in this study, however, it is an important issue here, that many workers, especially secondary workers remained outside social protection system, perhaps as a consequence of the legacy of the East Asian welfare model policy logic.

Self-employed workers identified as secondary workers (Cook, 2009; ILO, 2016), are concentrated in small-sized businesses in Korea and are vulnerable to social risks such as unemployment and poverty resulting from low earnings or bankruptcy (Kim, 2009; Lee et al., 2009). Especially many self-employed women, including unpaid family workers, become unemployed and/or economically inactive, while some become irregular workers rather than regular workers (Kim Young-ok, Lee, Sun-heng, & Kim, Min-su, 2011).

Although self-employed workers' employment insurance started in 2012, many self-employed workers in small-sized businesses remained uninsured due to entitlement restrictions given on a voluntary basis and allowed to be insured within six months of starting a business (Ahn, 2016:162-164). Particularly, self-employed women are more likely to be left in the social insurance system's blind spot because women's social security rights are subordinate to male spouses'. For instance, among self-employed couples, if male spouses, voluntarily, are not insured to employment insurance, then female spouses become uninsured (Ahn, 2016:170-171). Furthermore, large numbers of self-employed women are not registered, so that they are not entitled to be insured, without a certificate of business register (Lee et al, 2012; Ahn, 2016). Consequently, many self-employed women in small-sized businesses remained in the blind spot of social security.

In fact, despite a notable growth in the educational achievement among self-employed women, since the 2000s, more self-employed women have left the labor market than self-employed men (Kim Young-ok, Lee, Sun-heng, & Kim, Min-su, 2011). This suggests that self-employed women's social risks increased as job instability has increased in recent

decades. This may be closely linked to the employee and male breadwinner-centered welfare system in Korea, where the East Asian welfare model policy logic lingers.

Previous studies of self-employment mainly concern self-employment performance and structural issues in the self-employment labor market (Kang, Seyoung, Yoo, Ka-hyo & Hong, Sung-hee, 2005: 50-51). There are fewer studies about women's self-employment experiences despite the importance of a gender approach (Ahn, 2016; Kang, Seyoung, Yoo, Ka-hyo & Hong, Sung-hee, 2005). Also, there are few studies paying attention on self-employed workers' social risks and the legacy of the East Asian welfare model. Therefore, this study explores social risks with a gender perspective, and further develops a discussion by relating the social risks of self-employed women in Korea to the legacy of the East Asian welfare model policy logic.

2. Literature review

1) Social risks of self-employed women

Work-family conflicts are defined as a source of new social risks, which brings about problems due to individuals, mostly women, not participating in wage labor, leisure, training, and (re)education due to responsibilities for family care on overburdened families (Yoon, 2006: 108-109). Although self-employment is often believed to enable workers to combine income, flexibility, and control over their work and childcare, the associated job demands such as long working hours, demanding work, insecurity, and precariousness are likely to create tensions, leading to work-family conflicts (Annink, Anne, Dulk, Laura den & Steijn, Bram, 2015: 2). The effects of job demands on work-family conflicts are stronger for the self-employed rather than employees and job insecurity especially had a large effect on the self-employed (Annink, Anne, Dulk, Laura den & Steijn, Bram, 2015).

While work schedule flexibility appears to characterize self-employed jobs in general, it may not be available to the self-employed in some occupations, especially for own-account

(solo) workers (Annink, Anne, Dulk, Laura den & Steijn, Bram, 2015; Hundley, 2001: 137). This strongly suggests that self-employed workers experience more work-family conflicts than wage workers because they lack coworker support. Furthermore, self-employed woman workers are likely to have childcare problems especially on evenings and weekends (Ahn, 2016; Lee, 2012; Park et al., 2012). For many, especially those working in the service sector like personal services and food and lodging, they are likely to leave their children alone home after school and on the weekends, often due to lacking childcare support.

Importantly, research showed that among women, marriage and increased family size negatively affect the annual earnings of the self-employed greater than that of wage earners (Hundley, 2000: 95, 111-112). Self-employed women reduce their work effort intensity in response to increased household responsibilities, and where the household division is more intensive (Gimenez-Nadal, Jose Ignacio, Molina, Jose Alberto, & Ortega, Raquel, 2012; Hundley, 2000). This suggests that responsibilities for family care are closely linked to self-employed women's relatively low earnings (and large gender earnings gap), consequently increasing their social risks like unemployment and poverty. That is, family care reduces self-employed women's work commitments, which in turn reduces their earnings and increases the possibilities of being economically inactive and/or in poverty (Ahn, 2016:163).

Other social risk sources include inadequate social support and welfare privatization. In fact, income loss, for instance during periods of sickness, can be more likely a major risk source for self-employed workers than employees (Robson, 2007: 872). Therefore, social welfare benefits will help the self-employed address the risks, for example where private insurance may be available—but this is expensive. For this reason, the EU promotes voluntary standards and protective measures for self-employment, as self-employed workers have less-favorable social security conditions in several EU countries (Kern, 2013).

Also, as the EU applied the principle of treating men and women equally to self-employed workers in 2010, such workers can now claim maternity and pension benefits under new EU law, considerably improving the protection of female self-employed workers (EUROPA, 2015). Assisting spouses or life partners of self-employed workers (often working in a family business) especially have the same right to social security coverage

(such as pensions) as formal self-employed workers; Self-employed women are entitled to a maternity allowance for at least 14 weeks as well as access to replacement services and national social services during the interruption in their activities related to maternity.

This is expected to strengthen the social safety net and prevent women from falling into poverty, especially those assisting spouses who are traditionally completely dependent on their self-employed partner, and are at a high risk of poverty in the event of divorce, their partner's death, or bankruptcy (European Commission, 2010).

2) The legacy of the East Asian welfare model policy logic in Korean policies

The social risks for self-employment described above may be closely related to the Korean welfare state's dominant policy logic, which shares the characteristic with East Asian welfare states, of minimizing the state's role in providing welfare, relying heavily on employee-centered social insurance (Aspalter, 2006; Dostal, 2010; Park, 2007).

The East Asian welfare model is called a "productivist welfare state" (Holliday, 2000) or a "developmental welfare state"(Aspalter, 2006; Dostal, 2010; Kwon, 2005; Pierson, 2004). Its dominant policy logic, subordinating social policy to economic growth, may have changed over the recent decades. Some argue a divergence within the developmental welfare states, especially Korea and Taiwan, toward universal developmentalism after the 1987 democratic transitions in both countries (Park, 2007: 43-44, 53, 65). In this regard, Kim (2006: 1) has argued that after the Asian financial crisis Korea took a crucial step towards a comprehensive welfare state through substantial changes in the integrated social insurance systems, modernized public assistance program, and extensive social services.

However, many others argue that despite recent improvements, the East Asian welfare model policy logic continues in Korea (Dostal, 2010; Park, 2007). The East Asian welfare model seeks to maximize the role of firms and families in providing welfare, relying on private contributions for financing welfare. Under this system, core workers were covered first with a gradual expansion to other groups, while largely neglecting women.

As Korea adopted liberal labor market policies after the economic crisis of 1997-1998, the deregulated labor market has been highly segmented between unionized workers and unorganized, core and secondary workers, and especially between genders (Kim, 2012: 575). More than 70% of working women are under-protected. While the logic of the East Asian welfare model still prevails in the occupationally divided system for social provision, labor market dualism challenges the Korean welfare state, which is likely to endanger future welfare state expansion (Dostal, 2010: 160; Kim, 2006; 1).

The East Asian welfare model policy logic appears still to be found in Korean polices. Self-employed workers identified as secondary workers (Cook, 2009; ILO, 2016), are concentrated in small-sized businesses in Korea and are highly vulnerable to social risks like unemployment and poverty resulting from low earnings or bankruptcy (Kim, 2009; Lee et al., 2009). However, Korean public policy has focused on employees, not the self-employed, although self-employed women account for 26.4% of female employment in 2011; most are the working poor and about 40% are unpaid family workers (Lee et al., 2012).

Previous studies have pointed out the vicious circle where wage workers in the low-income class and lower occupations become self-employed, and in reverse, self-employed workers become low-status wage workers (Budig, 2006: 2235-6; Kim, 2013; Lee et al., 2009). Women, especially in lower occupations, with children under school age, choose self-employment even if it is a lower occupation, as an alternative to avoid career interruptions (Budig, 2006; Choi, 2015; Kim, 2013; Kim et al., 2011). Furthermore, since the global economic crisis in 2008, self-employed jobs, especially in small-sized businesses, have decreased rapidly in Korea due to the recession of domestic markets, and consequently self-employed workers' social risks have increased in recent years (Kim, 2009).

Despite this, many self-employed workers are excluded from the employee-centered social insurance system. Self-employed workers' employment insurance started in 2012, but the entitlements are given within six months of starting a business by a voluntary contribution system and consequently, self-employed workers in small-sized businesses remain uninsured (Ahn, 2016:162, 164). It particularly is worse for self-employed married women, due to the social insurance system that supports a male-breadwinner model (Ahn, 2016). The social

insurance system often protects married women by granting dependent family member status (Lee, 2013: 32-34). Among self-employed couples, where male spouses choose not to be insured by social insurance, especially pensions, female spouses will be excluded from social insurance. As a result, the numbers of self-employed workers insured by the social insurance remains very low.

Recently, childcare services have improved in Korea; however, parents carry a big burden due to excessive dependence on private childcare, while there are very low resources for infant childcare services (Yoon, 2006: 118-121). Also, recent self-employment policies have changed the main focus from funding support to support for management and job training for transition to employee status (Lee, Jungui, Chung, Hyungok & Lee, Sarah, 2012). However, self-employed workers, especially women in small-sized businesses can barely access these public support programs due to time and cost restraints as well as lack of information. Furthermore, self-employed woman workers, who are more likely to work on evenings and weekends, can hardly access public childcare services on evenings and weekends, which is severely lacking in availability (Ahn, 2016; Lee, 2012). Research has found that self-employed women work an average of 60 hours a week, while they spent more hours than their male spouse on domestic work including family care, resulting in difficulties reconciling work and family (Lee et al., 2013).

Work-life balance policies have been improved a lot recently; however, they are not so effective for irregular workers in small-sized businesses and there is no maternity protection for self-employed workers (Choi, 2015; Jang, Ji-Yeon, Yoon, Ja-Young & Shin, Hyun-gu, 2014:3). This is because employment insurance focuses on protecting core workers; i.e., regular employees. Considering everything, it appears important and useful to examine empirically if there are any associations between social risks of Korean self-employed women and the legacy of the East Asian welfare model policy logic.

A recent study (Ahn, 2016) has explored self-employed women's social risks including child care problems by measuring risk response levels of married working women. However, there is no further discussion which illuminates the effects of gender and employment status, with relating to the legacy of the policy logic. For this reason, the study attempts to

empirically analyze social risks by gender and employment status and provide a further discussion using a statistical survey data as follows.

3. Method

1) Data

The study data is from the 9th wave (2014) of the Korea Welfare Panel Study (KOWEPS), collected by the Korea Institute for Health and Social Affairs. The KOWEPS is a nationally representative panel survey of all Korean households and family members living across the country, collected by a stratified double-sampling model based on geographical area since 2005 (KOWEPS, 2016). This study chose this data because the survey contains various data relating to labor, income, social insurance, private insurance, and welfare services. The study sample is restricted to working parents with children aged fewer than 19 and living in urban areas. The total number of respondents are 2563, consisting of 2013 employees and 514 self-employed workers.

2) The measurement and analysis of social risk level

Previous studies have documented social risks well, but nevertheless lacked measurements for such risks. A study attempted to measure risk response level and offered a proxy for the exposure level to social risks, focusing on self-employed workers (Ahn, 2015). Furthermore, in another study (Ahn, 2016), self-employed women's risk response levels were explored by focusing on women and by adding child welfare data to the measurement used in the previous study. However, this study was an attempt to illuminate the effects of gender, employment status, and parenthood on the social risk levels by adapting the measurement of social risk responses and conducting a comparative analysis of social risk levels between genders and between employment status groups.

People who are not insured by the social and private insurances are more vulnerable to social risks like unemployment and/or poverty than the insured. Also, in the

high-tech/knowledge society, people's employment becomes more insecure due to outdated skills or inadequate training. Lastly, adequate social support allows women to participate in the labor market, training, education, and leisure activities, which combat the social risks of unemployment, poverty, etc. (Ahn, 2016; Taylor-Gooby, 2004; Yoon, 2006). Mothers could be at high risk of exclusion from the labor force without adequate childcare support. In short, social risk level can be foretold by incorporating social and private insurance coverage, new skill acquisition/training experience, and public child welfare service experience.

Therefore, social risk level is measured by summing up the cases (negative answers) reporting "not insured by social insurance (public pension, workers' compensation insurance, employment insurance and health insurance), " "not insured by private insurance (private pension and private health/life insurance), " "no training and new skill acquisition, " and "no public child welfare service experience." By this measurement, social risk levels can range from highest at eight to lowest at zero; for instance, being at highest risk means that a respondent reports "no" for all the eight items while being at lowest risk means that a respondent reports "yes" for all the eight items.

3) Analysis model

For comparative analyses between groups, self-employed workers are divided by employees, own-account workers, unpaid family workers, and dependent self-employed workers. Although dependent self-employed workers are in-between self-employed and employee status, the law still recognizes them as self-employed and thus they are included in the self-employed group (Ahn, 2015, 2016). Also, employees are divided into regular (permanent) and irregular (temporary/daily) workers. As an analysis method, descriptive statistics and the comparing-means test were used in this study to compare social risk levels between genders and employment status groups. Additionally, an ordered logit regression model with ordinal dependent variable was used in this study, as social risk level is ordered on a scale of 0 to 8.

[Table 1] Descriptive statistics for the dependent and explanatory variables

No. of cases (2563)	Mean	Minimum	Maximum	S.E.
Social risk level	3.79	0.00	8.00	1.70
Age	42.18	17	92	8.06
Education level	3.82	0	7	1.16
Annual household income (10, 000 Korean Won)	3436.09	−20000.00	75326.00	3026.08
Number of children	1.68	1.00	5.00	0.68
Gender	Women Men			40.4% (1036) 59.6% (1527)
Spouse	Living with a spouse Others			88.0% (2256) 11.7% (301)
Industry	Whole/retail trade & hotel/restaurants Others			18.9% (485) 81.1% (2078)
Employment status	Regular employees Irregular employees employers Own−account/family workers Dependent self−employed workers			51.2% (1312) 30.7% (787) 4.1% (104) 14.1% (360) 3.4% (86)

In order to examine how social risk levels are predicted by gender and employment status groups, the analysis model includes gender, employment status, and industry as explanatory variables, with controlling demographical and household factors such as age, education, household income, living with a spouse, and the number of children. The descriptive statistics of the dependent and explanatory variables are shown in Table 1.

Through comparing the means of social risk levels between groups and with multivariate analysis, the study explores social risk levels by gender and employment status, and further discusses its implications in relation to Korean policy logic.

4. Analysis results

As shown in Table 2, there are gender differences in the proportions of no coverage by public and

private insurances for both self-employed workers and employees, while the proportions for self-employed women are the highest in the most cases (except those covered by national and private health insurances). Considering that women's pension rights under dependent family member status are subordinate to male spouses' (as having breadwinner status) and self-employed workers are entitled to it by a voluntary contribution, self-employed women are less likely to own their own pension account and more likely to be left out of national pension insurance coverage (Ahn, 2016: 170).

[Table 2] The proportions for "not" covered by public and private insurance and "no" experience of new skills and job training, by gender

(Unit: %, cases)

% for "no" & "not-applicable" within the group		Self-employed (514)			Employee (2013)		
		Women (204)	Men (310)	Sub total	Women (823)	Men (1190)	Sub total
No public insurance	National pension insurance1	59.8 (122)	9.4 (29)	29.4 (151)	26.1 (215)	6.7 (80)	14.7 (295)
	National health insurance	2.5 (5)	1.0 (3)	1.6 (8)	5.7 (47)	1.8 (21)	3.4 (68)
	Employment insurance	94.1 (192)	93.2 (289)	93.6 (481)	43.0 (354)	32.0 (381)	36.5 (735)
	Workers' compensation insurance	94.1 (192)	92.3 (286)	93.0 (478)	43.1 (355)	29.6 (352)	35.1 (707)
No private insurance	Private pension/ life insurance	65.2 (133)	58.1 (180)	60.9 (313)	68.8 (566)	52.6 (626)	59.2 (1192)
	Retirement pension (by firms & compulsory)	100 (204)	99.7 (309)	99.8 (513)	87.0 (715)	74.7 (889)	79.7 (1604)
	Private health insurance2	12.7 (26)	17.1 (53)	15.4 (79)	14.6 (120)	19.8 (236)	17.7 (356)
No experience of new skills acquisition & job training3		100 (203)	99.7 (305)	99.8 (508)	96.4 (772)	98.6 (1149)	97.7 (1921)
No experience of public children welfare services4		10.8 (22)	7.7 (24)	8.9 (46)	6.2 (51)	6.6 (78)	6.4 (129)

Note: 1. Statistics includes the insured and the beneficiaries. 2. The proportions for at least one private insurance (including more than one). 3. Job training includes social enterprise experience program, workplace experience program, job training for the unemployed, public support for the establishment of a business, youth internship program, vocational education/training program, etc. 4. Public child welfare services include public childcare, support for child rearing and childcare, consultation for children, afterschool care, free meals, support for tuitions, art and sports clubs, cultural activities, home services, and support for infant food.

Furthermore, taking into account the fact that a large number of self-employed women work without a certificate of business register, they are very likely to be excluded from the coverage of social insurances and are also reluctant to contribute to their own pension as long as it is based on a voluntary system, and due to their low earnings (Ahn, 2016: 170-171).

The rates for no coverage by employment insurance and workers' compensation insurance are very high for the self-employed because the system has started to cover the self-employed only recently and most are exempt due to the threshold restrictions or the voluntary contribution system. Although there is not a big gender gap in the proportions reporting no experience with new skills acquisition and/or job training and public child welfare services, it is worth noting the higher proportions reported for self-employed workers than for employees.

Looking at the proportions by employment status as shown in Table 3, no coverage rates for public and private insurance are higher among dependent self-employed and own-account workers and irregular workers than for employers and regular employees. Despite a smaller gap between the groups in the proportions for no experience of new skill and job training and public children welfare services, own-account/family workers and dependent self-employed workers largely are less likely to get any public child welfare service than any other group.

Overall, the statistics show that many self-employed women are neither insured by national insurance, nor by private insurance, although ideally, self-employed workers should have bought private insurance much more often than employees because they are not covered by social insurance. Why not? Perhaps, it is closely related to their financial condition as people are able to buy insurance when they expect to be financially stable and capable. Considering the statistics, it could be said that self-employed women are far more vulnerable to social risks than employees.

While the proportions for no experience of new skills acquisition and job training are very high for both groups, there is a little, but notable gap between them. In the post-industrialization era, having new skills or upgrading skills is a key to survive in

employment. Startup jobs are often created in the service sector, with a rapid growth of high-technology businesses (i.e. the internet application business) and consequently, low skill or low education reduces employment stability. However, the government does not spend much on job training programs. According to the OECD, Korea spent 0.07% of GDP on job training programs in 2012 while the OECD average expenditure was 0.15% (twice) and Denmark's expenditure was over 0.5% (7 times) (OECD, 2015).

[Table 3] The proportions for "not" covered by public and private insurance and "no" experience of new skill acquisition and job training, by employment status

(Unit: %, cases)

% for "No" & "Not-applicable" versus yes within the group		Self-employed (514)			Employee (2013)	
		Employer (74)	Own-account/ family workers (354)	Dependent self-employed (86)	Regular (1337)	Irregular (676)
No public insurance	National pension insurance	9.5 (7)	29.4 (104)	46.5 (40)	4.3 (17)	46.6 (198)
	National health insurance	0.0 (0)	1.1 (4)	4.7 (4)	1.0 (4)	10.1 (43)
	Employment insurance	74.3 (55)	97.2 (344)	95.3 (82)	25.9 (103)	59.1 (251)
	Workers' compensation insurance	70.3 (52)	97.5 (345)	94.2 (81)	25.6 (102)	59.5 (253)
No private insurance	Private pension/ life insurance	45.9 (34)	65.3 (231)	55.8 (48)	58.0 (231)	78.8 (335)
	Retirement pension (by firms & compulsory)	100.0 (74)	100.0 (985)	98.8 (85)	76.8 (305)	96.5 (410)
	Private health insurance	13.5 (10)	15.3 (54)	17.4 (15)	10.3 (41)	18.6 (79)
No experience of new skills acquisition & job training		100.0 (73)	99.7 (350)	100 (85)	96.4 (378)	96.3 (394)
No experience of public child welfare services		8.1 (6)	9.6 (34)	7.0 (6)	6.3 (25)	6.1 (26)

Employees have some opportunity to attend job training supported by their company whereas self-employed workers have few opportunities and cannot often afford it due to

time and cost restrictions. Particularly, as self-employed women are concentrated in either wholesale/retail sales, the restaurant and hotel industry, or low-skilled occupations, many have more difficulties than others. Regarding public child welfare services experiences, self-employed workers tend to use fewer public child welfare services than employees. It suggests that self-employed women appear to benefit less from public child welfare services, in part because they struggle to access the services due to lack of information or lack of services for meeting the needs of self-employed workers.

Most of all, self-employed workers in small-sized businesses who are more likely to work in the evenings or weekends have difficulty using public or private childcare services due to insufficient resources for nonworking-hours childcare. Also, private childcare resources are most prevalent and expensive in Korea, where public childcare resources are low (Kim, 2011; Won and Pascall, 2004). As childcare costs are likely a big burden especially on self-employed workers in low-income households, such workers may have to opt for taking care of their own children, often causing work-family conflicts, or leaving their children alone home.

Next, Table 4 shows the comparative analyses on social risk levels by gender and employment status for self-employed and employee parents and provides the results of t-test and ANOVA analysis, which were very significant for all groups between genders and among employment status groups (see the statistics, below the table). First, looking at the statistics by gender, women's social risk levels are higher than men's for both the self-employed and employees; 5.39 for self-employed women and 4.77 for self-employed men versus 3.88 for female employees and 3.20 for male employees. It suggests that women are more vulnerable to social risks and also that there is gender divide in social risks. Also, social risk levels are differentiated by employment status. Social risk levels for self-employed workers (5.01) are quite higher than those for employees (3.48). Among the self-employed group, own-account workers including family workers (5.14) and dependent self-employed workers (5.19) are found to be highly vulnerable, while irregular workers (4.62) are far more vulnerable than regular workers (2.91). It shows clearly that regular workers are the least vulnerable group.

[Table 4] Social risk levels by gender and employment status

Employment status & gender		Risk level for all the sample (parents)				
		Mean	N	S.D.1	Min.	Max
Self-employed	Women	5.39	204	1.00	2.00	8.00
	Men	4.77	310	0.97	2.00	8.00
	Employers	4.20	74	1.14	2.00	7.00
	Own-account & family workers	5.14	354	0.91	2.00	8.00
	Dependent self-employed	5.19	86	1.08	2.00	7.00
	Sub-total	5.01	514	1.03	2.00	8.00
Employee	Women	3.88	823	1.74	0.00	8.00
	Men	3.20	1190	1.62	0.00	8.00
	Regular workers	2.91	1337	1.42	0.00	8.00
	Irregular workers	4.62	676	1.64	0.00	8.00
	Sub-total	3.48	2013	1.70	0.00	8.00

Note: 1. S.D. stands for standard deviation. ANOVA & T-test: Self-employed, F=63.261*** for employment status, t=-8.342*** for gender; Employee, F=2066.262*** for employment status, t=-10.857*** for gender (* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$).

These results support that the Korean system is closely related to the East Asian welfare states policy logic, which emphasizes social protection for core workers and neglects women by relying heavily on the family for welfare provision.

Lastly, according to ordered logit regression analyses as shown in Table 5, Model A for all the sample (parents with children aged fewer than 19) shows, first, that age, household income, and spousal factors among individual and familial factors are significantly associated with social risk levels, although the number of children are insignificant. It is highly likely that, as workers get older, social risk levels will increase, workers in the higher-income households will have lower levels of social risks, and people living with a spouse will have lower levels of social risks.

[Table 5] Ordered logit regression analyses on the social risk levels of working parents (Model A) and self-employed parents in small workplaces with fewer than five employees (Model B).

		Model A For working parents	Model B For self-employed parents in small businesses
		B(SE)	B(SE)
Marginal Value	Social risk level=0	-9.206***(.645)	
	Social risk level=1	-5.746***(.543)	
	Social risk level=2	-4.137***(.538)	-5.447**(1.707)
	Social risk level=3	-3.039***(.536)	-4.559**(1.690)
	Social risk level=4	-2.136***(.535)	-2.384(1.679)
	Social risk level=5	-.735(.534)	.113(1.676)
	Social risk level=6	1.021!(.536)	2.208(1.680)
	Social risk level=7	2.582***(.565)	3.908*(1.755)
Age (less than 65)		.032***(.005)	.028(.017)
Education		.055(.035)	.009(.098)
Household income (logged)		-.603***(.059)	-.416**(.139)
Living with a spouse		-.508***(.123)	-.069(.393)
Number of children1		-.005(.054)	-.361*(.146)
Gender	Women	-.085(.087)	.741**(.259)
	Men	0a	0a
Industry	Sales/hotel/restaurants	.501***(.097)	.177(.210)
	The other sectors	0a	0a
Employment status	Own-account/family workers	2.144***(.128)	1.345***(.273)
	The others	0a	0a
	Dependent self-employed	.824***(.210)	2.110***(.520)
	The others	0a	0a
	Irregular workers	1.488***(.103)	
	The others	0a	
-2LL		8236.893	925.665
x2(MFI)		977.669***	88.653***
Number of Observation		2563	449

Note: 1. Children younger than 19 years old. a: As the parameter is overlapped, it is set out as 0.
! $p < 0.1$(p=.057 for model A), * $p < 0.05$, ** $p < 0.01$, and *** $p < 0.001$.

Second, it also shows that industry and employment status groups are significantly associated with social risk level, although gender is insignificant. It is likely that workers in the sectors of wholesale and retail sales and of hotels and restaurants, irregular workers, own-account and family workers, and dependent self-employed workers have greater levels

of social risks than the others, respectively.

The result from Model B, for self-employed parents, in small workplaces with fewer than five employees, it is found that household income, the number of children, gender, and own-account/family and dependent self-employed work status are significantly associated. Notably, the more children a worker has, the lower that worker's level of social risk. In turn, it suggests that social risk levels get higher among self-employed workers with fewer numbers of children. Perhaps, self-employed workers are more likely to get insured or access public services against risks because they have more number of children. Most importantly, female self-employed workers are highly likely to have a greater level of social risks than do male self-employed workers.

Overall, the analysis results show that when age, education, household income, and children factors are controlled in the analysis model, industry and employment status are very significantly associated with social risks, while gender is an important predictor for self-employed workers in small businesses.

5. Discussion and conclusion

Using descriptive analyses for comparing self-employed workers and employees, the study finds a gender difference in public or private insurance coverage with a small gender gap in receiving skill upgrades or job training. Considering that women's social security rights are subordinate to male spouses' and self-employed workers are entitled to it by a voluntary contribution, self-employed women are more likely to be caught in the social insurance system's blind spot. This suggests that self-employed women are highly vulnerable to social risks. Also, self-employed workers in Korea tend to receive fewer public child welfare services than employees perhaps due to time and cost restrictions, with the dominance of expensive private childcare and insufficient public or private resources for evening and weekend childcare.

Next, from the comparing-means analysis for social risk levels between groups, the study found a gender division in social risks and found women's social risk levels are higher than

men's, suggesting that women are more vulnerable to social risks than men. Also, social risk levels are differentiated by employment status. Social risk levels for self-employed workers are quite higher than those for employees. Own-account workers, including family workers and dependent self-employed workers, are found to be highly vulnerable among the self-employed groups, while regular workers are the least vulnerable group.

These statistical results from the comparing-means analyses are also supported by the multivariate analyses using ordered logit regression analysis. Based on the multivariate analyses, the study's findings indicate that irregular workers, own-account/family workers and dependent self-employed workers, especially in the sectors of sales, hotels, and restaurants have higher social risk levels than do the others, when controlling for individual and familial factors such as age, education, spouse, and the number of children. Notably, from the analysis of self-employed parents in small businesses, the study found that gender is a very significant factor, strongly suggesting that self-employed women in small businesses are highly vulnerable to social risks.

The study findings strongly support the argument that the division in social risks by gender and employment status in Korea is closely linked to the legacy of East Asian welfare model policy logic, which focuses on social protection for core workers and largely neglects women, without extending protection level to secondary workers including self-employed workers. It may be argued that the features of the East Asian welfare model, which relies heavily on the employee-centered social insurance system and the male-breadwinner model, are also found in Continental European welfare states. However, most Continental European countries have extended coverages to self-employed workers by including them in the main social security system or a separate scheme on a mandatory or voluntary basis, although legislative effort and results at the implementation level might differ (Lee et al., 2009; Hong, 2014). Most continental European countries, such as France, Belgium, Austria, and the Netherlands include self-employed women in the social security system for maternity protection, whereas Korea and Japan offer maternity benefits to employees only (Jang et al., 2014).

In conclusion, many self-employed workers, especially women, remain excluded from the

employee-centered social insurance system, by the legacy of the East Asian welfare model policy logic. This suggests, for an implication for the policy, that a fundamental change is needed in the Korean social security system to include self-employed workers, especially in small businesses to reduce the difference in social risks among genders and labor market status.

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◖ Abstract ◗

한국 여성 자영업자의 사회적 위험과 동아시아복지국가 정책 논리의 유산

안종순*

◖ 요 약 ◗

최근 자영업 일자리의 불안정성이 커지면서 여성 자영업자가 실업과 빈곤과 같은 사회적 위험에 노출되어 있음에도 불구하고, 한국 공공정책의 관심은 자영업자보다는 임금근로자에 집중되었다. 이는 동아시아 복지국가모델의 정책 논리의 잔재에서 그 이유를 찾을 수 있을 것이다. 본 연구는 성별과 종사상 지위별 사회적 위험 수준을 탐색해 보고, 여성 자영업자의 사회적 위험과 동아시아복지국가의 정책논리와의 연관성을 검증해 보고자, 한국복지패널자료(9차)를 사용해 평균비교분석과 순서 로짓 회귀분석을 실시하였다. 분석결과, 본 연구는 성별과 종사상 지위별로 사회적 위험 수준에서 차이가 있음을 발견하였다. 즉, 남녀 간 그리고, 자영업자와 정규직 임금근로자 간 사회적 위험수준에 상당한 차이가 있었다. 또한, 영세 자영업자 가운데서도 특히 여성이 사회적 위험에 매우 취약한 것으로 나타났다. 이러한 연구결과는 여성보다는 남성 가장을 중심으로 그리고 핵심 근로자를 위주로 사회적 보호가 이루어지는 동아시아 복지국가의 정책논리가 한국의 사회보장정책에 여전히 잔재되어 있음을 시사한다.

핵심 주제어: 사회적 위험, 여성 자영업자, 한국, 동아시아 복지국가 정책 논리, 유산

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