



Denmark & Germany
DENMARK & GERMANY

Working conditions
WORKING CONDITIONS

INTRODUCTION

IN THIS BOOKLET YOU CAN GET INFORMATION ABOUT THE COMENIUS PROJECT AND ITS CONTENTS. STUDENTS FROM GERMANY AND DENMARK WORKED TOGETHER TO CREATE THIS BOOKLET.

THE COMENIUS PROJECT

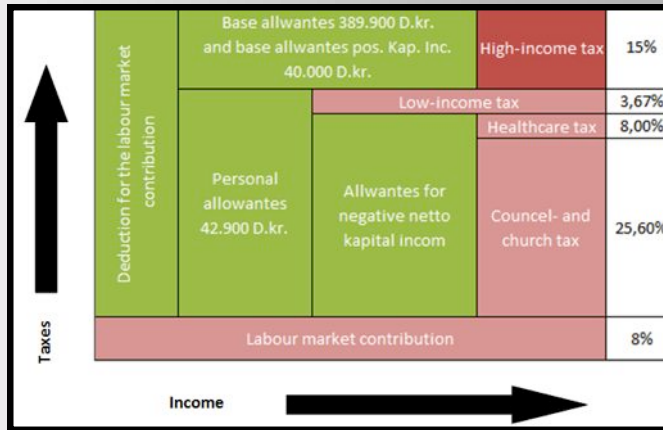
The Comenius project is a project sponsored by the EU. The EUC Vest school from Denmark and the Robert-Bosch-Berufskolleg from Germany are involved. 26 pupils from Denmark and Germany have been together at RBB in spring 2011. It is the first part of this project. In the course of the project the students have learned a lot about each other's working conditions and their cultures. In the fall of 2011 the German students will visit EUCvest in Esbjerg, Denmark. This will be the second part of the project.

TABLE OF CONTENTS:

- Taxes
- Social insurances
- Unemployment insurances
- Contracts
- Trade unions
- Rights & Obligations
- Working culture

Danish Tax-system

In Denmark we are taxed at different levels, a so-called progressive tax system. The Danish tax system contains six taxes: Income tax, wealth tax, company tax and investment tax. We also have two kinds of taxes on purchases, these consists of: Value added tax and excise.



Income tax:

Income tax is depending on your income. The more you earn, the more you pay.

Wealth tax:

Wealth tax depends on your riches, in other words, the bigger your fortune the more tax you have to pay.

Company tax:

The amount the company has to pay in tax is defined by a percentage of the net profit.

Investment tax:

Investment tax is a tax you will have to pay, which is depending on the amount of the profit on your investments.

Value added tax:

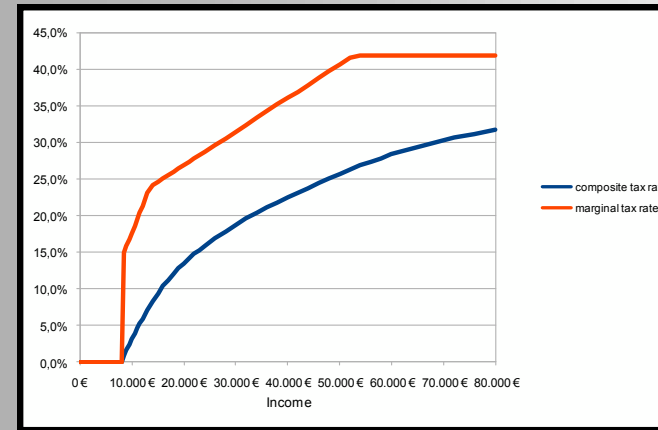
Value added tax is a tax which is defined by a percentage of the value of a purchase.

Excise:

Excise is a tax which the government uses to decrease the attraction to an unwanted product. This is done by inserting an increasing special tax, this makes the products more expensive and therefore less attractive.

There is also an opportunity to deduct some percentages of your original tax payments. This is called deduction.

German Tax-system



Income Tax

There is a progressive tax rate, that means the more you earn, the higher your tax rate. The normal personal allowance is 8004 €.

Families are favoured.

For example someone married whose partner doesn't work gets a personal allowance of 16008 €.

Single parents get an additional deduction of 1308 €

For each child you get an additional 7008 € personal allowance

Value Added Tax

You have to pay 19% value added Tax on most goods except food and culture which have a 7% value added tax.

Extra Taxes

Additional extra taxes are for example the tobacco tax which for cigarettes is 8,3 cent each plus 25% of the sale price.

This Tax increases every year.

Solidarity Tax

You have to pay solidarity tax which is 5,5% of the income tax

This money is for the support of new federal states (former GDR states).

With the money from the solidarity tax the new federal states get for example new streets

You also have to pay church tax. It's about 8 % of your income but only when you are a member of the church.

Danish Social insurance

Health insurance:

The Danish health insurance is included in the taxes as healthcare. It is for everybody and it covers all injuries. Until your 18 years old dental care is included in the healthcare system. It is possible to get treatment in a private hospital, but then you will need a private health insurance or pay on your own.

What does it cost:

The Danish healthcare system is financed through our taxes and V.A.T. This means that healthcare in Denmark is for free, when you pay Danish taxes. There is not a choice for how much healthcare you want, but you can pay for more with private insurance.

Retirement:

In Denmark when you reach the age of 67, you are entitled to a government founded pension for the rest of your life. Also in Denmark we have the so called early retirement - when you have paid to this fund for 25 years you are entitled to early retirement. It's by principal the same as a pension, but you can start your pension at the age of 62. Lastly you can make your own pension.

Insurances:

Long-term care insurance goes under the social insurance and is paid by the state which gets its money from the taxes we pay. So long term care insurance is free in Denmark.



German Social insurance

Health insurance:

Who is insured?

All workers are insured

What does it cost?

You have to pay 15,5% of your income (7,3% you and the rest 8,2% your employer)

What does the insurance for you?

Statutory health insurance provides a wide spectrum of benefits for example: medical and dental treatment or home help.

Long term care insurance:

Who is insured?

Persons who suffer from a physical, mental or psychological illness or disability

what does it cost?

1,95% of your income (0,975% from the employee and the rest 0,975% from the employer)

what does the insurance do for you?

Do what is possible to cure you or to prevent you from becoming ill.

Retirement, Pension, and insurance:

Who is insured ?

All employees and vocational trainees are compulsorily insured

What does it cost ?

During the time you are working you pay into this insurance and when you retire you get the money back you earned in your life, it's called "generation pact".

What does the insurance do for you?

They pay you money when you get 67 years or are unable to work cause of your age.

Accident insurance:

Who is insured?

Every employee and trainee is covered by statutory occupational accident insurance.

What does it cost?

The contribution rates are determined according to the pay-as-you-go principle, based on expenditures in prior years.

What does the insurance for you?

It's supposed to prevent occupational accidents and illnesses from occurring in the first place and to minimise potential job-related hazards.

Work Conditions

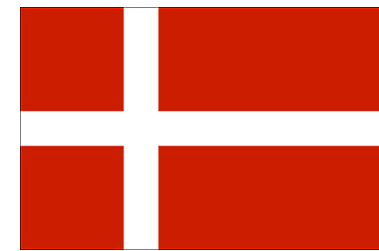
In this booklet you can read about the differences in Danish and German working culture. It is mainly facts about the contracts, the rights and obligations in these two countries.



**WORKING CONDITIONS IN
DENMARK AND GERMANY**

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Contracts Rights and obligations



Contracts

Rights and obligations

Working contract

Similarity in dk and de:

- Name and address
- Working time
- Money
- Field of action
- Cancellation of the contract (4 weeks)
- Date of employment and length of employment
- Individual contracts
- Paid vacation
- Overtime regulation

Differences:

Denmark	Germany
Has a specific content	formless
5 weeks vacation	Min. 24 days vacation
Bonuses	Bonuses possible
Notice of termination	Notice of termination
Minimum payment But with individual raises	Standard rate possible



Rights & Obligations

Similarity in dk and de:

Rights:

- Codetermination
- Employment protection
- Maternity leave

Obligations:

- Loyalty
- Pay taxes
- You have to work

Differences:

Denmark	Germany
The company has an insurance	Everybody has insurances
Vacation savings (12,5%)	None
A day off, at Childs first day of illness	None
Maternity leave 1 year	Maternity leave 3 years
The right for half a year of illness	None
5 weeks of vacation	Minimum 24 days of vacation
None	Health test possible

Unemployment insurance in Germany

- One element of German social insurance is statutory unemployment insurance.
- There is no private equivalent.
- Unemployment insurance is no insurance. The benefits and contributions are not administered by an insurance company but by law
- Benefits are determined as well by legislation.
- Monthly contributions are paid half by employees and half by employers
- As an employee you cannot choose not to be insured. The employer deducts contributions directly from your income.
- Being unemployed you get money from your contributions (ALGI) for one year. How much you get depends on the wage you had before. After that you get ALGII, money from the city.

Unemployment insurance in Denmark

- This is voluntarily.
- You can only get an unemployment insurance if have a job.
- There are some criteria you have to meet to get money from the unemployment insurance:
 - You must have paid to the insurance for at least a year.
 - You need to have worked at least 1924 hours over the last three years.
 - You have to be registered as a jobseeker.
- The difference between the unemployment insurance and the aid you can get from the state is that you cannot own anything to get help from the state. You need to sell all assets and use all your savings first. When you get unemployment insurance you don't have to do all this because you have paid for it yourself.

Differences between unemployment insurance in Denmark and Germany

Denmark	Germany
Voluntarily insurance	Mandatory insurance
Pay all by your self	Contributions are paid half by employees and half by employers
You can get money from the contributions for four years after losing your job.	You can get money from the contributions for one year after losing your job.
You need to have worked 1924 hours over the last three years, and have paid to the insurance for at least a year, to get the money.	You need to have worked at least 12 months over the last two years, to get the money.



Education and Culture
Lifelong learning programme
COMENIUS

DANISH AND GERMAN TRADE UNIONS



METTE; MARVIN; AMANDA; JAN; ALEXEY

What is a Trade Union?

- Associations of workers which are active in a specific sector - such as metal or chemical.
- Primary goal is the negotiation of working conditions and wages
- Care about worker's interests
- Sit on supervisory boards of companies that will participate in co-determination.

Trade Unions in Denmark

Players Association

Division players in football.
Approx 650 members

TL (Technical Union Confederation)

Technicians and designers.
Approx 30.000 members

FOA (Professions and Work)

Social Care, Education, Food Service and Technical Service.
Approx 206.000 members

3F (United Federation)

Industry, Transportation, Government, building industry, Residential Service / Hotel & Restaurant.
Approx. 370.000 members

HK Denmark

Workers in shops and offices in private businesses and office workers in the state, counties and municipalities, laboratory technicians, medical secretaries, nurses, traveling salesman, IT staff, business diploma, and HG and HHX students.
Approx 363.000 members

SL (The National Federation of Social Educators)

Social care workers, managers, principals, assistants, handymen and other their work with children, young people and adults with physical, mental or social disabilities.
Approx 34.000 members

History of trade unions

During the industrial revolution, the number of factory workers grew strongly. Their living and working conditions were bad. A collective organization representing the common interest group was obvious. First, people with a good education and specific vocational qualifications joined together. **Strikes** were often spontaneous movements in plants, but also organized work stoppages have been called by trade unions. Workers' strikes were an important means of making demands.

Trade Unions in Germany

IG BAU

Construction, Agriculture, Environment.
325.421 members

IG BCE

Mining, Chemicals, Energy.
687.111 members

GEW

Education and Science.
258.119 members

IGM

Metalworkers.
2,263.020 members

NGG

Food, Beverages and Catering.
204,670 members

GdP

Police.
169,140 members

EVG

Railway Workers.
219,242 members

Ver.di

United Services Union
2,138,200 members

Trade Unions in Denmark and Germany

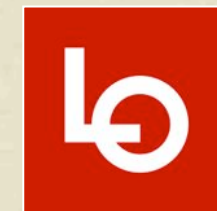
- It's voluntarily if you want to be a member of a trade union.
- You have to pay to be a member of a trade union in Denmark.
- They assist with cases regarding pay and working conditions and can help in connection with work-related injury cases, rehabilitation and much more.
- There are different trade unions for different positions and workplaces.
- You can be a member of both a trade unions and unemployment insurance but you don't have to. You can also just choose one of those.
- In many workplaces they have a trade union representative who represents the trade union at the workplace.
- This person also help the employees with their interests.

In Denmark

- LO represents a group of different trade unions.
- Trough LO the trade unions can communicate with the government, parliament, etc.

In Germany

- The equal I trade union is DGB.



Differences in working culture between Germany and Denmark

Informality

The Danish people are not as formal as the German. Danes tend to prefer relaxed, informal clothing, whereas the Germans might prefer a suit and a tie to express their professionalism. In Denmark titles like Mr, Mrs or dr. are not very commonly used in daily speech. Most persons only use their first name, and you might never get to know the last name of your closest colleague. Germans are more formal and often only use last names, when speaking to each other.

Collaborative working culture

Danes use a lot of teamwork, and being able to work with all kinds of people is a vital skill, as you never know, who you might get to work with on a project. Furthermore, even if a leader is chosen for the group, every member must take responsibility and take part in the decision-making. In Germany you need teamwork in every workplace, too. There is a leader who manages the project they are working on. You have to be able to work with every person in your team. Without teamwork you can not be successful.

Good work relations

In Denmark colleagues are likely to become friends, and many people hang out with their fellow employees in their spare time. In Germany work relations tend to be more professional, and you might not get to know your colleagues other than on a professional basis.

Responsibility

In Denmark you are more likely to get more responsibility from the start of your career. In Germany on the other hand, companies tend to spread responsibility across many levels of employees, ranging from the newly-started rookie right up to the chief executive officer.

Further training

Danish companies are amongst the world's best at developing competences. Employees are offered numerous courses and seminars where they can continue to develop their competences throughout their entire career. In Denmark you are forced to take some courses to keep your job. In Germany it is much like in Denmark but they do not have to take these courses. It is not forced upon them.

Work-life-balance

In Denmark we often make sure that our jobs are separated from our job. This does not mean that you never work at home nor does it mean that you can't bring home people or things from your work. It only means that you don't think as much of your job when you are at home. This of course varies a lot from person to person. In Germany people often take home their work and think

about it during their time off. The working hours in Germany are longer than in Denmark.

Vacations

In Denmark we have more vacations than they do in Germany. So when in Denmark be aware when there are holidays. In Germany there are 21–28 days for vacation, while in Denmark you are entitled to 35 days of paid vacation.

Main differences

Denmark

Informality

Danes don't
bring their work
home

Danes don't seem
professional

Germany

Formality

Germans bring
their work home

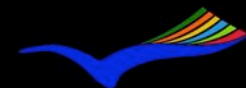
Germans seem
professional



Denmark & Germany
DENMARK & GERMANY

Working conditions

WORKING CONDITIONS



Programm für lebenslanges Lernen

Программа для непрерывного обучения

Програма за трајно учење

