

DRV-Booklet

DRV-Number: 3/2019

The “Vorsorgekonto” – “Provisional Account” – (too) many Questions and Contradictions

Authors: Dr. Reinhold Thiede, Christian Rieckhoff

Location: Berlin

Many products in the sector of additional old age provisions are currently being criticized. They are viewed as being non-transparent, expensive and low yield. As a reaction to this criticism, several reform changes and models have been developed that aim to shape the additional old age provisions more efficiently. Some of these models pursue a public sponsorship. The above mentioned “Provisional Account” wants to anchor its product with the mandatory pension insurance carriers. The underlying article examines the concept of the “Provisional Account” and its conceptual conclusiveness as well as a possible implementability.

Minimum Security Elements in the Tension Areas of Insurance, Support and Welfare

Author: Prof. Dr. Gerhard Bäcker

Location: Duisburg-Essen

In the ongoing debate about the implementation of minimum-security elements in the system of old age security, there is an ongoing debate about whether to change, or even abolish proven concepts of regulating principles. The worry lies in the fact that a pension that is supposed to grant the minimum social security amount lies in contradiction to the idea of granting a pension based on the principle

of insurance and fiscal equivalence principles of the old age security system. Depending on how such a system will be implemented this could lead to the development of blanket pension payments or lead to additional checks based on income and necessity? The article wants to examine the different possibilities and discuss possible outcomes based on different scenarios.

Challenges of Digital Work in the Public Sector revisited – Requirements and Solutions for the “Digital Transformation” from an institutional and behavioural Economics Perspective

Author: Prof. Dr. Christina Stecker

Location: Berlin

The digitization has reached all working and living environments for quite some time. In companies and administrations, the “digital transformation” of organisational structures can only succeed – as can be assumed – If attention is more focused on people than on technology. Since the New Institutional Economics (NIE) and in particular the Behavioral Economics take people, their actions and their interactions as an object of knowledge, they promise to be particularly fruitful for an interpretation of organizational and personnel policy. First, agility and individualism are analyzed as two core drivers of the “digital transformation”. Then the challenges associated with the transformation process, but also possible solutions for the three personnel policy leadership strategies of self-organized networks, a trust-based leadership culture and idiosyncratic working agreements (i-deals) are elaborated. As the increasing trend towards agility will further strengthen individualism, the paper concludes with a recommendation for an organizational social framing of the “digital transformation”.

A Concept for Digital Social Security in Platform Work

Author: Prof. Dr. Enzo Weber

Location: Nürnberg

Social safeguarding in platform work shows severe deficiencies. Digital social safeguarding showcases a concept on how social insurance can be organized in a fast paced, evolving international integrated market. This will lead to the integration of a mechanism which will ensure that after completion of one job or task, a certain, pre-defined percentage will be transferred as a social credit. Through the implementation of a DSS mechanism, it can be ensured that an effective “pay as you earn” deduction system is in place. This guarantees that the specific national social security agencies keep their sovereignty and flexibility. To function optimally, many countries should employ this system.

Changes in Insurance Biographies for the Pension Entry in the Years 2003 to 2014 in Comparison

Authors: Dr. Janina Söhn, Tatjana Mika

Locations: Göttingen, Berlin

The analysis of insurance biographies explains to a big extent the reason behind the different pension amounts which are being calculated. The last stage of the pension calculations is always owed to the current pension law that is in effect due to the fact, that the starting dates for the different pensions are regulated and mandated through a code book. The article examines changes in insurance biographies between the years of 2003 and 2014 and aims to identify the changes between men and women, which are in receipt of a first-time old age-, or disability pension.

Sustainability of Social Security Carriers: Which Contributions does the Deutsche Rentenversicherung provide to the Agenda 2030?

Authors: Dr. Stephan Fasshauer,
Dr. Christoph Freudenberg
Location: Berlin

During the times of climate change and social allocation questions, the principle of sustainable social security is moving into the focus of politics and society. Owing to this backdrop, in 2015 the United Nations Assembly dismissed an Agenda 2030. The goal of this agenda is to create a timetable for the future of our planet, including 17 long term, defined development goals. The goals are formulated for the area's ecology, economy and social security. The article gives a first insight into what the Deutsche Rentenversicherung (DRV), and especially the DRV Bund is accomplishing in regards to the 17 development goals mentioned in the Agenda 2030. Especially the thus far engagement of the DRV in the areas of inclusion, equal opportunity, compatibility of career and family as well as strengthening of structurally weak geographical regions. Under the backdrop of the current climate discussions, the article will also examine the CO₂ emissions of central business areas. Around 90 % of all greenhouse gases are produced by the energy sector. Thus, central changes need to be implemented in these fields first, in order for effective changes in sustainability to take hold.