

Austria

Preserving individual debtor's human dignity in distress

1. Monthly income

Adults	Single person	With 2 dependent children
Minimum wage for a full-time employee (if it exists): Name: Mindestlohn	Gross : € 1.500,- (14 times a year) Net : ~ € 1.200,- (14 times a year)	Same - There are tax benefits for families
Median income per capita	€ 1.999,- (2017)	-

Poverty threshold	€ 1.238,- (EU-SILC 2017)	€ 2.228 (EU-SILC 2017)
Minimum solidarity allowance for an adult without income	~€ 863,04 No standard guideline for Austria available. Variable depending on the state.	

Elderly people	Single person	Couple
Minimum pension for a former employee (full career)	€ 933,06	€ 1.398,97
Average pension per capita (all types of pensions)	€ 1.143 (2017)	-
Minimum solidarity allowance for elderly people with no or very limited pension	€ 933,06 (2018) (14 times a year)	€ 1.398,97 (2018) (14 times a year)

Additional information: Salaries and pensions are paid in Austria 14 times a year. Social benefits such as social assistance only 12 times.

2. Garnishment of funds in bank accounts

This concerns the seizure of funds directly from the bank account of the debtor, as a result of a court ruling or equivalent procedure.

Unseizable funds	X (single person)	
Unseizable_income	Description	Designation
Partly seizable income		
Income that can be fully seized		

Additional information:

The question cannot be answered for Austria, because the system of garnishment of accounts does not fit into the scheme of the question.

3. Seizures on wages and from third parties

This concerns seizures made directly by the debtor's employer from their employee's wages, following a court ruling or equivalent procedure. The same type of seizure may be made with other third parties.

Unseizable amount	€ 909 (2018) (single person)			
Seizable amounts (single person)	Income range	Monthly income	Percentage portion that can be seized	Maximum amount that can be seized per month
	1	to € 909,-		0
	2	€ 1.100		€ 133,70
	3	€ 1200		€ 203,70
	4	€ 1300		€ 273,70
	5	€ 1.500		€ 413,70
	6	€ 2.000		€ 763,70
	7	€ 2.200		€ 903,70

Additional information:

Salaries and pensions are paid in Austria 14 times a year. Social benefits such as social assistance only 12 times.

The seizure limit is stated here without maintenance obligation. Each additional maintenance obligation, for example child raises the unseizable part of the income.

In Austria, there are 2 different seizure limits:

Ordinary creditors

Maintenance creditor (eg the youth welfare office)

4. Additional rules for the protection of debtors

As part of an amicable debt mediation procedure or of a personal bankruptcy procedure, some additional protection rules exist in some countries, such as:

- The freezing of the recovery costs and default interest;
- The freezing of recovery procedures (made by registered mail or through a bailiff);
- The possibility for the debt advisor or the judge to lower or increase the protected amounts;
- The possibility of choosing other methods or calculation rules to determine the remaining income.

If similar rules exist in your country, it would be very useful to describe them.

With the opening of the debt settlement procedure costs and interest rates are stopped.
 There are ways to put down seizure limits, such as increased health expenses / medicines.
 There is also a possibility of change if a person has 2 incomes, so that not each one is seized separately.

Do you accept we include your name, or the name of your organisation, in the list of respondents that will be included in the final report?		YES	NO
X			
Personal name	-		
Name of the organisation	ASB Schuldnerberatungen GmbH Umbrella organisation of the officially recognised debt advice centres in Austria		