

New Perspectives, But Also Risks And Side Effects. The Recent Reform Of Basic Social Protection In Germany

1. *A Compromise Was Needed*

The reform of the Social Security Code II, basic security for jobseekers, was a central project in the coalition contract of the „Ampel“ (traffic light – red, yellow, green) - coalition of SPD, the Green Party and FDP. What has been „Hartz 4“, a term often used with a pejorative undertone, should become „Bürgergeld“ (citizens allowance). This has now been implemented, but not without turbulence among the political parties. The CDU-led states refused to approve the government draft passed by the Bundestag, alarmed by critical voices from business and experts, but not least by a very critical statement from the Federal Audit Office, which had pointed out the high costs and incalculable financial risks of the draft.

A compromise was reached with a solution that cut some excesses in the government bill and is considered to be reasonable. The compromise is not a "step backwards", as Jutta Allmendinger, President of WZB, the Berlin Science Center, put it in the editorial of her institute's December reports, but it rather builds a basis for a consensus on which the further development of basic security in Germany can be built. After all, it is about a system that provides benefits for more than 5.6 million persons and that plays a central role in social protection in Germany, which, not to forget, is already quite costly. According to conservative estimates, the cost for the taxpayer is 50 billion Euros per year. Social policy is an expression of social solidarity, for which it undertakes considerable redistribution within society and is therefore particularly dependent on not losing the consensus with the population's sense of justice. Last but not least, the federal state and local governments are responsible for the implementation and financing of basic security. That too speaks in favor of the broadest possible consensus among all actors involved.

The Ampel-coalition had set out to overcome "Hartz 4". However, no one really knew what that was supposed to mean. At best, for a while, this gave wings to utopian fantasies of a basic security system largely dispensing conditionality beyond the simple fact of neediness. The government draft kept the mission and the architecture of the "Hartz 4"-system intact. It is a „hybrid“ system, linking the provision of benefits with the provision of substantial services for employment, employability, education, and social inclusion. Important service principles such as the subsidiarity of the benefits provided with regard to tangible assets of the receivers, as well as the principle of "Fördern und Fordern", the principle of a balance between rights and obligations and the activation of clients, were, however, weakened in some respect. That triggered widespread criticism of the draft. The compromise of the federal government and the second chamber (representing the Länder) has fixed that at least in parts.

Musing about the strategies of the actors involved, you could see something like a "cunning of reason" in the intervention of the CDU countries, cleverly orchestrated by opposition leader Friedrich Merz. To social policy experts in the governing SPD the compromise was closer to their convictions of a fair model of protection than the original draft of the coalition-government. It prevented the system from not only losing its momentum and popular approval but also from getting into new turbulence in the near future.

2. *"Hartz 4" – A System Traded Below Value*

The „Bürgergeld“ is turning out not to "overcome Hartz 4" - and that is something to be regarded as positive in every respect. The previous system of basic security for job seekers was indeed a success story. According to the almost unanimous judgment of scientists, it has contributed to the fact that

unemployment in Germany has fallen significantly since 2005, including long-term unemployment. Employment increased year by year.

The SGB II is rooted in what is known as the "activation turn" in the labor market and social policy. In the 1990's it became apparent in all developed countries that the strategies pursued up to that point were no longer working properly. Basic security systems that are not combined with consistent employment promotion create poverty traps and lose social acceptance. A labor market policy that only focuses on job creation and skills-training often fizzles out without effect, if it is not linked to the personal activities of jobseekers. Many qualification measures that were initiated with the best of intentions also turned out to be waiting loops, which delayed integration into the work process or even led to measures with an uncertain outcome.

The principle of "work first" was the basic attempt to draw consequences of the failures of „active" labour market policies and missing conditionalities within basic-protection schemes. Finding work again as quickly as possible in order to avoid long-term unemployment with all its problematic side effects seemed more important, than risking the uncertain outcomes of skills training measures, at least in the way they were implemented hitherto. Therefore, in almost all developed countries, there was a swing towards activation strategies, of course with certain varieties of national pathways, but with common ground in the new consensus, supported not the least by the OECD and the European Commission. Germany was more of a latecomer in this transition, but the Hartz-reform proved that also Germany had learned its lessons.

This was by no means a neoliberal "roll back", as the critics of the Hartz-reforms have labelled it, but it was rather a reaction to the problems and dead ends of the strategies pursued up to that point. From what we know so far, this (then) new strategy has not only helped to increase employment and reduce unemployment. It has also helped to establish a system of basic social protection with a more inclusive approach, capable of addressing the ever-widening fringes of the modern „Working Society". The system has proven its effectiveness in the refugee movements of the years after 2015 and most recently in securing refugees from Ukraine, as well as in coping with social emergencies arising unexpectedly like during the time of the Corona crisis.

The cash benefits from "Hartz 4" from the start were by no means extremely frugal, when compared to standards in other developed countries. The OECD has developed an adequacy measure for this. It indicates the ratio of average benefits of basic protection and the average income in the respective country. For a family with two children, for example, Germany is on the 4th place among all OECD countries in 2021, after Japan, Lithuania, and Denmark. Significantly, the quality of the basic security increased a bit just in 2005, i.e. with the introduction of "Hartz 4". This may indicate that the then new system by no means brought "poverty by law", as many critics have repeated like a mantra, but rather an improvement with regard to the level of protection in relative and absolute terms.

There is also little empirical evidence for the criticism that is often raised against the "Hartz 4" system, e.g. that it has exacerbated inequality in Germany, undermined order in the labor market, and promoted precarious employment. Income inequality in Germany increased mainly in the 1990s and early 2000s, according to both the German Government's Poverty and Wealth Report and the World Bank's latest World Inequality Report, and peaked around 2005. Since then, the "Gini coefficient", which is used to measure income inequality, has fluctuated at a level of just over 30 percent. This can certainly be seen as too high, but this development is obviously not driven by "Hartz 4". Raising inequality has a variety of causes, among those, not the least the strong immigration that Germany has experienced since the 1990s. People who have recently immigrated to Germany are very often first on the lower income level. After a certain time, many succeed in climbing up into higher salary groups. This was also shown by the federal governments last Poverty and Wealth Report. But – against all evidence critics tended to blame „Hartz 4" as the cause of nearly every social problem.

A major advantage of the "Hartz 4" model is that it is linking the provision of benefits very closely with employment and social services, also including some educational services. It is a hybrid of social assistance and the promotion of work and the development of individuals. In certain respects, it can be regarded as a „holistic“ system of support. People in need very often not only lack a job but suffer from a variety of social and personal problems that make it difficult to find stable work. Job centers do not have to deliver job placement and, if necessary, qualification only. They also have to deal with issues of childcare, housing, over-indebtedness, health problems, and lack of integration. This integrated service approach can be regarded as one of the key strengths of the German system. However, its potential is far from being completely exploited. Of course, reforms must draw consequences of experiences and shortcomings and must consider the new adjustment of the system to a changing environment. This can be the transition into a full employment labor market with persistent mismatches of supply and demand, considering the changing social structure of society, which is becoming even more diverse through strong inflows of immigration and shifting preferences.

3. Why the Fuss About „Hartz 4“?

This very brief summary of the background and the achievements of the „Hartz 4“-reform shows that the critique of it can only to a minor part be justified with evidence, if at all. But it would also be misleading to see it as sheer ignorance. It seems that there are other motivations at work, beyond short-term political tactics.

For Social Democrats and the unions, the tricky part of Hartz 4 from the start was that once unemployment insurance claims had been exhausted, the long-term unemployed were now referred to as a „one-size-fits-all“ system of basic protection on the same level as individuals, who have not worked at all and may be regarded as marginal and inferior with regard to the respect they deserve. The former protection scheme of „Arbeitslosenhilfe“ as a follow-up to the regular unemployment benefits had been abolished, a tax-funded, means-tested assistance scheme, granted without time limits, nevertheless working within the logic of an insurance system, i. e. requiring a track of regular employment and calculated as a share of a former income (and hence not covering the needs of the receivers fully in many cases, requiring to ask the local authorities for complementary social assistance) had been installed. This very specific German scheme has been blamed by scholars of the labor market as setting wrong incentives and being a cause of the much above-average long-term unemployment in Germany. It was seen as dysfunctional in terms of labor-market flexibility. Further on It could also be seen as unfair, privileging the „insiders“ of the industrial system over the „outsiders“, like e.g. young people entering the labor market, immigrants, women with discontinuous work biographies, etc. „Hartz 4“ has ended these imbalances, but at the price of leveling poverty and the means of fighting poverty between insiders and outsiders.

Basically, this critique of "Hartz 4" was something that already has been an issue in the discussion about public welfare in the Weimar Republic in the 1920s, which was labeled by the historians Christoph Sachsse and Florian Tennstedt as the "stratification of poverty". The advocates of this ordering of poverty claimed that in the design of basic protection, a distinction should be made between the "deserving" poor and those more on the side of the „undeserving“ poor. These were meant, first of all having to learn how to work, have some sort of education, and need control and occasionally punishment to make them full members of an industrial society. The abolition of the seemingly status-preserving „Arbeitslosenhilfe“ in this perspective became an attack on the status regime, which was (and still is) at the core of the social and cultural model represented by the unions and traditional social democrats, interference in a well-established symbolic order, which was one of the cornerstones of what Goesta Esping-Andersen, the Danish political scientist, has called the „Continental European“ model of welfare capitalism, with all its rigidities and shortcomings with regard to meeting the challenges of postindustrial society in a globalized economy.

The "descent into Hartz 4" became the invoked fear formula, which caught many people. However, it was also a deliberate creation of a social and political stigma, affecting all clients of the system and those working to get the best for their clients out of the system. It fuelled an irrational debate, which in its furor can only be understood as an externalization of a systemic trauma.

The „Greens“, too, have increasingly shown themselves to be critics of the "Hartz 4" law, which they helped to pass in the first red-green coalition from 1998 to 2005. Robert Habeck denounced the job centers in the 2021 federal election campaign as “sanctions centers”. There were hardly any Greens who saw anything positive in the existing system of basic protection. But the motivation was different. Pioneers of green social policy had long been collecting arguments against the work-centered system of social security. In view of technical progress, the danger that the "working society" would run out of work was repeatedly invoked from this side. Social security must therefore be placed on other foundations, so the key argument. The reciprocity of people's own achievements and social solidarity, which is central to the social-democratic model, seemed obsolete here. A “decoupling of work and income” is more appropriate, as the social scientist Michael Opielka, who is close to the Greens, put it in the early 1990s. The soft spot that some green social politicians have for the idea of an “unconditional basic income” is also fed by this basic thesis.

However, there is no evidence whatsoever for the basic finding that paid work will disappear in the near or distant future. On the contrary – wherever there is a problem at the moment, be it rail services, manufacturing, or care, the lack of suitable workers plays a role. Concern about unemployment is increasingly shifting into a new concern about the lack of job-seekers.

Further on, the reciprocity of commitment to work and social solidarity is central to the social democratic idea of social cohesion. The aim is to enable as many people as possible to get employed in a decent job. Personal recognition is based on the commitment to work and the efforts taken at the workplace. The green idea separates work and recognition. However, it is an open question whether a social order of recognition will ever work without the unifying experience of work. In her study of the unemployed in Marienthal in the early 1930s, the Austrian social scientist Marie Jahoda was able to show how important gainful employment is for the development of a stable social identity and a solid personality. This connection seems to be valid to this day, although preferences and the expectations towards purpose and meaning of work may change.

4. Different Starting Points In The Coalition

The parties in the traffic light coalition approached the „Bürgergeld“-reform from different starting points. The SPD was concerned with reviving the alliance with the unions that had been damaged by the Hartz reforms almost two decades ago and counteracting fears of status and social decline among its own clientele. The Greens wanted to abolish or at least push back the work as a key focus of an activating basic protection system. This also included readjusting the balance between “Fördern und Fordern” (rights and obligations), giving greater weight to the right of refusal over the related obligations.

Incidentally, the new label “Bürgergeld” comes from the archives of the Liberals. Now it stands for the new edition of "Hartz 4". If the FDP has its own scent mark in the current reform project, it is the more flexible limit for self-earned income, which should not be deducted from the benefits. This is meant to increase incentives to take up paid work, even if not escaping dependency in the first step - the "Kombilohn"-principle (combination of transfer income and earned income). The increase in the asset exemption limits was also a liberal concern, with the main focus on the self-employed who, as one had learned in the Corona crisis, may be cut off of the revenues overnight by external shocks.

5. *What Is The Added Value Of The Reform?*

"Hartz 4" is better than its reputation. Nevertheless, there was of course a need for reform, which is not surprising given the changing social conditions. The "Bürgergeld" law is after all already the twelfth amendment to the Social Security Code II.

The standard rates of the benefits have been increased significantly. Because of the current inflation, this is overdue and is fine. The exemption limit for existing assets of 60,000 Euros provided by the government was exceeded. It's a good thing that the compromise with the CDU has now reduced that to a still generous 40,000 Euros. With regard to the costs of living and heating, pressure from the CDU states reintroduced the adequacy test for heating costs, which the government wanted to abolish for the first two years of receipt of benefits. With regards to the rents for the recipient's housing, there will be no adequacy test for the first year of the payment. Even very high rents will be accepted and refunded by the job centers. The intention is to take the burden of looking for other affordable housing from job seekers in order to allow for the full concentration on looking for a job. This sounds sensible, but it also can lead to problems, as it will become difficult to explain to the public that even ultra-luxurious apartments will be funded by the taxpayer. What is even more problematic, however, is that it sends the wrong signals to local and regional rental markets. The new regulation may invite landlords to raise rents if rents are paid by job centers. This then affects not only the recipients of „Bürgergeld“, but everyone who is looking for an affordable apartment - a social collateral damage that could have been avoided with little more prudence in the reform.

The "work first" principle has undoubtedly proven its value. But, in times of a flourishing labor market and a serious shortage of skilled workers, it is no longer enough to take up work as quickly as possible and to keep the period of unemployment short. The strategic challenge now is to get people into work while mobilizing the Republic's talent pool more effectively than in the past. School and the education system are certainly in focus in the first place. But, as experience shows, some „treasures“ can also be discovered among people with basic social security. This requires time for qualification, but above all clever concepts in order not to fall into the traps of the old "active" labor market policy again. The „Bürgergeld“-law removes the so-called “placement priority”, i.e. the provision that quick placement has priority over other goals, including training measures with a long duration. It is a matter of fact, that the rate of clients participating in training measures allowing them to earn a certificate, qualifying for skilled and well-paid jobs, is still too low. But this is not caused by counseling officers in jobcentres, stubbornly following legal prescriptions. In practice, they handle the very flexibly. There are deeper reasons why a broad qualification offensive in the area of SGB II has not yet taken off. Simply removing a clause in the law and taking more action will not turn the tide. The qualification must be fundamentally rethought. It will not work without close cooperation with employers, without new didactics that meet the needs and abilities of people with sometimes a range of problems, lack of language skills, lack of or negative experience of education, family challenges, and, last but not least, a lack of motivation for long-term investment into the own human capital.

A new clause, providing a “vocational education allowance” as a financial incentive makes sense. It remains to be seen whether this significantly increases the motivation for longer, degree-related further training.

The "activation" approach has proven its advantage and should be retained. However, it must be completed by a complementary approach to empowerment and qualification. Those responsible for the implementation of the "Bürgergeld" must now ensure that the orientation to the labor market will not get lost in self-sufficient processes of empowerment and training, which is always a risk when shifting priorities.

One of the central upsets in the critical discussion about "Hartz 4" were the sanctions, i.e. the temporary reductions in benefits in case of breaking the rules by those entitled to benefits, for example, if offered jobs were rejected or support measures were refused. Sanctions are actually

quite normal in a rule-based system. Anyone who has the right to protection and benefits from the state must comply with the associated rules. Incidentally, sanctions only affected a very small proportion of those entitled to benefits, around three percent, and recently even less. For critics, however, the sanctions revealed the coercive character of the system. The Greens in particular mobilized massively against them. Labor market research, on the other hand, found rather positive effects of sanctions. It turned out that looking for work and support from the job centers are taken more seriously when there are sanctions. As a result, they helped more people find work. But in the fight for symbols, and that was largely the discussion about "Hartz 4", factual considerations, unfortunately, remained unheard.

Admittedly, there were quite a few discrepancies in the sanctions regime of "Hartz 4" and also certain hardships that could be viewed critically. In contrast to criminal law, for example, there were stricter and not less lenient regulations for young people than for adults, which did not make sense. Last but not least, in a landmark judgment at the end of 2019, the Federal Constitutional Court expressly recognized the basic legality of sanctions, but formulated clear guidelines for the practice of sanctions and imposed on the legislature to change the law accordingly. Sanctions may not be higher than 30 percent of the standard rate of benefits, must not affect the housing costs, and are only allowed, if discretion is exercised in each individual case, i.e. the specific circumstances are carefully considered.

The reform that has now been passed takes account of the requirements of the Constitutional Court and also corrects some imbalances in the existing regulations. The government originally wanted to go much further and suspend all sanctions for six months. But there was resistance from the CDU countries. So the sanction rules, which have been significantly reduced, now apply from the first day of receiving the benefit. The "moratorium on sanctions" temporarily imposed by the coalition in anticipation of the reform ends at the end of the year. The experiences with this moratorium have not yet been thoroughly evaluated. However, job centers report that 20-50 percent of the agreed appointments were canceled due to the suspension of sanctions because the clients did not show up. This is not only annoying but also wastes valuable resources through idling among the consultants and placement specialists. You should also keep that in mind.

In the explanatory memorandum to the law and in the statements made by the governing coalition, there was a lot of talk about the fact that, as a citizen, you are now "on an equal footing" with the job center as the authority when it comes to basic social security. The image of "eye level" has always been a bit crooked in this context. As before, one side receives transfer payments, and the other must decide in compliance with the law.

However, it is clear that social services only work if both sides, the client and the professional providing counseling or job intermediation, work together effectively. Active participation of the client within the service process is a key requirement for any substantial outcome, be it placement in a job, overcoming indebtedness, or finding a solution for problems within families. In technical jargon, this is termed "co-production" of social services. In order to create a framework for exactly this, the institute of an "integration agreement" was created in the SGB II of 2005. This agreement should cover the integration plan for each client based on the findings of a careful, individual assessment of potentials and capabilities, as well as a binding agreement on the contribution of both sides, the client and the job center, for the implementation of the plan. This was a brilliant idea – in theory. In practice, it never worked well. First of all, there were some basic asymmetries in the concept. If the client did not sign the respective contract, the authority could enact it unilaterally, but not less binding for both sides. Secondly, the agreements were overloaded with formalities, to make them „court-proof“. Thirdly, the operational staff of the job centers never really mastered the process of negotiating and settling a contract with clients in an inferior social and legal position. The implementation of the integration agreement was increasingly deviating from the original intentions.

It's good that a fresh start is being attempted at this point with the "Bürgergeld" law. There is no obligation anymore to settle an integration agreement. A "cooperation plan" takes its place.

Originally, the government did not want to burden this plan with legal consequences for a so-called "trust period" of six months. However, the agreement reached in the Mediation Committee with the second chamber, means that this instrument must be made mandatory from the start. Anyone who violates the cooperation plan may have to reckon with sanctions. However, it is no longer mandatory to agree to such a plan. If someone refuses to follow it, the job center can then easily ask for cooperation by other means. If they are also refused, sanctions can be imposed.

In the case of differences of opinion regarding the duties of the job seeker, there should first be an arbitration procedure in the job center before an appeal can be lodged. That's a good idea, but in practice, it may lead to a great deal of bureaucracy. Such arbitration procedures can also be misused in individual cases simply to gain time and do nothing. But, if done well, an arbitration procedure can trigger learning processes on both sides, the client and the professional. It could become something of a quality driver in the job center if the professionals have to expect to justify their decision to a neutral third party. We should therefore take a close look to see whether it really leads to a better communication climate between the authorities and those affected

The highlights of the reform worth mentioning also include new regulations for additional earnings for ongoing benefits. Economists in particular have repeatedly criticized the fact that the previous basic security system creates the wrong incentives due to an excessive "transfer withdrawal rate" when additionally earned income is almost completely offset against the benefits and hardly any of it remains in the pocket. Previously, 100 euros of additional earnings and 20 percent of each additional euro earned were exempt from the deduction. A problematic side effect of this regulation was that it particularly favored the combination of transfer payments and „mini-jobs“ (a form of marginal employment for maximum 15 hours a week, with no obligation to pay social security contributions). In a sense it was economically rational to earn a little extra, but not too much. If there are any negative side effects of "Hartz 4", this is one of them.

That's why it's good to try out a new scheme. In the future, in a zone between 520 and 1000 euros, even 30 percent should not be counted, overall a rather cautious change. It could be that it creates new incentives for taking up work. However, it remains to be seen whether this incentive will be enough to push back irregular actions and mini-jobs. It also remains to be seen whether such regulation might not create additional benefit cases, since fewer are now credited and people with low income from gainful employment now have new entitlements from basic protection benefits.

6. Developing Quality Services – Still A Challenge

The discussion about the "Bürgergeld" reform has somewhat covered up the fact that the system of basic social security has in some cases undergone far-reaching changes since this system came into existence. Due to the significantly improved situation in the labor market, the structure of the people still dependent on basic social security has changed. The proportion of cases with multi-problem concerns and greater placement obstacles has increased since people who only lack a job are transferred into the labor market more quickly. This increases the need for case-specific services. It is becoming increasingly important to address the social environment of the individual, their family, and their life situation as a whole and to find ways to solve complex life problems in counseling. This requires new counseling approaches, such as "systemic" counseling,

In addition, the system of basic security is becoming increasingly the central hub for the integration of immigrants. The proportion of non-Germans among those entitled to benefits has increased to almost 45 percent, and significantly more in some regions. This trend will continue. This also means that basic security needs to be linked to migration policy much more closely than before. There is still a rather unproductive fragmentation of responsibilities and resources. For the job centers, this means adjusting to this task even more and building up the relevant skills.

Ultimately, digitization will also continue to change practice in job centers. In many respects, this is still in the beginning when it comes to advice via digital channels, online and mobile training modules, and the productive use of data to improve service quality.

Even more important than setting the legal framework are massive investments in the performance of job centers and the quality of their services, especially the counselling services. Something like an “excellence initiative” could make sense in this particular field of social policy and social services. That will cost money. But it would be an investment with the expectation of a high social dividend.

The well-known educational researcher John Hattie has found in various worldwide studies on student performance at schools that the most important influencing factor is the attitude and professionalism of the teaching staff. There is much to suggest that an investigation of the key drivers of success in job centers would come to a similar conclusion. In this sense, working on the attitude and professionalism of employees in job centers is one of the most important tasks at all levels of the management cascade of this system, from the heads of the ministries and the Federal Employment Agency to the individual job centers in the regions. However, one should also realize that the right framework conditions are required for this – appropriate remuneration, a fair public image, and effective personnel strategies.

7. Conclusion

The introduction of "Bürgergeld" is not a paradigm shift in social and labor market policy. It continues an overall successful lineage, and brings some improvements, but can also have unwanted side effects. It remains to be seen whether the battlefield of shaping welfare can be pacified with a new label. However, since the fight was more about symbolism than factual problems anyway, it cannot be ruled out that symbolic politics will be fruitful here for once. But it is also clear that the principle of "Fördern und Fordern" (rights and obligations) will be weakened. It remains to be seen whether this fits into an environment where the labor market is doing well despite all the crises. Workers are desperately needed in all sectors of the economy. Everything keeping people inactive will hurt the functioning of society. For the time being, it also remains to be seen whether it will be possible to create a new synthesis of activation and "social investment" of effective upskilling in line with the requirements of the labor market. The risk of falling back into expensive and ineffective policies of skills training failing to meet the demand side of the market is still there. The risk of losing the focus of work integration in lengthy procedures of open-ended counseling will still be a challenge for the practice in job centers.

Whether the expectation of a reduction in bureaucracy associated with the law, for example through the abolition of reclaims under 50 euros, will be met or whether, on the contrary, new complications such as the arbitration procedure for the cooperation plan will result in even more effort, is an open question. In 2023, the "Bürgergeld" law should lead to additional expenditure for the federal government of 4.8 billion euros. That's not a small amount of money, especially since the calculations tend to start at the lower end.

Incidentally, the law says nothing about equipping the job centers with staff and funds to finance support measures. It's going to be a little tight here. That would be fatal. Because we now know with relative certainty that good and qualified staff of the job center is one of the most important levers for more integration into the labor market and a shorter stay in the benefits system. The tasks in the job centers are becoming more challenging. In order to advance the system as a whole, much more would have to be invested in capacity-building, appropriate remuneration, and in the quality of counseling. There is still much room for improvement here. As Bertold Brecht, the German writer has put it, leaving the difficulties of the mountains behind, what you will see are the difficulties of the plains. It is to advise that politics kept an eye on the system of basic protection on its march through the plains of implementation.

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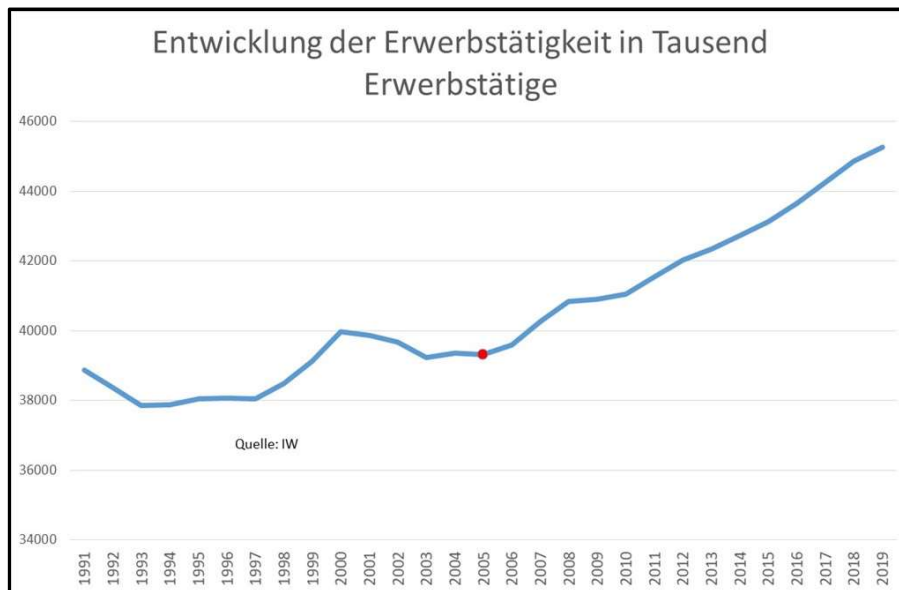
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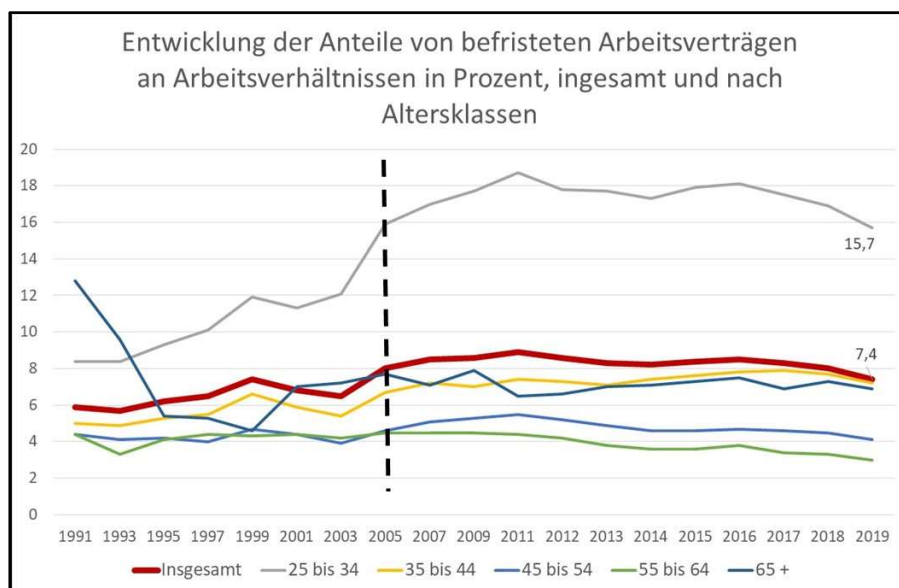
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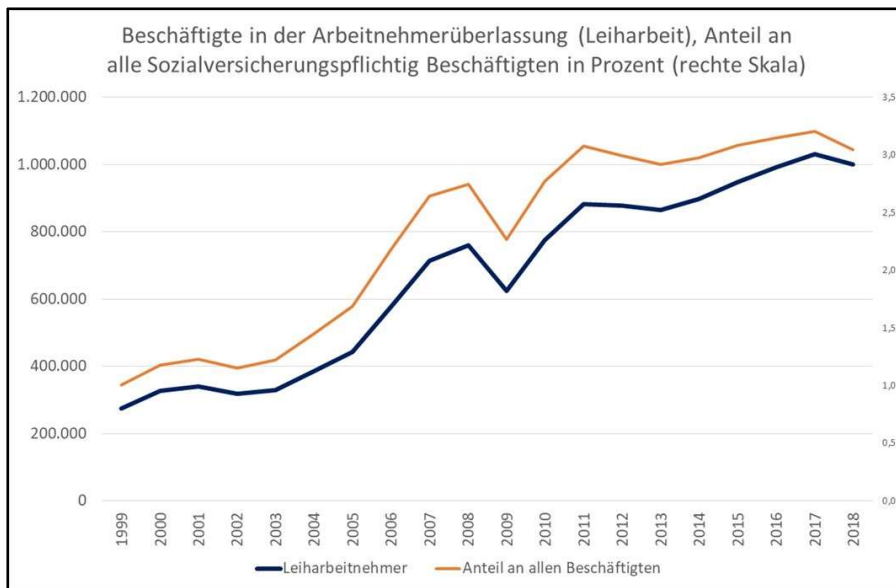
Appendix: Some Key Figures on Employment and Social Protection in Germany



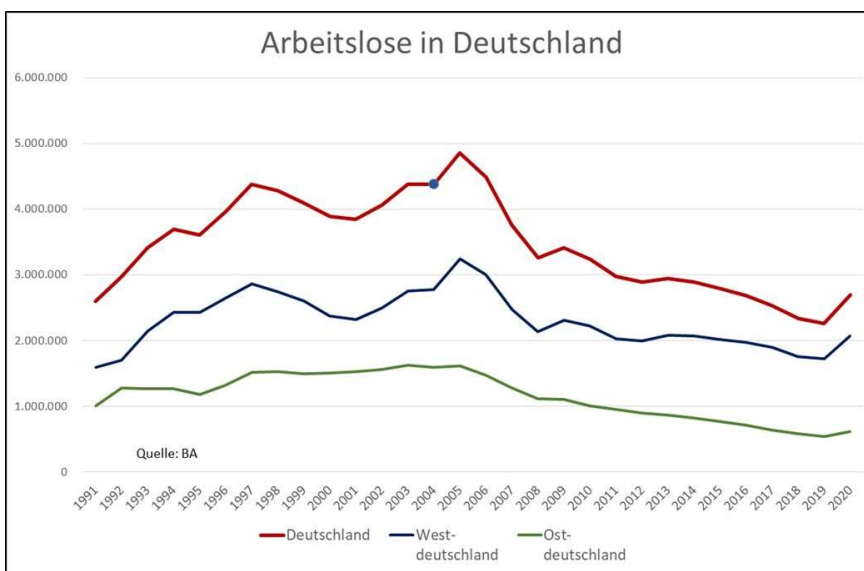
Employment



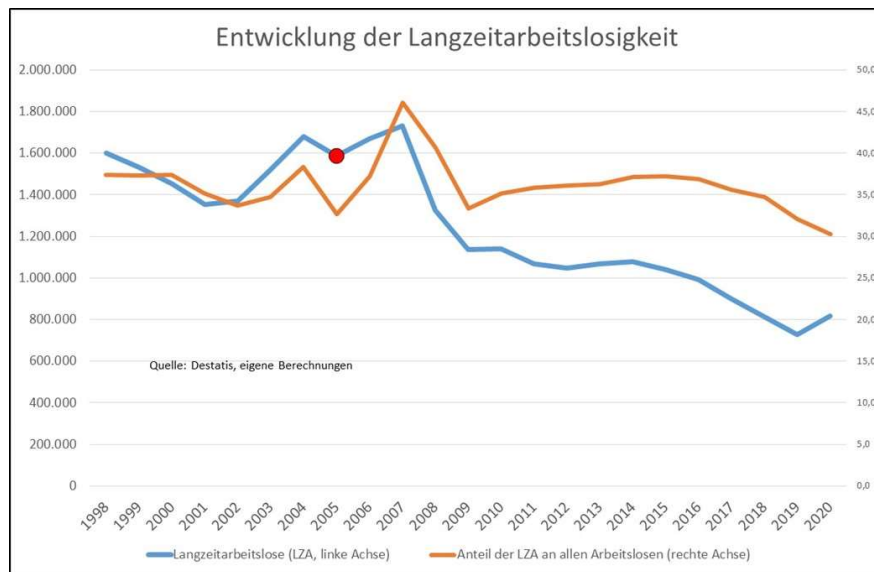
Fixed term contracts, age categories



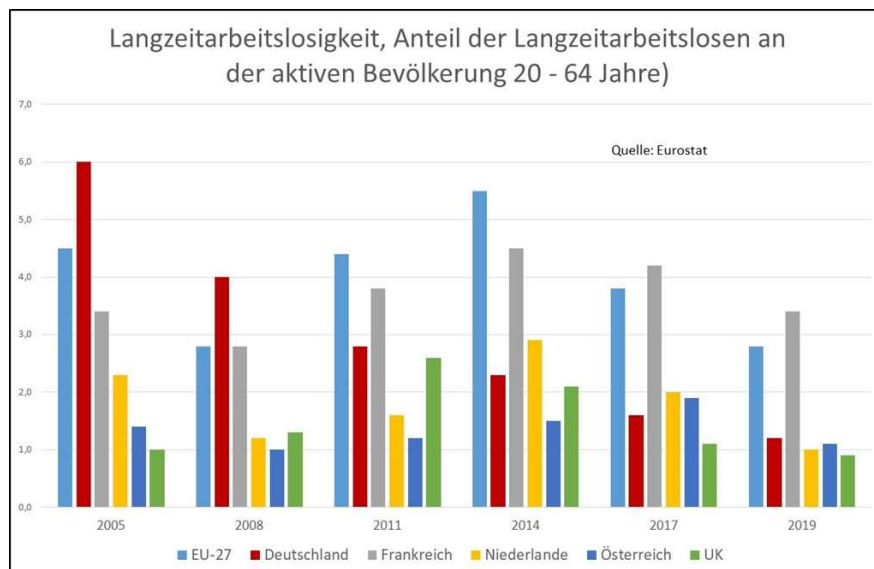
Temporary Work (Lease Workers)



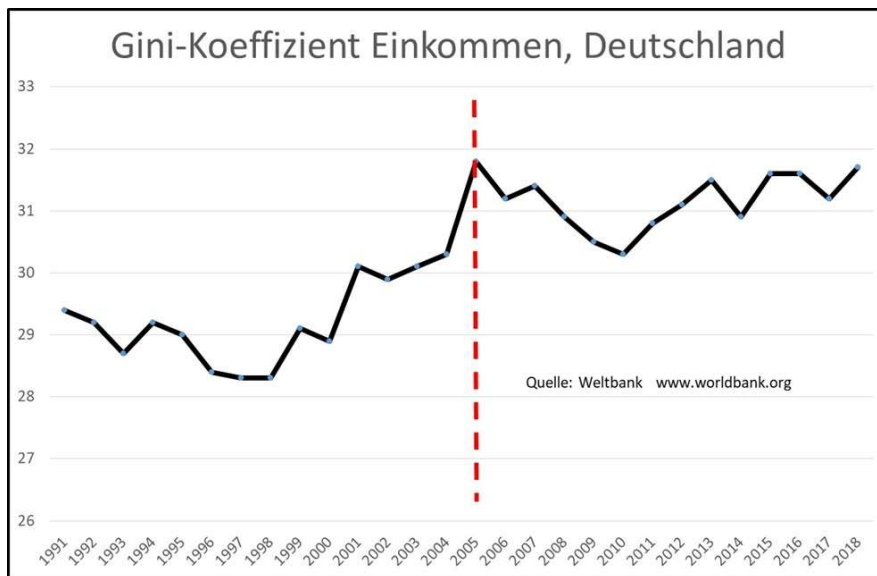
Unemployment



Long-Term-Unemployment



Long-Term-Unemployed as a Fraction of the Active Population (Germany, France, NL, Austria, UK)



Gini-Coefficient, Germany

