

**DRV-Booklet**  
**DRV-Number: 3/2008**

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**The Financial Situation of the Statutory Pension Scheme**

Author: Alexander Gunkel

Location: Berlin

...Written version of the speech held by the chairman of the board of the German Pension Insurance Federal Institution (“Deutsche Rentenversicherung Bund”), Alexander Gunkel, during the general meeting of the delegates’ assembly on June 25, 2008 in Münster.

**Future Challenges for the Statutory German Pension Scheme**

Author: Dr. Herbert Rische

Location: Berlin

...Written version of the speech held by the president of the German Pension Insurance Federal Institution (“Deutsche Rentenversicherung Bund”), Dr. Herbert Rische, during the general meeting of the delegates’ assembly on June 25, 2008 in Münster.

**The Treaty of Lisbon and its Socio-Political Impacts – A Review**

Authors: Christoph Schnell, Jörn Wesenberg (LL.M. (Nottingham))

Location: Berlin

On December 13, 2007, the heads of state and government of the member states of the European Union (EU) concluded the Treaty of Lisbon. The Treaty entails the objectives of concluding the perennial process of establishing a Constitution for Europe and strengthen the European Union’s ability to act, both within the recently enlarged group of member states and outside. The Treaty adopts several institutional changes and substantial innovations of fundamental socio-political relevance from the draft of the contract of a European Constitution, which was passed on 17th/18th June 2004. The authors describe the changes and examine their relevance for the German social security system.

## **Old-Age Poverty – Background and Facts**

Authors: Ulrich Bieber, Dr. Michael Stegmann

Locations: Rheinbach, Würzburg

Without any question, the intensive debate about old-age poverty is justified. Temporarily, the issue is attracting lively media attention. However, the debate is emotionally charged, a fact which often impedes a matter-of-fact discussion. The authors intend to contribute to objectification by concentrating on two questions: “What is old-age poverty?” and “How significant is old-age poverty today?”.

“Poverty” is a complex term that eludes a generally accepted definition. In public dispute, poverty is generally discussed – in a simplified way – on the basis of two concepts: the relative income poverty (“relative Einkommensarmut”) or the sociocultural minimum subsistence (“sozio-kulturelles Existenzminimum”). The authors enlighten the background of both “measure concepts” and present current data. The authors illustrate the conventional statistic methods for both concepts. As to the sociocultural minimum subsistence, they outline, in addition, the most important aspects of the legal and institutional framework.

On the basis of the empiric findings, the authors conclude that old-age poverty cannot be regarded as a burning issue for the vast majority of elderly persons.

## **The Relation between Psychosocial Stress and the Reduction of Work Ability –**

...Results of the Socio-Medical Labor Force Panel (“Sozialmedizinisches Panel für Erwerbspersonen – SPE”)

Authors: Matthias Bethge, Prof. Dr. Werner Müller-Fahrnow, Prof. Dr. Friedrich Michael Radoschewski

Location: Berlin

The restoration, the improvement, and the preservation of earning capacity is one of the prominent goals of the social security system, especially in the field of responsibility of the statutory pension scheme. However, the empiric data basis and the knowledge about the relation between occupational aspiration, work ability, and preventive or rehabilitative behavior is still limited. Consequently, the pilot phase of the Socio-Medical Labor Force Panel (“Sozialmedizinisches Panel für Erwerbspersonen – SPE”) that is promoted by the German Pension Insurance Federal Institution (“Deutsche Rentenversicherung Bund”) in the context of the promotion activities focus “rehabilitation”, aims at the acquisition of empirical data that allows longitudinal analyses regarding health and employment related processes relating to the insured of the German statutory pension scheme. In the field of socio-epidemiological research, the question regarding the risks of psychosocial stress has gained in importance during the last years. However, the knowledge about the effect of psychosocial stress on the occupational participation of impaired persons is still limited. The article comprises an examination of the relation between psychosocial stress and the reduction of work ability for a sample of persons covered by the statutory pension scheme.

The examination is based on the data collected within the first phase of the SPE. The limitation of earning capacity was operationalized according to the Work-Ability-Index. The psychosocial stress was operationalized according to Karasek’s requirement-control-model

(“Anforderungs-Kontroll-Modell nach Karasek”) (1, 2), and according to Siegrist’s model of occupational gratification crises (“Modell beruflicher Gratifikationskrisen nach Siegrist”) (3, 4). The gross sample covered 6059 persons. The response rate was 32.7 % (n = 2092). The evaluation comprised gainfully employed persons having valid values as to the Work-Ability-Index (n = 1635). In order to analyse the relation between both models and the reduction of work ability, multivariate logistic regressions were calculated.

Nearly one third (31.4 %) of the polled persons in profitable employment gave an account of restrictions in work ability indicating a need for occupational health management or rehabilitation. These restrictions are closely related to psychosocial stress. Occupational gratification crises (OR = 2.69; 95 % KI. 1.84 to 3.94) and a high demand in the sense of the requirement-control-model (OR = 5.25; 95 % KI. 3.24 to 8.49) serve, independently of one another, as a valuable support for explaining restrictions of work ability.

The SPE-database enables an identification of risks for a restriction of work ability for different occupational groups. It was possible to prove a relation between psychosocial stress and the reduction of work ability for a representative sample of persons insured with the participating pension insurance institutions. However, due to the cross section design the data collected within the first phase of the SPE do not allow causal conclusions regarding a cause-and-effect-mechanism. Therefore, the research design provides for a further poll in 2008.

## **The Evaluation of the Education Campaign on Old-Age Provision**

Author: Dina Frommert

Location: Berlin

In order to assess the success of the far-reaching education campaign on old-age provision (“Altersvorsorge macht Schule”), the participants were questioned about their opinion and experience. All in all, a positive conclusion can be drawn. It had been possible to reach the targetgroup. Furthermore, nearly one fifth of the participants concluded an (additional) agreement on supplementary pension provision within three months after the end of the course.

In addition, the results of the poll shed light on improvement opportunities. First and foremost, the range of the course should be extended in order to attract persons who had not been reached by the hitherto existing format. This applies especially to persons with a lower level of education and to persons with other nationalities.

## **Judgement Review Ruling of the Federal Social Court (“Bundessozialgericht – BSG”) on behalf of the Statutory Pension Insurance**

- Applicable Law for Invalidity Pensions
- Review of the Ruling of the 13th Senate of the Federal Social Court as of November 29, 2007 – Reference Number: B 13 R 18/07 R – Continuation of the Ruling of the 13th Senate as of September 8, 2005 – Reference Number: B 13 RJ 10/94 R

Authors: Dr. Dana Matlok, Manuela Vogel

Location: Berlin

With its ruling as of September 8, 2005, the 13th Senate of the Federal Social Court decided that the entitlement to a disability pension is subject to the law applicable until December 31, 2000, if the reduction of work ability already existed before the disability pension reform act ("EM-ReformG") came into force and if the pension commenced not until January 1, 2001 (see section 101 paragraph 1 of the Social Code VI ("Sechstes Buch Sozialgesetzbuch – SGB VI")). The 13th Senate continued this jurisdiction with its ruling as of November 29, 2007, reference number: B 13 R 18/07 R, and concretized the ruling as of September 8, 2005, reference number: B 13 RJ 10/04 R: A pension application filed by March 31, 2001 at the latest is a pre-condition for the payment of a vocational disability pension ("Berufsunfähigkeitsrente") according to the law applicable until December 31, 2000. The ruling is of general importance, not only as to disability pensions, but for all applications of law that are based on an amendment of the Social Code VI.

## **The Tiers of Old-Age Provision – The Private Occupational Disablement Insurance**

...Report about the Conference on Private Occupational Disablement Insurance, Held by the EUROFORUM Deutschland GmbH on 19/20th of February, 2008, in Munich

Author: Dr. Dana Matlok

Location: Berlin