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Old Age Pension Provisions in Germany – An Overview of the Current Data

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The following article will examine both the official, as well as scientific data sources in reference to the areas of old age provisioning in Germany, explaining to the reader their respective contents. The available data shows diversity and segmentation. Next to the official statistics of the Deutsche Rentenversicherung there are other statistical information components about old age income as well as informational isles. Specifically initiated research projects are meant to shine a light on blind spots in order to generate an overall impression of the workings of personal as well as household level components. Furthermore there are regular survey projects which try to gather information on different types of data which might not necessarily be subject bound but will still provide information on a broader level to determine further statistical markers. The end of the article will provide a summary about why a complete picture of old age provisioning can't be provided but rather data collection can only be done with the instrument of random data sampling, and which current challenges exist.

Management – Customer – Compliance – Consulting – Are Anglicism's elements of a Transformation Process in the Pension Insurance System?

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Location: Karlsruhe

In the field of social security and as such also in the field of old age security, more and more Anglicism's are being used in management vocabulary. This is in contrast to the conclusive and easily remembered German vocabulary which has been used prior. It would be superficial though to look at this phenomenon as simply being a sign of the changing times, a result of the current Zeitgeist or changes in trends. Language and terms fulfill an instrumental function and seep into political fields as well as social policy and economic policy fields. This article intends to showcase how changes to vocabulary and terminology change and impact the field of social security, and how new vocabulary should be used sensibly in the area of old age security.

Pension Policy and Macroeconomic Governance in Europe

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Location: Jena

The dramatic weeks during the summer of 2015 showed the public the sudden influence of the European Union – as a credit giving institution – on the whole of Greek politics, especially though on the areas of finance-, tax-, and social politics. A new financial aid packet was constructed after night long talks. Hardly spectacular, but nonetheless noteworthy are the objections of the EU commission

towards the budget appropriations of France and Italy as they also haven't fulfilled the criteria of fore sighting budgeting in the past. If the reader bears to ask the question why the European Union has the right to inject itself into the budget discussions of its member states, obviously hasn't followed the discussion about the extensive authority and power the EU has. This authority has grown sufficiently in the past years. Next to influencing its member states through legislation – seen in the intergovernmental coordination of social security, policies against discrimination and the modernization of the systems of social security (Article 153 I lit. k) AEUV) the methods chosen are those of open coordination – ultimately showcasing a further parameter of European law into its focal view point. It has to be asked under which legal authority this is being done, and how it affects the politics of old age security? This question will be reviewed in depth.

Voluntary Pension insurance in the International Context

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Voluntary pension insurance is an integral part of the German pension scheme, and as such of German social security in general. For this - like for all other security systems of the EU member states – the fundamental principle is the same, each member state is responsible on his own for the concrete design of his respective social security system. These systems have grown to their current state in the last decades, and dispose over a tremendous identification potential: the populace identifies itself with its respective social security system, relies on its stability and ultimately knows that it can rely on its system in times of emergency. The European Union has no implementation powers in regard to the individual design of the specific social security systems of its member states but rather

tries to promote the intergovernmental cooperation between the member states by providing instruments for that (for instance the Committee for Social Security – which is comprised of staffers of each member state) . Then again, this doesn't mean that European law can be overseen when in the act of policy making. The following article will examine how the voluntary pension insurance is integrated into European law, and how that affects the voluntary insurance and ultimately how legal requirements of both Germany and non-member countries affect the voluntary pension insurance.