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	Sommario/riassunto	HauptbeschreibungThe German proverb ""Misfortune seldom arrives alone"", captures completely the essence of present German social economic difficulties. The decade of vibrant economic growth has become a memory and is not part of the historical experience shared by the generation born in the 70s and 80s, getting in to work now. Most of these young people do not know the right balance between efficiency and equity. Self-responsibility and self-decision-making, on the one hand, and social security to prevent poverty on the other, are both very important features in creating a civi