

DRV-Booklet

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***Deutsche Rentenversicherung* pays tribute to
Professor Dr. Franz Ruland and Dr. Herbert Rische**

**Professor Dr. Franz Ruland on his 80th birthday
Dr. Herbert Rische on his 75th birthday**

Authors: Gundula Roßbach, Brigitte Gross,
Dr. Stephan Fasshauer

Location: Berlin

**Overview of trends and developments concerning reduced
earning capacity pensions**

Authors: Brigitte Gross, Dr. Silke Brüggemann,
Dr. Marco Streibelt

Location: Berlin

Despite several changes in legislation, the annual number of new beneficiaries of reduced earning capacity pensions has been comparatively stable for more than a decade, with about 180.000 new cases per year. The same goes for the still rather moderate number of customers actually making use of medical or vocational rehabilitation before filing a claim for invalidity benefits as well as for the number of people actually returning to work, despite the 'priority of rehabilitation over invalidity benefits' principle. The following article examines possible reasons for this development and provides an overview of the courses of action currently available to the German State Pension Scheme. It particularly highlights the importance of the comprehensive approach in case management. In addition to that, it

discusses challenges as well as possible options for development regarding the German State Pension Scheme's main task, which is ensuring that as many customers as possible will be given the chance in future to regain their working capacity and effectively participate in professional life.

Less yields more? Guarantees in supplementary pension schemes

Author: Christian Rieckhoff

Location: Berlin

Do guarantees really make sense in long-term capital investments that usually form the basis for supplementary old-age provision? Are they necessary at all? Do they not actually stand in the way of better returns on old-age provision capital? What is their function anyway? These are the questions that will be discussed in this paper. The author will also question the preferences of investors themselves: Do they also regard guarantees in pension plans as an encumbrance in the tug of war between return on investment and investment risks? In addition to that, the interactions between design of guarantees and sociopolitical objectives of supplementary retirement plans will be examined.

(Prospective) increase in housing cost burden for older people – a regional comparison

Authors: Sebastian Ach, Prof. Dr. Matthias Wrede

Location: Nuremberg

Material poverty is not only triggered by low income, but also by high prices, especially of essential goods. The latter is obviously highly relevant at present due to dramatically rising costs of living. Due to the intrinsically high spending on housing, the increase in housing costs is a strong driver of increasing material poverty. In our study on the status and development of the housing cost burden for older tenant households based on regional data from the German Pension Insurance and individual data from SHARE-RV, we note that the increase in asking rents at the regional level in particular suggests an increasing housing cost burden for pensioners (measured by income) especially in the large cities of West Germany, but not in East Germany. The analysis of individual data confirms the general trend at the expense of pensioner households, but only recently finds a clear regional differentiation between different structural district types in East and West Germany with a stronger increasing burden in the cluster of large cities in West Germany and in Berlin – in particular compared to the East of Germany. These findings are consistent with the fact that the protective effect of existing tenancy agreements is increasingly wearing off in booming housing markets.

Digitization and information security in the German State Pension Scheme

Author: Dr. Michael Stegmann

Location: Würzburg

The expansion of online services provided by the German State Pension Scheme's administrative bodies and the further implementation of IT-supported services in administrative processes are important fields of action for the future design of the German Statutory Pension Insurance's benefit system. This paper will discuss the prerequisites from the point of view of information security experts.