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**Are the Young Losing the Game?**

...Generative Aspects of Wealth

Author: Dr. Jürgen Faik

The article focuses on generative aspects of wealth. The examination covers not only the benefits paid by the statutory pension scheme, but also the entire income and assets of the household. Against the background of an aging society in Germany, the author concentrates on the relation between the younger, middle, and older generation. He identifies certain shifts of wealth from the younger to the older generation over a specific period of time. However, these shifts do not show a striking current wealth-related disparity between the generations in Germany. The findings are a result of empiric calculations made by the author on the basis of the sample surveys of income and expenditure 1993, 1998, and 2003 (“Einkommens- und Verbrauchsstichproben”), and on the socio-economic panels of 1984 to 2005.

**Analyses Regarding the Relation Between the Insurance  
Biographies of Spouses and the Financial Situation in the Later  
Years of Life**

Author: Michael Stegmann

In marriage, the design of the individual employment biography and of the insurance record, accordingly, corresponds to the curriculum vitae of the marriage partner. The article presents an approach into this field of research, that combines the employment biographies of spouses and sheds light on typical patterns. The analysis is based on the study on old age provision in Germany 1996 (“Altersvorsorge in Deutschland – AVID 1996”). Results of the analyses are typical patterns of employment biographies and the effect on the income situation in the retirement years.

**The Social Integration of Ethnic Germans (“Aussiedler”) by the Law  
on Foreign Pensions (“Fremdrentengesetz”)**

...A Comparison of Immigration Cohorts

Author: Jochen Baumann, Tatjana Mika

Ethnic Germans form a large group of immigrants to Germany. However, due to the fact that ethnic Germans have a direct entitlement to naturalization, they are often not considered in studies regarding the social security of persons with a migration background. As to the statutory pension scheme, phases of employment before the immigration to Germany are newly rated according to the law on foreign pensions (“Fremdrentengesetz”). Thus, ethnic Germans can acquire a pension entitlement on the basis of an employment exclusively performed in foreign countries. However, the primary idea of granting pensions at an amount that would have been reached after a corresponding career in Germany (with an according qualification and length of employment), has been attenuated by several reforms implemented since 1992. The authors investigate, how many German resettlers from Eastern and Southern Europe are among the insured and pensioners. Furthermore, they describe the impact of the amendments to the law on foreign pensions on the amount of pensions.

## **Five Years Data Research Center of the German Statutory Pension Scheme**

... („Forschungsdatenzentrum der Rentenversicherung – FDZ-RV“)

Author: Dr. Roland Habich, Dr. Ralf K. Himmelreicher

Conference Report of the Fifth Workshop of the Data Research Center of the German Statutory Pension Scheme in Cooperation with the Science Center Berlin for Social Research (“Wissenschaftszentrum Berlin für Sozialforschung”)