

**DRV-Booklet**

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**The Pension Reform – Much remains to be done**

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On July 1, 2014, the law regarding the improvement of pension benefits in the statutory pension scheme (Gesetz über Leistungsverbesserungen in der gesetzlichen Rentenversicherung – RV-Leistungsverbesserungsgesetz) will come into force. The law implements those pension-relevant agreements stipulated in the coalition agreement which the governing parties considered to be most urgent.

These initial activities of a pension reform as described in the first part of the article shouldn't make us blind to the necessity of a fundamental debate about the future of pension provision. What are the main goals of our pension system? Is it realistic to assume that the three pillars of old-age provision (statutory pension, occupational pensions, and privately funded old-age provision) will guarantee the maintaining of living standards in old age? Should the statutory pension system take on a more dominant part in pension provision? What costs may be incurred by pension provision and who should bear such costs? Where is the load limit? To what extent should the state support old-age provision, either by federal grants to the statutory pension scheme or by a promotion of supplementary private old-age provision?

It cannot be assessed which decisions determining the direction that pension policy is going to take must be taken in the long term, until those questions are answered.

**The Law regarding Benefit Improvements in the Statutory Pension Scheme (“RV-Leistungsverbesserungsgesetz”) – Nothing that is Economically Wrong can be Politically Right**

Authors: Professor Dr. Dr. h. c. Bert Rürup, Dennis Huchzermeier  
Location: Düsseldorf

**The Law regarding Benefit Improvements in the Statutory Pension Scheme (“RV-Leistungsverbesserungsgesetz”)**

Authors: Sylvia Dünn, Rainer Stosberg  
Location: Berlin

The law regarding benefit improvements in the statutory pension scheme (“Gesetz über Leistungsverbesserungen in der gesetzlichen Rentenversicherung, RV-Leistungsverbesserungsgesetz”) passed on June 23, 2014, and came into force on July 1, 2014. It brings decisive improvements of the statutory pensions: the implementation of a so-called „mothers’ pension” (“Mütterrente”) and of a full pension from the age of 63 (“abschlagsfreie Rente ab 63”), the improvement of coverage for persons with reduced earnings capacity, and an increase of the rehabilitation budget. The article outlines the new regulation and the history of the law's development, following on the description of the reform discussion 2011 to 2013 in DRV-Booklet 2/2013, pages 139 et seq.

## **The Concept of Indirect Discrimination in European Social Law - Facets and Uncertainties -**

Author: Dr. Arno Bokeloh  
Location: Bonn

People are discriminated for a variety of reasons, last but not least on grounds of gender and nationality. Discrimination is often directly linked to gender or nationality (so-called direct discrimination). Indirect discrimination relates to other facts, but effectively results in discrimination on the grounds of gender or nationality. Indirect discrimination is illegal, if justifiable reasons do not exist or if the given reasons are not proportionate. The concept of indirect discrimination was developed by the European Court of Justice (Europäischer Gerichtshof), but has meanwhile been received into German case law.

## **Pension Payments to Seniors Above 65: Results of the Statistic regarding the Pensions in Payment, 2013 ("Rentenzahlbestandsstatistik 2013")**

Author: Dr. Michael Stegmann  
Location: Würzburg

The statutory pension scheme has an extensive statistical reporting system. However, many of the data stored refers to the pension itself and not to the person receiving the benefit. Nevertheless, the payment amounts are often interpreted in a personal context. This is not always adequate, because one person can be entitled to two pensions. This applies especially to women, who often receive a

survivors' pension and an insured person's pension, the survivors' pension being of major significance for the old-age income.

The article describes the pensions paid by the statutory pension scheme on the basis of the statistic regarding the pensions in payment ("Rentenzahlbestandsstatistik"). The author focuses on the distribution of the individual incomes received from the statutory pension scheme and on the importance of survivors' pensions.