

DRV-Booklet

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The impact of pension information on customers' knowledge, views and behaviour – a systematic literature review

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Location: Weingarten

The paradigm shift in German old-age provision policies and the structural transformation towards a multi-pillar pension model comprising statutory, occupational and private old-age provision comes with great personal responsibility on the part of the insured customers. In recent years, the necessity of providing regular cross-pillar pension information has therefore become a major focus of discussion, resulting in the current introduction of a Digital Pension Overview. The aim of this paper is to provide a systematic literature review, covering previous international research on the impact of pension overviews on customers' knowledge, views and behaviour. Summing it all up, two conclusions may be drawn. Firstly, although many industrialized countries have introduced regular pension platforms for their customers, their actual impact has hardly been looked at so far. Secondly, a positive effect could be observed to some extent since the information given in the regular forecasts seems to have had an influence on customers' knowledge, views and activities with regard to retirement planning.

The interpretative methodology of Polish courts on German-Polish social security agreements – an overview based on selected rulings in comparison with the jurisdiction of German and European courts

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Ever since the signing of the German-Polish social security agreements, they have been the subject of fascinating rulings on both sides of the river Oder. It is always worthwhile looking at the ongoing development of Polish jurisdiction. This article starts off by explaining fundamental matters regarding the social security agreements, followed by a discussion of specific rulings of Polish courts. The methods of interpretation used by Polish courts will be presented and then compared with the interpretation applied by German and European courts. Even if the courts use different designations for their methods of interpretation, they often seem to pursue the same goal. In comparison with other courts, the German Federal Social Court seems to be the most open towards European law.

An analysis of life satisfaction of the birth cohorts 1957–1976 in Germany based on employment status, status of reduced earning capacity and receipt of a pension for reduced earning capacity

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This article examines the research question whether a negative or positive correlation between employment status and life satisfaction scores can be established. After differentiating various employment conditions by means of employment status, status of reduced earning capacity, type of reduced earning capacity and receipt of a pension for reduced earning capacity, a synthesis of the satisfaction index is used as a basis for comparison. The analyses show that employment has a positive effect on life satisfaction in all analysis groups. Furthermore, it becomes evident that a reduction in earning capacity has a negative impact on satisfaction. The receipt of a pension for reduced earning capacity does not compensate for this effect in the long term, but it can contribute to stabilising the satisfaction levels, especially among the unemployed.

Disability pensions and employment in the later stage of life

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Locations: Essen and Wuppertal

Recent labour market and social policy reforms have increasingly focused on getting recipients of disability pensions back into employment. So far, however, little is known about how people who are in receipt of a disability pension return to work and to what extent further pension entitlements can be accumulated by people being gainfully employed whilst receiving a disability pension. This article is based on a current research project funded by the Research Network on Pensions (FNA) of Deutsche Rentenversicherung Bund and analyses the employment histories of persons with reduced earning capacity and their pension consequences against this backdrop. In addition to existing research, the employment phase after having been awarded a reduced earning capacity pension is also included. For this purpose, process data from the statutory pension insurance are used. Based on survey data from the lidA study, the article also examines to what extent people with reduced earning capacity can still be identified as wanting to return to gainful employment in later stages of life, or under what circumstances such a return would be conceivable.