



## GUIDE

# Citizen's benefits

## Basic income support for jobseekers

Book II of the Social Code (SGB II)  
Questions and answers



# **Citizen's benefit**

**Basic income support for jobseekers**

**Book II of the Social Code (SGB II)**

**Questions and answers**



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# Introduction

Citizen's benefit  
(Basic income support  
for jobseekers)  
- Book II of the Social Code -

# Dear reader,

Our social safety net is one of our most precious assets. It is there to support people in need, and gives them new opportunities in life and employment prospects.

This is ensured by citizen's benefit (Bürgergeld), also known as basic income support for jobseekers (regulated by Book II of the Social Code (SGB II)). Citizen's benefit is a cash benefit which jobseekers and their families receive from jobcentres to ensure they can pay for their essential living expenses. Jobcentres also help people to escape unemployment quickly and permanently. They offer people who are capable of work and eligible for citizen's benefit a wide range of assistance in looking for a job and starting work. It is also possible to undertake continuing education or training if this is needed first. Ensuring that the children of citizen's benefit claimants have access to education and participation is also a priority. But those who avail themselves of taxpayer-funded benefits provided by the state must, in return, actively work to be able to stand on their own feet again in financial terms as soon as possible. This is in the best interests of society, but also the best interests of each and every claimant who is capable of work. Jobcentres provide support in a spirit of partnership and in cooperation with claimants.

Overall, jobcentres offer citizen's benefit claimants a wide range of different forms of assistance. These include counselling and job placement, tailored integration assistance, vocational guidance, initial and continuing training with financial incentives, and access to assistance for those facing special problems: for example, debt and addiction counselling or psychosocial counselling.



## **PRINZIP**

Respect and partnership are the basic principles followed by jobcentres.



## CITIZEN'S BENEFIT ACT

With the Citizen's Benefit Act (Bürgergeld-Gesetz), basic income support for jobseekers has been fully reformed in 2023 and adapted to reflect the current challenges in social and labour-market policy. For jobcentre staff, a legal framework is being put in place which supports their good work at local level and cements the successful practices of recent years.

To provide a reliable safety net for citizen's benefit claimants in times of crisis, the current rate of inflation is now taken into account to a greater extent in the annual process of updating the standard needs rates. In the update on 1 January 2023, this led to the biggest ever increase in the standard needs rates since the introduction of basic income support for jobseekers (for example, the standard needs rate for an adult living alone was raised from 449 to 502 euros).

Beyond the adjustment of the standard needs rates, the Citizen's Benefit Act primarily aims to provide even more effective support to claimants who are capable of work in reaching their potential and seizing new opportunities. To this end, the legal framework is being improved to foster trust and cooperation between claimants and jobcentres, and bureaucratic obstacles are being eliminated. People who need support for the first time will be able to focus entirely on looking for a job or on skills development. They do not need to worry about their home or their savings during the first year in which they receive citizen's benefit.



Citizen's benefit  
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At the heart of the Citizen's Benefit Act is improved opportunities and incentives for skills development, thanks to the introduction of a continuing education and training benefit (Weiterbildungsgeld) and a citizen's benefit bonus (Bürgergeldbonus) (with effect from 1 July 2023), and the decision to make the continuing education and training bonus (Weiterbildungsprämie) permanent. The prioritisation of job placement in Book II of the Social Code has been abolished by the Citizen's Benefit Act. This will pave the way for more people to engage in initial and continuing training that offers long-term professional prospects. The employment opportunities of people who are very far from the labour market are also being improved, as the time limits on access to the social labour market have been removed, ensuring that it is now permanently available.

This brochure sets out the rights and responsibilities of citizen's benefit recipients, and explains what opportunities and assistance are offered as part of citizen's benefit.

- Who is entitled to what?
- Who should you contact if you need information and support?
- What supporting documents will you need?

This brochure will answer the most common questions.



GUIDE

# Questions and answers

General information |  
procedures

## 1 What is citizen's benefit?

Germany's constitution, the Basic Law (Grundgesetz), guarantees the fundamental right to a decent subsistence level. Article 1 (1) of the Basic Law underpins this entitlement, while the principle that Germany is a social state, enshrined in Article 20 (1) of the Basic Law, requires lawmakers to take action to actually secure this decent subsistence level.

Citizen's benefit (basic income support for jobseekers) is thus a benefit provided by the welfare state to ensure that people have a decent subsistence level. It secures the subsistence level for those whose own income or assets are not enough to live on. In addition, citizen's benefit claimants who are capable of work receive support from the jobcentres as they look for work and skills development opportunities. With the introduction of citizen's benefit, there is a greater focus on people finding long-term and permanent jobs. The principle that job placement should always be prioritised over other options is being abolished, and new financial incentives for continuing education and training are being introduced in the form of a continuing education and training benefit (Weiterbildungsgeld) and a citizen's benefit bonus (Bürgergeld-Bonus).

Citizen's benefit secures the economic subsistence level and enables recipients to participate in the cultural and social life of our community. This principle is non-negotiable; as the Federal Constitutional Court has confirmed, it derives directly from the first article of the Basic Law: "Human dignity shall be inviolable."

## 2 Who is entitled to citizen's benefit?

Anyone who is capable of work and unable to pay for their essential living expenses from their own income receives citizen's benefit if other benefits which should be accessed first (unemployment benefit, housing benefit, child supplement, etc.) are insufficient. Jobcentres can advise you on whether this applies to you. People incapable of work who are part of the immediate household (Bedarfsgemeinschaft) of a person eligible for citizen's benefit also receive citizen's benefit.

Anyone who was previously entitled to unemployment benefit II (Arbeitslosengeld II) or social allowance (Sozialgeld) is entitled to citizen's benefit with effect from 1 January 2023.

### **3 Who delivers the assistance and payments which make up citizen's benefit?**

The assistance and payments which make up citizen's benefit are delivered by the local jobcentre. It is the point of contact for citizen's benefit claimants, makes the payments, and provides the necessary assistance.

Jobcentres are normally a one-stop shop where the local employment agency and the municipality work together: the two institutions that are ultimately responsible for delivering the assistance and payments. Employment agencies are responsible for paying the standard needs rates, any additional needs allowances required to cover essential living expenses, and integration assistance. The municipalities are responsible for payments to cover housing and heating costs, and for special forms of one-off assistance, such as assistance with basic furniture and household goods. They are also responsible for delivering the additional education and participation benefits (educational package) for children, adolescents and young adults, and supplementary forms of integration assistance.

The jobcentre generally pays the cost-of-living benefits (the standard needs rate plus any additional needs allowances, including reasonable housing and heating expenses) as a single monthly payment.

By way of exception to the joint approach outlined above, around one quarter of Germany's counties and towns constituting counties in their own right have sole responsibility for managing citizen's benefit.

## Authorised municipal providers

The Federal Ministry of Labour and Social Affairs has authorised the following municipalities as providers with sole responsibility for managing citizen's benefit. They deliver relevant services independently, without the involvement of the Federal Employment Agency. As of 1 January 2023, 104 municipalities are authorised as independent providers of basic income support for jobseekers:

### Baden-Württemberg

Landkreis Biberach  
Bodenseekreis  
Enzkreis  
Landkreis Ludwigsburg  
Ortenaukreis  
Ostalbkreis  
Stadt Pforzheim  
Landkreis Ravensburg  
Landeshauptstadt Stuttgart  
Landkreis Tuttlingen  
Landkreis Waldshut

### Bavaria

Landkreis Ansbach  
Stadt Erlangen  
Landkreis Günzburg  
Stadt Ingolstadt  
Stadt Kaufbeuren  
Landkreis Miesbach  
Landkreis München  
Landkreis Oberallgäu  
Stadt Schweinfurt  
Landkreis Würzburg

### Brandenburg

Landkreis Havelland  
Landkreis Oberhavel  
Landkreis Oder-Spree  
Landkreis Ostprignitz-Ruppin  
Landkreis Potsdam-Mittelmark  
Landkreis Spree-Neiße  
Landkreis Uckermark

### Hesse

Kreis Bergstraße  
Landkreis Darmstadt-Dieburg  
Landkreis Fulda  
Kreis Groß-Gerau  
Landkreis Hersfeld-Rotenburg  
Hochtaunuskreis  
Lahn-Dill-Kreis  
Main-Kinzig-Kreis  
Main-Taunus-Kreis

Landkreis Marburg-Biedenkopf  
Odenwaldkreis  
Kreis Offenbach  
Stadt Offenbach am Main  
Rheingau-Taunus-Kreis  
Vogelsbergkreis  
Landeshauptstadt Wiesbaden

### Lower Saxony

Landkreis Ammerland  
Landkreis Aurich  
Landkreis Emsland  
Landkreis Friesland  
Landkreis Göttingen  
Landkreis Grafschaft Bentheim  
Landkreis Leer  
Landkreis Oldenburg  
Landkreis Osnabrück  
Landkreis Osterholz  
Landkreis Peine  
Landkreis Rotenburg (Wümme)  
Landkreis Schaumburg  
Landkreis Heidekreis  
Landkreis Verden  
Landkreis Wittmund

### Mecklenburg-Western

**Pomerania**  
Landkreis Vorpommern-Rügen

### North Rhine-Westphalia

Kreis Borken  
Kreis Coesfeld  
Kreis Düren  
Ennepe-Ruhr-Kreis  
Stadt Essen  
Kreis Gütersloh  
Stadt Hamm  
Hochsauerlandkreis  
Kreis Kleve  
Kreis Lippe  
Kreis Minden-Lübbecke  
Stadt Mülheim a. d. Ruhr  
Stadt Münster

Kreis Recklinghausen  
Kreis Steinfurt  
Stadt Solingen  
Kreis Warendorf  
Stadt Wuppertal

### Rhineland-Palatinate

Landkreis Kusel  
Landkreis Mainz-Bingen  
Landkreis Mayen-Koblenz  
Landkreis Südwestpfalz  
Landkreis Vulkaneifel

### Saarland

Landkreis Saarlouis  
Saarpfalz-Kreis  
Landkreis St. Wendel

### Saxony

Landkreis Bautzen  
Erzgebirgskreis  
Landkreis Görlitz  
Landkreis Leipzig  
Landkreis Meißen

### Saxony-Anhalt

Altmarkkreis Salzwedel  
Landkreis Anhalt-Bitterfeld  
Burgenlandkreis  
Landkreis Harz  
Saalekreis  
Salzlandkreis

### Schleswig-Holstein

Kreis Nordfriesland  
Kreis Schleswig-Flensburg

### Thuringia

Landkreis Greiz  
Landkreis Eichsfeld  
Stadt Jena  
Landkreis Schmalkalden-Meiningen

## **4 Where and how can I apply for citizen's benefit?**

You can apply for citizen's benefit easily online. Supporting documents can be submitted digitally, using the [www.jobcenter.digital](http://www.jobcenter.digital) website or [www.sozialplattform.de](http://www.sozialplattform.de).

If necessary, you can use a paper application form (which is available online or from your jobcentre). It is also possible to make an informal application.

## **5 What supporting documents do I need when applying?**

If you want to apply for citizen's benefit, the jobcentre needs certain information so it can assess your need for assistance. If there are other people in your immediate household (Bedarfsgemeinschaft), you apply on behalf of all of them. In this case, you have to provide information about all members of your immediate household.

The application form indicates which supplementary forms you need to complete and submit, or your jobcentre will tell you.

For example, supplementary forms which often have to be completed include:

- Form on housing and heating costs (Form KDU)
- Form on other members of the immediate household (Form WEP)
- Form on assets (Form VM)

Important supporting documents include, for example:

- A valid identity document, such as your national identity card, or a valid passport together with a current residence registration certificate (Meldebescheinigung) or residence permit

- 
- Proof of income, such as a wage slip or current bank statements (e.g. as proof of income from pensions, sickness benefits, child benefit, maintenance, maintenance advance)
  - Bank statements for the past three months
  - Proof of assets (e.g. savings, shares, securities, savings contracts with a building society (Bausparverträge))
  - Proof of expenses, for example in the form of bank statements (or rent receipts, documents, or evidence of insurance premiums)
  - Tenancy agreement, proof of heating costs and incidental rental costs
  - Supporting documents if you have received benefits in the past, even if it was from a different jobcentre (decision letter, proof of payment)
  - If you are applying for citizen's benefit following employment: employment documents (including your letter of termination or a statement explaining your resignation) or an employment certificate (to be completed by the employer)

You do not need to submit these supporting documents together with the application form. However, please submit them as soon as possible afterwards.

## 6 Who will help me to look for a job?

The jobcentre will assign an adviser to support you as you look for a job. During counselling interviews, you will work together to develop a strategy for your integration into the labour market and discuss what other support you can receive from the jobcentre or potentially from other agencies.

The jobcentre is generally also responsible for helping young people who are looking for a training place. In many areas, however, the local employment agencies are tasked with placing young people in vocational training. Your local jobcentre can give you more information about this.

**>> Section 16 of Book II of the Social Code and section 22 (4) of Book III of the Social Code**

## 7 Can I receive citizen's benefit if my unemployment benefit is not enough to live on?

Yes. If you are capable of work and, despite being entitled to unemployment benefit (Arbeitslosengeld), you are still in need of assistance, you can apply for supplementary cost-of-living benefits in the form of supplementary citizen's benefit.

**>> Section 9 of Book II of the Social Code**

## 8 What happens when my entitlement to unemployment benefit ends?

If your entitlement to unemployment benefit (Arbeitslosengeld) expires before you have found a new job, you will receive citizen's benefit if you are in need of assistance and have submitted an application.

## 9 Do I need to submit a new application at regular intervals?

You need to apply for benefits again at the end of each award period.

Citizen's benefit is normally awarded for twelve months. In exceptional cases, it can also be awarded for shorter periods, usually six months. This is the case if it is awarded on a provisional basis (e.g. if your wages fluctuate).

>> **Section 41 of Book II of the Social Code**

## 10 My application has been denied. Can I appeal?

Yes, it is possible to appeal the decision. The decision letter will state where you can do so, and the time limit within which you can appeal. If your appeal is rejected, you can appeal to the Social Court (Sozialgericht).

>> **Sections 83 et seqq. of the Social Courts Act (Sozialgerichtsgesetz)**

## 11 Am I entitled to childcare for my minor child?

Yes. In Germany, federal legislation stipulates that every child is legally entitled, from the age of one until they start school, to early childhood education and care at a child day care facility (or from a childminder, in the case of children under three). The exact number of hours of childcare to which you are entitled depends on your individual circumstances, including what amount of childcare is necessary to enable you to work.

Your municipality will help you to find childcare for your child.

>> **Section 24 (2) and (3) of Book VIII of the Social Code**



## 12 I am receiving citizen's benefit. Can I go on holiday?



Generally speaking, anyone staying outside the area of the local jobcentre without the jobcentre's agreement is not entitled to citizen's benefit.

However, with the jobcentre's prior agreement, it is possible to leave the area for three weeks a year. The jobcentres check whether this absence will have a significant negative impact on the individual's integration into employment.

In addition to these three weeks, jobcentres can agree on a case-by-case basis to benefit recipients leaving the area for a further three weeks. In such cases, however, citizen's benefit is only paid during the first three weeks in which the recipient is away.

It is generally not possible for jobcentres to agree to benefit recipients leaving the area for longer than six weeks. Please note: if citizen's benefit is discontinued, this applies not only to the standard benefit but also to the payment of housing costs; in certain circumstances, it can also affect your health insurance status.

If you have to travel for a job interview, counselling interview or other appointment as part of your job search, and the jobcentre has approved this, you will of course continue to receive citizen's benefit as normal.

**>> Section 7 (4a) of Book II of the Social Code**

### **13 Can I receive citizen's benefit while undertaking vocational training?**

If you are an apprentice, you are generally eligible if you receive training pay or BAföG (assistance under the Federal Training Assistance Act), or if the BAföG office has not yet taken a decision on your application for BAföG. However, students living outside their parents' household and people undertaking vocational or pre-vocational training who are staying in student accommodation or at a similar facility are not entitled to citizen's benefit.

In certain circumstances, however, supplementary cost-of-living assistance can be paid to people who are otherwise not eligible to receive benefits (e.g. students living outside their parents' household), if the apprentices or students are unable to pay for their essential living expenses using their assessable income and assets. In these cases, it is possible for supplementary assistance to be provided, for example if the individual is pregnant or a single parent, requires a special, more expensive diet for health reasons, or has essential, ongoing special needs which are not a one-off. It is also possible to receive one-off assistance with essentials in the case of pregnancy and childbirth. You can apply for these forms of assistance from the jobcentre. In cases of particular hardship, apprentices who are otherwise not eligible for benefits can receive assistance in the form of loans.

**>> Section 7 (5) and (6) and section 27 (2) and (3) of Book II of the Social Code**

### **14 Are people in hospital or residential care entitled to citizen's benefit?**

No. People in hospital or residential care are not eligible to receive citizen's benefit under Book II of the Social Code. This also applies to special living arrangements for people with disabilities under section 42a of Book XII of the Social Code. However, exceptions apply for people who are in hospital or a medical rehabilitation facility for a period expected to be less than six months, and for people in residential care who are employed for at least 15 hours a week in line with the normal conditions of the regular labour market.

**>> Section 7 (4) of Book II of the Social Code**

## 15 Who is responsible for supporting people who are homeless?

The jobcentre is also responsible for assisting people who are homeless, as they must also have the opportunity to integrate into the labour market, stabilise their personal situation, and ultimately have a stable residence again. People should not be excluded from receiving assistance solely because they have an atypical way of life. If a homeless person does not have a usual place of residence, the agency responsible is determined, in case of doubt, by his or her actual location.

>> **Section 36 of Book II of the Social Code**

## 16 How can the jobcentre verify the information I provide?



### VERIFICATION

Information is checked on a quarterly basis and as needed.

Automated data matching takes place quarterly, with the data of all citizen's benefit claimants being checked to determine whether they have other income at the same time that they are receiving citizen's benefit, e.g. interest income, pensions and unemployment benefit. In addition, data matching takes place on a monthly basis with regard to income from employment subject to social security contributions and marginal employment.

Among other things, jobcentres can, as needed, transmit your data to the Federal Motor Transport Authority to identify the vehicle keeper. This allows the jobcentre to assess whether the car you are using is reasonable, for example. It is also possible for residence registration data to be verified. This can be important in order to determine the permanent residence of the citizen's benefit recipient and his or her household. In individual cases, enquiries about additional accounts beyond those specified can be

submitted to the Federal Central Tax Office. This is important so that assets can be identified correctly. Third parties (e.g. banks, insurers, employers) are required to provide information to the jobcentre.

In addition, all jobcentres have an external service to tackle benefit fraud. Within the bounds of the law, this service can obtain information of all kinds, inspect the situation on the ground, talk to people involved, and interview witnesses and experts.

**>> Section 2 in conjunction with section 7 (2) and (3) of Book II of the Social Code**

## **17 I have applied for citizen's benefit; my spouse does not work. Does he or she also have to look for work if I receive citizen's benefit?**

All members of the immediate household (Bedarfsgemeinschaft) have to contribute to ending the need for assistance. In other words, your spouse is also required to look for work if you – and thus your spouse – receive citizen's benefit. He or she must take up any acceptable job offer.

**>> Section 2 in conjunction with section 7 (2) and (3) of Book II of the Social Code**

## Immediate household (Bedarfsgemeinschaft)



- **Adult applicant**
- **Partner / spouse / civil partner**
- **Children up to the age of 25**

The following people are normally considered part of the claimant's immediate household: the applicant's spouse or partner, and their unmarried children if they are under the age of 25 and live with their parents.

- The needs of this household consist of
  - the total of the standard needs of the household members,
  - plus any additional needs,
  - plus housing and heating expenses,
  - plus needs relating to education and participation.

The income and assets of both the applicant and his or her partner are taken into consideration if they exceed the level which is exempt. The children's income and assets are only taken into consideration in relation to their own needs, not the parents' needs.

- In the case of unmarried children under 25, the parents' income and assets are, however, taken into account in addition to the children's own when determining their needs. An exception to this is if the child is pregnant or has a child under the age of six.
- Reasonable housing and heating costs are paid for the entire household.

Entitlements are calculated individually even within the household.

## **18 I live with my parents and receive training pay. Does this affect my parents' entitlement to citizen's benefit?**

Usually not. Initially, your training pay (Ausbildungsvergütung) is only taken into account when calculating your personal needs.

If your income is lower than your statutory needs (the standard needs rate plus pro rata housing and heating costs, plus any additional needs allowance) and you still live at home, you can apply for supplementary citizen's benefit. If you are under 25, you and your parents are classed as a single immediate household (Bedarfsgemeinschaft).

If your income is greater than your personal needs, the most that can be deducted from your parents' citizen's benefit is the portion of child benefit (Kindergeld) which is not required to meet your own needs. If you are 25 or older, you constitute an immediate household in your own right, and you and your parents form a wider household (Haushaltsgemeinschaft). In this case your ability to contribute is assessed, subject to special requirements (see page 24, "Support within the wider household").

**>> Wider household (Haushaltsgemeinschaft)**

## **19 What about young people under the age of 25 who still live with their parents?**

Citizen's benefit recipients aged between 18 and 24 are classed as a single immediate household (Bedarfsgemeinschaft) with their parents and younger siblings. This means that, when calculating the amount of citizen's benefit they receive, the applicable standard needs rate is taken into account, including pro rata reasonable housing and heating costs for the home shared with the individual's parents and siblings.

## **20 My 24-year-old child, who works, lives with me. Are my child's income and assets taken into account when calculating my citizen's benefit?**

It depends on your child's income.

If your child can meet his or her personal needs (standard needs and pro rata housing and heating costs, plus any additional needs) from his or her own income and assets, even after deductibles are taken into account, your child's income is generally not considered when calculating your citizen's benefit. Only the child benefit (Kindergeld) intended for your child is deducted from your benefits, if it is not required to meet your child's needs.

However, if your child's earnings are so low that you are both dependent on (supplementary) citizen's benefit, the child's earned income, after allowances and necessary work expenses are taken into account, is considered only in relation to the child. You then receive citizen's benefit without your child's income being taken into account. You can see from the decision letter how high the benefits for individual members of your household are. This will show that, due to the allowances, your child's income results in a higher household income and thus has a positive impact on how much you receive.

When your child turns 25, he or she is classed as an immediate household (Bedarfsgemeinschaft) in his or her own right, while at the same time forming a wider household (Haushaltsgemeinschaft) with you as his or her parent. In this case your ability to contribute is assessed, subject to special requirements (see page 24, "Support within the wider household").

**>> Immediate household (Bedarfsgemeinschaft)**

**>> Wider household (Haushaltsgemeinschaft)**

## Wider household (Haushaltsgemeinschaft)



- **Applicant on behalf of the immediate household (Bedarfsgemeinschaft)**
- **Adult children aged 25 and above**
- **Other relatives (e.g. parents, siblings)**
- **Relatives by marriage**
- **If these people form a shared household with the applicant**

Housing costs are shared by the members of the wider household. The applicant is only reimbursed for the share of housing and heating costs that apply to him or her and the members of his or her immediate household.

- **Relatives and relatives by marriage (who cannot be part of the immediate household):**

The assumption is that they provide financial support, if this can be expected based on their income and assets. However, much higher exemptions apply than in the case of members of the immediate household. A statement can be submitted rebutting this assumption.

- **Other cohabitants:**

The income and assets of other cohabitants (friends, acquaintances) are not taken into account.



## Support within the wider household (Haushaltsgemeinschaft)



- **Example: Two-person household (one citizen's benefit recipient, one relative who is in employment), Rent + heating: 450 euros**

Two siblings share a flat. The rent (including heating costs, cold water, etc.) is 450 euros. The brother receives citizen's benefit. The sister's gross pay is around 2,222 euros.

After deductions are taken into account, including tax (filing status 1), contributions to compulsory insurance schemes, various reasonable insurance schemes and work-related expenses, her earnings are around 1,597 euros net. The assumed level of support provided by the sister is calculated as follows:

**Sister's income (net) € 1,597,00**

### Sister's own needs

Double the standard needs rate (standard needs rate 1)	€ - 1,004,00
Housing and heating (pro rata)	€ - 225,00
Allowance for earned income	€ - 300,00
Remaining amount	€ + 68,00

**Amount of support (50%) € 34,00**

The – rebuttable – assumption is that the sister provides this level of support to her brother. The brother's citizen's benefit is reduced by this amount. However, this assumption can be rebutted: if the brother proves that he does not receive support from his sister, this deduction does not take place.

## **21 Is my spouse's income taken into account when calculating my citizen's benefit?**

Yes. Citizen's benefit is designed as a needs-based social benefit for those in need of assistance, and it is only paid if someone is unable to finance their essential living expenses by other means. The applicant's own income and the income of his or her partner is therefore taken into account when assessing the applicant's needs. That said, various allowances are applied before income is assessed when calculating citizen's benefit. This ensures that people in employment have more money in their pockets than those who depend solely on citizen's benefit to cover their essential living expenses.

**>> Section 9 (2) of Book II of the Social Code**

## **22 I live with my partner; we are not married. Is his or her income taken into account when calculating my citizen's benefit?**

Yes, if you live together with your partner in the same household and you

- have been living together for more than a year, or
- live together with your joint child, or
- provide for children or family members within the household, or
- have access to each other's income or assets,

then it is assumed by law that you are in a relationship in which you take responsibility for each other and provide for one another.

It is irrelevant whether your relationship is a heterosexual or same-sex partnership.

You can rebut this legal assumption in your individual case by submitting relevant proof. It is not enough to merely assert that this is not a long-term partnership, that you will not support each other in emergencies, and that you are not willing to take responsibility for each other. What constitutes reasonable and sufficient proof must always be established on a case-by-case basis.

>> **Section 7 (3) number 3c and section 9 (2) of Book II of the Social Code**

## **23 I live with my partner and his or her children from a previous marriage. Do I also need to provide for these children if my partner applies for citizen's benefit?**

Yes. When determining the benefits to be received by a household containing children, the partner's income and assets are taken into account, even if they are not his or her biological children. This ensures that married people are not at a disadvantage compared to those who are unmarried.

>> **Section 9 (2), second sentence, of Book II of the Social Code**

## 24 My parents receive citizen's benefit. Do I have to provide for them?

Whether you are required to pay maintenance to your parents depends, in principle, on the Civil Code (Bürgerliches Gesetzbuch). Jobcentres will not require you to make maintenance payments to your parents unless your parents have already registered a claim to receive maintenance from you.

>> [Section 33 of Book II of the Social Code](#)



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# Questions and answers

Income | assets

## 25 Is income from employment taken into account when calculating citizen’s benefit?

Generally speaking, the first 100 euros is not taken into account (basic deductible).

In addition, an allowance applies for people in employment. Above the first 100 euros, 20 per cent of gross income up to 1,000 euros a month is not taken into account. (With effect from 1 July 2023: in the range between 520 and 1,000 euros, 30 per cent will not be considered.) In the case of additional gross income up to 1,200 euros per month, 10 per cent is not taken into account. For workers with children, the ceiling is 1,500 euros.

This results in the following allowances, for example:

Gross earnings	Amount not taken into account*
100 euros	100 euros
200 euros	120 euros
400 euros	160 euros
800 euros	240 euros (268 euros**)
1,000 euros	280 euros (328 euros**)
1,200 euros	300 euros (348 euros**)
1,500 euros (with child)	330 euros (378 euros**)

\* This amount is greater than the actual total needs and always increases the monthly household income – see also the example calculations on page 31.

\*\* From 1 July 2023.

In addition, further deductibles can apply to earned income above 400 euros, if proof can be provided of necessary work-related expenses above 100 euros. Under the Citizen’s Benefit Ordinance (Bürgergeld-Verordnung), flat-rate amounts apply for some of these deductibles, e.g. travel-to-work expenses.



Under the Ordinance, the following sums are deducted from the assessable income:

- full amount of taxes and compulsory social security contributions paid on income,
- the actual amount of premiums for legally required public or private insurance schemes (e.g. third-party motor insurance),
- premiums for public or private insurance schemes which are not required by law, but which are reasonable in terms of both their nature and the amount (flat rate of 30 euros monthly), and incentivised pension contributions (contributions to a “Riester pension”) under section 82 of the Income Tax Act (Einkommensteuergesetz), provided that they do not exceed the minimum own contribution defined in section 86 of the Act, and
- substantiated work-related expenses which are necessary to earn this income (Werbungskosten). Higher expenses can be taken into account if proof is provided. In addition, the cost of travel by public transport is deductible. If you have your own car or motorbike, 0.20 euros per kilometre of the shortest route can be deducted. This does not apply if travelling by bus or train is significantly cheaper.

**>> Section 11b of Book II of the Social Code/Citizen's Benefit Ordinance (Bürgergeld-Verordnung)**

### How household income is increased by earned income

Example for citizen’s benefit recipients with their own vehicle, distance driven (one-way) to work is 10 km, 10 days worked per month.

Gross income in euros	165	400	800	
Net income (after tax and social security contributions)	165	400	635 <sup>1</sup>	
Basic deductible	- 100	- 100	- 100 <sup>2</sup>	
Allowance for employment	- 13	- 60	- 140 (- 168) <sup>3</sup>	
Maintenance obligation	0	0	0	
<b>Reduction in need for citizen’s benefit (assessable income)</b>	52	240	395	(367)
<b>Increase in household income (in euros)</b>	113	160	240	(268)

- 1) Example for tax filing status I or IV.
- 2) If the actual costs, for example of vehicle or work-related expenses, are greater than the basic deductible of 100 euros, the actual amount of these costs can be taken into account in the case of income above 400 euros.
- 3) 3) From 1 July 2023.

## 26 Do the allowances apply to all kinds of income?

No, the basic deductible does not apply to income that does not come from employment (e.g. income from interest or pensions). However, insurance premiums and contributions to a Riester pension are still deducted, as set out in the answer to question 25.



If you receive BAföG (assistance under the Federal Training Assistance Act) or a vocational training grant (Berufsausbildungsbeihilfe), a deductible of 100 euros is applied to these types of income for expenses incurred in connection with education or training. If you provide proof of expenses in excess of 100 euros, these are taken into account.

**>> Section 11b of Book II of the Social Code**



## **27 Can I keep my car if I receive citizen's benefit?**

For many workers, a car or motorbike is essential so that they can reach their workplace. A reasonable motor vehicle for each citizen's benefit recipient who is capable of work is therefore not taken into account as an asset. In determining what is reasonable, the jobcentre considers factors including the size of the claimant's immediate household, the number of vehicles in the immediate household, and when the vehicle was purchased.

Cars which would fetch less than 15,000 euros if sold are considered reasonable in all cases.

**>> Section 12 (1), second sentence, number 2 of Book II of the Social Code**

## **28 Do maintenance payments I receive count as income?**

Yes, such payments are treated as income. However, if minor children receive maintenance payments from a parent, these payments are only taken into account when determining the child's needs. If, as a result of maintenance payments, child benefit (Kindergeld) does not have to be used in full to meet the child's needs, the excess portion is treated as income for the parent receiving child benefit and is taken into account when calculating citizen's benefit; this reduces the amount of citizen's benefit to which the claimant is entitled.

**>>** Sections 7, 9 and 11 of Book II of the Social Code

## **29 Is child benefit treated as income?**

Child benefit (Kindergeld) is treated as the child's income, and is taken into account when calculating the child's citizen's benefit.

The applicable standard needs rates can be found in the table on page 46.

Child benefit for children who do not (or no longer) live in the household must, in principle, be treated as parental income. This is not the case if the child lives outside the household and proof is provided that the child benefit is passed on to him or her.

**>>** Section 11 (1) of Book II of the Social Code, section 1 (1) number 8 of the Citizen's Benefit Ordinance

## **30 Is my pension taken into account when calculating citizen's benefit?**

If you receive a standard old-age pension (Regelaltersrente), you are not eligible to receive citizen's benefit. You cannot receive the standard old-age pension early, even with deductions. You may, however, meet the requirements for another type of old-age pension. If you receive an old-age pension early and it is not enough to cover your essential living expenses, you can apply for social assistance (Sozialhilfe). Your local welfare office (Sozialamt) can advise you on these issues.

Other types of pension are generally classed as income which is taken into account when calculating citizen's benefit. Exceptions exist, however: the basic pension under the Federal War Victims' Compensation Act (Bundesversorgungsgesetz) does not count as income. A pension or assistance paid under the Federal Compensation Act (Bundesentschädigungsgesetz) is not taken into account up to the level of the comparable basic pension. If the pension exceeds the pensioner's statutory needs, the excess portion is taken into account when calculating citizen's benefit for the pensioner's partner or children.

**>>** [Section 11 of Book II of the Social Code](#)

### **31 I am entitled to an occupational pension. Is this relevant in my application for citizen's benefit?**

Occupational pensions are not taken into account when assessing your assets, as it is generally not possible to access them before retirement.

**>>** [Section 12 \(1\) of Book II of the Social Code](#)

### **32 What exemptions currently apply to assets?**

During the one-year grace period when a claimant starts receiving citizen's benefit, up to 40,000 euros in assets are exempt from consideration for the claimant, and 15,000 euros in assets for other members of his or her immediate household. After the grace period, a total of 15,000 euros in assets are exempt from consideration for each member of the immediate household (Bedarfsgemeinschaft).

Insurance contracts which constitute retirement savings are not taken into account as assets.

If you are exempt from compulsory insurance, other assets which are deemed to “constitute retirement savings” may likewise not be taken into account as assets. The exemption applies in each year in which you engage in self-employment as your primary activity for the entire year or part of it, and in which no contributions are paid to the statutory pension insurance scheme, a public insurance institution, or an occupational insurance institution. The maximum amount which is exempt from consideration is equal to the annual contribution required for an earnings point in the statutory pension insurance scheme, currently around 8,000 euros per year.

In addition, the following items are not treated as assets: reasonable household effects, a reasonable vehicle, an owner-occupied residential property within the statutory floor space limit, assets intended for the purchase or maintenance of a reasonable property which serves as a home for people with disabilities or people in need of long-term care. Items which are indispensable for employment or vocational training are also not treated as assets.

>> **Question 34: “Do I have to close my children’s savings accounts?”**

>> **Section 12 of Book II of the Social Code**

### **33 Do I have to cancel my life insurance policy if I receive citizen’s benefit?**

An endowment life insurance policy also counts as an asset. After the grace period, a total of 15,000 euros in assets of all kinds are exempt from consideration for each member of the immediate household (Bedarfsgemeinschaft).

If your life insurance policy constitutes retirement savings, it is exempt from consideration as an asset.

>> **Section 12 (1) and (2) of Book II of the Social Code**

### 34 Do I have to close my children's savings accounts?

Usually not. The assets of children living in your immediate household (Bedarfgemeinschaft) are protected by an exemption, which covers 15,000 euros in assets per child, as is the case for all other members of the immediate household. If your child's assets exceed this threshold, the child is not in need of assistance within the meaning of Book II of the Social Code, and is not entitled to cost-of-living benefits in the form of citizen's benefit.

>> **Section 12 (2) of Book II of the Social Code**

### 35 Do I have to sell my flat or house?



A flat or house that you own but do not personally live in is an asset. If this asset means you exceed the exempt asset threshold, you are not in need of assistance and are not entitled to citizen's benefit.

If you live in the flat or house with up to three other family members, the property is regarded as reasonable if it has a floor space of up to 130 m<sup>2</sup> in the case of a flat, and up to 140 m<sup>2</sup> in the case of a house. For each additional family member living in the household, the amount of floor space regarded as reasonable rises by 20 m<sup>2</sup>. If the property is larger, the jobcentre will check whether areas can be separated off and could thus be sold. The jobcentre may require you to rent out individual rooms.

If your home is not yet paid off, the jobcentre will cover reasonable interest payments, real property tax (Grundsteuer) and other public charges and incidental costs, but it will not cover the principal payments.

**>> Section 12 (1) number 5 of Book II of the Social Code**

### **36 I come from another country and intend to return there when I am 65. I have built a house there to live in when I am older. Do I now have to sell it?**

You are definitely required to declare your ownership of the house when you apply for citizen's benefit. Jobcentres will decide on a case-by-case basis whether to take the property into account as an asset. It may result in you not receiving benefits.

**>> Section 12 of Book II of the Social Code**

### **37 What happens if I unexpectedly receive an inheritance after I have submitted my application?**

You are required to notify the jobcentre without delay of all changes in your income and financial circumstances – no matter whether your application is still being processed or you are already receiving benefits. A potential inheritance in the form of cash and financial assets while you are receiving citizen's benefit is treated as income, not as an asset (from 1 July 2023 onwards, the inheritance will be treated as an asset). However, it is possible for the inheritance to be regarded as an asset if it consists of material goods (e.g. property, paintings) or if the inheritance was received before you began drawing benefits.

**>> Section 11 of Book II of the Social Code**

GUIDE

# Questions and answers

Support from the jobcentre

## **38 How can the jobcentre support me in (re)integrating into the labour market?**

Jobcentres support citizen's benefit recipients who are capable of work in the process of (re)integrating into working life by offering counselling and placement services, as well as various forms of integration assistance.

The Citizen's Benefit Act (Bürgergeld-Gesetz) does more to promote continuing vocational education and training: those who want to undertake vocational training or retraining will receive more intensive support. Since 1 January 2023, the principle has been that training is preferable to a temporary job. To this end, the rule that job placement should always be prioritised over other options has been abolished.

From 1 July 2023, jobcentres can offer additional assistance:

- If necessary, a second-chance programme to obtain a vocational qualification can be funded in full (e.g. over three years rather than two).
- Funding can be provided for courses to develop basic skills (e.g. literacy, maths, computer skills), even if they do not lead to a qualification.
- A monthly continuing education and training benefit (Weiterbildungsgeld) of 150 euros is paid to people who undertake continuing education and training leading to a qualification.
- Those who participate in measures which provide particular support in finding a vocational training place or work receive a monthly citizen's benefit bonus of 75 euros.



- When more intensive support is needed that “accommodates” the needs of the person receiving benefits – including geographically – a new service will be offered in future in the form of holistic support (coaching). Coaching can also be provided as an outreach service or as a service accompanying training or employment.
- In addition, the continuing education and training bonus (Weiterbildungsprämie) for passing intermediate and final exams in continuing education and training programmes leading to a qualification has now been made a permanent measure.

## **39 Do I have to accept any job I am offered? What is considered “acceptable” work?**

If a job is acceptable and the jobcentre asks you to take it, then in principle you are required to do so. Those who avail themselves of taxpayer-funded benefits provided by the state must, in return, actively work to be able to stand on their own feet again in financial terms as soon as possible.

In general, all jobs are considered “acceptable” if they can be carried out by a claimant capable of work and they do not violate any statutory regulations. For example, they must not be unethical, and they must be paid appropriately.

That said, it is irrelevant whether the wage is below the standard local level or the collectively agreed pay. You are not required to accept job offers that are “unethical” (sittenwidrig). For example, a wage that is around 30 per cent lower than the standard local level of pay is considered unethical. In addition, jobs are not considered acceptable if they would make it more difficult to return to your previous occupation, if it requires special physical skills that would be lost if you took up the new job (for example: a job as a forest worker is not considered acceptable for a concert pianist, because he or she could lose the dexterity required of a pianist).

Besides these objective reasons, a job can also be unacceptable because important personal commitments prevent you from taking it. These commitments can include attending school or caring for a child. Caring for a family member, if their care cannot be ensured by other means, can also – at least partially – prevent you from accepting a job.

**>>** Sections 2 and 10 of Book II of the Social Code

## **40 What benefit reductions can citizen's benefit recipients face if they do not comply with their obligations?**

Anyone who turns down a job, vocational training or an integration measure that is acceptable without an important reason (non-compliance) can expect their citizen's benefit to be reduced.

Non-compliance results in a progressive reduction in citizen's benefit, initially a 10 per cent reduction for one month; a second case of non-compliance leads to a 20 per cent reduction for two months; the final stage is a reduction equivalent to 30 per cent of the standard needs rate for three months. The maximum amount by which citizen's benefit can be reduced is 30 per cent of the standard needs rate. To prevent homelessness, reductions in payments to cover housing and heating costs are prohibited by law. Jobcentres also check on a case-by-case basis whether people are facing particular hardship, in which case the benefit is not reduced.

If people subsequently cooperate or demonstrate a sincere and lasting willingness to fulfil their obligations to cooperate in future, the reduction is ended early. Young people additionally receive an offer of counselling in the event that their benefits are reduced.

If non-compliance is suspected, a hearing takes place before the decision is taken to reduce benefits. This gives the individual an opportunity to explain why he or she did not comply with his or her obligations. The hearing can also take place in person if this is preferred, or in the case of repeated non-compliance. If there is an important reason for the non-compliant behaviour, the amount of citizen's benefit paid is not reduced.

**>>** [Section 31 et seqq. of Book II of the Social Code](#)

## **41** What assistance can I receive if I become self-employed?

If, while receiving citizen's benefit, you begin working on a self-employed basis, and you initially do not earn enough to cover your essential living expenses, you can continue to receive supplementary citizen's benefit. In addition, it is possible for you to receive assistance in the form of new business support (Einstiegsgeld) for a maximum of 24 months.

Loans and grants of up to 5,000 euros are also available for the purchase of material goods that are necessary and reasonable for carrying out the work in question.

**>>** [Sections 16b and 16c of Book II of the Social Code](#)

## **42 I am travelling to attend a continuing vocational education or training course. Will my expenses be reimbursed?**

Yes. If you attend a continuing education or training course approved by the jobcentre, your travel expenses can be reimbursed if you request this in advance. Your expenses for travelling between your home and the course location will be reimbursed, either for the use of public transport (e.g. second-class travel with Deutsche Bahn) or, if you travel by car, a flat-rate mileage allowance for each kilometre driven (shortest route).

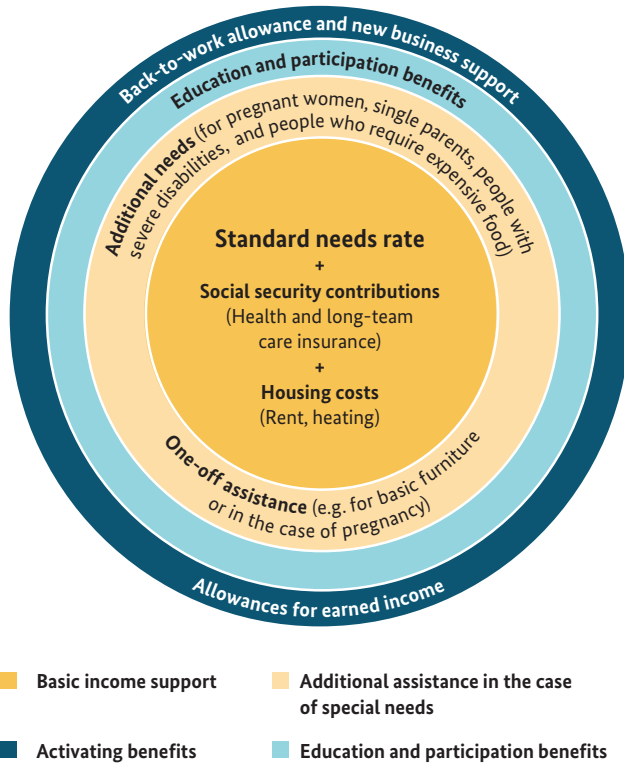
**>> Section 85 in conjunction with section 63 (1) and (3) of Book III of the Social Code**

GUIDE

# Questions and answers

Cost-of-living benefits

### 43 What assistance can I receive to cover my essential living expenses?



#### Citizen's benefit: cash benefits

Claimants capable of work and their family members receive cash benefits in the form of flat-rate sums to cover standard needs. These ensure people can finance their essential living expenses. But that's not all. Citizen's benefit includes payments for rent and heating. In addition, contributions and grants for health and long-term care insurance are paid. On top of this, allowances can be paid to cover additional needs in special circumstances, such as single parenthood or pregnancy. One-off assistance can also be provided for needs in other circumstances, for example for essentials in the case of pregnancy and childbirth, or when moving into your first home. The education and participation benefits can also be provided as a cash benefit.

## 44 How much citizen's benefit is paid to cover standard needs?

Standard nationwide monthly rates apply. The standard needs are generally recalculated every five years on the basis of the Sample Survey of Household Income and Expenditure (EVS). They were last recalculated with effect from 1 January 2021, on the basis of the 2018 survey. In years where no recalculation takes place, the standard needs rates are updated. With effect from 1 January 2023, this takes place in two steps: the first step (known as the basic update) updates the standard needs based on relevant price trends and trends in net wages and salaries. The second step (known as the supplementary update) adjusts this amount based on the most recent data on relevant price trends. This is intended to allow a better and more rapid response to price trends (inflation). The current standard needs rates are set out in the following table:

### Standard needs rates as part of citizen's benefit from 1 January 2023

Recipient	Book II of the Social Code	Age	Standard needs rates
<ul style="list-style-type: none"> <li>• Single persons</li> <li>• Single parents and</li> <li>• Adults with a minor partner</li> </ul>	Section 20 (2), first sentence	Age 18 and above	€ 502
<ul style="list-style-type: none"> <li>• Adult partner</li> </ul>	Section 20 (4)	Age 18 and above	€ 451
<ul style="list-style-type: none"> <li>• Adults under the age of 25</li> <li>• Under-25s who move house without the municipal provider's agreement</li> </ul>	Section 20 (3) in conjunction with section 20 (2), second sentence, no. 2	18-24 years old	€ 402

<ul style="list-style-type: none"> <li>• Young people aged 14 to 17</li> <li>• Minor partner</li> </ul>	Section 20 (2), second sentence, no. 2; section 23 no. 1	14-17 years old	€ 420
<ul style="list-style-type: none"> <li>• Children aged 6 to 13</li> </ul>	Section 23 no. 1	6-13 years old	€ 348
<ul style="list-style-type: none"> <li>• Children under 6</li> </ul>	Section 23 no. 1	0-5 years old	€ 318

## 45 What benefits can children and young people receive to promote their education and participation, besides the standard needs rates?

For children, adolescents and young adults (usually until they turn 25; see below for exceptions), the following education and participation needs are met – subject to the conditions set out in greater detail in the law – in addition to the general standard needs rates:

- The actual costs of one-day and multi-day trips and excursions with their school (class trips are required to comply with the provisions of school law), child day care centre, or childminder.
- A grant for personal school supplies (e.g. pens and pencils, notebooks, a calculator or education software) totalling 174 euros in the 2023 calendar year (58 euros on 1 February and 116 euros on 1 August in the 2023 calendar year).



- Costs of school transport, where necessary and where they are not already covered by third parties. You are not required to contribute to these costs, even if the school travel pass can also be used for other travel besides the journey to and from school. A school can also be considered the “nearest school of the chosen educational pathway” if it has been chosen because of its profile, if this profile means its lessons have a particular focus or are organised in a particular way (e.g. all-day schools, schools specialising in science, music, sport or foreign languages, or bilingual schools).
- Expenses for out-of-school learning support, where this is appropriate and necessary to achieve important learning objectives, as defined in school law. There is no requirement for the child to already be at risk of being held back a year.
- Expenses for participating in meals at school, at child day care centres or with a childminder. For school students, this also applies to lunch at an after-school care centre (Hort) on school days, if a cooperation agreement exists between the school and the centre.
- Until the child turns 18: a flat-rate sum of 15 euros monthly to enable him or her to participate in the social and cultural life of the community (e.g. to cover membership fees for a sports club, music school fees or leisure activities), provided that proof is provided of participation in a suitable activity.



### PLEASE NOTE

In this context, the term “school students” refers to people under the age of 25 who attend a general or vocational school and who do not receive training pay.

## 46 For how long is citizen's benefit paid?

You receive citizen's benefit for as long as you are in need of assistance and meet the other requirements (ability to work, age limit, etc.). Your jobcentre will generally check every twelve months whether your circumstances have changed. In individual cases, these checks may take place at shorter intervals (e.g. every six months).

## 47 When and how are the cash benefits paid?

Citizen's benefit is paid monthly in advance. You will need to keep this in mind when paying your rent. If you have a bank account, the money will be paid into your account. You can also give the details of a bank account belonging to a family member or friend.

If you don't have a bank account and don't want the money to be paid into an account belonging to someone else, the benefits can be paid in the form of a special type of cheque (Zahlungsanweisung zur Verrechnung) that you can cash in at your local post office or Postbank branch. However, there are fees associated with this. The jobcentre will only pay these fees if you provide evidence that a bank refuses to set up an account for you. You will need to obtain a certificate from the bank stating this.

**>> Sections 41 and 42 of Book II of the Social Code**

## 48 Do I continue to receive citizen's benefit when I am ill?

Yes. You must submit a medical certificate stating that you are unable to work and how long this is expected to be the case.

If the certificate indicates that you are likely to be ill for longer than six months, you may no longer be classed as capable of work within the meaning of the law. Your ability to work will then be reviewed. In the event that you are incapable of work, you may either:

- continue to receive citizen's benefit (if you live with people who are capable of work in your immediate household), or
- receive social assistance (Sozialhilfe) (if you are a single person).

**>>** Section 8 (1) of Book II of the Social Code

## 49 Does citizen's benefit also include benefits in kind or food vouchers?

Yes. If required, you will receive benefits in kind, e.g. vouchers for furniture and clothes.

## 50 I am a single parent. Will I receive more money?



Single parents with a minor child under the age of 7 are entitled to an extra allowance of 36 per cent. This extra allowance falls to 12 per cent from the age of 7 onwards. This reflects the fact that when the child reaches school age, the parent spends less time looking after the child because the child is at school.

**>>** Section 21 (3) of Book II of the Social Code

## 51 I am pregnant. Will I receive more money?

Yes. From the 13th week of pregnancy until the end of the month in which the birth takes place, expectant mothers receive an additional needs allowance equal to 17 per cent of the applicable standard needs rate. The applicable standard needs rates can be found in the table on page 46.

**>>** Section 21 (2) of Book II of the Social Code

## **52 Does assistance with essentials for a baby cover items other than baby clothes?**

Yes. Besides baby clothes, this assistance covers other items which are needed after the birth, such as a baby changing table or a cot.

## **53 My children go to school. What costs are paid for multi-day class trips?**

Assistance to cover multi-day class trips is equal to the actual costs (in line with the provisions of school law). Jobcentres are not permitted to pay a flat-rate sum for this.

**>> Section 28 (2), first sentence, number 2 of Book II of the Social Code**

## **54 My children go to school. Is assistance available for costs that are incurred in particular at the start of the school year?**

School students receive a grant for personal school supplies (details of the amounts can be found on page 47). This gives families with school-age children an additional sum to cover expenses which are incurred in particular at the start of the school year, such as expenses for pens and pencils, paper or school bags. These sums are automatically included in your payment at the beginning of the school year (February and August). The grant for personal school supplies is adjusted each year in line with the percentage increase in the standard needs rate (standard needs rate 1).

**>> Section 28 (3) of Book II of the Social Code**

## **55 Can a parent receive assistance to cover travel expenses for visiting a child who lives with the other parent?**

In cases where the parents are separated, expenses to uphold rights of access can justify an additional needs allowance if the distance involved is significant. However, people in this situation must first use all options to help themselves. For example, travel expenses can only be paid equal to the costs of the most inexpensive reasonable means of transport in each case.

## **56 Can I receive an additional needs allowance to buy a new pair of glasses?**

No. One-off or short-term spikes in your needs, such as when you have to replace or buy a new pair of glasses, can, in certain circumstances, also be dealt with by means of a loan.

## **57 Can I receive a special needs allowance for clothing for my child because he or she is growing so quickly?**

No. The need to replace children's clothes frequently as they grow, and due to the higher level of wear and tear, is considered a standard need. There is therefore no entitlement to an additional clothing allowance for children.

## **58 My application for child supplement (Kinderzuschlag) has been denied. Can I apply for citizen's benefit retroactively?**

Yes. If you applied for child supplement and have received a decision letter stating that your application has been denied, you can apply retroactively for citizen's benefit if you are in need of assistance, within a reasonable time limit after receiving the letter.

**>> Section 40 (7) of Book II of the Social Code**

## **59 Do I have the right to choose between child supplement (Kinderzuschlag) and citizen's benefit?**

Only in certain circumstances (see "Expanded access" below). Parents can only receive child supplement if they earn enough to meet their own needs, but their income is not or only just enough to meet the needs of the whole family. If parents' housing costs are particularly high or if there are multiple children living in their household, they can receive a reduced level of child supplement even if they are in the middle-income range.

Child supplement is up to 250 euros per child per month. This includes the immediate supplement (Sofortzuschlag), which is 20 euros per child per month. The income and assets of the parents and the child are taken into account to a certain extent when calculating child supplement (e.g. only 45 per cent of child's income, such as maintenance, is taken into consideration), and this reduces the amount of child supplement paid.

Child supplement should be accessed in preference to citizen's benefit where possible. In other words, if receiving child supplement and, where applicable, housing benefit (Wohngeld) means that you are no longer in need of assistance as defined in Book II of the Social Code – or in other words if child supplement (plus housing benefit, where applicable) is higher than the amount of citizen's benefit you would receive – then you are not entitled to citizen's benefit. In that case, you can instead apply for child supplement and housing benefit, where applicable.

Child supplement is awarded for six months. If your income or housing costs change during this six-month period, this does not affect the child supplement you receive.

## Expanded access to child supplement

People who do not receive benefits under Book II of the Social Code and currently have not applied for such benefits can, instead, receive child supplement. The prerequisite for this expanded access to child supplement is that when earned income, child supplement and, where applicable, housing benefit are taken together, there is a maximum shortfall of 100 euros to meet the family's needs. Only in these circumstances do you have the right to choose.

**>>** [Section 6a of the Federal Child Benefits Act \(Bundeskindergeldgesetz\)](#)

## 60 Do I need to pay insurance premiums myself, for example for home contents insurance or liability insurance?

Yes. While these kinds of insurance premiums are not included in the standard needs rate, if you have an income, you can deduct premiums for legally required insurance policies (e.g. third-party motor insurance, home fire insurance) in the proven amount from your assessable income. You can also deduct a flat-rate sum of 30 euros monthly for reasonable private insurance policies (e.g. home contents insurance, private liability insurance). If you have a “mini-job” with an income of up to 520 euros, these options are already included in the 100 euros that is always deducted from your income. If you have a monthly income above 520 euros, these deductions are taken into account if they exceed 100 euros in total.

**>>** [Section 11 and section 20 \(1\) of Book II of the Social Code](#)

**>>** [Section 11b and section 6 of the Citizen's Benefit Ordinance](#)

## **61 I am self-employed and privately insured. Can I receive a grant towards my health insurance?**

If you are in need of assistance despite being self-employed, you will receive a grant towards your private health and long-term care insurance. In the case of private health insurance, this is limited to half of the contribution for the basic tariff of your private health insurance. You can choose whether to switch to this basic tariff or remain on your current tariff, but if you do not switch, you will then have to pay the difference between your current tariff and half of the basic tariff, if your current tariff is higher than half of the basic tariff.

The grant towards private long-term care insurance is limited to half of the maximum contribution to social long-term care insurance.

If you end up in need of assistance solely because of your contribution to private health and long-term care insurance, the jobcentre will, on request, cover the share of the contribution necessary to prevent you from being in need of assistance. The limit of half of the contribution for the basic tariff of your private health insurance and half of the maximum contribution to social long-term care insurance still applies in these circumstances.

**>> Section 26 (2) and (4) of Book II of the Social Code**

## **62 I am self-employed and receive supplementary citizen's benefit. Do I need to submit proof of income from my clients?**

As part of the process of determining your profits, you may, in certain circumstances, have to provide proof that certain operating expenses are necessary, unpostponable and appropriate, and, in case of doubt, proof of the amount of your operating income. In principle, it is up to you to decide in what form you will provide this proof. Proof of income from a client is one means of doing so.



GUIDE

# Questions and answers

Housing costs

### 63 Can citizen's benefit recipients receive housing benefit (Wohngeld)?

No, you are not entitled to housing benefit. Housing costs (rent or expenses for owner-occupied housing), including heating costs, are taken into account by the jobcentre when calculating your benefits. However, this only applies up to a certain ceiling. The costs of rent and heating must be within a "reasonable" range.

Housing benefit is a flat-rate subsidy towards housing costs, financed half by the federal level and half by the Länder (federal states), and it should therefore be accessed in preference to citizen's benefit where possible.

>> See the Housing Benefits Act (Wohngeldgesetz) and sections 5 and 12a number 2 of Book II of the Social Code

### 64 Will my heating costs be paid?

Yes. Heating costs, usually your actual expenses, are taken into account when calculating your benefits. However, heating costs are considered in relation to the size of your home and must be reasonable.

>> Section 22 of Book II of the Social Code

### 65 Are the costs of electricity and hot water already included in the standard needs rate?

The costs of centrally supplied hot water are included in the housing and heating costs allowance. An additional needs allowance is paid in the case of decentralised water heating (using an electric water heater or gas boiler).

The costs of household electricity are included in the standard needs rate. You are therefore responsible for the amount you pay and for paying regular instalments to your chosen energy supplier. Any necessary back payments must also be paid from your standard needs rate. However, if your account is in credit and you receive a refund, this is not treated as income.

>> Section 21 (7) of Book II of the Social Code



## **66 When is a home considered to be reasonable?**

Most municipalities issue guidance which sets out what costs are considered to be reasonable. It is often the case that a higher level of monthly rent (excluding heating expenses) is accepted in cities than in rural areas. Guidelines for reasonable living space are as follows: around 45 – 50 m<sup>2</sup> for one person; around 60 m<sup>2</sup> or two rooms (excluding kitchens and bathrooms) for two people; around 75 m<sup>2</sup> or three rooms for three people; around 85 – 90 m<sup>2</sup> or four rooms for four people; and around 15 m<sup>2</sup> or one additional room for each additional family member. However, there are also many municipalities which do not take living space into account when considering whether housing is reasonable; in these cases, they set a cap on what amount of rent or price per square metre is deemed to be reasonable. Please contact your jobcentre to discuss your personal circumstances.

The municipalities can determine what housing costs are reasonable based on gross rent excluding heating (i.e. rent excluding heating, plus other non-energy incidental costs such as real property tax (Grundsteuer), charges for refuse collection, wastewater, street cleaning, water consumption, building insurance), or based on gross rent including heating.

## **67 What can I do if I have electricity debt and I have received a reminder letter from my energy supplier?**

You need to contact your electricity provider without delay in order to solve the problem. Electricity suppliers are only required to inform customers about options to avoid disconnection when they warn customers that their supply is at risk of being disconnected because they are in arrears; they must offer a plan to avoid disconnection with moderate loan rates when they notify customers that they are to be disconnected, at the latest. If this doesn't help, you can contact your local jobcentre and ask for assistance. It is important to keep up with your ongoing payment obligations.

However, you also have the option of agreeing with your jobcentre that the monthly instalments will be transmitted directly by the jobcentre to your energy supplier. This can also enable you to avoid an impending disconnection.

You can receive an interest-free loan to deal with arrears that have already built up while you have been receiving citizen's benefit. However, this does not apply to debt from before you applied for citizen's benefit. If you are granted a loan to pay for arrears, it is normally paid directly to your energy supplier. The repayment of the loan while you are receiving benefits takes place via a monthly deduction from your benefits.

**>> Section 24 (1) in conjunction with section 42a of Book II of the Social Code**

## **68 Do I have to give up my home if the costs are unreasonably high? Will the rental deposit be paid for me if I have to move home?**

If your rent is considered too high by official standards, the whole of your rent is initially treated as a necessary expense after the one-year grace period. However, this applies only as long as it is not possible (or reasonable) for you to find reasonable housing or to reduce your housing and heating costs, for example by subletting. After the grace period and, normally, a further six-month period, only reasonable housing costs are recognised and paid as part of your citizen's benefit. However, the jobcentre will not ask you to move; instead, you will be asked to lower your costs. If a move is officially recommended and arranged, the costs of moving and the rental deposit or a member's share in a cooperative are usually paid for you.

**>> Section 22 of Book II of the Social Code**

## **69 I have found a new home which is better than my current one, and only costs slightly more. Will the costs be paid?**

If a claimant moves from a home with reasonable housing costs to a more expensive home in the same jobcentre area, and the move is not necessary, only the previous reasonable costs will be paid for the new home.

**>> Section 22 (1), second sentence, of Book II of the Social Code**

## 70 What do I need to keep in mind when moving home?

Before you sign a tenancy agreement for a new home, you must ask your jobcentre to agree to the costs of the new home; this is known as an assurance (Zusicherung). If you are moving away from the area for which your current jobcentre is responsible, you must contact the local jobcentre for the area where the new home is located.

It will decide whether to give an assurance. The jobcentre is required to give an assurance if the move is necessary and the costs of the new home are reasonable.

**>> Section 22 (4) and (5) of Book II of the Social Code**

## 71 In what circumstances are young people allowed to move into a home of their own?

Anyone under the age of 25 requires the agreement of the local jobcentre, known as an assurance (Zusicherung), in order to move home. Without it, they cannot receive a housing and heating costs allowance, or assistance with basic furniture and household goods. This rule applies when they first move out of their parents' home, and to subsequent moves. However, this does not mean that young people are forced to move back in with their parents. It is possible, though, that when planning subsequent moves after moving out of their parents' home, they may, on a case-by-case basis, be directed to move back in with their parents.

Lawmakers have defined certain cases where benefit providers are required to give an assurance. This is the case if

- the individual cannot be expected to live with their parents for serious social reasons (for example: domestic violence),
- moving into the new home is necessary for the purpose of integrating into the labour market, or

- another similarly serious reason exists (for example, if a pregnant woman wants to live with her partner).

These rules ensure that taxpayers' money is only used to pay for young people under 25 to move out of their parents' home in justified cases.

**>>** Section 22 (5) of Book II of the Social Code

## **72 If I have to stay in a women's refuge, do I need to pay the costs myself?**

If a citizen's benefit recipient has to stay in a women's refuge, the accommodation costs are paid by the jobcentre. If the refuge is located outside the area for which the jobcentre is responsible, the previous jobcentre reimburses the costs to the new jobcentre.

**>>** Section 36a of Book II of the Social Code

## **73 Can rent arrears be taken on even for people who do not (or no longer) receive citizen's benefit?**

Yes. Social assistance (Sozialhilfe) providers can only take on rent arrears and energy debts to prevent homelessness; this is also possible in the case of people capable of work who are not in need of assistance as defined in the context of citizen's benefit (e.g. people with a low income that is sufficient to meet their needs, or people who receive low levels of unemployment benefit (Arbeitslosengeld)). The jobcentre is not responsible for this; the local welfare office (Sozialamt) is usually the relevant agency.

**>>** Section 21 in conjunction with section 36 of Book XII of the Social Code

## **74 I currently do not receive citizen's benefit. Is financial assistance available if I cannot pay my heating cost back payment?**

Yes. Even if you do not receive citizen's benefit on an ongoing monthly basis, the jobcentre can help you with a bill for a high heating cost back payment or with high expenses for maintaining a reasonable stock of heating fuel, if these heating costs result in you being in need of assistance.

You must submit an application to your local jobcentre within three months of the bill's due date. This extended deadline for applications only applies until 31 December 2023.

Even in cases where you are only applying for citizen's benefit for a single month, you need to complete the normal application form for citizen's benefit; in other words, there is no separate form when you are applying to receive citizen's benefit for a single month.

Here is an example to show how this kind of application is processed: An individual who currently does not receive citizen's benefit receives a bill for a heating cost back payment on 5 May 2023. Payment is due on 5 June 2023. The individual can apply for citizen's benefit up to the end of the third month after the month in which the bill is due. As the bill's due date is in June, it is possible to apply for citizen's benefit from the jobcentre until 30 September 2023 at the latest.

The jobcentre processes these cases using its normal procedures, meaning that applicants must provide details of their income and assets, among other things. The jobcentre then checks whether the individual is entitled to benefits as a result of the heating costs. Assets need only be used if they exceed the exempt amount of 15,000 euros per person in the immediate household (Bedarfs-gemeinschaft).

If the jobcentre finds that the individual is entitled to citizen's benefit in the month in which the bill is due, citizen's benefit is paid and can be used to pay for the unpaid invoice for a reasonable stock of heating fuel or the unpaid bill for back payment of heating costs.



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# Questions and answers

People with disabilities |  
Rehabilitation

## 75 Do people with disabilities receive additional assistance?

People with disabilities who are capable of work and who receive

- occupational participation assistance under section 49 of Book IX of the Social Code (Rehabilitation and Participation of People with Disabilities), with the exception of assistance under section 49 (3) nos. 2 and 5 of Book IX of the Social Code and other assistance with obtaining a suitable occupational position, or
- integration assistance under section 112 of Book IX of the Social Code (until 31 December 2019: section 54 (1), first sentence, nos. 1 and 2 of Book XII of the Social Code),

also receive an additional needs allowance equal to 35 per cent of the applicable standard needs rate.

People who are incapable of work, if they are fully incapacitated for work for the purposes of pensions law, who receive citizen's benefit because their immediate household includes a citizen's benefit recipient who is capable of work, can receive an additional needs allowance equal to 17 per cent of the applicable standard needs rate if they have a severely disabled person's pass with the "G" code.

**>> Section 21 (4) and section 23 (1) number 2 of Book II of the Social Code**

## 76 Which rehabilitation provider is responsible for people with disabilities who are in need of assistance?

The Federal Employment Agency (Bundesagentur für Arbeit) may be responsible for the occupational rehabilitation of people with disabilities who receive citizen's benefit if no other rehabilitation provider is responsible (e.g. a pension insurance fund for people who have been insured for many years, or a statutory occupational accident insurance fund (Berufsgenossenschaft) for those receiving assistance after an accident at work or on the way to or from work). If an application is submitted to the Federal Employment Agency, then it will clarify

which other agencies have a role to play and determine what rehabilitation the applicant needs; this includes engaging in participation planning with the jobcentre about occupational participation assistance. This ensures that the Federal Employment Agency's expertise as a rehabilitation provider is also used to help claimants with disabilities who are capable of work.

On the basis of these discussions, jobcentres decide what the occupational participation assistance to provide to people with disabilities. Jobcentres work closely with the Federal Employment Agency, as a rehabilitation provider, to promote the rapid occupational integration of people with disabilities who are in need of assistance.



To ensure that all necessary forms of assistance for rehabilitation are provided and are effective, the jobcentre, the claimant, the competent rehabilitation providers, and all other agencies involved coordinate with one other as part of what is known as the participation plan process (Teilhabeplanverfahren).

**>> §Sections 6 and 19 of Book IX of the Social Code**

## **77 I am undergoing rehabilitation and receive citizen's benefit. Who is now responsible for my occupational rehabilitation?**

If you have been approved to receive occupational participation assistance (Leistungen zur Teilhabe am Arbeitsleben), your current rehabilitation provider (e.g. your pension insurance fund or the Federal Employment Agency) remains responsible for providing you with assistance to promote your integration into employment.



If the Federal Employment Agency is the competent rehabilitation provider and you receive citizen's benefit from the jobcentre, then the jobcentre usually decides on forms of assistance, after consulting the employment agency, and provides this assistance.

The jobcentre can help to place you in work.

Since the entry into force of the Federal Participation Act (Bundesteilhabegesetz) on 1 January 2022, it has also been possible to receive social inclusion assistance from the jobcentre, e.g. debt and addiction counselling, alongside the rehabilitation process. It is now also possible for you to receive assistance from the placement budget, as well as activation and professional integration measures. Your rehabilitation provider is required to include the jobcentre in the participation plan process to ensure you receive the best possible support thanks to close coordination between all agencies involved in your rehabilitation process.



Cost-of-living benefits (such as citizen's benefit) are normally always paid by the jobcentre.

## **78 Due to my disability, I need help with integrating into the labour market. Is it possible for me to receive occupational participation assistance?**

Inform your jobcentre about your health restrictions and discuss what the way ahead should be.

In principle, you can apply to any rehabilitation provider (e.g. the Federal Employment Agency, statutory pension insurance funds, statutory occupational accident insurance funds) to receive occupational participation assistance (Leistungen zur Teilhabe am Arbeitsleben). Your jobcentre will help you with the process of submitting the application.

All forms of assistance that are necessary to maintain, enhance, enable or restore the ability to work of someone who has a disability or is at risk of disability can be provided as occupational participation assistance. The focus is not solely on capabilities; people's interests and previous types of work also play an important role in this context. Reintegration into work is particularly important because this is the best means of mitigating the impacts of disability. The following forms of assistance, for example, can help you in returning to work:

- Payment of the costs for technical work aids,
- Assistance with setting up an accessible workstation,
- Continuing vocational education and training.

Your rehabilitation provider will decide on a case-by-case basis exactly which forms of occupational participation assistance you can receive. The rehabilitation provider will hold a participation planning meeting with you and, if you wish, people you trust, as well as other agencies involved, to discuss the forms of participation assistance with the aim of ensuring that you receive seamless support.

If you're not sure who to contact, you can receive help from the contact points for rehabilitation and participation set up by the rehabilitation providers, the integration offices and jobcentres. A list of the contact points can be found on the website of the Federal Association for Rehabilitation (Bundesarbeitsgemeinschaft für Rehabilitation).

[www.bar-frankfurt.de](http://www.bar-frankfurt.de)

In addition, you can contact the many independent counselling services which are available in the framework of complementary independent participation counselling (EUTB®). You can find your nearest counselling service on the website

[www.teilhabeberatung.de](http://www.teilhabeberatung.de)



GUIDE

# Key terms

(in alphabetical order)

## Acceptable employment (zumutbare Arbeit)



Anyone who turns down an acceptable job, a vocational training place or an integration measure can expect their citizen's benefit to be reduced. But what does "acceptable" mean?

In principle, claimants must take any opportunity to earn enough, or return to earning enough, to finance their essential living expenses, or at least a portion of them. In general, a job is considered acceptable if the claimant is intellectually, psychologically and physically capable of it. Claimants are not permitted to turn down a suitable job simply because it does not reflect their training, because it is further away than their last job, or because the conditions seem subjectively unfavourable.

Jobs are not considered acceptable if they would make it significantly more difficult to return to a previous occupation, keep the individual from caring for family members, or put childcare at risk. In general, childcare is not at risk in the case of children aged three and above who can receive childcare at a child day care centre or by other means.

**>> See question 39: "Do I have to accept any job I am offered? What is considered "acceptable" work?"**



## Additional need (Mehrbedarf)

An extra allowance for additional needs is paid for additional costs not covered by the standard needs rate in certain situations and special circumstances. In other words, additional needs allowances represent a necessary addition to the standard needs rates in certain cases. The additional needs allowance is paid as a lump sum – usually a certain percentage of the individual's applicable standard needs rate – on top of the standard needs rate:

- For expectant mothers from the thirteenth week of pregnancy,
- For single parents, depending on the number of children and their ages,
- For people with disabilities who are capable of work, to promote their participation in working life,
- For food, if proof is submitted that an expensive diet is medically necessary,
- For ongoing special needs that are unavoidable in the individual case (hardship clause), and
- For individual water heating (e.g. using a gas boiler or electric instantaneous water heater) where necessary.

An entitlement to an additional needs allowance exists for individual water heating because water has to be heated within the household, for example using an instantaneous water heater, and this is not included in the incidental costs associated with rent. Each member of the immediate household (Bedarfs-gemeinschaft) receives the additional needs allowance, with the amount depending on each individual's applicable standard needs rate.

There is no need to provide proof that the allowance is used for its intended purpose.

In addition, people aged 15 and above who are not capable of work receive an additional needs allowance if they have a severely disabled person's pass with the "G" code.

## **Allowances which apply to earned income (Freibeträge bei Erwerbseinkommen)**

### **Deductible (Absetzbetrag)**

In general, a flat-rate sum of 100 euros is deducted from assessable net earnings to cover work-related expenses; this is known as the deductible. This means that earned income up to 100 euros is not taken into account when calculating the amount of citizen's benefit you receive, and instead goes straight into your pocket. Higher rates of expenses can be taken into account for earnings above 400 euros.

### **Allowance for people in employment (Freibetrag für Erwerbstätige)**

Allowances exist to ensure that people who work have more money in their pocket than those who don't.

Citizen's benefit recipients with a gross income between 100 and 1,000 euros currently keep 20 per cent (i.e. a maximum of 180 euros) on top of their citizen's benefit. From 1 July 2023, the allowance for income between 520 and 1,000 euros will rise to 30 per cent, while remaining at 20 per cent for income between 100 and 520 euros.

An additional allowance of 10 per cent applies to income between 1,000 and 1,200 euros. If the individual lives with at least one minor child in his or her immediate household, the limit is 1,500 euros.

For example, the allowance for someone with a gross earned income of 900 euros is as follows: 100 euros (basic deductible) plus 160 euros (20 per cent of the remaining 800 euros), i.e. 260 euros in total. From 1 July 2023, this allowance will rise to 298 euros, consisting of 100 euros (basic deductible) plus 84 euros (20 per cent between 100 and 520 euros) plus 114 euros (30 per cent between 520 euros and 900 euros). This amount is subtracted from the individual's net income and thus is not taken into account when calculating how much citizen's benefit he or she receives. The household's income, which is made up of earned income and supplementary citizen's benefit, increases by this amount.

### **Volunteering, especially as an instructor**

Expense allowances paid to volunteers and instructors are not taken into account when calculating citizen's benefit, up to a limit of 250 euros monthly. This is similar to how these expense allowances are treated for tax purposes. The basic allowance of 100 euros monthly which applies to other types of income is thus 250 euros in these cases.

From 1 July 2023, the way in which expense allowances for volunteers are taken into account when calculating citizen's benefit will be aligned with tax legislation. This means that expense allowances will then not be taken into account as income up to an annual ceiling of 3,000 euros.

### **Deductible for apprentices**

As is the case for earned income, 100 euros is subtracted from assessable income in the form of assistance to promote training (e.g. assistance under the Federal Training Assistance Act (BAföG) or a vocational training grant (Berufsausbildungsbeihilfe)); this is to cover training-related expenses. If apprentices receive both earned income (e.g. training pay) and assistance to promote training, only 100 euros in total is deducted from their assessable income. If apprentices provide evidence of higher expenses, this higher amount is subtracted.

From 1 July 2023, a basic allowance of 520 euros will apply for apprentices under the age of 25. Training pay will not be taken into account up to this level when calculating citizen's benefit.

### **Deductible for people undertaking federal voluntary service who receive citizen's benefit**

People undertaking federal voluntary service or youth voluntary service who receive supplementary citizen's benefit can keep a flat-rate sum of 250 euros monthly from what they are paid, without needing to provide proof of expenses (for insurance and work-related expenses). If, on a case-by-case basis, they provide proof that their expenses are higher, the actual amount is taken into consideration.

From 1 July 2023, a basic allowance of 520 euros will apply for volunteers under the age of 25.

## **Analysis of a jobseeker's potential (Potenzialanalyse)**

A jobseeker's potential is analysed by taking stock of all personal qualities which may have a positive or negative influence on his or her prospects when looking for a job. A jobcentre adviser works with the jobseeker to determine his or her personal strengths and weaknesses. This analysis not only looks at professional qualifications, but also aspects such as state of health, motivation, behaviour, mobility and family environment. The analysis is meant to show what steps should be taken, and what measures can support the jobseeker in integrating into the labour market.

## **Arbitration process (Schlichtungsverfahren)**

If a cooperation plan cannot be drawn up jointly, or if the jobcentre and the claimant have different views when it comes to extending the cooperation plan, an arbitration process can be launched. This process aims to produce an agreement, generally within a maximum of four weeks, on the joint approach in the integration process. The arbitration process can be launched by either party, or jointly by both. The jobcentre is required to take the outcome of the arbitration process into account.

## **Assets**

In principle, available assets must be used to finance essential living expenses before citizen's benefit can be claimed. However, assets are exempt up to certain thresholds. Among other things, these exemptions protect retirement savings. Children's assets, like the assets of everyone else in the immediate household (Bedarfsgemeinschaft), are also protected by exemptions up to certain thresholds. In addition, items which are not taken into account as assets when calculating citizen's benefit include the following: reasonable household effects, a reasonable vehicle, or an owner-occupied residential property within the statutory floor space limit.

**>> See "Retirement savings"**

Whether valuable items are taken into account as assets depends on whether their utilisation would represent a particular hardship for the person concerned. Valuable items which are essential for taking up or continuing a vocational training programme or employment are not utilised.

### **Exempt assets (Vermögensfreibetrag)**

After the grace period, a total of 15,000 euros in assets of all kinds are exempt from consideration for each member of the immediate household (Bedarfgemeinschaft). During the one-year grace period when someone starts receiving citizen's benefit, assets are only taken into account if they are significant. Assets are considered significant if they exceed 40,000 euros in the case of the claimant, and 15,000 euros in the case of each other member of the immediate household.

In other words, after the grace period a family of two adults and two children can have a total of 60,000 euros in exempt assets. During the grace period, 85,000 euros in assets are exempt.

### **Authorised municipal provider (zugelassener kommunale Träger, zKT)**

In around a quarter of Germany's municipalities, basic income support for jobseekers is managed solely by authorised municipal providers rather than by joint institutions (see section 6a of Book II of the Social Code). Across Germany as a whole, 104 authorised municipal providers have sole responsibility for managing basic income support for jobseekers, i.e. without the involvement of the Federal Employment Agency. Authorised municipal providers are also known as accredited municipalities (Optionskommunen) or municipal jobcentres (kommunale Jobcenter).

## **Back-to-work allowance and new business support (Einstiegsgeld)**



Claimants capable of work can receive new business support when moving into self-employment as their primary occupation, or a back-to-work allowance when taking up a job which is subject to social security contributions. In the case of self-employment, the prerequisite is that this self-employment is expected to eliminate the need for assistance in future. The allowance or support is paid for a maximum of 24 months. When calculating the back-to-work allowance or new business support, factors such as the length of unemployment and the size of the immediate household are taken into account.

## **Benefit reductions**

Anyone who turns down a job, vocational training or an integration measure that is acceptable without an important reason (non-compliance) can expect their citizen's benefit to be reduced.

Non-compliance results in a progressive reduction in citizen's benefit, initially a 10 per cent reduction for one month; a second case of non-compliance leads to a 20 per cent reduction for two months; the final stage is a reduction equivalent to 30 per cent of the standard needs rate for three months. The maximum amount by which citizen's benefit can be reduced is 30 per cent of the standard needs rate. To prevent homelessness, reductions in payments to cover housing and heating costs are prohibited by law. Jobcentres also check on a case-by-case basis whether people are facing particular hardship, in which case the benefit is not reduced. If people subsequently cooperate or demonstrate a sincere and lasting willingness to fulfil their obligations to cooperate in future, the reduction is ended early. Young people additionally receive an offer of counselling in the event that their benefits are reduced.

Communication is the key requirement for good cooperation between the citizen's benefit claimant and the jobcentre. Anyone who fails to attend an appointment with the jobcentre without an important reason can have their citizen's benefit reduced by ten per cent of the standard needs rate.



## Capable of work

Everyone aged 15 and above is considered capable of work if they are able to work at least three hours per day in the normal conditions of the general labour market and they have not yet reached the retirement age for the statutory pension insurance scheme. The retirement age for people born after 1963 is 67. For people born before 1964, the applicable retirement age can be found in the table in section 7a of Book II of the Social Code. How the individual's state of health is expected to develop over the next six months is also taken into consideration when determining whether someone is capable of work.

## Case management (Fallmanagement)

Case management is an important tool in supporting integration efforts. Employment-oriented case management is the right approach when it comes to successfully integrating people with complex personal and social problems into the labour market.

Case management aims to work with the individual, as part of a particularly intensive support framework, to solve the problems which stand in the way of his or her integration into the labour market, and thus pave the way for the individual to enter working life. The case manager takes on a wide range of different tasks to support and guide the individual. For example, the case manager ensures that people in need of assistance who have drug or addiction problems receive the necessary treatment and assistance.

### **Cash benefit: citizen's benefit**

Claimants capable of work who, despite intensive efforts, are unable to find a job or whose income from employment is not sufficient to meet their needs are entitled to receive citizen's benefit if they are in need of assistance. Citizen's benefit can also be provided as a supplementary (top-up) benefit. People are considered in need of assistance if they cannot finance their essential living expenses and those of the people in their immediate household by their own means, primarily by taking up acceptable employment, or from their assessable income or assets, and if they do not receive the necessary assistance from others, in particular from family members or providers of other social benefits.

Basic income support for jobseekers takes a household-based approach. This means that, besides the claimant, who must be capable of work, family members in the claimant's immediate household (Bedarfsgemeinschaft) who are not capable of work also receive cost-of-living benefits if they are in need of assistance. Citizen's benefit is paid monthly in advance as a single cash sum, and is normally approved for a twelve-month period.



## **One component of cash benefits and social security contributions**

Claimants capable of work and their family members receive cash benefits in the form of flat-rate sums to cover standard needs. These ensure people can finance their essential living expenses. But that's not all. Citizen's benefit includes payments for rent and heating. In addition, contributions and grants for health and long-term care insurance are paid. On top of this, allowances can be paid to cover additional needs in special circumstances, such as single parenthood or pregnancy. One-off assistance can also be provided for needs in other circumstances, for example for essentials in the case of pregnancy and childbirth, or when moving into your first home. Education and participation benefits can also be provided as a cash benefit.

## **Casual job opportunities (Arbeitsgelegenheiten)**

Casual job opportunities can be beneficial for citizen's benefit recipients who are capable of work, but who need support to develop or restore their ability to participate in working life. Funding is provided for casual job opportunities which are additional jobs, competitively neutral, and in the public interest. Normally, people cannot work in casual job opportunities for longer than 24 months in a five-year period. However, the funding period can be extended once for a maximum of another 12 months if the conditions for participating in the casual job opportunity are still met. The decision on this is taken by your local jobcentre.

## **Child supplement (Kinderzuschlag)**

Parents can only receive child supplement if they earn enough to meet their own needs, but their income is not or only just enough to meet the needs of the whole family. If parents' housing costs are particularly high or if there are multiple children living in their household, they can receive a reduced level of child supplement even if they are in the middle-income range. Child supplement should be accessed in preference to assistance as part of citizen's benefit where possible.

Child supplement is up to 250 euros per child per month. This includes the immediate supplement (Sofortzuschlag), which is worth 20 euros per child. The income and assets of the parents and the child are taken into account to a certain extent when calculating child supplement, and this reduces the amount of child supplement paid.

Child supplement is awarded for six months. If there are changes to income or housing costs during this six-month period, this does not affect the child supplement received.

### **Expanded access to child supplement**

Anyone who does not receive benefits under Book II of the Social Code and currently has not applied for such benefits can, instead, receive child supplement. The prerequisite for this expanded access to child supplement is that when earned income, child supplement and, where applicable, housing benefit are taken together, there is a maximum shortfall of 100 euros to meet the family's needs.

Example calculations can be found at the end of this brochure (page 114).

### **Citizen's benefit bonus (Bürgergeldbonus)**

Those who participate in measures which provide particular support in finding a vocational training place or work will receive a monthly citizen's benefit bonus of 75 euros from 1 July 2023. These measures include continuing vocational education and training, pre-vocational training, measures in the preliminary phase of assisted vocational training, and measures to support hard-to-reach young people.

## **Coaching**

Citizen's benefit recipients who are capable of work but face particular difficulties in their professional integration due to individual or social problems can receive holistic support, known as coaching. Coaching looks at the individual's circumstances as a whole, and fundamentally develops and stabilises their employability. Coaching can also be provided as an outreach service or as a service accompanying training or employment.

## **Continuing education and training benefit (Weiterbildungsgeld)**

Vocational qualifications raise people's chances of long-term employment and help to meet the demand for skilled labour in Germany. Citizen's benefit recipients therefore receive additional financial support in the form of continuing education and training benefit, worth 150 euros a month, if they engage in continuing education or training leading to a qualification.

## **Continuing education and training bonus (Weiterbildungsprämie)**

Citizen's benefit claimants can apply for the continuing education and training bonus from their jobcentre if they engage in continuing education or training leading to a qualification and successfully pass an intermediate exam, the first part of an extended final exam, or the final exam to obtain a recognised vocational qualification.

## **Continuing vocational education and training (berufliche Weiterbildung)**

People's work history has a crucial impact on their labour-market and job prospects. Digital transformation in the labour market is making it even more important for people to adapt or expand their skills so that they have good prospects in the labour market.

Citizen's benefit offers various opportunities for people to engage in continuing vocational education or training, with the aim of significantly enhancing the placement prospects of citizen's benefit recipients. The recipient's existing skills are taken into account, especially his or her work history and prior learning, but also personal qualities such as physical and mental aptitude. It is also important for the training to lead to a qualification which is in demand in the labour market. If the requirements are met, the integration adviser assigned to the claimant will decide, after individual counselling, what tailored education or training could enhance the claimant's professional integration prospects.

The aim is for the citizen's benefit recipient to be highly likely to find a permanent job again after completing the continuing education or training.

### **Cooperation plan (Kooperationsplan)**

During a counselling interview, the contact person at the jobcentre gains an overview of a jobseeker's individual circumstances, strengths, skills and aims. At the start of the integration process, the individual's potential is analysed; this analysis looks at the personal qualities required for integration, professional skills and suitability. Together, the jobseeker and the contact person establish the individual's capabilities and strengths. Where the jobseeker needs support in order to integrate into the labour market, the contact person works with the citizen's benefit recipient to come up with suitable solutions and measures to close gaps and solve problems.

The cooperation plan underpins the entire integration process. It is based on jointly developed goals. The plan also sets out what steps claimants must take in looking for work, and what integration assistance the jobcentre will provide to support them. In particular, the cooperation plan may set out the kinds of jobs or sectors where the claimant should be placed.

The jobcentre regularly works with the claimant to review what progress has been made. This allows the contact person to quickly understand which steps are promising and which activities are not having the desired effect.

If claimants fail, without an important reason, to carry out the steps documented in the cooperation plan to reduce or eliminate their need for assistance, these steps can also be made a binding requirement. If claimants still do not change their behaviour, it is possible for their citizen's benefit to be reduced.

**>> See "Benefit reductions"**

## Counselling (Beratung)

Jobcentres offer counselling on all issues as people move towards vocational training, employment, and financial independence. Even people for whom employment may not yet be an option right now, for example because of caring responsibilities, receive comprehensive advice from the jobcentre. Jobcentres also offer advice on all issues relating to citizen's benefit.

An integration adviser is appointed as a personal point of contact for every citizen's benefit recipient. During counselling interviews, they work with the claimant to analyse his or her potential and then jointly draw up a strategy for the claimant's integration into the labour market. The discussion covers what steps the citizen's benefit recipient can take and what forms of support can be provided by the jobcentre or other agencies, where relevant. The agreements are set out in a cooperation plan. Integration advisers engage closely with claimants to assist them as they implement the plan step by step.

## De minimis limit (Bagatellgrenze)



The Citizen's Benefit Act has introduced a de minimis limit for the recovery of overpayments, meaning that people are no longer asked to repay overpayments below 50 euros per household (Bedarfsgemeinschaft). The rule has been introduced due to the high administrative costs of such processes. The administrative costs involved in recovering small sums can be higher than the amount recovered. The de minimis limit has therefore been introduced to simplify the administrative process. Its purpose is to reduce bureaucracy and save the jobcentres work.

It also means that citizen's benefit recipients do not have to deal with as many official letters, saving them work as well. Please note that the de minimis limit applies to the immediate household as a whole. It is therefore still possible for sums below 50 euros to be recovered from individual members of a household.

## Decision letter (Bescheid)

The decision on your application for citizen's benefit is known in German as the Bescheid. It is delivered to you and sets out how much you will receive in benefits and for how long.

The decision letter also contains information about which bank account the benefit will be paid into and with which health and long-term care insurance fund the claimant is insured. The enclosed calculation sheet sets out the individual components of the total amount, and explains whether and to what extent income and assets have been taken into account.

## Appeal

If you do not agree with the decision, you can lodge an appeal with the jobcentre specified in the decision letter within one month after it is delivered to you. If the letter is sent by post, it is generally considered to be delivered to you on the third day after it was sent (see postmark).



## Education and participation benefits (Bildungs- und Teilhabeleistungen)

In addition to citizen's benefit, children, adolescents and young adults receive education and participation benefits (from what is known as the educational package).

The education benefits are mainly for school students, or in other words individuals who attend a general or vocational school and do not receive training pay. Assistance to cover one-day and multi-day trips and lunches also applies to children who attend child day care centres (Kita) or who are cared for by a childminder. All children and young people can benefit from participation assistance. The educational package includes the following forms of assistance (usually until the individual turns 25; see below for exceptions), subject to the conditions set out in greater detail in the law:

- The actual costs of one-day and multi-day trips and excursions with their school (class trips are required to comply with the provisions of school law), child day care centre, or childminder.
- A grant for personal school supplies (e.g. pens and pencils, notebooks, a calculator or education software) totalling 174 euros in the 2023 calendar year (58 euros on 1 February and 116 euros on 1 August).

- Costs of school transport, where necessary and where they are not already covered by third parties. You are not required to contribute to these costs, even if the school travel pass can also be used for other travel besides the journey to and from school. A school can also be considered the “nearest school of the chosen educational pathway” if it has been chosen because of its profile, if this profile means its lessons have a particular focus or are organised in a particular way (e.g. all-day schools, schools specialising in science, music, sport or foreign languages, or bilingual schools).
- Expenses for out-of-school learning support, where this is appropriate and necessary to achieve important learning objectives, as defined in school law. There is no requirement for the child to already be at risk of being held back a year.
- Expenses for participating in meals at school, at child day care centres or with a childminder. For school students, this also applies to lunch at an after-school care centre (Hort) on school days, if a cooperation agreement exists between the school and the centre.
- Until the child turns 18: a flat-rate sum of 15 euros monthly to enable him or her to participate in the social and cultural life of the community (e.g. to cover membership fees for a sports club, music school fees or leisure activities), provided that proof is provided of participation in a suitable activity.

The educational package is also available – subject to the relevant eligibility requirements – in the framework of social assistance (cost-of-living assistance and basic income support in old age and in the event of reduced earning capacity), under the Asylum Seekers Benefits Act (Asylbewerberleistungsgesetz), and for families who receive child supplement (Kinderzuschlag) or housing benefit (Wohngeld). The educational package may also be an option for families who do not receive citizen’s benefit or any of the other social benefits mentioned, but who are also unable to meet their children’s education and participation needs from their own income and assets.



## **Education voucher (Bildungsgutschein) in the context of support for continuing education and training**

For the jobcentre to pay for the costs of a continuing education and training course or a retraining course, you need an education voucher. You can receive an education voucher on request from your jobcentre, following a counselling interview, before you begin the course. The education voucher states, among other things, the training objective, the length of the training period, the regional scope of the voucher and its period of validity. You can only redeem the education voucher with an authorised provider of your choice.

When looking for a provider, you can use the online service offered by the Federal Employment Agency: [www.arbeitsagentur.de/kursnet](http://www.arbeitsagentur.de/kursnet).

It is important to make sure that your chosen course is also authorised in the context of support for continuing education and training.



### **Grace period (Karenzzeit)**

Nobody who is receiving citizen's benefit for the first time should have to worry about their savings or their home. It is important for people to be able to focus more on continuing education and training and looking for work during this time. A grace period therefore applies for the first year in which someone receives citizen's benefit.

During this grace period, the actual costs of the individual's home, whether rented or owned, are paid for. Heating costs are paid within reasonable limits, in order to encourage an economical use of energy. Municipalities decide independently what heating costs are considered reasonable.

Citizen's benefit recipients can keep their savings during the first year. Assets only need to be used to finance essential living expenses if the first person in the immediate household has assets in excess of 40,000 euros. A further 15,000 euros in assets are exempt for each other person in the immediate household.

## Health insurance

>> See "Social security"



## Holistic support (ganzheitliche Betreuung)

>> See "Coaching"

## Home ownership

In the case of a family with up to four members, an owner-occupied house with up to 140 m<sup>2</sup> in floor space or an owner-occupied flat with up to around 130 m<sup>2</sup> in floor space is considered to be reasonable. For each additional family member, the amount of floor space regarded as reasonable increases by 20 m<sup>2</sup> per person; the amount of floor space considered reasonable is not lowered if the family has fewer than four members.

## Housing benefit (Wohngeld)

Housing benefit is a subsidy towards rent or mortgage and home upkeep costs (in the case of owner-occupied homes) for low-income households. It thus helps to reduce the burden of housing costs. Housing benefit should be accessed in preference to citizen's benefit where possible. This means that if a household's needs can be met via housing benefit, the household is not entitled to citizen's benefit.

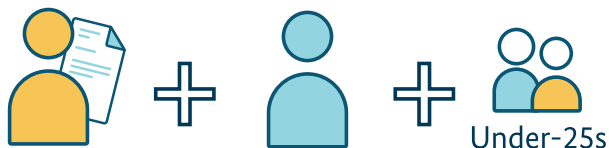
A legal entitlement exists to housing benefit. Whether someone is entitled to housing benefit and the amount received depends on the number of household members who are to be taken into consideration, total income, and the amount of the rent or mortgage payment (in the case of an owner-occupied home) that qualifies for support.

## I

### Immediate household (Bedarfsgemeinschaft)

The legal term “immediate household” (Bedarfsgemeinschaft) plays an important role when it comes to citizen's benefit. Although it contains the word “household”, the applicant alone is considered an immediate household in his or her own right.

The immediate household also includes the applicant's partner and/or children under the age of 25 who live with the applicant.



The cash benefits for the individual members of the immediate household are made up of:

- the applicable standard needs rate to which each individual member is entitled,
- any allowances for additional needs,
- reasonable housing and heating costs, and
- allowances for the education and participation needs of children, adolescents and young adults.

If an adult member of the immediate household has income or assets, he or she must provide for the other members of the household. The exception to this rule is children's income and assets. With the exception of child benefit (Kindergeld), children's income and assets are only taken into consideration in order to meet the child's needs, not the parents' needs.

Every benefit recipient in the immediate household who is capable of work is required to look for work in order to reduce the dependence on public benefits.

Who is part of the immediate household? Who isn't? How are the household's needs calculated?

**The following people are members of the immediate household:**

- The claimant, who must be capable of work,
- The claimant's partner, who is either:
  - a spouse who is not separated from the claimant,
  - a (registered) civil partner who is not separated from the claimant, or

- a person who lives with the claimant in a shared household where it can reasonably be assumed that both individuals share a mutual desire to take responsibility for each other and provide for one another,
- The claimant's own children and the partner's children living in the household, provided that they are under 25, unmarried, and do not have an adequate income or assets to meet their own needs,
- The parent(s), living in the household, of an unmarried child under the age of 25 who is capable of work, and the parent's partner who lives in the household.

**The following people are not members of the immediate household:**

- Children who can meet their essential living expenses using their own income or assets,
- Children who are already providing for children of their own,
- Married children, and children aged 25 or over, even if they live with their parents,
- A separated spouse or partner.

**Immediate supplement for children  
(Sofortzuschlag für Kinder)**

Children, adolescents and young adults who are entitled to citizen's benefit (standard needs rate 3, 4, 5 or 6) also receive an immediate monthly supplement of 20 euros. This also applies to children, adolescents and young adults who

- are only entitled to education and participation benefits, or
- are not entitled to citizen's benefit only because child benefit (Kindergeld) was taken into account when determining whether they are in need of assistance (section 11 (1), fifth sentence).

The immediate supplement has been provided since July 2022. It is an additional benefit (not an additional needs allowance), and is not provided to cover a specific need. Until basic child assistance (Kindergrundsicherung) is introduced, the immediate supplement gives young people an additional sum which supplements the necessary cost-of-living benefits. It is not influenced by the standard needs rates or other applicable needs. The immediate supplement itself does not create an entitlement to other benefits.

## **Income – what counts?**

Claimants capable of work who have an income need less financial support from the state. Income is therefore taken into account when calculating citizen's benefit, but not in full, in order to create incentives to take up or remain in work.

Income which is taken into account when calculating citizen's benefit:

- Income from employment,
- Income from self-employment, from trade or business, and from agriculture or forestry,
- Income from rental and leasing (except when claimants have sublet the home they occupy to reduce their housing costs),
- Capital income, if it exceeds 100 euros per person per calendar year,
- Maintenance payments,
- Child benefit (Kindergeld) (not considered if the claimant can prove that he or she has passed on the money to the adult child, provided that the child no longer lives in the same household),

- Social benefits (e.g. unemployment benefit, sickness benefits, pensions, assistance under the Federal Training Assistance Act (BAföG), a vocational training grant (Berufsausbildungsbeihilfe), and training allowance for people with disabilities (Ausbildungsgeld)),
- A prisoner's income (excluding house money (Hausgeld) and pocket money (Taschengeld)),
- Benefits under the Military Service Pay Act (Wehrsoldgesetz), the Federal Voluntary Service Act (Bundesfreiwilligendienstgesetz) and the Act on the Payment of Benefits to Reserve Duty Personnel (Unterhaltssicherungsgesetz),
- One-off income (such as a tax refund or Christmas bonus; if taking the entire amount into consideration in a single month would eliminate the need for assistance, it is split across six months and only these partial amounts are taken into account),
- From 1 July 2023, one-off income, no matter the amount, will be taken into consideration solely in the month when it is received. From the following month, it will count as an asset.

**Income which is not taken into account when calculating citizen's benefit:**

- Benefits which form part of basic income support for jobseekers (Book II of the Social Code),
- Basic pensions under the Federal War Victims' Compensation Act (Bundesversorgungsgesetz),
- Basic pensions granted based on the analogous application of the Federal War Victims' Compensation Act (e.g. to victims of violent crimes, and pensions and assistance paid under the Federal Compensation Act (Bundesentschädigungsgesetz)),

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- The blind person's allowance (Blindengeld),
  - Compensation paid for non-financial damages (e.g. damages for pain and suffering (Schmerzensgeld)),
  - Investment income (e.g. interest on investments) up to 100 euros per year,
  - Income of up to 10 euros per month,
  - For soldiers: the foreign assignment allowance (Auslandsverwendungszuschlag) and merit bonus (Leistungszuschlag),
  - A carer's non-taxable income for basic caring services and assistance with household chores,
  - Income from employment for citizen's benefit recipients under the age of 15, provided it does not exceed 100 euros per month. This rule applies to the children of claimants capable of work when the children already work to a limited extent, e.g. have temporary jobs. Income from school students' jobs in the school holidays is not taken into account up to 2,400 euros per calendar year. This annual ceiling ceases to apply from 1 July 2023, after which income from jobs in the school holidays will not be taken into account at all.
  - Income in the form of material goods (e.g. material gifts, inherited material goods), with the exception of benefits in kind provided as part of employment, the Federal Voluntary Service, or a youth voluntary service (such as meals, or a pass for local public transport).



## **Income which is usually not taken into account when calculating citizen's benefit:**

- Income received for a specific purpose, which serves a different purpose than citizen's benefit: Benefits provided under statutory long-term care insurance and equivalent benefits provided under private long-term care insurance, or
  - Mobility assistance,
  - Employers' payments to employees' savings schemes, or similar forms of income.
- Grants from non-statutory welfare organisations (e.g. the National Association for Workers' Welfare (AWO), Caritas, Diakonisches Werk, the German Red Cross, the German Non-Denominational Welfare Association, non-statutory welfare entities, churches and faith-based organisations governed by public law, and the Central Board of Jewish Welfare in Germany (ZWST)).
- Grants from third parties, if these grants serve a different purpose than benefits provided under Book II of the Social Code.

## **Income from employment**

Many citizen's benefit recipients who are capable of work have a (marginal) job, to avoid losing touch with the labour market. This is actively encouraged. Citizen's benefit supports recipients in taking up a job: mini-jobs, midi-jobs and part-time jobs enable recipients to pay for part of their essential living expenses from their earnings, reducing their need for assistance. The allowances which apply when taking earned income into account ensure that citizen's benefit recipients who work have more household income available than those who do not work.

## Information on legal consequences (Rechtsfolgenbelehrung)

Information on legal consequences is provided in the context of a specific offer which a jobcentre extends to a benefit recipient. This may be a job offer or an offer to participate in a measure, for example. The information on legal consequences explains the consequences if recipients do not comply with their responsibilities, such as the requirement to participate in a measure. It is thus intended to inform and warn recipients.

## Integration

Citizen's benefit aims to get claimants who are capable of work back into employment.

To support this, citizen's benefit offers a wide range of different options, known as integration assistance. This includes:

- General job placement assistance (assistance from the placement budget to help people to prepare for employment or take up a job),
- Measures to promote activation and professional integration,
- Support for continuing vocational education and training, including second-chance programmes to obtain a lower secondary school-leaving certificate (Hauptschulabschluss),
- Occupational participation assistance,
- Assistance for employers (integration grant),
- Support for continuing vocational education and training, supplemented by continuing education and training benefit (Weiterbildungsgeld), the continuing education and training bonus (Weiterbildungsprämie), and the citizen's benefit bonus (Bürgergeld-Bonus),
- Support for choosing a career and vocational training,

- Municipal integration assistance (e.g. childcare, addiction and debt counselling),
- Financial support when individuals take up a job, to help them deal with potential obstacles (back-to-work allowance (Einstiegsgeld)),
- Integration assistance for those who are self-employed,
- Casual job opportunities (Arbeitsgelegenheiten), also known as “one-euro jobs”,
- Grants for employers when hiring claimants who have been unemployed for at least two years (integration of the long-term unemployed),
- The social labour market (labour market participation).



## Jobcentres

The joint institutions (gemeinsame Einrichtungen) and authorised municipal providers (zugelassene kommunale Träger) are known as jobcentres.

### Joint institutions (gemeinsame Einrichtungen)

A joint institution is a one-stop-shop for services, with the municipal provider (i.e. a county or town constituting a county in its own right) and the employment agency working together to manage citizen's benefit.

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Employment agencies are responsible for the following types of assistance provided as part of citizen's benefit:

- Assistance with labour-market integration (counselling, placement, support for activation and work integration measures)
- Cost-of-living benefits (citizen's benefit to cover standard needs and additional needs), with the exception of assistance with housing and heating costs, assistance with buying clothes or basic furniture and household goods, and education and participation needs
- Payment of contributions and grants for health and long-term care insurance.

Municipal providers are responsible for the following types of assistance:

- Housing and heating
- Childcare
- Debt and addiction counselling
- Psychosocial counselling, if necessary for integration into working life
- Assistance with buying clothes or basic furniture and household goods
- Education and participation benefits.



## Long-term care insurance (Pflegeversicherung)

>> See “Social security”

## Long-term unemployment

>> See “Participation Opportunities Act”



## Measure (Maßnahme)

“Measures” is the term used to refer to skills development opportunities, continuing vocational education and training, and other services which support citizen’s benefit claimants in finding or keeping a job.

If the jobcentre suggests that the citizen’s benefit claimant take part in a measure, this is intended to improve his or her professional prospects. Depending on the individual’s particular situation, different types of measures may be suitable.

Measures usually have one of the following objectives:

- Citizen’s benefit claimants enhance their job prospects and find permanent work.
- Young people who do not have a vocational qualification can prepare for vocational training.

## Need (Bedarf)



Need refers to the amount required by an individual or the immediate household (Bedarfsgemeinschaft) to cover their essential monthly living expenses. The household's needs therefore consist of the sum of the applicable standard needs rates for the members of the household, plus any allowances for additional needs, plus reasonable housing and heating costs, and education and participation needs for children, adolescents and young adults. The income and any assets belonging to either the applicant or his or her partner are taken into consideration if they exceed the level which is exempt. Children's income and assets are only taken into consideration in relation to their own needs, not the parents' needs. In the case of minor, unmarried children and under-25s who live with their parents, the parents' income and assets are taken into account, in addition to their own, when determining their needs. An exception to this is if the child is pregnant or has a child under the age of six.

## Need for assistance (Hilfebedürftigkeit)

People are considered in need of assistance if they cannot or can only barely meet their essential living expenses and those of the people in their immediate household

- by their own means,
- in particular if they cannot do so by taking up acceptable employment,
- and if they cannot do so using assessable income or assets,
- and if they do not receive the necessary assistance from others, in particular from family members or providers of other social benefits.



## Occupational accident insurance (statutory) (gesetzliche Unfallversicherung)

>> See “Social security”

### One-off assistance

Jobcentres can provide one-off assistance on request. For example, it is possible to receive a one-off payment to cover basic furniture and household goods when moving into a first home, or to purchase essentials in the event of pregnancy and childbirth. One-off assistance can also be provided to people who do not receive ongoing cost-of-living benefits in the form of citizen's benefit, but whose income is not sufficient to cover a special need, such as the need to purchase essentials in the event of pregnancy and childbirth.

### One-off income

From time to time, citizen's benefit recipients receive one-off income (e.g. a Christmas bonus, back payments received in accordance with a collective agreement, or back payments of other social benefits). If the one-off income is a large enough amount that taking it into consideration would completely eliminate the individual's entitlement to citizen's benefit, it is treated as if it were split across six months.

From 1 July 2023, one-off income, no matter the amount, will be taken into account solely in the month when it is received. From the following month, the money is then treated as an asset.

## Participation Opportunities Act (Teilhabechancengesetz)



### (1) Integration of the long-term unemployed

Long-term unemployed persons who have been out of work for at least two years despite placement efforts can receive support via the “integration of the long-term unemployed” scheme. Jobs subject to social security contributions are subsidised to give people job opportunities in the general labour market and enable them, in the long term, to make the transition to sustainable, unsubsidised employment.

All employers who offer an eligible person a job subject to social security contributions for at least two years can apply for this support, which takes the form of a wage subsidy. The subsidy is paid for 24 months. The subsidy is 75 per cent of the person’s wage in the first year, and 50 per cent in the second year.



The subsidy is accompanied by coaching for the individual. If the requirements are met, funding can be provided for continuing education and training and skills development.

### (2) Participation in the labour market (“social labour market”)

The aim of support for “participation in the labour market” (section 16i of Book II of the Social Code) is to give people who are very far from the labour market more long-term prospects through publicly subsidised employment subject to social security contributions, thus enhancing their social participation.





The target group for this support consists of people over the age of 25 who have received benefits as part of basic income support for jobseekers for at least six of the past seven years and who were not in employment during this period, or were employed only for a short time. Employers who give a person in this target group a job subject to social security contributions can receive a wage subsidy for up to five years. In the first two years, the subsidy is 100 per cent of the statutory minimum wage, the wage established by a collective agreement, or the wage paid by a religious organisation; from the third year, the subsidy is lowered by ten percentage points each year. The subsidy is accompanied by holistic support (coaching) for the individual alongside their employment. Funding can also be provided for appropriate periods of necessary continuing education and training or an internship with another employer.

## Pension insurance (Rentenversicherung)

>> See “Social security”

## Placement

Placing people in work and vocational training is one of the jobcentres’ core tasks. The designated contact persons inform and advise people about suitable vacancies and job search options.

In many areas, placing young people in training is carried out by the employment agencies on behalf of the jobcentres.

>> See “Integration”

## Promotion of training (Ausbildungsförderung)

>> See “Young people”

## Providers of basic income support (Grundsicherungsträger)

>> See “Jobcentres”

## Recourse to family members (Rückgriff gegenüber Verwandten)



In general, citizen’s benefit does not include a requirement for parents and children to pay maintenance for one another. This means that the provider of basic income support does not ask parents to pay maintenance to their adult children because the children are receiving citizen’s benefit.

However, exceptions exist

- for claims for parents to pay maintenance for minors in need of assistance and for benefit recipients under 25 who have not yet completed their first vocational training programme, and
- for cases where the maintenance claim is brought personally by the benefit recipient capable of work.

Adult children whose parents receive citizen’s benefit are not asked to pay maintenance.

Otherwise, it is possible that maintenance may have to be paid in the following circumstances

- by a spouse who is divorced or separated from the claimant,
- on the basis of a mother's right to maintenance after giving birth.

## Rent and heating

Jobcentres pay reasonable housing and heating costs for the entire immediate household (Bedarfsgemeinschaft). In the case of owner-occupied housing, the term “expenses” (Lasten) is used rather than “rent”. This includes the usual incidental costs (e.g. real property tax, building insurance, waste collection, street cleaning, cold water), and warm water if this is included in the rent. In the case of individual water heating (e.g. using a gas boiler or electric water heater), claimants are entitled to an additional needs allowance on top of their applicable standard needs rate. Back payments of incidental costs and/or heating costs are also taken into account. If the incidental costs or heating costs are in credit, the expenses considered are lowered accordingly.

Citizen's benefit claimants can receive a loan to pay back rent arrears if they are otherwise at risk of losing their home. If the citizen's benefit claimant is unable to pay rent or electricity bills on time, the jobcentre can also pay the housing and heating costs directly to the landlord or energy supplier. This applies in particular if there is a risk of extraordinary termination of the tenancy.

The fundamental prerequisite for costs to be paid is that the claimant's home must be reasonable. What jobcentres class as being reasonable varies from region to region. The following living space is usually considered reasonable: 45 to 50 m<sup>2</sup> for one person, 60 m<sup>2</sup> or two rooms (excluding kitchens and bathrooms) for two people, 75 m<sup>2</sup> or three rooms for three people, and 85 to 90 m<sup>2</sup> or four rooms for four people. Besides living space, local rent prices and the options offered by the local housing market are taken into consideration.

However, to enable citizen's benefit recipients to concentrate on looking for work rather than on looking for somewhere to live when they start receiving citizen's benefit, a grace period applies to the payment of housing costs during the first year. This means that during this period, the actual costs are taken into account, irrespective of whether they are considered reasonable. It is only for heating costs that the jobcentre examines whether the costs are reasonable from the outset. After the grace period, if the rent is too high, citizen's benefit recipients are required to lower the costs (for example by subletting), usually within six months. In rare cases, claimants may have to move. The costs of the move and the rental deposit are reimbursed if the move is brought about by the jobcentre. If the time limit expires without the costs being lowered, the jobcentre decides whether to now only pay the portion of the costs deemed to be reasonable.

## **Responsibilities**

Those who are in need of assistance because they cannot find work are supported by society. This takes the form of cash benefits, support with looking for a job, and integration assistance. In return, they have a responsibility to do all they can to be able to finance their own essential living expenses again. This is a socially equitable approach.

For example, citizen's benefit recipients have to participate in measures, and take up a job offer if it is acceptable.

## **Retirement savings**

Insurance contracts which constitute retirement savings, such as "Riester" investments, are not treated as assets for the purpose of calculating citizen's benefit. Other assets which "constitute retirement savings" may likewise not be treated as assets, especially in the case of people who are currently exempt or have previously been exempt from compulsory insurance. The exemption applies in each year in which people engage in self-employment as their primary activity for the entire year or part of it, and in which no contributions are paid to the statutory pension insurance scheme, a public insurance institution, or an occupational insurance institution.

The maximum amount which is exempt from consideration is equal to the annual contribution required for an earnings point in the statutory pension insurance scheme, currently around 8,000 euros per year.



## Social labour market

>> See “Participation Opportunities Act”

## Social security (Sozialversicherung)

Citizen's benefit recipients generally benefit from compulsory coverage by statutory health insurance and social long-term care insurance. Anyone not capable of work who receives citizen's benefit is usually covered by statutory health and social long-term care insurance as a dependant.

The jobcentres pay the contributions directly to the health insurance funds.

Citizen's benefit recipients who fall under the private health insurance system are exempt from compulsory coverage by the statutory system. This includes people who had private health insurance prior to receiving citizen's benefit, or people who did not have private or statutory health insurance before receiving citizen's benefit and were self-employed as their primary occupation or not subject to compulsory insurance (e.g. as a civil servant). These people are instead subject to compulsory coverage by private health insurance and usually have access to the basic tariff. Claimants covered by private health insurance receive a grant towards their insurance contributions.

If they are in need of assistance solely because of the contributions to be paid for health and long-term care insurance, the jobcentre will, on request, pay for the share of the contribution that is necessary to prevent them from being in need of assistance.

Periods of unemployment while receiving citizen's benefit are usually treated as credited periods for the purposes of statutory pension insurance. This avoids gaps in the claimant's contributions history and maintains their entitlement to benefits in the event of a reduction in earning capacity.

In addition, claimants are covered by occupational accident insurance while travelling to and from the jobcentre or job interviews.

>> See Question 61: "I am self-employed and privately insured.  
Can I receive a grant towards my health insurance?"

## Standard needs (Regelbedarf)

The standard needs rate for essential living expenses covers, in particular, food, clothing, personal hygiene products, household effects, household energy excluding heating and water heating, and needs for participation in the social and cultural life of the community (see "Subsistence level"). The standard needs rate is paid as a monthly lump sum, and the claimant can decide independently how to use it. Besides regular needs, such as food, the standard needs rate is used to pay for irregular needs, such as clothing. The applicable standard needs rates can be found in the table on page 46.

>> See "Need"

## Subsistence level (Existenzminimum)

Germany's constitution, the Basic Law (Grundgesetz), guarantees the fundamental right to a decent subsistence level. It guarantees everyone the financial resources which are essential to cover necessary living expenses and to allow a minimum level of participation in society and cultural life. The Basic Law makes no distinctions regarding the reasons why someone might be in need of assistance.

The term “necessary living expenses” refers to a person's basic needs that are absolutely essential in order to reach a decent subsistence level. This includes, in particular

- Food,
- Clothes,
- Household effects,
- Electricity,
- Personal hygiene products,
- Housing costs, including heating, and
- Other needs in everyday life, including social participation needs.

The purpose of social minimum income benefits, such as citizen's benefit, is thus to ensure that people have the constitutionally guaranteed decent subsistence level. Social minimum income benefits prevent people from falling into poverty, in the sense of falling below the decent subsistence level. All social minimum income benefits, including citizen's benefit, are financed by taxes paid by society. Social minimum income benefits must therefore only be used if people's own income or assets are not enough to finance their essential living expenses. The income or assets of the claimant's spouse or partner must also be taken into account when determining eligibility.

## Wider household (Haushaltsgemeinschaft)



An applicant's wider household (Haushaltsgemeinschaft) includes everyone (even those who are not part of the immediate household (Bedarfsgemeinschaft)) who lives with and maintains a shared household with him or her. This includes relatives and relatives by marriage, as well as the applicant's own children if they are aged 25 or over or can finance their essential living expenses from their own income or assets. However, a wider household can also consist of multiple immediate households. Subtenants are not part of the wider household. When calculating the benefits to be paid, jobcentres take rent into account on a pro rata basis (housing costs divided by the number of members of the wider household).

They also assume that relatives within the wider household support each other. This means that their income is taken into account when calculating citizen's benefit, if they are able to contribute. That said, special requirements apply when assessing their ability to contribute.

A family member in the wider household can only support the citizen's benefit recipient if the family member has sufficient resources in his or her own right. The jobcentres therefore first calculate how much financial assistance this member of the household can provide. The same exemptions apply to the assets of a member of the household as to those of the citizen's benefit claimant himself or herself.





## Young people

Integrating young people into training and employment is particularly important. When under-25s who are capable of work apply for citizen's benefit, they should, like other claimants, immediately receive assistance with integrating into work. If they do not have a vocational qualification, a vocational training programme may be the right next step. Every young person is assigned a designated contact person. It is important for young people to receive intensive support when it comes to integrating into work or vocational training. The designated contact person can help young people to deal with personal problems, develop individual integration strategies in partnership with them, and provide intensive and targeted support during the process of implementing the strategy. The young person and the contact person set the integration goal jointly during a counselling interview. The goal is based on the young person's strengths, potential and interests, as well as the conditions and options in the training and labour market.

In principle, the priority in the case of young people without a vocational qualification should be to place them in vocational training. Young people with learning difficulties or who are socially disadvantaged can receive support for in-company vocational training in the form of instruments such as assisted vocational training (Assistierte Ausbildung). Funding can also be provided for introductory training, non-company vocational training, or – funded by the employment promotion provider – pre-vocational training programmes, including the legal right to a second-chance programme to obtain a lower secondary school-leaving certificate (Hauptschulabschluss).

Young people from a migrant background can additionally receive support in the form of language courses from the Federal Office for Migration and Refugees (BAMF). Of course, all of the other forms of integration assistance that are part of citizen's benefit are also available to young people. The placement budget can be used to help people to prepare for or take up vocational training, for example. Not all young people are able to begin vocational training or take up a job immediately. The priority may be to first deal with other issues, such as obtaining childcare in the case of single parents. People who are dealing with complex personal and social problems may receive support from a case manager (see "Case management"). For young people aged 15 to 25 who cannot (or can no longer) be reached by the standard services offered by the social security systems, low-threshold counselling and support services can be provided, in particular psychosocial or outreach counselling and support. The individual steps towards integration are discussed in detail with the young person, and then laid down in the cooperation plan. If a young person refuses to engage with the services offered without an important reason, the amount of citizen's benefit is reduced (see "Benefit reductions"). To avoid young people losing contact with the jobcentre as a result of a benefit reduction, the jobcentre should offer counselling to review the agreed integration steps within four weeks after a reduction in benefits.








To ensure that support is as coordinated as possible, many jobcentres collaborate with employment agencies and youth welfare offices in cross-jurisdictional cooperation models. These partnerships – often known as youth career agencies (Jugendberufsagenturen) – allow tailored support to be provided in the school-to-work transition.



# Example calculations

Example calculations based on  
the applicable standard needs rates  
From 1 January 2023

## Citizen's benefit (as the sole source of income)

Applicant	Standard needs rates <sup>1)</sup>	Housing costs <sup>2)</sup>	Citizen's benefit
 Single person	502.00	372.00	<b>874.00</b>
 (Married) couple	902.00	472.00	<b>1,374.00</b>
 Single parent, 1 child, aged 4 <sup>3)</sup>	1,000.72	529.00	<b>1,529.72</b>
 Single parent, 2 children, aged 4 and 12 <sup>3)</sup>	1,348.72	602.00	<b>1,950.72</b>
 (Married) couple, 1 child, aged 4 <sup>3)</sup>	1,220.00	651.00	<b>1,871.00</b>
 (Married) couple, 2 children, aged 4 and 12 <sup>3)</sup>	1,568.00	743.00	<b>2,311.00</b>
 (Married) couple, 3 children, aged 4, 12 and 15 <sup>3)</sup>	1,988.00	917.00	<b>2,905.00</b>

The examples show the composition of household income in terms of basic income support for jobseekers.

- 1) Standard needs rates, including the additional needs allowance for single parents, in euros
- 2) Average reasonable ongoing and one-off housing and heating costs (as at August 2022, reflecting April 2022 data, source: Analyse Arbeitsmarkt (Labour Market Analysis), basic income support for jobseekers, Germany, August 2022, table 5.4)
- 3) Children, adolescents and young adults receive additional education and participation benefits and, on top of that, the immediate supplement of 20 euros per month. As the immediate supplement itself does not create an entitlement to other benefits, it is not taken into account in the example calculations



## Household income with citizen's benefit

Single person

Rent and heating: € 372

### Calculation of needs

Standard needs	502.00
Housing and heating	372.00
<b>Total needs</b>	<b>874.00</b>

### Assessable income

Assessable income	0.00
Entitlement to citizen's benefit	874.00



## Household income with citizen's benefit

(Married) couple

Rent and heating: € 472

### Calculation of needs

Standard needs for a person with a partner	451.00
Standard needs for a person with a partner	451.00
Housing and heating	472.00
<b>Total needs</b>	<b>1,374.00</b>

### Assessable income

Assessable income	0.00
Entitlement to citizen's benefit	1,374.00



## Household income with citizen's benefit

Single parent, child aged 4

Rent and heating: € 529

### Calculation of needs

Standard needs for single parents	502.00
Additional needs for single parents	180.72
Standard needs for a child <sup>1)</sup>	318.00
Housing and heating	529.00
<b>Total needs</b>	<b>1,529.72</b>

### Assessable income

Child benefit	250.00
Other assessable income, e.g. maintenance advance (Unterhaltsvorschuss)	177.00
Entitlement to citizen's benefit	1,102.72

1) Education and participation needs are also taken into account for children, adolescents and young adults and, on top of that, the immediate supplement of 20 euros per month (not including child benefit). As the immediate supplement itself does not create an entitlement to other benefits, it is not taken into account in the example calculations



## Household income with citizen's benefit

(Married) couple, child aged 4

Rent and heating: € 651

### Calculation of needs

Standard needs for a person with a partner	451.00
Standard needs for a person with a partner	451.00
Standard needs for a child <sup>1)</sup>	318.00
Housing and heating	651.00
<b>Total needs</b>	<b>1,871.00</b>

### Assessable income

Child benefit	250.00
Other assessable income	0.00
Entitlement to citizen's benefit	1.621,00

1) Education and participation needs are also taken into account for children, adolescents and young adults and, on top of that, the immediate supplement of 20 euros per month (not including child benefit). As the immediate supplement itself does not create an entitlement to other benefits, it is not taken into account in the example calculations





## Household income with citizen's benefit

(Married) couple, children aged 4 and 12

Rent and heating: € 743

### Calculation of needs

Standard needs for a person with a partner	451.00
Standard needs for a person with a partner	451.00
Standard needs for a child <sup>1)</sup>	318.00
Standard needs for a child <sup>1)</sup>	348.00
Housing and heating	743.00
<b>Total needs</b>	<b>2,311.00</b>

### Assessable income

Child benefit	500.00
Other assessable income	0.00
Entitlement to citizen's benefit	1,811.00

1) Education and participation needs are also taken into account for children, adolescents and young adults and, on top of that, the immediate supplement of 20 euros per month (not including child benefit). As the immediate supplement itself does not create an entitlement to other benefits, it is not taken into account in the example calculations



## Household income with citizen's benefit

(Married) couple, children aged 4, 12 and 15

Rent and heating: € 917

### Calculation of needs

Standard needs for a person with a partner	451.00
Standard needs for a person with a partner	451.00
Standard needs for a child <sup>1)</sup>	318.00
Standard needs for a child <sup>1)</sup>	348.00
Standard needs for a child <sup>1)</sup>	420.00
Housing and heating	917.00
<b>Total needs</b>	<b>2,905.00</b>

### Assessable income

Child benefit	750.00
Other assessable income	0.00
Entitlement to citizen's benefit	2,155.00

1) Education and participation needs are also taken into account for children, adolescents and young adults and, on top of that, the immediate supplement of 20 euros per month (not including child benefit). As the immediate supplement itself does not create an entitlement to other benefits, it is not taken into account in the example calculations.



# Helpline and publication details

Federal Ministry of Labour  
an Social Affairs

# Helpline

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