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Merz faces pension mutiny after election disaster

The German chancellor is under pressure to soften plans to scrap early retirement as his SPD coalition partners demand a change of course

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German Chancellor Friedrich Merz's humiliating run of regional election defeats has reignited a bitter fight over his unpopular pension reform, with his Social Democratic coalition partners pushing back against plans that could make Germans work longer, national media have reported.

Merz's Christian Democrats suffered a historic drubbing this month, culminating in what the chancellor himself called a *"disaster"* in Mecklenburg-Western Pomerania. The CDU failed to clear the 5% threshold for the state parliament, while the right-wing, anti-immigration and Euroskeptic Alternative for Germany (AfD) came first. The AfD also topped the vote in Saxony-Anhalt, while in Berlin the CDU was pushed



German Chancellor Friedrich Merz © Omer Messinger / Getty Images

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Why Germany is stuck with Friedrich Merz, for now ANALYSIS

into second place behind the left-wing Die Linke. The SPD also suffered significant losses.

The defeats have complicated Merz's already contentious reform drive. At the center of the fight is the so-called "*pension at 63*," which allows people with 45 qualifying years to retire early without deductions. A government commission recommended scrapping the scheme, citing Germany's aging population straining pension finances and the workforce. Merz, who has repeatedly urged Germans to work more, backs the reform.



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Opponents, however, have argued abolition would punish people who started work young and paid into the system for decades. The issue is particularly sensitive in eastern Germany, where incomes and private savings tend to be lower. An INSA poll published last month found 68% of Germans opposed scrapping the scheme.

The election rout has given those opponents fresh leverage, including within Merz's conservative camp, German media has reported. An SPD strategy document circulated this week argued there are "*open questions*"

on proposed early retirement changes. SPD parliamentary group leader Matthias Miersch has called the entitlement after 45 years a "*fundamental issue of justice*," while Mecklenburg-Western Pomerania's Minister-President Manuela Schwesig argued that people who have worked and paid contributions throughout their careers should retain the right to retire early without deductions.

The coalition is now scrambling for a compromise. According to Bild and Spiegel reports on Thursday, options include preserving deduction-free early retirement for physically demanding jobs, such as roofing, or raising the qualifying period from 45 years to 46 or 47. Hardship exemptions and transition periods for workers nearing retirement are also under discussion.

Alexander Hoffmann, parliamentary group leader of the CSU, the CDU's sister party, argued there could be no pension reform without scrapping the early retirement scheme, telling Bild: "*We have a clear agreement in the coalition: hardship cases yes, standard cases no.*" However, nearly four hours of coalition talks this week reportedly failed to produce an agreement.



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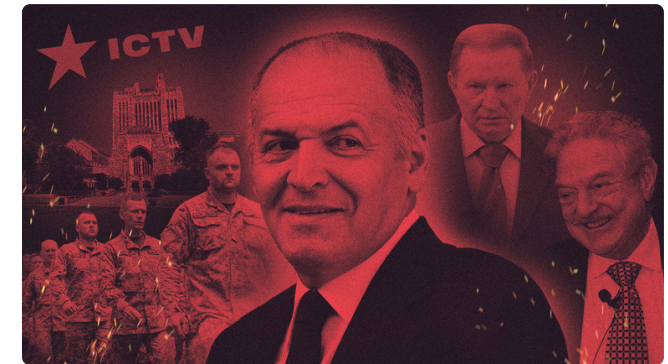
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The clash threatens more than the pension scheme. Merz came to power promising sweeping reforms to revive Europe's largest economy after years of stagnation, but the election defeats have sharply narrowed his room for maneuver. Analysts say SPD lawmakers whose votes he needs have less incentive to embrace unpopular measures after the governing parties were punished at the ballot box, while resistance is also reportedly growing within the CDU itself, particularly in the east. Merz, however, has responded to the election

defeats by insisting that *"the reforms must come."*

The chancellor's own standing has plunged amid economic weakness and dissatisfaction with his government. Earlier this month, just 10% of respondents told pollster Forsa they were satisfied with his performance, against 88% who were dissatisfied. A YouGov poll published ahead of the latest elections found 48% of Germans expected him to be out of office by year-end. German media have also discussed the possibility of a Kanzlertausch, or *"chancellor swap,"* if the CDU suffers further setbacks.

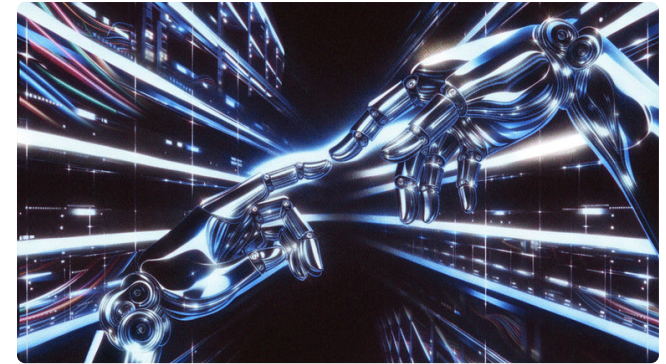
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RL L 9/26/2026 at 10:34 AM

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If only Merz was as committed to ‘reforming’ his own behaviour supporting the Zelensky regime, then he wouldn’t have had to reform the German pension lol.

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B

Brendan Keegan 9/26/2026 at 7:47 AM

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Why can’t this creature creep go back to his crypt snd leave Germans to find a proper leader?

[Reply](#)

M

Mark Shane 9/25/2026 at 9:15 PM

1

Funny when it comes to payment to its own citizens from their own money it’s always an economical crisis , yet billions of those same people’s money are waisted on military for non existent threats or Ukraine, nobody says, oh no we can’t do that we have to pay pensions and improve health care so sorry no tanks, or money for Ukraine, we don’t hear that do we? And still we’re not hanging them, funny

[Reply](#)

L

Le bon Sens 9/26/2026 at 3:39 AM ↑

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Paying pensions, as the elected individuals are supposed to do, is not generating kickbacks for the few.

Giving multi- billions of taxpayers (pension/ social security) money to the mass murdering nazis/ fascists/ zionists of what is still called ‘ukraine’ instead, does.

[Reply](#)

P

Patrick Barron 9/26/2026 at 3:03 AM

-1

Phase out state pensions entirely. Everyone has an entire lifetime to save as much or as little as he wishes for his own retirement. Why should everyone be forced to save for your retirement and you be forced to save for everyone else's retirement? It makes no sense.

[Reply](#)

L Le bon Sens 9/26/2026 at 3:33 AM 

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Ever heard about social security?

And the fact, that in fascist/ capitalist systems, most of the working people do not have enough income to make any considerable savings??

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V Voyt Regnal 9/26/2026 at 1:01 AM

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One day his head will explode..it is full of toxic Cerebrospinal fluid 🤡🤡

[Reply](#)

P Peter 9/26/2026 at 12:36 AM

2

Germany could join BRICS close their borders and put 100% tariff on US goods.

[Reply](#)

c casper ghost 9/26/2026 at 12:23 AM

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spending money on WAR, IMMIGRANTS and POLITICIANS
and blowing up NORDSTREAM , is straining pension finances.... or everyone could retire at THIRTY (30)
with FULL PENSION dentures and all

[Reply](#)

B Byron 9/25/2026 at 6:11 PM

2

Is it just me or does this Merz act and think a lot like netanyahu? He doesn't seem to care what his constituency thinks or what the world thinks of his decisions and instead doubles down with failed policy.

«citing Germany's aging population straining pension finances and the workforce» !!!!!

You think the German people don't know that the system is being strained by all the immigrants and that everything was fine before that overload?

As was mentioned in the article, it's a question of fundamental Justice when we're talking about somebody who's put 45 years into the system and is being asked to keep working for immigrants to collect benefits.

[Reply](#)**J Josef Liebel** 9/25/2026 at 11:11 PM 

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[Reply](#) **Christopher Rushlau** 9/25/2026 at 7:31 PM

-1

Germans are demanding free government payments to offset inflation.

[Reply](#) **Mi Samsung** 9/25/2026 at 8:17 PM 

2

Did you bother to actually look how the German pension plan works? From your comment I'd say no you didn't. The statutory pension insurance (Rentenversicherung) is mandatory and financed equally by employees and employers. A percentage of your gross salary is contributed, up to a certain income limit. Therefore what people want is their contributions to the plan.

[Reply](#)**J Josef Liebel** 9/25/2026 at 11:08 PM 

1

Correct

[Reply](#) **Jam Jor** 9/25/2026 at 9:44 PM

3

In my opinion, when so called leaders fail their people. Guillotine time and heads on a pike for all to see. Israel Lobby AIPAC members deserve to be head chopped

[Reply](#)**J Josef Liebel** 9/25/2026 at 11:06 PM 

1

That rule worked for a few centuries

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