

DRV-Booklet

DRV-Number: 3/2018

The Inter-Generational Contract – A Summation for a Differentiated Perspective

Authors: Nicole Brumm, Anke Langelüddeke,
Dagmar Zanker

Location: Berlin

Since the beginnings of social state development, the inter-generational contract has been a steady component in discussions of the public forum. Today though, the public at large does not differentiate this term, but rather associates it with a more generalized view of the assessment system. Considering that there is a constant change of the social parameters, the acceptance of the inter-generational contract is being questioned more and more by society. This article will use this fact as a backdrop, and try to explain the history of the inter-generational contract in Germany. It will show that the contract can assimilate in a consensus way when the changes in social, demographic and economic challenges are being drawn into context. Furthermore, the article aims to discuss the public's acceptance of said contract using different empiric studies. It pleads for a differentiated view of the different indicators, which in turn will lead to a more overall evaluation.

Desired an Expected Pension Age in Germany and Europe

Author: Dr. Moritz Hess

Location: Dortmund

In the last 25 years, both Germany and Europe as a whole, have tried to keep older employees longer a part of the workforce. This has been tried both on the institutional level as well as on the operational side, with the ultimate goal of keeping the rate of employment higher within this group. The article aims to investigate the effects if the various reforms that have been taking place, especially the differences between the desired and expected pension age. It will be detailed how there is a difference between the realistic pension age and the expected pension age. The results, based on several data sets (European Social Survey, Eurobarometer, Sozio-oekonomisches Panel, Deutsche Altersstudie) show that the expected versus desired pension age of older employees has risen in the last ten years. However though, there are substantial differences in perception between different socio-economic groups. Whereas the highly qualified rather believe that their desired and expected pension age can be synchronized, the employees with lower qualifications and income expect that they have to work longer than they planned for due to financial reasons. The results thus show that the pension, and work reforms will lead to new social inequality in reference to the pension age.

Mobility as the Challenge for Occupational Pension Systems – a Short History of the Lapsability Laws

Author: Klaus Stiefermann

Location: Berlin

The occupational pension system is shaped through the different interests of all parties involved. For the employer, the expenditures are an important part of the employer's social policies. Even still today, it is regarded as the most important part of the voluntary social policy an employer can offer. The financial expenditures though are not paid selflessly. It should be noted that they have always been a key part of staff economics. The idea of occupational pensions has always been to recruit new personnel, bind employees to the company, reduce costs owed to fluctuations in the work force, offer bonuses for lengthy employment within the company, and also offer a social pension component for the future. The employee in turn always looked at occupational pension scheme as an addition to his mandatory pension, and nowadays as an addition to a declining pension owed to socio-economic reasons. The high efficiency of these collective, secured financial instruments, has led to the wish of employees to invest more on their own into these schemes. Taxes and Social Security set attractive incentives for this. Labor agreements have been shown to rise the effectiveness of these systems in the past. It should be noted though, that occupational pension schemes can also be used as a pressuring tool, as they can be a "golden handcuff" for some.

Europe as a Social Project – Advances to a Challenging Enterprise

Author: Prof. Dr. Dr. h. c. Eberhard Eichenhofer

Location: Berlin

The following deliberations were discussed during the gala for the 40th anniversary of the South Tyrolean Social and Youth Federation La Strada – The Way, during the first week of March 2018 in Bozen. The idea was to deliberate on how the social alignment of Europe could be done in a form that is comprehensible to those that are interested in general social policies and terms governing to Europe. These questions in turn were taken up again by the new German government which formed in March of 2018. Starting point of these deliberations is the idea of how important the European social policies have become for overall life in Europe. This is especially reflected by the people living in border regions within Europe as they commute and thus work in different countries of the European Union. The social systems of the European member states are so intertwined that it is no problem to have mixed work biographies owed to the fact that working in different member states doesn't provide a challenge anymore as the systems in place are so connected. This is the central point of Art. 3 Paragraph 3 EUV, which defines this as the central point of the European Union. Lastly, the article draws attention to the different EU initiatives which have effects on the social, economic and financial policies.

A Return to the Past – Pension Political Proposals in the Italian Coalition Agreement

Author: Edoardo D'Alfonso Masarié

Location: Regensburg

With the coalition agreement “Contract for a Government of Change” dated 17th May 2018, for the first time, Italy decided to create a coalition agreement based on the German model. The planned changes in pension policies see an enfeeblement of some of the major points of the pension reform of 2011, especially the generous lowering of the pension age for women, and long term insured persons. At no time was the demographic change looked at or mentioned. It was failed to address these important factors as mostly only new financial benefits were mentioned, whilst failing to thematise the near term, as well as the long term financial problems. The government plans to fund these benefits through higher financial input. It will raise the quality of life of the older populace. The article aims to look at the various proposals of the coalition agreement and its ultimate ramifications.