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Beitragssatzentwicklung in der Gesetzlichen Krankenversicherung und der Sozialen Pflegeversicherung – Projektionen und Determinanten

Martin Gasche und Johannes Rausch

Abstract

We split the development of the contribution rate of the German health insurance (GKV) and social care insurance (SPV) analytically into a demographic effect, an expenditure effect and an income effect. It appears that in the medium term the demographic effect represents a considerable factor for both insurances. However, due to the steeper expenditures' profiles the effect of the demographic development is much larger in the SPV compared to the GKV. Actually, the contribution rate of the SPV is mainly driven by the demographic development, while the GKV contribution rate is mainly determined by the expenditure effect. Due to its characteristics of a partially comprehensive insurance with given flat service charges the expenditure effect plays only a minor role in the SPV. A higher fertility rate leads to a temporary larger increase of the GKV contribution rate due to higher expenditures for children. However, until 2060 this effect will be compensated by the increasing number of contributors.

JEL-Classification: H51, I18

Keywords: Social Long-term Care Insurance, Public Health Insurance, Financial Development, Aging Population, Simulations

Schlagworte: Soziale Pflegeversicherung, Gesetzliche Krankenversicherung, Finanzielle Entwicklung, Bevölkerungsalterung, Simulationsrechnungen

Wirtschaftspolitisches Forum

Reform der Vergleichsmiete (Mietspiegel) – Wie kann die zentrale Bezugsgröße des deutschen Mietrechts zukunftsfest gemacht werden?

Am 12.04.2016 hat das BMJ einen Referentenentwurf für das „Gesetz zur weiteren Novellierung mietrechtlicher Vorschriften“ vorgelegt. Der Entwurf sieht unter anderem vor, den Betrachtungszeitraum bei der Berechnung der Vergleichsmiete von vier auf acht Jahre auszudehnen. Zudem soll den qualifizierten Mietspiegeln mehr Gewicht bei gerichtlichen Auseinandersetzungen zukommen. Geplant sind somit weitreichende Reformen der zentralen Bezugsgröße des deutschen Mietrechts. Der Entwurf wirft einige unmittelbare Fragen auf. Kommt es zu geringeren Investitionsanreizen?

Sorgt die Ausdehnung des Betrachtungszeitraums für „gerechtere“ Mieten? Welche Wirkungen haben die angedachten Reformen im Sozialrecht, wo die ortsübliche Vergleichsmiete ebenfalls als Referenzgröße herangezogen wird? Welche Anforderungen sollten Mietspiegel aus ökonomischer Sicht erfüllen und inwiefern ist dies mit normativen Vorgaben der Politik und Rechtsprechung vereinbar?

JEL-Classification: K11, L85, R21, R31

Keywords: Housing Demand, Housing Policy, Housing Supply and Markets, Real Estate Services, Rent Index

Schlagwörter: Wohnungsnachfrage, Wohnungspolitik, Wohnungsangebot und -markt, Immobilienwirtschaft, Mietspiegel

Reform von Mietspiegel und ortsüblicher Vergleichsmiete

Steffen Sebastian

Abstract

Rent control in Germany, which was introduced in 2015, can only be put into place effectively, if there are rent indexes in all relevant markets, namely those that are currently operating under difficult conditions of excess demand.

These rental indexes must be of a high methodological and statistical standard in order to stand up in court. The current legal status of rent indexes certainly does not meet these requirements. In other words, rent indexes in Germany are of rather heterogeneous quality. Therefore, the federal government has presented some initial drafts on reforming rent indexes making them clearer and more specific. These drafts thus also contain detailed requirements as to how rental surveys should be formulated. In this essay, further proposals for reforming rent indexes are presented. Furthermore, we comment on some elements of the current reform draft and suggest additional reforms. We intend not only to show how to calculate rent indexes more accurately and appropriately, but also how a reform of the rent indexes, or of

Scheinargumente bei Mietspiegeldebatte – Was definiert „moderne Mietspiegel“?

Göran Kauermann, Lorenz Thomschke und Reiner Braun

Abstract

The German Mietspiegel is a database to determine typical local market rents consisting of newly offered and ongoing contracts. Last year, the German government enacted a new law called "rental brake", which caps rental prices of re-lettings at the level of a local Mietspiegel in declared areas. Prior to the rental brake, the Mietspie-

gel only affected rent increases for sitting tenants, whereas the Mietspiegel is now likewise material to initial rents.

This triggered a large and public debate on the proper methodology on creating a Mietspiegel and its database. Some authors call for asking prices as a new database and justify this modification with larger number of cases at little costs. Others supported the idea of an official rental databank. In our paper, we argue against such changes due to legal requirements and potential biases in asking rents. Instead, we emphasize the need of adequate sampling and regression methods to create a Mietspiegel scientifically.

Vermieter–Mitteilungspflicht zur Miete bei Erstvermietung und Mieterhöhungen – ein Transparenz erhöhendes und nützliches Reformkonzept

Franz-Georg Rips

Abstract

Residential rental indexes are and will remain a superior system of statistical acquisition of rents, likewise internationally. They have multiple benefits, but they have to be reformed:

- The present rent-regulation law is in need of reform; particularly it implies a high risk of potential disputes.
- Within the frame of necessary reform and progression of the rent-regulation law, the landlord has the obligation to submit documents to the local authority about the initial
- Residential rental indexes are to be drawn up in form of a statute by the councils of the municipality throughout Germany.

Die Rolle befristeter Beschäftigung in Europa

Ronald Bachmann und Julia Bredtmann

Abstract

Temporary contracts are being used as an instrument to make labour markets more flexible in many countries of the European Union. Our international comparison shows that temporary employment hardly increases the permeability of labour markets. On the one hand, it facilitates access to the labour market; on the other hand, however, it leads to unstable jobs and segmented labour markets. The latter only feature a very limited stepping-stone function of temporary employment. In order to create sustainable jobs, reforming employment protection with the aim of increasing

transitions to stable jobs, as well as investing in (further) education seem to be good alternatives.

JEL-Classification: J41, J48, J60

Keywords: Temporary employment, employment protection, labour market policy

Schlagwörter: befristete Beschäftigung, Kündigungsschutz, Arbeitsmarktpolitik

Geldpolitik, Arabellion und Flüchtlingskrise

Michael von Prollius und Gunther Schnabl

Abstract

Since the year 2015, Europe is confronted with a wave of refugees from the Middle East and North Africa. It is argued that the monetary policy of the large industrialized countries is (indirectly) an important determinant of the European migrant crisis. Since the turn of the millennium the large central banks cut strongly interest rates in response to the bursting dotcom bubbles, what contributed to unprecedented speculation on commodity markets. The resulting dramatic increase in (inter alia) oil and wheat prices had strong redistribution effects on the Middle East and North Africa, where small elites control large oil and gas resources, whereas large parts of the populations live in poverty. The Arab spring is not seen as a struggle for democracy. Instead, it is interpreted as an upheaval against high food prices and growing inequality, which have been triggered by the very expansionary monetary policies of the large industrialized countries.

JEL-Classification E52, E14, F22

Keywords: Monetary Policy, Financial Market Bubbles, Crisis, Income Inequality, Redistribution, Arab Spring, European Refugee Crisis

Schlüsselwörter: Geldpolitik, Finanzmarktblasen, Krisen, Umverteilung, Arabischer Frühling, Flüchtlingskrise