



EUROPEAN SOCIAL POLICY NETWORK (ESPN)

Access to social protection for young people

Germany

Walter Hanesch and
Thomas Gerlinger



EUROPEAN COMMISSION

Directorate-General for Employment, Social Affairs and Inclusion
Directorate D — Social Rights and Inclusion
Unit D.2 — Social Protection

Contact: Flaviana Teodosiu

E-mail: flaviana.teodosiu@ec.europa.eu

European Commission
B-1049 Brussels

European Social Policy Network (ESPN)

**ESPN Thematic Report:
Access to social protection for
young people**

Germany

2021

Walter Hanesch, University of Applied Sciences Darmstadt

Thomas Gerlinger, Bielefeld University

The European Social Policy Network (ESPN) was established in July 2014 on the initiative of the European Commission to provide high-quality and timely independent information, advice, analysis and expertise on social policy issues in the European Union and neighbouring countries.

The ESPN brings together into a single network the work that used to be carried out by the European Network of Independent Experts on Social Inclusion, the Network for the Analytical Support on the Socio-Economic Impact of Social Protection Reforms (ASISP) and the MISSOC (Mutual Information Systems on Social Protection) secretariat.

The ESPN is managed by the Luxembourg Institute of Socio-Economic Research (LISER) and APPLICA, together with the European Social Observatory (OSE).

For more information on the ESPN, see:

<http://ec.europa.eu/socialmain.jsp?catId=1135&langId=en>

LEGAL NOTICE

The information and views set out in this document are those of the authors and do not necessarily reflect the official opinion of the European Union. Neither the European Union institutions and bodies nor any person acting on their behalf may be held responsible for the use which may be made of the information contained therein. More information on the European Union is available on the Internet (<http://www.europa.eu>).

Manuscript completed in June 2021

The European Commission is not liable for any consequence stemming from the reuse of this publication. Luxembourg: Publications Office of the European Union, 2021

© European Union, 2021



The reuse policy of European Commission documents is implemented by the Commission Decision 2011/833/EU of 12 December 2011 on the reuse of Commission documents (OJ L 330, 14.12.2011, p. 39). Except otherwise noted, the reuse of this document is authorised under a Creative Commons Attribution 4.0 International (CC-BY 4.0) licence (<https://creativecommons.org/licenses/by/4.0/>). This means that reuse is allowed provided appropriate credit is given and any changes are indicated.

For any use or reproduction of elements that are not owned by the European Union, permission may need to be sought directly from the respective rightholders.

QUOTING THIS REPORT

Hanesch, Walter; Gerlinger, Thomas (2021). *ESPN Thematic Report on Access to social protection for young people – Germany*, European Social Policy Network (ESPN), Brussels: European Commission.

CONTENTS

| | |
|---|----|
| SUMMARY | 5 |
| 1 KEY FIGURES ON THE SOCIO-ECONOMIC SITUATION OF YOUNG PEOPLE | 6 |
| 1.1 Distribution of young people (aged 15–29) by main activity status | 6 |
| 1.2 Young people (aged 15–29) at risk of poverty or social exclusion | 8 |
| 1.3 Young people (aged 15–29) materially and socially deprived..... | 9 |
| 1.4 Young people (aged 15–29) neither in employment nor in education or training (NEETs) | 9 |
| 1.5 Early leavers (aged 18–24) from education and training..... | 10 |
| 1.6 Young people (aged 16–29) living with their parents..... | 10 |
| 2 ACCESS TO UNEMPLOYMENT BENEFITS | 11 |
| 2.1 Eligibility conditions and benefit entitlements | 11 |
| 2.2 Gaps/obstacles in access for young people | 12 |
| 3 ACCESS TO SICKNESS AND HEALTHCARE BENEFITS | 13 |
| 3.1 Sickness benefits..... | 13 |
| 3.1.1 Eligibility conditions and benefit entitlements | 13 |
| 3.1.2 Gaps/obstacles in access for young people..... | 14 |
| 3.2 Healthcare benefits..... | 15 |
| 3.2.1 Eligibility conditions and benefit entitlements | 15 |
| 3.2.2 Gaps/obstacles in access for young people..... | 15 |
| 4 ACCESS TO MATERNITY, PATERNITY AND PARENTAL CASH BENEFITS | 16 |
| 4.1 Maternity benefits | 16 |
| 4.1.1 Eligibility conditions and benefit entitlements | 16 |
| 4.1.2 Gaps/obstacles in access for young people..... | 17 |
| 4.2 Parental allowance..... | 17 |
| 4.2.1 Eligibility conditions and benefit entitlements | 18 |
| 4.2.2 Gaps/obstacles in access for young people..... | 19 |
| 5 GUARANTEED MINIMUM INCOME SCHEMES | 19 |
| 5.1 Basic income support for job-seekers..... | 19 |
| 5.1.1 Eligibility conditions and benefit entitlements | 19 |
| 5.1.2 Gaps/obstacles in access for young people..... | 21 |
| 5.2 Cost-of-living assistance..... | 22 |
| 5.2.1 Eligibility conditions and benefit entitlements | 22 |
| 5.2.2 Gaps/obstacles in access for young people..... | 23 |
| 5.3 Basic income support in old age and in the event of reduced earning capacity | 23 |
| 5.3.1 Eligibility conditions and benefit entitlements | 23 |
| 5.3.2 Gaps/obstacles in access for young people..... | 24 |
| 5.4 Asylum-seekers' benefits..... | 24 |
| 5.4.1 Eligibility conditions and benefit entitlements | 24 |
| 5.4.2 Gaps/obstacles in access for young people..... | 25 |
| 6 HOUSING BENEFITS | 25 |
| 6.1 Eligibility conditions and benefit entitlements | 26 |
| 6.2 Gaps/obstacles in access for young people | 26 |
| 7 REFORMS, NATIONAL DEBATES AND RECOMMENDATIONS..... | 27 |
| 7.1 Reforms implemented since 2015..... | 27 |

7.2 National debates 27
7.3 Good practice and recommendations 28
REFERENCES 30

SUMMARY

In principle, young people are not treated differently from other age groups with regard to unemployment insurance. Those starting their careers find it more difficult to access unemployment benefits due to the relatively long qualifying period.

There are also no age-specific regulations applying to sickness and healthcare benefits that lead to gaps in coverage or barriers to access. However, young people are affected by general gaps in care.

Since 2018 young people in education have had access to maternity benefits under certain conditions. With regard to parental benefits, no age-specific lack of provision or barriers to access can be identified for young people.

With regard to minimum-income benefits (under Social Code Books II and XII), young people are formally no worse off than other age groups. However, the conditions governing basic income support for job-seekers are much more restrictive for those under 25 than for older recipients. In addition, young people aged 15-18 generally do not have access to basic income support in the event of reduced earning capacity, an exclusion that is lifted under certain conditions.

Since there are no age-specific housing benefit rules, there are no age-specific gaps in coverage. In previous years, the take-up rate for housing benefit was quite low. It remains to be seen whether the take-up rate will rise in the coming years as a result of the 2020 housing benefit reform.

Since 2015, a large number of legislative changes have taken place in the areas of social protection presented here, not least since the beginning of 2020 in response to the ongoing COVID-19 pandemic. The issue of social protection for young people has played virtually no role in these reforms.

Broadly speaking, there is currently no discussion about the role of young people (aged 15-29) in the areas of the social protection system in Germany presented here, in the context of either the social policy or the youth policy debate. As far as young people and social protection are concerned, the focus is mostly on educational and social services.

The only exception to this is the minimum-income benefit schemes. This is especially true of the very restrictive benefit conditions for those under 25 in relation to basic income support for job-seekers. According to a new draft bill submitted in January 2021 by the Federal Minister of Labour and Social Affairs, the special regulations for people under 25 are to be abolished; but the chances that a law will be passed in this legislative period are slim.

At the same time, there has been criticism for years that the standard minimum-income benefits under Social Code Books II and XII, both in general and for children and adolescents in particular, are in no way sufficient to guarantee a socio-cultural subsistence level that enables participation in normal social life.

The idea that all child- and family-related benefits, including minimum-income benefits, should be combined into a basic child allowance has attracted growing support during the current legislative period. Such a reform could improve transparency, facilitate access to these benefits, strengthen targeting and above all improve the situation of families with children on low incomes.

As no age-specific disadvantages can be identified for young people, the recommendations at the end of the report focus primarily on the need for general reforms that would also benefit young people.

1 Key figures on the socio-economic situation of young people¹

1.1 Distribution of young people (aged 15–29) by main activity status

Table 1a: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and Germany, % 15-29 and 30-64)

| | GERMANY | | | | | | | | | | | |
|------------------------------------|---------|------|------|------|------|------|-------|------|------|------|------|------|
| | 15-29 | | | | | | 30-64 | | | | | |
| | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
| EMPLOYMENT RATE* | 57.7 | 58.2 | 58.7 | 59.4 | 60.4 | 59.9 | 79.5 | 80.3 | 81.0 | 81.5 | 82.1 | 81.4 |
| <i>Paid employment**</i> | 97.0 | 97.1 | 97.2 | 97.4 | 97.4 | 97.8 | 88.4 | 88.7 | 89.0 | 89.4 | 89.8 | 90.0 |
| <i>Self-employment**</i> | 2.6 | 2.5 | 2.5 | 2.3 | 2.3 | 2.3 | 10.9 | 10.6 | 10.3 | 10.0 | 9.7 | 9.1 |
| <i>Contributing family work**</i> | 0.4 | 0.4 | 0.4 | 0.3 | 0.3 | 0.0 | 0.8 | 0.7 | 0.6 | 0.6 | 0.5 | 0.9 |
| UNEMPLOYMENT*** | 6.5 | 6.2 | 5.8 | 5.4 | 4.9 | 6.3 | 4.3 | 3.7 | 3.3 | 3.0 | 2.8 | 3.3 |
| INACTIVITY**** | 38.3 | 37.9 | 37.7 | 37.2 | 36.5 | 36.0 | 16.9 | 16.6 | 16.3 | 16.0 | 15.5 | 15.8 |
| | EU-27 | | | | | | | | | | | |
| | 15-29 | | | | | | 30-64 | | | | | |
| | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
| EMPLOYMENT RATE* | 45.0 | 45.9 | 46.9 | 47.7 | 48.2 | 46.1 | 71.4 | 72.4 | 73.5 | 74.5 | 75.3 | 74.9 |
| <i>Paid employment**</i> | 91.8 | 92.2 | 92.4 | 92.6 | 92.8 | 92.5 | 83.0 | 83.3 | 83.7 | 84.0 | 84.1 | 84.2 |
| <i>Self-employment**</i> | 5.3 | 5.2 | 5.2 | 5.2 | 5.1 | 5.4 | 14.6 | 14.5 | 14.3 | 14.2 | 14.2 | 14.1 |
| <i>Contributing family work **</i> | 2.9 | 2.6 | 2.4 | 2.2 | 2.1 | 2.1 | 2.4 | 2.2 | 2.0 | 1.8 | 1.7 | 1.7 |
| UNEMPLOYMENT*** | 17.3 | 15.8 | 14.2 | 12.8 | 11.9 | 13.3 | 8.5 | 7.7 | 6.9 | 6.1 | 5.6 | 5.8 |
| INACTIVITY**** | 45.6 | 45.4 | 45.3 | 45.3 | 45.3 | 46.8 | 22.0 | 21.6 | 21.0 | 20.6 | 20.2 | 20.5 |

Notes: (*) The employment rate is expressed as a share (%) of the total population in the age group. The 3 categories of employment (paid employment [i.e. employees], self-employment and contributing family work) are expressed as a share (%) of the population in employment in the age group. Contributing family work is a form of labour (generally unpaid, although compensation may come indirectly in the form of family income) that supports another member of the family to run an agricultural holding or another business. (**) The unemployment rate is expressed as a share (%) of the active population, i.e. the population that is either in employment or unemployed (not the total population), in the age group. (***) The inactivity rate is expressed as a share (%) of the total population in the age group.

Reading note: In 2020, in Germany, 59.9% of people aged between 15 and 29 were in employment, compared to 81.4% of those aged 30-64. In the EU-27 as a whole, these figures were 46.1% and 74.9%, respectively. The share of people unemployed in the active population in Germany was 6.3% of the 15-29 age group and 3.3% of the 30-64 age group (EU-27 average: 13.3% and 5.8%). The shares of people economically inactive in Germany in the 15-29 and 30-64 age groups were 36.0% and 15.8%, respectively (EU-27 average: 46.8% and 20.5%).

Source: Eurostat, ESPN Network Core Team calculations based on LFS indicators [lfsa_eegais], [lfsa_egaps], [lfsa_pganws] and [lfsa_igan]. Data downloaded on 24 May 2021.

¹ Except where otherwise specified, the indicators presented in Section 1 of this report were computed by the ESPN Network Core Team on the basis of data coming from two data sources coordinated at the European level by the statistical office of the European Union (Eurostat: <https://ec.europa.eu/eurostat>): European Union Labour Force Survey (EU-LFS) and European Union Statistics on Income and Living Conditions (EU-SILC). These indicators were computed for all the 35 ESPN countries for which the data needed were available. All these ESPN countries' estimates are presented in Annex B of the following Synthesis Report: Dalila Ghailani, Stéphanie Coster, Ramón Peña-Casas and Pietro Regazzoni (2021), "Access to social protection for young people. An analysis of policies in 35 countries", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union. This Synthesis Report can be downloaded [here](#).

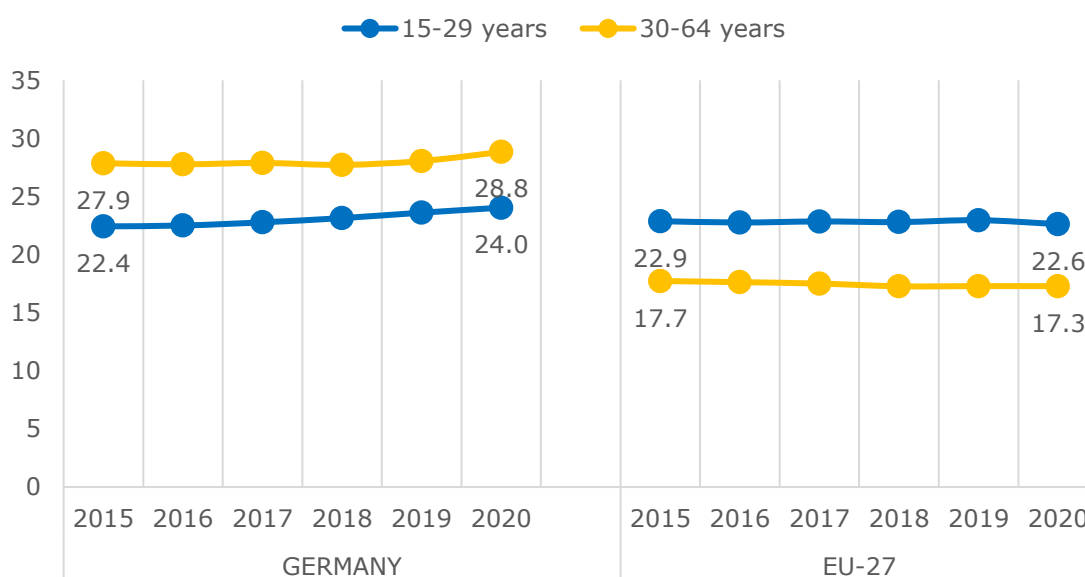
Table 1b: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and Germany, ratios 15-29/30-64)

| | GERMANY | | | | | | EU-27 | | | | | |
|----------------------------|---------|------|------|------|------|------|-------|------|------|------|------|------|
| | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
| EMPLOYMENT RATE* | 0.73 | 0.73 | 0.72 | 0.73 | 0.74 | 0.74 | 0.63 | 0.63 | 0.64 | 0.64 | 0.64 | 0.62 |
| Paid employment** | 1.10 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.11 | 1.11 | 1.10 | 1.10 | 1.10 | 1.10 |
| Self-employment** | 0.24 | 0.24 | 0.24 | 0.23 | 0.24 | 0.25 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.38 |
| Contributing family work** | 0.48 | 0.54 | 0.56 | 0.52 | 0.52 | 0.02 | 1.21 | 1.20 | 1.21 | 1.24 | 1.24 | 1.20 |
| UNEMPLOYMENT*** | 1.53 | 1.66 | 1.77 | 1.80 | 1.78 | 1.90 | 2.04 | 2.06 | 2.06 | 2.09 | 2.10 | 2.29 |
| INACTIVITY**** | 2.26 | 2.29 | 2.31 | 2.33 | 2.35 | 2.28 | 2.07 | 2.11 | 2.16 | 2.20 | 2.24 | 2.29 |

Notes: To obtain the ratio of 15-29 to 30-64, the 15-29 percentage is divided by the 30-64 percentage: a value below (above) 1 in a given activity status therefore means that 15-29-year-olds are proportionally less (more) numerous in that activity status than 30-64-year-olds. See also Notes to Table 1a above.

Reading note: In 2020, in Germany, 59.9% of people aged between 15 and 29 were in employment compared to 81.4% of those aged 30-64 (see Table 1a) – i.e. a 15-29:30-64 ratio of 0.74. In the EU-27 as a whole (see table 1a), these figures were 46.1 and 74.9% respectively (ratio 0.62).

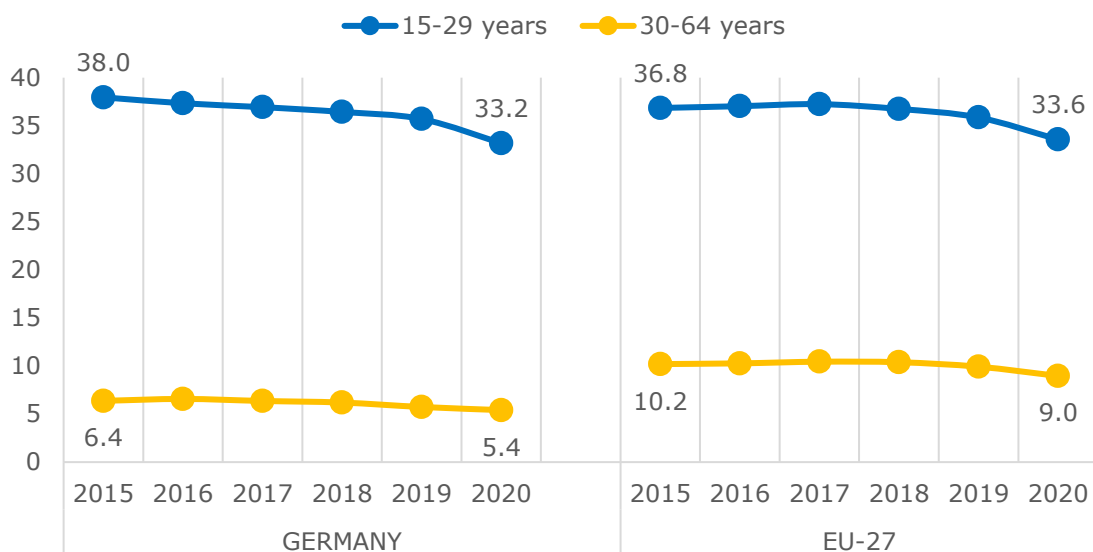
Source: See Table 1a.

Figure 1: Part-time employment as a share of the population in employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and Germany, %)

Reading note: In 2020, in Germany, the share of part-time employment in total employment was 24.0% for the 15-29 age group and 28.8% for the 30-64 age group. For the EU-27 as a whole, these shares were 22.6% and 17.3%, respectively.

Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicator [lfsa_epgn62]. Data downloaded on 24 May 2021.

Figure 2: Temporary employment as a share of population in paid employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and Germany, %)

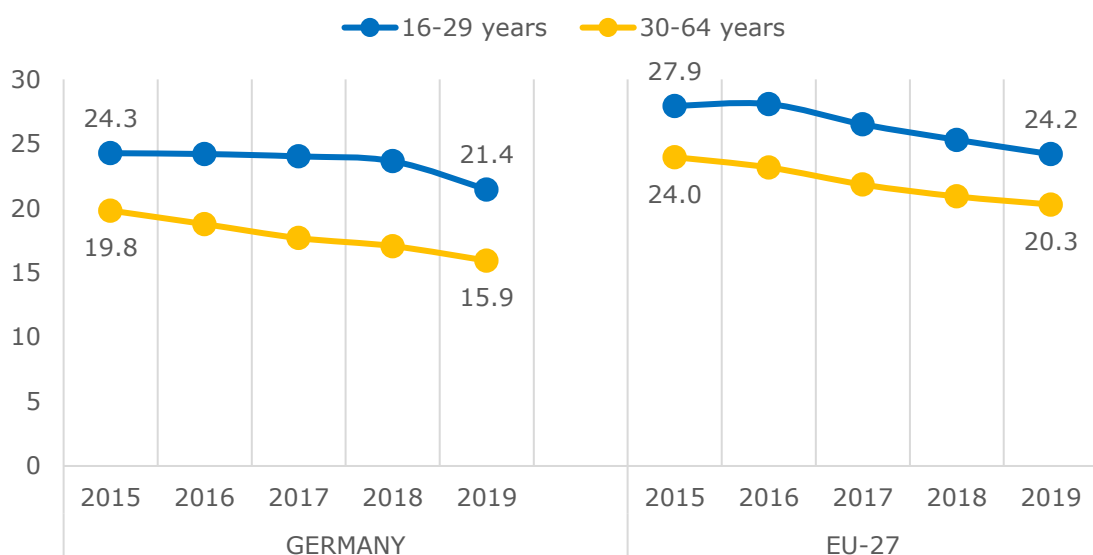


Reading note: In 2020, in Germany, the share of temporary workers among employees was 33.2% for the 15-29 age group and 5.4% for the 30-64 age group. For the EU-27 as a whole, these shares were 33.6% and 9.0%, respectively.

Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicators [lfsa_epgn62] and [lfsa_egaps]. Data downloaded on 24 May 2021.

1.2 Young people (aged 15–29) at risk of poverty or social exclusion

Figure 3: People at risk of poverty or social exclusion - comparison of the 16-29 and 30-64 age groups (2015-2020, EU-27 and Germany, %)

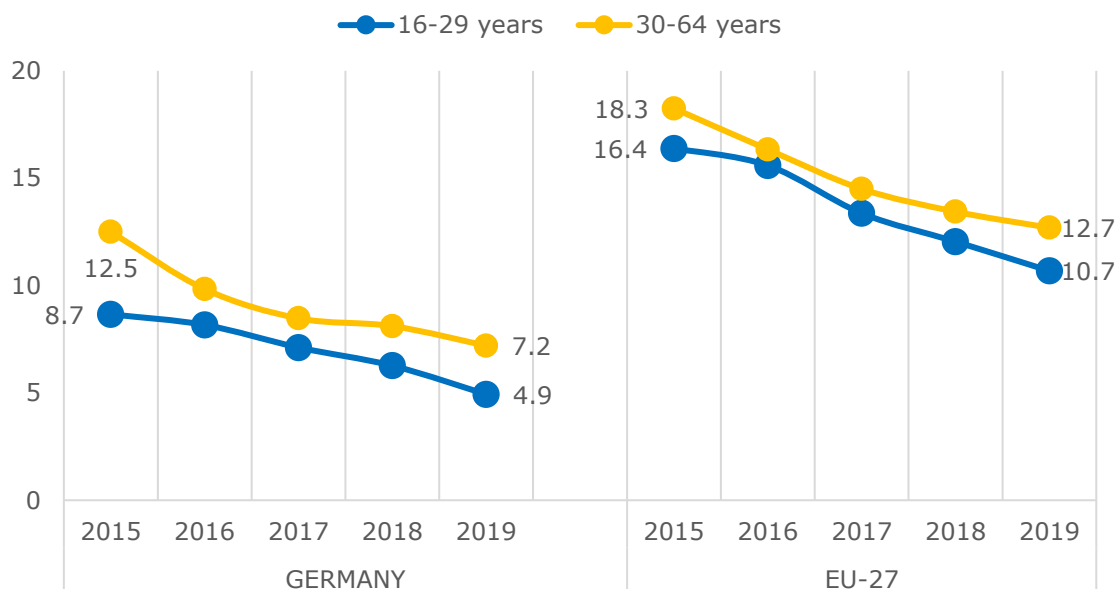


Reading note: In 2019, in Germany, 21.4% of the 16-29 age group were at risk of poverty or social exclusion (i.e. they were living in a household that was at risk of poverty and/or severely materially and socially deprived and/or (quasi-)jobless according to the EU definition of these indicators) compared to 15.9% of the 30-64 age group. For the EU-27 as a whole, these figures were 24.2% and 20.3%, respectively.

Source: Eurostat, EU-SILC ad hoc extraction - indicator [ilc_peps02]. Data downloaded on 24 May 2021.

1.3 Young people (aged 15–29) materially and socially deprived

Figure 4: People materially and socially deprived - comparison of the 16-29 and 30-64 age groups (2015-2020, EU-27 and Germany, %)

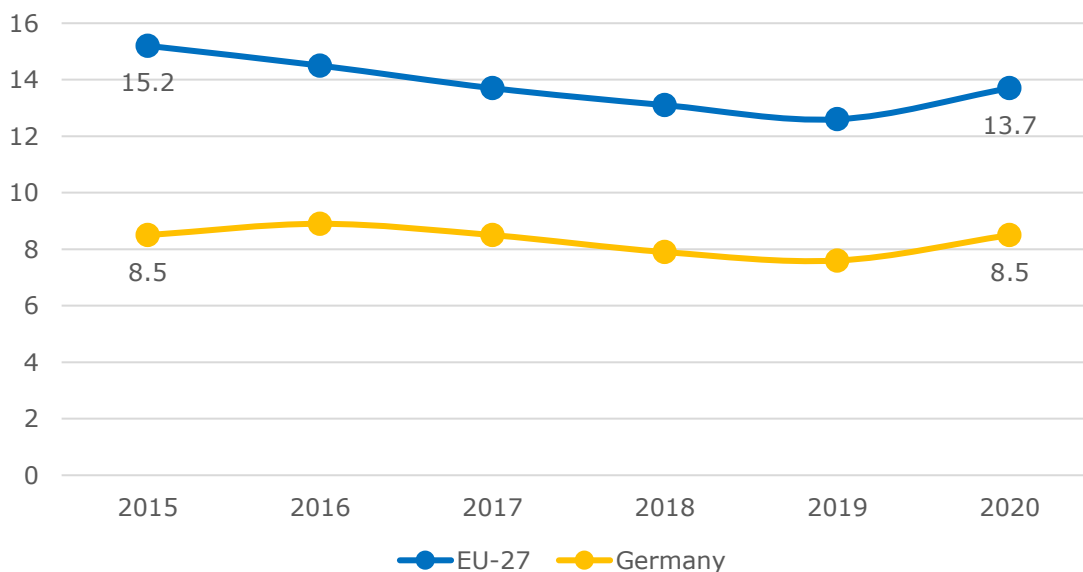


Reading note: In 2019, in Germany, 4.9% of the 16-29 age group were materially and socially deprived (according to the EU definition of this indicator) compared to 7.2% of the 30-64 age group. For the EU-27 as a whole, these figures were 10.7% and 12.7%, respectively.

Source: Eurostat, EU-SILC ad hoc extraction - indicator [ilc_mdsc]. Data downloaded on 24 May 2021.

1.4 Young people (aged 15–29) neither in employment nor in education or training (NEETs)

Figure 5: People aged 15-29 neither in employment nor in education or training (NEETs) (2015-2020, EU-27 and Germany, %)

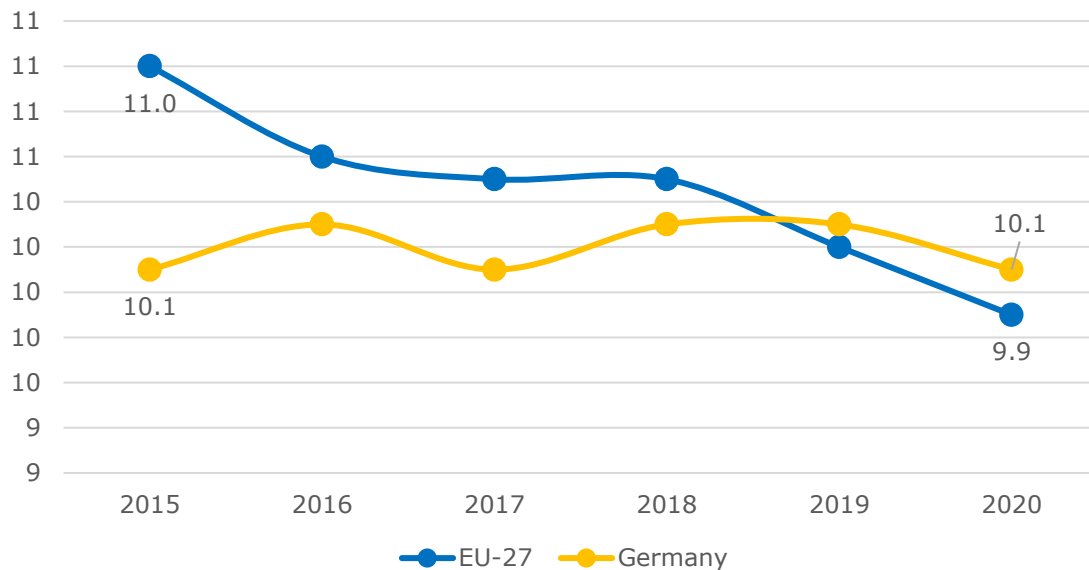


Reading note: In 2020, in Germany, 8.5% of the 15-29 age group were neither in employment nor in education or training (NEET) compared to 13.7 for the EU-27 as a whole.

Source: Eurostat, LFS - indicator [lfse_20]. Data downloaded on 24 May 2021.

1.5 Early leavers (aged 18–24) from education and training

Figure 6: Early leavers from education and training for the 18-24 age group (2015-2020, EU-27 and Germany, %)

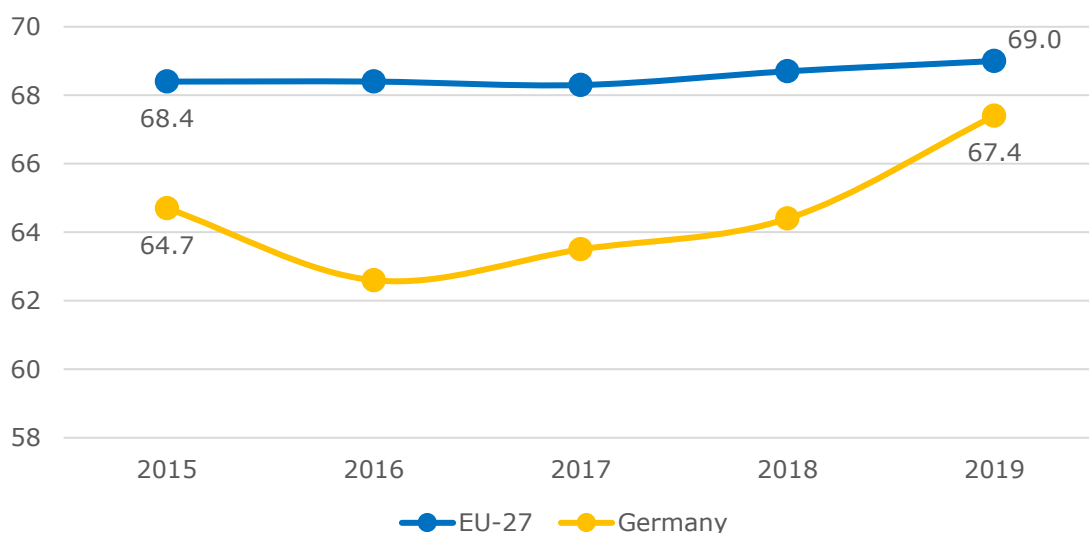


Reading note: In 2020, in Germany, 10.1% of the 18-24 age group were early leavers from education and training – i.e. they had completed, at most, lower secondary education and were not in further education or training. For the EU-27 as a whole, this figure was 9.9%.

Source: Eurostat, LFS - indicator [edat_ifse_14]. Data downloaded on 24 May 2021.

1.6 Young people (aged 16–29) living with their parents

Figure 7: Young people aged 16-29 living with their parents (2015-2019, EU-27 and Germany, %)



Reading note: In 2019, in Germany, 67.4% of the 16-29 age group were living with their parents, compared to 69.0% for the EU-27 as a whole.

Source: EU-SILC - indicator [ilc_lvps08]. Data downloaded on 24 May 2021.

2 ACCESS TO UNEMPLOYMENT BENEFITS

The contributory statutory unemployment insurance (SUI) scheme under Social Code Book III (labour promotion) provides access to wage-replacement benefits and other benefits and services for all employable beneficiaries, subject to certain conditions (BMAS 2020). Individuals who do not have access to SUI benefits, whose benefits have expired or whose benefits do not cover necessary living expenses, may seek benefits from the (non-contributory) basic income support for job-seekers under Social Code Book II. As part of the means-tested minimum-income benefit system in Germany (presented in Section 5.1)², this is a de facto second safety net for the unemployed.

2.1 Eligibility conditions and benefit entitlements

Any person of working age is eligible who has been employed for at least 12 months during the 30 months preceding unemployment registration, who is available for work and who is actively looking for a job³.

For young people, the main eligibility conditions and entitlements that apply to the contributory unemployment benefits in Germany are as follows.

a) Age

Eligibility runs from age 15 until the statutory retirement age (between 65 and 67)⁴. Basically, there are no age-specific regulations.

b) Activity status requirement⁵

(i) People in dependent employment, apprentices and trainees, full-time pupils and students

People in dependent employment are subject to compulsory insurance, with the exception of those in marginal employment. Those who have a mini-job in which they earn no more than €450 per month are generally exempt from unemployment insurance. If more than one mini-job is held and the total income from them exceeds the work earnings limits, the jobs are deemed to be no longer marginal. Employment of up to three months, or 70 working days, in a calendar year is also exempt from social insurance, provided it is not performed on a professional basis and is not permanent or regularly recurring. There are no differences by age in these regulations.

Apprentices and trainees in the vocational education and training system are considered as employees and are generally subject to compulsory insurance. If no training allowance is paid, a notional minimum salary is used to calculate the benefit entitlement. Individuals undergoing free training are also subject to social insurance. In contrast, pupils/students completing an internship as part of their studies are considered to be in education and are therefore not subject to social insurance.

As long as full-time pupils and students focus on their studies, they are not considered employees but (continue to be) pupils or students. They are not subject to compulsory insurance in the SUI, regardless of the amount of their monthly remuneration. This working student privilege applies if the job (or jobs) involve no more than 20 hours' work per week. Such employment may be for an indefinite period (i.e. for the entire

² The basic income support for job-seekers is not a form of unemployment assistance, because every working-age person who is in need (and their family members living with them) has access to this benefit scheme.

³ There is a special provision regarding the qualifying period for people who, due to their profession or the special features of their industry, predominantly have short-term employment (e.g. artists, actors). Under certain conditions, they have already fulfilled the qualifying period if they have been employed for at least 180 calendar days within the 30-month framework period (limited until 31 December 2022).

⁴ From 2012 onwards, as the statutory retirement age is gradually increased from 65 to 67, the retirement age is being raised by one month a year until 2023.

⁵ In Germany in 2020, 59.9% of young people (aged 15-29) were employed (98% as employees and 2% as self-employed), 6.3% were unemployed and 36.0% were economically inactive (see Section 1).

time spent in education). If more than 20 hours are worked during semester breaks, insurance exemption is generally assumed for those periods as well. In this case, the students (and their employers) do not pay any additional contributions to health and long-term care insurance and no contributions at all to unemployment insurance. Contributions to pension insurance must be paid, however.

(ii) **Self-employed people** (from age 15 until the statutory retirement age) can insure themselves voluntarily against unemployment through the SUI. The general unemployment insurance contribution rate in 2021 was 2.4% of gross earned income. For the voluntarily insured, it amounts to 2.4% of the average earnings of legally insured people in the previous calendar year but one. People starting a business only have to pay half of this amount for the first two years.

(iii) **Registered unemployed people** of any age receive unemployment insurance benefits if they meet the eligibility requirements. If they do not receive benefits, if their benefits have expired, or if the benefits do not cover their basic needs, they can apply for basic income support for job-seekers (see Section 5.1). While receiving the latter, unemployed people are not insured under the SUI.

(iv) **Economically inactive people:** Without previous employment subject to contributions, individuals do not have access to unemployment benefit under Social Code Book III regardless of age (including pupils and students without concurrent gainful employment).

c) Contributory history required to access the scheme

The entitlement to unemployment benefit for all age groups is conditional on the completion of a qualifying period of at least 12 months (in exceptional cases six months; see footnote to Section 2.1) of employment subject to social insurance within the last 30 months. In this context, several employments within the framework period can be added together. Employment outside the framework period, on the other hand, is not taken into account.

d) Waiting period

There is no waiting period; unemployment benefit is paid from the first day of registered unemployment.

e) Replacement rate/benefit level

There is no difference in the calculation of unemployment benefits between the different age groups.

f) Duration

Beneficiaries receive unemployment benefits for a limited period only. The maximum period of entitlement depends on the duration of employment subject to compulsory insurance and also, from age 50, on age. The 15-29 age group is subject to the same regulations as those aged 30-49.

2.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Germany are the following.

a) Main gaps in access for young people

In principle, all age groups within the age limits of Social Code III are treated equally with regard to unemployment benefits. Those aged 50 and over can draw unemployment benefits for longer periods if they have paid the appropriate contributions.

b) Main obstacles in access for young people

The qualification period of 12 months' employment within the last 30 months is an obstacle for newcomers if they become unemployed after a short period of employment, especially

as school or university graduates. If they have not completed the qualification period, their only option is to apply for basic income support for job-seekers under Social Code Book II.

This is not the only reason why there is a particularly great need to counsel and support young people as they enter the workforce, in order to achieve rapid and at the same time sustainable integration into the labour market. Because of the institutional fragmentation of these services in Germany, youth employment agencies have been established in many labour market districts, in which employment agencies, jobcentres and youth welfare offices work together to improve counselling and support (e.g. Hagemann, Ruth 2019).

A specific hurdle for young entrepreneurs is that, as voluntarily insured people, they have to pay comparatively high contributions (both the employee and employer contribution, and a contribution rate as a percentage of average earnings in the previous year but one) – even if the contribution is halved in the first two years. This regulation is consistent with the underlying principles of the social security system. But, as a result, very few self-employed people take up this option (Jahn, Oberfichtner 2020).

The exclusion of mini-jobbers of any age from access to unemployment insurance is consistent with the principle underlying this non-contributory employment form, which has been highly controversial for years (e.g. Walwei 2018).

3 ACCESS TO SICKNESS AND HEALTHCARE BENEFITS

3.1 Sickness benefits

The legal provisions for the payment of wage-replacement benefits in the event of incapacity for work distinguish between sick pay (*Entgeltfortzahlung im Krankheitsfall*) and sickness benefit (*Krankengeld*). In the first six weeks of incapacity for work, the employer is responsible for sick pay amounting to 100% of gross wages during the entire period for each new illness (paragraph 3, Section 1 of the Sick Pay Act – *Entgeltfortzahlungsgesetz*). Sickness benefit is paid by statutory health insurance (SHI) funds after the end of the sixth week until the end of the 78th week of incapacity for work due to illness. Sickness benefit amounts to 70% of regular gross wages up to the contribution assessment limit (*Beitragsbemessungsgrenze*) and is capped at 90% of the previous net wage. The following presentation focuses on sickness benefits.

3.1.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the schemes in Germany as far as young people are concerned are the following.

a) Age

Age is not a criterion for this scheme. However, children and young people (usually up to age 18, depending on their activity status; see paragraph b)) are exempt from co-payments for SHI benefits.

b) Activity status requirement

To be eligible for sickness benefits, people have to be in dependent employment. The SHI funds pay sickness benefit from the 43rd day of incapacity for work due to sickness until the end of the 78th week at the latest. SHI provisions apply to all categories of employees including trainees and apprentices.

Unlike employees insured under the SHI scheme, the self-employed have no statutory entitlement to sickness benefit. In order to receive protection comparable to that of employees, the self-employed must take out their own insurance. This is possible through the SHI scheme if the self-employed pay a higher contribution. The self-employed have to pay a contribution rate of 14.0% (employees: 14.6%) plus the additional contribution to the individual health insurance fund. In order to be able to receive sickness benefit, the

self-employed have to pay a surcharge of 0.6 percentage points on their contribution, so that in this case they also pay 14.6%. With regard to the amount and duration of the benefit, the same conditions then apply to the self-employed as to SHI-insured employees. As with the financing of the general contribution rate in the SHI scheme, the premium for sickness benefit is payable only on income up to the contribution assessment ceiling. Self-employed people pay a maximum of around €28 per month for sickness benefit.

An alternative to the premium is an optional tariff for the payment of sickness benefit. Some SHI funds offer such a tariff. Under this arrangement, the health insurance companies can determine the amount of the contribution and the amount of the sickness benefit; self-employed people are bound by their decisions for three years. Health insurance companies have to accept all people with statutory ranking insurance who want to agree an optional tariff (obligation to contract – *Kontrahierungszwang*). Age-dependent differentiation of the contributions is not permitted.

Alternatively, it is also possible to take out private supplementary insurance (daily sickness allowance insurance – *Krankentagegeldversicherung*). Under this arrangement, it is individually agreed from which day of illness and in what amount the insured person will receive benefits in the event of incapacity for work. Unlike the SHI funds with the optional tariffs, private health insurers can reject applications from people seeking to contract. These provisions apply not only to regular employees but also to the self-employed, apprentices, trainees and other categories of workers.

c) Contributory history required to access the scheme

No contributory history required.

d) Waiting period

No waiting period required.

e) Replacement rate/benefit level

The legal provisions for the payment of wage-replacement benefits in the event of incapacity for work distinguish between sick pay (*Entgeltfortzahlung im Krankheitsfall*) and sickness benefit (*Krankengeld*). In the first six weeks of incapacity for work, the employer is responsible for sick pay amounting to 100% of gross wages during the entire period for each new illness (paragraph 3, Section 1 of the Sick Pay Act). Sickness benefit amounts to 70% of regular gross wages up to the contribution assessment limit, which was €4,837.50 per month in 2021 (paragraph 47, Section 1 of Social Code Book V), such that maximum sickness benefit was €112.88 per day in 2021. At the same time, however, the sickness benefit is capped at 90% of the previous net wage (paragraph 47, Section 1 of Social Code Book V). The calculation of sickness benefit is not age-specific.

f) Duration

Sickness benefit is payable from the 43rd day until the end of the 78th week of incapacity for work due to sickness. The duration of benefits is not age-specific.

3.1.2 Gaps/obstacles in access for young people

a) Main gaps in access for young people

There are no age-specific legal provisions for access to healthcare.

b) Main obstacles in access for young people

There are no legal barriers to young people's access to sickness benefit. However, problems can arise for young people who are family workers and not covered by social security. If this is the case, they are not entitled to sickness benefit. This also applies to the small number of other people not covered by health insurance.

3.2 Healthcare benefits

Anyone living permanently in Germany is obliged to take out health insurance, under either the SHI or the private health insurance (PHI) system. The following population groups are compulsorily insured in the SHI scheme and are not permitted to switch to the PHI system: employees whose regular gross wages exceed €450 per month (mini-job threshold) but remain below a certain income limit; pensioners in the statutory pension insurance scheme (who have been in the SHI scheme for most of the latter half of their working lives); and in most cases people receiving unemployment benefits, students, farmers, artists and disabled people. The SHI scheme also covers family members at no extra charge. Spouses or civil partners and children up to a certain age (depending on their education/training status) are co-insured provided that their income does not exceed €450 per month. Access to PHI is permitted only for tenured public officials (*Beamte*), the self-employed and employees whose gross wages exceed the threshold mentioned above. Members of these groups may opt for PHI or for voluntary membership of the SHI system. Every SHI-insured person is entitled by law (Social Code Book V) to receive those benefits “sufficient, appropriate, necessary and effective” (paragraph 12) to treat their individual illness according to the current state of medical knowledge. Thus, the benefits catalogue is very broad. Under PHI, the benefit package is subject to an individual insurance policy. Additional benefits may be included in the individual scheme and to some extent certain benefits may also be excluded from it.

In this section, the focus is on the general rules related to the reimbursement of healthcare costs that apply to young people.

3.2.1 Eligibility conditions and benefit entitlements

a) Age

No age requirements.

b) Activity status requirement

No activity status requirements. Within the framework of family insurance, children of SHI members are co-insured free of charge. The family insurance of children ends when they reach 18. If they are not gainfully employed or are in school or vocational training, the age limit is increased to 23 or 25, respectively, and for students to 30, or at the latest upon completion of the 14th semester of higher education.

c) Contributory history required to access the scheme

No contributory history required.

d) Waiting period

No waiting period required.

e) Replacement rate/benefit level

The calculation of benefits is not age-specific. The SHI funds bear the costs of the treatment. Insured people are charged a co-payment of 10% of the costs, with a minimum of €5 and a maximum of €10 per service. Children and young people up to age 18 are exempt from co-payments for SHI benefits.

f) Duration

No limit to reimbursement period.

3.2.2 Gaps/obstacles in access for young people

a) Main gaps in access for young people

There are no age-specific legal gaps in access to sickness benefit. However, a small segment of the population remains uninsured. In 2019, according to official statistics,

around 61,000 people had not taken out a health insurance policy, 13,000 of whom were aged 20-30 (Statistisches Bundesamt 2020: 31).

b) Main obstacles in access for young people

See Section 3.2.2 a.

4 ACCESS TO MATERNITY, PATERNITY AND PARENTAL CASH BENEFITS

4.1 Maternity benefits⁶

According to the Maternity Protection Act, all expectant and nursing mothers in employment in Germany (or in employment subject to German law) enjoy special protection from workplace hazards, and special employment protection, from the beginning of pregnancy to four months after childbirth. Among other things, they benefit from statutory maternity leave of six weeks before, and at least eight weeks after, childbirth⁷. During the protection periods before and after childbirth and for the day of the birth, mothers are entitled to maternity benefits (*Mutterschaftsgeld*) from the SHI fund if the mother is a member (compulsorily insured or voluntarily insured with entitlement to sickness benefits). A woman who is not a member of a statutory health insurance fund receives maternity benefit at the expense of the federal government during the protection period. In this case, the maternity benefit is paid upon application by the Federal Social Security Office.

4.1.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to maternity benefits for young people in Germany are the following.

a) Age

Age is not a factor in accessing this scheme. However, children and young people (usually up to age 18, depending on their activity status; see paragraph b)) are exempt from co-payments for SHI benefits.

b) Activity status requirement

(i) Maternity benefits are generally linked to the existence of dependent gainful employment (including marginal employment and apprenticeships), whereby the age of the employed claimant is irrelevant.

(ii) Self-employed mothers are not entitled to maternity leave and benefits under the Maternity Protection Act, but they can take out private supplementary insurance to receive maternity benefits, the amount of which depends on the policy taken out.

(iii) Registered unemployed people are entitled to maternity benefits if they receive unemployment benefits under Social Code Book III (unemployment insurance/unemployment promotion). If they receive means-tested unemployment benefit II under the basic income support for job-seekers (Social Code Book II), they have no entitlement unless they are also employed; in this case see (a) or (b). Here, too, age is irrelevant.

⁶ In Germany, fathers have access to time off from work and a paternity allowance only in the context of parental leave and parental allowance, which provides corresponding provisions for both parents (see Section 4.2).

⁷ The statutory period of maternity leave is extended to 12 weeks after a multiple or premature birth. The statutory leave period after childbirth is also extended by the number of days by which a child is born prematurely. If within eight weeks of birth the child is found to have a disability, the mother can apply for maternity leave after childbirth to be extended from eight to 12 weeks.

(iv) Since 2018, maternity protection has been extended to young people in education or training if the place, time and course of training are compulsory or if a compulsory internship must be completed. If they are employed at the same time, see subparagraphs (i) or (ii). (See also Section 3.1.1 b.)

c) Contributory history required to access the scheme

This is a non-contributory benefit.

d) Waiting period

Regardless of age, there is no waiting period.

e) Replacement rate/benefit level

The amount of maternity benefit depends on the individual average net earnings from employment in the last three fully paid months before the start of the protection period. The maximum amount of maternity benefit is €13 per day (monthly take-home pay of €390). If the individual average take-home pay per calendar day exceeds €13, the employer is obliged to make up the difference. This also applies to people in marginal employment if their monthly take-home pay exceeds €390. In this respect, the wage-replacement rate for those with SHI is 100%⁸.

If the mother is not a member of an SHI fund (because she has PHI, for example, or is co-insured as a family member in SHI), she is entitled to a one-time maternity benefit up to a maximum amount of €210. The calculation of benefits is not age-specific.

f) Duration

The duration of benefits is not age-specific.

4.1.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Germany are the following.

a) Main gaps in access for young people

Basically, no formal gaps in access can be identified for the age group studied. However, the lack of access for students who are not also employed affects young people in particular. Pupils or students can only receive maternity benefits if they are employed while attending school/studying. If, for example, a student has a mini-job, is a member of the SHI and is not paid during the protection period, she will receive maternity benefits of up to €13 per day from the SHI fund and, if applicable, a maternity benefit supplement from the employer. If, on the other hand, the student has no job, she cannot apply for maternity benefit. However, students funded under the Federal Education and Training Assistance Act (BAföG) will continue to receive their funding for up to three months if a child is born, even if they are unable to study due to the birth. In addition, they can apply for additional benefits, in particular an additional semester on a grant basis only.

b) Main obstacles in access for young people

There are no formal barriers to access for young people in the case of maternity benefits.

4.2 Parental allowance

According to the Federal Parental Allowance and Parental Leave Act (*Bundeselternzeitgesetz*), parents can apply for parental leave and parental allowance. Parental leave does not begin until the end of the maternity protection period after the

⁸ Maternity benefit and the employer's allowance are offset against the parental allowance. Therefore, women who receive one or both of these benefits after giving birth must also apply for parental allowance for the months of their lives affected by them (see Section 4.2).

birth (see Section 4.1). Parental benefit provides compensation for loss of income during parental leave (see BMFSFJ 2020b; BMAS 2020). There are two kinds of parental benefits: basic parental benefits and parental benefits plus. Parental benefits plus is an option for those parents who would like to continue working for a maximum of 30 hours a week after the birth of their child. Parents receive parental benefits for twice as long as the basic parental benefit, although only at a maximum of half the monetary amount. Furthermore, if both parents work simultaneously part time for four months, each for 25 to 30 hours a week, parental benefits plus will pay an additional four months per parent (the partnership bonus). Parents who have other children also living in their household receive a supplement to their parental allowance (the sibling bonus). In principle, age plays no role in access to and the amount of parental allowance.

4.2.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to young people are the following.

a) Age

Age is not a factor in accessing the benefit.

b) Activity status requirement

Parents who were gainfully employed before the birth of their child have access to parental allowance. The form of employment is irrelevant. The same applies to self-employed people. Parents who previously had no earned income also have access, at least to the minimum amounts of basic parental allowance and parental allowance plus. This can include, for example, unemployed parents, since the earned income of the last 12 months before the birth of the child is decisive for the amount of the parental allowance. Unemployed recipients of basic income support for job-seekers under Social Code Book II must also apply for parental allowance (as a priority social benefit), but this is counted 100% towards the minimum-income benefit.

Pupils and students without a part-time job, as well as apprentices, can apply for parental allowance; but they only receive the minimum rate of €300 per month. For pupils and students with a part-time job, the parental allowance increases. If pupils/students receive BAföG assistance and do not interrupt their studies, they receive the parental allowance in addition to the BAföG amount. If they interrupt their studies, BAföG assistance does not apply for this period. The same applies to apprentices who are supported by a vocational training allowance.

c) Contributory history required to access the scheme

The benefit is non-contributory.

d) Waiting period

There is no waiting period.

e) Replacement rate/benefit level

As a basic parental allowance, parents normally receive 65% of the net earned income they had before the birth and which is lost after the birth⁹. If parents had a net earned income of less than €1,240 before the birth of their child, they receive more than 65% of their net income and thus more parental allowance. The smaller their net earned income, the higher the percentage – up to 100% of net income.

⁹ In the months of the child's life in which they have no income, the basic parental allowance is 65% of their net earned income before the birth. In the months of the child's life in which they have income, the basic parental allowance is 65% of the difference between their net earned income before and after the birth.

Parental allowance plus is calculated in the same way as the basic parental allowance. However, the amount of parental allowance plus is limited to half of what a parent would theoretically receive as basic parental allowance if they had no income after the birth.

The basic parental benefit is at least €300 per month and goes up to a maximum of €1,800 per month. Parental benefits plus ranges between €150 and €900 per month. Parents who had no gainful employment receive the minimum amount of €300 per month or €150 per month with parental benefits plus.

Age does not play a role in the calculation of parental allowance or parental allowance plus.

f) Duration

The basic parental benefit is paid to parents for a maximum of 14 months (up to the child's 14th month); the parents can divide up this period between them. One parent can take a maximum of 12 months of parental benefits, and the other parent can get two more months if they also take time off to care for the child and lose income during this time. Single parents who were working before the birth of the child can claim a total of 14 months of basic parental benefits.

There are no age-specific regulations regarding the duration of entitlement to benefits.

4.2.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Germany are the following.

a) Main gaps in access for young people

No age-specific gaps in provision can be identified for young people.

b) Main obstacles in access for young people

No age-specific barriers to access can be identified for young people.

5 GUARANTEED MINIMUM INCOME SCHEMES

The German minimum-income benefit system comprises four schemes, each of which addresses different target groups:

- basic income support for job-seekers under Social Code Book II, for those capable of working (and their family members living with them);
- cost-of-living support under Social Code Book XII (chapter 3), for those temporarily not capable of working;
- basic income support in old age and in the event of reduced earning capacity under Social Code Book XII (chapter 4), for retirees or for people with permanently reduced earning capacity; and
- basic support under the Asylum-Seekers' Benefits Act for asylum-seekers, tolerated people and other groups of non-EU migrants.

In the following, the situation of young people in these four schemes is presented.

5.1 Basic income support for job-seekers

5.1.1 Eligibility conditions and benefit entitlements

The means-tested basic income support for job-seekers includes – in addition to priority activation and inclusion services – two monetary benefits (see BMAS 2020; Hanesch 2016). Anyone of working age and capable of working, who has their normal place of residence in Germany and who is unable to find work despite making every effort to seek a job or who does not earn enough from their employment to live from and is in need of assistance, has

a legal entitlement to unemployment benefit II, which can also be granted as an income supplement or top-up¹⁰. "Social benefit" (*Sozialgeld*) is offered to co-habiting family members not capable of work (spouses/partners and children up to age 25). The level of these minimum-income benefits is designed to guarantee a socio-economic subsistence level that enables recipients to participate in normal social life; at the same time, the benefit level should provide a financial incentive to seek gainful employment.

Both cash benefits include the following income-support elements.

- A standard benefit covering current minimum subsistence needs.
- Fixed allowances to meet additional requirements for certain groups or need situations (e.g. for single parents).
- One-off payments according to specific actual needs (a few one-off payments are listed in the law; beneficiaries can apply for loans to cover additional needs).
- Reasonable housing and heating costs are covered.
- Also covered are compulsory contributions to the statutory health and long-term care insurance schemes.

The following main eligibility conditions and benefit entitlements apply to young people.

a) Age

People aged between 15 and the statutory retirement age are eligible for unemployment benefit II. Non-employable partners or children of the employable claimant are eligible for social benefits. Young adults aged 25 and over must file their own application for unemployment benefit II, regardless of whether they live in their own home or with their parents. People living in their own household constitute separate needs communities and have to file their own application if they are aged at least 15.

For claimants under 25, there are separate, more restrictive benefit conditions. For example, someone under 25 who is unmarried and wants to move out of their parents' (or single parent's) home can receive rent and heating costs for their new housing only if they have received prior approval from the jobcentre. This only happens if serious social reasons militate against remaining in the parental home, if the move is necessary for integration into the labour market, or if there is another demonstrable and equally serious reason (see also Section 5.1.2 b).

Recipients of basic income support for job-seekers with children are entitled to benefits for education and participation in social and cultural life, which must be applied for separately in addition to the standard benefits and are usually granted as in-kind benefits. Pupils up to age 25 can receive benefits for education, provided they attend a general or vocational school and are not in receipt of an education allowance. Children and young people up to age 18 can receive benefits for participation in social and cultural life in the community.

b) Activity status requirement

People of working age (15 and over) are eligible for unemployment benefit II under certain conditions, regardless of their actual employment status. They can therefore be employed or self-employed (to the extent that their earned income is not sufficient to provide a subsistence level for themselves and their family), registered unemployed or economically inactive under certain conditions. Apprentices and trainees who are generally eligible for BAföG assistance or the vocational training grant under Social Code Book III are excluded from minimum-income benefits (see Annex A and B).

¹⁰ Capability for work is defined as the ability to work at least three hours a day under normal conditions prevailing in the general labour market. A need for assistance is deemed to exist where a person is unable to meet their own necessary living expenses and those of members of their shared household, either out of their own resources (income and assets) or with their earning capacity (by working), or with help from others (including priority social benefit claims).

Claimants who are able to work can also receive unemployment benefit II during economically inactive phases if they are taking care of their child up to age 3 or looking after a relative in need of care.

As a rule, students are not entitled to unemployment benefit II, as they can receive BAföG assistance (see Annex). However, if they live with their parents, they can under certain conditions receive a supplement to BAföG funding.

c) Contributory history required to access the scheme

Basic income support for job-seekers is a non-contributory benefit.

d) Waiting period

There is no waiting period.

e) Benefit level

The amount of the standard benefit payable under the unemployment benefit II and social benefit schemes is set in accordance with the legally defined needs assessment system every five years on the basis of the consumption of lower-income groups. In the interim, it is updated annually on the basis of a combined wage and prices index. According to the Standard Needs Assessment Act (*Regelbedarfsermittlungsgesetz*) of December 2020, the standard needs rate (*Regelbedarf*) as of 1 January 2021 was €446 per month for single people and single parents. If both partners are 18 and over and live in a community of needs, the standard needs rate is €401 per month for each of them (90% of the respective individual needs rate). For children and young adults living in a community of needs with their parents/parent, the standard needs rate is set by age group. It is €283 for children up to age 5, €309 for ages 6-13, €373 for ages 14-17 and €357 for ages 18-24.

f) Duration

Unemployment benefit II (and social benefit) is usually granted for 12 months at a time, but the duration of entitlement to benefits is unlimited (until the statutory retirement age is reached) as long as the eligibility requirements are met.

5.1.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Germany are the following.

a) Main gaps in access for young people

(i) Gaps in provision for all age groups

For years, experts, unions and social welfare associations have criticised the legislature's determination of standard benefit levels (most recently under the Standard Needs Determination Act). The subsistence level as currently defined enables only limited socio-cultural participation (e.g. Deutscher Bundestag 2020; Der Paritätische 2020).

(ii) Age-specific gaps in provision

The method of determining need chosen by the federal government is not an exclusively scientifically derived standard, but involves a mix of scientifically and normatively based approaches. One criticism is that circular reasoning cannot be ruled out when determining the reference groups. In addition, about 25% of the consumption expenditure of the reference groups is disregarded as not relevant for the standard rate. Overall, this results in a reduction of about 30% compared with the socio-cultural participation of the children in the reference group (Becker 2020; Becker, Held 2020).

b) Main obstacles in access for young people

(i) General barriers to access

Empirical analyses have shown that basic income support for job-seekers has a low take-up rate and that high shares of those eligible do not make use of their entitlements (most recently: Harnisch 2019). This is due to widespread ignorance of the benefit conditions under Social Code Book II, and to the deterrent effect of restrictive benefit conditions.

(ii) Age-specific barriers to access

Education and participation benefits¹¹, whose introduction was forced by a ruling of the Federal Constitutional Court, also have a low take-up rate. According to Der Paritätische (2018), only 14% of those aged 6-15 claimed these benefits in the period August 2016 to July 2017. This is because the benefits are little known and the application process is extremely bureaucratic (see also Bartelheimer et al. 2016).

Barriers to accessing unemployment benefit II exist primarily for claimants under 25. When introducing Social Code Book II, the legislature aimed to put this group of people under particularly strong pressure to take up training or work at any price. To this end, strict monitoring and sanction standards were introduced, which have since been the subject of repeated criticism. Evaluations show that, while they lead to faster take-up of employment, they do not lead to sustainable integration and have considerable effects in terms of deterring and driving out this group of people (e.g. Zahradnik et al. 2016; Berg, Uhlendorf, Wolff 2017) (see Section 7.2).

5.2 Cost-of-living assistance

5.2.1 Eligibility conditions and benefit entitlements

Every person not capable of working is entitled to cost-of-living assistance if they are unable to meet their living costs either from their own resources (income and assets) and strength (use of labour) or with the help of others (e.g. parents, children). The entitlement to other social benefits also has priority (see BMAS 2020).

The following are the main eligibility conditions and benefit entitlements that apply to young people.

a) Age

All age groups in need, up to the statutory retirement age, are eligible. There are no age-specific regulations.

b) Activity status requirement

Eligible people are those who are not capable of working; this excludes employed, self-employed and registered unemployed people. Because BAföG assistance is generally intended as state support for students, young people who are pursuing school or university studies and are eligible for it are generally not entitled to cost-of-living assistance.

c) Contributory history required to access the scheme

Cost-of-living assistance is a non-contributory benefit.

d) Waiting period

There is no waiting period.

¹¹ Benefits for education and participation are mainly provided as benefits in kind to students who have not yet reached the age of 25, are attending a general or vocational school and are not receiving a remuneration. In addition, a small amount for participation in social and cultural life in the community is taken into account for beneficiaries up to age 18.

e) Replacement rate/benefit level

Cost-of-living assistance primarily comprises cash benefits. The level and structure of the cash benefit correspond to those of the basic income support for job-seekers under Social Code Book II. The same applies to the procedure for setting and updating benefit levels.

f) Duration

The benefit is granted for a limited period of time, but is generally unlimited as long as the eligibility criteria are met. When the statutory retirement age is reached, priority entitlement to basic income support in old age under Social Code Book II begins (see Section 5.3).

5.2.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Germany are the following.

a) Main gaps in access for young people

In principle, the statements on the level of basic income support for job-seekers as a whole, as well as on the level of benefits for young people, also apply to cost-of-living assistance (see Section 5.1.2).

b) Main obstacles in access for young people

The same applies to access to cost-of-living assistance. Analyses of the (non-)take-up rate are not available due to the limited number of beneficiaries.

5.3 Basic income support in old age and in the event of reduced earning capacity**5.3.1 Eligibility conditions and benefit entitlements**

People who cannot adequately secure their livelihood by their own efforts and means, in particular from their income and assets, and who have reached the statutory retirement age or who are unable to support themselves by gainful employment due to permanently reduced earning capacity, are entitled to basic income support in old age and in the event of reduced earning capacity in accordance with Social Code Book XII (chapter 4). Reduced earning capacity applies if a person is not able to be gainfully employed for at least three hours a day under usual labour market conditions. For those applicants who live with their parents, the parents' resources are not taken into account (see BMAS 2020).

The main eligibility conditions and benefit entitlements that apply to young people are as follows.

a) Age

Young people (aged 15-29) are not entitled to basic income support in old age, as this entitlement only arises after the statutory age limit has been reached. However, young people in need from the age of 18 are entitled to basic income support in the event of reduced earning capacity. People who work in the initial or vocational training area of a workshop for disabled people are also entitled to this benefit, as well as people who are undergoing training and draw on the training budget.

b) Activity status requirement

Due to the definition given of permanent incapacity, employees (regardless of the form of employment) and the self-employed are not entitled to basic income support in the event of reduced earning capacity. The same applies to the registered unemployed, as they must be available to the labour market and able to work. Thus, only the economically inactive or people undergoing training or working in training centres or workplaces for disabled people are entitled.

c) Contributory history required to access the scheme

Basic income support in the event of reduced earning capacity is a non-contributory benefit.

d) Waiting period

There is no waiting period.

e) Replacement rate/benefit level

Apart from the waiver of recourse to maintenance and the exclusion of liability of heirs, the level and structure of the cash benefit payable as basic income support in the event of reduced earning capacity correspond to those of basic income support for job-seekers under Social Code Book II and that of cost-of-living assistance according to Social Code Book XII (chapter 3) (see Sections 5.1.1 and 5.2.1).

f) Duration

The benefit is granted for a limited period of time, but is generally unlimited as long as the eligibility criteria are met. When the statutory retirement age is reached, the priority entitlement to basic income support in old age under Social Code Book II begins (see Section 5.3).

5.3.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Germany are the following.

a) Main gaps in access for young people

In principle, the statements on the level of basic income support for job-seekers as a whole, as well as on benefit levels for young people, also apply to basic income support in old age and in the event of reduced earning capacity (see Section 5.1.2).

b) Main obstacles in access for young people

The lack of access of young people to basic income support in old age results from the purpose of the benefit scheme. In the case of basic income support in the event of reduced earning capacity, only the 15-17 age group has no access to benefits. In the case of minors, it is assumed that their parents are primarily responsible for their maintenance. An exception is made if they are undergoing training or working in facilities for the disabled.

5.4 Asylum-seekers' benefits**5.4.1 Eligibility conditions and benefit entitlements**

Since 1993, the Asylum-Seekers' Benefits Act has provided an independent legal basis for determining the scope and forms of means-tested benefits to ensure minimum subsistence for asylum-seekers (as well as partners and children below the age of majority) and other comparable non-EU foreign nationals without a confirmed right to remain¹². The applicant's own income or assets must be given priority over benefits under the Asylum-Seekers' Benefits Act.

Basic benefits for those living in collective reception facilities cover the provision of food, accommodation, heating, clothing, healthcare and household necessities (basic needs). Essential needs are covered by benefits in kind. In addition, benefits are provided to cover the personal needs of daily living (basic personal needs). For those not living in an institution, the above-mentioned benefits are granted primarily in cash form. Expenses for accommodation, heating and household effects are covered to a reasonable extent. For

¹² Unaccompanied asylum-seekers under the age of majority are cared for and supported by the youth welfare offices within the framework of the Child and Youth Welfare Act according to Social Code Book VIII.

sickness, pregnancy and childbirth benefits, see Section 3. Children and adolescents are entitled to separate benefits for education and participation (see Section 5).

The main eligibility conditions and benefit entitlements for young people are as follows.

a) Age

In principle, there are no age limits or age-specific regulations for access to basic benefits under the Asylum-Seekers' Benefits Act.

b) Activity status requirements

Employment status does not play a role in access to basic benefits under the Asylum-Seekers' Benefits Act. As a general rule, as long as there is an obligation to live in an initial reception facility, there is also a ban on working (up to 18 months or more). People in the asylum procedure with a residence permit require permission from the foreigners authority to take up employment.

c) Contributory history required to access the scheme

Asylum-seekers benefits are non-contributory.

d) Waiting period

There is no waiting period.

e) Replacement rate/benefit level

The amount and structure of cash benefits under the Asylum-Seekers' Benefit Act are based on standard benefits under Social Code Book XII, but their level is lower. Beneficiaries who have been residing in the territory of the Federal Republic of Germany for 18 months without any significant interruption and who have not abusively influenced the duration of their stay themselves receive minimum-income benefits according to Social Code Book XII¹³.

f) Duration

Benefit eligibility lasts as long as eligibility requirements are met.

5.4.2 Gaps/obstacles in access for young people

There are no age-specific gaps in provision, or barriers to access, under this benefit scheme. However, young people are also affected by the fact that the cash benefits are significantly lower than those of the other minimum-income benefit schemes under Social Code Books II and XII. The same applies to the benefit conditions, which are much more rigid under the Asylum-Seekers' Benefits Act than in the other minimum-income benefit schemes.

6 HOUSING BENEFITS

The non-contributory housing allowance granted under the terms of the (federal) Housing Benefit Act (*Wohngeldgesetz*) is intended to fund adequate housing in the form of a rent subsidy for tenants and a "burden subsidy" or "encumbrance allowance" for home-owners (see BMAS 2020). The level of the benefit is determined by the level of the monthly rent or charge, the level of the monthly net household income and the number of household members. Furthermore, maximum rent levels apply, which are graded according to seven municipal levels. The housing benefit amount is calculated according to a formula and can be found in the regularly updated housing benefit tables.

¹³ As early as 2012, the Federal Constitutional Court declared the level of benefits under the Asylum-Seekers' Benefits Act to be unconstitutional and ordered the legislature to align it with the benefit rates of Social Code Book XII. To date, the federal governments have only complied with this requirement to a limited extent.

6.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to young people are as follows.

a) Age

Juveniles aged 8-18 have limited legal capacity. A rental contract with minors (under 18) can only be concluded with the consent of their legal representatives. An exception is where a juvenile has been authorised to enter into an employment relationship outside their place of residence, in which case they are also authorised to independently rent an apartment at the place of work pursuant to Section 113 (1) of the civil code.

Formally, there is no age limit for housing allowance. But for pupils, students, trainees and apprentices, special regulations apply to the receipt of housing allowance. Pupils, students, trainees and apprentices who are in principle entitled to BAFöG assistance or a vocational training grant under Social Code Book III (see Annex) cannot apply for housing benefit. They are therefore only entitled to a housing allowance in exceptional cases. If, for example, a student lives in a household with a partner who is not a trainee or student, housing allowance can be applied for in respect of the entire household community.

b) Activity status requirement

Activity status plays no role in regulating access to benefits.

c) Other eligibility conditions

A person who receives basic income support for job-seekers under Social Code Book II, social assistance under Social Code Book XII or basic support under the Asylum-Seekers' Benefits Act, is not eligible for housing benefit, since housing costs are already covered in these minimum-income benefits. Age is also irrelevant in all other eligibility requirements.

d) Benefit level

The applicant's age or the age of the household members is not a criterion in determining the level of the housing benefit.

e) Distinctions between different groups of young people

Since age does not play a role in housing benefit receipt, it does not make sense to distinguish between different sub-groups of young people aged 15-29.

6.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme are the following.

a) Main gaps in access for young people

On 1 January 2020, a housing benefit reform (*Wohngeldstärkungsgesetz*) came into effect, which eliminated a number of shortcomings that also affected young people (BMI 2018 and 2019; BBSR 2019; Bruckmeier, Mühlhan, Wiemers 2019)¹⁴. Since there are no age-specific housing allowance rules, there are no age-specific coverage gaps.

b) Main obstacles in access for young people

In previous years, the take-up rate for housing benefit was quite low, due to low public transparency, a lack of co-ordination with other social benefits and the lack of an annual uprating of the benefit (BBSR 2019; Bruckmeier, Mühlhan, Wiemers 2019). It remains to

¹⁴ Thus, a biennial, index-linked uprating of the housing allowance is now mandatory, starting on 1 January 2022, based on the sub-index for net cold rent and ancillary housing costs as shown in the Federal Statistical Office's consumer price index. This should allow the housing allowance to fulfil its task of ensuring adequate and family-friendly housing. In addition, a new rent bracket was introduced to provide relief for households in cities and counties with particularly high rents.

be seen whether the take-up rate will go up in coming years as a result of the aforementioned reform.

7 REFORMS, NATIONAL DEBATES AND RECOMMENDATIONS

7.1 Reforms implemented since 2015

Since 2015, a large number of legislative changes have taken place in the areas of social protection presented here, not least since the beginning of 2020 in response to the ongoing COVID-19 pandemic. The situation of young people in social protection has played virtually no role in these reforms. Instead, young people have benefited from the overall changes to benefit conditions (mostly improvements). One of the few exceptions was the inclusion of pupils and students in maternity protection, giving them entitlement to maternity benefits under certain conditions, as part of the reform of the Maternity Protection Act 2018.

7.2 National debates

Broadly speaking, there is currently no discussion about the role of young people (aged 15-29) in the areas of the social protection system in Germany presented here, in the context of either the social policy or the youth policy debate. As far as young people and social protection are concerned, the focus is mostly on educational and social services. The main reason for this is that – as the inventories in the individual fields of social protection have shown – no serious age-specific gaps in provision of, or barriers to access to, cash benefits in the areas can be identified. The only exceptions to this are the minimum-income benefit schemes, as follows.

(a) This is especially true for the very restrictive benefit conditions for those aged under 25 in the basic income support for job-seekers. For years, experts, trade unions and social associations have been calling for a reform of these regulations (e.g. Fraktion BÜNDNIS 90/DIE GRÜNEN 2018; Fraktion BÜNDNIS 90/DIE GRÜNEN und Fraktion DIE LINKEN 2019). In a ruling in November 2019, the Federal Constitutional Court endorsed this criticism and ordered the legislature to partially revise the regulations (Bundesverfassungsgericht 2019). The Federal Employment Agency had already temporarily suspended the sanctions for infringements of the conditions following the constitutional court ruling.

On 17 January 2021, the Federal Minister of Labour and Social Affairs presented a draft bill entitled the Eleventh Act to Reform the Social Code Book II and other Laws. Among other things, this bill provides for the abolition of the special regulations pertaining to those under 25. The abolition of these provisions would represent an important step toward equality for all age groups in basic income support for job-seekers. But it remains to be seen whether the bill will be passed in cabinet and adopted by the legislature in the remainder of the legislative period, which only runs until October 2021.

(b) At the same time, there has been criticism for years that the standard minimum-income benefits under Social Code Books II and XII, both in general and for children and adolescents in particular, are in no way sufficient to guarantee a socio-cultural subsistence level that enables participation in normal social life. The adoption of the Standard Needs Assessment Act in December 2019 has not significantly changed this problematic situation. However, changes are not expected before the beginning of the next legislative period and depend in particular on which parties will form the next government coalition.

(c) Finally, the failure of child- and family-related transfers, in combination with minimum-income benefits, to improve the situation of families with children at risk of poverty has been debated for years. The call to combine all child and family-related benefits, including minimum-income benefits, into a basic child allowance has attracted growing support during this legislative period. Such a reform should improve transparency, facilitate access

to these benefits, strengthen targeting and above all improve the situation of families with children on low incomes. Experts, social associations and the Green and Left parliamentary groups in the Bundestag have so far put forward proposals to this effect; and the Bundesrat (upper house of parliament) – with the support of the Social Democrat- and Green-governed states – has also spoken out in favour of such a reform (ASMK 2019; Niedersächsisches Ministerium für Soziales, Gesundheit und Gleichstellung 2019; Lenze 2019).

7.3 Good practice and recommendations

a) Access to unemployment benefits

Over the past decade and a half, unemployment insurance in Germany has suffered a steady decline in importance. Before the outbreak of the pandemic, only around one third of the registered unemployed were covered by unemployment benefits, while two thirds were dependent on basic income support for job-seekers.

Some starting points for strengthening unemployment insurance could be an extension of the framework period for qualifying contribution payments, a shortening of the qualifying period and an extension of the maximum duration of unemployment benefits (Arbeitskreis Arbeitsmarktpolitik 2018; Bäcker 2019). Young people would benefit especially from the second measure. Improved access to unemployment insurance for young people would not only give them better social protection but also ensure that they were integrated into the labour market on a more sustainable basis than that provided by basic benefits.

b) Access to sickness and healthcare benefits

As far as the availability of healthcare for children and young people is concerned, the German health systems faces a number of major challenges:

- the shortage of doctors in disadvantaged areas has to be tackled;
- the long waiting times for some SHI patients in out-patient care have to be reduced – replacing the current SHI-PHI divide by a unitary, solidarity-based people's health insurance scheme (*Bürgerversicherung*) could help to solve this problem;
- informal rationing in out-patient and in-patient care has to be contained and rolled back; and
- rapid access to medical innovations should be facilitated.

Asylum-seekers should be granted the same entitlement to healthcare as SHI-insured people. Moreover, access to treatment could be speeded up if asylum-seekers were given a sickness fund health card (a kind of certificate conferring entitlement to medical treatment), as this would give them direct access to a doctor and at the same time avoid the time-consuming paperwork associated with applications to local authorities for authorisation to receive treatment (Bozorgmehr, Razum 2015).

These challenges are not age-specific and therefore affect young people's access to medical care as well.

c) Access to minimum-income benefits

Since its introduction, basic income support for job-seekers has been the subject of controversial analyses and reform proposals. The current proposals range from partial changes to the existing system to alternative forms of minimum-income benefit schemes (e.g. Blömer, Peichl 2018; Walwei 2019).

Regardless of the form of such benefit schemes, a scientifically based assessment system for standard benefits and their uprating remains necessary. The current method for calculating standard benefits requires a fundamental review and further development in line with needs. This applies especially to the standard benefits for children and adolescents.

The current lack of co-ordination between the minimum-income benefits and the various child- and family-related social benefits leads to a lack of transparency and injustice. Combining them into a basic child benefit would improve targeting.

One unresolved question is whether the current system of four minimum-income benefit schemes has proved its worth, or whether the various benefits should be merged into one benefit.

Finally, there are good arguments for also reintegrating the basic benefits for asylum-seekers, which have so far been outsourced to the Asylum-Seekers' Benefits Act (e.g. Judith, Brehme 2014).

d) Access to housing benefits

Since the most recent housing benefit reform did not take effect until January 2021, and other parts of it do not take effect until January 2022, there is currently no new reform debate. It remains to be seen to what extent the latest changes will meet the challenges of the current housing market and rent crisis. However, experts and associations have criticised the reform for not going far enough (Deutscher Bundestag 2019). Starting points for further reforms could be:

- compared with the now introduced biennial uprating, an annual adjustment would be better, because it would prevent people from having to switch between minimum-income benefits and housing allowances due to the different uprating modes;
- furthermore, reducing the amount of earned income deducted from housing benefits could make an important contribution to living independently of minimum-income benefits;
- the goal, however, should be to make housing benefit less necessary in the medium term by providing enough affordable housing, something that has not been addressed consistently enough to date.

REFERENCES

- Arbeitskreis Arbeitsmarktpolitik (2018): Solidarische und sozialinvestive Arbeitsmarktpolitik, Study der Hans-Böckler-Stiftung, No 374, Düsseldorf.
- ASMK (Arbeits- und Sozialministerkonferenz (2019): Einführung einer Kindergrundsicherung, Bericht der länderoffenen Arbeitsgruppe zur 96. Arbeits- und Sozialministerkonferenz 2019 am 27./28. November 2019, Berlin.
- Bäcker, Gerhard (2019): Arbeitslosenversicherung stärken! Sozialgesetzbuch III und II harmonisieren!, ZBW – Leibniz Informationszentrum Wirtschaft, Wirtschaftsdienst Heft 4/2019, Hamburg.
- Bartelheimer, Peter et al. (2016): (2016): Evaluation der bundesweiten Inanspruchnahme und Umsetzung der Leistungen für Bildung und Teilhabe. Schlussbericht, Göttingen and Nürnberg.
- BBSR (Bundesinstitut für Bau-, Stadt- und Raumforschung im Bundesamt für Bauwesen und Raumordnung) (Hrsg.) (2019): Strukturelle Verbesserung der Anreize und Dynamisierung des Wohngeldes. BBSR-Online-Publikation 16/2019, Bonn.
- Becker, Irene (2020): Verfahren nach altem Muster. Das Regelbedarfsermittlungsgesetz 2020, in: Soziale Sicherheit, Jg. 69, Heft 10, S. 351-355 (Teil 1) und Heft 11, S. 402-408 (Teil 2).
- Becker, Irene; Held, Benjamin (2020): Regelbedarfsbemessung – eine Alternative zum gesetzlichen Verfahren. Berechnungen auf Basis der EVS 2018 unter Berücksichtigung von normativen Vorgaben der Diakonie Deutschland, Riedstadt, Heidelberg.
- Berg, Gerhard J. van den; Uhlendorf, Arne; Wolff, Joachim (2017): Wirkungen von Sanktionen für junge ALG-II-Bezieher. Schnellere Arbeitsaufnahme, aber auch Nebenwirkungen, IAB-Kurzbericht No 5/2017, Nürnberg.
- Blömer, Maximilian; Peichl, Andreas (2018): Ein "Garantieeinkommen für Alle". Studie in Zusammenarbeit mit der Bundesarbeitsgemeinschaft Wirtschaft und Finanzen von Bündnis 90/Die Grünen, ifo-Forschungsbericht No 97/2018, München.
- BMAS (Bundesministerium für Arbeit und Soziales) (2020): Social Security at a Glance 2020, Bonn.
- BMFSFJ (Bundesministerium für Familie, Senioren, Frauen und Jugend) (2020a): Leitfaden zum Mutterschutz, Berlin.
- BMFSFJ (Bundesministerium für Familie, Senioren, Frauen und Jugend) (2020b): Elterngeld, ElterngeldPlus und Elternzeit. Das Bundeselterngeld- und Elternzeitgesetz, Berlin.
- BMG (Bundesministerium für Gesundheit) (2021): Gesetzliche Krankenversicherung: Mitglieder, mitversicherte Angehörige und Krankenstand. Jahresdurchschnitt 2020 (Ergebnisse der GKV-Statistik KM1/13), Stand: 24. März 2021. Available at: https://www.bundesgesundheitsministerium.de/fileadmin/Dateien/3_Downloads/Statistiken/GKV/Mitglieder_Versicherte/KM1_JD_2020_CPS_bf.pdf.
- BMI (Bundesministerium des Innern, für Bau und Heimat) (2018): Mieten- und Wohngeldbericht 2018, Berlin.
- BMI (Bundesministerium des Innern, für Bau und Heimat) (2019): Wohngeldreform zum 1. Januar 2020 – Kurzinformation – Berlin.
- Bozorgmehr, Kayvan & Razum, Oliver (2015): Effect of Restricting Access to Health Care on Health Expenditures among Asylum-Seekers and Refugees: A Quasi-Experimental Study in Germany, 1994-2013. Available at: <https://doi.org/10.1371/journal.pone.0131483>.

- Braun, Bernard; Buhr, Petra; Klinke, Sebastian; Müller, Rolf; Rosenbrock, Rolf (2010): Pauschalpatienten, Kurzlieger und Draufzahler – Auswirkungen der DRGs auf Versorgungsqualität und Arbeitsbedingungen im Krankenhaus, Bern: Verlag Hans Huber.
- Bruckmeier, Kerstin; Mühlhan, Jannek; Wiemers, Jürgen (2019): Zum Entwurf des Wohngeldstärkungsgesetzes – Bewertung der Schnittstellen zwischen Wohngeld, Arbeitslosengeld II und Kinderzuschlag, Stellungnahme des IAB zur Anhörung im Ausschuss für Bau, Wohnen, Stadtentwicklung und Kommunen des Deutschen Bundestags am 25. September 2019, Nürnberg.
- Bundesverfassungsgericht (2021): Sanktionen zur Durchsetzung von Mitwirkungspflichten bei Bezug von Arbeitslosengeld II teilweise verfassungswidrig, Pressemitteilung No 74/2019 vom 5. November 2019, Karlsruhe.
- bvkm. (Bundesverband für körper- und mehrfachbehinderte Menschen) (2021): Grundsicherung nach dem SGB XII. Merkblatt für Menschen mit Behinderung und ihre Angehörigen, Düsseldorf.
- Der Paritätische (2018): Empirische Befunde zum Bildungs- und Teilhabepaket: Teilhabequoten im Fokus. Kurzexpertise No 4/2018 der Paritätischen Forschungsstelle, Berlin.
- Der Paritätische (2020a): Arm, abgehängt, ausgegrenzt. Eine Untersuchung zu Mangellagen eines Leben mit Hartz IV, Expertise der Paritätischen Forschungsstelle, Berlin.
- Der Paritätische (2020b): Regelbedarfe 2021. Alternative Berechnungen zur Ermittlung der Regelbedarfe in der Grundsicherung, Expertise der Paritätischen Forschungsstelle, Berlin.
- Deutscher Bundestag (Ausschuß für Bau, Wohnen, Stadtentwicklung und Kommunen) (2019): Materialien zur öffentlichen Anhörung von Sachverständigen in Berlin zum Gesetzentwurf der Bundesregierung "Entwurf eines Gesetzes zur Stärkung des Wohngeldes (Wohngeldstärkungsgesetz – WoGStärkG) (BT-Dr. 19/10816), Stellungnahme des Bundesrates und Ge- genäußerung der Bundesregierung (BT-Drucksache 19/11696), Antrag der Bun- destagsfraktion FDP (BT-Drucksache 19/11107), Antrag der Bundestagsfraktion DIE LINKE (BT-Drucksache 19/10752)", Ausschußdrucksache 19(24)108 vom 16.9.2019, Berlin.
- Deutscher Bundestag (Ausschuß für Arbeit und Soziales) (2020): Materialien zur öffentlichen Anhörung von Sachverständigen in Berlin am 2. November 2020 von 13 bis 14:30 Uhr zum Gesetzentwurf der Bundesregierung "Entwurf eines Gesetzes zur Ermittlung von Regelbedarfen und zur Änderung des Zwölften Buches Sozialgesetzbuch sowie des Asylbewerberleistungsgesetzes – BT – Drucksache 19/22750" u.a., Ausschussdrucksache 19(11)822 vom 30. Oktober 2020, Berlin.
- Fraktion BÜNDNIS 90/DIE GRÜNEN (2018): Soziale Teilhabe und Selbstbestimmung in der Grundsicherung statt Sanktionen und Ausgrenzung, Antrag, Deutscher Bundestag Drucksache 19/1711 vom 18.4.2018, Berlin.
- Fraktion BÜNDNIS 90/DIE GRÜNEN und Fraktion DIE LINKEN (2019): Für soziale Teilhabe ohne Sanktionen, Antrag, Deutscher Bundestag Drucksache 19/15078 vom 13.11.2019, Berlin.
- Hagemann, Linda; Ruth, Marina (unter Mitarbeit von Charlotte Alfuss) (2019): Schnittstellen in der Sozialpolitik. Eine Analyse am Beispiel der Einrichtung von Jugendberufsagenturen, IAQ-Report No 02/2019, Duisburg, Essen.
- Hanesch, Walter (2016): ESPN Thematic Report on minimum income schemes – Germany – 2015, European Commission, Brussels.

- Harnisch, Michelle (2019): Non-Take-Up of Means-Tested Social Benefits in Germany, DIW Discussion Papers No 1793, Berlin.
- Jahn, Elke J.; Oberfichtner, Michael (2020): Freiwillige Arbeitslosenversicherung. Nur wenige Selbstständige versichern sich gegen die Folgen von Arbeitslosigkeit, IAB-Kurzbericht No 11/2020, Nürnberg.
- Judith, Wiebke; Brehme, Ricardo (2014): Plädoyer für die Abschaffung des Asylbewerberleistungsgesetzes. Verfassungsrechtliche Gründe und Vorschläge zur Umsetzung, Kritische Justiz 2014 (Jahrgang 47), Heft 3.
- Klein-Schmeink, Maria (2017): Erhebung April 2017: Warten Kassenpatienten in NRW länger auf einen Facharzttermin als privat Versicherte? Available at: <http://www.klein-schmeink.de>.
- Klose, Joachim & Rehbein Isabel (Hrsg.) (2017): Ärzteatlas 2017 – Daten zur Versorgungsdichte von Vertragsärzten, Berlin: Wissenschaftliches Institut der Ortskrankenkassen.
- Lenze, Anne (2019): Die Ermittlung der Bedarfe von Kindern – Probleme, Herausforderungen, Vorschläge, Rechtsgutachten, hrsg. Vom Niedersächsischen Ministerium für Soziales, Gesundheit und Gleichstellung, Hannover.
- Lüngen, Markus; Stollenwerk, Björn; Messner, Philipp; Lauterbach, Karl W.; Gerber, Andreas (2008): Waiting times for elective treatments according to insurance status: A randomized empirical study in Germany. International Journal for Equity in Health 7 (1): 1-7.
- Niedersächsisches Ministerium für Soziales, Gesundheit und Gleichstellung (2019): Ministerin Carola Reimann: "Kindergrundsicherung zentrales Instrument im Kampf gegen Kinderarmut", Pressemitteilung vom 28.11.2019, Hannover.
- OECD (2019): The OECD Tax-Benefit Model for Germany. Description of policy-rules for 2019, Paris.
- Statistisches Bundesamt (2020): Sozialleistungen. Angaben zur Krankenversicherung (Ergebnisse des Mikrozensus). Fachserie 13, Reihe 1.1, Wiesbaden: Statistisches Bundesamt.
- Strech, Daniel; Danis, Marion; Löb, M.; Marckmann, Georg (2009): Ausmaß und Auswirkungen von Rationierung in deutschen Krankenhäusern. Ärztliche Einschätzungen aus einer repräsentativen Umfrage. Deutsche Medizinische Wochenschrift 134 (24): 1261-1266.
- Verband der Privaten Krankenversicherung (PKV) (2020): Zahlenbericht der Privaten Krankenversicherung, jährl., Köln/Berlin: PKV.
- Walendzik, Anke; Abels, Carina; Wasem, Jürgen (2021): Umsetzung neuer Untersuchungs- und Behandlungsmethoden in die vertragsärztliche Kollektivversorgung und in die privatärztliche ambulante Versorgung, Berlin: Medizinisch Wissenschaftliche Verlagsgesellschaft.
- Walwei, Ulrich (2018): Raus aus der Minijob-Falle! Sieben Ansatzpunkte für Reformen, IAB-Forum vom 8. Februar 2018, Nürnberg.
- Walwei, Ulrich (2019): Kontroverse um Hartz IV: Erwerbsarbeit muss im Fokus bleiben, ZBW – Leibniz Informationszentrum Wirtschaft, Wirtschaftsdienst Heft 4/2019, Hamburg.
- Zahradnik, Franz et al. (2016): Wenig gebildet, viel sanktioniert? Zur Selektivität von Sanktionen in der Grundsicherung des SGB II. Zeitschrift für Sozialreform, Heft 2/2016.

ANNEX

A) Federal training assistance

In Germany, students and interns whose own financial means – or those of their parents, spouse or partner – are insufficient to finance their studies can apply for means-tested federal training assistance under the Federal Education and Training Assistance Act (*Bundesausbildungsförderungsgesetz* – BAföG). This also applies to high school pupils and foreign students under certain conditions. The BAföG grant also provides financial support to participants in school-based initial vocational education and training programmes. Half of the BaföG financial support is usually a grant, and the remaining half an interest-free loan. A ceiling guarantees that students only need to repay a maximum of €10,000 of the total loan amount.

1) Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements for young people are as follows.

a) Age

BAföG applicants must be under 30 at the start of their training. Exceptions apply, however; for example, for second-chance students and for students with children aged under 14.

b) Activity status requirements

Formally speaking, employment status plays no role in determining BAföG assistance. However, applicants' earned income reduces the entitlement.

c) Contributory history required to access the scheme

BAföG assistance is non-contributory.

d) Waiting period

There is no waiting period.

e) Replacement rate/benefit level

The amount of BAföG assistance depends on applicants' income and assets as well as the income of the parents or spouse/life partner. From the winter semester 2020/2021 onwards, the BAföG assistance maximum rate (basic needs and accommodation) for students who do not live in their parents' household is:

- aged under 25, €752 per month;
- between 25 and 29, €861 per month; and
- 30 or over, €941 per month.

Students with children can receive a lump-sum childcare allowance that does not have to be repaid. This amounts to €150 per month for each child under 14 living in the parental household.

f) Duration

The maximum duration – called the maximum funding period – is based on the standard period of study specified in the study or examination regulations for the relevant subject.

2) Gaps/obstacles in access for young people

BAföG assistance specifically targets young people. However, splitting the assistance into half-grant and half-loan creates a significant barrier to access, especially for children from disadvantaged families.

B) Vocational training grant

The vocational training grant BAB (*Berufsausbildungshilfe*), which is provided on the legal basis of Social Code Book III (paragraphs 56-72), offers financial support to participants of initial vocational education and training and pre-vocational programmes, in order to help cover their living costs through the federal employment service.

1) Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements for young people are as follows.

Apprentices are entitled to vocational training grants during vocational training:

- if it is a vocational preparation measure or in-company or external vocational training in a recognised training occupation;
- if the training is initial training;
- if participants cannot live at home for training reasons, or if they are 18 and live with their partner and/or live with one or more children; and
- if the participants do not otherwise have the necessary means to cover their living expenses, travel costs and other expenses (total requirements).

a) Age

In principle, there are no age limits or age-specific regulations for access to the BAB (with the exception mentioned above).

b) Activity status requirements

Upon commencement of an apprenticeship, apprentices are deemed to be employed.

c) Contributory history required to access the scheme

The BAB is non-contributory.

d) Waiting period

There is no waiting period.

e) Replacement rate/benefit level

The BAB covers funds for living expenses, travel costs to the training company, other expenses and possible course costs. The corresponding BAföG rates are taken as the rates for living expenses in the case of vocational training (see Annex A). For the determination of the payment amount, the own training remuneration as well as the income of the parents or, if applicable, the life partner are taken into account.

f) Duration

Funding is provided for the duration of the funded training and as long as eligibility requirements are met.

2) Gaps/obstacles in access for young people

The vocational training grant specifically targets young people. There are no age-specific gaps in provision or barriers to access in this benefit scheme.

Getting in touch with the EU

In person

All over the European Union there are hundreds of Europe Direct Information Centres. You can find the address of the centre nearest you at: <http://europa.eu/contact>

On the phone or by e-mail

Europe Direct is a service that answers your questions about the European Union. You can contact this service

- by freephone: 00 800 6 7 8 9 10 11 (certain operators may charge for these calls),
- at the following standard number: +32 22999696 or
- by electronic mail via: <http://europa.eu/contact>

Finding information about the EU

Online

Information about the European Union in all the official languages of the EU is available on the Europa website at: <http://europa.eu>

EU Publications

You can download or order free and priced EU publications from EU Bookshop at: <http://bookshop.europa.eu>. Multiple copies of free publications may be obtained by contacting Europe Direct or your local information centre (see <http://europa.eu/contact>)

EU law and related documents

For access to legal information from the EU, including all EU law since 1951 in all the official language versions, go to EUR-Lex at: <http://eur-lex.europa.eu>

Open data from the EU

The EU Open Data Portal (<http://data.europa.eu/euodp/en/data>) provides access to datasets from the EU. Data can be downloaded and reused for free, both for commercial and non-commercial purposes.

