

# FACT SHEET: GERMANY

## Background Information

General statistics on population & employment*	Value	Year	Source
Working age population (age 15-64)	53,545	2019	Eurostat <sup>[1]</sup>
Active population, labour force (age 15-64)	42,427	2019	Eurostat <sup>[1]</sup>
Inactive population, outside labour force (age 15-64)	11,118	2019	Eurostat <sup>[1]</sup>
Elderly population (age 65+)	17,149	2019	Eurostat <sup>[1]</sup>
Total population (all ages)	83,093	2019	Eurostat <sup>[2]</sup>

\* number of persons reported (in thousands)

## Coverage

Number of persons insured in mandatory pension schemes*	Value	Year	Source
Statutory old age pension scheme ( <i>Gesetzliche Rentenversicherung</i> )	38,727	2018	National <sup>[3]</sup>
Civil servants' old age pension scheme ( <i>Beamtenversorgung</i> )	1,758	2019	National <sup>[3]</sup>
Farmers' old age security scheme ( <i>Landwirtschaftliche Altersvorsorge</i> )	181	2019	National <sup>[3]</sup>
Old age pension schemes for the liberal professions ( <i>Berufsständische Versorgungswerke</i> )	860	2018	National <sup>[3]</sup>
Supplementary pension schemes for public service employees ( <i>Zusatzversorgung des öffentlichen Dienstes</i> )	5,882	2019	National <sup>[3]</sup>

\* number of persons reported (in thousands)

Coverage of funded and private pension plans*	Value	Year	Source
Mandatory/quasi-mandatory pension plans	x	2015	OECD <sup>[4]</sup>
Auto-enrolment	n.a.	2015	OECD <sup>[4]</sup>
Voluntary: occupational pension plans	57.0	2015	OECD <sup>[4]</sup>
Voluntary: private pension plans ( <i>here: Riester pension only</i> )	33.8	2015	OECD <sup>[4]</sup>
Voluntary: total	70.4	2015	OECD <sup>[4]</sup>

\* % of employees aged 25–64 subject to social insurance contributions;

'n.a.' = information not available; 'x' = not applicable

## Financial Protection in Old Age

National net pension replacement rates*	Value	Year	Source
Total net (with voluntary)	68.0	2018	OECD <sup>[5]</sup>
Net mandatory public and private	51.9	2018	OECD <sup>[5]</sup>
Net mandatory public	51.9	2018	OECD <sup>[5]</sup>

\* % of individual pre-retirement earnings

Reference EU28 and OECD: net pension replacement rates*	Value	Year	Source
EU: total net (with voluntary)	67.0	2018	OECD <sup>[5]</sup>
EU: net mandatory public and private	63.5	2018	OECD <sup>[5]</sup>
EU: net mandatory public	55.5	2018	OECD <sup>[6]</sup>
OECD: total net (with voluntary)	65.4	2018	OECD <sup>[5]</sup>
OECD: net mandatory public and private	58.6	2018	OECD <sup>[5]</sup>
OECD: net mandatory public	47.3	2018	OECD <sup>[6]</sup>

\* % of individual pre-retirement earnings

## References

[1] Source: European Labour Force Survey (EU-LFS), available at [Eurostat](#); dataset: 'Population by Sex, Age, Citizenship and Labour Status (1 000)', ID: [lfsa\\_pganws](#), accessed on 10/11/2020; unit of measure: number of persons (in thousands); definitions: the 'working age population (age 15-64)' includes all persons of 15 to 64 years of age; the 'active population, labour force (age 15-64)' is defined as the sum of employed and unemployed persons of 15 to 64 years of age; the 'inactive population, outside the labour force (age 15-64)' consists of all persons who are classified neither as employed nor as unemployed of 15 to 64 years of age; the 'elderly population (age 65+)' includes all persons of 65 years of age or older.

[2] Source: Annual National Accounts, available at [Eurostat](#); dataset: 'Population and Employment', ID: [nama\\_10\\_pe](#), accessed on 10/11/2020; unit of measure: number of persons (in thousands); definition: the 'population (total)' consists of all persons, nationals or foreigners, who are permanently settled in the economic territory of the country, even if they are temporarily absent from it, on a given date. A person staying or intending to stay for at least one year is considered to be settled in the territory. By convention, the total population excludes foreign students and members of foreign armed forces stationed in a country.

[3] Bundesministerium für Arbeit und Soziales (2020). [Ergänzender Bericht der Bundesregierung zum Rentenversicherungsbericht 2020 gemäß § 154 Abs. 2 SGB VI \(Alterssicherungsbericht 2020\)](#). BMAS: Berlin. Additional information on benefit recipients is provided by the [OECD Social Benefit Recipients Database](#) (SOCR).

[4] Source: OECD Global Pension Statistics, available at OECD Pensions at a Glance 2019, Table 9.1, Coverage of Funded and Private Pension Plans in Selected OECD and Other Jurisdictions (<https://doi.org/10.1787/888934042371>); unit of measure: percentage of employees aged 25-64 subject to social insurance contributions; definition: coverage rates for Germany are provided with respect to employees aged 25-64 subject to social insurance contributions. Active members are individuals with assets in a pension plan who are not retired yet. They may be actively contributing or may be holding rights in a plan. For more information see: OECD (2019), Pensions at a Glance 2019: OECD and G20 Indicators, OECD Publishing, Paris, <https://doi.org/10.1787/b6d3dcfc-en>.

[5] Source: OECD Pension Models, available at OECD Pensions at a Glance 2019, Table 5.6, Gross and Net Pension Replacement Rates from Mandatory (Public and Private) and Voluntary Pension Schemes (<http://doi.org/10.1787/888934041611>); unit of measure: percentage of individual pre-retirement earnings; definition: the 'net replacement rate' is defined as the individual net pension entitlement divided by net pre-retirement earnings, taking into account personal income taxes and social security contributions paid by workers and pensioners. It measures how effectively a pension system provides a retirement income to replace earnings, the main source of income before retirement. Pension entitlements are based on current legislation in OECD countries. The values of all pension system parameters reflect the situation in 2018 and onwards. The calculations show the pension benefits of a worker who enters the system that year at age 22 and retires after a full career. The baseline results are shown for single individuals. For more information see: OECD (2019), Pensions at a Glance 2019: OECD and G20 Indicators, OECD Publishing, Paris, <https://doi.org/10.1787/b6d3dcfc-en>. Further information is provided in [OECD country profiles](#).

[6] The net pension replacement rate of mandatory public schemes is calculated on the basis of the net pension replacement rates of mandatory schemes holding the relationship between the net and gross pension replacement rate constant [net RR mandatory public = gross RR mandatory public x (net RR mandatory total / gross RR mandatory total)]; source: OECD Pension Models, available at OECD Pensions at a Glance 2019, Table 5.3. Gross Pension Replacement Rates from Mandatory Public, Mandatory Private and Voluntary Private Pension Schemes (<http://doi.org/10.1787/888934041497>), Table 5.6, Gross and Net Pension Replacement Rates from Mandatory (Public and Private) and Voluntary Pension Schemes (<http://doi.org/10.1787/888934041611>); unit of measure: percentage of individual pre-retirement earnings; definition: the gross replacement rate is defined as the gross pension entitlement divided by gross pre-retirement earnings. The net replacement rate is defined as the individual net pension entitlement divided by net pre-retirement earnings, taking into account personal income taxes and social security contributions paid by workers and pensioners. For more information see: OECD (2019), Pensions at a Glance 2019: OECD and G20 Indicators, OECD Publishing, Paris, <https://doi.org/10.1787/b6d3dcfc-en>.