



Professor of Finance at Albert Ludwigs University at Freiburg

Bernd Raffelhüschen is a sought-after expert on pension reform, social security and demographic development.

He is Professor of Finance at Albert Ludwigs University at Freiburg (Albert-Ludwigs-Universität Freiburg) and Professor at Bergen University (Universitetet i Bergen).

In addition to his academic work, which deals with the effects of social policy on the generations, Raffelhüschen advises several European state governments as well as the European Commission on the reform of social security systems. Since 2005 he has been Managing Director of the Stiftung Marktwirtschaft in Berlin.

In 2004 Raffelhüschen was awarded the Schader Prize, the highest endowed award for social scientists in Germany.

His articles in the specialist press and in German daily newspapers attract a great deal of attention and he is also known to a wide audience through numerous television appearances. Raffelhüschen vehemently advocates the abolition of statutory long-term care insurance, which he wants to see replaced by private personal provision. He also considers increased personal provision in pension insurance to be imperative. In health insurance, he pushes for the decoupling of wage costs from medical costs and therefore advocates the so-called 'capitation fee' based on the Swiss model.

His style of lecturing, characterised by dry humour and subtle irony, makes Bernd Raffelhüschen a sought-after speaker who does not shy away from controversy. He skilfully explains scientific correlations in an entertaining manner without sacrificing depth of content.