

Working in Germany

Information and signposting for
migrant workers aiming to work in
Germany

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1 Welcome and how to use this guide

1.1 Introduction

This document is for individuals relocating from a third country (non-EU country) to Germany for work. It provides an overview of essential information and a curated compilation of resources from various official websites, in order to empower you to find the information you need for yourself, and to help you navigate the key online platforms.

However, please be aware that this resource is not exhaustive, and does not provide every single piece of information when you will need to relocate to Germany for work.

We strive for ensuring that the content remains up to date and accessible in English. However, some references may be up to three years old or available only in German. In cases where material is only available in German, we recommend using a translation tool of your choice (such as DeepL).

For reliable and authoritative guidance, you should consult official German government sites like **Make it in Germany** and **Anerkennung in Deutschland**, as well as union-affiliated resources such as **Faire Mobilität** or **Faire Integration**.

As German immigration law is largely based on the Residence Act (*Aufenthaltsgesetz* – AufenthG), a link to an English translation of the act is provided here: https://www.gesetze-im-internet.de/englisch_aufenthg/englisch_aufenthg.html

1.2 Quick Links

We recommend the following websites for your own research:

- Make it in Germany: <https://www.make-it-in-germany.com/en/>

- Anerkennung in Deutschland [Recognition in Germany]: <https://www.anerkennung-in-deutschland.de/html/en/index.php>
- Faire Mobilität [Fair mobility]: <https://www.faire-mobilitaet.de/en/>
- Faire Integration [Fair integration]: <https://www.faire-integration.de/en/topic/2.welcome.html>
- Bundesagentur für Arbeit [Federal Employment Agency]: <https://www.arbeitsagentur.de/en/home>
- Anabin: <https://anabin.kmk.org/cms/public/startseite>

Overview of additional helpful resources:

- Make it in Germany welcome folder: https://www.make-it-in-germany.com/fileadmin/1_Re-brush_2022/b_Arbeitgeber/PDF-Dateien/2025_Willkommensmappe_EN.pdf
- Quick check for workers: <https://www.make-it-in-germany.com/en/visa-residence/quick-check>
- Information for people moving to Berlin: <https://willkommenszentrum.berlin.de/en>

2 Before you come to Germany

The Federal Employment Agency (*Bundesagentur für Arbeit, BA*) provides information on preparing to migrate to Germany: <https://www.arbeitsagentur.de/int/en/what-you-need-to-do>

2.1 Language requirements (Levels A1 to C1)

Language skills are often the decisive factor for successful visa applications and integration. Skilled workers with vocational training usually need at least level B1. In regulated professions, such as nursing or medicine, the requirements are significantly higher (B2 to C1).

- Information explaining the levels from A1 (beginner) to C2 (expert): <https://www.europaeischer-referenzrahmen.de/sprachniveau.php>
- Overview of recognized language tests and their significance for the German labour market: <https://www.deutschakademie.de/en/german-language-certificates/>

3 Your path to Germany (visa, entry, and residence permits)

This section explains the various pathways for entry and residence. Each pathway is strictly limited to a particular purpose, such as vocational training, academic study, or taking up employment.

- General information on residence and long stay visas provided by German US missions: <https://www.germany.info/us-en/service/visa/residence-visa-922288>
- Overview of different types of visas: see the section “Explanatory graphics on the visa process”: <https://www.make-it-in-germany.com/en/looking-for-foreign-professionals/support/downloads>

3.1 Vocational training visa

This visa category allows third-country nationals to complete vocational training in Germany’s apprenticeship system, provided that a vocational training contract is signed.

- Make it in Germany:
 - Official info page explaining the detailed requirements and the visa procedure for training: <https://www.make-it-in-germany.com/en/visa-residence/types/training>
 - Flowcharts explaining the process of obtaining a training visa. See the section “Explanatory graphics on the visa process”, specifically “Visa for vocational training” or “Visa for seeking a vocational training place”: <https://www.make-it-in-germany.com/en/looking-for-foreign-professionals/support/downloads>
- Flyer summarising the apprenticeship system and the rights of trainees: <https://jugend.dgb.de/++co++2e5de2b0-e9c1-11ed-8e96-001a4a16011a>

- Document focusing on labour law aspects and protection against exploitation during vocational training: <https://www.faire-integration.de/kontext/controllers/document.php/54.e14e6a.pdf>

3.2 Student visa

Student visas permit international students to study for an academic degree and include the option to remain in Germany after graduation to find a job.

- List of required steps for prospective students from third countries: https://www.make-it-in-germany.com/fileadmin/1_Rebrush_2022/a_Fachkraefte/PDF-Dateien/Checklisten/Englisch/2021_01_21_Checkliste_fu_r_Drittstaaten_Studierende_EN_neu.pdf
- Flowcharts explaining the process of obtaining a student visa. See the section “Explanatory graphics on the visa process” and then “Visa for studying” or “Visa for seeking a place in higher education”: <https://www.make-it-in-germany.com/en/looking-for-foreign-professionals/support/downloads>
- Detailed explanation of the legal requirements for international students: <https://www.thirdcountrynationals.de/en-gb/studium>

3.3 Visa for recognition of foreign qualifications

The recognition visa is specifically for individuals whose foreign qualifications have only been partially recognized, and who aim to complete the recognition procedure in Germany.

- Information on the recognition procedure as it relates to job placements: <https://www.make-it-in-germany.com/en/visa-residence/types/recognition>
- Explanation of how the visa for recognition under §16d works: https://www.esf.de/portal/Shared-Docs/PDFs/DE/Programme-2021-2027/BMAS/iq_handout_german_residence_act.pdf
- Short step-by-step guide from the German government about the visa for the recognition of foreign vocational qualifications: https://www.make-it-in-germany.com/fileadmin/1_Rebrush_2022/a_Fachkraefte/PDF-Dateien/3_Vi-

[sum_u_Aufenthalt/Visagrafik_EN/Visum_Anerkennung_ausl._Berufsqualifikation_EN.pdf](#)

3.3.1 Recognition procedure

The recognition procedure is the formal process of assessing whether your foreign professional qualification is equivalent to a corresponding German reference occupation. This is relevant for most skilled foreign professionals.

- How can my professional qualification be recognised?: <https://www.arbeitsagentur.de/int/en/professional-qualifications>
- Step-by-step guide to the formal process of equivalence testing: <https://www.anerkennung-in-deutschland.de/html/en/pro/recognition-procedure.php>
- How do I get recognition?: <https://www.anerkennung-in-deutschland.de/html/en/getting-recognition.php>
- *Anerkennungs-Finder* [Recognition finder] (German only, use translation tool): <https://www.anerkennung-in-deutschland.de/html/de/fachkraefte.php>
- Information on the “Recognition notification”: <https://www.bq-portal.de/en/Companies-and-recognition/Accompanying-the-Recognition-process/Recognition-notification>
- Professional recognition: <https://www.anerkennung-in-deutschland.de/html/en/pro/professional-recognition.php>
- Recognition procedure: <https://www.anerkennung-in-deutschland.de/html/en/pro/recognition-procedure.php>
- Information on the “Specialized!” program for medical professionals:
 - <https://www.anerkennung-in-deutschland.de/html/en/pro/from-practice-specialized.php>
 - <https://www.arbeitsagentur.de/vor-ort/zav/projects-programs/health-and-care/specialized>

3.3.2 Central Service Point for Professional Recognition (Zentrale Servicestelle Berufsanerkennung – ZSBA)

The ZSBA acts as a central advisory body providing free guidance and support to professionals undergoing the

entire recognition process remotely, while based outside Germany.

- Information on ZBSA services: <https://www.anerkennung-in-deutschland.de/html/en/service-center-for-professional-recognition.php>
- ZBSA Website: <https://www.arbeitsagentur.de/vor-ort/zav/working-and-living-in-germany/zsba/professional-recognition>
- For quick answers, call the “Working and Living in Germany” hotline (+49 30 1815 111) Monday–Friday, 8 am to 4 pm (German/English).
- “Working and Living in Germany” e-mail hotline: recognition@arbeitsagentur.de

3.4 Skilled workers (vocational & academic): Standard work visas

Skilled workers whose degrees are already recognized as being equivalent have several options for taking up employment in Germany, each of which has different requirements. The appropriate route depends mainly on factors such as salary and academic background.

- EU Blue Card vs. Qualified Work Visa vs. Chancenkarte: Which One Should You Apply For in 2026?: <https://www.germany-visa.org/blog/eu-blue-card-work-visa-chancenkarte/>
- Overview about work visas for qualified professionals: <https://www.make-it-in-germany.com/en/visa-residence/types/work-qualified-professionals>
- “Looking for a job” flyer: <https://www.make-it-in-germany.com/en/working-in-germany/job/looking-for-job>
- Germany Working (Employment) Visa: <https://www.germany-visa.org/work-employment-visa/>
- Overview of different types of visas. See the section “Explanatory graphics on the visa process”: <https://www.make-it-in-germany.com/en/looking-for-for-eign-professionals/support/downloads>

3.5 The Opportunity Card (Chancenkarte)

The Opportunity Card (§20a AufenthG) is an established route for individuals who do not yet have an employ-

ment contract but show high potential for the German labour market based on their qualifications.

- Overview of the points system and requirements: https://www.make-it-in-germany.com/fileadmin/1_Rebrush_2022/a_Fachkraefte/PDF-Dateien/3_Visum_u_Aufenthalt/Visagrafik_EN/Chancenkarte_zur_Jobsuche_EN.pdf
- Comprehensive guide to the application process: <https://ntlinternational.com/residency/germany/germany-opportunity-card-chancenkarte-complete-official-guide-2026/>
- “D-Visa: Residence permits for employment”, German Embassy UK: <https://uk.diplo.de/uk-en/02/visa/2449340-2449340>

3.6 The EU Blue Card: For academics and high earners

The EU Blue Card is the flagship route to working in Germany for academics and individuals with tertiary education degrees.

- Checklist for Blue Card applications: <https://www.germany.info/resource/blob/2435484/ac4c3cfa8a1147a2e4709b9f9d0617be/eu-blue-card-data.pdf>
- Q&A on the EU Blue Card in Germany from the European Commission: https://home-affairs.ec.europa.eu/policies/migration-and-asylum/eu-immigration-portal/eu-blue-card/eu-blue-card-germany_en
- Overview of the EU Blue Card: <https://www.make-it-in-germany.com/en/visa-residence/types/eu-blue-card>

3.7 Special paths: IT specialists with practical experience & professional drivers

These paths offer simplified immigration processes for specific high-demand groups, such as IT specialists or professional drivers.

- Flyer on “Work visa for professionally experienced workers”: https://www.make-it-in-germany.com/fileadmin/1_Rebrush_2022/a_Fachkraefte/PDF-Dateien/3_Visum_u_Aufenthalt/Visagrafik_EN/Visum_Arbeiten_Berufserfahrene_EN.pdf

- Information for professional drivers from third countries, including fast-track access to the German labour market:
 - Professional drivers from third countries: <https://www.make-it-in-germany.com/en/looking-for-foreign-professionals/entering/admission-labour-market/professional-drivers>
 - Visa for employment as a professional driver in the field of cargo transportation and bus driver: <https://www.visametric.com/storage/images/pages/files2/63e510648277a-Professional-driver-ENG.pdf>
- Information for IT professionals: <https://www.make-it-in-germany.com/en/visa-residence/types/it-professionals>

4 Arrival & first steps

The following section focuses on the immediate administrative requirements after you arrive, such as official registration and mandatory social and health protections.

4.1 Registration

You must report your new German address to the local citizens' office within two weeks of moving in. Registration (Anmeldung) is a legal requirement.

- City registration in Germany: An article about registration (Anmeldung) in Germany: <https://liveingermany.de/anmeldung-city-registration-in-germany/>
- Guide to the registration process in Germany: <https://www.iamexpat.de/expat-info/immigration-residency/registration-germany-anmeldung>

4.2 Health insurance

Under German law, it is compulsory to have health insurance. You are allowed to choose your insurance yourself to suit your personal goals, circumstances, and needs.

- Guide to the differences between health insurance providers: <https://www.how-to-germany.com/health-insurance/private-health-insurance/providers-comparison/>

4.3 Housing & accommodation

Information on the practical and legal issues around finding a home, including your rights as a tenant and protection against unfair practices.

- Step-by-step guide to renting in Germany: <https://liveingermany.de/renting-in-germany/>
- Kurzinformation "Was sollte ich beachten, wenn mein Arbeitgeber auch meine Wohnung stellt?" [Quick Guide: What should I keep in mind if my employer also provides my apartment?] (German, use

translation tool): <https://www.faire-integration.de/kontext/controllers/document.php/297.339c02.pdf>

4.3.1 Accommodation standards

Housing must meet mandatory health and safety standards.

- Federal Ministry of Labour and social affairs; Occupational Safety and Health: <https://www.bmas.de/EN/Labour/Occupational-Safety-and-Health/occupational-safety-and-health.html>
- Information on accommodation regulations from the German customs agency: https://www.zoll.de/EN/Businesses/Work/Foreign-domiciled-employers-posting/Minimum-conditions-of-employment/Accommodation-requirements/accommodation-requirements_node.html

4.3.2 Cost of living and rent brake

- Overview of costs of living in Germany: <https://www.expatrio.com/about-germany/costs-living-germany>
- What is the rent brake in Germany?: <https://www.iamexpat.de/housing/property-news/what-rent-brake-germany>

4.4 Proof of a secure livelihood

Having a secure livelihood is a central requirement for obtaining and renewing most residence permits in Germany. The law considers you to have a secure livelihood if you can cover your living expenses and maintain adequate health insurance entirely through your own means (e.g., your salary or savings) without relying on state/social benefits.

- Comprehensive guide to the secure livelihood requirements in Germany: <https://www.visaguard.berlin/en/voraussetzungen-aufenthaltsurlaubni-lebensunterhaltssicherung>

5 Workers' rights and forms of employment

5.1 Workers' Rights

German labour law protects employees from arbitrary treatment and ensures fair conditions. To prevent exploitation, it is essential that foreign workers know their rights.

- Overview of working conditions by the EU Equal Treatment Office: <https://www.eu-gleichbehandlungsstelle.de/eugs-en/eu-citizens/information-center/working-conditions>
- Information on labour rights (in multiple languages): <https://www.faire-integration.de/en/topic/524.flyers.html>
- Overview of workers' rights as they apply to migrant workers, provided by the BA: <https://www.arbeitsagentur.de/int/en/fair-migration>
- "Deine Rechte" [Your rights]: <https://www.faire-integration.de/kontext/controllers/document.php/859.52434c.pdf>
- "Schutz vor Ausbeutung" [Protection against exploitation]: <https://www.faire-integration.de/kontext/controllers/document.php/1265.25a2af.pdf>
- Publication by the federal government on workers' rights (German, use translation tool): <https://www.publikationen-bundesregierung.de/pp-de/publikationssuche/arbeitsrecht-1837508>

5.1.1 The Employment Contract: Essential points and compulsory clauses

- Information sheet explaining key clauses in employment contracts: <https://www.faire-integration.de/kontext/controllers/document.php/53.1435be.pdf>
- 15 points that must be included in employment contracts (German; use translation tool): <https://www.faire-integration.de/kontext/controllers/document.php/772.83bce0.pdf>

5.1.2 Minimum wage 2026

A fair day's work for a fair day's pay

Make sure you check the current minimum wage online.

- Minimum Wage Q&A: <https://www.bmas.de/EN/Labour/Minimum-Wage/the-minimum-wage-questions-and-answers.html>
- Specific industries (like parcel delivery or construction) may have higher mandatory minimum wages. Detailed rights for parcel delivery drivers can be found here: <https://www.faire-mobilitaet.de/en/your-rights/industry-focus/parcel-delivery/>
- Overview of current minimum wages: https://www.destatis.de/EN/Themes/Labour/Earnings/Minimum-Wages/_node.html

Gross wage vs net wage

Your gross wage is the total salary agreed upon in your employment contract before taxes and social security contributions (such as pension or health insurance) are deducted.

Your net wage is the amount that remains after all these deductions, i.e., the amount that is actually deposited into your bank account.

- Wages and salaries FAQ: <https://www.faire-integration.de/en/topic/138.wages-salary-and-pay-slip.html>

5.1.3 Working hours, breaks, and overtime

The length of the working day is regulated by law

In most cases, employers must either pay for overtime or give time off in lieu.

- *Regelungen zur Arbeitszeit* [Working time regulations] (German, use translation tool): <https://www.bmas.de/DE/Arbeit/Arbeitsrecht/Arbeitnehmerrechte/Regelungen-zur-Arbeitszeit/regelungen-zur-arbeitszeit.html>
- Working hours in Germany: <https://liveingermany.de/working-hours-in-germany/>

5.1.4 Probationary period (Probezeit)

- Everything you need to know about probationary periods: <https://liveingermany.de/probation-period-in-germany/>

5.1.5 Illness (sick pay) and workplace accidents (Berufsgenossenschaft)

This section covers your right to paid sick leave and the mandatory insurance coverage for accidents that occur during working hours and on the way to and from work.

Even when you are ill, you must still be paid

- Guidance for workers on sickness: <https://www.faire-mobilitaet.de/en/your-rights/haeufige-fragen/illness/>

All accidents at work must be reported

- Your rights as a construction worker in Germany (most aspects also apply to other kinds of workers): <https://www.faire-mobilitaet.de/en/your-rights/industry-focus/construction-industry/>
- German Social Accident Insurance: <https://publikationen.dguv.de/widgets/pdf/download/article/2867>

5.1.6 Holiday entitlement

Everybody is entitled to paid annual leave

- Signposting to information about paid annual leave: <https://www.arbeitsagentur.de/int/en/fair-migration>
- Specific leave rights for agricultural workers: <https://www.faire-mobilitaet.de/en/your-rights/industry-focus/agriculture/>

5.1.7 Notice of termination and protection against dismissal

Your employer must give you notice if they want to terminate your employment

Dismissals must always be in writing and are subject to a notice period. In case of sickness, the employer is obliged to continue paying wages.

- Rules of conduct after receiving a notice of termination: <https://www.faire-mobilitaet.de/en/your-rights/haeufige-fragen/termination/>

Termination agreement (*Aufhebungsvertrag*)

Employers may want you to sign a so-called *Aufhebungsvertrag* in which you agree that your employment relationship will end at a certain point in time. This is different from giving notice.

- Termination/dismissal Q&A: <https://www.faire-integration.de/en/topic/139.termination-and-termination-agreement.html>
- Employment termination flyer: <https://www.faire-integration.de/kontext/controllers/document.php/105.e3325f.pdf>

5.1.8 If your employer does not pay you

You can take action if you do not receive your wages

- Information on how to defend your rights: <https://www.faire-mobilitaet.de/en/your-rights/>
- Information being paid below the minimum wage or the industry-specific minimum wage: <https://www.faire-integration.de/en/article/159.5-do-i-receive-the-minimum-wage-as-an-intern.html>
- Sample letter & instructions to claim wages (German, use translation tool):
 - https://rightmart.de/wp-content/uploads/2020/10/rightmart-vorlage-abmahnung-ausstehendes-gehalt_14.pdf
 - <https://www.eu-gleichbehandlungsstelle.de/eugs-en/eu-citizens/information-center/labour-law-germany>

5.1.9 Discrimination in employment

The General Equal Treatment Act (AGG) prohibits workplace bias.

- Guide for immigrants concerning their rights: Protection against discrimination in Germany; A Guide for Refugees and New Immigrants: https://www.antidiskriminierungsstelle.de/SharedDocs/downloads/DE/publikationen/Refugees/fluechtlingsbrochure_englisch.pdf?__blob=publicationFile&v=7
- Employer obligations information from the Federal Anti-Discrimination Agency: <https://www.antidiskri->

[minierungsstelle.de/EN/about-discrimination/areas-of-life/work-life/obligations-of-employers/obligations-of-employers-node.html](https://www.antidiskriminierungsstelle.de/EN/about-discrimination/areas-of-life/work-life/obligations-of-employers/obligations-of-employers-node.html)

- Developments in German Employment Law: <https://ogletree.de/blog-posts/developments-in-german-employment-law-for-2026/?lang=en#:~:text=The%20EU%20Regulation%20on%20AI,requiring%20traceable%20documentation%20and%20transparency>

Since January 1, 2026, every employer is obliged to inform newly hired third-country nationals in writing about the free advisory services of the “Fair Integration” network on their first working day at the latest (§ 45c AufenthG).

- Employment of Foreign Workers in Germany: Questions, Answers, and Tips for Employees and Employers (German, use translation tool): https://www.arbeitsagentur.de/datei/merkblatt-7-auslaendischean_ba033555.pdf

5.1.10 Obligation to remain with your employer

In some cases, your immigration paperwork may require you to remain with a specific employer. In these situations, you may only move to another employer under certain circumstances.

- Residence title for employment – change of employer (This website is just for the city of Berlin, but mostly applicable throughout Germany): <https://service.berlin.de/dienstleistung/326856/en/>

5.2 Forms of employment

In Germany, employment contracts are often concluded as permanent full-time employment relationships. This ensures full social and labour law protection for employees. There are also other forms of employment available within the labour market.

- Federal Ministry of Labor and Social Affairs Labour Law: <https://www.bmas.de/EN/Labour/Labour-Law/labour-law.html>
- “Make it in Germany” welcome folder: https://www.make-it-in-germany.com/fileadmin/1_Re-

[brush_2022/b_Arbeitgeber/PDF-Dateien/2025_Willkommensmappe_EN.pdf](#)

5.2.1 Minijob

So-called minijobs are a form of part-time employment.

- Detailed labour law flyer for minijobbers: https://www.minijob-zentrale.de/SharedDocs/Downloads/EN/Merkblatt-Arbeitsrecht-Englisch.pdf?__blob=publicationFile
- General information about minijobs: <https://www.berlin.de/ba-friedrichshain-kreuzberg/politik-und-verwaltung/service-und-organisationseinheiten/arbeit-und-beschaeftigung/beauftragte-fuer-gute-arbeit/artikel.1098120.php>
- Guide to minijobs for expats: <https://www.how-to-germany.com/minijob/>

5.2.2 Temporary work (Zeitarbeit/ Leiharbeit)

Temporary employment agencies supply their workers to another company for a certain period of time. The temporary employment agency is paid a fee by the company where the worker is employed.

- Temporary work Q&A: <https://www.faire-mobilitaet.de/en/your-rights/haeufige-fragen/temporary-work/>
- Basics of temporary employment flyer: <https://personaldienstleister.de/download/NkN2eXFnbW-dYNCtPcXkySkVSVUs5RHoyRE1NVi80N29LNN-E1N-1BjUjQ5SjIEpDSkl5VGtXUVZFWitNSWNIM3AyYz0=>
- Temporary work flyer from BA: https://www.arbeitsagentur.de/datei/Merkblatt-Leiharbeit_ba013184.pdf
- Germany employment law update: Changes to temporary employment tariffs: <https://www.leap29.com/germany-temp-employment-law-changes-2026/>
- “Leiharbeit – Deine Rechte” flyer [Temporary work – your rights] (German, use translation tool): <https://www.faire-integration.de/kontext/controllers/document.php/768.212d18.pdf>

5.2.3 Internships

Internships are a form of training or employment orientation. Internships can be mandatory or voluntary.

- General information about internships and holiday jobs for international students: <https://www.arbeitsagentur.de/int/en/for-people-from-abroad/internships-holiday-jobs-for-students>

5.2.4 Self-employment

Beware of bogus self-employment

- Information on self-employment visas: <https://www.make-it-in-germany.com/en/visa-residence/types/other/self-employment>
- Self-employment visa flyer: https://www.make-it-in-germany.com/fileadmin/1_Rebrush_2022/a_Fachkraefte/PDF-Dateien/3_Visum_u_Aufenthalt/Visagrafik_EN/Visum_Selbststaendigkeit_EN.pdf
- Self-employed – Just for show?: <https://www.faire-mobilitaet.de/en/your-rights/haeufige-fragen/self-employed-just-for-show/>

5.2.5 Recruitment practices

Employment agencies connect employers and those seeking work or training.

There are two types of employment agencies: public and private.

In Germany, **public employment services** are provided by the Federal Employment Agency (*Bundesagentur für Arbeit*). Every jobseeker has a right to counselling on their training or job search, career development, and, if necessary, support services. These services are free of charge.

Private intermediary services (*Private Arbeitsvermittlung*) are provided by companies that match jobseekers with employers for a fee.

- Federal Central Office for International and Specialized Placement website: <https://www.arbeitsagentur.de/vor-ort/zav/startseite>
- Overview of placement agencies from the federal government: <https://www.make-it-in-germany.com/en/your-rights/haeufige-fragen/self-employed-just-for-show/>

[com/en/working-in-germany/job/placement-agencies](https://www.faire-integration.de/en/working-in-germany/job/placement-agencies)

- Information sheet on agency work: <https://www.faire-integration.de/kontext/controllers/document.php/55.c267ef.pdf>
- BA services (German, use translation tool): <https://www.bmas.de/DE/Service/Publikationen/Broschueren/a186-die-leistungen-der-agentur-fuer-arbeit.html>
- Article on private placement agencies by the BA (German, use translation tool): <https://www.arbeitsagentur.de/arbeitslos-arbeit-finden/private-arbeitsvermittlung>

6 Social security & family life

The German social system offers protection against major risks like aging or disability and supports families through benefits.

- Social security rights and obligations in the EU (overview, very long and complicated): https://verwaltung.sportal.hessen.de/en/leistung?leistung_id=B100019_102837995

6.1 The 5 pillars of social insurance

Most employment relationships in Germany are subject to social insurance. This means that contributions for health, pension, unemployment, and nursing care insurance are automatically deducted from your salary.

Health insurance (*Krankenversicherung*) covers costs relating to illness and maternity. In the event of illness, health insurance reimburses, among other things, the costs of treatment and loss of wages.

Long-term care insurance (*Pflegeversicherung*) covers the consequences of needing long-term care. If an insured event occurs, domestic and inpatient care costs are covered.

Accident insurance (*Unfallversicherung*) covers the consequences of an accident at work or occupational diseases. If an insured event occurs, costs for medical and occupational rehabilitation, pensions for injured persons, survivors' pensions, etc. are paid.

Pension insurance (*Rentenversicherung*) covers the consequences of disability and ensures subsistence when you reach retirement age. If an insured event occurs, old-age pension, disability pension, rehabilitation benefits, and survivors' pensions are paid.

Unemployment insurance (*Arbeitslosenversicherung*) covers the consequences of unemployment. If an insured event occurs, unemployment benefit is paid, and employment promotion measures are granted.

- German pension insurance service telephone: 0800 10004800
- Working and Living in Germany: A detailed overview of taxes and social insurance for expats: <https://image.marketing.deloitte.de/lib/fe31117075640474771d75/m/1/5c594ec2-fb4b-4aad-a98e-2bf615c4f149.pdf>
- Official guide to health insurance: <https://www.eu-gleichbehandlungsstelle.de/eugs-en/eu-citizens/information-center/health-insurance-in-germany/health-insurance-in-germany-1894324>

6.2 Family benefits

- Information on child benefit eligibility criteria and applications: <https://familienportal.de/familienportal/meta/languages/family-benefits/child-benefit-141946>
- Information from the Family Benefits Office of the Federal Employment Agency: https://www.arbeitsagentur.de/datei/kg2-e-merkblattkindergeld_ba035395.pdf
- Information from the Family Benefits Office of the Federal Employment Agency about child allowances: https://www.arbeitsagentur.de/datei/merkblatt-kinderzuschlag-kiz2-englisch_ba038612.pdf
- Family benefits: <https://familienportal.de/familienportal/meta/languages/family-benefits>
- More child benefit & co. for families: <https://en.familien-service.de/-/mehr-geld-fuer-familien-kindergeld-kinderfreibetrag>

6.3 Benefits

Germany operates various different social welfare programs.

Eligibility is restricted: not everybody is entitled to all the different kinds of benefits.

Housing allowance (*Wohngeld*)

A subsidy for rent; eligibility depends on household income, household size, individual rent, and the local rent level.

- Information from the Federal Ministry of Housing, Urban Development, and Construction: <https://www.bmwsb.bund.de/SharedDocs/downloads/DE/>

[veroeffentlichungen/wohnen/wohngeld-2025/flyer-en.pdf?__blob=publicationFile&v=2](https://www.bmwsb.bund.de/SharedDocs/downloads/DE/veroeffentlichungen/wohnen/wohngeld-2025/flyer-en.pdf?__blob=publicationFile&v=2)

Basic income support/Citizen's income (*Grundsicherung/Bürgergeld*)

A system providing basic income support for all households unable to support themselves; eligibility depends on household income.

- Information from the Federal Employment Agency: https://www.arbeitsagentur.de/datei/grundsicherung-englisch_ba035560.pdf

Unemployment benefits (*Arbeitslosengeld*)

Unemployment benefits operate on an insurance model and require you to have been employed for at least 12 months, and to have made social security contributions during that time.

- Overview of unemployment benefits from the German federal government's official website on labour migration: <https://www.make-it-in-germany.com/en/living-in-germany/back-to-germany/unemployment>
- General information about unemployment benefits: <https://www.iamexpat.de/expat-info/social-security/unemployment-benefits-germany-arbeitslosengeld>

7 Protection & solidarity

- Vereinte Dienstleistungsgewerkschaft (ver.di) (United Services Union) Bundesverwaltung
www.verdi.de

7.1 Why join a union?

The German Trade Union Confederation (DGB) is an umbrella organisation of eight German trade unions, representing the shared economic, social, and political interests of approximately five million workers concerning their rights as employees. Unions are democratic organisations of employees fighting for better working conditions. Union members receive free legal representation in labour courts, and unions negotiate collective agreements and provide strike support.

- The official portal of the DGB provides information on the role of unions and workers' rights: <https://www.dgb.de/en/>

7.2 The 8 DGB Member Unions and their sectors

- Deutscher Gewerkschaftsbund Bundesvorstand (DGB) (German Trade Union Confederation)
www.dgb.de
- IG Bauen-Agrar-Umwelt (IG BAU) (Construction Trade Union)
www.igbau.de
- IG Bergbau, Chemie, Energie (IG BCE) (Mining, Chemical and Energy Workers' Union)
www.igbce.de
- Eisenbahn- und Verkehrsgewerkschaft (EVG) (Railway and Transport Workers' Union)
www.evg-online.org
- Gewerkschaft Erziehung und Wissenschaft (GEW) (Education and Science Union)
www.gew.de
- IG Metall (Industrial Metal Union)
www.igmetall.de
- Gewerkschaft Nahrung-Genuss-Gaststätten (NGG) (Food, Beverages and Catering Union)
www.ngg.net
- Gewerkschaft der Polizei (GdP) (Police Trade Union)
www.gdp.de

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Referat Demokratie und Migrations- und Anti-
rassismuspoleitik

Keithstrasse 1 – 10787 Berlin

Tel.: 030 – 24 060 507

Fax: 030 – 24 060 276

E-Mail: vera.egenberger@dgb.de

Internet: <http://www.dgb.de>

Deutscher
Gewerkschaftsbund
Bundesvorstand



DGB