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SURVEY-BASED STUDY ON PARTIAL ASPECTS OF RETIREMENT DECISIONS OF PRIVATE PERSONS IN GERMANY



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Otto-Friedrich-Uni Jun 2014, 2014. Taschenbuch. Book Condition: Neu. 241x177x20 mm. Neuware - In Germany, private retirement provision is a topic of increasing importance. The ageing population in combination with unemployment, an increasing number of temporary work contracts, more individuals who work part-time or in jobs not subject to social insurance contributions, make it problematic to finance the pensions of the retired in a pay-as-you-go financed pension system. Besides, the number of individuals not able to acquire sufficient pension claims exceeding the needs-oriented basic pension is increasing. Several pension reforms have taken place in order to alleviate the pressure on the pay-as-you-go system. In 2001, a voluntarily funded part was introduced to close the pension gap which has slowly been rising due to a declining replacement rate in the statutory pension system. Individuals now have to decide if they start to provide for retirement privately, how much they are going to save and where to invest. Such decisions require a sound knowledge of the German pension system and general financial knowledge in order to be able to approximate retirement needs and to compare financial products. Based on the theory of saving and its behavioral refinements, a decision model has been developed in this thesis which describes each step from thinking about retirement to actually saving for retirement. Each of these steps has been investigated empirically in order to find out more about the hurdles individuals face on their way towards private retirement savings. Based on an instrumental variable estimation, it will be shown that providing information about retirement provision alone will not be sufficient to make people think about an appropriate retirement income, to induce people to make concrete retirement plans and to increase the number of individuals who translate their plans into action. Instead of providing general pension knowledge, offering...



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