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Article

Being Pushed or Pulled? The Role of (In)voluntariness of Solo Self-Employed Individuals' Career Path in Self-Fulfillment or Precariousness

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Abstract: The rise of solo self-employment in Germany calls for an examination of its consequences for well-being and psychological factors. This study examines the role of voluntariness in self-employment with the aim of shedding light on its influence on self-fulfillment and precariousness amidst the diverse research findings. Using a quota sampling strategy based on a preliminary typology of the solo self-employed derived from a large-scale survey, we analyzed 29 small business owners. The thematic analysis revealed nuanced patterns that led to a model that illustrated the interaction among voluntarism, insecurity, and self-fulfillment. A high degree of insecurity often forces the individual to be independent and stands in contrast to the pull of self-actualization. Partial voluntariness increases the opportunities for self-fulfillment. This study also identified the influence of the scope of action factors and social support. These results provide a basis for future quantitative research and enable the formulation of concrete hypotheses. By emphasizing the central role of voluntariness, the study argues for tailored interventions such as career counseling to support individuals who are coerced into entrepreneurship. Such efforts aim to cultivate healthier, sustainable pathways to self-employment that benefit individuals and society.



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Keywords: solo self-employment; thematic analysis; voluntariness; job satisfaction

1. Introduction

Owning a business can be a blessing or a curse; it can bestow numerous social, individual, and economic advantages while simultaneously introducing elements of uncertainty and a substantial workload. From a career perspective, the entrepreneurial journey—from identifying and exploiting business opportunities (Shane & Venkataraman, 2000) to successfully developing and managing a business (Rauch & Frese, 2000)—is characterized by challenges, unpredictability, complexity, and enormous responsibility. These aspects entail a spectrum of risks, including financial, professional, personal, and health vulnerabilities (Baron et al., 2016; McMullen & Shepherd, 2006; Umukoro & Okurame, 2017). Needless to say, many entrepreneurs leave their businesses (Diochon et al., 2007)—or develop exit strategies (Headd, 2003)—if not forced to do so due to lack of performance (DeTienne, 2010). Especially solo self-employed individuals, without employing others for technical or professional support, face particular challenges in this context (Lo Presti et al., 2018; Otto et al., 2020).

Theoretical assumptions about career choices suggest that individuals base important decisions on their orientations or perceptions of their careers, considering their “career values and attitudes, such as preferences regarding self-determination [and] advancement, (...) and security” (Tschopp et al., 2014, p. 152). Building on this knowledge, one would assume that individuals decide to pursue entrepreneurship early in adulthood, drawn by its promise of self-fulfillment and to feel self-determined. However, in today’s fast-changing working world, many individuals do not make the decision to start a business early in their careers (for a review, see Marshall & Gigliotti, 2020). Conversely, some individuals initially embark on an entrepreneurial path but then move into paid employment for various reasons (Parker & Belghitar, 2006), while others move from paid employment to entrepreneurship for different reasons (Dawson & Henley, 2012). Whether such transitions are always voluntarily remains a subject of debate.

The previous literature suggests a number of push-and-pull factors that shape individuals’ career choices, with voluntariness being a multifaceted construct that encompasses varying degrees of alternatives and preferences (Kirkwood, 2009; Kröll & Nüesch, 2019; Nabi et al., 2015). However, voluntariness is also complex in the sense that it may arise during the course of the activity (van den Groenendaal et al., 2022). Sustainable careers involve dynamic experiences that bring fulfillment, health, and productivity (De Vos et al., 2020; De Vos & Van der Heijden, 2015). Achieving this balance requires a fit between an individual’s career experiences and their needs, values, interests, and talents (Parasuraman et al., 2000). Traits like risk-taking ability and personal initiative are key for entrepreneurial success (Rauch & Frese, 2007; Obschonka & Stuetzer, 2017), while incongruence can lead to strain and decreased well-being (Rauch & Frese, 2007). So far, little is known about how initial and developing voluntariness shape the experiences of entrepreneurs and, more specifically, solo self-employed individuals, which is the focus of our research.

The purpose of this study is to investigate the implications of solo self-employment for entrepreneurial well-being and psychological factors, particularly focusing on the role of voluntariness in self-employment. For example, self-fulfillment is a central topic in research on solo self-employment, as shown by the previous literature indicating higher levels of well-being and satisfaction among the self-employed (Binder & Coad, 2013). Nevertheless, it is essential to recognize the financial obstacles faced by a significant proportion of solo self-employed workers, with around 20% having incomes below the poverty level (Haverkamp, 2019). Self-fulfillment, according to Maslow’s (1919) theory of need satisfaction, refers to the realization of a person’s highest aspirations and abilities. In contrast, precariousness, which is characterized by instability, lack of autonomy, and economic vulnerability, is diametrically opposed to self-fulfillment (Florczak & Otto, 2019; Kalleberg, 2009). This study aims to understand this complex relationship and explores how voluntariness influences self-fulfillment and precariousness among solo self-employed individuals in Germany.

We contribute to the literature in several ways: First, this study extends and enriches the existing literature on solo self-employment, aligning with recent qualitative investigations such as van den Groenendaal et al. (2022). By specifically focusing on the influence of voluntariness on well-being and psychological factors, we address a critical gap in understanding the career sustainability of solo self-employed individuals. In light of the growing prevalence of solo self-employment in contemporary economies, as noted by van den Groenendaal et al. (2022), gaining insights into its implications for individuals’ well-being is crucial. By investigating the role of voluntariness, our research sheds light on how feelings of choice and autonomy impact psychological factors such as self-fulfillment and precariousness. The data underlying this study were collected prior to recent economic

and geopolitical disruptions. Even before the COVID-19 pandemic, solo self-employed individuals in Germany were facing structural disadvantages, including limited access to social protection and unstable income. These issues became even more visible during the pandemic: solo self-employed individuals in Germany were disproportionately affected by drops in working hours and income. In mid-2021, 44% of them reported a negative income impact (compared to 21% of employees), and the proportion earning less than EUR 1500 per month had doubled—particularly among women (Schulze Buschoff & Emmeler, 2021). These developments have intensified the debate around the need for stronger institutional support and more inclusive social security legislation for this group. Against this backdrop, the current study explores the foundational dynamics of solo self-employment and voluntariness in a period that preceded—but structurally foreshadowed—this crisis. Solo self-employment remains economically relevant in Germany, especially in sectors such as media, health, and IT. Despite a slight decline in recent years (Statistisches Bundesamt, 2025), solo and micro enterprises still account for a substantial share of regional business activity (IHK München, 2024). Our study draws on the career-theoretical perspective presented by Marshall and Gigliotti (2020), which emphasizes the importance of understanding entrepreneurial intentions within broader career frameworks. Examining the internal motivations and experiences of solo self-employed individuals provides an important foundation for developing quantitative hypotheses and for future research efforts aimed at disentangling the complex nature of solo self-employment.

Second, this study contributes to the literature by exploring the socioeconomic effects of solo self-employment. Voluntary engagement in self-employment varies among individuals. While some individuals pursue solo self-employment as a means of fulfilling personal aspirations for autonomy and self-realization, others are driven by economic circumstances rather than personal preference (Amorós et al., 2021; Cieřlik & van Stel, 2024). Exploring the influence of voluntariness can shed light on the challenges faced by those who feel coerced into entrepreneurship, such as heightened insecurity and limited opportunities for self-fulfillment (Skrzek-Lubasińska & Szaban, 2019; Tammelin, 2019). For instance, media firms, seeking cost reductions, increasingly rely on freelance work through downsizing and outsourcing (Norbäck, 2022). By highlighting the challenges faced by individuals who may enter self-employment out of economic necessity rather than choice, the study sheds light on the broader social and economic context of solo self-employment. This aspect expands the focus beyond individual-level experiences to encompass broader structural factors shaping self-employment, providing insights into socioeconomic disparities and opportunities for intervention.

Furthermore, the study broadens the scope by considering various additional factors, such as personality traits, systemic influences, and family support. By adopting a holistic approach, it enhances our understanding of the multifaceted nature of self-employment and its impact on individuals' lives. This comprehensive analysis offers a nuanced perspective that can guide future research endeavors and inform policies aimed at supporting self-employed individuals.

2. Theoretical Framework

2.1. Career Choices for Solo Self-Employment: Impact of Push-and-Pull Factors

Solo self-employment is defined as running a business and being solely responsible for one's own economic success without employing others for technical or professional support (Otto et al., 2020). In this respect, solo self-employed individuals differ from employer entrepreneurs, who are also self-employed but with staff (Schummer et al., 2019). This classification of solo self-employment is particularly relevant, as it is rapidly increasing in prevalence: according to recent data, around 10% of the German working population

owns a small business (Carter, 2020). Solo self-employment contributes significantly to job creation and innovation, which underlines its importance for the economic development of a country (Carree et al., 2002; Thurik & Wennekers, 2004). Despite its significant presence, research has often overlooked the particular circumstances of small business owners, a category that is largely synonymous with solo self-employment (Otto et al., 2020).

Theoretical frameworks regarding career choices propose that individuals make significant decisions based on their career orientation, which includes considerations of their career values and attitudes, such as preferences for self-determination, advancement, and security (Tschopp et al., 2014). While entrepreneurship typically attracts individuals seeking self-fulfillment and autonomy, many delay this pursuit until later in their careers (Marshall & Gigliotti, 2020). Regarding this vocal career decision, extensive research has delved into entrepreneurial motivations, categorizing them into push-and-pull factors or a blend of both (e.g., Amit & Muller, 1995). Push factors can stem from dissatisfaction with current employment or unemployment, while pull factors may include the desire for achievement, autonomy, and financial success. Those driven by necessity are termed necessity-motivated entrepreneurs, while those attracted by opportunities are known as opportunity-motivated (Stephan et al., 2015). Roughly 30% of entrepreneurs, including solo self-employed individuals, are driven by necessity, particularly prevalent in developing economies (Amorós et al., 2019, 2021).

Notably, push-and-pull factors can be understood as external or internal motivators that influence the decision to enter solo self-employment, whereas voluntariness refers to the individual's subjective perception of freedom in making that decision. While push factors (e.g., unemployment, lack of alternatives) often correspond to lower voluntariness, and pull factors (e.g., desire for autonomy) often align with higher voluntariness, the relationship is not deterministic. Individuals may perceive their decision as voluntary despite external pressures, or as involuntary despite attractive opportunities. Thus, voluntariness and push/pull factors are conceptually related but analytically distinct constructs (c.f., Nabi et al., 2015).

The solo self-employed in particular are faced with a variety of challenges (Otto et al., 2020). For instance, in Germany, solo self-employment is embedded in a hybrid system of social protection, combining mandatory and optional elements. While health insurance is legally required, access to other forms of support—such as pension schemes, accident or disability insurance, or membership in the Social Security Insurance for Artists and Writers (KSK)—is often voluntary or difficult to obtain. Public start-up funding is available (e.g., the 'Gründungszuschuss') but not universally accessible. Besides handling financial uncertainties, managing a heavy workload, and long working hours, the fact that they often do not have the luxury of taking sick leave is not an uncommon challenge. The outbreak of the COVID-19 crisis had exacerbated these challenges and increased the day-to-day economic uncertainty of many solo self-employed individuals (Block et al., 2022). Yet, the success of the business depends to a large extent on the well-being of solo self-employed individuals. Accordingly, our first research question is as follows:

RQ1: *What push-and-pull factors influence individuals' initial career choices to choose the specific career path of solo self-employment?*

2.2. Factors Shaping Solo Self-Employment: Exploring the Interplay of External and Internal Dynamics

Previous research indicates that solo self-employment is shaped by external and internal factors (Otto et al., 2020). For instance, external factors such as market conditions, economic stability, and industry trends significantly influence the viability and success of solo self-employment ventures (Falter, 2005; Rissman, 2003). Additionally, access to

resources, including financial capital, social networks, and technological infrastructure, can profoundly impact the ability of individuals to establish and sustain their solo businesses (Baluku et al., 2018b).

Internally, individual characteristics such as motives, personality traits, and skill sets play a critical role in determining the decision to pursue solo self-employment and the subsequent experience of entrepreneurship (Baluku et al., 2018b; Holland, 1996). Moreover, psychological factors such as autonomy, self-efficacy, and risk tolerance shape the mindset and behaviors of solo self-employed individuals, influencing their adaptability and resilience in the face of challenges (Baluku et al., 2018b; Deci & Ryan, 2013).

Sustainable careers are characterized by a dynamic sequence of experiences that provide meaning to individuals, crossing various social contexts and allowing for individual agency to be happy, healthy, and productive (De Vos et al., 2020; De Vos & Van der Heijden, 2015). Achieving a sustainable career requires alignment and balance among these dimensions, referred to as person-career fit (De Vos et al., 2020). This fit denotes the extent to which an individual's career experiences align with their needs, values, interests, and talents (Parasuraman et al., 2000). Moreover, person-environment fit theories, rooted in the theory of vocational personalities and work environments (Holland, 1973), suggest that alignment between individuals' traits and entrepreneurial demands predicts success (Nauta, 2010; Spokane & Cruza-Guet, 2005). Recent studies highlight stable traits like risk-taking ability and personal initiative as crucial for entrepreneurial success (Rauch & Frese, 2007; Obschonka & Stuetzer, 2017). Incongruence between personal traits and environmental demands can lead to strain and lowered well-being (Rauch & Frese, 2007).

Overall, the interplay between external market dynamics and internal individual attributes underscores the multifaceted nature of solo self-employment, highlighting the need for a comprehensive understanding of both contextual and personal factors in shaping entrepreneurial experiences and outcomes. Thus, our second research question is as follows:

RQ2: *What role do external circumstances and internal factors play in shaping individuals' experiences of precariousness, self-fulfillment, and voluntariness in solo self-employment?*

2.3. Exploring the Complexities of Solo Self-Employment and Well-Being

Irrespective of the motivation driving it, an individual's decision to pursue entrepreneurship significantly shapes their aspirations, impacting outcomes such as firm performance and subjective well-being (Hessels et al., 2008). While considerable attention has been given to describing the characteristics of necessity- and opportunity-motivated entrepreneurs and their effects on firm profits and macroeconomic growth, the influence of motivation on entrepreneurs' well-being has been widely neglected (Wiklund et al., 2019). Previous studies on entrepreneurs' well-being often compared it with non-entrepreneurs' or identified determinants of well-being (Benz & Frey, 2008; Lange, 2012; Naude et al., 2014). However, there have been limited efforts to compare the well-being of differently motivated entrepreneurs, with exceptions such as the work of Amorós et al. (2021). Utilizing survey data from the Global Entrepreneurship Monitor across 70 countries and covering 159,274 self-employed individuals, Amorós et al. (2021) found that both necessity-motivated and opportunity-motivated entrepreneurs reported similar levels of well-being, suggesting a positive contribution of both initial motivations to subjective well-being. However, van den Groenendaal et al. (2022) suggest a complex relationship between career self-management among solo self-employed individuals and well-being, indicating a broader scope beyond the question of initial motivation.

Characterized by sole economic authority and devoid of traditional labor relations, solo self-employment presents a distinct set of challenges and opportunities (Cieřlik & van Stel, 2024; Otto et al., 2020). Entrepreneurs, including solo self-employed

individuals, often report heightened levels of well-being, attributed in part to the autonomy inherent in their work (Baluku et al., 2018a; Binder & Coad, 2013; Van Gelderen & Jansen, 2006). However, solo self-employment also carries risks of precariousness, with some individuals experiencing low income and unstable work security (Haverkamp, 2019; Skrzek-Lubasińska & Szaban, 2019; Tammelin, 2019). Previous research has underscored that solo self-employed individuals frequently prioritize business success over personal health, leading to manifestations of presenteeism and self-exploitation (Johns, 2010; McDowell et al., 2019). Moreover, the absence of labor protection laws governing working time exacerbates this risk, given that solo self-employed individuals have autonomy in regulating their work patterns (Johns, 2010). Consequently, self-employed individuals, including solo self-employed individuals, may encounter limited protection and confront challenges in achieving work-life balance, potentially culminating in exhaustion and stress (Fleming, 2017).

Furthermore, market conditions exert significant influence on work creation and impact the flexibility and autonomy associated with solo self-employment, thereby influencing overall well-being (Caplan, 1987; Jiang & Jiang, 2015). The interplay between market conditions and individual characteristics, such as motives, interests, and personality factors, shapes career decisions and coping strategies (Holland, 1996; Otto et al., 2020).

While responsibilities and role overload are common stressors across various occupations, solo self-employed individuals face the added pressure of sole responsibility for all aspects of their work (Otto et al., 2020; Vanishree, 2014). However, solo self-employed individuals also perceive responsibility as an opportunity for self-fulfillment, which is positively correlated with health (Vanishree, 2014). Self-fulfillment is vital for the fulfillment of needs and pursuit of personal goals (Maslow, 2019). Nevertheless, precariousness, characterized by low levels of security and control over work, poses a significant challenge (Florczak & Otto, 2019; Otto et al., 2020).

Despite these insights, there remains a gap in the research regarding the long-term impact of individuals' perceptions of solo self-employment on their overall well-being and satisfaction with their entrepreneurial endeavors. Therefore, it is necessary to investigate the question:

RQ3: *How do individuals' perceptions of solo self-employment, influenced by both social factors and job control, impact their satisfaction with their future entrepreneurial endeavors?*

3. Materials and Methods

3.1. Sampling Criteria and Process

Following Robinson (2014), sampling is important for best practice in qualitative research. This includes four key aspects, namely, who is to be sampled (i.e., inclusion and exclusion criteria), the sample size, the sampling strategy, and sourcing.

The data for this interview study were collected within a larger research project on solo self-employment conducted in Germany (Kottwitz et al., 2019). The interviews were conducted in 2017, prior to major labor market disruptions such as the COVID-19 pandemic. The group of solo self-employed individuals is regarded as expert sources in their field and are therefore targeted for expert interviews (Bogner et al., 2009). An individual is addressed as an expert because they possess knowledge that is not accessible to anyone else. The sample universe contains solo self-employed individuals, meaning that potential participants should run a business and be solely responsible for their economic success, except for family members (Brenke, 2013). A typological approach was used to ensure a comprehensive representation of the different profiles of solo self-employed individuals in different professional fields.

Drawing on data from the BIBB/BAuA employment survey (containing data from 883 solo self-employed individuals; Rohrbach-Schmidt & Hall, 2013), a cluster analysis revealed eleven different types of solo self-employed individuals, each characterized by unique demographic and occupational characteristics. These types ranged from individuals with insecure status and low qualifications to highly regarded professionals, and reflect a wide range of experiences of solo self-employment. This typology was applied when recruiting solo self-employed individuals for the interview study, to avoid sample bias by capturing the breadth of relevant types without over-emphasizing any particular category (cf. Robinson, 2014).

A quota sampling strategy was adopted to ensure proportional representation of each typology category. This approach aimed to interview between 25 and 30 solo self-employed persons, distributing participants across the eleven identified categories based on predetermined quotas (Robinson, 2014). While some adjustments were made to interview quotas due to practical considerations and data saturation, the overall sampling strategy remained consistent with the typology framework. Participants were recruited through personal networks, the university's website, a project link shared by Ver.di, and targeted outreach at the "Work 4.0" congress. Informational flyers were also distributed online and in person to support recruitment across all typology categories. Accordingly, 40 solo self-employed individuals were contacted, of which 29 agreed to participate, resulting in a 72.5% response rate.

3.2. Sample Description

The sample consisted of 11 women and 18 men (see Table 1), with 27 individuals holding a unique German citizenship. Participants were recruited from both urban and rural areas across western Germany. The age of the participants ranged from 25 to 84 years ($M = 52.86$; $SD = 13.31$). More than half of them ($n = 17$) had attended university or a technical college. Eleven solo self-employed individuals had previously experienced unemployment, while the same number had received financial support to start their businesses—primarily through state-funded programs or transitional benefits from job centers. However, the majority of participants ($n = 18$) reported having received no institutional start-up support. Two-thirds ($n = 20$) of the 29 respondents run their business venture in the service sector. Twenty-one interviewees operated a business that was entirely congruent with their academic or vocational training. A further three respondents run a business that was at least related to their prior studies or vocational training, while for the remaining five solo self-employed persons, their occupational activities were not aligned with their previous qualifications at all. Examples of the professional activities include adult education, personnel and organizational development, software engineering, and health professions. The remaining participants were engaged in commercial, craft, industrial, and artistic pursuits. On average, the interviewees had been solo self-employed for 215.76 months ($SD = 174.13$).

All participants reported having health insurance, including one via family coverage, in accordance with legal requirements in Germany. Beyond this, however, the level of additional social protection varied substantially. Twenty-three out of twenty-nine participants indicated having some form of retirement provision, ranging from private pension plans and life insurance to property ownership. Nineteen participants reported having accident insurance, while ten had disability or occupational incapacity insurance.

Table 1. Demographic Details of all Participants.

ID	Age	Gender	Business Domain	Years in Business
1	25	female	consultant, coach, and trainer	1
2	32	male	DJ/musician	7.6
3	55	male	property investment and rental consultant	30
4	84	male	property management and real estate consultant	51
5	80	male	fashion representative	55
6	58	male	plumbing and heating technician	2
7	59	female	herbalist	1
8	51	male	computer scientist/web designer	17.5
9	61	male	in the field of quality assurance	4
10	47	male	graphic designer/photographer	18
11	59	male	lecturer, author, and publisher	14
12	55	female	psychotherapist	25
13	67	male	in the food retail sector	43
14	27	female	dance and fitness trainer and health counselor	7
15	53	male	carpenter	17
16	47	male	management consultant in the field of HR and organizational development	12
17	61	male	coach/consultant	24
18	59	female	sommelier	18
19	59	male	counselor	20
20	40	male	physiotherapist	8
21	43	female	psychotherapist	6
22	56	female	consultant, coach, and trainer	30
23	55	female	nurse and podiatrist	10
24	57	male	management consultant	32
25	54	male	medical psychotherapist	11
26	57	female	general practitioner	24
27	32	female	education officer and landscape gardener	4
28	53	male	roofer and roof-top gardener	21
29	47	female	midwife	25

3.3. Interviews and Data Analysis Procedures

Participants underwent face-to-face interviews in the German language, conducted by six trained interviewers, with each interview averaging 58:50 min ($SD = 19:53$). They consented to audio recording, facilitated by digital equipment. Using semi-structured interview protocols, the participants were asked about various topics regarding their solo self-employment (Kottwitz et al., 2019). For this analysis, we focused on questions about the advantages, disadvantages, and uncertainties of the form of employment; about adaptability and coping with change; about motives and goals and their fulfillment; as well as about individuals' health and their résumé of success and performance (see Supplementary Table S1). Audio recordings of the interviews were professionally transcribed according to the recommendations of Kuckartz and Rädiker (2022), and the transcripts were checked against the original recordings for accuracy and refinement. Selected quotations were translated into English by the authors, with all translations cross-checked within the research team to ensure linguistic accuracy and conceptual consistency.

Thematic analysis was employed to explore our research questions, as this method does not require a pre-existing theoretical framework (Braun & Clarke, 2006). Specifically, a qualitative inductive approach was used because a purely data-driven approach is not something that can be conducted cleanly, as one is always influenced by prior impressions and research knowledge, and the research question also influences the direction of exploration. The analysis firstly had been started without doing much research in order to be as

free from bias and as explorative as possible. The literature research thus began in intensive form only after the initial creation of themes. In order to increase intersubjective comprehensibility, and therefore the validity of our data, the technique of “consensual coding” was used, which involved the repeated discussion of parts of the interview material and the initially developed category system among the authors (Kuckartz & Rädiker, 2022).

The first codes were generated based on a randomly selected interview, coding from the beginning to the end of the selected questions of the interview. The codes were generated in such a way that they could potentially represent an interesting and relevant feature of the data. Initially, the codes were created sentence by sentence, but quickly a change was made to coding section by section or sense by sense, as this could better represent the content. To achieve this, the coding process started all over again. The codes were kept as close and specific as possible to the original data material. The coding was recursive, i.e., in some cases, sections were added to existing codes, while in other cases, new codes were created. In addition, old codes were revised and merged or changed, depending on how they best fit the overall material. The entire data set was analyzed systematically, with equal attention given to each data item, as suggested by Braun and Clarke (2006). The aim was to identify as many patterns as possible in order not to lose the context of the given data.

As researchers with a background in work and organizational psychology, our analysis is influenced by our interest in the psychological and organizational aspects of work. While we acknowledge that factors such as autonomy and job satisfaction were central to our interpretation, we made conscious efforts to consider the broader economic and sociocultural factors at play in the context of solo self-employment.

4. Results

Below, we detail our findings for the three research questions.

4.1. *Push-and-Pull Factors Influence Individuals' Initial Career Choices to Become Solo Self-Employed*

Exploring these factors reveals diverse perspectives on voluntariness, as illustrated in Table 2.

As summarized in Category 1, a notable portion made a deliberate choice ($n = 18$), perceiving solo self-employment as the most fitting path (a), while others ($n = 5$) gradually embraced it over time (b). Conversely, some participants ($n = 6$) felt compelled due to external pressures (c).

Exploration of alternative career pathways (Category 2) reveals their influential role. Despite viable alternatives, certain individuals still elected solo self-employment (a). Others found available options incongruent with their interests (b) or beset with significant drawbacks (c). Financial considerations were pivotal, with some options offering diminished compensation (d). Discriminatory practices further constrained choices (e), while for select participants, solo self-employment represented the sole feasible avenue (f).

Preferences in employment arrangements were shaped by nuanced considerations (Category 3). While some decisions were impulsive, propelled by perceived opportunities (a), others were influenced by the allure of attributes inherent to solo self-employment (b). Additionally, personal values and ideals guided certain individuals towards self-employment (c), resonating with aspirations for autonomy and independence.

Table 2. Initial Voluntariness to Pursue a Career in Solo Self-Employment.

Category	Sub-Category	Example
(1) Voluntariness of solo self-employment	(a) Conscious decision for solo self-employment	“That was actually one of the most important things. . . . The decision was simply that I wanted to stay home with the children, and the best way to do that was by being self-employed. That was really the main reason.” (53-year-old male roofer and roof-top gardener; 21 years in business)
	(b) Voluntariness emerging over time	“Yes, at first, I didn’t want it at all. . . . But then I started to like the idea of self-employment more and more because I realized that it allows you to connect it with various things.” (59-year-old male lecturer, author, publisher; 14 years in business)
	(c) Lack of voluntariness	“So, actually, I really didn’t want to do it.” (58-year-old male plumbing and heating technician; 2 years in business)
(2) Availability and appeal of alternative career options to solo self-employment	(a) Good alternatives existed	“I didn’t have to come into self-employment. I had other offers. I could have had a management position for human resources and organizational development again. The contract was there.” (59-year-old male counselor; 20 years in business)
	(b) Alternatives exist but were perceived as uninteresting	“But since the work situation was not interesting for me for a longer time, also for my own development, I gladly took the favorable opportunity to become self-employed with colleagues.” (61-year-old male coach/consultant; 24 years in business)
	(c) Alternatives existed but had repulsive properties	“That my work is paid differently, that is also very important. I worked in a hospital as a nurse for 30 years, I got a basic salary whether I was good or bad and I didn’t get any other appreciation. And now I get it from patients who come to me and who are happy to pay me because they get me as a total package.” (55-year-old female nurse and podiatrist; 10 years in business)
	(d) Alternatives existed, but salaries in employment were worse	“The moment you work as an employee in a lending relationship, which is no different today, you get a relatively small share from the customer as a wage and there again a small key experience.” (51-year-old male computer scientist/web designer; 17.5 years in business)
	(e) Limited alternatives due to discrimination	“Financially low, in terms of time and emotion, in terms of strength and women are still discriminated against today and I didn’t want that any more. Me, yes. That was the main reason.” (57-year-old female general practitioner; 24 years in business)
	(f) No alternatives; solo self-employment was the only option in the profession	“That is simply the classic form of employment in our profession.” (47-year-old male graphic designer/photographer; 18 years in business)
(3) Preference of the form of employment	(a) Spontaneous preference for solo self-employment	“That was not a long-term planned decision that was the perception of a favorable opportunity.” (61-year-old male coach/consultant; 24 years in business)
	(b) Valuing properties of solo self-employment	“Yes, I wanted to decide for myself what I do and not be told what to do.” (80-year-old male fashion representative; 55 years in business)
	(c) Strong preference for self-employment over employment	“And of course, because I am a very freedom-loving person, employment is out of the question for me.” (27-year-old female dance and fitness trainer and health counselor; 7 years in business)

4.2. The Role of External and Internal Factors in Shaping Individuals' Experiences of Precariousness, Self-Fulfillment, and Voluntariness in Solo Self-Employment

The investigation into these circumstances has uncovered a complex interplay of factors of economic insecurity and plannability, as delineated in Table 3, and the perception of self-fulfillment in solo self-employment, outlined in Table 4.

Category 1, as highlighted in Table 3, delves into participants' perceptions of income sufficiency. Sub-categories emerge, with some individuals reporting their income as satisfactorily ensuring livelihood (a), while others perceive it as just sufficient to meet basic needs (b). Conversely, a subset contends with income inadequacy despite persistent effort (c), reflecting the diverse financial landscapes within solo self-employment.

Moving to Category 2, the focus shifts to financial strategies and stability among solo self-employed individuals. Noteworthy themes include the capacity to reinvest all income (a), indicative of a robust financial foundation and a commitment to business expansion. Conversely, others rely on pre-existing financial buffers accumulated from prior occupations (b), offering stability but often lacking in scalability. Additionally, themes of short-term financial cushioning (c) and constraints in financial resources (d) provide insight into the varied financial landscapes within solo self-employment.

Category 3 explores the predictability and stability of solo self-employment. Participants describe job characteristics enabling accurate prediction and planning (a), enhancing stability in their careers. Conversely, market fluctuations and changes pose challenges (b), influencing income and job security. Specific job characteristics also contribute to unpredictability (c), hindering stability efforts.

Lastly, Category 4 delves into the dynamics of client dependence and business stability. Sub-categories elucidate the nuanced nature of client relationships, ranging from a steady flow of customers (a) to heavy reliance on key clients (b). Others benefit from client interchangeability (c), bolstering resilience against client loss. However, challenges persist for those with insufficient customer bases (d), necessitating proactive strategies for business sustainability. Notably, active client base building efforts (e) underscore a proactive approach to ensuring long-term viability and stability in solo self-employment endeavors.

Participants' experiences of self-fulfillment in solo self-employment revealed diverse perspectives regarding their perceptions of solo self-employment and external circumstances (see Table 4, Category 1). Themes included the harmonious alignment between skills and demands (a), misalignment due to barriers (b), and recognition of benefits tempered by challenges (c).

In terms of goal achievement and personal fulfillment (Category 2), participants expressed varied experiences. Some achieved their goals, finding deep fulfillment and a sense of accomplishment (a), while others viewed solo self-employment as the fulfillment of a long-standing aspiration (b). Conversely, some are still striving to meet their objectives (c), and others feel their expectations have not been met, leading to a reassessment of their initial optimism (d).

Finally, emotional experiences in solo self-employment (Category 3) were complex. Positive emotions included pleasure from engaging in work tasks (a) and pride in completed work (b). However, these were counterbalanced by stress from performance pressure (c) and anxiety over financial stability and irregular work (d), underscoring the nuanced and challenging nature of solo self-employment.

Table 3. Economic Insecurity and Plannability in Solo Self-Employment.

Category	Sub-Category	Example
(1) Financial viability of solo self-employment	(a) Financially satisfied	“Another advantage is that I am very satisfied with my income, considering my basic education or my studies, I actually enjoy a very good financial situation. I have a good income.” (57-year-old male management consultant; 32 years in business)
	(b) Financially adequate	“And when things get tight, you could say, I start cutting costs. That’s always possible as a solo consultant, it even works very well. You just have to dare to do it, so to speak. Then, in case of doubt, to sell the car over a lean period, which everyone should know.” (47-year-old male management consultant in the field of HR and organizational development; 12 years in business)
	(c) Financially struggling	“Yes, and then you don’t cover your costs, but at least you work.” (53-year-old male carpenter; 17 years in business)
(2) Financial strategies and stability	(a) Reinvestment capability	“Yes, good. Because I reinvest every mark of rental income I get. I don’t usually need it.” (84-year-old male property management and real estate consultant; 51 years in business)
	(b) Financial security from previous wealth	“So, we really still have reserves from our former, financially very well-paid occupation and we have simply created opportunities for ourselves and that secures us, you could say.” (59-year-old female herbalist; 1 year in business)
	(c) Short-term financial cushion	“So now you say you have a cushion. Over the years I have been able to build up such a small cushion that I say, well, if the worst case really happens, I can bridge 3 or 4 months, but not much longer.” (47-year-old male graphic designer/photographer; 18 years in business)
	(d) Inability to invest	“That is, if you were to calculate it completely in business terms, then the upper part for investments is missing.” (59-year-old male counselor; 20 years in business)
	(e) Minimal savings	“I have almost used up my reserves this year almost had to use them up.” (59-year-old male lecturer, author, and publisher; 14 years in business)
(3) Predictability and stability	(a) Predictable and plannable work	“A big part of what I do are maintenance jobs of greenery. Most of the time, when I have made a greenery, I also offer the people that I do the maintenance. That means one, one or two maintenance rounds a year. I come by and do that, and I get a flat rate for it and I make a report afterwards, and that can be planned. I know that. I have maybe 10–15 assignments where I know exactly that I have to go there every year in April, May. Then I do my care there and again in autumn. I know that.” (53-year-old male roofer and roof-top gardener; 21 years in business)
	(b) Systemic professional security	“At the moment, I would classify it as very high, because I am actually covered by the Association of Statutory Health Insurance Physicians, because the psychotherapeutic need is there and I don’t see that the health system is changing in such a way that psychotherapy is no longer a service that is covered by the health insurance.” (43-year-old female psychotherapist; 6 years in business)
	(c) Impact of market fluctuations	“Summer is actually the most beautiful time of the year for most people, but for us it’s more likely that we take in less, because people tend to stay outdoors, or at festivals or open airs. In the last few years, this has grown steadily everywhere in the federal state (. . .) there are also big open-air events that have (chosen) 10,000 on Facebook. S., for example, is a big electronic festival, L., which is not taking place this year, and F., these are all events that also offer electronic music, like us, but of course people tend to go there because it’s open air and all that. And for a club, of course, the start of the semester is interesting until May, June. And then from July, August to September, yes exactly until September, it is of course rather a bit low.” (32-year-old male DJ/musician; 7.6 years in business)
	(d) Challenges in predicting and planning	“It’s almost impossible to plan. I’ve made three offers now and didn’t get three jobs. Sometimes I make three offers and get three jobs. And then I either have too much or too little to do. That’s what almost every self-employed person says. That’s how it all is. So, it’s hardly plannable and that’s certainly a lever where I would have to start, which would be more long-term.” (53-year-old male carpenter; 17 years in business)

Table 3. *Cont.*

Category	Sub-Category	Example
(4) Client dependence and business stability	(a) Steady flow of customers	“Do I have enough tenants? Yeah, sure. So basically, since I’ve been doing this. I mean, I’ve rented out flats 30 years ago. We don’t have any standstills, so we don’t have any vacancies basically. There are vacancies when the flats are in need of renovation. But if the flats are renovated accordingly, we don’t have vacancies.” (55-year-old male real estate investment and rental consultant; 30 years in business)
	(b) Dependence on key clients	“I am massively financially dependent on the main customer. So, if he were to leave me overnight, I could close the shop.” (47-year-old male graphic designer/photographer; 18 years in business)
	(c) Customer interchangeability	“These customers are interchangeable. So rented flats . . . Tenants give notice because they are being transferred, they give notice because they are separating or they are looking for a flat because they are looking for a larger flat—whatever. But these flats are in a demand market and can be re-rented, so tenants are interchangeable. So, my clients are interchangeable, one to one.” (55-year-old male real estate investment and rental consultant; 30 years in business)
	(d) Insufficient customer base	“I could have more, it’s not enough. But there are many different ones. [. . .] I think about 15 different clients approximately.” (59-year-old female sommelier; 18 years in business)
	(e) Building client base	“That’s why I say, currently there are not enough clients, but with the goal I know there will definitely be enough.” (27-year-old female dance and fitness trainer and health advisor; 7 years in business)

Table 4. Self-Fulfillment in Solo Self-Employed Individuals.

Category	Sub-Category	Example
(1) Perception of solo self-employment and external circumstances	(a) Favorable fit with solo self-employment	“Yes, of course. Of course, I can organize my time relatively freely, apart from when I’m working on specific projects. Of course, the client’s order then has priority, you could say, but I love being able to organize my time freely.” (47-year-old male management consultant in the field of HR and organizational development; 12 years in business)
	(b) Unfavorable fit with solo self-employment	“I’m always working somehow, because I’m always busy with something and always have a topic in my head. Even when I go out for a coffee, I suddenly realize that I’m thinking the whole time about how I’m going to build this bed.” (53-year-old male carpenter; 17 years in business)
	(c) Positive perception of the fit, negative perception of the circumstances	“If I could make a wish, I would leave it exactly as it is. So, I like what we are doing. (. . .) But I think we need other structures to make the material basis again in such a way that we say it is sufficiently safe. I just don’t have one, I just don’t know, there are all sorts of fantasies, can you get employed again, would that even work. I’m out of a permanent role . . . back under the wing of an organization, would that work? So, neither of us are trying that, interestingly enough.” (59-year-old male counselor; 20 years in business)
(2) Goal achievement	(a) Achieved goals	“That is absolutely fulfilling and I never wanted to do anything else, right.” (55-year-old male property investment and rental consultant; 30 years in business)
	(b) Fulfilling a long-held aspiration, a wish	“It’s so hard to say, because I’ve wanted to do that since I was about thirteen. I already said then that I wanted to work as a therapist in my own practice later on. That’s a wish that’s been rooted in me for a long time.” (43-year-old female psychotherapist; 6 years in business)
	(c) Goals are not yet achieved	“So, the goals I set for myself, I haven’t achieved them yet.” (61-year-old male in the field of quality assurance; 4 years in business)
	(d) Unmet expectations	“Of course, I can also assess a lot of things differently than I did at the beginning. I think I’m also less optimistic about what you can achieve than I was at the beginning. I think I was more optimistic then.” (47-year-old male management consultant in the field of HR and organizational development; 12 years in business)

Table 4. *Cont.*

Category	Sub-Category	Example
(3) Emotional experiences in solo self-employment	(a) Joy of work	"[...] on Friday evenings, when I have to work on Saturday, it's a workshop, so that's nice. That gives me pleasure then." (53-year-old male carpenter; 17 years in business)
	(b) Pride in work accomplishments	"When I'm in a bad mood, I watch the video and think, look, that's how cool it is what you're doing." (53-year-old male carpenter; 17 years in business)
	(c) Stress from performance demands	"And that's a burden because that simply means there has to be enough money coming in and left over and that's pressure to perform." (59-year-old male counselor; 20 years in business)
	(d) Existential worries	"The disadvantages are that I'm always afraid that I won't earn enough money, that the projects are very irregular, so there's no regularity." (59-year-old female sommelier; 18 years in business)

4.3. The Impact of Social Factors and Job Control on Satisfaction and Persistence in Solo Self-Employment

Participants reported on considering alternatives in solo self-employment, as described in Table 5.

Table 5. Job-Sustaining Voluntariness in Solo Self-Employment.

Category	Sub-Category	Example
(1) Considering alternatives in solo self-employment	(a) Attractive alternatives and willingness to switch	"And if it gets much worse, which many fear, then I don't know how much longer I want to do it, then I'll have to see. So, I could also imagine doing something else again." (54-year-old male medical psychotherapist; 11 years in business)
	(b) Age-related restrictions on alternatives	"But in the bigger picture, I'm 47 now, I'm not going to turn the wheel 180 degrees for myself again, I'll say that quite clearly. I'm just too old for that, yes." (47-year-old male graphic designer/photographer; 18 years in business)
	(c) Existing alternatives with lower salary	"Because I couldn't make such a good living with just the ¾ job in the clinic. We are paid too little for that, definitely for the responsibility we carry." (47-year-old female midwife; 25 years in business)
(2) Future employment preferences	(a) Strong preference for current employment	"In principle, I would like to continue doing exactly what I am doing now, but I would like to focus on this one part, on these seminars. And I would like to continue doing that and I would also like to expand it and maybe change and improve it. But actually, I would like to continue on this path, in every case." (53-year-old male carpenter; 17 years in business)
	(b) Partial continuation of solo self-employment	"Yes, we have already mentioned that it is a bit up in the air. I actually have more time now. I could work more. I would have to take out my own health insurance. I would have to work more, relatively speaking. The question is, that would still have to be clarified or we would still have to clarify whether we want that. Whether I want that and whether we both, my wife and I, want that." (53-year-old male roofer and roof-top gardener; 21 years in business)
	(c) Regret over solo self-employment	"But I wouldn't do it nowadays, especially with the upheaval, where more and more digitalization is taking place." (47-year-old male graphic designer/photographer; 18 years in business)
	(d) Desire for traditional employment	"I would really like to have, and that's what I meant by this lack of autonomy, that at some point, when it comes to family planning, I would like to have a 'normal job'. That's what you wish for in some times." (32-year-old male DJ/musician; 7.6 years in business)

Some individuals find alternative career paths more appealing and are willing to switch if conditions worsen (Category 1) (a). However, especially older individuals feel restricted in their career options due to age (b), limiting their willingness or ability to pursue different paths. Participants also report that viable alternatives exist but offer lower salaries compared to solo self-employment, making them less attractive (c).

Category 2 delves into participants' varying degrees of satisfaction and future intentions regarding solo self-employment. These sub-categories reflect a spectrum of preferences, from a strong desire to continue the current form of employment (a), to a preference for maintaining only parts of the current solo self-employment setup (b). Additionally, there is a sentiment of regret and a reluctance to choose solo self-employment again (c), as well as a desire to transition to more traditional forms of employment (d).

Additionally, participants reflect on their job control over aspects of their solo self-employment affecting their satisfaction, as illustrated in Table 6.

Category 1 captures the range of experiences regarding temporal flexibility among solo self-employed individuals. Unrestricted temporal flexibility (a) reflects the ability to manage work schedules freely without constraints, allowing for personal activities during typical work hours. Temporal flexibility restricted by client demands (b) highlights the pressure from clients that can limit the ability to plan personal time, such as holidays, due to the need to accommodate important orders. Finally, temporal flexibility restricted by systemic factors (c) underscores the influence of external systems or environmental conditions, such as mandated availability or specific consultation requirements, that limit the freedom to manage one's schedule.

Moreover, participants reported various degrees of autonomy in determining the content of their work (Table 6, Category 2). Full autonomy in content decisions (a) denotes the ability to choose assignments based on personal preferences without external pressures. Financially constrained content decisions (b) illustrate situations where financial necessity forces acceptance of less desirable projects. Compelled to accept unwanted content (c) highlights the obligation to take on work that does not align with personal interests due to financial or market pressures. Lastly, fulfillment of content preferences outside solo self-employment (d) represents individuals finding opportunities to engage in desired activities through volunteer work or side projects, thereby achieving personal contentment outside their primary self-employment activities.

Category 3 reflects the varying degrees of control solo self-employed individuals have over setting their prices. Full pricing autonomy (a) indicates the ability to set prices freely based on personal discretion and client relationships. Partial pricing constraints (b) highlight situations where pricing is influenced by external factors, such as local market conditions, but still allows some degree of flexibility. No pricing autonomy (c) describes scenarios where prices are strictly dictated by clients or industry standards, leaving no room for individual discretion.

Category 4 details the varying capacities of solo self-employed individuals to manage their work and personal life. Full ability to prioritize life-domain balance (a) indicates that individuals can consistently maintain a healthy balance between work and personal life without significant constraints. Conditional ability (b) refers to the capacity to prioritize life balance under certain circumstances, such as lighter workloads or flexible deadlines. Inability to prioritize life-domain balance (c) highlights the struggle to manage work and personal life due to constant business demands or financial pressures.

Finally, participants reported on social factors related to their satisfaction with their career in solo self-employment (for details, see Table 7). Half of the respondents ($n = 15$) stated that they felt stressed about the issue of social security.

Table 6. Scope of Action of Solo Self-Employees.

Category	Sub-Category	Example
(1) Temporal flexibility	(a) Unrestricted temporal flexibility	“That I can simply say that I can play tennis for an hour at 8 in the morning and stay two hours longer in the workshop in the evening. That is simply pleasant.” (53-year-old male carpenter; 17 years in business)
	(b) Temporal flexibility restricted by client demands	“That means it’s also very difficult to plan something like a longer holiday, for example. Depending on what kind of order situations you have. Because if an important client comes in and gives you an order and you say: “But then I won’t be there”. Then, of course, there is a risk that you will lose it.” (59-year-old male lecturer, author, and publisher; 14 years in business)
	(c) Temporal flexibility restricted by systemic factors	“From 01.04. I have to be available by phone for 200 min. I have to offer a certain number of minutes of consultation, by appointment, but there is always room for maneuvers, but it is restrictive.” (54-year-old male medical psychotherapist; 11 years in business)
(2) Autonomy in content decision-making	(a) Full autonomy in content decisions	“I don’t want to accept assignments that I can’t justify for reasons of money or for other reasons, but I want to have a high degree of independence in the content of the assignment.” (57-year-old male management consultant; 32 years in business)
	(b) Financially constrained content decisions	“That would be training the trainer events where I prepare internal multipliers in the companies for their trainer or consultant activities on certain specialist topics. In the meantime, I say no to this pure knowledge transfer, so to speak. Unless the economic situation requires it. Then I do it.” (47-year-old male management consultant in the field of HR and organizational development; 12 years in business)
	(c) Compelled to accept unwanted content	“And that’s why I’m not so flexible. I would actually like to concentrate on this workshop topic for three months and say, hey, I could still do this and that and the marketing measure. But I can’t, because I just have to get some job, I have to make some stupid bed or a cupboard or whatever.” (53-year-old male carpenter; 17 years in business)
	(d) Fulfillment of content preferences outside solo self-employment	“I am also active as a volunteer. And that’s why I have work. I do care work on the side. So, I’m actually busy.” (53-year-old male roofer and roof-top gardener; 21 years in business)
(3) Autonomy in pricing decisions	(a) Full pricing autonomy	“In the meantime, 100%. That I either get my normal rate of 2000 a day, or because it’s someone private, we take our pastor, she pays me a coffee. I am totally free.” (56-year-old female consultant, coach, and trainer; 30 years in business)
	(b) Partial pricing autonomy	Interviewer: “Ok. That means that you can’t determine anything now, but you have to be guided by something somewhere?” Participant: “Yes, yes. To the local rent, you could say.” (84-year-old male property management and real estate consultant; 51 years in business)
	(c) No pricing autonomy	“Because my main client, for example, has a fixed fee schedule and there is no back and forth. That’s why I have the feeling that it’s more of an employee-like relationship.” (55-year-old female psychotherapist; 25 years in business)
(4) Balancing work and personal life	(a) Full ability to prioritize Life-Domain Balance	“Yes, I don’t know exactly what that has to do with, maybe it’s also a form of not being able to separate yourself so well, that you tended to stay when you had the feeling that they still had questions, today I can focus on that more and say ok, then I’ll look into it today and afterwards, what questions are there and then and when I notice it’s too much, then I say ok, we have two more questions for today and we’ll discuss the rest tomorrow, so I can distance myself better, I couldn’t do that before, I thought I had to save the world now, I thought I knew that.” (47-year-old female midwife; 25 years in business)
	(b) Conditional ability to prioritize Life-Domain Balance	“It depends. So, if I don’t have much to do at the moment, I can do it well. If it’s a critical deadline, then it’s a bit more difficult.” (51-year-old male computer scientist/web designer; 17.5 years in business)
	(c) Inability to prioritize Life-Domain Balance	“For once there’s the risk of capacity utilization, i.e., the risk of generating sufficient business on a regular basis.” (61-year-old male coach/consultant; 24 years in business)

Table 7. Social Factors of Solo Self-Employment.

Category	Sub-Category	Example
(1) Financial feasibility of social security	(a) Sufficient financial capacity for social security coverage	“I have already done something for my old-age provision and I am determined to continue.” (47-year-old male management consultant in the field of HR and organizational development; 12 years in business)
	(b) Insufficient financial capacity for insurance payments	“You have to pay for your health insurance yourself, you have to pay for your pension insurance yourself, these are all insanely high costs, so that something comes out of it in later life, and such an additional insurance also costs real money, so that you can compensate for the loss if you should be ill. As a young entrepreneur, in inverted commas, you can’t really afford that right away. That is not possible at all.” (58-year-old male plumbing and heating technician; 2 years in business)
	(c) Social security costs not perceived as burdensome	“No. No. Not really. So, as I said, we are in a very comfortable position through the KSK *, I would say, compared to a commercial photographer, for example.” (47-year-old male graphic designer/photographer; 18 years in business)
	(d) Social security costs are perceived as burdensome	“[. . .] It’s burdensome in the sense that you never exactly know what the insurance premiums are and whether that fits or not.” (32-year-old female education officer and landscape gardener; 4 years in business)
	(e) Social security costs not currently burdensome	“Well, I’d say that now that I’m healthy and can do everything physically and mentally, no, but when I think that I might somehow get one or the other infirmity and might not be able to do it as well, yep. Then yes, but then maybe something will change in time. I hope that won’t be the case tomorrow.” (47-year-old female midwife; 25 years in business)
(2) Essential support systems	(a) Financial support from family and friends	“My marriage. It’s just that if I couldn’t work now, I would automatically be 100% insured with my husband. Because he is in the fortunate position of being a federal civil servant and that is an advantage.” (55-year-old female nurse and podiatrist; 10 years in business)
	(b) Mental and social support from family and friends	“The support of the family is important, because it’s not always enough, being independent means constantly busy. That means the family has to cooperate. If they do, you can’t say you’ll be home at 5 o’clock and then you’ll be there. Instead, as I said, it can happen that you come home in the evening or that you have to work on the weekend. If you don’t clarify beforehand that the family is pulling together, then it won’t work, because otherwise, it won’t work. Or you are really all alone, then it doesn’t matter to you.” (53-year-old male roofer and roof-top gardener; 21 years in business)
	(c) Financial relief through professional environment	“And in the club, it’s an unwritten law among DJ colleagues—I have a large network, a large pool of colleagues—you help each other out. Then, of course, social security means that if I’m sick and can’t DJ because I have stomach flu or a fever, I look for a colleague who gets the money for the job.” (32-year-old male DJ/musician; 7.6 years in business)

* KSK = Social Security Insurance for Artists and Writers.

Category 1 explores the financial feasibility of social security in solo self-employment. These sub-categories capture the varying perceptions and realities of managing social security among solo self-employed individuals. Sufficient financial capacity for social security coverage (a) indicates that individuals can comfortably afford necessary insurances. Insufficient financial capacity (b) refers to the inability to pay for essential insurances due to high costs. Social security costs not perceived as burdensome (c) denotes individuals who do not feel financially strained by these expenses. Conversely, social security costs perceived as burdensome (d) reflects the struggle to manage unpredictable and potentially high insurance premiums. Social security costs not currently burdensome (e) highlights a situation where the financial burden is not felt at present but may become an issue with changes in health or circumstances.

Category 2 emphasizes critical support systems that enable solo self-employed individuals to sustain their businesses. Financial support (a) refers to the economic backing from partners or family members, providing a safety net in case of financial difficulties. Mental and social support from family and friends (b) highlights the importance of emotional and practical backing from family and friends, ensuring that the demands of solo self-employment are manageable and do not negatively impact personal well-being. Financial relief through professional networks (c) refers to the assistance from professional peers who help cover for one another during times of illness or other disruptions, ensuring a continuous flow of income.

5. Discussion

With this qualitative interview study, we contribute to our understanding of bridging the opposing perspectives of self-fulfillment vs. precariousness in solo self-employment by (a) highlighting the role of push-and-pull factors in initial career choices, (b) shedding light on the external circumstances and internal factors that interact with the voluntariness of the chosen career path, and (c) analyzing the impact of social factors and job control on satisfaction and persistence in solo self-employment. The findings of this study offer a comprehensive understanding of the multifaceted nature of solo self-employment and the factors influencing individuals' decisions to pursue and remain in this career path. Figure 1 summarizes the results within a comprehensive model of the role of voluntariness in distinguishing between precariousness and self-fulfillment.

In exploring the factors influencing an individual's decision to pursue solo self-employment (RQ1), participants revealed diverse perspectives on the voluntariness of their career choice. The results of this research question are graphically illustrated in the lower section of Figure 1. In line with the existing literature (e.g., Amorós et al., 2019, 2021), the majority of our respondents reported entering solo self-employment of their own volition, resonating with the concept of person-career fit (Parasuraman et al., 2000) or person-entrepreneurship fit (Markman & Baron, 2003). These individuals likely perceived a strong compatibility between their skills, preferences, and the opportunities offered by self-employment. However, a significant number of respondents did not see this as the most appropriate path given their circumstances or aspirations. The presence of external pressures underscores the importance of considering contextual factors in career decision-making (Savickas, 2005). Moreover, the phenomenon of gradual embracement observed among certain individuals mirrors the process of internalization as proposed by self-determination theory (Deci & Ryan, 2000), where individuals integrate external values and behaviors into their sense of self. Over time, they may come to appreciate the benefits of self-employment, leading to increased intrinsic motivation and commitment to this career path (Deci & Ryan, 2000), as well as a stronger person-career fit (van den Groenendaal et al., 2022).

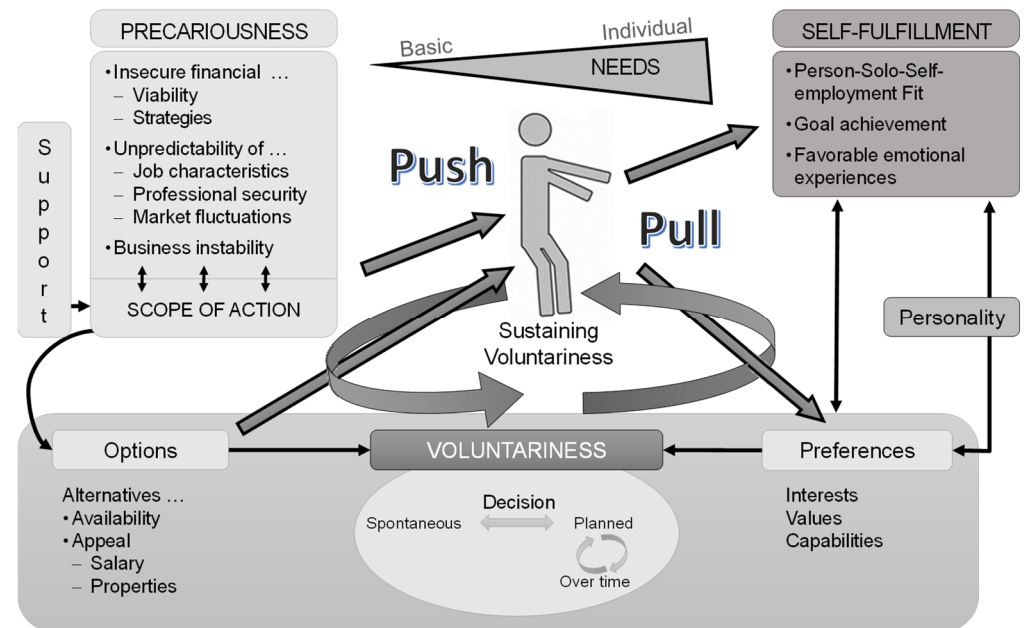


Figure 1. Central Role of Voluntariness of the Entrepreneurial Career for Distinguishing Between Precariousness and Self-Fulfillment in Solo Self-Employment.

Our findings illuminate the intricate dance among personal values, environmental constraints, and career preferences, underscoring the multifaceted nature of this career decision (see Figure 1, lower section). In line with the assumption of person-environment fit models and self-determination theory, individuals seek career environments that support their needs (Deci & Ryan, 2000; Markman & Baron, 2003; Parasuraman et al., 2000). Accordingly, individuals who perceive self-employment as congruent with their values and interests may be more likely to choose this career path over alternatives. However, the presence of significant drawbacks in alternative options highlights the role of external factors in career decision-making. Financial considerations emerge as a salient factor, with participants delineating the differential compensation offered by alternative career paths. Additionally, discrimination limited the availability of career options for some individuals, making solo self-employment one of the few viable paths. Thereby, participants articulate a mosaic of factors guiding their employment preferences, ranging from impulsive responses to perceived opportunities to deliberate evaluations of the attributes inherent in solo self-employment. This interplay of individual factors and external circumstances delineates a nuanced pathway towards solo self-employment, encapsulating the essence of person-career fit in the contemporary career landscape.

The investigation into the role of external circumstances and internal factors in shaping individuals' experiences of precariousness, self-fulfillment, and voluntariness in solo self-employment (RQ2) unveils a nuanced interplay that significantly influences the career trajectories of solo self-employed individuals. Regarding precariousness (see Figure 1 on the left side), external circumstances such as income sufficiency and financial stability are pivotal. External factors such as market conditions, economic stability, and access to resources profoundly impact the viability and success of solo self-employment ventures (Falter, 2005; Baluku et al., 2018b). Our findings show that while some participants find their income adequate, others struggle with income inadequacy despite persistent efforts. Financial strategies vary, with some individuals relying on reinvestment and others on pre-existing buffers from prior occupations. The predictability and stability of solo self-employment are influenced by job characteristics and market fluctuations. Some benefit from predictable job characteristics, while others face challenges from unstable work environments leading

to precarious conditions. Client dependence further affects business stability, with varying degrees of reliance on key clients and different strategies for managing client bases. These external circumstances not only shape the stability of solo self-employment but also influence the voluntariness of pursuing this career path, reflecting the alignment between individual traits and entrepreneurial demands (Nauta, 2010; Rauch & Frese, 2007).

Internally, experiences of self-fulfillment in solo self-employment are shaped by perceptions of alignment between skills and demands, goal achievement, and emotional experiences (see Figure 1 on the right side). This aligns with theories of person-career fit, emphasizing the importance of individual career experiences aligning with needs, values, and talents (Parasuraman et al., 2000; De Vos et al., 2020). Our findings indicate diverse perspectives on this alignment, with some experiencing deep fulfillment and others grappling with stress and anxiety. These internal factors contribute to the voluntariness of pursuing solo self-employment, highlighting the importance of achieving a sustainable career balance (De Vos et al., 2020; Obschonka & Stuetzer, 2017).

Based on our findings, we can discern several key factors that influence satisfaction and persistence in solo self-employment, particularly regarding social factors and job control (RQ3). Previous research suggests that solo self-employment presents distinct challenges and opportunities (Cieřlik & van Stel, 2024; Otto et al., 2020), with heightened levels of well-being attributed to autonomy but also risks of precariousness (Baluku et al., 2018a; Haverkamp, 2019). Moreover, consistent with person-entrepreneurship fit models (Markman & Baron, 2003), a recent study found that a misfit is related to entrepreneurial burnout and ultimately leads to higher entrepreneurial exit intentions (Zhao et al., 2023). We found varying degrees of satisfaction and future intentions among solo self-employed individuals in our interviews. Parallel to the initial decision to pursue this career path, the availability of alternatives also plays a role in sustaining voluntariness in solo self-employment (see Figure 1). Participants reported on considering alternative career paths within solo self-employment, revealing a spectrum of willingness to switch based on various conditions. The influence of market conditions and individual characteristics shapes career decisions and coping strategies (Jiang & Jiang, 2015; Otto et al., 2020). Some find alternative careers more appealing and are open to transitioning if conditions worsen. However, some older participants also feel restricted by age, limiting their career mobility. For some individuals, viable alternatives exist but offer lower salaries compared to solo self-employment, making them less attractive. Thus, participants expressed a range of preferences, from a strong desire to continue their current form of employment, to a preference for maintaining only parts of their current setup, and even regret and reluctance to choose solo self-employment again, showing a desire to transition to more traditional forms of employment.

Moreover, the scope of action (see Figure 1 on the left side), particularly temporal flexibility, plays a crucial role in satisfaction. Participants reported varying levels of schedule flexibility. Unrestricted flexibility allows for personal activities during work hours, while client demands or systemic factors can limit personal time planning. Autonomy in work content also impacts satisfaction, with full autonomy enabling choice of assignments based on preferences (Benz & Frey, 2008). Control over pricing varies, with some enjoying full autonomy and others constrained by market conditions or client demands. The ability to manage work-life balance is also critical. Some solo self-employed individuals maintain a healthy balance, while others struggle due to constant business demands or financial pressures.

Social factors, including the financial feasibility of social security, significantly affect satisfaction. Participants reported varying capacities to afford necessary insurances, with some finding these costs burdensome. Support systems, both financial and emotional,

from family, friends, and professional networks are crucial for sustaining their businesses and personal well-being. However, some evidence suggests that the impact of social support may be complex and not always functional: in a daily diary study of the role of family support in explaining the relationship between entrepreneurial stress and well-being, it was found that high levels of family support attenuated the relationships between financial stress and well-being but also strengthened the relationships between workload and well-being (Xu et al., 2020).

5.1. Theoretical Implications

The theoretical implications of our study are significant, offering valuable insights into the dynamics of solo self-employment and its effects on entrepreneurial well-being and psychological factors, with a specific emphasis on the role of voluntariness.

Our study deepens the understanding of voluntariness in self-employment by elucidating its influence on well-being and psychological factors. This fills a critical gap in the literature, particularly given the prevalence of solo self-employment in contemporary economies. By exploring how feelings of choice and autonomy impact self-fulfillment and precariousness, we contribute to theoretical frameworks that highlight the significance of agency in career decision-making processes.

We further contribute to the literature by examining the socioeconomic effects of solo self-employment, acknowledging variations in voluntary engagement and the challenges faced by individuals driven by economic necessity. By highlighting structural factors shaping self-employment, such as involuntary entrepreneurship and its implications for well-being, we offer insights into broader socioeconomic disparities and avenues for intervention.

In addition, our study adopts a holistic approach, considering diverse factors such as personality traits, systemic influences, and family support. This allows us to build a more comprehensive understanding of the multifaceted nature of self-employment and its impact on individuals' lives. By integrating psychological, structural, and relational dimensions, our findings contribute to a richer theoretical understanding of career sustainability and subjective well-being in entrepreneurial contexts.

Our study advances theoretical understanding by conceptualizing voluntariness as a dynamic, multi-dimensional construct that evolves over time and interacts with both structural constraints and personal aspirations. Unlike traditional dichotomies of push vs. pull or necessity vs. opportunity, our findings illustrate that voluntariness is not a fixed state but a subjective perception influenced by external realities and internal values. This conceptual lens enables a more nuanced understanding of solo self-employment, offering a bridge between motivational theory, person-career fit, and sustainable career development. By linking voluntariness to outcomes such as self-fulfillment and precariousness, our model provides a framework for future research on how perceived agency shapes psychological well-being in entrepreneurial contexts.

In doing so, our study complements and deepens existing work. For example, [van den Groenendaal et al. \(2022\)](#) have emphasized the importance of career self-management strategies among solo self-employed individuals. Building on their findings, we shift the focus toward voluntariness as a central subjective dimension that may shape—and be shaped by—those strategies over time. Similarly, while [Amorós et al. \(2021\)](#) offer important insights into opportunity- and necessity-driven entrepreneurship based on large-scale global survey data, they acknowledge a third group of entrepreneurs who report being partially motivated by opportunity. Our qualitative findings complement and enrich this perspective by showing how such mixed motivations are embedded in subjective perceptions of voluntariness, which may shift over time and interact with personal values and external

constraints. By introducing voluntariness as a fluid, perception-based construct—and theorizing partial voluntariness not merely as a category but as an experiential and developmental process—we add psychological depth to existing typologies and highlight new avenues for theorizing agency and well-being in entrepreneurial contexts.

5.2. Practical Implications

Understanding the implications of psychological factors of solo self-employment on entrepreneurial well-being and persistence, particularly focusing on the role of voluntariness in self-employment, is crucial in contemporary economies. Solo self-employment, often driven by personal aspirations for autonomy and self-realization or economic circumstances, presents both opportunities and challenges for individuals. To support solo self-employed individuals effectively, tailored support programs and resources need to be developed. These programs should address diverse needs, offering guidance on managing financial challenges, accessing affordable healthcare options, and navigating regulatory requirements.

Although Germany provides several institutional mechanisms intended to support solo self-employed individuals—such as statutory health insurance or public start-up grants—our data reveal that many of these instruments are used inconsistently or remain inaccessible for some solo self-employed individuals. For example, while all participants reported having health insurance, not all of them had any form of pension coverage or disability insurance. Public start-up support was likewise received by only a small subset, often linked to prior unemployment. This suggests a gap between the formal existence of supportive mechanisms and their practical accessibility or affordability. A more inclusive legal framework could help mitigate this disparity and enhance economic stability and well-being among solo self-employed individuals.

To bridge this gap, recent initiatives such as the KOMPASS program (BMAS & ESF Plus, 2024) provide a promising example of tailored support. KOMPASS offers funding for further training aimed at improving resilience and sustainability in solo self-employment, including both technical skills and soft skills such as stress management and self-reflection. Our findings support the relevance of such programs, particularly when they consider the diverse motivations and degrees of voluntariness among solo entrepreneurs.

Building on this, policy measures should further strengthen access to individualized advisory services, simplify bureaucratic procedures, and ensure legal clarity around false self-employment. These are ongoing concerns in Germany, particularly in sectors like IT, media, and education. In line with Schulze Buschoff and Emmeler (2021), gender-sensitive reforms are also necessary, as women in solo self-employment are more likely to face income insecurity and reduced access to social protection.

In addition to structural reforms, soft interventions are equally important. Financial literacy programs can empower solo self-employed individuals to manage their income, taxes, and pension planning more effectively. Creating social support networks and mentoring opportunities can counteract isolation and strengthen informal learning. Educational initiatives—especially at earlier stages—should promote entrepreneurship not only as a growth model but also as a viable and psychologically sustainable career path.

Finally, policies that reduce economic pressure to enter self-employment out of necessity—such as inclusive labor market policies and improved social safety nets—can help ensure that self-employment remains a choice, not a last resort. Supporting voluntariness in entrepreneurship means supporting both agency and stability.

5.3. Limitations and Suggestions for Future Research

While our study provides valuable insights into the implications of solo self-employment for entrepreneurial well-being and psychological factors, there are several limitations that should be considered. Firstly, the generalizability of our findings may be limited by the specific context of our study, which focuses on solo self-employed individuals in Germany. Differences in cultural, economic, and regulatory contexts across countries could influence the experiences of solo self-employed individuals, highlighting the need for cross-cultural research to validate and extend our findings. Additionally, our sample exclusively includes individuals from the former West Germany, which may restrict the generalizability of our findings to other regions within the country, such as the former East Germany, where socioeconomic conditions and experiences of self-employment may differ. This regional focus further emphasizes the importance of broadening research to include greater geographic diversity in order to better understand how these factors influence self-employment both within Germany and in an international context.

Secondly, while our sampling approach was comprehensive, it may have overlooked certain segments of the solo self-employed population. Specifically, our sample might not fully capture individuals at the extreme ends of the socioeconomic spectrum, such as those with exceptionally advantageous or precarious working conditions. This limitation arises in part from the typology derived from the BIBB/BAuA employment survey, which itself may not reflect the full diversity of self-employed individuals, particularly those in the most vulnerable or prestigious positions. For example, individuals in high-prestige occupations may have been less inclined to participate due to time constraints or perceived irrelevance, potentially leading to an underrepresentation of those with advantageous working conditions. Conversely, individuals in precarious self-employment may have been underrepresented due to their more unstable work situations or the linguistic requirement of fluency in German to participate in the BIBB/BAuA survey. As a result, these limitations in both the typology and the language barrier may restrict the scope of our sample. Future research could employ more targeted sampling strategies to ensure better representation of diverse experiences, particularly at the extremes of the socioeconomic spectrum.

Thirdly, a potential limitation is the timing of data collection. While the interviews were conducted in 2017, the structural challenges they reflect—such as limited access to social insurance, client dependency, and precarious income—have not fundamentally changed. In fact, subsequent crises may have amplified these issues, suggesting that the findings remain relevant for current and future policy considerations. However, our study relied primarily on qualitative methods, which provide rich insights into individuals' experiences but may lack generalizability and statistical power compared to quantitative approaches. Future research could employ mixed-methods designs to triangulate findings and provide a more comprehensive understanding of the complex dynamics at play in solo self-employment. In particular, our findings offer a foundation for formulating concrete hypotheses regarding the relationship between individual efforts and economic outcomes, which could be systematically examined in future quantitative studies.

Furthermore, our study focused primarily on individual-level factors influencing well-being and psychological outcomes in solo self-employment. Future research could explore the role of broader contextual factors, such as market conditions, regulatory frameworks, and social support networks, in shaping the experiences of solo self-employed individuals. Longitudinal studies could also elucidate the dynamic nature of solo self-employment over time and identify factors contributing to career sustainability and success.

Finally, while our study sheds light on the challenges faced by solo self-employed individuals, more research is needed to develop effective interventions and policies to support this population. Future studies could evaluate the impact of various support mechanisms,

such as access to affordable healthcare, training and development opportunities, and financial assistance programs, on the well-being and success of solo self-employed individuals.

6. Conclusions

This study sheds light on the intricate dynamics of solo self-employment, emphasizing the critical role of voluntariness in shaping entrepreneurial well-being and persistence. While some solo self-employed individuals embrace self-employment as a means to achieve autonomy and realize their aspirations, others navigate economic pressures that limit their agency and impede their well-being. This dichotomy highlights the importance of recognizing and addressing the diverse needs and challenges faced by solo self-employed individuals. The qualitative interviews revealed that both push factors (e.g., economic necessity) and pull factors (e.g., personal aspirations) significantly influence the initial decision to pursue solo self-employment, and that voluntariness can also develop over time. This underscores the importance of considering both external pressures and individual motivations in career decision-making. External circumstances such as market conditions, client dependency, and economic stability were pivotal in shaping experiences of precariousness. Internally, the alignment between individual skills and job demands, as well as the ability to achieve personal goals, influenced feelings of self-fulfillment. Social factors and job control emerge as pivotal elements influencing these dynamics. These insights underscore the need for tailored support mechanisms to enhance the sustainability and satisfaction of solo self-employed individuals.

Supplementary Materials: The following supporting information can be downloaded at: <https://www.mdpi.com/article/10.3390/admsci15050156/s1>, Supplementary Table S1: Interview Guide for Solo Self-Employed Individuals.

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Data Availability Statement: Due to the sensitive nature of the interview data used in this research, we are unable to make the raw data publicly available in order to protect participant confidentiality and adhere to ethical guidelines. Please contact the corresponding author Maria Undine Kottwitz for further information on the research methodology and findings.

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