

DRV-Booklet

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The “Riesterrente” as Mirrored by Statistics

....Divergence and Convergence of Evaluation Methods Used by the Federal Statistical Office (“Statistisches Bundesamt”) and by the „Zentrale Zulagenstelle für Altersvermögen - ZfA“ (Central Allowance Authority for State Subsidized Pensions)

Authors: Stefan Dittrich, Ulrike Gerber, Christian Rieckhoff

Locations: Wiesbaden, Berlin

The so-called „Riesterrente“ is an important instrument of supplementary pension provision. The state promotes this specific type of privately funded old-age provision with special tax supplements (“Altersvorsorgezulage”) and with a tax deduction for special expenses (“Sonderausgabenabzug”). The particular promotion of the “Ri-esterrente” coincides with a strong public interest in the results achieved, especially regarding the number of “Riester-savers” and their sociodemographic features. Both the Federal Statistical Office (“Statistisches Bundesamt”) and the „Zentrale Zulagenstelle für Altersvermögen - ZfA“ (central allowance authority for state subsidized pensions, organizationally attached to the Federal German Pension Office, “Deutsche Rentenversicherung Bund”) evaluate the respective process data statistically.

The article focuses on the following questions: Do both institutions arrive at the same conclusions? What are the discrepancies and where do they result from? Finally, the authors comment on the chances and limits of methodical rapprochement.

Social Balance in the Statutory Pension Scheme - Relevant Elements in the Pensions Awarded in 2007 -

Authors: Michael Stegmann, Ulrich Bieber

Locations: Würzburg, Rheinbach

Even though the German statutory pension scheme is mainly contribution-orientated, there are some elements that are socio-politically motivated and aimed at social balance. The authors describe these elements and their effects on pension entitlements. A distinction is drawn between the elements of pension entitlements that are rooted in social balance and those mainly arising from employment that is subject to social insurance contribution.

The analyses are based on the following assumption: The elements rooted in social balance can be measured by comparing the part of the pension entitlement directly stemming from employment periods to the pension entitlement as a whole, because all earnings points

(“Entgeltpunkte”) exceeding those based on social insurance contributions arise from social provision. The localization and estimation of the elements of social balance in the pension entitlements is based on micro data in the scientific use files on finalized insurance biographies 2007 („Vollendete Versichertenleben 2007“).

Firstly, the analysis shows that the pension amount primarily depends on the contributions paid in periods of employment. Furthermore, it reveals that the principle of social balance that amends the merit principle hits the target by privileging groups of persons with a comparatively deprived pension level. Another essential result of the analyses is that long-term unemployment is a characteristic feature for a high grade of social balance in male biographies. As far as women are concerned, housekeeping and child raising periods play a similar role.

The Development of the Average Age of Pension Commencement in Different Qualification Groups in Germany (2003 – 2009)

Authors: Franz Asleithner, Professor Dr. Wolfgang Clemens, Associate Professor Dr. Ralf K. Himmelreicher

Locations: Wien, Berlin

In the course of the demographic change, the discussion about the financeability of pensions, the employment opportunities of elderly persons, and, consequently, the development of the average age of pension commencement is of increasing importance. In addition, as of 2012, the regular retirement age will gradually rise from 65 to 67. Furthermore, the Federal Government is obliged to submit a report on the employment situation of elderly employees in 2010 and, subsequently, every four years (section 154 paragraph 4 of the Social Code VI (“Sechstes Buch Sozialgesetzbuch, SGB VI”). Against this background, the authors analyse changes regarding the transition into pensions in the last seven years (2003 – 2009).

Seventh Workshop of the Data Research Center of the German Statutory Pension Scheme

Authors: Dr. Roland Habich, Associate Professor Dr. Ralf K. Himmelreicher

Location: Berlin

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