



Kommunales
Center für Arbeit
Jobcenter und Soziales

Anstalt des öffentlichen Rechts des Main-Kinzig-Kreises



Information about Unemployment Benefit II

(ARBEITSLOSENGELD II)



This is how we support you

Are you having difficulty financing your living costs on your own and would you like to avail yourself of our help? It is only natural that you have many questions in this difficult personal situation. Here, we answer the most frequently asked questions about basic support for job seekers (*Arbeitslosengeld II*). Naturally, you can also speak to us directly in one of our four centres in Maintal, Hanau, Gelnhausen or Schlüchtern.

In principle, it is the case that you have a responsibility and obligation to cover your living costs again from your own efforts and independently of state benefits. This is the case for all the people with whom you live in a household, provided that they are fit to work. It is our job to advise, accompany and support you on the path into the labour market. And naturally we will pay the statutory regulated basic cover for your living costs for as long as you cannot meet them yourself.

General:

The Jobcenter des Kommunalen Centers für Arbeit (KCA) pays *Arbeitslosengeld II* only upon application. An application takes effect from the first day of the month in which it was made. We cannot pay any benefits for times pre-dating the application. You have to make a separate application for one-off allowances, loans for essential requirements and benefits for education and participation.

We will inform you in writing of the decision about your application. From this decision you will be able to see whether you will receive benefits, for how long and at what level. You can refer to the enclosed calculation sheet for details.

After receiving the decision on your application the benefit payments will be transferred to your bank account. If you wish, we can also pay it into the bank account of a third party (e.g. your landlord). Arbeitslosengeld II will be paid at the end of the month for the following month so that it is available to you at the start of the month.

You can clarify questions on the decision on the telephone number included on it. If you want a personal consultation with your case manager, please arrange an appointment.

Absence

In principle, you must ensure that you can be reached at your home or habitual residence on every working day. You may be absent from your residence for a maximum of 3 weeks per calendar year. You must apply to you case manager for this absence in advance. You will then receive our decision in writing. You will not receive any benefits for periods where you stay somewhere outside the local area without the approval of your case manager and are therefore not available for job placement. If you are in employment subject to social insurance, we shall approve absence from the locality for at least the period of statutory holidays to which you are entitled.

Duties of Cooperation

If you have applied for Arbeitslosengeld II or receive Arbeitslosengeld II, you must state all facts that may influence your benefit and prove it with the appropriate documents.



Duties of Notification

From the time of application you are required to notify any changes. This refers both to changes in your personal circumstances (e.g. moving home, marriage) or changes associated with income and assets (e.g. starting work, starting to receive a pension).

Frequently Asked Questions:

Who is entitled to Arbeitslosengeld II?

You are entitled to Arbeitslosengeld II at the KCA Jobcenter if you

- permanently live in the Main-Kinzig district (including the city of Hanau),
- are fit for work and over 16 years of age, but have not reached the statutory age limit (depending on the year of your birth, between 65 and 67 years of age),
- are no longer entitled to Arbeitslosengeld I or Arbeitslosengeld I does not adequately cover your requirements,
- are in need of assistance, i.e. if you cannot adequately meet your living costs from your own income or assets.

Family members who are not fit to work and who live in the same household as at least one person fit to work can receive **Sozialgeld** [income support] if they are not entitled to old-age or reduced earning capacity minimum income support.

What does the term household mean?

A household comprises the person eligible for benefits who is fit to work, who is entitled to Arbeitslosengeld II, and their partner. The legislator understands this to be married couples who do not live separately on a permanent basis or the person with whom the person eligible for benefits lives in a marriage-like relationship, or

a civil partner from whom the person eligible for benefits does not live separately. Unmarried children under the age of 25 are also part of a household.

If the person eligible for benefits who is fit for work is aged between 18 and 25, his or her parents are also considered to be part of his or her household. This means that we also consider the assets and income of the parents when assessing whether the claimant is entitled to the benefit or not.

Children of people eligible for benefits who are over the age of 26 are not included in the household, even if they still live at home. If they are fit to work, they are considered to be a separate household. This means that they have to submit their own application for Arbeitslosengeld II.

Who belongs to a household community?

A household community includes all the people living in the same home, irrespective of sex, age and how they are related to each other. The legislator assumes that relations and people related by marriage support each other financially if they live in the same household and work together. But this applies only if this can be expected based on the income and assets of the relations.

I have been given notice. What happens now?

First of all, you have to register at the Bundesagentur für Arbeit responsible for you. There, you will find out whether you are entitled to Arbeitslosengeld I and, where appropriate, at what level. If you are not entitled, you can make an application to us for benefits under the Social Code Book II. Even if you are entitled to Arbeitslosengeld I, you may receive top-up benefits from us if Arbeitslosengeld I is not sufficient to cover your basic requirements. If you have any doubts, please contact us directly.



What does the KCA Jobcenter provide with Arbeitslosengeld II?

Arbeitslosengeld II largely comprises the standard payments to cover living costs and accommodation costs. Health insurance cover is also ensured. Added to this, are additional requirements for pregnant or single parents, special requirements, e.g. for the first equipment after a birth or initial furnishing for a first home. The education and participation package ensures that you also receive grants for school trips, memberships of clubs and a number of other benefits. The answers below go into detail about the various benefits.

Benefits to Cover Living Costs

As mentioned above, Arbeitslosengeld II is made up of various benefits that we will pay to you if you meet the conditions.

Standard Payments

In particular, the standard payments to cover living costs comprises food, clothing, cosmetics, household items, household energy, needs for everyday life and, to a reasonable extent, participation in community and cultural life. The level of the standard payments depends on your age and marital status.

Additional Payments

We grant additional payments to pregnant women, single parents, disabled people and people who need expensive food due to the condition of their health. The level of the grant is measured as a percentage of the standard payment.

One-Off Payments

In principle, we can make one-off payments for furnishing your first flat including household appliances, initial equipment for pregnancy and birth.

Education and Participation Package

Upon application, children, adolescents and young adults are entitled to payments for education and participation in social and cultural life in the community, alongside the monthly standard payment.

Your children should be given the opportunity to take part in all school activities and to integrate in club and community structures and establish contact with their peers.

On www.kca-mkk.de/node/64 you will find a detailed overview in German language of all the benefits of the education and participation package for children and young people and how you can avail yourself of them.



Frequently Asked Questions:

Do I have to pay domestic electricity or outstanding electricity payments from the standard payment?

Yes, in principle you have to pay your monthly electricity payments and any outstanding amounts from annual statements from your standard payment.

From which month of pregnancy does the KCA Jobcenter recognise an additional requirement?

We recognise the additional requirement for pregnant women from the 13th week of pregnancy. The level of this additional requirement is 17 per cent of the standard payment.

Does a new television or a new table, for example, count as a one-off benefit?

In principle, no. If you want to buy a new television, for example, you have to save the money from your standard payment in advance.

Benefits for Accommodation and Heating

The basic cover for job seekers (Arbeitslosengeld II) is based on your need. This means that we consider appropriate payments for accommodation and heating as part of Arbeitslosengeld II.

To assess whether these costs are appropriate in individual cases, we orient ourselves on the general average rent level for the place of residence in question and the size and composition of your household community.

The average appropriate flat size is calculated on the basis of the number of people living in the household:

1 person up to approx. 50 sqm

2 people up to 60 sqm

3 people up to 75 sqm

4 people up to 87 sqm

5 people up to 99 sqm

and up to an additional 12 sqm for each additional family member.

Frequently Asked Questions:

How high can the costs for my flat be?

In Arbeitslosengeld II we consider only the appropriate costs for accommodation. The appropriateness results in detail from the size of the flat, the number of people in the household and the relevant guideline value of the local authority in question. There is a different rent level in the various communities and towns of the Main-Kinzig district. To prevent disadvantages, you should therefore obtain the approval of your contact at the KCA Jobcenter before signing a rental contract.

As a home owner, will I also receive payments for accommodation and heating?

If you live in an appropriate property of your own, you are also entitled to payments for accommodation and heating. Instead of rent in this case we recognise the mortgage interest (to an appropriate extent) as a requirement. We also consider land tax and other public taxes as well as the usual ancillary costs and heating costs, just like with a rented flat. We can repay the capital on your mortgage only in exceptional cases and only in a very tightly defined scope.

What do I have to consider if I want to move?

Please contact us before you intend to move into another home. Under certain conditions we will provide financial support for your move. This is usually the case if your current home is too small or inappropriately expensive. Another possible reason is if you are starting a new job and your place of work is unreasonably far from your place of residence.

It is then important that the costs for the new home are reasonable. We can check this if you submit to us a rent certificate completed by your landlord.



If all criteria have been met, we can pay appropriate moving expenses and any decorating costs incurred. Furthermore, we will support you by granting an interest-free loan to cover any deposit you have to pay.

Does the KCA Jobcenter take account of annual operating and ancillary costs statements?

You usually receive an annual operating and ancillary costs statement from your landlord. Present this statement to your benefits clerk. If your accommodation costs are reasonable, we can pay the supplementary payments - provided that the supplementary payment does not exceed the statutory limit.

Any credit is usually offset against ongoing costs. If your landlord pays or reimburses the credit, you have to report it to us immediately. The credit from the ancillary costs statement will reduce your requirements for accommodation costs in the month in which it is paid.

Health and Long-Term Care Insurance

If you claim Arbeitslosengeld II permanently, in principle you are liable for statutory health insurance (and social long-term care insurance). This means that we pay your monthly sum to the health fund to ensure health insurance cover within the scope of Arbeitslosengeld II.

You are excluded from this if you receive Arbeitslosengeld II just once or as a loan. People who had private health insurance prior to claiming Arbeitslosengeld II must be considered separately. In these cases, we will be happy to give you individual advice in your KCA region.

Frequently Asked Questions:

Can I stay with my previous health insurer or do I have to move to a specific insurance company that charges a lower supplementary contribution, for example?

You have the right to choose your health and long-term care insurance. This means that we do not require you to be insured with a specific health insurance fund or to change health insurance fund.

I have private insurance. Will my contributions also be paid?

If you have private insurance prior to claiming Arbeitslosengeld II, you cannot move to a statutory health insurance fund. In this case, the private health insurer must cover you at the basic rate or continue to insure you. You will then receive a contribution grant from us in the amount of half of the basic rate of your contribution rate.

Income

In principle, all revenue counts as income. We deduct the total income from your requirements. Examples include:

- Income from work (self-employed or employed)
- Maintenance payments
- Arbeitslosengeld I or Krankengeld (sickness benefit)
- Income from capital and interest
- Income from rentals and leases
- Kindergeld (child benefit), Elterngeld (parental benefit) or Mutterschaftsgeld (maternity benefit)
- Pensions

Pecuniary advantages that you receive from your employer or as part of your military or youth voluntary civil service also count as income.

Basic pensions under the Bundesversorgungsgesetz (Federal Pensions Act) and comparable pensions or assistance under the Bundesentschädigungsgesetz (Federal Restitution Act) cannot be offset, which means that we do not assess them as income that reduces your entitlement to Arbeitslosengeld II. This also applies to compensation for personal suffering according to Article 253 BGB (Federal Civil Code) Damages payments (e.g. compensation for loss of earnings), however, must be offset.

When determining your income, we take account of taxes, mandatory contributions to social insurance and statutory mandatory insurance payments, the level of which you have proved to us. Necessary payments that you incur to earn your income are also exempt from offsetting for you (exempt amounts).

It may be the case that you receive one-off payments, for example an income tax rebate or Christmas bonus. We assess these one-off payments as your income in the month in which the amounts are credited to your account. However, if this offsetting would mean that you are no longer entitled to payments under Social Code Book II in that month, we will divide the one-off income over a period of six months.

Frequently Asked Questions:

How high are the exempt amounts for income from employment?

If you receive benefits according to Social Code Book II and are employed at the same time, we consider essential expenditures, such as travel expenses, working materials, etc., when calculating your income. The offsetting amount is a flat rate of €100 per month.

This basic exempt amount is never offset for you. Furthermore, the following is also exempt:

- in addition, 20% of the gross wage for income between €100.01 and €1,000.
- for that part of the income that exceeds €1,000 and is not more than €1,200, an additional 10% of the gross wage between €1000.01 and €1,200,
- if you live in a household with a minor child, the absolute upper limit rises from €1,200 to €1,500.

Can I have secondary employment if I receive Arbeitslosengeld II?

You may also have additional secondary employment. You are required to reduce your need for assistance as much as possible or to bring it to an end. Naturally, from our point of view it is especially pleasing if you aim to find a full-time job liable for social insurance, but this may not be possible for you in the short-term. In this case, it definitely makes sense for you to take the opportunity to have secondary employment.

I have to pay maintenance for a child from my first marriage.

Is that taken into account when calculating my income?

If the maintenance is titled and the income is above the excess, we will consider the amount of maintenance (where appropriate, partially). However, you must prove that you are actually paying the maintenance.

Assets

Initially, we apply the principle that we take account of all usable assets when we check whether you are capable of supporting yourself. Assets include, for example: cars, real estate (including abroad), bank credits, cash, cheques, securities, shares, funds, savings certificates, building loan agreements and gifts over the previous ten years.



However, some of them are protected. For example, this includes appropriate household effects, an appropriate car, an appropriate property that you live in yourself.

The following allowances are available to you for your remaining assets:

You and your partner are entitled to an assets allowance per person of €150 per year of life, at least €3,100 to a maximum of €9,750 - €10,050 (graduated according to year of birth). Your minor children in need of assistance have an allowance of €3,100.

Under certain conditions, you are entitled to an allowance for your pension in the amount of €750 per year of life, but a maximum of €50,250. In addition, we will offset pension provision (Riester pension) in the amount of the statutory level against your assets.

In addition, each member of the household may claim a one-off allowance of €750 for necessary purchases.

Frequently Asked Questions:

Can I keep my car if I receive Arbeitslosengeld II?

We do not class an appropriate car or motorbike as an asset. After all, as an employee you should be flexible and be able to reach potential workplace easily. When assessing the question as to whether your vehicle is appropriate, we consider the following circumstances: How big is your household? How many cars are there in your household? How old is your vehicle? If the residual value of your vehicle is below the threshold of €7,500, a review is unnecessary.

Do I have to sell my owner-occupied flat or house?

Whether your owner-occupied property is appropriate mainly depends on the living space and the number of occupants. If the

size of your property is not appropriate, you must exploit it as much as possible. For example, by selling or renting parts.

Benefits for Integration into Work

Social Code Book II provides a plethora of integration benefits. We can grant them to you to make you fit for the labour market. These include qualifications, overcoming barriers to the labour market and, finally, integration into employment that is liable for social security.

What services are available?

Funding from the placement budget

With funding from the placement budget we support you flexibly, in line with demand and unbureaucratically in finding or starting employment that is liable for social security. The question as to whether there are any barriers to be overcome and, if so, identifying them is to the fore for us. This is how we take account of your individual situation in the best way and increase your chances of success.

Selection of possible services:

- Application costs
- Reimbursing travel expenses for interviews
- Working materials

Measures for activation and integration at work

Company training schemes for trial positions:



with this offer, when there is a specific job offer you can try out whether the job is right for you or you are right for the vacant position.

Funding vocational further training

Under certain conditions, the KCA Jobcenter can pay the costs of vocational further training. These conditions are met if a recipient of Arbeitslosengeld II does not have any vocational training, for example, or can no longer work in the job for which he or she received training. However, there is no general entitlement to this funding and we inspect each state of affairs separately.

Local authority integration benefits

As part of the local authority integration benefits, the KCA Jobcenter can provide the following services, among others:

- Childcare
- Debt counselling
- Psychosocial support
- Addiction counselling

Benefits for the integration of the self-employed

Claimants who are fit for work and are already self-employed, or want to become self-employed, can receive benefits in the form of loans or grants for the procurement of material assets. The aim of the self-employed work must be to end the need for assistance in the foreseeable future. We grant benefits for the integration of the self-employed only where there is a sufficiently reliable prognosis that the self-employed work is economically viable. If you have any further questions about self-employment, please contact the specialist centre for start-ups and the self-employed.

The following are not eligible for funding:

- Services (e.g. accountant)
- Increasing the equity
- Reducing (company) debts
- Forming reserves

Employment opportunities

We create employment opportunities for people who cannot find any regular employment liable for social security on the so-called first labour market, in spite of all our support. The claimants who are fit for work receive an appropriate extra remuneration for this additional work that is in the public interest.

Payment for employment promotion

With this service we can also provide limited financial support to employers, after examining the individual case, if they want to hire a claimant who is fit for work and who meets certain conditions - for example, someone who has no chance of an unfunded job due to his or her considerably more difficult personal or health situation. Employers receive this payment in the form of a grant on the wage.

The following applies to all integration benefits:

- Please speak to your case manager.
- People with a degree of disability of 50 or the equivalent, people undergoing rehabilitation are entitled to special measures for activation and integration at work. Those affected can also contact the specialist centre for occupational inclusion.



What conditions must be borne in mind?

We can support you with only one integration benefit if you are claiming Arbeitslosengeld II. You must make an application for an integration benefit before you enter into a relevant obligation. In other words: **speak to us first!**

Frequently Asked Questions:

Is the application for integration benefits tied to formal requirements?

No. You can make the application informally. However, it is recommended that you make it in writing to prevent misunderstandings. It is best to discuss your concern with your case manager.

Is there a legal entitlement to integration benefits?

No. These are always discretionary benefits. But naturally you are entitled to have your application and all the circumstances considered and weighed up appropriately.

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Center für Arbeit**

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Anstalt des öffentlichen Rechts des Main-Kinzig-Kreises

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