

Germany

Preserving individual debtor's human dignity in distress

1. 1 Monthly income

Adults	Single person	With 2 dependent children
Minimum wage for a full-time employee (if it exists): Name:	Gross: 1.557,00 EUR Net:	
Median income per capita	1.096 1.155 (price adjusted)	

Poverty threshold	979 EUR	1.250 Euro
Minimum solidarity allowance for an adult without income		

Elderly people	Single person	Couple
Minimum pension for a former employee (full career)	1.231,45 Euro (old state) 1.217,25 Euro (new state)	
Average pension per capita (all types of pensions)		
Minimum solidarity allowance for elderly people with no or very limited pension		

Additional information:

	obligations, you must apply to your local court (Vollstreckungsgericht) or the local court in the town or city where the public creditor is based in order to apply for the account to be unblocked individually in line with the table of attachable amounts. You should also do this if you have extra costs for health or occupational (e.g. high commuting expenses) reasons.	
Income that can be fully seized	Income above the limit of the attachment table	

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	1.179,99 (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	1.189,99		0,99
	2	1.199,99		7,99
	3	1.209,99		14,99
	4	1.219,99		21,99
	5	1.229,99		28,99
	6	1.239,99		35,99
	7	1.249,99		42,99

Additional information:

Further values: <https://www.p-konto-info.de/pfaendungstabellen/pfaendungstabelle-aktuell.html>

The limits of the seizure protection table are adjusted every two years. The figures already represent the applicable limits as of 01.07.2019.

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.

There are several additional rules. For example:

§ 850 k (2) 2 ZPO

An increase of the seizing amount is possible for example for unique cash achievements (§ 54 exp. 2 of the SGB I) and cash achievements to the compensation of the additional expenditure caused by a body or health damage (§ 54 exp. 3 No. 3 SGB I).

850 I ZPO: Order that account balances on the seizure protection account are not seizable

At the debtor's request, the court of enforcement may order that the credit balance on the attachment protection account is not subject to attachment for a period of up to twelve months if the debtor proves that the account has been credited predominantly with non-garnishable amounts in the last six months prior to the filing of the application, and he credibly shows that only predominantly non-garnishable amounts are to be expected within the next twelve months. 2The order may be refused if overriding interests of the creditor conflict with it. 3 It shall be revoked at the request of a creditor if its conditions no longer exist or if the order conflicts with the overriding interests of that creditor.

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	Sally Peters	
Name of the organisation	institute für responsible finance (iff)	