

Long-term receipt of German UB II benefits

A qualitative analysis of long-term beneficiaries' experiences of anti-poverty policies and their consequences for benefit dependency

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Abstract

Against the background of striving for an integrated provision of minimum income benefits, labour market and social services for needy working-age persons in the German minimum income scheme Unemployment Benefit II (UB II) this paper investigates UB II long-term beneficiaries' experiences of anti-poverty policies and their consequences for benefit dependency. Since UB II provides a certain integration mode (i.e. infinite entitlement, integration of services, personalisation) and a normative modeling (i.e. conditionality) demanding a close cooperation between beneficiary and responsible agency, anti-poverty policies play a decisive role for enabling or hindering a beneficiary to leave a "trajectory" understood as multiple-stage experience of destruction or disturbance of "existing structures of social order in biographies" (Riemann & Schütze 1991, p. 339). On the basis of seven problem-centred interviews (Witzel & Reiter 2012) with long-term UB II beneficiaries this paper firstly presents individual experiences of anti-poverty policies of UB II framing the subjective organisation of beneficiaries' lives. Second, biographical constellations leading to a "trajectory" are depicted. Finally, the outcome of this qualitative-explorative study is identifying key aspects of UB II anti-poverty policies hindering and supporting individual abilities to leave a trajectory and thus to improve prospects to overcome long-term benefit dependency.

Keywords: social assistance, long-term dependency, trajectory, anti-poverty policies

1. Introduction

Against the background of striving for an integrated provision of minimum income benefits, labour market and social services for needy working-age persons in the German minimum income scheme (MIS) this explorative-qualitative study investigates German MIS long-term beneficiaries' experiences of anti-poverty policies and their consequences for

benefit dependency. National-level research showed that the German MIS predominantly neglects multiple needs of persons receiving benefits for 24+ months (i.e. long-term beneficiaries) due to an increasing work-first orientation, “creaming and parking” effects and a rather weak link to social services (Petzold 2013). The high share of 70 % long-term beneficiaries among all working-age recipients of German MIS (BA 2013) thus raises the question how German MIS anti-poverty policies support or hinder long-term beneficiaries’ abilities to get out of benefit dependency.

Recent studies show that beneficiaries develop different biographical coping strategies ranging from resignation to intensive endeavours for labour market integration (Hirsland/ & Lobato 2010). When looking at transitions into unemployment, biographical identification processes of unemployed depend on the individual perspective regarding duration of the new status and the own evaluation of this status change (Rogge 2013). Furthermore, experiences and meanings of labour market services, that have consequences for one’s own cooperation, are framed by political, economic, educational and moral views (Wenzel 2008). Although these labour market services are decisive for building up individual resources, employability can be seen as a process of interaction between individual features, work capacity, institutional regulations of education, and practices of the labour market (Promberger et al. 2008). Buhr (1995), who investigated subjective-biographical meanings of short-term and long-term social assistance careers, found out that not duration and continuity as such determined individual meanings of entitlement but subjective functions of and temporal perspectives within one’s own benefit receipt. However, the introduction of conditionality with the new German MIS Unemployment Benefit II, that increasingly address processes of biographical self-interpretation, might have led to a stronger link between objective duration and subjective meanings of entitlement. All in all, there is a lack of investigating the interplay of difficult situations of individuals and anti-poverty policies of German MIS from the perspective of long-term beneficiaries since most studies concentrate on single aspects of agency or experiences and meanings of certain status positions. This study wants to go a step further by asking how long-term beneficiaries experience anti-poverty policies of German MIS and what are the consequences for benefit dependency? The focus on long-term receipt is justified by the evidence that anti-poverty policies seem to predominantly neglect the needs of this group of beneficiaries which may affect subjective functions and temporal perspectives to a greater extent than short-term beneficiaries.

By using the theoretical concept of “trajectory” described by Riemann and Schütze (1991, p. 339) as a multiple-stage experience of disturbance or destruction of “existing structures of social order in biographies”, the paper argues that long-term beneficiaries experiencing such a trajectory due to benefit receipt are forced to redefine their biography in order to restore agency and improve prospects for leaving benefit dependency. Since German MIS provides a certain integration mode (i.e. infinite entitlement, integration of services, personalisation) and a normative modeling (i.e. conditionality) demanding a close cooperation between beneficiary and responsible agency, anti-poverty policies play a decisive role for enabling or hindering a beneficiary to leave such a trajectory. On the basis of seven problem-centred interviews (Witzel & Reiter 2012) with long-term beneficiaries of German MIS this paper firstly shows how long-term beneficiaries experience anti-poverty policies of UB II, dissected for the integration mode and the normative modeling. Then, biographical constellations leading to a trajectory are shown. Finally, key aspects of German MIS anti-poverty policies hindering and supporting individual abilities to leave a trajectory and thus to improve prospects for leaving benefit receipt are identified.

2. Background: Integration and normative modeling of German MIS

In the course of the 2000s labour market reforms in Germany, the role of social assistance changed dramatically from a residual safety net to a programme covering broad groups of the needy population (Bahle et al. 2011). Following the idea of the British model, the German 2000s labour market reforms established a new, categorical minimum income scheme (Unemployment Benefit II, UB II), henceforth including all employable persons who were entitled to unemployment and social assistance benefits (Fleckenstein 2008, p. 185). The Hartz reforms and the “Agenda 2010” as its political concept of the reforms indicated a paradigm which “signalled a transition from human capital oriented labour market policies to a stronger emphasis on activation” (Eichhorst & Marx 2011, p. 78). Positive as well as negative activation summed up in the slogan “demanding and enabling” (“Fordern und Fördern”) have been emphasised by the introduction of UB II. On the one hand, employability of beneficiaries should be improved by identifying multiple barriers to employment that should be met by providing labour market as well as social services. On the other hand, the tightening of criteria of reasonable work and the installation of a sanction regime were promoted (Dingeldey 2011).

Against this background, social assistance can be described as ‘risk management’ (Leisering & Leibfried 1999; Leisering 2003) aiming to stabilise individual life-courses of persons at risk of poverty by supporting and enabling transitions out of benefit receipt (Weymann 2009). For that purpose, risk management provides an integrating function (‘continuity’) as well as a normative function (‘normative modeling’) (Leisering & Leibfried 1999; Leisering 2003). First, the integrating function is directed at normalising life-courses by producing *continuity*, i.e. permanent independence from benefit receipt. It shall bridge temporary social risks in the form of discontinuities and transitions in the life-course, e.g. poverty-triggering events. Second, risk management provides a normative function tying in with biographical self-interpretation and associated actions like coping (ibid., p. 218; Buhr 1995; Naegele 2010). As a result, we can distinguish a normative and a biographical level of social assistance. Both functions can now be characterised for the German MIS in order to describe its overall design of anti-poverty policies. The integrating function consists of infinite entitlement, the integration of benefits services as well as personalisation. First, since minimum income benefits can be considered as a social right there are no temporal limitations to entitlement if a person respectively a household is needy and not sanctioned. Second, German MIS does not only cover passive minimum income benefits, but also labour market and social services. Beneficiaries have privileged access to these services. Except for counselling and placement, training, job creation schemes as well as integration and employment grants are discretionary. Moreover, labour market services can be flanked by social services like childcare, credit counselling, psychosocial counselling, and drug counselling. Third, personalisation in the form of profiling beneficiaries aiming at predicting duration of entitlement and providing targeted services is another feature of German MIS. The normative function is represented by conditionality and a sanction regime which complement the immanent “threat of status loss” (Leisering 2003, p. 218). Conditionality does not only refer to entitlement in terms of means-test, but moreover to the specific demands for cooperation and active engagement of the individual beneficiary. It is supported by a sanction regime which allows for benefit cuts in cases of breaches.

In practice, an enhancement of a work-first orientation and increasing effects of “creaming and parking” can be observed which particularly disadvantage persons with multiple barriers to employment who are often long-term beneficiaries. Furthermore, the link to social services is rather weak, in particular due to institutional constraints like locally varying interfaces between Jobcentres as responsible agencies and providers of social

services as well as due to personal advisers who are not qualified to identify beneficiaries' needs for social services (Petzold 2013). Thus raises the following question: *How do long-term beneficiaries experience anti-poverty policies of German MIS and what are the consequences for their benefit dependency?*

3. Theoretical approach and methodology

In order to answer the above question I will use the theoretical concept of “trajectory” as described by Riemann and Schütze (1991). It defines a multiple-stage experience of disturbance or destruction of “existing structures of social order in biographies” (Riemann & Schütze 1991, p. 339). This process is sequentially organised in six stages. Firstly, a trajectory rarely begins suddenly, but rather slowly builds up its potential, if the person affected does not take action against it and keeps using familiar biographical and social action schemes (“Build-up of Trajectory Potential”). Then, secondly, the person becomes aware of the situation, that outer forces experienced as overwhelming events have taken control over his or her life. It detaches the person from his or her previous subjective organisation of life and makes familiar action schemes invalid (“Crossing the Border from an Intentional to a Conditional State of Mind”). Thirdly, after entering a conditional state of mind, the person affected develops an unstable balance in everyday life. This new balance results in biographical costs like losing self-confidence and can be characterised by (i) concentrating on particular problems, (ii) negative side-effects of problem solutions on other aspects of the individual situation, and (iii) mutual intensification of different problems (“Precarious New Balance of Everyday Life”). Fourthly, new events experienced as overwhelming or consequences of desperate attempts to handle the situation result in a loss of one’s own identity and the ability to organise and structure everyday life (“Breakdown of Self-Orientation”). Fifthly, due to the experienced breakdown of self-orientation the person realises, that the previous biographical definition and the related, familiar action schemes do not help to understand and to manage the present situation. Thus, a new definition of the biographical situation is demanded which includes a description and possible explanation of the suffering, a discussion of the problem of injustice, and the meaning of the trajectory for one’s life-course. As a result, new action schemes are developed, or the person loses courage for life (“Attempts of Theoretically Coming to Terms with the Trajectory”). Sixthly and finally, this new definition allows a person to apply systematic action schemes directed at controlling or escaping the trajectory. These action schemes can be (i) fleeing from the

present situation of life, (ii) systematically organising one's own situation in order to live with the trajectory, or (iii) radically re-organising one's own life situation in order to eliminate the trajectory ("Practical Working upon or Escaping from the Trajectory") (ibid., pp. 348-352). Hence, beneficiaries experiencing a trajectory are forced to redefine their biographical situation in order to leave the trajectory. Anti-poverty policies influence that process in the way that they hinder or support beneficiaries to find a new definition for their lives.

This study is based on seven problem-centred interviews (Witzel & Reiter 2012) that I have conducted with long-term beneficiaries of German MIS in the city of Dortmund in North Rhine-Westphalia, Germany, which is affected by poverty and unemployment rates above the federal state and the national mean. The problem-centred interview is most suitable for this study since it combines inductive and deductive elements. On the one hand, a structured interview with closed question would have not given the opportunity to actually investigate subjective experiences of social assistance entitlement. On the other hand, a narrative interview (Schütze 1983) would have been too open since this study does not only focus on biographical experiences, but furthermore on experiences, meanings and evaluations of the concrete policy design of German MIS. Each interview began with an introductory narration about the last five years and then addressed several topics, i.e. history of collecting benefits, experiences and evaluations of anti-poverty policies, individual and social resources as well as future plans and aspirations. A short questionnaire at the end of the interview retrieved relevant socio-demographic information about the interviewees. The interviews were transcribed, coded and analysed following the guidelines of qualitative content analyses Mayring (2000). The sampling of the interviewees was made along two criteria. First, persons should have been entitled to benefits for more than 2 years, which defined them as long-term beneficiaries. Second, interviewees should be between 26 and 49 years old. Beneficiaries under the age of 26 years were not relevant for this study since they face stricter conditionality and additionally have to manage transition from education to working trajectory. Moreover, beneficiaries who are older than 49 years are provided with special labour market programs and expect transition from working to pension trajectory.

All in all, the sample consists of four women and three men (see Table 1). One person remains in the age group of the 35- to 39-year old, two remain in the group of the 40- to 44-year old, and four remain in the group of the 44- to 49-year old. Two persons (Interviewees 5, 6) are long-term unemployed. The other five persons (Interviewees 1, 2, 3, 4, 7) receive UB

II benefits as top-up and can be considered as working poor. Three of them are working in marginal employments (Interviewees 1, 2, 3). Moreover, two interviewees have care responsibilities for one child (Interviewees 2, 7), and of them (Interviewee 7) is a single parent. While two interviewees have a partner (Interviewees 2, 7), five persons are singles (Interviewees, 1, 3, 4, 5, 6). All persons of the sample have entered UB II (starting from 2005) respectively unemployment or social assistance (lasting until 2005) at one point and have not left it by the moment of the interview. Three of them have been entitled to benefits for more than 10 years (Interviewees 1, 4, 7). The sample can be divided into two parts: those who have not sustainably entered an occupational career after secondary education (Interviewees 1, 3, 4, 6, 7) and those who had a dip in their occupational career (Interviewees 2, 5).

Table 1: History of collecting benefits

Interviewee (age in years)	Cycles of UB II entitlement*	Length of current UB II entitlement*
1 Natascha (45)	2001– present	> 12 years
2 Karin (41)	end of 2009 - present	> 3.5 years
3 Sonja (47)	2007– present	> 6 years
4 Ralph (47)	1991– present	> 22 years
5 Juergen (38)	1995 – present	> 18 years
6 Dieter (49)	2006 – present	> 7 years
7 Claudia (43)	1997 – present	> 16 years

Note: *until 2005, the main minimum income schemes for working-age persons in Germany had been unemployment and social assistance (*Sozialhilfe*); at the beginning of 2005, social assistance and unemployment assistance were merged to UB II: almost all unemployment and social assistance beneficiaries became entitled to UB II

All interviewees have received minimum income benefits and labour market services. Only one interviewee (Interviewee 2, Karin) has additionally received social services, i.e. debt counselling. Besides counselling and job placement which are the basic, non-discretionary labour market services provided by the Jobcentre, the dominant labour market services in quantitative terms have been application (almost all interviewees) and IT trainings (Interviewees 1, 2, 6, 7). Interviewee 6 (Dieter) has additionally attended other forms of further training. Four interviewees (1, 2, 5, 7) have been in occupational retraining, even though only Interviewee 7 (Claudia) has been in occupational retraining within the last 5 years. Furthermore, some of them were requested to take part at working opportunities with additional expenses compensation (*Arbeitsgelegenheiten*, often called “One-Euro-Jobs”; Interviewees 1, 4 and 7), which are job creation schemes.

In the following the findings of the interview study are presented. First, individual experiences of anti-poverty policies of UB II are presented framing the subjective organisation of beneficiaries' lives. Second, biographical constellations leading to a trajectory within benefit receipt are depicted. Finally, key aspects of German MIS anti-poverty policies hindering and supporting individual abilities to leave a trajectory and thus to improve prospects for leaving benefit receipt are identified.

4. Experiences of the integration mode and the normative modelling of UB II

As described above, while the integration mode of German MIS can be characterised by infinite entitlement, integration of services and personalisation, the normative modelling is represented by conditionality of benefit receipt and a sanction regime.

First, infinity of entitlement as such is not a topic in the narrations, but problems with regard to continuous payments of benefits. There were several cases, where amounts of benefits had not been calculated correctly or paid with delay. This was especially the case in the event of unexpected incomes (e.g. due to statement of utility costs, changing income because of self-employment) or changing incomes due to changing employment status of the beneficiary or another household member.

*As soon as you have to report anything, the smallest detail, to the Jobcentre, the pressure starts. Because they want you to tell, to explain them 100 per cent.
(Interviewee 7, Claudia, 154)*

Second, the majority of the interviewees assesses the services provided for UB II beneficiaries as not useful. In their point of view, standardised mass measures like application and IT trainings are a waste of money that could be invested in services that actually would improve individual skills and thus could be considered as further education.

That was like a meeting of the Alcoholics Anonymous. All sat listlessly in that room and no one wanted to participate. (...) It was just badly made. One cannot describe it. That was so totally uninteresting and totally boring, and this measure made me really tender. (Interviewee 1, Natascha, 40)

Participants got demotivated and had the impression that they lost time due to participation at these labour market services. In contrast, occupational retraining is perceived as helping to gain a new perspective in everyday life, even though it is described as a mass production of certificates without the intention of offering continued or follow-up employments to participants. The assessments of working opportunities with additional expenses

compensation (“One-Euro-Jobs”) are diverse. On the one hand, they are seen as an opportunity to show employability and to learn on the job.

That I could do it was important to me. That I could show what I can do. Because I have taken care of everything [at work, N.P.]. (Interviewee 4, Ralph, 95)

On the other hand, beneficiaries with higher education perceive it as degradation and evidence for their status loss.

I'm just well educated, and that's just not my level. I want to work among the people that meet my standards. That is easy. It's just like that. You cannot put a studied somewhere as temporary worker. (Interviewee 1, Natascha, 60).

Third, the provision of personalised services is the exception. This can partly be explained by the high case loads of case workers. Meetings between case workers and beneficiaries are standardised and reduced to the minimum in order to be able to work off all cases. Thus, most of the case workers do not show interest in the personal situation of the beneficiaries. Dieter (Interviewee 6), for example, describes how his case worker seems to hide behind his computer and to avoid a longer conversation with him. The meeting between beneficiary and case worker becomes a standardised, expectable procedure.

You come in and you are welcomed. Mostly they sat alone in the room, there were some who sat in twos. Then they look in their computer, what it's in there, and then you are asked about your own measures, what you have done, what you could do, and then, pretty soon, they look in their computers, if they have jobs, maybe print one, two pages and then it's done again. You almost always get a sheet where you fill in profile details about your affinities and skills, and that actually was it. (Interview 6, Dieter, 91)

Fourth, own responsibilities towards the Jobcentre are interpreted very similar among the interviewees as control and pressure. For example, Ralph describes his responsibilities in detail. He has to notify the Jobcentre as soon as he is not available for them. He explains that the Jobcentre wants to keep control over him, the beneficiary.

I must also report when I'm sick or anything else, or that I am not available. (...) When I go on vacation, I have to register for it, too. But this is actually just / it's just a matter that they keep control over someone. (Interviewee 4, Ralph, 129)

Natascha has a friend who works in a social assistance office (“the insider”). This person provides her with some insider information on work flows. Against the backdrop of this information she interprets responsibilities of the Jobcentre as putting pressure on the beneficiary in order to reduce costs for benefits (“*trained to impose cuts*”) or get someone out of unemployment statistics (“*stick them into somewhere*”). Thus, she resigns and has no expectations that the Jobcentre would actually support her.

There is nothing to be expected from them. As I was told [by the insider, N.P.] / that's not their job. Their job is to exert pressure. This [information, N.P.] is from the insider. So there is nothing to expect. They are trained to impose cuts on the unemployed, or to stick them into somewhere. (Interviewee 1, Natascha, 240)

The responsibilities of the Jobcentre towards the beneficiaries are interpreted more differently. Some interviewees expressed unfulfilled expectations like being placed in a job and duties like supplying sufficient information, others resign. Thus, beneficiaries experience an imbalance of their relationship to the responsible agency.

Summing up, individual experiences of the integration mode are marked by several problems regarding continuous payment of benefits, usefulness of services and standardised procedures of counselling that prevent a proper personalisation of services. The normative modelling is perceived as pressure and control. The emphasis on the demanding element of entitlement negatively affects the relationship to the Jobcentre as responsible agency.

5. Biographical constellations leading to a trajectory

The overall sense of influence on their own lives in the last five years differs among the interviewees from overwhelmed (Interviewees 2, 3, 5, 6) to active (1, 4, 7). Since interviewees trace back their paths from their current situations to past and meaningful events, their sense of influence rather reflects their current individual situation with regard to the different stages of a “trajectory” than general, constant personal dispositions. Therefore, the persons feeling overwhelmed are currently at stage 3 (“Precarious new Balance of Everyday Life”; Interviewees 2, 3) or at stage 4 of trajectory (“Breakdown of Self-Orientation”; Interviewees 5, 6). The persons experiencing active influence are at stage 6 of trajectory (“Practical Working upon or Escaping from Trajectory”; Interviews 1, 4, 7). Even though the interviewees can be allocated to a certain stage of trajectory they are currently at,

they do not always include all previous stages of trajectory in their narrations. Surprisingly, stage 3 (“Precarious New Balance of Everyday Life”) is present in almost all narrations of the interviewees having experienced a trajectory. One part of that can be explained by the strict conditionality of UB II and its level of benefits experienced as very low. First, conflicts with the Jobcentre become likely after a certain time, e.g. due to changes of status within benefit receipt or changes of case workers. The interviewees reported about “pressure” applied by the Jobcentre, which they experienced as mental stress strengthening over time. Second, own or related persons’ material resources one could fall back on are exhausted by then, which puts persons in a situation, where they mainly have to rely on their amount of benefits. Conflicts with the Jobcentre and efforts to make ends meet become specific problems beneficiaries focus on by neglecting developing strategies to exit UB II or to get employed. The other part can be explained by the status loss due to UB II entitlement that became evident to the interviewees. Biographical costs like losing self-confidence due to permanent status loss seem to be central experiences of UB II beneficiaries.

In most cases the narrations of the interviewees indicate that trajectory potential slowly built up, especially when persons immediately entered UB II (i.e. without experiences of upstream schemes of social protection like the unemployment insurance scheme Unemployment Benefit I) and initially experienced potentials for exiting UB II quickly. Dieter (Interviewee 6), for example, lost his health insurance because of his removal from the register of students. Instead of getting married he applied for UB II benefits in order to get health insurance. At the beginning, he was confident that the Jobcentre would support him to exit benefit receipt quickly, but over time he realised that things got worse.

And then the university kicked me out. Then the health insurance kicked me out, and I had to get back into health insurance somehow. Thus, it only remained for me to choose between marriage or ‘Hartz IV’ [i.e. UB II, N.P.]. Then I thought to myself I would decide for the lesser of the two evils, but in retrospect it was the wrong decision to register with ‘Hartz IV’, because then it was all downhill. (Interviewee 6, Dieter, 7)

This already indicates that “trajectories” are triggered by (i) events causing UB II entitlement, i.e. dismissal, drop-out, immigration, pregnancy, and health problems, as well as (ii) conditions of UB II entitlement, i.e. strict conditionality, level of benefits, measures indicating status loss, absence of adequate services, and changes of status within benefit receipt, caused the trajectories experienced by the interviewees. However, (iii) additional

events within benefit receipt, i.e. health problems, divorce, debt, and other conflicts, reinforced trajectories, too. Except for Natascha and Claudia (Interviewees 1, 7) who experienced a trajectory due to the first two factors, interviewees' trajectories have been caused by all three factors. Thus, not only events that lead to benefit entitlement can lead to a "trajectory", but also benefit receipt itself as biographical status position becomes a triggering event.

Summing up, interviewees are at different stages of trajectory. They were triggered by events leading to UB II entitlement, conditions of UB II entitlement, and events within UB II entitlement. The experience of stage 3 of trajectory ("precarious new balance of everyday life") apparently caused by strict conditionality, low level of benefits as well as decreasing material resources was central to all interviewees.

6. Supporting and hindering aspects of UB II anti-poverty policies

The individual stories can be categorised into three types of poverty paths, i.e. "deterioration stories", "balancing stories" and "success stories". First, the type "deterioration stories" reflecting the entrance and aggravation of a trajectory is marked by increasing difficulties to cope with conditions of benefit receipt due to additional, cumulative problems like debt, health problems, and conflicts with the Jobcentre. Although these problems are experienced by the persons of the other two types as well, persons of this type have not found ways yet to simultaneously handle all problems since they focus only on one specific. The stories of Karin and Sonja (Interviewees 2, 3) represent this type.

After Karin (Interviewee 2) got unemployed due to dismissal, she got pregnant. That's why she (and her partner) got entitled to UB II. Since her son became three years old, she has been obliged to job search activities. She experiences difficulties in finding a job, because potential employers expect her to be able working flexibly, which is inconsistent with her care responsibilities. Karin's reaction shows, that she realises her slim chances to get employed in order to leave benefit dependency.

*Recently, I've also read a job offer in the newspaper. I have called them immediately, and they got stroppy, because I said, my boy was three years old.
– They said to me outright: "You know that we work flexibly from 7 a.m. to 9 p.m." Well, I get upset about this. (Interviewee 2, Karin, 12)*

Karin is overwhelmed by the conditions of UB II receipt because it additionally creates a situation of being exposed to outer forces. Since she has less income from own employment

(she works as a cleaner 6 hours a week) the notification of the Jobcentre about the household's amount of benefits is a central event that is mentally stressing to her. She has no control over her personal situation (“*What should I do?*”).

I would absolutely like to get away from the Jobcentre because it's mental stressing. You have much on your mind, and you say to yourself, if you get the notification again, then you have to calculate again. You start to ration everything. What should I do? What should I do? What should I do? (Interviewee 2, Karin, 392)

Being in debt is an additional indicator that outer forces have taken control over Karin's life. She feels driven by the requirements of simultaneously paying off debt and making ends meet.

My biggest dream? Get out of debt. This is the biggest dream and to sleep calmly, because you don't sleep a wink when you go to bed. I was already at the doctor. (...) I've had told him that I don't sleep a wink, that everything crosses my mind. How does the next day look like? What does come again? (...) This is all because I cannot sleep at night. I run around at night, I get the folders. “Do you have everything? Have you done everything?” And you have only numbers on your mind. “You have to go there again. You have to do that.” (Interviewee 2, Karin, 436)

The second type “balancing stories” consists of those persons who have developed routines in order to cope with conditions of benefit receipt (stage of trajectory “Precarious New Balance of Everyday Life”). Even though they want to finish benefit dependency, they have more or less accepted their situation, which is marked by stability. The stories of Juergen and Dieter (Interviewees 5, 6) remain to this type.

Dieter (Interviewee 6) explains how his own ideas were not considered by the Jobcentre. Instead he was offered measures like application trainings that he deemed as useless. At one point he decided to try another way and got a lawyer. As a result, conflicts with the Jobcentre are solved faster, and he is treated more carefully by the staff.

I had always hoped that they stand a little behind one, but over the years it has emerged that the opposite was true. Always when you wanted something or had an idea, they suppressed it, and then you got something else, were stuck to such a measure, application or IT trainings where you learned for six weeks how to turn on and off a computer, any such useless things. That lasted pretty long and

someday I said, “Now I have a – I try to fight it. I do this with my lawyer. I cope with it much better, it will be clarified more quickly, and they’re a bit more careful with what they do. (Interviewee 6, Dieter, 7)

Third, those poverty paths that can be categorised as “success stories” are characterised by a certain redefinition of biography and occupational career, and thus a higher probability of leaving UB II receipt sustainably. This type is represented by the stories of Natascha, Ralph and Claudia (Interviewees 1, 4, 7). They have entered the last stage of trajectory, i.e. “practical working upon or escaping from trajectory”. In all three cases circumstances changed allowing for a new definition of the individual biographical situation. They have been employed in “One-Euro-Jobs”, which especially Ralph assesses as “*not real jobs*” because of the lower amount of income and the lower number of working hours compared to full-time positions (Interviewee 4, 39). Then, all three became employed in employment subjects to social insurance contributions (“*sozialversicherungs-pflichtige Beschäftigung*”). In contrast to Natascha and Claudia, Ralph got employed in a job creation scheme established by the city of Dortmund. However, in all three cases the new situation allowed for a new biographical definition since it contained the potential for unlimited employment. Although they describe their influence as “active” (see above), reaching this stage of trajectory was being interpreted as having luck (“*it is really a matter of luck, like I have it now, to get a job*”; Interviewee 7, Claudia, 28).

When Claudia’s son got older she decided trying to get an “One-Euro-Job” which was successful. She did office work in schools and finally got into occupational retraining for becoming an office hand.

When my son got older, I said, “Okay, I’ll do One-Euro-Jobs to see what is suitable for me.” So then I stuck in the office, and then I retrained as an office clerk. (Interviewee 7, Claudia, 2)

At the time Claudia had already finished her occupational retraining, she got a new case worker. Before, she had never been obliged to prepare a certain number of applications per month. In contrast, her new case worker was very active and regularly informed her about many new vacancies, which Claudia then applied for. This was successful as she got (temporarily) employed as office hand in an insurance company (even though, she still receives top-up benefits). Her definition of the situation immediately changed. In her new point of view, she could have gotten employed ten years ago, if she had a similar active case worker back then.

Then I got a young case worker, and she bombed me with job offers. So out of this I have my job. If they had done this ten years ago, for example, I could have probably gotten a job ten years ago. (Interviewee 7, Claudia, 78)

On the basis of this new definition of her situation she is able to strategically pursue her own interests. Now she knows that it is possible for her to get sustainably employed. The sheer status of being entitled to UB II does not make her suffer anymore.

If I still had no job, I would say, “Okay, I want out of this situation [i.e. UB II entitlement, N.P.], of course.” (Interviewee 7, Claudia, 150)

Moreover, she has also applied for an unlimited job offered by the city of Dortmund, which would finish her UB II entitlement. As her son will go on an expensive school trip the next year, she considers what will be, if she would accept this job offer, because then she would not be able to benefit from the Education and Participation Package (“*Bildungs- und Teilhabepaket*”). The costs of this school trip would be solely up to her, who could not build up financial reserves. This rational calculation indicates that she regained control over her life. Leaving benefit dependency at all costs is not an option for her anymore, since the new definition offers her more opportunities. Exiting UB II (“Hartz IV”) has to be accompanied by a higher level of income in order to experience a change of her personal situation.

Now we have the problem that my son will go on a school trip next year. If you get ‘Hartz IV’ [i.e. UB II, N.P.] for years, you cannot save money. (...) If I still get the ‘Education und Participation Package’, the city of Dortmund will bear the costs. This would be the case with my current employment. When I start THERE [the full-time position she applied for, N.P.] (...) I am out of the education package and I break even. Sure, I’m away from the Jobcentre, but in the end I don’t have more. Thus, I cannot afford more (...) and I say to myself, if I work, I want to have a bit more. As I said, then I’m also an egoist that I say, okay, try to stay in the ‘Education Package’ until the school trip is over. (Interviewee 7, Claudia, 42)

The “success stories” depicted here are not marked by actually getting out of poverty, but by improving the individual situation in terms of receiving benefits as top-up and enhancing prospects for leaving UB II receipt. The key factor contributing to this situation is getting in an employment subject to social insurance contributions. While social resources like support of the family or other networks do not play a decisive role, individual resources are important for these “success stories” since skills generally qualified the interviewees for their jobs.

Services provided by the Jobcentre, i.e. occupational retraining, helped in the case of Claudia (Interviewees 7) to enhance individual resources. The aspect of individual agency is also very important as the interviewees have made a lot of efforts to get into these situations. Natascha (Interviewee 1) applied for her job in opposition to her case worker, who was against it, because the job offer was only similar but not identical to her education. Ralph (Interviewee 4) had to apply for ten other positions, before he was able to apply for the job creation scheme he is currently working in. Claudia (Interviewee 7) fought for having occupational retraining and collecting work experiences in corresponding “One-Euro-Jobs”, which put her into a situation, where she was qualified for her present job.

Except for the “success stories”, anti-poverty policies seem not to improve the situation of the interviewees, but rather keeping them on the surface (“balancing stories”), especially due to the provision of benefits. This is because mass labour market services like application and IT trainings do not enhance individual resources. Moreover, according to the interviewees of this study individualised provision of services is poorly implemented, particularly due to high caseloads of case workers and unqualified case workers that do not sense individual needs of beneficiaries (except for the case of Karin, Interviewee 2, who was provided with debt counselling). Since beneficiaries still have to fulfil obligations, they experience an imbalance between demanding and enabling elements of UB II. Thus, the Jobcentre is generally not perceived as supporting, but as an additional load to other everyday problems (“deterioration stories”). In contrast, the “success stories” show that those UB II policies were helpful, that were demanded by the beneficiaries. This implies individual knowledge about what one needs as well as information about what is available. All in all, this leads to a paradoxical situation. On the one hand, the Jobcentre demands initiative and cooperation of the beneficiary. On the other hand, the difficult relationship between Jobcentre and beneficiary, which is obviously caused by an imbalance between enabling and demanding elements, leads to mistrust and thus avoidance of cooperation. Nonetheless, the “success stories” show that the initiative of beneficiaries to access discretionary services, from which they expect they will help them, can be the starting point for getting out of benefit receipt.

To sum up, the main factors of UB II anti-poverty policies hindering a beneficiary to leave a trajectory and thus improve prospects for leaving benefit receipt are the strict conditionality causing conflicts with the Jobcentre, the provision of mass labour market services preventing the beneficiary to pursue UB II exit, and a lack of personalisation which leads to an absence of adequate service provision. The main factors of UB II anti-poverty policies enhancing the

ability to exit a trajectory are successful cooperation between case worker and beneficiary as well as the provision of services demanded by the beneficiaries and actually improving individual resources.

7. Concluding remarks

This report examined the role of anti-poverty policies of UB II in the perspective of long-term beneficiaries. Besides being provided with benefits at the level of the social minimum, the interviewees mostly attended standardised mass labour market services which were assessed as not useful. Moreover, social services almost played no role in the sample. The relations between beneficiaries and the Jobcentre as the responsible agency can be characterised as difficult. This is mainly due to conflicts regarding payments of benefits, lack of information and personalisation of services as well as strict conditionality experienced as control and pressure. Thus, benefit receipt itself often becomes an additional load to everyday problems. Using the concept of “trajectory” this paper illustrated different situations of the beneficiaries. All persons interviewed for this study seem to have experienced a trajectory. Reasons for entering a trajectory have been events causing UB II entitlement and conditions of UB II entitlement themselves. Further events within benefit receipt reinforced a trajectory. Leaving a trajectory is closely linked to a change of circumstances like getting into an employment subject to social insurance contributions. In this regard, labour market services successfully demanded by the beneficiaries proved to be conducive. All in all, the paper report showed that anti-poverty policies of UB II have a threefold effect that might even follow a temporal order when applying the theoretical concept of “trajectory”. First, conditions of UB II entitlement can contribute to the deterioration of difficult situations, if they become an additional load. Second, after learning how to cope with conditions of UB II entitlement, which nonetheless remain a big part of beneficiaries’ matters, the provision of benefits combined with an absence of services assessed as useful prevents beneficiaries to fall into extreme poverty, but also to improve prospects to leave benefit dependency. Finally, these policies support people in getting out of poverty, when beneficiaries successfully demand access to discretionary services enhancing their individual resources. Thus, a provision of anti-poverty policies that is synchronous with subjective stages of trajectory seems to be more promising than neglecting subjective experiences of entitlement.

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