

**DRV-Booklet**

**DRV-Number: 1/2013**

### **Contribution 1**

**The European Commission's White Paper on “Pensions” – European Impulses for Pension Policy\***

### **Welcoming Speech**

Author: Annelie Buntenbach

Location: Berlin

\* Conference of the Federal German Pension Office („Deutsche Rentenversicherung Bund“) on November 5, 2012 in Berlin

### **Contribution 2**

**The European Commission's White Paper on “Pensions” – European Impulses for Pension Policy**

### **Requests to the Federal Government**

Author: Dr. Annette Niederfranke

Location: Berlin

### **Contribution 3**

**The European Commission's White Paper on “Pensions” – European Impulses for Pension Policy**

### **Presentation of EU-Initiatives in the Field of Pension Policy**

Author: Ralf Jacob

Location: Brussels

#### **Contribution 4**

### **The European Commission's White Paper on “Pensions” – Consequences for the Statutory Pension Scheme**

Author: Dr. Herbert Rische

Location: Berlin

#### **Contribution 5**

### **The European Commission's White Paper on “Pensions”: Solutions or Threats to the Future of the German Occupational Pension System?**

### **An Initial Assessment of the Proposals regarding a Reform of the Occupational Pension System**

Author: Klaus Stiefermann

Locations: Berlin, Brussels

### **The Insufficient Registration of Self-employed Teachers in the Statutory Pension Scheme – Prerequisites and Legal Consequences of a “Structural Enforcement Deficiency” (“strukturelles Vollzugsdefizit”)**

Author: Dr. Anne Körner

Location: Munich

Generally, self-employed teachers are compulsorily insured in the statutory pension scheme unless they regularly employ at least one compulsorily insured employee in connection with their independent professional activity. However, it is still doubtful whether the statutory pension scheme actually registers all compulsorily insured self-employed teachers. The obligation to contribute to the statutory pension system is not enforced comprehensively. As to tax law, the Federal Constitutional Court (“Bundesverfassungsgericht”) decided that deficient law enforcement in a sense of a “structural enforcement deficiency” (“strukturelles Vollzugsdefizit”) can infringe basic rights under the German Basic Law (“Grundgesetz – GG”), namely article 3 paragraph 1 of the German Basic Law (general principle of equal treatment and non-discrimination), and challenge the constitutionality of the respective legal provision. The transferability of the legal figure “structural enforcement deficiency”, which has been developed in the field of tax law, to pension law, has been the subject of a doctoral dissertation submitted by the author of the article. The dissertation „The structural enforcement deficiency in the statutory pension scheme as a constitutional problem” („Das strukturelle Vollzugsdefizit in der gesetzlichen Rentenversicherung als Verfassungsproblem“) was honored with the award donated by the Research Network of the Statutory Pension Scheme (“Forschungsnetzwerk Alterssicherung, FNA”) in 2012. The following article reflects the results of the dissertation and illustrates the current situation.

**Current Results and Structural Changes of Retirement Income  
– Results of the Studies on Pension Provision in Germany  
Carried out in 1999 and 2011 –**

Authors: Dr. Ulrich Bieber, Wolfgang Münch, Alexandra Bahts

Locations: Bonn, Berlin

The first study on Old-Age Provision in Germany ("Alterssicherung in Deutschland – ASID") was conducted in 1986. Since then, follow-up studies provide current data for each legislative period of the Federal Government. The data collected by TNS Infratest Sozialforschung on behalf of the Federal Government in 2011 were, among others, included in the 2012 Old-Age Security Report.

The following article is divided into four main parts: In the first part, the authors describe the methodological bases for data collection and analysis. This includes different aspects, such as the type and size of sample, and the presentation of the updating model.

The second part focuses on important results of the latest study on old-age provision in Germany. The authors show, for example, that the benefits granted by the statutory pension scheme account for 64 percent of the income volume of persons aged 65 and older, and that 85 percent of the income origins from pensions paid by all kinds of pension systems. A further 15 percent are supplementary income, mostly from private pension schemes.

The third part of the article examines structural changes of retirement income by comparing the results of the study of 2011 to the results of 1999. The comparison reveals that the share of men, academics, and of persons who pursued their last employment within public services increased. Furthermore, the share of income derived from the second and third pillar of pension provision increases across birth cohorts.

In the fourth and last part of the article, the authors report on results regarding the current discussion about old-age provision of self-

employed. In this regard, the ASID-data reveal clearly that persons who pursued their last activity as a self-employed are affected more significantly by low incomes and are more likely to become dependent on basic income support (“Grundsicherung im Alter und bei Erwerbsminderung”) than persons who pursued their last activity as an employee. This effect increases.

### **Gender Pension Gap: Accounting the Employment Careers of Women and Men – Is the Gap Gradually Closing?**

Author: Dr. Jürgen Ehler

Location: Berlin

In the present generation of pensioners, the difference between the levels of women’s individual old-age incomes in relation to those of men – the gender pension gap – is substantial. The author describes the causes for the gender pension gap: The gender pension gap is not so much based on causes rooted within the statutory pension scheme, which supports an independent pension provision for women. It is, instead, based on the domain of the employment market and the labor market participation among women. Even though the proportion of independent pension entitlements of women increases, different studies reveal that a closing of the gap is not yet foreseeable. Therefore, the author names measures that can contribute to an increase of pension entitlements for women.

### **Learning from Scientific Research: The Basic Results of Selected Projects Supported by the Research Network of the**

## **Statutory Pension Scheme (“Forschungsnetzwerk Alterssicherung – FNA”) from 2009 to 2012**

Authors: Dr. Jürgen Faik, Dr. Tim Köhler-Rama

Location: Berlin

The article deals with selected results from projects of the Research Network of the Statutory Pension Scheme (“Forschungsnetzwerk Alterssicherung – FNA”) during the period from 2009 to 2012. In an exemplary way, the following topics are examined: “poverty in old age”, “transition from employment to retirement”, “invalidity”, and “three-pillar concept”. The authors emphasize the necessity of scientific research in the field of pension provision, especially in relation to the statutory pension scheme. The authors reveal that the statutory pension scheme has comparative advantages in terms of experience regarding the conception of projects and the analysis of the project results.