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20th anniversary of the Research Data Centre of the German Pension Insurance

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The Research Data Centre of the German Pension Insurance (FDZ-RV) celebrated its 20th anniversary in 2024. Its primary purpose is to provide the scientific research community with data for their research projects to support social policy decisions, e. g. preparing better reforms. The development of the cooperation between the statutory pension insurance scheme and the research community in this field has been highly dynamic since FDZ-RV was founded in 2004, as is evident, for example, from the sharp increase in the number of contracts concluded over time. Future challenges for FDZ-RV will arise from projects such as the Federal Government's planned Research Data Act and the planned creation of Common European Data Spaces.

The procedure of applying for data use and gaining actual data access

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The Research Data Centre of the German Pension Insurance (FDZ-RV) provides anonymised microdata for scientific research. This takes place via an application procedure and enables researchers at scientific institutions in Germany and abroad to analyse the data through various forms of use for research objectives in the field of social security. Applicants are advised by FDZ-RV staff when selecting suitable data products. The range of data is constantly being updated and expanded to remain attractive to researchers in the future.

Project 'Research Data Portal' – creating a new web presence for the German State Pension Scheme's Research Data Centre (FDZ-RV)

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This article takes a closer look at the new FDZ-RV website's user interface and range of functions. The project is financed by the German Federal Ministry of Labour and Social Affairs' (BMAS) Data Laboratory by means of funds from the German Recovery and Resilience Plan (DARP). The article's focus lies on the homepage, the subpages for data records and on the range of functions that were programmed especially for this web presence. Interested users can access datasets directly through the homepage. In addition to that, a page with detailed information is automatically generated for each data record. Dynamic search and filter options facilitate a goal-oriented search. As a bonus, current news is presented in the form of news teasers, keeping users continuously up to date. The article ends by giving an overview of future developments that will further improve user experience and increase the availability of information.

Potential for analysing statutory pension insurance data for mortality issues – inventory of available data

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Population mortality is a permanently relevant research topic, however, in Germany not much research has been done on it due to a lack of suitable microdata. This article is intended to provide an overview of available information on mortality in the various statistical data of the German Pension Insurance an assessment of the quality of the data and an outlook on how different statistical data sources should be combined to obtain a comprehensive database for mortality research. We compared the pension insurance data with official statistics from the Federal Statistical Office and found that there are around 15 percent less people with pension insurance than the German resident population. In addition, the number of deaths is around 6 percent lower than in the official death statistics. These deviations are in line with our expectations. We can therefore conclude that the data is of good quality and complete and as such the perfect basis for creating a new research dataset.

Wealth within the Socio-Economic Panel – a dynamic value

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Economic inequality is a central topic in political and academic discourse. While many studies analyse income inequality, wealth, especially pension wealth, is often neglected, even though it represents an important aspect of individual prosperity and old-age provision. The challenge is to estimate pension wealth as accurately as possible based upon current values. This study analyses the financial situation based on the extended wealth of actively insured persons and pensioners who are entitled to benefits from the statutory pension insurance scheme in Germany. By including pension assets, the importance for material prosperity and financial security in old age is emphasised. The descriptive analysis shows that pension assets, as a large component of extended wealth, contribute significantly to reducing inequalities the distribution lines between genders and age groups. The results help to broaden the discussion on wealth inequality and underline the relevance of pension entitlements in wealth research.

Calendar age as a qualifying condition for retirement – is it a means of ensuring equality or just arbitrary?

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The calendar age is a decisive factor for retirement. It does not, however, give much information about an individual's relevant characteristics. Moreover, there is very little people can do about their calendar age. Therefore, it could be argued that rights and obligations are allocated based on an irrelevant feature that cannot be influenced. At first glance, this may seem fundamentally unfair. Calendar age, however, is the only measurable feature which is the same for everyone. Everybody moves in the same direction, and nobody needs to be ashamed of ageing, after all.

It is transparent, can be determined in a theory-neutral way and is largely tamper-proof. Using calendar age as an access factor may therefore be arbitrary, but it distributes arbitrariness evenly among individuals. This arbitrary equality is a value in itself, resulting in greater acceptance and a high level of predictability. Calendar age as a touchstone for the state pension scheme is therefore permissible and sensible. It should be accompanied by measures that address individual needs, though.

Do employees in menial jobs retire earlier?

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The impact of the Covid-19 pandemic has shown the importance of employees in so-called menial jobs – jobs that do not require professional qualifications – for society and the economy. The current state of research on this group of employees remains incomplete, but it shows that these activities cannot be described as “simple” in view of a wide range of different work requirements and the fact that employees in this segment are confronted with particular risks in the course of their careers. The aim of this article is to close existing research gaps by examining the time of entry into the statutory old-age pension for employees in low-skilled work and comparing them with employees in skilled and highly skilled work. The data basis for this study is the German Socio-Economic Panel (SOEP) for the years 1992 to 2020. The data is analysed using event analysis methods. The analyses focus on the Piecewise Constant Exponential Model (PCEM). The findings show that one half of employees in low-skilled work retire early (at the same time as skilled workers). The other half of those in low-skilled work retire later than those in skilled work. According to the results, highly qualified workers are the last retire. In addition, individual factors, such as financial leeway, can be identified that enable highly qualified employees to transition to retirement earlier, while retirement is postponed for low-skilled workers in marginal employment.