

Marian Schmidt

Das Umlageverfahren in Deutschland - Doch kein Auslaufmodell?

**Bestandsaufnahme und Perspektiven der Deutschen
Rentenversicherung**

Diplomarbeit

Das Umlageverfahren In Deutschland Doch Kein Auslaufmodell German Edition

Marian Schmidt



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Das Umlageverfahren in Deutschland - Doch kein Auslaufmodell? Marian Schmidt, 2011 Diplomarbeit aus dem Jahr 2009 im Fachbereich BWL Bank B rse Versicherung Note 1 2 Berufsakademie Sachsen in Leipzig Berufsakademie Sachsen Veranstaltung Interdisziplin res Verm gensmanagement Sprache Deutsch Abstract Als Teil der Sozialen Marktwirtschaft leistet das System der sozialen Sicherung einen wesentlichen Beitrag zum allgemeinen Wohlstand Dieses positive Ergebnis sozialstaatlichen Wirkens hat allerdings auch eine Kehrseite die Kosten sind au erordentlich hoch Als Teil dieses Systems steht die Gesetzliche Rentenversicherung GRV in Deutschland derzeit vor einer tiefgreifenden Krise Aktuell sind die Lasten f r die Beitragszahler hoch weil sich aufgrund gesellschaftlicher Ver nderungen die Beitragslast auf immer weniger Erwerbst tige verteilt Hohe Arbeitslosenzahlen und eine demographische Entwicklung die die Altersstruktur der Gesellschaft gravierend ver ndert werden die Beitragss tze in die H he treiben wenn das bisherige Rentenniveau erhalten bleiben soll Zu diesen Problemen gibt es in der Wissenschaft und Politik eine weitgehende bereinstimmung In welcher Weise das System jedoch reformiert werden muss gilt als strittig Die heutigen Schwierigkeiten betreffen vor allem das Finanzierungsverfahren der Gesetzlichen Rentenversicherung Urspr nglich sollte die Finanzierung der Rentenversicherung ber ein Kapitaldeckungsverfahren erfolgen Es gelang aber zu keinem Zeitpunkt einen Kapitalstock aufzubauen der eine problemlose Leistungserbringung gew hrleistet h tte Erst 1969 wurde schlie lich auf das heute noch praktizierte Umlageverfahren umgestellt Und genau dieses f hrt 40 Jahre sp ter zu massiven Finanzierungsschwierigkeiten aus den seit langem bekannten Problemen durch den demographischen Wandel Verschiedene Experten sehen die L sung der meisten Probleme der gesetzlichen Rentenversicherung in der Reform des Finanzierungsverfahrens und der Teilkapitalisierung des bestehenden Systems Erg nzende kapitalgedeckte Altersvorsorgen

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