

DRV-Booklet

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Activity Related Early Pension Systems in Europe – The Evaluation of Special Job Related Burdens

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Locations: Brussels, Helsinki

In comparing the old age security systems in Europe, special guidelines for hard / demanding professions play a major role, and will continue to do so to an even greater extent. These special guidelines, perform an ever important, not to be neglected role.

These special guidelines enable the concerned persons to receive an early retirement benefit with, or without deductions. Initially this article will provide an exemplary overview of the current European developments, without going into complete detail of all planned developments. Further the general and administrative problems of implementing such special guidelines will be highlighted, as seen from a Finnish perspective. The ascertained problems will give reason to discuss a different approach to the “exit into early retirement option”, versus staying in the labor market. Latter option should be utilized bringing all key players together to reach said goal. This option though is not always applicable, as this practice can lead to limitations fast, as a study by the European Commission has shown.

Allocation of the Requirements of Older Recipients of Basic Old Age Security, and Disability Allowance

Author: Dr. Bruno Kaltenborn

Location: Potsdam

Presumably until 2017, the grand coalition plans to raise the old age pensions of long time insured customers with low incomes. This will be done by raising the sum of earnings points to 30 earnings points per customer if said customer has not accrued enough points whilst contributing to the pension system. This should safeguard the pension recipients from having to receive additional social welfare, and thus be equipped with an old age income which is above the welfare rate. An evaluation of 2012's statistic on basic old age security recipients has shown that this goal can only be partially reached. More than half of those recipients could reach an acceptable income niveau, if their earnings points get adjusted to 30 earnings points. Statistically though, not even half of those recipients would need such an adjustment. Responsible factors for this are the different rent levels throughout Germany and the resulting different living demands which are governed through the old age security benefits.

The Calculation of Non-Contributory Supplementary Periods in International Context

Author: Dr. Arno Bokeloh

Location: Bonn

The calculation of non-contributory supplementary periods underlie not only the laws of the European Union i.e. Regulation Nr. 883/2004 but also the accords of the specific social security agreements that Germany signed with third party countries. This is due to the special character of the non-contributory supplementary periods. These periods lie in the future, thus are not elapsed and differ as such from all other periods that are used for the calculation of pensions.

The following article will highlight the question how in transnational cases the non-contributory supplementary periods are calculated, under the auspices of not only European Union law but other social security agreements, which differences might occur, and what type of different calculations can be used for this.

Auditing in Old Age Pension Scheme´s – a Path to a Modern, Different Social Security Scheme

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Location: Karlsruhe

The General Accounting Office requires auditors to be included in budgeting. So far this has been implemented by the medical insurance providers, and now is to be achieved by the pension scheme providers. Auditing in the public sector is owed to the politics of New Public Management, and aims to steer away from a sovereign governance to a service providing governance. After organizational reforms of both the Federal Employment Agency as well as the medical insurance providers, the autonomous administration of both these social institutions has lost influence. Now the pension insurance carriers should be next. Consequence

of such a change should be a whole different organizational structure.

This article intends to analyze possible changes of autonomous administration in reference to the inclusion of auditors in budgeting within the pension carriers. Who would benefit from this (Cui bono?). The article should also be used as an impulse for a broader discussion on how auditing within the pension system should not be seen as an isolating factor, but rather a standard practice in a larger change process.