

In the Spotlight

# OLDER PEOPLE

in Germany and the EU



Federal Statistical Office of Germany

# Imprint

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# Introduction

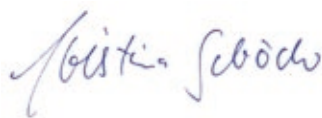
Our society is becoming older, but by no means greyer. In businesses, shops, on streets and in residential areas, it is clear to see that old age is as colourful as life itself. This diversity is an opportunity to further improve and enhance our society. As their share of the population grows, older people will occupy a new position in future society.

However, when young people consider what it means to be old, they usually conjure up images of illness and frailty. Old age is still often associated exclusively with infirmity, frailty, or the need for care. We can, however, profit greatly from the competence, creativity and innovative capacity of older people. Whilst we of course strive to provide reliable help and care for all those in need, this great challenge should not obscure the chances and potential of old age. We need images of old age which aptly reflect the variety of lifestyles present in today's society.

The Federal Statistical Office illustrates this variety in this publication: on average people in Germany today live over 30 years longer than they did 100 years ago and many senior citizens use these extra years – for their family, themselves or for society. This brochure provides an insight into various aspects of older people's lives and in so doing contributes to an understanding and appreciation of their needs. I wish to thank the Federal Statistical Office for the enlightening information provided in this study.

I invite you, dear readers, to find out about all the facets of old age and to question and discuss the existing images of ageing in society. After all, these perceptions will be of increasing relevance to us all – not least because as time progresses they become images of ourselves.

With kind regards



Dr. Kristina Schröder  
Federal Minister of Family Affairs, Senior Citizens, Women and Youth

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# Preface

Dear readers,

Blogging, completing a degree, or living abroad for a while – hardly unusual activities at a younger age, but certainly less common amongst the elderly.

Perhaps you also know someone who is doing something you would not expect them to do at this later stage of their lives. These people are pioneers of a trend summarised by the catchphrase “active ageing“. They highlight the fact that old age and the self-conception of ageing are slowly changing in our society.

Official statistics provide a wealth of information about the way older people live. The politically and socially dominant issues in this context are certainly the demographic shift and its impact on social security systems. But it would be wrong to reduce the focus to this aspect alone. Accordingly this publication – whilst analysing topics such as old-age poverty and the need for care – also examines the family relationships of older people, their presence on the job market and their social involvement. Moreover, as looking beyond national boundaries can be most insightful, we will also take a look at the situation in neighbouring European countries and compare the everyday lives of senior citizens across Europe.

In addition to the printed edition, the publication “Older People in Germany and the EU” can also be downloaded in PDF format via our website: [www.destatis.de](http://www.destatis.de).

I would like to thank everyone who contributed to this publication. Special thanks are due to the Federal Ministry of Family Affairs, Senior Citizens, Women and Youth, who helped to finance this publication.

I hope you enjoy this insightful study!

Yours sincerely



Roderich Egeler  
President of the Federal Statistical Office



# 1 Older People in Figures



## One in five aged 65 and over

Fewer younger people, growing numbers of older people: this shift in the age structure is referred to as demographic change. It is the consequence of persistently low birth rates and increasing life expectancy.

In 2009, there were approximately 82 million people living in Germany, of whom around 17 million were aged 65 years and over. Hence every fifth person between the North Sea and the Alps had already reached retirement age.

## Surplus of women

Amongst the approximately 17 million people 65 years and over, 57% were women and 43% men. This disparity between the sexes can be traced back on the one hand to the higher life expectancy of women (see chapter 5.1). On the other hand, the effects of World War II are still apparent.

Many men of today's retirement generation died prematurely in the war. With the subsequent rise of generations less affected by the war, this disparity has been steadily declining over the last few years. In 1990, the proportion of women in the age category 65+ was still as high as 66%.

## Only a few foreign senior citizens

In 2009, only 4% of older persons were foreign citizens. The vast majority were German (96%). The proportion of non-German citizens was slightly higher amongst men (4.9%) than women (3.2%). These low rates reflect the fact that until the 1960s there were relatively few men and women who had emigrated from foreign countries on a long-term basis.

## Older people

### In Sachsen, a quarter of the population is of retirement age

The proportion of senior citizens in the population differs greatly from one region of Germany to another: in 2009, it was substantially higher in East Germany (23.5%) than in West Germany (20.2%). Amongst the 16 Länder, Sachsen recorded the highest proportion of people of retirement age (24.7%), closely followed by Sachsen-Anhalt (24.2%). The city states of Hamburg and Berlin were the “youngest”. Here the proportion of senior citizens was 19.0% and 19.1%, respectively.

### More and more senior citizens

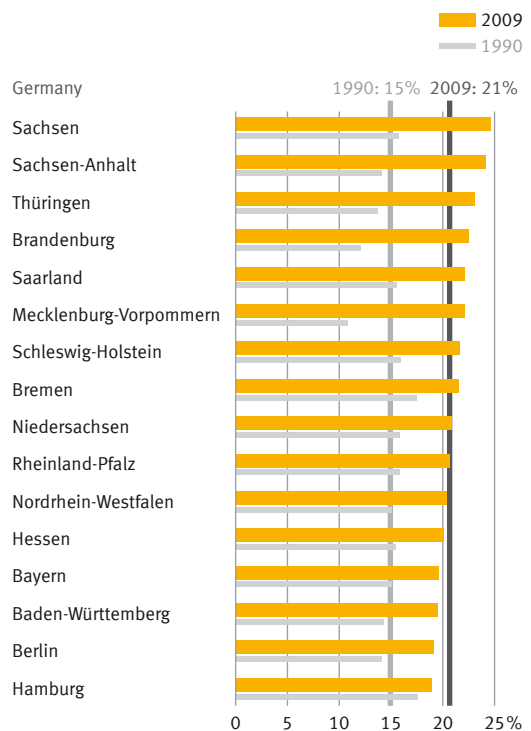
Since 1990 the number of citizens in Germany aged 65 and over has risen by 5 million. This represents an increase of 42%. At the same time, the total population has only grown by 3%.

The demographic change is particularly pronounced in the eastern part of the country. There, the ageing of the population was accelerated even more by the migration of mostly young people to the West. Whilst the number of inhabitants in eastern Germany decreased by 12% between 1990 and 2009, the number of older people increased by 50%. In the former territory of the Federal Republic the ageing process was mitigated by immigration from the eastern part of the country as well as from abroad: during the same period the total population increased by 6%, whilst the number of senior citizens increased by 40%.

### Brandenburg ageing particularly fast

Of all the 16 Länder, Brandenburg has recorded the greatest increase in senior citizens during the past years. Here the number of people aged 65 and over rose by 81% between 1990 and 2009. The growth rate in Mecklenburg-Vorpommern was similarly high (75%).

**Fig. 1.1 Generation 65+**  
Percentage of total population aged 65 and over





## Moving to the countryside

In a nationwide comparison, between 1990 and 2009, the number of persons aged 65 and over increased at the slowest rate in the city states of Hamburg and Bremen (+16% and +20%, respectively). This is because the willingness to leave urban areas and move to the countryside increases with age.

**Tab. 1.1** Development of the generation 65+

	Persons aged 65 and over		
	Change 1990 – 2009	1990	2009
	%	in thousands	
Brandenburg	+ 80.6	310	560
Mecklenburg-Vorpommern	+ 74.6	210	370
Baden-Württemberg	+ 49.1	1,400	2,090
Schleswig-Holstein	+ 46.0	420	610
Thüringen	+ 45.0	360	520
Bayern	+ 42.2	1,720	2,450
Niedersachsen	+ 41.4	1,170	1,650
Sachsen-Anhalt	+ 40.8	400	570
Nordrhein-Westfalen	+ 39.3	2,610	3,640
Rheinland-Pfalz	+ 38.8	600	830
Sachsen	+ 37.2	750	1,030
Hessen	+ 36.3	890	1,220
Berlin	+ 35.7	490	660
Saarland	+ 35.4	170	230
Bremen	+ 19.6	120	140
Hamburg	+ 15.7	290	340
<b>Germany</b>	<b>+ 41.9</b>	<b>11,910</b>	<b>16,900</b>

However, older people do generally not move all that far away. Most of them look for a new abode in the countryside surrounding the urban area where they originally lived. Consequently, in 2009, Brandenburg (8.6%), Mecklenburg-Vorpommern (7.4%), Schleswig-Holstein (7.9%) and Niedersachsen (7.1%) recorded the largest proportion of senior citizens amongst the newcomers from other Länder. Analysing the migration to and from each of the Länder, net migration gains in the generation 65+ were largest in Schleswig-Holstein, Bayern, Niedersachsen and Brandenburg.

## Against the trend: from West to East

In 2009, the generation 65+ was the only age group in which more people migrated from the former territory of the Federal Republic to eastern Germany than vice versa. However, the migration surplus in the New Länder was very small, amounting to a mere 250 persons.

## The majority are reluctant to move

In actual fact older people in this country seldom move: in 2009, 3.6 million moves beyond municipal boundaries were registered within Germany. Senior citizens only made up around 6.4% (231,000) of these. Whilst approximately 5.2% of the under 65 year olds moved to a new place, this rate was merely 1.4% for older people.



## Retirement abroad

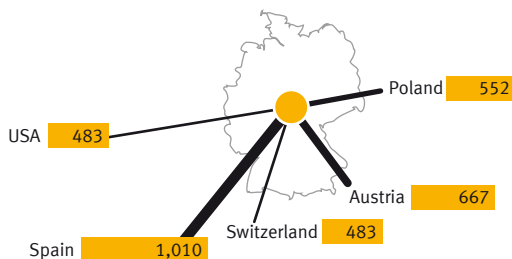
Only a very small number of people decide to move really far away in old age. Older people's willingness to leave Germany is not particularly pronounced. Of those who moved abroad in 2009, the generation 65+ represented only 4.8%.

The majority of older people who moved abroad were foreigners returning to their home countries after their working life. The main destinations for all foreign senior citizens who emigrated in 2009 were thus Turkey (6,170 people), the Yugoslav successor states (5,790), Greece (1,990) and Italy (1,750). German senior citizens were most likely to move to either Spain, Austria or Poland.

Among the immigrants coming to Germany, the proportion of people aged 65 and over (2.2%) was even lower than their proportion among the emigrants. The most frequent countries of origin were Turkey (1,700 people), Poland (980), the United States (980) and Spain (960). Whilst most of the people from Turkey and Poland were foreign citizens, 82% of those coming from Spain were returning Germans.

Overall, more senior citizens have moved abroad than have moved to Germany during the past few years. In the 1990s, the migration balance amongst the generation 65+ was still positive. Since then the immigration rates within this age group – in common with the overall rates of immigration – have decreased.

**Fig. 1.2 Most popular destinations for German emigrants**  
Number of emigrants aged 65 and over, 2009



## A glimpse into the future

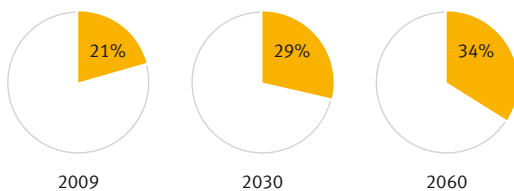
How will the population evolve in the coming decades? According to the population forecast, the number of people living in Germany will decline between 2009 and 2060. The proportion of people aged 65 and over will continue to increase. Hence, in future the population will be characterised – even more strongly than in the past – by the presence of older people.

The number of people in the generation 65+ will reach its peak at 24 million by the middle of the 2030s. Subsequently, their number will decrease to around 22 million by 2060. Approximately one third of the population (34%) in Germany will then be of retirement age.

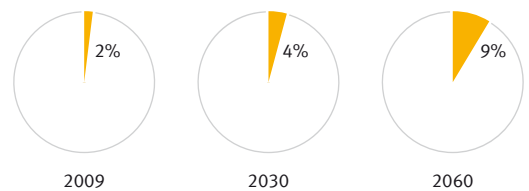
## Baby boomers reach retirement age

Two factors are driving this development: on the one hand the baby boom generation reaching retirement age after 2020, on the other hand the increasing life expectancy. Whilst approximately 21% of the population were at least 65 years old in 2009, this rate is expected to rise to 29% by 2030. Instead of about 17 million, there will then be some 22 million people aged 65 and over living in Germany.

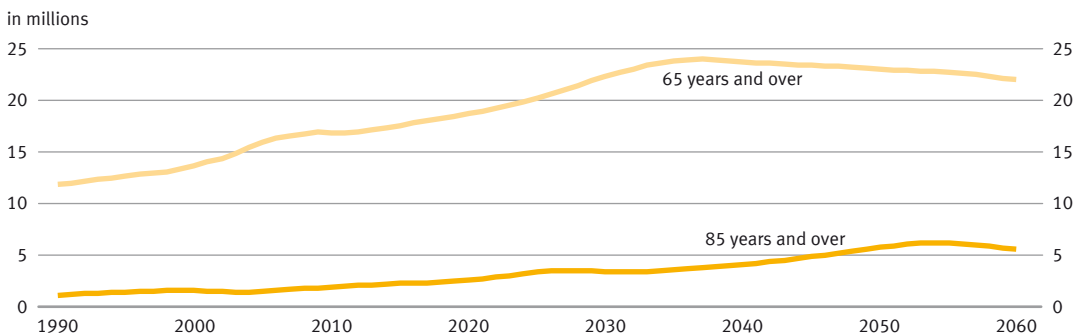
**Fig. 1.3** Percentage of total population aged 65+



**Fig. 1.4** Percentage of total population aged 85+



**Fig. 1.5** Development of the older population in Germany, 1990 to 2060



### 2060: one in twelve will be 85+

The ageing of society becomes particularly apparent when analysing the number of the so-called oldest old (85+). In 2009, more than 1.5 million people in Germany were at least 85 years old. Their number will continue to grow in the coming decades and will reach approximately 6 million by the middle of the 2050s. This corresponds to a population share of 9%.

The balance of the sexes will also shift considerably. In 2009, only 27% of the oldest old were men, but their proportion will increase to 40% by 2060. The reason for this is that in terms of rising life expectancy, men are slightly catching up with women. Additionally, in 2009, the generation 85+ still comprised the male cohorts strongly affected by World War II.

i The **population forecast** is an attempt to obtain information regarding the future size and structure of the population. Different assumptions are made with respect to the number of children, mortality rates and migration patterns. The information provided here is based on the assumptions agreed in the “variant 1-W1“ of the 12th coordinated population forecast (12. koordinierte Bevölkerungsvorausberechnung). In this variant, it is assumed that the total fertility rate will remain almost constant at a level of 1.4 children per woman until 2060, along with an increase in life expectancy at birth for boys to 85.0 years and for girls to 89.2 years, as well as a gradual increase to an annual net migration of 100,000 persons from 2014 onwards. The 12th coordinated population forecast has a total of twelve variants. Given the fact that the demographic change is not only affected by the above mentioned factors but also strongly depends on the current population age structure, all the variants indicate a strong tendency towards population ageing in the coming decades.



## » The European focus

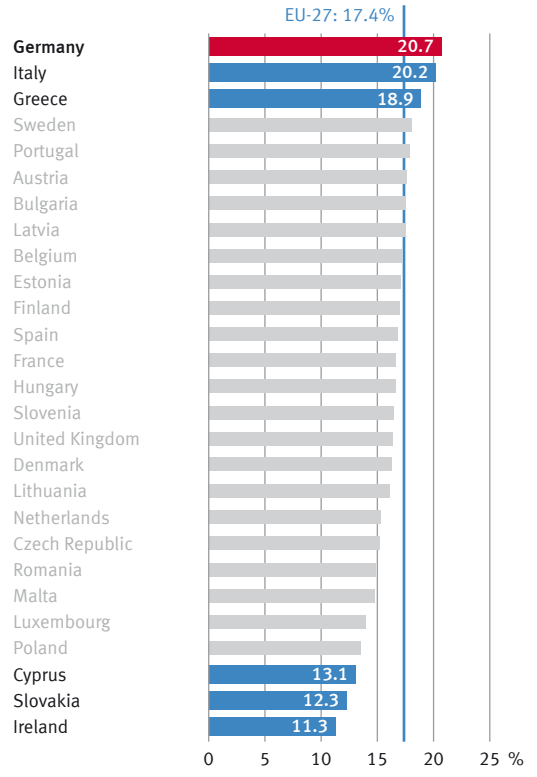
### Demographic shift most pronounced in Germany

The demographic shift has not only affected Germany, but is also evident in other European countries. However, in Germany, the development is most pronounced. No other EU country had a higher proportion of people aged 65 and over than Germany: at the beginning of 2010 their share made up approximately 20.7% of the population. Italy had a similarly high rate of citizens aged 65 and over (20.2%). In comparison, in Ireland this applied to only every ninth person (11.3%), the “Emerald Isle” thus having the lowest proportion of older people in the EU. In total, at the beginning of 2010, there were 86 million people aged 65 and over living in the 27 EU countries. This amounted to an average population share of 17.4%.

The demographic shift is progressing at a different pace in the individual EU countries. Ireland, for example, is still at the beginning of this development. Here, the percentage of people aged 65 and over has remained at the same level for decades. The share of the population aged 15 or under, however, is considerably lower than just a few decades ago, so that here too, the proportion of older people is expected to increase in the foreseeable future.

**i** The annual data for Germany in the Europe-specific section of this publication deviate from the data in the previous section: the population data published by Destatis for the year 2009 for Germany (reporting date 31 December 2009) are published by Eurostat as 2010 data (reporting date 1 January 2010).

**Fig. 1.6 Generation 65+**  
Percentage of the total population aged 65 and over,  
1 January 2010



In France, population ageing is more advanced. Although the country currently has the highest fertility rate in the EU (alongside Ireland), the proportion of children and adolescents is decreasing, whilst the proportion of older people is increasing.

The strongest shift in the population structure has been experienced by Germany during the last four decades. Due to consistently low birth rates and a sharp increase in life expectancy, the proportion of children and young people dropped by approximately ten percentage points between 1970 and 2010, whilst the proportion of people of retire-

ment age increased by seven percentage points during the same period. Thus, compared with 1970, the ratio between the youngest and the oldest population groups has practically reversed.

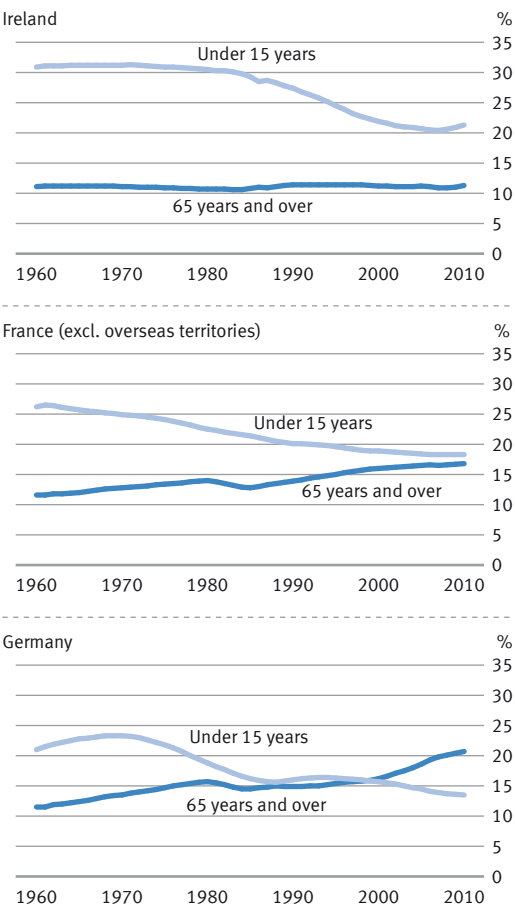
## More and more centenarians

They were children when World War I started, long since adults when World War II ended, around 60 when the first person set foot on the moon and already beyond their 70s when computer technology revolutionised society: today's centenarians have experienced a tumultuous century.

Not so long ago a person's hundredth birthday was still a rare and much discussed occasion. These days it is becoming more and more common, as an exemplary look at the situation in the Netherlands illustrates: here, in 2010, 1,700 people were aged 100 years or older. By comparison: in 1960 this applied to only 60 persons. Since then the number of centenarians has increased by 2,800%, whilst the total population has "only" grown by 45% over the same period. It is mainly women that reach an age of 100 or more: in 2010, 86% of the centenarians in the Netherlands were women, whilst only 14% were men.

The number of super-old citizens is also increasing in other EU countries. The reasons for this are, among other things, facilitated living conditions and improved health care.

**Fig. 1.7 Development of population structure**  
Percentage of the total population



## A place in the sun: Spain – a popular retreat for EU pensioners

It is quite rare that older people move and start a new life elsewhere. However, there are those wishing to fulfil a dream and spend their twilight years in the warm and sunny South. A popular destination is Spain. In 2010, a total of about 226,000 EU foreigners aged 65 and over were registered in Spain. The country and its islands were particularly attractive for people from northern regions of Europe. In 2010, approximately 94,000 British senior citizens were registered in Spain. Germans, too, were happy to escape the dreary winters in their home country: with around 53,000 persons in the age group 65+, they represented the second largest group of EU foreigners in Spain.

**Tab. 1.2 EU foreigners aged 65 and over, in Spain**  
Five largest groups, 2010

Total	226,000
including:	
United Kingdom	94,000
Germany	53,000
France	15,000
Italy	12,000
Netherlands	10,000

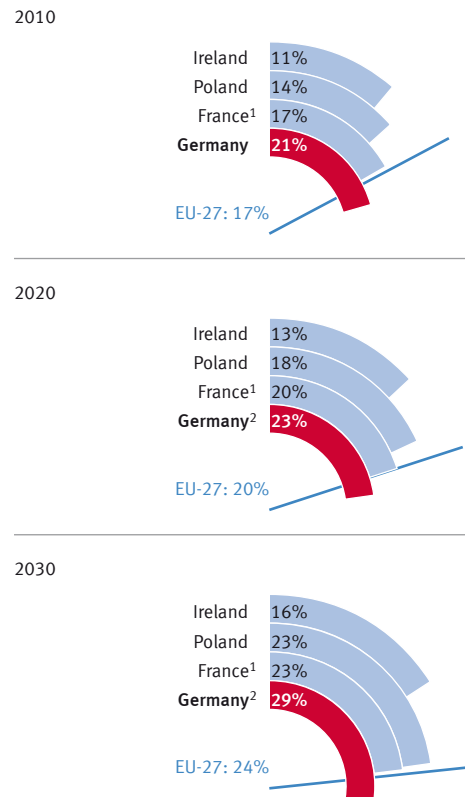
## The population of tomorrow

According to population forecasts, our society will continue to change substantially during the coming decades. Persistently low fertility rates as well as higher life expectancy will cause the proportion of senior citizens to continually increase in all EU countries. Differences between individual countries can only be detected in the chronological progression and in the speed of the ageing process. Although immigrants, who are generally comparatively young, can rejuvenate the popula-

tion, on the whole they are unable to halt its ageing process.

In the coming years the Polish population will, for example, age at a particularly rapid pace. In France the ageing process is advancing somewhat more slowly. Germany – already the “oldest” EU Member State – will still have the oldest population in 20 years time: according to forecasts, more than every fourth German citizen will be aged 65 and over by the year 2030.

**Fig. 1.8 Development of the generation 65+**  
Selected countries, in percentage of the respective total population



<sup>1</sup> Excluding overseas territories.  
<sup>2</sup> National population forecast.





## 2 Everyday life



### 2.1 Living alone, in matrimony or as an unmarried couple: life beyond 65

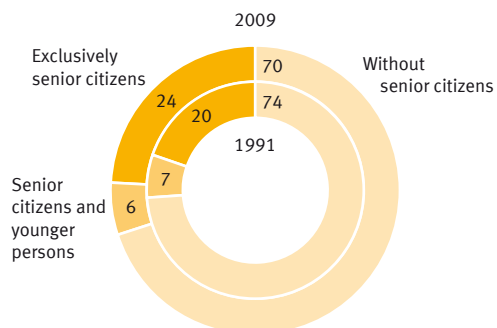
#### 97% of generation 65+ are independent

Most people would prefer to still live at home as they get older. Most senior citizens aged 65 and over were able to do so in 2009. Only a small percentage (3%) did not wish or were not able to take care of themselves in their own homes, and therefore lived in retirement homes, nursing homes or other community establishments. This percentage, however, rises with increasing age: amongst men and women aged 85 and over, 17% were living in nursing homes or community establishments (for information on the need for long-term care, see chapter 5.3).

#### Senior citizens in every third household

In 2009, almost every third household in Germany included at least one person aged 65 and over. Eight in ten of these households were pure senior citizen households. Their number has increased substantially since 1991 as a result of population ageing (+38%).

**Fig. 2.1** Households with and without senior citizens  
Percentage of all private households in Germany



Senior citizens: Persons aged 65 and over.

More often the women are left behind

The marital status of older men and women – analysing only those living in private homes – differ substantially from each other. In the age group 65+, women are widowed much more often than men. Hence in 2009, 20% of women aged 65 to 69 were widows, whilst only 5% of men in this age group were widowers. Amongst the persons aged 85 and over, 78% of women were widows, whereas 37% of men were widowers.

Accordingly, men are often married until an advanced age. In 2009, six in ten men aged 85 and

over were married (61%). Women of this age, on the other hand, were much less frequently married (11%). These figures include men and women who were still formally married, but already living apart.

Among other things and besides women’s higher life expectancy, the reason for these pronounced differences in marital status is also the fact that the majority of men are married to younger women.

Men often have younger spouses

In 2009, 77% of married men aged 65 years and over had a younger wife. The percentage of women of the same age with a younger husband was substantially lower (21%). Only about every tenth wife or husband of the generation 65+ was married to a partner of the same age.

The age difference ranged for the most part between one and three years. By comparison, the age difference of unmarried couples was often larger, an age difference of up to 15 years being no rarity.

Fig. 2.2 Family status of persons aged 65 and over 2009 in %

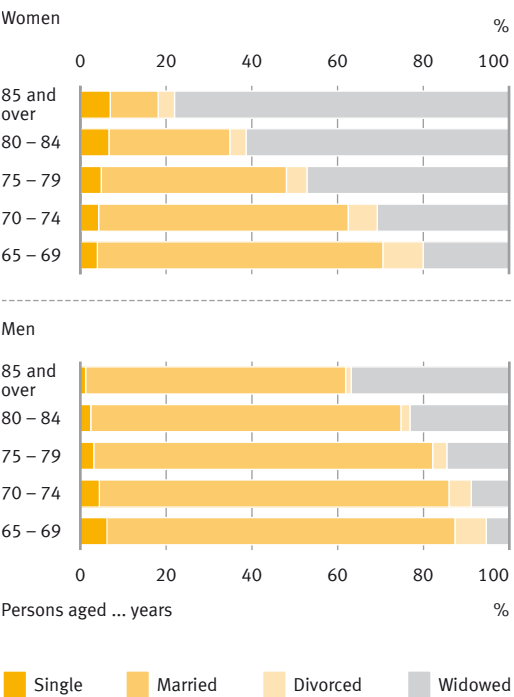
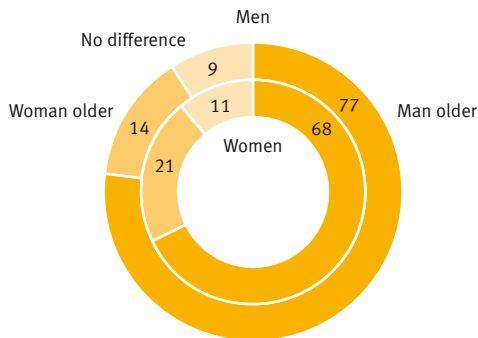


Fig. 2.3 Age differences of spouses Married women and men aged 65 and over, 2009 in %



## Marriage remains common

Non-marital partnerships were considerably less common amongst older people. In 2009, only 2% of women and 3% of men aged 65 and over shared a home with their partner without being married to them. Compared to 1996, however, the number of men and women living together without a marriage certificate has almost doubled.

By comparison, in 2009, non-marital partnerships were significantly more common among younger men and women. Amongst those aged 35 to 64, the percentages were 8% for men and 6% for women. Within the age group 25 to 34 almost every fifth person lived in a partnership out of wedlock (18% of men and 19% of women).

Tab. 2.1 Partnerships: persons aged 65 and over

	1996	2009	Rate of change
	in thousands		%
Men			
Total	4,869	7,165	+ 47
Husband	3,780	5,520	+ 46
Live-in partner	97	201	+ 104
Women			
Total	8,001	9,282	+ 16
Wife	2,916	4,393	+ 51
Live-in partner	82	158	+ 76



## Women more frequently alone than men

Women's longer life expectancy has consequences in old age. In 2009, around 44% of women aged 65+ lived alone, whilst this was the case for only 18% of men of the same age. 50% of women, but 74% of men lived as couples, mostly with their marital partner.

The proportion of people living alone increases with age, mostly due to the death of a partner and only rarely as a result of divorce or separation. Consequently, amongst those aged 60 to 64, the proportion of people living alone is still relatively low: in 2009, this applied to 16% of men and 23% of women. Amongst the 85+, 35% of men lived on their own, whereas the proportion for women was even higher (74%).

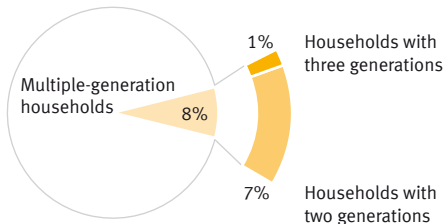
**Tab. 2.2** Men and women aged 65 and over by household size  
2009 in %

Number of household members	Women	Men
One	44	18
Two	50	74
Three and more	6	8

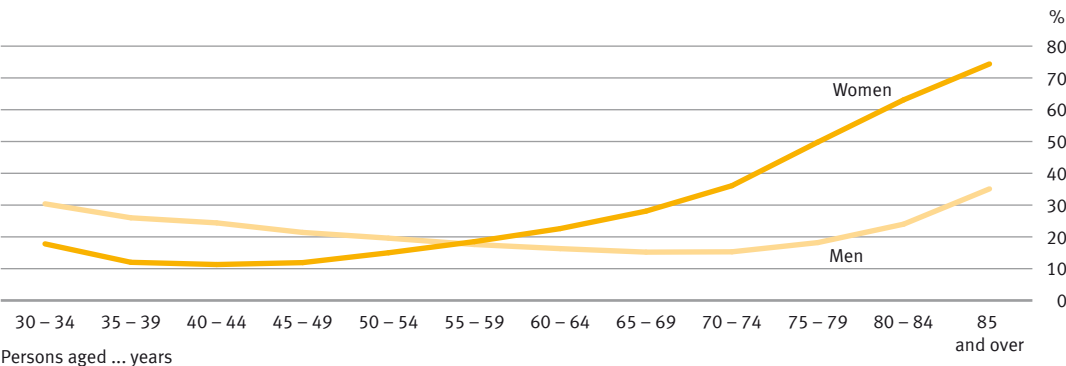
## Several generations rarely under one roof

The percentage of senior citizens living in the same household as family members of other generations amounted to 8% in 2009 and has decreased over the course of time (1991: 13%). The few multiple-generation households that existed were almost exclusively two-generation households: in 2009, 7% of senior citizens were sharing a home with another generation. In 1991, the proportion was 10%. In 2009, only 1% of men and women aged 65 and over were living in households with three or more generations, together with children and grandchildren, for example. Compared with 1991, this proportion has decreased by two percentage points. In this context only households whose inhabitants are directly related are considered as multiple-generation households.

**Fig. 2.5** Multiple-generation households in 2009



**Fig. 2.4** Percentage of persons living alone by age group  
2009 in %



## » The European focus

Whether in the Czech Republic, Denmark or France – statistics for 2008 show that older women are significantly less often married, and more often widowed, than men of the same age all over Europe. Only a comparatively small percentage of older people were divorced or single, which corresponds to the situation in Germany.

### It's never too late to get married

In Germany in 2008, 2,367 persons aged 60 and over got married for the first time in their lives. This constituted less than 1% of all marriages in Germany in that year. In other European countries, for which data was available, this rate was also below 1%. Many more men than women decided to marry for the first time at an advanced age. In Germany, 68% of those marrying late were men and only 32% were women – even though in the age group 60+ women constitute a numerical majority.

### Every second person aged 65+ living with partner

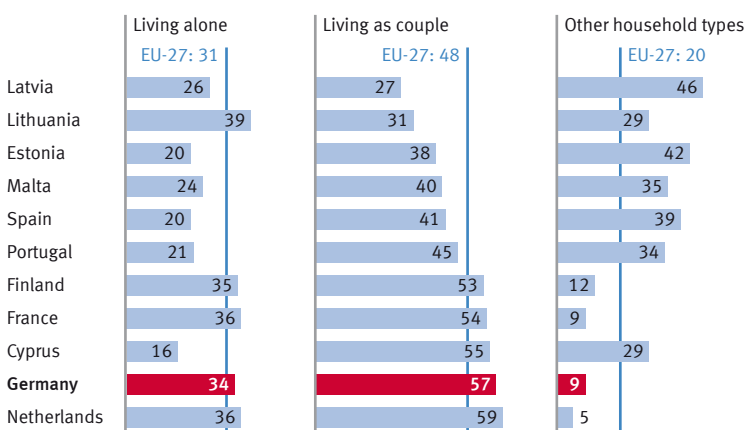
Living together up to old age? In 2009, nearly half the population (48%) aged 65 and over in all 27 EU countries were living with their partner. This represented 39.4 million people in total. In states with relatively low life expectancy, however, the percentage was much lower. Thus in Latvia only 27% of the generation 65+ lived in one household as a couple, in Lithuania this applied to 31%. On the other hand, in countries with rela-



tively high life expectancy, the proportions were considerably higher. 59% of persons aged 65 and over lived with their partners in the Netherlands, for example. In Germany, the share was similarly high (57%).

One fifth of older people in the EU did not live with their partner, but with someone else – for example with other adults. This living arrangement was most common in Estonia and Latvia, where more than 40% of senior citizens lived in a joint household of this kind. In the Netherlands, Germany and France this only pertained to less than every tenth person.

**Fig. 2.6 Women and men aged 65 and over by household type**  
Selected EU countries, 2009 in %



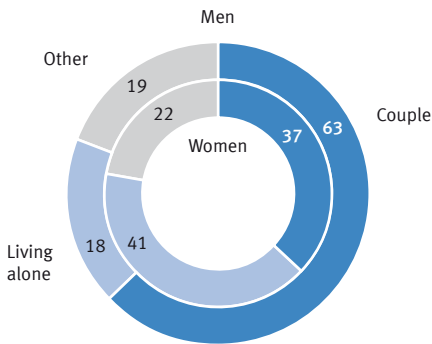
## Almost every third senior citizen runs household alone

Whether single, divorced, separated or widowed: almost 31% of the generation 65+ in the EU ran their own household in 2009. This represented almost 25.4 million people. In some countries, however, living alone was relatively uncommon. In Cyprus less than one in five people aged 65 and over lived in a single person household (16%). Living alone was most prevalent in Lithuania (39%), the Netherlands and France (36% each). In Germany as well, roughly every third older person lived on their own in 2009.

## Three in four of those living alone are women

Three quarters of the approximately 25 million EU citizens aged 65 and over who lived alone were women (76%). In the EU, an average of 41% of women and only 18% of men aged 65 and over lived alone.

**Fig. 2.7 Women and men aged 65 and over by household type**  
EU-27, 2009 in %



## 2.2 Renting or living in a place you can call your own: housing situation

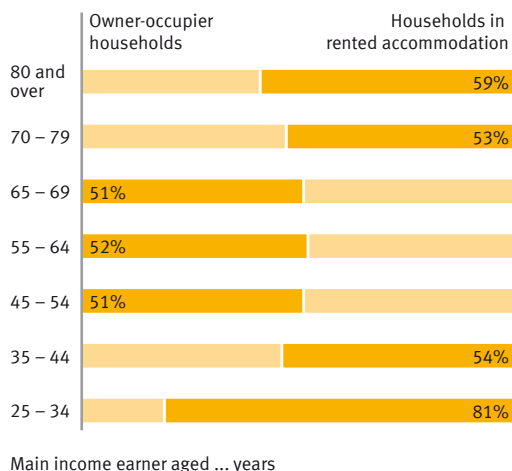
### Every second senior citizen household is owner-occupied

Many people dream of owning a house or a flat. It gives you more freedom, whilst also serving as capital formation and provision for old age. At the beginning of 2008, approximately 48% of households in which the main income earners were at least 65 years old lived in their own house or flat. The owner-occupier rate in this age group was somewhat higher than in the total population (43%). Compared to previous years, the proportion of senior citizens living in their own property has increased: at the beginning of 1998 the proportion was 38%, by 2003 it had already risen to 42%.

The owner-occupier rate amongst senior citizens decreases as the residents' age rises. At the beginning of 2008, 51% of households with main income earners aged between 65 and 69 lived in their own property. Amongst the 70 to 79 year olds the rate still amounted to 47%, whilst for persons aged 80 and over it was 41%. The reasons for this have not been statistically analysed. One possible explanation could be that the elderly transfer their property to their descendants while they are alive, whilst remaining resident within the property.

52% of senior citizen households in Germany were living in rented accommodation. Thus the ratio between owner-occupier and tenant households in the age group 65 and over was relatively balanced.

**Fig. 2.8** Housing situation of private households by age of main income earner  
1 January 2008 in %



### One-family houses most common

How do older people live? Approximately two thirds (65%) of senior citizen households with residential property lived in a one-family house at the beginning of 2008, with a further 13% living in two-family houses. A fifth (21%) of the owner-occupier households lived in an apartment building, i.e. a residential building with three or more flats or apartments. Other types of homes, such as resident caretaker flats in factory buildings or schools, for example, constituted 1%.



Among tenants, the structure differed: 78% and thus a substantial majority of older tenant households lived in an apartment building at the beginning of 2008. 11% lived in a two-family house, whilst approximately 9% rented a one-family house. 2% lived in other types of buildings.

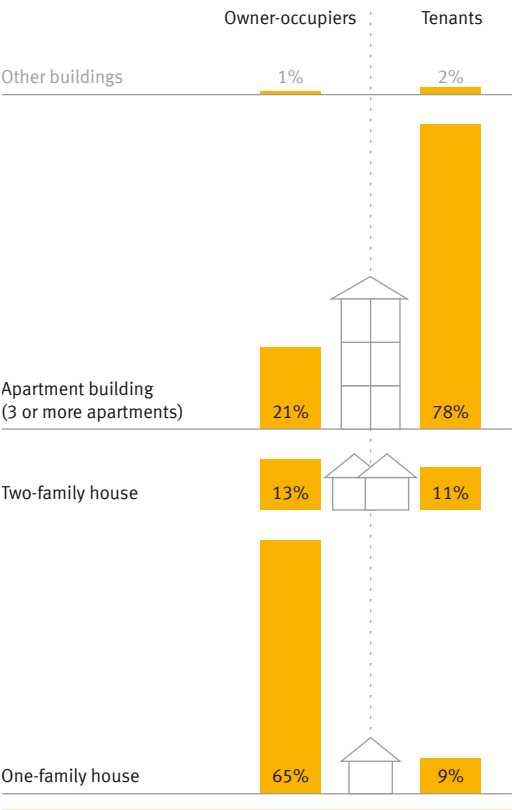
## Relatively large amount of space

Older people in Germany have a relatively large amount of space in their flats or apartments. The average size of senior citizen household homes with main income earners aged between 65 and 79 was 92m<sup>2</sup> at the beginning of 2008. This size corresponds to the average size of flats in Germany. Households with even older main income earners lived in an average of 87m<sup>2</sup>.

## Owner-occupier households larger than tenant households

There were, however, substantial differences in the living space of older owner-occupier households compared with tenant households. Owner-occupier households with main income earners aged 65 to 69 had an average of 115m<sup>2</sup> to live in, whilst owner-occupier households with main income earners aged 70 to 79 lived in 116m<sup>2</sup>; households with main income earners of at least 80 years of age had 111m<sup>2</sup>. Owner-occupier households had an average of up to 47m<sup>2</sup> more living space than their peers living in rented accommodation. Amongst tenants, the average living area in households with main income earners aged 65 to 69 was 68m<sup>2</sup>. Households with main income earners aged 70 and over lived in an average of approximately 71m<sup>2</sup>.

**Fig. 2.9** Housing situation of households with main income earner aged 65 and over  
1 January 2008 in %





## 2.3 Cars, exercise bicycles and DVD players: prevalence of consumer goods

Televisions, cars and refrigerators: almost all private households in Germany have a large number of technical devices and consumer goods – whether to make daily life easier or for leisure purposes. These items are also very common in households of older people. With regard to new technical developments, however, older people are more reluctant. There are pronounced age-specific differences in the degree to which households are equipped with items such as DVD players or PCs.

### Old age driving

Cars have cult status in Germany. There are age-specific differences when it comes to car ownership, but the margin is essentially smaller than with other consumer goods. Even in households in which the main income earners were 80 years and over, every second household possessed a car (52%) at the beginning of 2008. In the age groups 65 to 69 (76%) and 70 to 79 (72%), the degree of car ownership was almost as high as the average for all households (77%). Compared with previous years, the degree to which senior citizen households with main income earners aged 70 and over have cars has increased significantly: for the age group 70 to 79 by 15 percentage points between 2003 and 2008, and for the age group 80 and over by 14 percentage points.

**Tab. 2.3** Degree of ownership of selected consumer goods in private households  
1 January 2008 in %

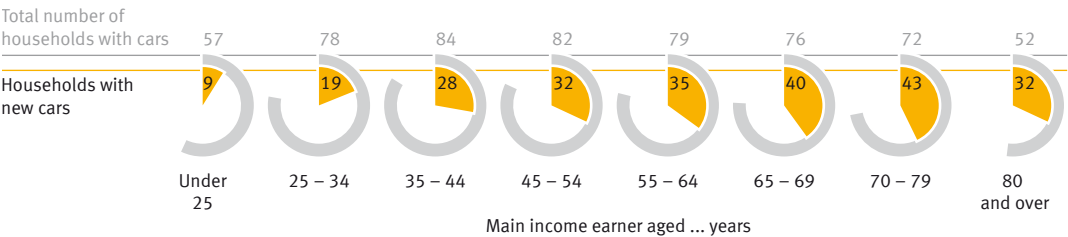
	Households			
	Total	with main income earner aged ... years		
		65 – 69	70 – 79	80 and over
Vehicles				
Car	77.1	75.8	72.1	51.6
Bicycle	79.5	76.4	67.3	42.9
Video and audio equipment				
Television	94.1	95.6	96.4	95.5
DVD player/ recorder	69.1	51.8	38.8	22.6
Camcorder (Video camera)	19.5	14.6	11.8	7.1
Camera	85.2	84.1	78.4	62.2
analogue	61.4	69.9	69.4	58.5
digital	58.3	42.8	29.8	14.2
MP3 player	37.3	12.1	7.5	(4.0)
CD player/recorder	79.7	72.7	61.6	43.0
Information and communication technology				
Computer (PC)	75.4	60.7	43.6	21.8
PC stationary	62.1	51.5	36.6	18.0
PC mobile	34.7	20.9	13.1	6.2
Internet access/ Internet connection	64.4	48.5	32.7	13.8
Telephone	99.0	99.2	98.8	98.4
stationary	89.7	95.0	96.1	96.9
mobile	86.3	78.2	69.5	47.2
Satnav	20.7	18.1	13.1	(4.2)
Household and other appliances				
Fridge	98.6	98.4	98.7	98.3
Freezer/ Chest freezer	52.4	57.9	59.2	55.2
Dishwasher	62.5	61.5	54.2	40.2
Microwave	69.6	66.0	60.4	50.0
Tumble dryer	38.5	37.3	33.9	25.3
Sports equipment (Exercise bicycle)	27.5	30.6	28.2	20.9

Main customers for new cars

It is striking that the older the main income earners are, the higher the proportion of households with brand new cars is: the highest proportion (43%) was observed among the 70 to 79 year olds.



Fig. 2.10 Percentage of private households with cars as of 1 January 2008 in %



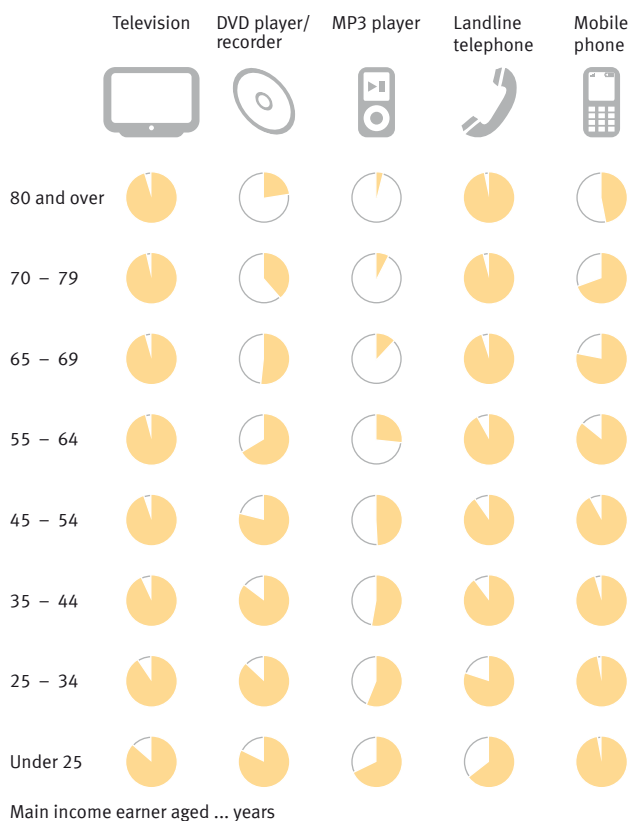
Modern entertainment electronics less popular

In contrast to the ownership of cars, there were pronounced age-specific differences in the degree to which entertainment electronics were used. This was in particular the case for devices that have only entered the market in recent years.



DVD players and recorders, for example, were significantly less wide-spread in households with main income earners aged 55 and over. This does not apply to televisions – the one “classic equipment item”, which – irrespective of age – has been a fixed component in almost all households in Germany for some decades now.

**Fig. 2.11** Percentage of private households with consumer electronics and telephones as of 1 January 2008



### Older people still favour landline phones

Although young people predominantly resort to mobile phones, older people still favour landline telephones. The older the age group of the main income earner, the higher the proportion of households with a landline telephone is. In the “oldest” households, the penetration rate for landlines was as high as 97% at the beginning of 2008. In contrast, the proportion of households owning a mobile phone dropped with increasing age. Less than half (47%) of the households with main income earners aged 80 and over had a mobile phone.

### No one does without a fridge

Unlike some innovative entertainment electronics or information and communication devices, the ownership of household appliances is not so strongly dependent on age. Almost every household has a fridge. Senior citizen households are no exception to this rule. In terms of dishwashers, microwaves and tumble dryers, on the other hand, older households are slightly below the average rate. However, as far as dishwashers and tumble dryers are concerned, the level was higher than in households of under 35 year olds.

### Senior citizen households well-equipped with sports equipment

Anyone wishing to keep fit does not necessarily have to rely on a club or a sports studio. With exercise bikes, treadmills, bench-presses or similar equipment, fitness levels can also be maintained at home. Older people are

well-equipped in this respect: at the beginning of 2008 households with main income earners between 65 and 79 were equipped to an above-average degree with one or more home exercise machines. The average equipment rate for private households was 28%. One fifth (21%) of all households with a main income earner aged 80 and over had at least one fitness equipment item. On a whole, senior citizen households were better equipped than households of under 25 year olds (15%). Of course, the ownership rate does not necessarily say much about the actual use of sports equipment.

» The European focus

**Enforced lack:** the question concerning the lack of equipment in private homes should be interpreted in terms of an enforced deficit. The question is whether residents cannot afford specific consumer durables from a financial point of view. This term does not refer to persons who take a voluntary and conscious decision to go without specific durables.

Those living alone have to go without certain things most frequently

Compared to the rest of Europe, Germany’s senior citizens are very well-off as far as both the consumer durables and comfort in their homes are concerned. This applies especially with respect to their peers in the eastern EU countries. Although living conditions in the East and West have to a certain extent converged 20 years after the collapse of the socialist economic system, specific consumer durables which have long been taken for granted in Germany are by no means standard in Central and Eastern European countries; sometimes their homes lack even the most elementary consumer durables. In particular, older people living alone are compelled to do without certain comforts in their daily lives.

No washing machine

Washing machines, for example, which replace the physically demanding task of hand washing and hence greatly facilitate the daily lives of older people, are still not available in all households. The

greatest lack was recorded in Bulgaria. Here, in 2009, around 39% of persons aged 65+ who lived alone indicated that they had no washing machine at home and that this was not a matter of choice. In Romania the percentage was 33%, in Latvia 21% and in Lithuania 13%. In Germany, on the other hand, from a statistical perspective, practically no older person was forced to manage without a washing machine.

No telephone

Especially for older people with mobility issues, the telephone is an important means of communication in daily life as well as in emergency situations. Older people in Germany could rely on land-line phones as a matter of course. In Romania, on the other hand, more than one in five (22%) persons aged 65 and over and living alone had no telephone, though not by choice.

No colour television

These days a colour television is a fundamental item in almost every household. Even in the homes of economically challenged persons aged 65 and over living alone, colour televisions are widespread. In Bulgaria and Romania, however, there were still 7% and 10%, respectively, who had to manage without a TV. In Germany, the corresponding share was just 1%.

Living together makes things easier

The situation for older people in Romania, Bulgaria and the Baltic countries was somewhat easier when they lived together with someone else. They were less frequently forced to do without washing machines, telephones or colour televisions against their will. The lack of equipment was less frequent in such homes than in single households.

Tab. 2.4 Households of persons aged 65 and over unable to afford the following 2009 in %

	One-person household		Two-person household, with at least one person aged 65 or over	
	Germany	Romania	Germany	Romania
Washing machine	1	33	0	25
Telephone	0	22	0	15
Colour television	1	10	0	4

## 2.4 Sudoku or studying: education and lifelong learning

### Education

In 2009, more than two thirds (68%) of people aged 65 years and over in Germany had a secondary general school certificate (Volksschulabschluss or Hauptschulabschluss). Approximately every eighth person in this age category (13%) had a higher education entrance qualification (Abitur). There are still pronounced differences between men and women in this generation: 19% of men held a higher education entrance qualification, but only 8% of women.

### Differences between old and young in terms of education

The level of education of the generation 65+ differs significantly from that of younger age groups. In 2009, a significantly higher percentage of 55 to 64 year olds had a higher education entrance qualification (21%); among the 25 to 34 year olds this proportion amounted to even 42%. Contrary

**Tab. 2.5** General level of education of the population 2009 in %

	Persons aged ... years			
	25 – 34	35 – 44	55 – 64	65 and over
Secondary general school certificate	22	26	47	68
Ten-grade school of general education (former GDR)	0	12	11	1
Intermediate school certificate or similar	32	26	16	12
Higher education entrance qualification	42	32	21	13
No qualifications	3	3	3	3

to the past, the percentage for women is higher than the corresponding percentage for men (44% and 40%, respectively).

### Half completed apprenticeship

In 2009, 50% of the 65+ had completed an apprenticeship or traineeship on the job after leaving school. 8% had completed a trade and technical school to become, for example, a master craftsman. Every tenth person had a tertiary university degree. The proportion of those having completed vocational training was – in all categories – higher amongst older men than it was amongst women.

**Tab. 2.6** Vocational/educational level of the population 2009 in %

	Persons aged ... years		
	35 – 44	55 – 64	65 and over
Apprenticeship or traineeship on the job	57	57	50
Trade and technical school	9	9	8
University degree (tertiary sector)	19	16	10
No vocational qualifications	14	17	31

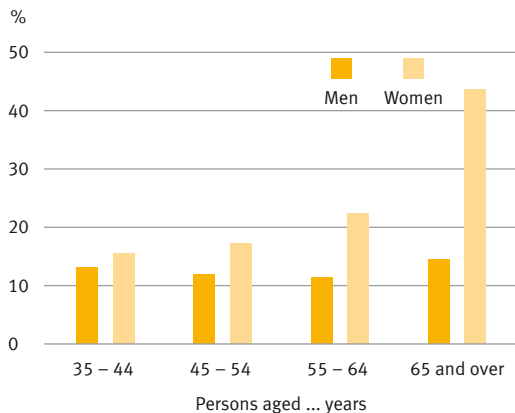


### More than 40% of older women without vocational qualifications

On the other hand, almost a third (31%) of the almost 17 million people aged 65 and over in Germany have never gained any kind of vocational qualification. This particularly applies to women. The proportion of women aged 65 and over without any qualification at all amounted to 44% in 2009, whereas only 15% of men of the same age were in a similar position.

There has been an increase not only in academic, but also in vocational qualifications. 19% of all 35 to 44 year olds had a university degree – this is approximately twice the level recorded for the generation 65+. Only 14% of those aged 35 to 44 had no vocational qualification at all, which was a considerably lower proportion than in the age group 65+.

**Fig. 2.12** Persons with no vocational qualifications 2009 in %



### Learning: a lifelong process

The buzzword lifelong learning has been around for many years. But what relevance does this slogan have for older people in Europe? What forms of training and learning are taking place?

These questions are answered by the European Adult Education Survey (Erhebung zum Lernen im Erwachsenenalter), carried out for the first time in 2007. It considers: 1. formal education (attendance at schools and universities etc.), 2. non-formal education (further education) and 3. informal learning. Informal learning means intentionally teaching oneself something, whether using media or learning from friends or acquaintances.

### Around 50% are still learning

In 2007, 54% of 55 to 64 year olds and 42% of those aged 65 to 80 stated that they were learning something in at least one of these three ways. 2% of 55 to 64 year olds and 1% of the 65 to 80 year olds were taking advantage of formal educational opportunities. 26% of those aged 55 to 64 and 12% of people aged 65+ were engaged in further education.

With increasing age informal learning does not decrease as strongly as other forms of learning. 45% of the 55 to 64 year olds and 38% of even older people indicated that they had taught themselves something over the course of the past year. There were both vocational and private motivations for learning: the number of those who had intentionally taught themselves something for private reasons rose with increasing age and reached a peak at 34% in the age group of 65 to 80 year olds. In this respect, lifelong learning has already become a reality for many older people.

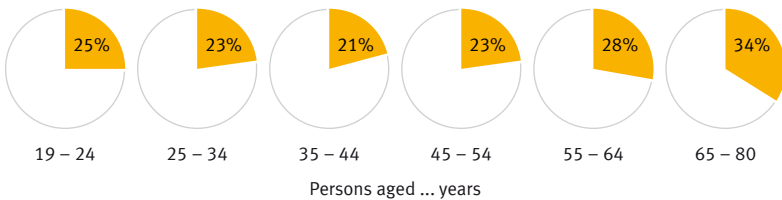
Senior citizens more frequently in lecture halls

One form of lifelong learning is attending a university as a “guest student”. Approximately every third person amongst the 41,900 guest students in the 2009/2010 winter semester was 65 years or older: nearly 18% were aged between 65 and 69 years, around 16% were 70 years or older. In the 2002/2003 winter semester, the proportion of the 70+ was only 11%. However, the number of guest students is in general relatively low compared to the total number of students (2.1 million) registered at German universities in the winter semester 2009/2010.

Volkshochschule: every eighth participant is 65+

The participation in courses offered by the Volkshochschule (adult education centres) is also popular. In 2008, 13% of the 6.5 million registered participants were 65 years and older. During the past few years, the proportion of this age group has continually increased: in 2002, their share amounted to only 8%.

Fig. 2.13 Informal learning: percentage of persons who, during the year prior to the survey intentionally taught themselves something (private reasons only) 2007 in %



Data source: TNS-Infratest, Participation in Further Education in Germany - Benchmark Data on the Reporting System in Further Education – Adult Education Survey (BSW-AES) 2007, Munich 2008





2.5 The silver surfers:  
senior citizens online

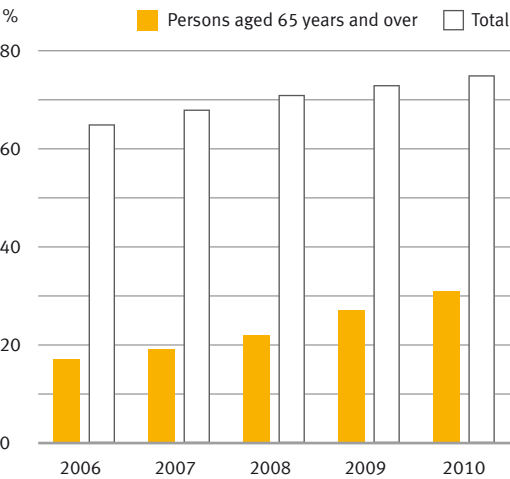
The Internet has revolutionised virtually all aspects of our daily lives . Senior citizens, however, are still somewhat wary of this technology. In contrast to the younger generation, they have not grown up with the Internet and were less likely to use it during their working lives. This explains why older people still use the Internet relatively infrequently. However, the number of senior citizens going on-line is on the increase: for them the Internet opens up a wealth of new opportunities. The following sections show how much and for what purposes the Internet is being used by older people in their daily lives. The data, unless otherwise indicated, refer to the first quarter of the year 2010.

Increasing usage

In 2010, 31% of the generation 65+ in Germany used the Internet. Among the total population aged 10 years and over, the proportion was 75%. In future, persons aged 65+ will most likely use the Internet far more intensively. This is because 75% of those currently aged 45 to 64 years were already regularly using the Internet in 2010. For the under 45 year olds, the Internet is already an essential part of everyday life. This is reflected in the high proportion of users in this age group (95% and more).

Between 2006 and 2010, Internet usage also increased amongst older people. The gap to other age groups, however, has only slightly decreased as Internet usage has also risen in the other age bands.

Fig. 2.14 Internet usage



Older women less frequently online

Older men are proving themselves to be significantly more open toward the digital world than women. In 2010, of those aged 65 and over, approximately 42% of men, but only 23% of women surfed the Internet. The difference between the sexes has changed only moderately over the course of time. In the younger age categories, on the other hand, there were only minor differences in Internet usage rates between men and women.

Tab. 2.7 Internet usage by women and men aged 65 years and over in %

	Total	Women	Men
2008	22	14	32
2009	27	17	39
2010	31	23	42

Information for the first quarter of each year.



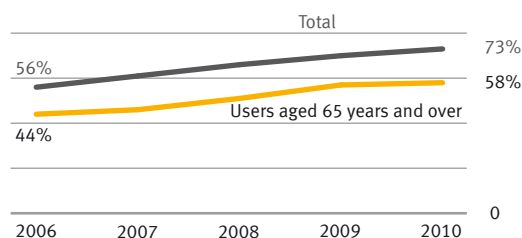
## Those that do, do it regularly

Older people use the Internet significantly less often than younger generations. As soon as they become confident with the technology, however, they start using the Internet very actively: in 2010, 58% of Internet users aged 65 and over went online every day or almost every day.

Again, differences between men and women were evident: 66% of male Internet users aged 65 and over went online every day or almost every day. For female users this proportion was 20 percentage points lower (46%).

The proportion of senior citizens who use the Internet very intensively has increased substantially since 2006. The gap relative to the total population, however, remained essentially unchanged in recent years (15 percentage points).

**Fig. 2.15 Daily Internet usage**



Refers to all persons who used the Internet in the first quarter.

## Focus on health issues

The Internet is used by older people and those in other age groups alike for information searches and as a means of communication. Websites relating to health issues are particularly popular in information searches. This is particularly true for those aged 65 and over: in 2010, 67% of them used the web to research health-related topics.

## Virtual shopping: pharmaceutical products and trips particularly popular

Senior citizens are increasingly using the web for online shopping. This particularly applies to the purchase of medicines. In 2010, 37% of older Internet users ordered pharmaceutical products from online shops. This rate is higher than that of all other age groups. Many people also plan their vacations online. 47% of Internet users aged 65 and over booked their vacations via the Internet. In so doing, 32% also purchased other things via the Internet, such as, for example, travel tickets or car rentals.

**Tab. 2.8 Internet activities and online shopping**  
2010 in %

	Internet users aged ... years		
	25 to 44	65 and over	Total
<b>Internet activities</b>			
Sending/receiving e-mails	93	87	89
Chatting/participation in forums or blogs	46	10	43
Downloading software	40	30	36
Information on health matters	63	67	56
Online banking	65	42	49
<b>Internet shopping</b>			
Food, goods for daily life	13	15	12
Medicines	30	37	28
Electronic equipment	34	27	32
Holiday accommodation (e.g. hotels)	44	47	40
Other services for holidays/trips (e.g. booking tickets or hiring cars)	31	32	29
Entry tickets to events	43	28	39

Information on persons using the internet in the first quarter.

### Little interest in chatting

When it comes to writing e-mails, Internet users aged 65 and over are about as active as younger Internet users. In 2010, approximately 87% of older Internet users sent and received e-mails. By comparison, the rate was 93% amongst 25 to 44 year olds. Older people were far more reluctant with regard to other forms of digital communication, such as chatting, blogging or participating in online forums. Only 10% of them participated in such activities. Amongst 25 to 44 year olds, this proportion was substantially higher (46%).

### Online banking very attractive for the less mobile

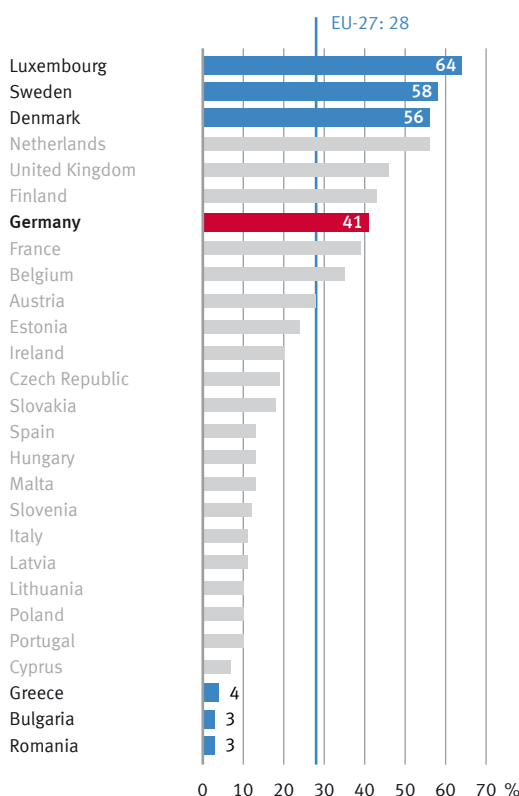
The Internet becomes interesting for older people with limited mobility if it means they can avoid unnecessary trips out. With online banking your own money can be managed from home and a trip to the nearest bank branch becomes superfluous. 42% of older Internet users regularly used the Internet in 2010 to conduct banking transactions. Amongst people aged 25 to 44 the proportion was 65%.



## » The European focus

Germany's senior citizens are slowly becoming acquainted with the Internet. In other parts of the EU, older people are still much more wary about this technology. In 2010, only 28% of all EU citizens aged 65 to 74 years used the Internet. Among the EU population as a whole, this proportion amounted to 69%.

**Fig. 2.16 Internet usage by 65 to 74 year olds**  
during the three months prior to the survey,  
2010 in %



## Digital divide between North and South as well as West and East

The average user rate amongst older people in the EU is deceptive in that there is a relatively large digital divide between northern and southern Europe, as well as western and eastern Europe. Luxembourg, the Netherlands, Denmark and Sweden are the leading EU countries: here more than 50% of people aged 65 to 74 were already using the World Wide Web in 2010. Germany's senior citizens were also above average with a user rate of 41%. In Greece, Romania and Bulgaria, on the other hand, there were still less than 5% of senior citizens online.

## Regular surfers

Anyone discovering the Internet for the first time often ends up using it frequently. Amongst users aged 65 to 74, an EU average of 62% were online "every day or almost every day". In Germany the proportion was 57%.

## E-mail also popular amongst senior citizens

86% of older Internet users in the EU used e-mails as a means of communication and 48% managed their finances through online banking. In Germany, 87% of Internet users aged 65 to 74 wrote e-mails and 43% conducted their bank transactions from home. On an EU-wide scale, senior citizens in Finland (83%), Sweden (76%) and Estonia (75%) used online banking services most frequently.

Contrary to the information given in the preceding paragraphs on Internet usage in Germany, Eurostat does not analyse the usage patterns of people aged 65 and over, but only that of **65 to 74 year olds**. Therefore data may deviate from that in the aforementioned sections.

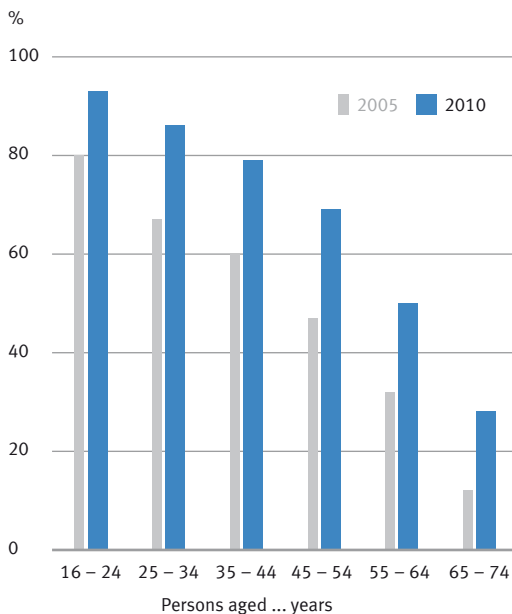
## Older people

A number of official administrative transactions can now be completed online, without having to leave home and queue up in waiting rooms. E-government, however, is still not very widespread. Accordingly, the number of older users is small, reflecting the situation in the population as a whole. In 2010, while 35% of EU Internet users aged 65 to 74 consulted official websites for information, only 22% of them downloaded pre-printed forms and only 17% electronically filled in and sent these forms to the authorities. In Germany, the user percentage was below EU average.

### Potential for the future

Future older generations will have already grown up with computers and the Internet and have also become familiar with them during their professional lives. It is to be expected therefore that in old age, they will also use this technology far more than today's senior citizens. A look at the user rates of younger age groups supports this view:

**Fig. 2.17 Internet usage by age group**  
during the three months prior to the survey,  
EU-27 in %



amongst 55 to 64 year olds, the Internet usage rate in the EU was already 50% in 2010, almost twice as high as that of people aged 65 to 74. In even younger age categories there is already a clear majority who have become accustomed to the Internet. A time comparison with 2005 also shows that the Internet is being used with increasing frequency across all age groups.

For future generations, this will allow greater flexibility and longer independence in old age. Hence, for example, if joints are starting to ache and the walk to the next shop is too difficult or too far away, virtual supermarkets may become a solution. Making purchases online and having food delivered home directly may also contribute to a more independent lifestyle for older people in the future.



## 2.6 Life satisfaction and family ties: were things really better in the good old days?

### Life satisfaction

Satisfaction with life and subjective well-being are very personal indicators. Regardless of whether a person is young or old, individual satisfaction depends on a multitude of different factors such as the financial situation and health, family or social contacts, living arrangements as well as the subjective outlook on life. Moreover, the social environment also plays an important role.

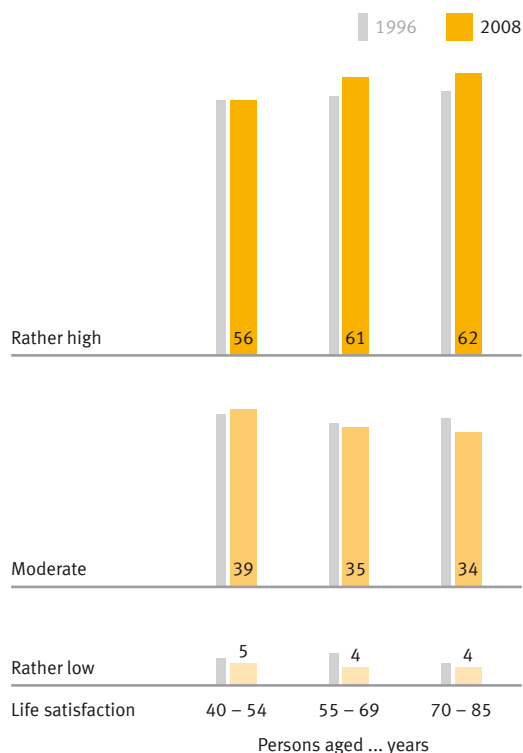
The results of the German Ageing Survey (Deutscher Alterssurvey, DEAS) show that life satisfaction during the second half of people's lives in Germany is relatively high. In 2008, 59% of those aged 40 to 85 stated that they were very satisfied with their lives and 37% reported at least a moderate level of satisfaction. Only a minority of 5% were less satisfied.

The German Ageing Survey conducted by the German Centre of Gerontology (Deutsches Zentrum für Altersfragen, DZA) is a nationwide representative cross-sectional and longitudinal survey of the German population aged 40 years and older. In this survey, which has been conducted on a regular basis since 1996, citizens are asked a comprehensive range of questions about their life situation. The most recent survey was conducted in 2008. The German Ageing Survey is carried out using resources from the Federal Ministry of Family Affairs, Senior Citizens, Women and Youth. Additional details on the survey can be found online at [www.dza.de/en/research/deas.html](http://www.dza.de/en/research/deas.html).

### High level of life satisfaction among older people

Old age is accompanied by health impairments which can make life more arduous. Surprisingly enough, the level of life satisfaction does not fall with increasing age. In 2008, 56% of people aged 40 to 54 declared that they were highly satisfied with life. Amongst those aged 55 to 69, this percentage amounted to 61% and amongst the 70 to 85 year olds it was even slightly higher (62%). Thus the majority of people appear able to accept the changes that old age entails astonishingly well.

Fig. 2.18 Life satisfaction by age group in %



Source: German Ageing Survey (Deutscher Alterssurvey, DEAS), German Centre of Gerontology (Deutsches Zentrum für Altersfragen, DZA)

## Men somewhat more satisfied than women in old age

During the second half of their lives, women up to the age of 70 are somewhat more satisfied with life than men. After their 70th birthday, this constellation reverses. Amongst people aged 70 to 85, approximately 66% declared to be highly satisfied with life in 2008. The corresponding percentage for women was 60%.

## Life satisfaction: gap between East and West slowly closing

Life satisfaction of people aged 40+ was higher in West Germany than in East Germany in 2008. This applied to all age subgroups. However, there were fewer differences than in previous years. Amongst people from the former territory of the Federal Republic who were surveyed in 2008, around 61% were highly satisfied, whereas this was true for 53% of people in the New Länder.

## A good level of education increases satisfaction

Life satisfaction also depends on the level of education achieved. In 2008, 65% of 40 to 85 year olds with high levels of education were satisfied with life. Amongst people with lower educational levels, on the other hand, this was the case for only 51%. This difference has increased significantly compared to the first survey conducted in 1996.

## Family ties

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For most people, family ties are of vital importance. The family provides protection and support and thus contributes to social integration, personal development and quality of life. The relationship between grandparents and grandchildren can be very fulfilling for both: grandparents can experience the world anew through the eyes of a child, accompany their grandchildren while the latter are growing up and pass on some of their own life experience. For children, their relationship to their grandmother and grandfather is important, because grandparents often have more free time than parents.

### “You’re going to be a grandmother!”

Although becoming a grandparent is occurring increasingly later in life and even though this is not as likely in Germany as it once was, most people have one or more grandchildren in the later stages of life.

## Being a grandparent is important to most people

The results of the German Ageing Survey show that the vast majority of older people in Germany consider being a grandparent to be personally significant. In 2008, nine out of ten grandparents classed being a grandmother or grandfather as important or very important. This sentiment was shared more strongly by younger grandparents and women than it was in the older age groups and amongst men. In addition, more than half of all parents who had no grandchildren yet, considered being grandparents in the future to be important or very important.

## Regular contact between grandparents and grandchildren

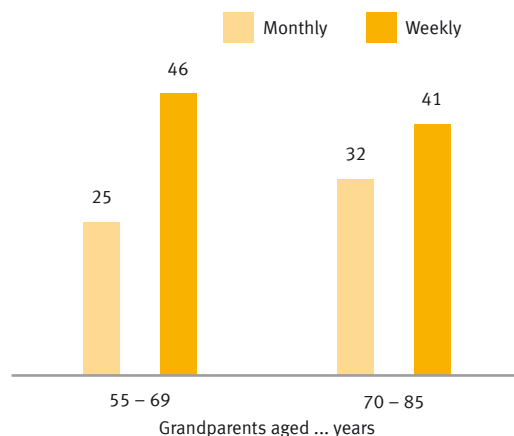
As long as the grandchildren are still small, parents play a role in determining how often they see their grandparents. Teenagers or young adults, on the other hand, tend to decide for themselves how much time they wish to spend with their grandparents.

How close is the relationship between grandparents and older grandchildren? The results show that contact is relatively intense in most cases. In 2008, approximately 42% of all grandparents had some kind of contact to their grandchildren aged 16 and over once a week or more often, whilst almost a third (31%) saw them at least once per month. Approximately a quarter (27%) of grandparents, however, seldom or never had any contact with the children of their own children.

Younger grandparents between 55 and 69 years of age more frequently had a closer relationship with their grandchildren: 46% indicated that they were in contact with their grandchildren at least once a

week. Amongst grandparents aged 70 to 85 years, this percentage was 41%. However, the difference can also be explained by the age of the grandchildren.

**Fig. 2.19** Frequency of grandparents' contact with their grandchildren aged 16 years and over 2008 in %



Source: German Ageing Survey (Deutscher Alterssurvey, DEAS), German Centre of Gerontology (Deutsches Zentrum für Altersfragen, DZA)





### 2.7 No time to laze about: voluntary work and travelling

#### Voluntary work

Community service is an important aspect of our society. It improves the situation of each individual by strengthening participation in society and promoting integration.

#### More than a third active as volunteers

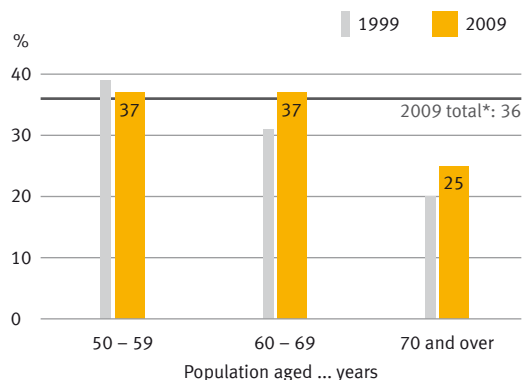
The results of the third Volunteer Survey (Freiwilligensurvey) carried out in 2009 show that in Germany more than one in three persons aged 14 years and over (36%) are engaged in voluntary work. A steadily increasing number of older people are also using their free time to get involved. In 2009, 37% of those aged 60 to 69 were engaged in voluntary work. Within the generation 70+ it was still every fourth person (25%). Older people are therefore active as volunteers long after retirement.

**i** The **Volunteer Survey** offers comprehensive information about voluntary work in Germany. The basis for this survey is a representative telephone survey conducted every five years under the auspices of the Federal Ministry of Family Affairs, Senior Citizens, Women and Youth since 1999. Most recently, more than 20,000 people aged 14 years and over were surveyed in Germany in 2009. Detailed results can be found at [www.bmfsfj.de](http://www.bmfsfj.de).

#### Older people volunteering more and more

Compared with 1999, the level of involvement amongst older people has increased significantly. This development is facilitated by better physical and mental health up to a relatively advanced age. Over the course of ten years, the rate of increase amongst the 60 to 69 year olds was six percentage points, amongst people aged 70 and over five percentage points. Of all age groups, the highest rates of increase as far as community service is concerned, were observed among older people.

Fig. 2.20 Voluntary workers by age group



\* Refers to population aged 14 and over.

#### Commitment mitigates the consequences of the demographic shift

Whether in clubs, unions, public facilities, churches, or in small groups, projects and initiatives: people can volunteer in a variety of ways in various fields.

Older people are often engaged in the church and social scene. They look after, for example, people with severe health problems or particularly old senior citizens. In this way, older people themselves are making an active contribution towards dealing with the difficulties caused by population



ageing. In addition, many older volunteers also work in the field of sports.

Further important spheres of activity are culture and music, as well as recreation and social activities. The rising involvement of senior citizens in environmental and animal protection issues as well as in politics is also noticeable. Involvement in local civic matters has increased as well.

The active role of senior citizens should not obscure the fact that in certain areas there are volunteer recruitment problems, for example in the field of sports or in the voluntary fire brigade.

## Men are more often engaged in voluntary activities

Men more frequently become involved in voluntary activities: whilst approximately 40% of men aged 60 to 69 did some kind of voluntary work in 2009, the percentage amongst women in this age group was 34%. In the age group 70+, the difference was even more pronounced (men: 31%, women: 22%).

## Travel

Travelling all over the world is nowadays no longer something that only younger generations enjoy doing. As soon as work is over and retirement begins, many older people relish the opportunity to see more of Germany, Europe or the world.

## At least one trip a year

Around 10 million people aged 65 and over took at least one private trip with four or more overnight stays in 2009. A glance at population statistics shows that 59% of this age group packed their bags for a trip at least once during that year. Older people were therefore almost as fond of travelling as people in younger age groups: amongst those aged 15 to 64 the corresponding proportion was roughly 68%.

## Discovering other countries

Germans past retirement age mostly preferred travelling to other countries. Of the 10 million vacationers aged 65 and over, around 55% travelled abroad in 2009, whilst 40% went on a trip within Germany. 5% spent their holidays both at home and abroad.

## Germany and Italy especially popular

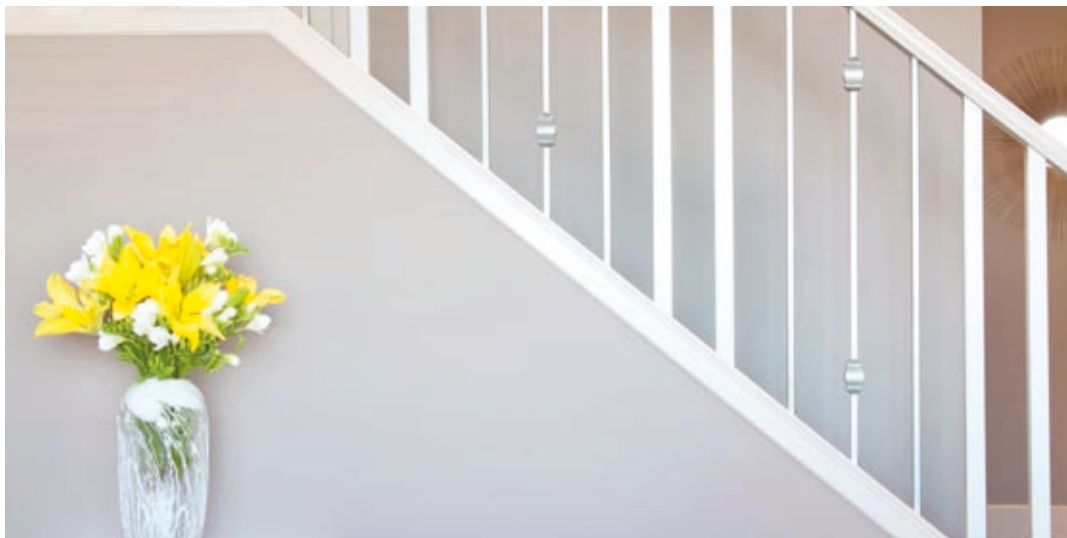
In 2009, older holidaymakers undertook a total of 11.6 million trips abroad, with at least four overnight stays. The three most popular foreign travel destinations by far were Italy (1.9 million trips), Austria (1.6 million trips) and Spain (1.5 million trips). In this respect, senior citizens and younger people have very similar preferences. For those aged 15 to 64, these countries were clearly the most popular tourist destinations as well, although within this age group Spain outranked Austria for second place.





# 3

## Labour Force Participation and the Transition into Retirement



The demographic change has consequences for the labour market. In 2009, there were three (2.9) people of working age between 20 and 64 years for every person aged 65+. Over the course of the next 20 years, the so-called standard retirement age will gradually rise to 67. But even so, by 2030, only about two (2.3) persons of working age between 20 and 66 years will be available for every person of retirement age (67 years and over).

### When the work is done

According to present legal regulations, working life ends at 65 in the majority of professions and trades. This legal guideline, however, says little about the reality of older people's working lives: the actual transition to retirement often takes place much earlier.

According to the German Pension Insurance (Deutsche Rentenversicherung), in 2009, people retired at an average age of 63. However, due to old age unemployment and partial retirement regulations with non-working phases, the actual withdrawal from the labour market may even occur somewhat earlier. On the other hand, there are also numerous people still working even beyond the age of 65.



## 3.1 On the rise: employment before 65

### Higher employment levels beyond 55

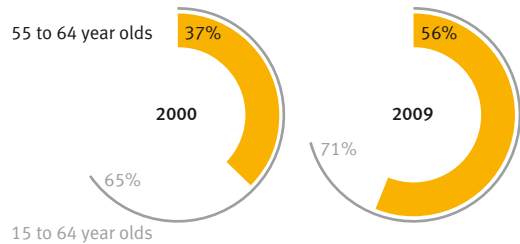
As part of the so-called Lisbon strategy in the year 2000, EU countries agreed to increase the labour force participation of older employees. Accordingly, by 2010, at least 50% of all people aged 55 to 64 in each of the Member States were supposed to be in employment.

According to results from the EU Labour Force Survey (Europäische Arbeitskräfteerhebung), Germany achieved this goal with an employment rate of 52% for the first time in 2007. Since then the rate has continued to increase and reached its peak to date (56%) in 2009. By comparison, only eight years previously, in 2000, the proportion of employed persons aged between 55 and 64 was a mere 37%. In no other age group has the labour force participation increased as distinctly as it has in the past years amongst those aged 55 to 64.

### Retiring later

The reasons for this increased labour force participation are likely to be revised legal regulations on the one hand, which have made it more difficult to

**Fig. 3.2 Development of employment rates**

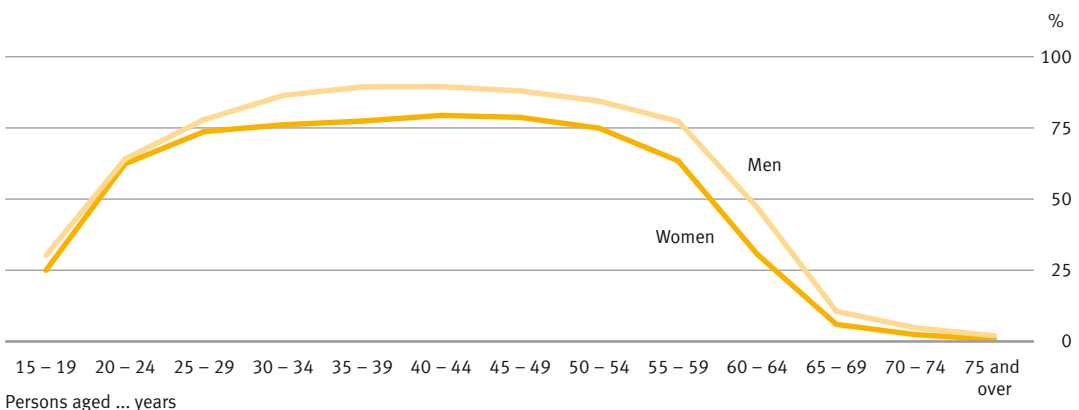


15 to 64 year olds

take early retirement. On the other hand, the educational standard of those aged 55 to 64 has continually risen and higher levels of education are often associated with a longer participation in working life.

In addition, the modified structure of the age group has contributed to this increase in labour force participation. The number of people aged 60 to 64 has been decreasing for several years, whilst the number of 55 to 59 year olds has been increasing as a consequence of the larger birth cohorts of the 1950s. This leads to higher levels of labour force participation among the group of 55 to 64 year olds. However, this demographic effect is not the only reason for the rise. Labour participation has in fact substantially increased within both subgroups and also at each individual year of age.

**Fig. 3.1 Employment rates 2009**



## More women going to work

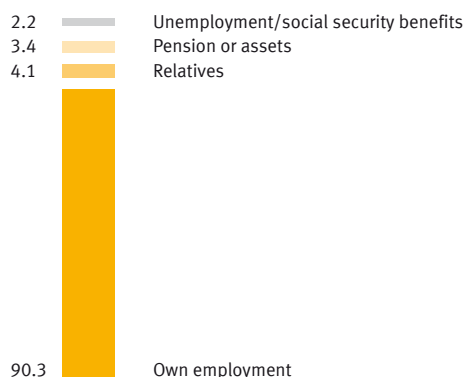
Although women aged 55 to 64 still work less often than men, the gender gap has decreased over the last decade: whereas in 2000, 46% of men and 29% of women within this age group were employed, in 2009, employment levels had already risen to 64% and 49%, respectively.

## Working to make ends meet

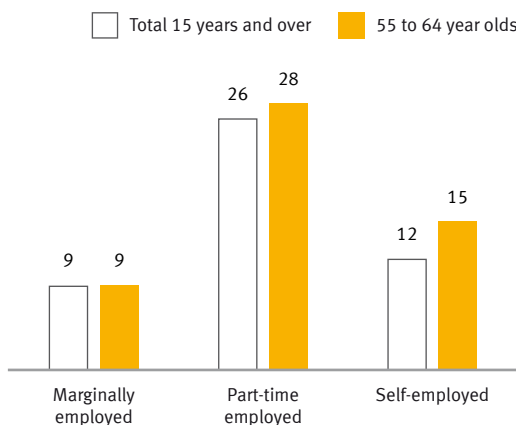
For 95% of employed men and 85% of employed women aged between 55 and 64, employment is the main source of income. For 9% of women it is only a supplementary source of income; they mainly live off a relative's money.

The vast majority of older employed people worked as employees in 2009. They were neither significantly more nor less often in dependent employment than the working population overall (around 85% in both groups). 15% of 55 to 64 year olds in employment were self-employed or family workers. This was somewhat higher than the total rate for those aged 15 to 64 (12%).

**Fig. 3.3 Main source of income for employees aged 55 to 64**  
2009 in %



**Fig. 3.4 Job characteristics of persons in employment**  
2009 in %



Older employed persons did not reduce their working hours any more frequently than the average: in 2009, the part-time rate for those aged 55 to 64 (28%) was only slightly higher than that of all employed people (26%). The proportion of the marginally employed or short-term employed in this age group was 9% which also corresponded to the average of all employed persons.

## Women frequently in precarious employment circumstances

There were important differences, however, between men and women: older women worked part-time significantly more often than older men (50% versus 10%). They were also significantly more often marginally or short-term employed than their male peers (15% versus 4%).

## Unemployment in the East more than twice as high

475,000 people aged 55 to 64 were unemployed in Germany in 2009, according to the ILO concept (for explanation, see page 48). This corresponded to an unemployment rate of 8.0%, slightly higher than the total unemployment rate (7.7%). There was hardly any difference between men and women (8.0% versus 7.9%).

The difference between East Germany and West Germany, on the other hand, was substantial: in the West only 6.1% of the older labour force were unemployed, whilst in the East this applied to 14.4%.

## Tedious job hunting

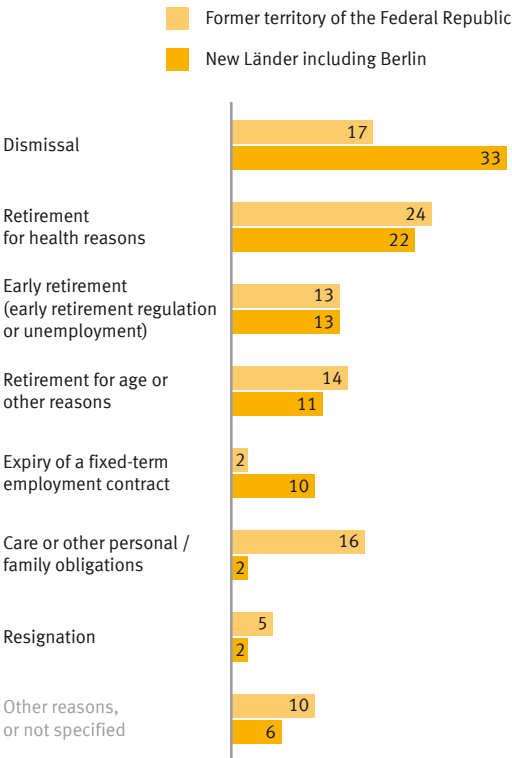
In general, 55 to 64 year olds are not unemployed more frequently than people in other age groups. However, the large proportion of the long-term unemployed among older people reveals that unemployment is – nonetheless – often a greater problem in this age group: at the time of questioning, 62% of older unemployed people had already been job hunting for more than twelve months. This compared to a rate of only 46% for the unemployed as a whole. These figures indicate that finding new employment is particularly difficult for older people.

## East Germans more often affected by involuntary (early) retirement

Anyone no longer in employment before the legal retirement age of 65 is usually in this situation for one of two reasons: either the person has taken early retirement or was handed their notice. In 2009, these were the most frequent reasons, cited by people aged 55 to 64, for leaving their last employment.

When comparing East (including Berlin) and West Germany, it is noticeable that the reasons “dismissal” and “expiry of a fixed-term employment contract” were mentioned more frequently in the eastern Länder. Conversely, caring for children or disabled people as well as other personal or family obligations were less common reasons in the East than in the West.

**Fig. 3.5** Main reason for ending most recent employment of 55 to 64 year old unemployed persons  
2009 in %



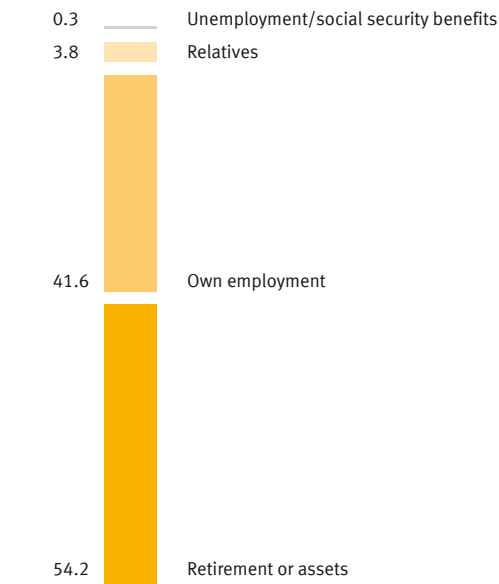
## 3.2 Restless despite retirement: employment at 65+

Beyond the current retirement age limit of 65 years, the level of employment declines sharply. Nevertheless, in Germany in 2009, 6% of 65 to 74 year olds and 1% of persons aged 75 and over were employed. This represented a total of 660,000 persons, of whom approximately 250,000 were women.

### For 40% of the 65+ in employment income is main source of livelihood

What makes people work beyond the retirement age of 65 years? Are they just topping up their income? Or is employment a vital source of income, because entitlements for old-age pensions or other retirement-related income sources are either non-existent or too low?

**Fig. 3.6** Main source of income for persons in employment aged 65 and over  
2009 in %



For approximately 40% of employed persons aged 65 and over, their job represented their predominant source of income. In 2009, there were 277,000 persons in Germany who lived mainly from their income from employment. For the remainder of employed persons aged 65 and over, their income from employment only represented an additional income; they relied mainly on a pension or retirement fund.

### Older people still working are often self-employed

Almost every second person employed past the retirement age of 65 years was self-employed or family worker. The proportion in this age group was more than three times the proportion among the 55 to 64 year olds.

### Full-time less common

In the age group 65+, employed persons mostly worked shorter hours: 36% were marginally or short-term employed, and over two thirds (69%) worked on a part-time basis. Thus the proportion was significantly higher than amongst people aged 55 to 64 years.

**Fig. 3.7** Job characteristics of persons in employment  
2009 in %



## Background information

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### Data source and definitions

The data presented in this chapter originate – unless otherwise indicated – from the EU Labour Force Survey – LFS (Europäische Arbeitskräfteerhebung), which is conducted annually across the entire EU.

The survey distinguishes between employed and unemployed persons according to the definitions of the International Labour Organization (ILO). This internationally applicable definition system assigns every person to one of three non-overlapping categories:

- » Persons that have pursued paid employment within the time period examined are considered to be **employed** – irrespective of the hours worked and the financial remuneration received. Anyone in a formal working situation, which has only been temporarily interrupted within the given time period, is also considered to be employed.
- » Persons that are not employed, but who are actively seeking work and could start a new job at short notice are considered to be **unemployed**.
- » Anyone not fulfilling either of the two definitions above is considered to be **inactive**.

The employment and unemployment rates are determined as follows:

- » **The employment rate** = the proportion of employed persons in the respective group under consideration.
- » **The unemployment rate** = all unemployed persons as a percentage of the labour force (the sum of employed and unemployed persons).

### Being unemployed is not equivalent to being registered unemployed

Unemployment as defined by the ILO concept is better suited to describe the employment situation of older people than the concept of “registered unemployment”.

The number of registered unemployed persons is measured according to their social and legal status. The definition of this status is in principle subject to change by law at any time. Currently, anyone registering with a job centre or municipal employment agency, who is looking for employment for at least 15 hours a week, is considered to be unemployed.

Many people who, according to the ILO concept, are considered as unemployed, can also by definition be considered as registered unemployed. However, there are also those who only belong to one of these categories. For two reasons the concept of registered unemployment excludes older people more frequently than other persons:

- » A regulation valid until 2007 made it possible for unemployed people aged 58 and over to forego the job placement service. These persons received unemployment pay until they retired, but no longer appeared in the statistics as being unemployed.
- » Due to the legal age limit, those aged 65 and over no longer count as registered unemployed, even if they otherwise fulfil all the other criteria for this category.



## » The European focus

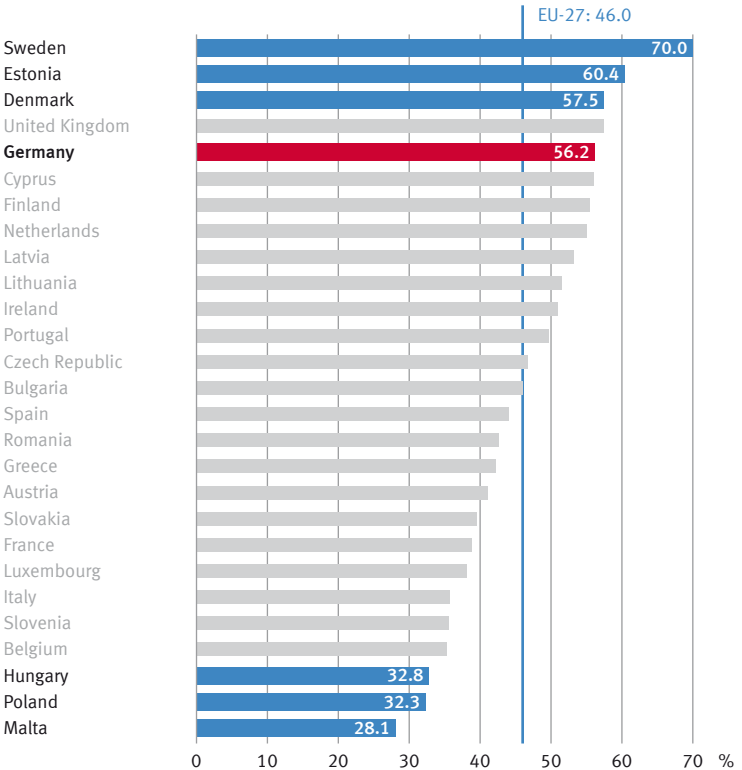
### Older people in Sweden by far most frequently employed

In 2009, compared with other EU countries, the employment rate of older employees in Germany was relatively high (56%). The average rate for 55 to 64 year olds across the EU only amounted to 46%. The labour market participation was highest in Northern Europe; for example in Sweden 70% of those aged 55 to 64 were employed. In Estonia as well, the rate was relatively high (60%). The lowest employment rates could be found in Malta, Poland and Hungary: here less than one in three people in this age group were employed.

The average EU employment rates for women and men differ noticeably: whilst approximately 55% of men between 55 and 64 years of age were employed, the corresponding rate was only 38% for women of the same age. This gender difference was observed in all countries, with the exception of Estonia and Finland.

Irrespective of gender, the situation everywhere in the EU was such that older people with high-level educational degrees were significantly more often employed than their peers with lower-level qualifications.

**Fig. 3.8** Employment rates of 55 to 64 year olds  
2009 in %



Employment rate of older persons increasing

During the past years, the labour market for older persons has gained momentum. Across the EU, the employment rate for women aged 55 to 64 increased on average from 27% to 38% between 2000 and 2009, whilst that for men rose from 47% to 55%. Nonetheless, the employment level of older people in all of the countries is still significantly below that of younger persons aged between 25 and 54. In 2009, the average difference in the rates for younger and older people in the EU was still 34 percentage points for women and 30 percentage points for men.

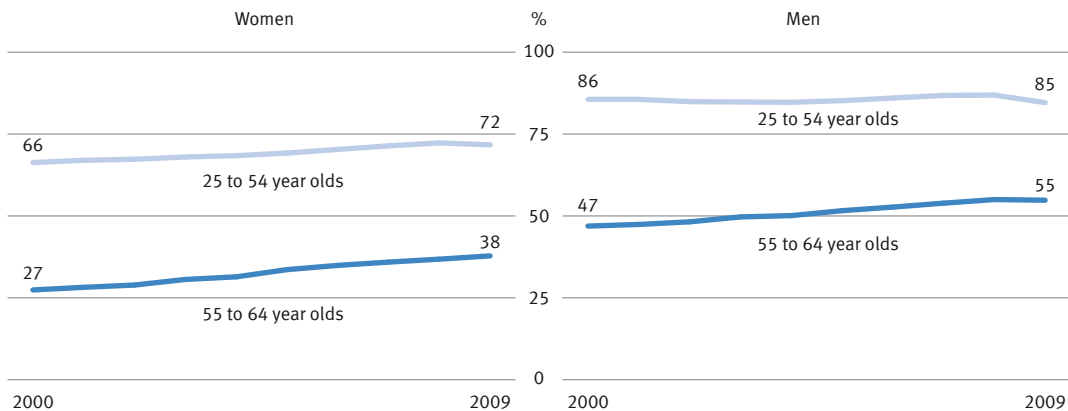
Working beyond 65: especially common in agriculture

In France the current legal retirement age is 60 years. In other parts of the EU people have to work longer. Nevertheless, most people in the EU have retired by the age of 65 and are enjoying their free time, pursuing hobbies or spending time with their grandchildren. However, not all of them bid farewell to their working lives. Some wish to and are still able to carry on working, but others are forced to work for economic reasons, even until they are very old.

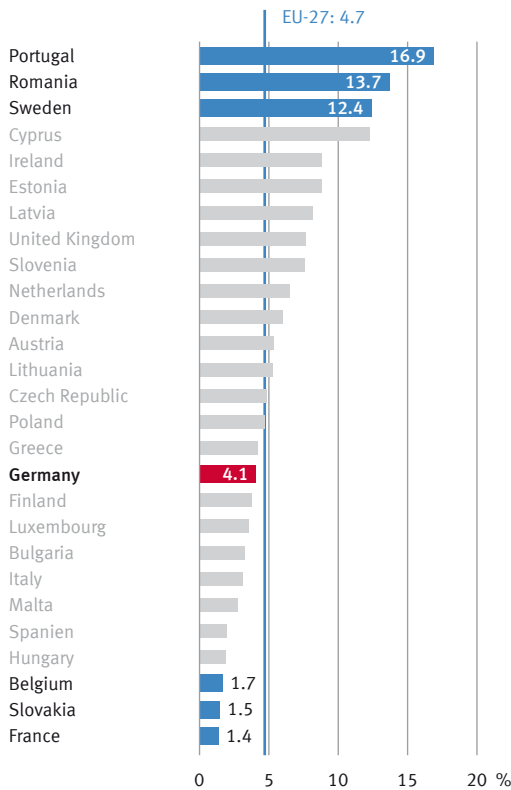
The average proportion of people still working beyond the age of 65 is relatively small in the EU-27, but differs greatly from country to country. For example in France, in 2009, only 1% of people aged 65 and over went to work, whilst in Germany the proportion was 4%. In Portugal, on the other hand, 17% continued working. A high percentage of employed people aged 65 and over was also recorded in Romania.

One reason for the comparatively high employment rate in these countries is the economic structure. It is in particular small-scale and family-run agricultural businesses which lead to higher 65+ employment rates.

Fig. 3.9 Employment rates for men and women  
EU-27 in %



**Fig. 3.10** Employment rates for persons aged 65+ 2009 in %



For older people this will presumably result in better prospects on the labour market. The increasing educational standard of the working age population further improves opportunities. More and more women also wish to pursue a career. In addition to that, the advancing demographic shift will presumably lead to a changing perception of older people, and have corresponding effects on company personnel policies.

The basic prerequisites for high employment rates amongst older people, however, remain a good economic situation with a high labour demand, the willingness – even in later working life – to take part in lifelong learning as well as a good state of health.



## The future of the labour market

The population forecasts for all the 27 EU countries show that the number of citizens aged 55 to 64 will increase in the coming decades. At the same time, the number of younger people of working age is set to decrease. The proportion of older workers among the labour force aged 20 to 64 will therefore increase. Currently, in the EU-27, people aged 55 to 64 represent a proportion of 20% of the total working age population. For 2030, a proportion of 24% is anticipated.



# 4

## Financial Situation



### 4.1 Where the money comes from: income and pensions

#### Income

People aged 65 and over are generally retired. Finally there is time for family, friends and acquaintances, but also for hobbies which have been neglected or never pursued as well as for all the other things that took a backseat whilst working. Whether these wishes can still be fulfilled in old age depends on, amongst other things, one's individual financial situation.

The data regarding income provided here refer to the average income of all private households in Germany. In the individual case, household income of course deviates from this average level and the income structure can also vary.

#### **Gross household income =**

Income from employment  
+ Income from assets  
+ Income from transfer payments (for example state and private pension funds)  
+ Income from subletting

#### **Net household income =**

Household gross income  
– Income taxes  
– Church tax and solidarity tax  
– Obligatory social security contributions (unemployment insurance, state pension fund, health and long-term care insurance)

#### **Disposable income =**

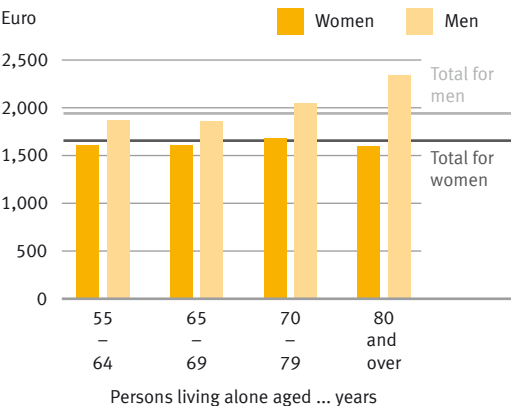
Net income  
+ Additional income from the sale of goods  
+ Miscellaneous revenue (e.g. recoveries)  
Not included: income from the release and conversion of assets (for example the sale of an owned flat, money withdrawn from savings) as well as the borrowing of money.

The amount of disposable income strongly depends on the number of persons in the household. For this reason, in the following sections, the income situation for people living alone as well as for couples without children is analysed separately. The majority (92%) of people aged 65 and over live in one of these two household types.

### Living alone: women have significantly less income than men

In 2008, women living alone in Germany had, on average, a lower disposable income than men living by themselves. In the age group 55+, men had an average of up to €2,300 in disposable monthly income, with older men having more money than younger men. Women of the same age group, on the other hand, had a monthly income of only around €1,600.

**Fig. 4.1** Disposable income of men and women living alone  
Monthly average, 2008

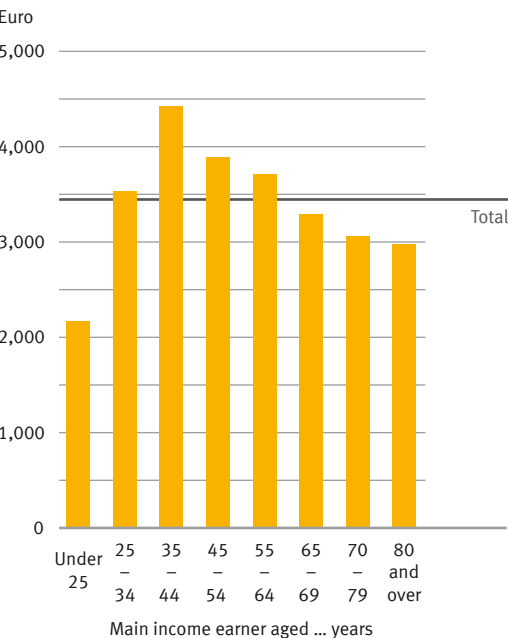


### Couples: income decreases with age

In the case of couples without children living at home, the average disposable income diminishes as the age of the main income earner increases. This is partly due to the fact that pension payments do not completely cover the household's former income from employment.

In 2008, households of couples without children, with main income earners aged 80 and over, had an average disposable income of €2,974 per month. Households with main income earners aged 55 to 64 had €3,708 at their disposal, which was also due to the fact that in this group, there were more households actually earning an income from employment than was the case in the "older" households.

**Fig. 4.2** Disposable income of childless couples  
Monthly average, 2008



## Older people primarily depend upon pensions or annuities

The most important source of income during retirement is by far the pension or retirement fund: in 2009, approximately 96% of men and 84% of women lived primarily from income of this kind.

## Only very few require benefits

A small number of persons of retirement age were able to live off their own assets or the income associated with them (0.6%). Few people were dependent on basic security in old age (social security benefits) as a main source of income (0.6%). A small percentage of older people financed their own living costs mainly through work (1.7%).

## More than one in eight women lives off relatives' income

13% of older women lived primarily off income from relatives, in particular their husbands or partners. Amongst men, this only applied to 0.2%.

## Almost every third wife lives off relatives' income

The source of income in old age also depends on the marital status. As mentioned, 84% of women aged 65 and over lived primarily off retirement or pension payments. The proportion of married women, however, deviates very significantly from the proportion of women living alone; thus in 2009, about 70% of all older wives lived primarily off pension or retirement funds. For 28%, on the other hand, income from their relatives and, in particular, their husbands, was their main source of subsistence. By contrast, 98% of older women living alone lived mostly off retirement or pension funds. Only 0.3% financed themselves primarily through income from relatives.

## Men's income independent of partner

Amongst men aged 65 and over, their marital status had hardly any influence on their main source of income. Regardless of whether they were married or living alone, 96% of older men relied mainly on pension and retirement funds in 2009. Other income sources only played a minor role.

**Tab. 4.1 Main source of income**  
Persons aged 65 and over, 2009

	Men			Women		
	Married and living together	Single	Total	Married and living together	Single	Total
	%					
Retirement pension	95.7	95.8	95.7	70.0	97.6	84.4
Own employment	2.7	2.3	2.7	1.1	0.7	0.9
Family members' income	0.3	/	0.2	27.6	0.3	13.3
Other sources	1.3	1.9	1.4	1.3	1.4	1.4

/ No information.

Pension payments

At the end of 2009, according to information from the German Pension Insurance, 17.5 million old-age pensions were being disbursed, of which approximately 7.8 million were paid to men and approximately 9.8 million to women. Other pensions such as, for example, the approximately 5.4 million widows' and widowers' pensions (of which approximately 4.9 million were paid to women), or the approximately 1.6 million vocational disability pensions are not included in the total above.

The average old-age pension at the end of 2009 amounted to €742 per month. With an average of €1,005, the monthly payment for men was almost twice as much as the payment for women, which amounted to €533.

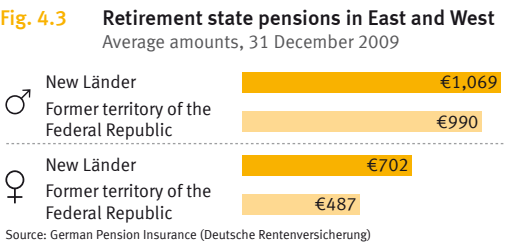
Higher pensions in the East – in particular for women

East German pensioners are frequently described as winners of the 1990 German reunification. Indeed, the average old-age state pensions in the East are higher than they are in the West. At the

end of 2009, the average for men in the New Länder was approximately 8% higher than the amount for those living in the former territory of the Federal Republic (East: €1,069, West: €990).

Amongst women, the average state pensions in the East were even around 44% higher than they were in the West (€702 versus €487), due in particular to higher female employment rates in East Germany.

In this context, however, it should be noted that the amount of state pension alone does not provide exhaustive information about the living standards of older people. Further income sources include private or company pension schemes, assets, property ownership or other possibilities for income or additional earnings.





## » The European focus

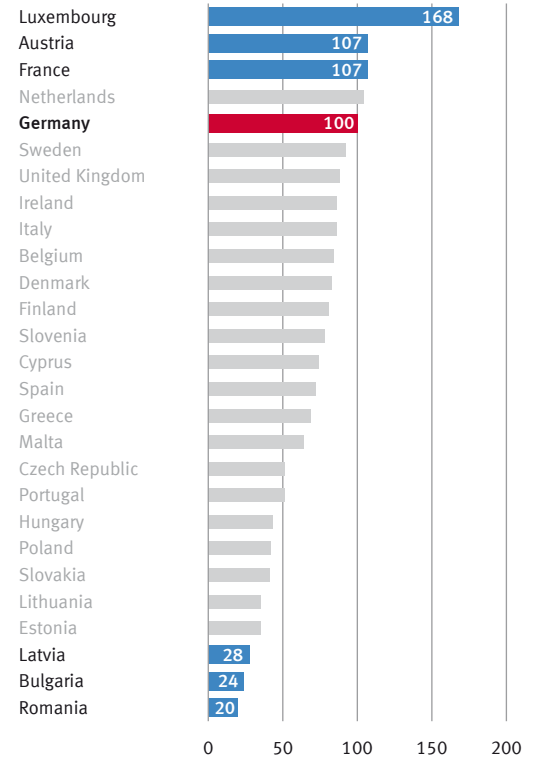
### Older people in Germany are financially well-off

The absolute income levels in Euros alone cannot precisely indicate whether older people are in a good or bad financial situation, where they are very affluent or unable to afford everyday items. For this purpose, the varying purchasing power of money in individual countries must be taken into account. A comparison of the harmonised income levels for 2008 reveals that German senior citizens had a relatively high purchasing power in comparison to their peers in other EU countries. Only in the Netherlands, Austria, France and especially Luxembourg were people aged 65 and over able to buy even more with their money. In Luxembourg older people had approximately 70% more disposable income than people of the same age in Germany.

### Income in eastern Europe still low

Things were completely different in the East; in neighbouring Poland, older people received only about 40 % of the German income, taking price differences into account. In Slovakia, the Baltic States, Bulgaria and Romania, people aged 65+ often had to make do with significantly less money.

**Fig. 4.4** Income of persons aged 65 and over  
Comparison with respect to purchasing power,  
2008, Germany = 100



## 4.2 How the money is spent: expenditure

The rent must be paid and the kitchen shelves need to be stacked with food. Older people need money for bus tickets or petrol, as well as for car tax, medicines and a theatre ticket every once in a while. Moreover, grandchildren appreciate an occasional bit of pocket money; the rest goes into a savings account. Consuming, saving and treating others: how much money do older people spend on what? And does their spending behaviour differ from that of younger people?

### Very high consumption rate

In 2008, a household in Germany used an average of three quarters of its disposable income (76%) for private consumption. Amongst senior citizens, the proportion was even higher: in households with main income earners between 65 and 79 years, the consumption rate was 84%. For those aged 80 and over, it amounted to 79%. Senior citizen households, along with households of under 25 year olds, had the highest consumption rates of all age groups.

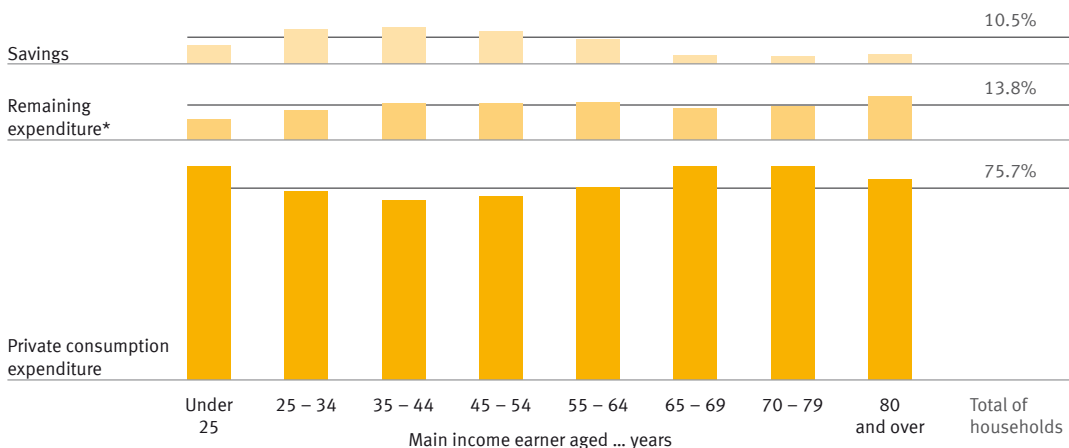
### Saving becomes less important

Older people put aside proportionately less for a rainy day. Amongst all the age groups in 2008, senior citizen households had the lowest savings rates: they only saved about 3% to 4% of their disposable income. On average, households in Germany saved about 11% of their income.

### Monetary gifts for children and grandchildren

Another part of their income is used for insurance policies, monetary gifts for children or grandchildren, certain taxes (e.g. car tax), loan interest repayments and similar expenditure. In 2008, households with main income earners between 65 and 79 years of age spent 13% of their income on such items. This was approximately as much as the average proportion for all households (14%). Households with main income earners aged 80 and over, by comparison, appointed 17% – and therefore more than all the other age groups – for these non-consumptive purposes.

**Fig. 4.5 Use of income in private households**  
2008 as a percentage of disposable income



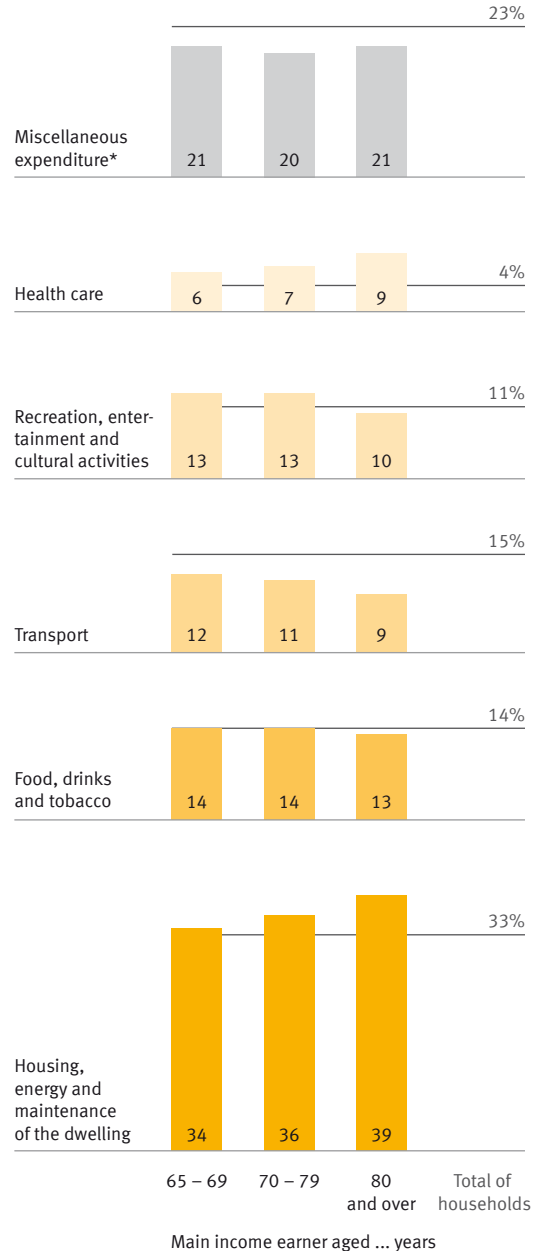
\* e.g. insurance policies, monetary gifts, other taxes, interest on loans etc.

## Structure of consumption expenditure: around a third for housing

In 2008, households in Germany spent on average one third of their consumption budgets (33%) for housing, energy and maintenance of the dwelling, these three categories hence constituting the largest consumption expenditure items. Housing costs make up an increasing proportion of total expenditure with age, because expenditure for housing is relatively fixed whilst the consumption budget declines more rapidly. Thus households with main income earners aged between 65 and 69 spent 34% of their consumption expenditure on housing. Amongst those aged 70 to 79 years the proportion was 36% and even 39% for the 80+. This represented the highest figure of all age groups.



**Fig. 4.6 Individual consumption expenditure of households**  
2008 in %



\* e.g. clothing, shoes, household appliances and articles, interior decoration, telecommunication, education, hotels and pubs, other goods and services.

# Older People

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## Second-largest expenditure item: food

Expenditure on food, beverages and tobacco products constitute the second largest position in the consumption budget of older people. With a proportion of 13% to 14% this roughly matched the average for all age groups.

## Old age saves you making a journey or two

There are far greater age-specific differences in expenditure on transport. The proportion spent on this tends to decrease with increasing age. Households with main income earners aged between 45 and 54 spent 16% of their consumption budget on transport. In the age group 65+ this proportion was lower (between 9% and 12%). An explanation could be that older people no longer have to spend money on travelling to work.

## Around every tenth euro for recreation

Households with main income earners aged between 65 and 79 spent 13% of their consumption budget on recreation, entertainment and culture such as travel, visits to the theatre, hobbies, books or periodicals. This proportion was 10% for those aged 80+. The average for all households amounted to 11%.

## Health expenditure rises with age

The proportion of the budget that households spend on health rises with increasing age. Households with main income earners aged between 65 and 79 spent between 6% and 7% of their consumption budget on pharmaceuticals, medical services, the consultation charge for physicians (“Praxisgebühr”) and other health products and services. In households with main income earners aged 80+ this proportion even amounted to 9% – four times the expenditure for households of under 25 year olds (2%).

Older households used about one fifth (20% to 21%) of their consumption budget for all other items – such as clothing and shoes, household appliances, communication, education, and visits to hotels, restaurants or pubs. This rate was slightly below the average for all households (23%).



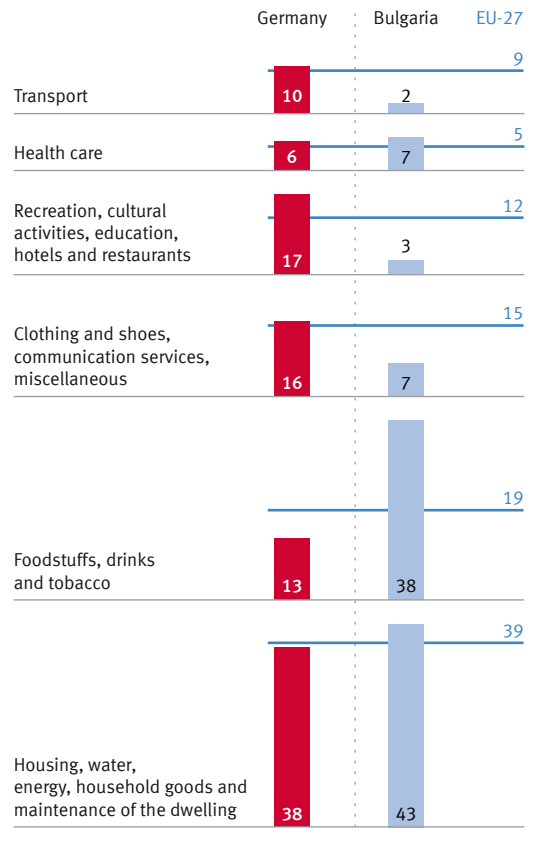
## » The European focus

Overcoming the economic and social divide and ensuring comparable living conditions in all Member States: these are important elements of EU policy. However, there are still considerable wealth disparities between the individual countries. These differences are also reflected in private consumption expenditure. Taking the example of an average Bulgarian and an average German household, where the main income earner is a recipient of an old age or retirement pension, the different living conditions in eastern and western Europe become apparent.

### Bulgaria: 81% for housing and food

As a result of their low income, old age and retirement pension recipients in Bulgaria – as well as in some other economically weak countries in Central and Eastern Europe – still have to spend a very large proportion of their income on basic needs such as food and housing. As the most recent survey (2005) shows, pensioner households in Bulgaria spent on average more than four fifths of their consumption budget (81%) on these items. Health expenditure, which includes costs for visits to the doctor as well as for medication, constituted an average of 7% of the consumption budget. Taking into account the expenditure for communication services, transport, clothing, as well as for other goods and services, there was only little financial scope left for cultural or recreational activities. A Bulgarian pensioner's household spent an average of 3% of its income on things like theatre tickets, books, trips or meals out.

**Fig. 4.7** Consumption expenditure of households of retirement pension recipients  
2005 in %



### Germany: 51% for housing and food

The expenditure patterns of a German pensioner's household differ from the Bulgarian case. Although in Germany as well, housing and food were the largest expenditure items in 2005, the average proportion of the budget spent on these items (51%) was much less than in Bulgaria. The same applied to the proportion of the budget spent on health. A German pensioner's household, however, spent a higher proportion of its budget on transport (10%) than a comparable household in Bulgaria. The same was true for expenditure on recreation, culture and restaurant visits (17%) on which German senior citizen households were again able to spend a significantly larger proportion of their income. Moreover, the average German 65+ household had a fair share of money left for other items – such as clothing or insurance policies.

### Slovakia and the Baltic states: large share of budget spent on housing and food

The EU-wide comparison for expenditure on housing and food revealed that, in addition to Bulgarian pensioners, older people in Slovakia, Poland and the Baltic states also spent more than two thirds of their income on these two budgetary positions. Only in Malta and Austria was the proportion lower than in Germany. On average, an old-age pension and retirement recipient in the EU spent 59% of their income on housing and food.



## 4.3 When money's too tight to mention: basic security benefits

In Germany, the purpose of social security benefits is to enable citizens in difficult situations, who have no other sufficient means of support, to live a dignified life. According to the Twelfth Book of the Social Security Code (SGB XII "Social welfare" ("Sozialhilfe")), benefits are provided for those persons and households who cannot cover their living costs on their own.

In accordance with the fourth chapter of SGB XII, the basic means of subsistence for persons aged 65 and over in Germany are ensured by the provision of **basic security in old age and in cases of reduced earning capacity** (Grundsicherung im Alter und bei Erwerbsminderung). More than anything else, these social benefits are supposed to help mitigate so-called "bashful poverty". This term refers to the observation that especially older people often fail to claim existing rights to public assistance for fear of recourse to their children who are legally required to support them. In order to help them overcome this shame, the recourse to basic security in old age does generally not involve any claims for maintenance on the recipients' children.

### Older people claim social benefits less frequently than younger people

Compared with other public minimum security benefits, basic security in old age is rarely claimed: amongst those aged 65 and over, only every 40th person (2.5%) was dependent on these benefits in 2008. Basic security benefits for job seekers, on the other hand, were claimed by every 10th person under 65 (10.1%).

### In most cases benefits are supplementary

Most recipients of basic security in old age (77.5%) obtained the benefits as a supplement to their retirement pensions or other income. Only around one in five (22.5%) recipients had no income of their own and were completely dependent on public support.

### Increasing demand

At the end of 2008 in Germany, a total of around 410,000 persons aged 65 and over received basic security in old age. In 2003, there were only approximately 258,000 recipients. One reason for the sharp rise – in particular during the first years after its introduction – could have been the initial processing backlog in local government offices. During the following years, this backlog decreased and steady growth rates continued on a lower level.

Given the demographic development, the increasing proportion of precarious employment and interrupted professional careers, an increasing number of recipients is to be expected in the coming years.



## More women than men in need of basic security benefits

Old age state benefits are more frequently claimed by women (2.8%) than by men (2.0%). This is partly due to the significantly lower net income of women (see chapter 4.1).

## Foreign citizens particularly affected

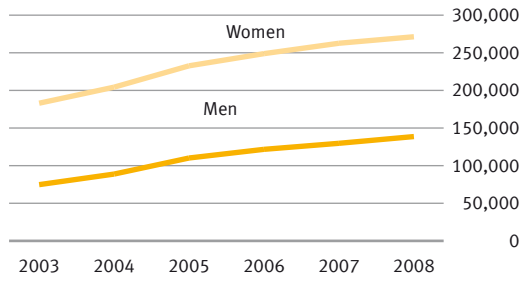
At the end of 2008, 13% of persons without German citizenship claimed basic security in old age – approximately seven times as often as Germans (2.0%). The reasons for this could, for instance, be lower income levels during working life as well as shorter insurance periods in the state pension insurance system. On the whole, a fifth (20.1%) of all those receiving these benefits were foreign citizens.

## Lower recipient rates in the East

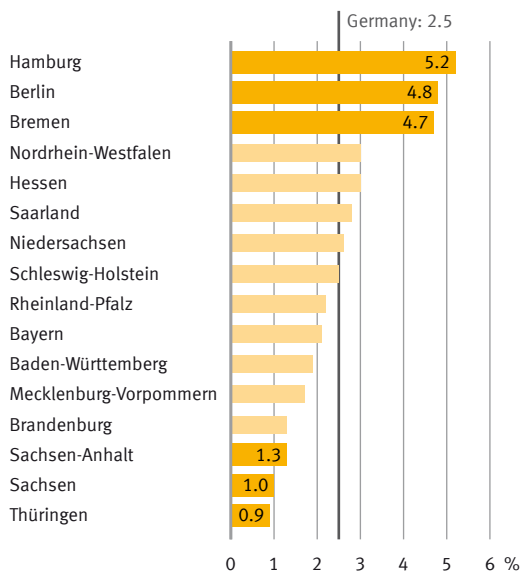
In the former territory of the Federal Republic, basic security in old age is more frequently claimed than in the New Länder (in both cases excluding Berlin). First of all, this can be explained by higher levels of labour force participation in the former GDR (German Democratic Republic), especially amongst women. This leads to higher pension claims in old age. A further possible reason is a lower level of rent in eastern Germany than in the western part of the country.

In 2008, 2.6% of persons of retirement age claimed basic security in old age in West Germany, whilst in East Germany the figure only amounted to 1.2%. People in Hamburg (5.2%), Berlin (4.8%) and Bremen (4.7%) were the most frequent recipients of such benefits. Thüringen and Sachsen had the lowest rates (0.9% and 1.0% respectively).

**Fig. 4.8 Basic security in old age**  
Number of recipients aged 65 and over at the end of each year



**Fig. 4.9 Basic security in old age by Länder**  
Proportion of recipients among all persons aged 65 and over at the end of 2008, in %





## An average of €657 per month for basic needs

How much do recipients of basic security in old age receive? Here are a few important key figures:

- » On average, recipients of basic security in old age had a monthly gross requirement of €657 at the end of 2008.
- » If a claim was granted, an average of €295 was allocated towards housing and heating.
- » The standard rate included in the needs calculation – i.e. the money required to cover food, clothing and bodily care costs, for example – was estimated at an average of €328.
- » The average accredited income amounted to €385.
- » The net requirement for those entitled to receive benefits amounted to €358 on average per month.

In eastern Germany the gross requirement, the costs for housing and heating as well as the net requirement in 2008 were significantly below the federal average, as was also the case in previous years.

Requirements for basic security benefits are essentially determined by the definition of standard rates: the **standard rate** is an amount which is supposed to cover on-going payments for food, clothing, bodily care, household goods as well as the general needs of everyday life. In addition to

the standard rate, appropriate costs for housing and heating, health insurance and long-term care insurance contributions as well as other necessary entitlements are taken into consideration. The sum of the individual items is the **gross requirement**, i.e. the amount that a person needs on a monthly basis for basic living costs. If the off-settable income is deducted from this, the resulting figure represents the **net requirement** actually paid.

However, not everyone receiving basic security in old age is allocated expenditure for living and heating, or has an off-settable income. Therefore the individual items in Table 4.2 cannot be added up together in a straightforward way.

**Tab. 4.2 Amount of basic security in old age**  
Average amounts paid, 2008 in euro per month

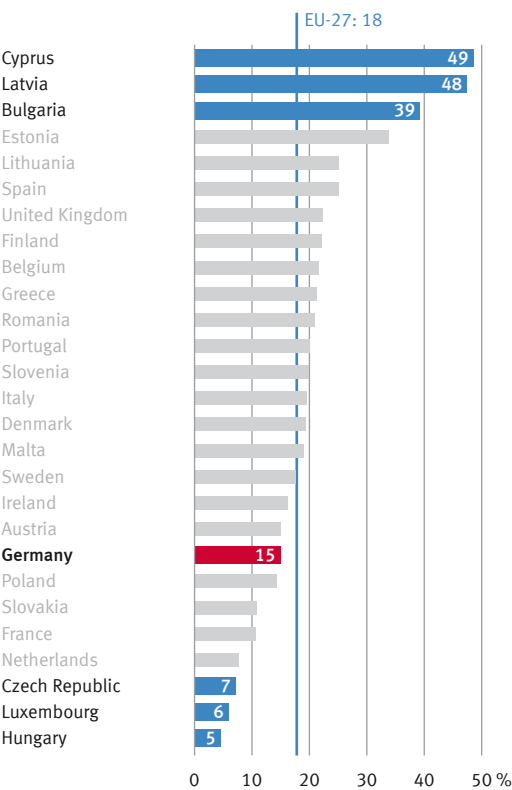
	Gross requirement			Accredited income <sup>1</sup>	Net requirement
	Total	Including			
		Standard rate	Recognised expenditures for accommodation and heating <sup>1</sup>		
Germany	657	328	295	385	358
Hamburg	723	335	354	411	406
Bremen	688	333	312	400	373
Berlin	679	333	337	446	420
Hessen	677	329	314	386	388
Bayern	671	329	300	379	368
Schleswig-Holstein	663	327	295	392	346
Nordrhein-Westfalen	659	329	295	380	360
Baden-Württemberg	656	323	293	379	353
Saarland	656	327	276	376	369
Niedersachsen	632	327	276	376	336
Mecklenburg-Vorpommern	617	325	264	407	291
Brandenburg	616	327	258	400	273
Rheinland-Pfalz	616	325	253	354	338
Sachsen-Anhalt	598	324	249	377	275
Sachsen	591	325	243	373	284
Thüringen	589	324	240	388	264

<sup>1</sup> The average amounts payable refer only to persons with expenses or income respectively.

» The European focus

During their working lives, people pay money into an old-age pension fund. When they then retire they receive pension payments to cover their on-going living costs. Or so the theory goes. The reality, however, is sometimes different. There are those who, for various reasons, only have a very low disposable income in old age and consequently find themselves confronted by old-age poverty.

Fig. 4.10 At-risk-of poverty rates  
Population aged 65 and over, 2008 in %



It is important to remember that poverty is a relative concept and a very complex phenomenon. Accordingly, Eurostat refers to persons “at risk of poverty” rather than using the term “poverty” as an absolute categorisation. In simple terms, a person considered at risk of poverty is someone who – despite public transfers – has less than 60% of the median equivalised income of the total population in a given EU country.

To determine **median income**, all the incomes are arranged in increasing sequential order. The median constitutes exactly the half-way mark: one half of the incomes is above the median, the other half below. The concept of **equivalised income** is based on the assumption that money is saved when several people live together in one household as costs such as rent and heating can be shared. A person’s needs differ according to the way the household is structured: a person living alone is assigned a weight of 1.0, whilst a couple household has a needs-adjusted weight of 1.5. To attain the same – or “equivalent” – living standard, a couple household therefore requires 1.5 times the income of a single household. The total income available in each household is divided by the needs-adjusted weight. The “equivalised income” derived in this way is ascribed to each individual in the household. As a result, the household income of each individual person can be compared – independent of the number of people living in a household. **Anyone with less than 60% of the median equivalised income at their disposal is considered to be at risk of poverty.**

However, a low at-risk-of-poverty rate does not automatically mean that the level of prosperity in a given country is particularly high. It merely indicates that a comparatively low proportion of the population lives below the respective at-risk-of poverty threshold in a country.

### Women more frequently at risk of poverty

Reaching retirement age is associated with an increased poverty risk for women in particular. One reason for this is an inadequate pension scheme. During their working lives, women more frequently take breaks from their careers for the sake of their children and also more frequently work part-time; consequently they have a lower pension entitlement. In 2008 in the EU, 20% of women aged 65 and over were considered as being at risk of poverty, whereas only 15% of men aged 65+ were affected.

### Older people in Hungary least affected

Exposure to old-age poverty varies considerably across the EU. The most affected were older people in Cyprus and Latvia. In 2008 in both countries, more than every second woman aged 65 and over (52% in Cyprus and 51% in Latvia) had to adapt to a life on the verge of poverty, whereas amongst men the rate was also higher than 40% (44% for Cyprus, 41% for Latvia). In Germany this applied to 17% of older women and 13% of older men. Statistically speaking, Hungarians were most rarely affected by old-age poverty: only 5% of female and 3% of male senior citizens were considered as being at risk of poverty.

In all the other EU countries, with the exception of Malta and the Netherlands, the rule was that older men had a lower risk of poverty than older women. This inequality was particularly pronounced in Estonia: here the at-risk-of-poverty rate amongst women in the age group 65+ amounted to 41%, whilst for men it was 19%. The margin was thus 22 percentage points. A similar discrepancy could also be detected in Lithuania (18 percentage points) and Finland (15 percentage points). By contrast, the gender gap was very small in Greece (1 percentage point) and Belgium (2 percentage points), for example.

**i** The at-risk-of-poverty rate is calculated on the basis of income during the year prior to the survey. The results published in this section for the income reference year 2008 were collected in 2009 and are published as 2009 data in the Eurostat database.



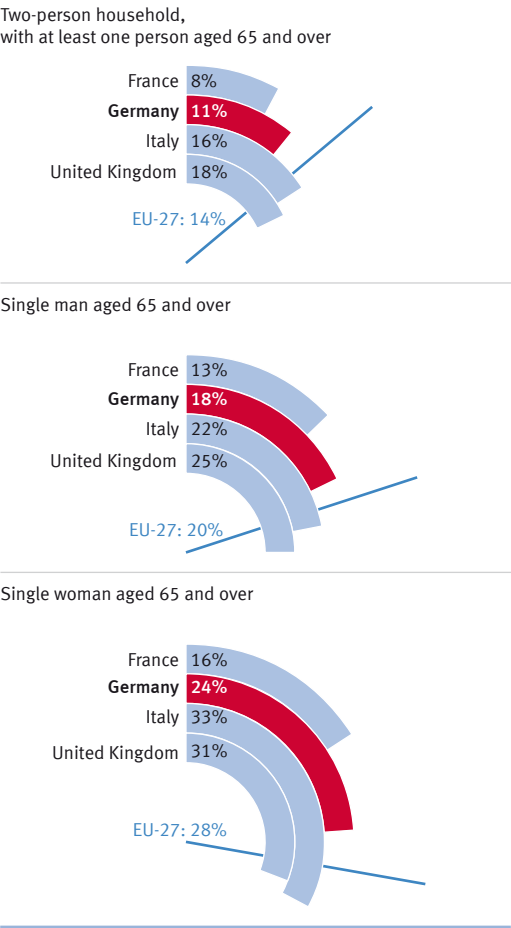
## It's harder for those living alone

The likelihood of being at risk of poverty in old age also depends on the type of household in which a person lives. Older people living together with someone else were generally better off than those living alone.

In the EU in 2008, an average of roughly 14% of people living in a two-person household (in which at least one of them was aged 65 and over) were considered as being at risk of poverty. Amongst the 65+ living alone, 26% were affected. Men were less frequently at risk than women: across the EU in 2008, 20% of older men living alone, but 28% of older women in this type of household were considered to be at risk of poverty.

The problem of old-age poverty may get worse in future. The demographic change will lead to an increasing number of pension recipients and a declining number of people in the labour force. Precarious employment and careers marked by frequent interruptions make adequate old-age provisions during working life more difficult.

**Fig. 4.11 At-risk-of-poverty rates for older people by household type**  
Four most populated EU countries, 2008



# 5 Health Situation

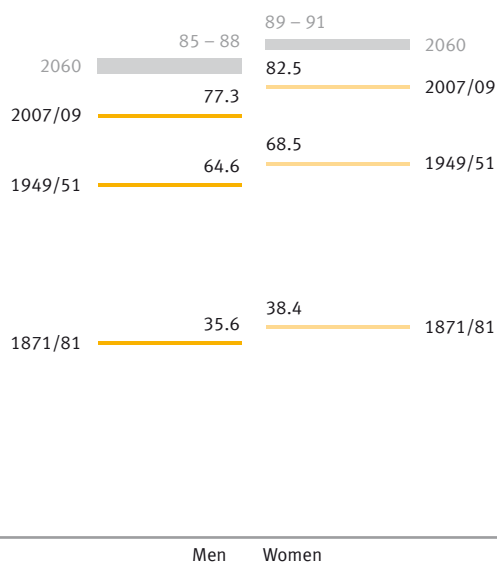


## 5.1 Higher than ever: life expectancy

### People in Germany living longer and longer

This long-term trend has been observed since the very first statistical record-keeping began at the end of the 19th century. Since then, the life expectancy of newborn babies has more than doubled. The main reasons for this are advances in medical care, hygiene, diet and the housing situation, as well as improved working conditions and increased prosperity.

**Fig. 5.1** Development of life expectancy for newborns in years



It is not only the life expectancy of newborns, however, that has continually increased – further life expectancy (for example of 60 year olds) has also risen significantly. In 1871/1881, 60-year-old men had an average of 12.1 more years to live. By 2007/2009 this had already risen to 21.0 years. Amongst women, this development is even more pronounced: whilst in the period 1871/1881 an average of 12.7 more years was expected, 60-year-old women in 2007/2009 could look forward to an average of 24.8 more years.

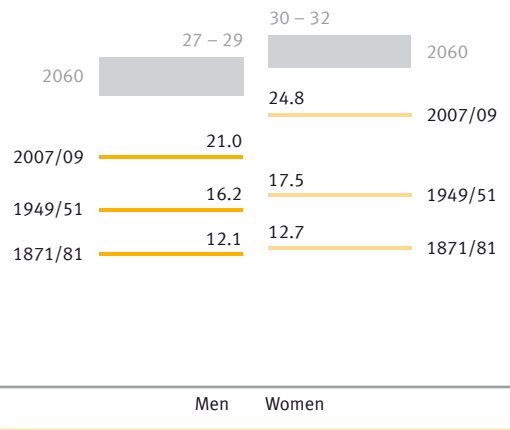
No end in sight

So far no end is in sight to the trend that people in Germany are on average getting older and older. In the past the determining factor was the declining infant and child mortality rate; today it is the declining mortality rate of older people.

A glance at the 12th coordinated population forecast (see also chapter 1, page 11) shows that by 2060, life expectancy of newborn boys will be 8 to 10 years higher than in 2007/2009. Life expectancy for women is set to rise by 7 to 9 years within the same period.

If the current trend continues, by 2060 every second newborn boy will live to be at least 87 years old and every second newborn girl will reach a minimum age of 91. Older people will therefore play a decisive role in shaping the image of future society.

Fig. 5.2 Development of further life expectancy for 60 year olds in years



## » The European focus

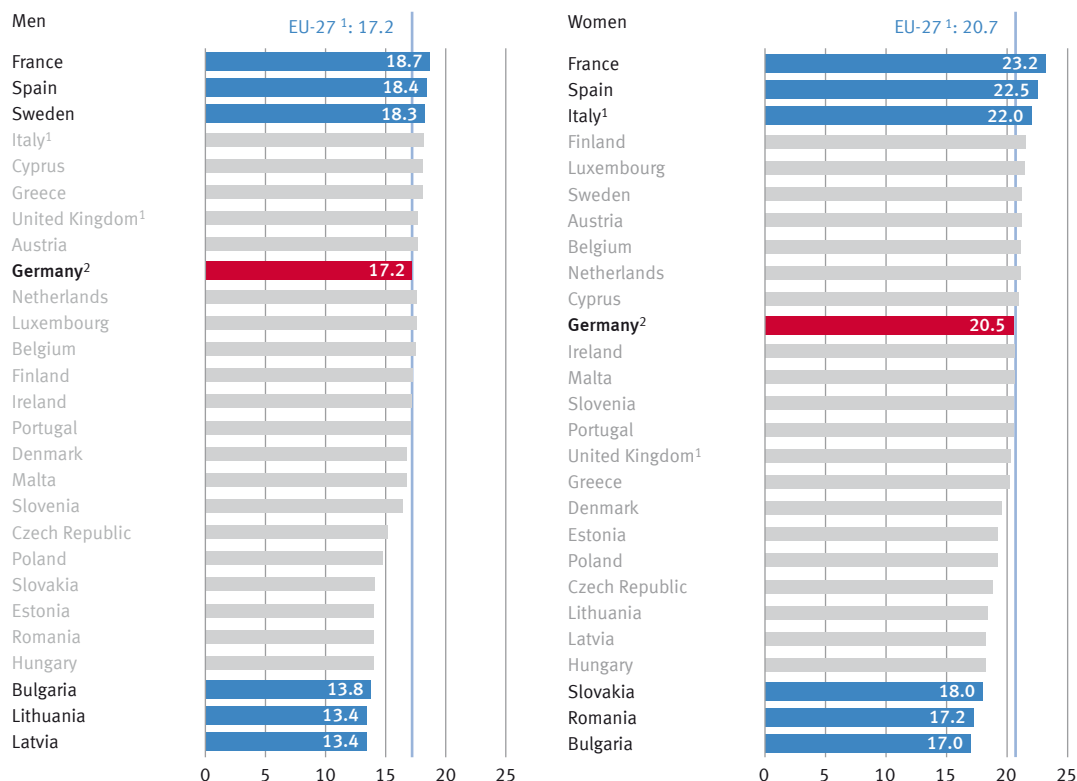
### All over Europe the retirement phase is getting longer and longer

“Good health and a long life” – these are both common birthday wishes; and indeed, the chances of having a long life have never been as good as they are today in all EU Member States. Everywhere life expectancy has increased over the past decades. Nevertheless, even within the relatively prosperous EU, there are still significant differences between individual countries.

### France is top of the league

A comparison of all EU Member States in 2009 shows that the people in the former socialist countries of Central and Eastern Europe had the lowest life expectancy. The reasons for this were, among other things, a lower standard of living compared to Western Europe, poorer health care services, relatively harsh working conditions as well as unhealthy eating habits. In the Baltic States, for example, men aged 65 had an average of 13 to 14 years ahead of them in 2009.

**Fig. 5.3** Further life expectancy for 65 year old men and women 2009 in years



1 2008.  
2 National life table 2007/2009.



By comparison, a German could expect an average of 17 more years. The outlook for French men was even better: here 65 year olds had an average life expectancy of 19 more years.

For women, life expectancy also differed greatly from one country to the next. A Bulgarian woman celebrating her 65th birthday in 2009, had a statistical average of 17 more years to live. German women had almost 21 years ahead of them. French women could expect to live a further 23 years.

### Men slowly catching up

In all the EU countries, women had a higher life expectancy than men. However, in some countries, the life expectancy of men and women has been converging over the past few decades. This is the case in the Netherlands and in Germany, for example. Possible reasons for this development – which can also be observed in other western European and some southern European countries – include the increasing assimilation of lifestyles: men, for example, are less frequently exposed to physically demanding working conditions than they were in the past. Smoking habits or the employment rates of women, on the other hand, are becoming similar to those of men.



### 5.2 Fitter than ever: health and medical care

#### State of health

##### Older than ever, but also healthier than ever

People in Germany are not only living longer, but they can also live the majority of these years in good health. Today's older generation is fitter than it has ever been in the past.

##### Three quarters of older people feel fit

How healthy do people in Germany aged 65 and over feel? The majority of those asked in 2009 felt fine. Only 23% stated that in the four weeks prior to the survey, their health had been impaired to such an extent that they were unable to pursue their normal routines. In this respect there were hardly any differences between men and women. The survey measured subjective well-being, i.e. it was not dependent on specific determinants, such as the frequency of visits to the doctor or similar indicators.

##### But things do get more difficult with age

In line with expectations, with increasing age, the proportion of people who felt that their health was impaired increased: 17% of the 65 to 69 year-old respondents stated they were ill or accident casualties. Among those aged 70 to 74, the percentage amounted to 21%. In the age group 75+ it was as high as 29%.



Many older people are overweight, especially men

An unhealthy lifestyle can aggravate existing health problems, or cause new ones. These days excess weight has become very widespread throughout the population. The percentage of overweight people grows significantly with increasing age. This is problematic, as being overweight markedly increases the risk of a large number of illnesses.

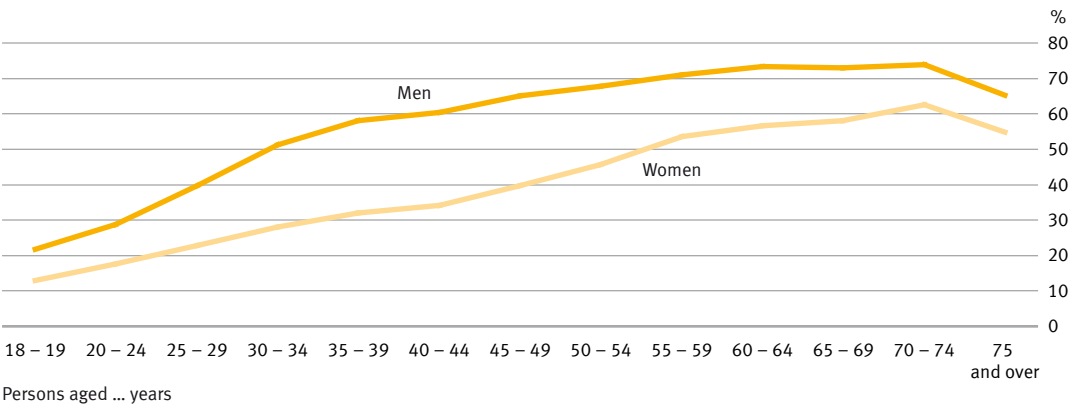
In all age groups men are more frequently overweight than women. With increasing age, however, overweight reaches epidemic proportions amongst both sexes: in 2009, 71% of men and 58% of women aged 60 and over weighed too much in relation to their height, and were considered to be overweight with a body mass index (BMI) of over 25. Only 28% of men and 41% of women aged 60 and over were of normal weight.

The people most strongly affected by excess weight were those aged 70 to 74: in this age group, almost three quarters of men (74%) and nearly two thirds of women (63%) were overweight. Among those aged 75 and over the proportion of overweight people was slightly lower.

The body mass index (BMI) expresses the relation of body weight to height and allows a differentiation to be made between adiposity (obesity), overweight, normal weight or underweight. The categorisation was developed by the World Health Organization (WHO). The BMI is determined by taking the weight (in kilogrammes) and dividing it by the squared height (metre x metre). The WHO classifies adults with a BMI greater than 25 as overweight and adults with a value over 30 as strongly overweight (adipose/obese). All persons with a value under 18.5 are considered to be underweight. Gender and age are not taken into account.



**Fig. 5.4** Overweight individuals  
Percentage of persons with a body mass index of over 25 by age group, 2009



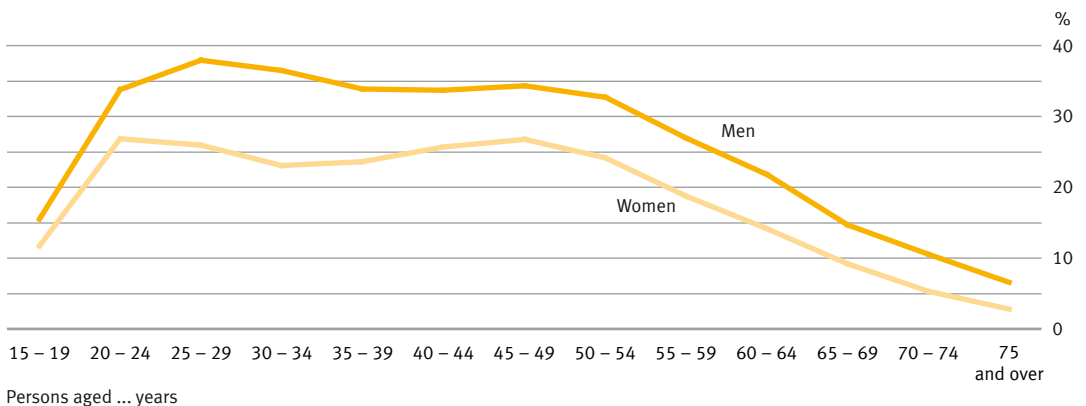
## Smoking: a rare burden in old age

Older people smoke far less than younger generations. In 2009, only 9.1% of people aged 65 and over admitted smoking at least occasionally. In younger age groups the proportion was significantly higher. Regardless of age, women smoked less frequently than men. In the age group 65 and over, only 6.5% of women were smokers, whereas men reached a rate of 12.4%.

One of the reasons why more men than women smoke presumably lies in the average age at which they start smoking. The earlier a person starts smoking, the greater the danger is that this behaviour will be retained up until old age. Older men had started smoking at an average age of 18.7 years, which was over four years earlier than older women, who on average started smoking at the age of 22.8 years.

This gap can no longer be observed amongst the younger generation. In 2009, the average starting age among those aged 15 to 40 was approximately 16.5 years for both women and men. Therefore significantly less differences in smoking behaviour between older men and older women are to be expected in future.

**Fig. 5.5 Smokers**  
Percentage of smokers by age group, 2009



Hospital cases

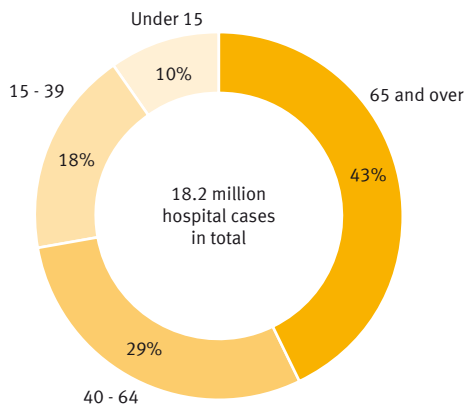
Older people more frequently treated in hospitals

Increased health problems in old age mean that older people undergo in-patient treatment in hospitals far more often than younger people. In 2009, a total of 18.2 million people in Germany were discharged from full in-patient hospital treatment. 43% of all in-patients were 65 years and older.

The likelihood of being treated in a hospital increased significantly with advancing age: among the 45 to 64 year olds, 19,700 in-patient treatments per 100,000 inhabitants were recorded. In the generation 65+ the corresponding figure was 46,400 treatments.

The number of treatments per 100,000 inhabitants in the age group 65+ has mildly increased over the last ten years. This is not necessarily an indication that people are more frequently ill. It has more to do with the fact that older people have to go to hospital more often on account of their increasing life expectancy.

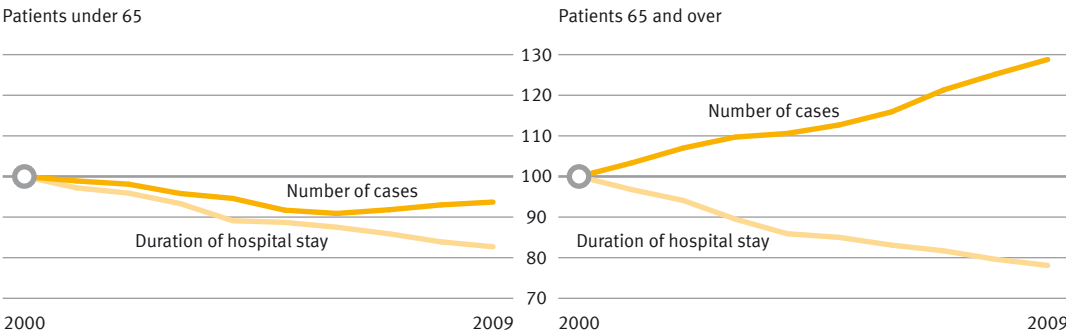
Fig. 5.6 Hospital cases by age group 2009 in %



Older women hospitalized more often and for longer periods of time

There are distinct differences between the sexes as far as the number of in-patient treatments in older age are concerned: compared to men, women are treated in hospital more than three times as often. The reason for this is not only the higher proportion of women in this age group: the number of female in-patients per 100,000 women aged 65 and over is 12% higher than the corresponding proportion amongst men.

Fig. 5.7 Development of number of cases and average duration of hospital stay Index: 2000=100



When women go to hospital, they also generally have to stay longer. Whilst the average length of stay for men aged 65 and over amounted to 9.1 days in 2009, women stayed half a day longer on average (9.7 days). Amongst the 80 to 84 year olds, this difference amounted to almost an entire day. The reason for this could, on the one hand, be a greater severity of illness. On the other hand, there are still many women of advanced age, who are better able to take care of their husbands at home should they fall ill, than is the case vice versa. The consequence of this is that men are released from hospital slightly earlier on average.

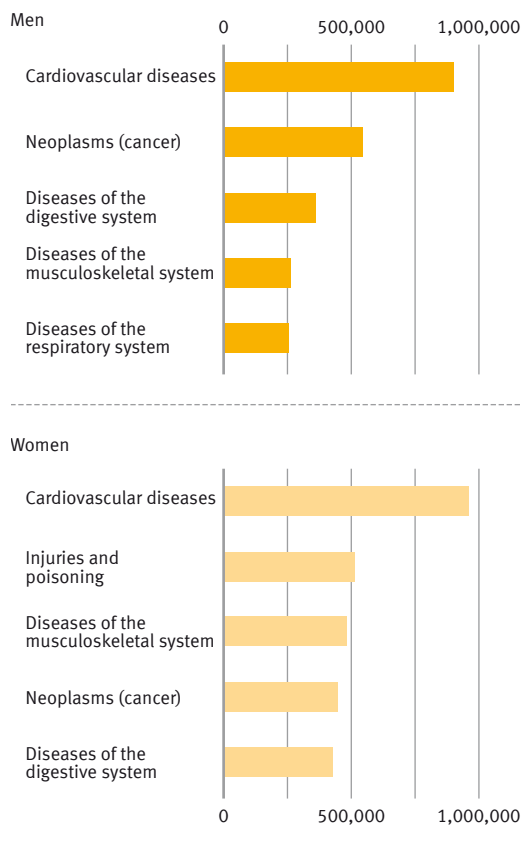
## Most frequent diagnosis: cardiovascular disease

The main cause for a hospital stay in 2009, amongst men as well as amongst women, were cardiovascular diseases such as, for example, cardiac insufficiency (weak heart). Women aged 65 and over suffering from this disease had to undergo in-patient treatment more than 962,000 times, men of the same age more than 902,000 times.

Neoplasms (cancer) were the second most frequent cause for hospital stays amongst men, followed by diseases of the digestive system. The second most common reason for in-patient treatments amongst women were injuries and poisoning, followed by diseases of the musculoskeletal system, such as arthrosis.



**Fig. 5.8** Most frequent diagnoses for the generation 65+  
Number of diagnoses 2009



### Most frequent intervention: operations of the musculoskeletal system

In 2009, a total of 5.7 million operations were carried out on people aged 65 and over. In total, 2.8 million patients operated on were men and 3.2 million were women. The most frequent operations involved the musculoskeletal system and the digestive tract.

### Sharp increase in hospital cases to be expected

As part of the demographic shift, the proportion of older people is gradually increasing. Given the higher frequency of treatment in old age, a rising number of hospital cases is likely. The range of treatments is also set to change.

In order to assess the extent of this development, the Federal Statistical Office carried out a model calculation on the effects of the demographic shift on hospital treatments up to the year 2030, based on data for the year 2008. The population forecast and the evolution of hospital cases in the most recent past formed the basis for all calculations.

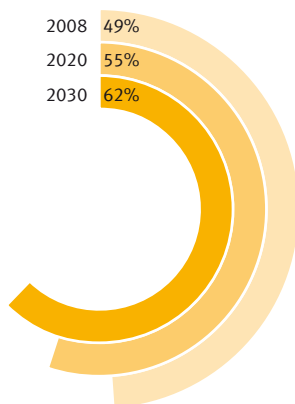
The result is conclusive: despite the declining overall population, the total number of hospital cases is projected to rise from 17.9 million in 2008 to 19.3 million cases by 2030. This would represent an increase of approximately 8%, caused to a large extent by the older segment of the population.

### A different range of treatments likely

The largest increases will particularly occur in those groups of diseases that frequently affect older people. Hence it is to be expected that the number of diseases of the cardiovascular system will increase by more than 26%, the number of neoplasms by almost 17%. On the other hand, with the declining proportion of the younger population, the number of hospital cases arising from pregnancy, birth and post-natal recovery will decrease by more than a fifth.

Figure 5.9 shows the way in which the shift in the age pyramid could affect the number of hospital cases in specific age groups. According to this, the proportion of the group 60+ among all hospital cases could increase from currently 49% to 62% by the year 2030.

**Fig. 5.9** Development of hospital cases of persons aged 60 and over  
Percentages of all treatment cases, status quo scenario



### Almost 50% of health expenditure spent on generation 65+

The fact that health is not only an important, but also an expensive business, is underlined by the amount of money spent on the health system. In Germany in 2008, a total of more than €254 billion was spent on health care. Almost 50% (€123 billion) was spent on people aged 65 and over.

In this context older women caused significantly higher costs than older men. The amount spent on women aged 65 and over was €74.5 billion, whereas the corresponding figure for older men was approximately €48.6 billion.

### Sharp increase in costs with age

In 2008, an average of €3,100 per inhabitant was spent on health. Amongst people aged 65 to 84, the amount spent was more than twice this much (€6,520). For patients aged 85 years and over expenditure on health was almost five times the average (approximately €14,840).

Although almost half of the total health costs arise in old age, there is considerable evidence that old age itself is not exclusively responsible for this development. When interpreting the results, further factors must be taken into consideration. Different studies indicate that a large part of the costs – independent of age – occur in the last year of life (so-called death-related costs).



### Health insurance

In order to be medically provided for in case of an illness and to safeguard against considerable financial risks, it is vital to have health insurance.

#### 20,000 older people without health insurance in 2007

In Germany almost everyone has health insurance. In 2007, 0.2% of the total population – around 200,000 people – had no health insurance at all and no other kind of entitlement to health services. In the age group 65+, the proportion of the non-insured was somewhat lower (0.1%); yet this still means that in Germany, approximately 20,000 persons aged 65 and over were without health insurance in 2007.

#### Roughly every twelfth person has private health insurance

91.5% of all senior citizens with health insurance had statutory health insurance in 2007. 8.5% were privately insured. Amongst the total population, the proportion of privately insured persons was somewhat higher (10.6%).

**i** The German Health Reform 2007 introduced a general health insurance obligation for all citizens. It was to be gradually implemented until 2009. This should have an effect on the number of people without any kind of health insurance. Data on this subject is being collected in the 2011 microcensus and is expected to be published in mid-2012.

### » The European focus

#### All over Europe many people feel fit despite old age

The population is ageing. And even though joints start aching and the eyesight starts deteriorating, the majority of old age people are at least fairly satisfied with their own state of health. 40% of EU citizens aged 65 to 74 considered their state of health to be good or very good in 2008. A further 41% still found it to be satisfactory.

**Fig. 5.10 Self-assessment of health status**  
EU-27, 2008 in %



With increasing age, the level of satisfaction decreases, but even amongst those aged 85 and over, approximately a quarter still considered their health status to be good or very good. A further 39% found their state of health at this advanced age to be satisfactory. In the EU as a whole, men aged 65 and over considered their health status to be good or very good more frequently than women. One reason for this could be the higher life expectancy of women in conjunction with the decline of health satisfaction during old age.

#### Lower income respondents feel less healthy

The state of health is influenced by a variety of factors, such as health-related behaviour, genetic predispositions as well as living conditions, for example. If we relate people's income situation to their state of health, the proportion of those who reported a bad or very bad state of health in 2008 was much higher amongst people with below-average incomes than amongst those with a higher income.

Within the age group of 65 to 74 year olds, the following picture emerged in the EU-27: among the twenty percent of persons in the highest income bracket, 10% estimated their health as poor or very poor. When considering the twenty percent in the lowest income bracket, however, this proportion was more than twice as high (23%). It is only in the age group 75+ that the amount of income becomes less important as far as the assessment of one's own health status is concerned.



### Majority of older people in the EU do no sports

We can all do something to improve our own health. Sports increase our personal fitness and endurance and, ideally, contribute to a longer life with less health problems. But in spite of these obvious advantages, more than half of the population in the EU rarely if ever participates in any sports. This was revealed by a Eurobarometer survey published in 2010, which asked 27,000 people aged 15 and over about their sporting habits.

Even amongst young people, 39% rarely or never participated in any sports. This proportion increases with age. 67% of EU citizens aged 55 to 69 across the EU, turned out to never engage in sports. In this age group, only one in three kept themselves fit more or less regularly. In the generation 70+, only just over every fifth person (22%) got some kind of exercise. Whilst in the younger age groups significantly more men than women were actively engaged in sports, the proportions of active men and women in the age group 55+ were almost the same.

### Fresh air rather than fitness studio

Persons engaging in a sporting activity in the age group 70+ generally preferred to do so outside in the fresh air. 56% stated that they took some physical exercise in a park or somewhere else outdoors. Every third person took advantage of their everyday journeys to stay fit. By contrast, fitness centres, clubs and other sports venues were largely avoided by those aged 70 and over. Institutionalized sports only played a relatively minor role compared to younger age groups.

**i** Eurobarometer is a representative population survey initiated by the EU Commission and carried out regularly across the EU.



## 5.3 When help is needed: long-term care and severe disabilities

### Need for care

i According to the Long-Term Care Insurance Act (Social Security Code – SGB XI), care is required by those persons who – due to an illness or handicap – are permanently in need of help to a substantial or to a greater degree. The decision as to whether there is a real need for **long-term care** is made by either the public long-term care insurance fund or private insurance companies.

### 2.3 million in need of care

By the end of 2009, Germany had well over 2.3 million people in need of care as defined by the Social Security Code (SGB XI). The majority were women (67%). Five in six patients (83%) were aged 65 and over, 55% were aged 80 and over.

### Proportion of long-term care patients risen slightly since 1999

Since the introduction of the statistics on long-term care, the proportion of those in need of long-term care has increased from 2.5% to 2.9%. In other words, the number of people needing care rose from 2 million to over 2.3 million between 1999 and 2009. The reason for this increase is the growing number of older people: in Germany in 1999, there were 2.9 million people aged 80 years and over, whereas by 2009 their number had already risen to 4.2 million.

### Need for care increases sharply beyond the age of 75

The risk of becoming dependent on long-term care increases with age: during 2009, only 0.5% of 15 to 59 year olds were in need of care, whereas the percentage was 5% amongst the 70 to 74 year olds. The highest long-term care rate was observed in the age group 90 and over (59%).

### Women have higher risk of needing care – not only because they live longer

Up to the age of 75, the proportion of men and women in need of long-term care is more or less the same. In the age group 75+, however, women tend to need long-term care much more frequently than men. In 2009, for example, the long-term care rate for women between 85 and 89 years of age amounted to 42%, whilst for men of the same age it was merely 28%.

Apart from different states of health, one reason could be that women are more likely to live alone. As soon as they become dependent on care, they have to file an application for benefits. Men in need of long-term care, on the other hand, are quite often cared for by their wives and so initially refrain from filing an application. In this case they do not feature in the statistics on long-term care.

**Tab 5.1 Long-term care rates**  
Percentages of the respective age group, 2009 in %

	Total	Men	Women
Under 15	0.6	0.6	0.6
15 – 59	0.5	0.5	0.5
60 – 64	1.7	1.7	1.6
65 – 69	2.7	2.8	2.5
70 – 74	4.7	4.7	4.8
75 – 79	9.9	8.8	10.7
80 – 84	19.9	15.7	22.3
85 – 89	38.0	28.3	41.6
90 and over	59.1	36.8	66.7
Total	2.9	1.9	3.8

## More than two thirds receive in-home care

69% of all people needing long-term care – in other words 1.6 million people – were taken care of at home in 2009. Around 1 million of these people received a care allowance, which means that they were generally taken care of exclusively by relatives. A further 555,000 people lived in private homes as well as receiving a care allowance. For them, however, the nursing care was provided partially or completely by mobile nursing services.

## Generation 90+: half of those needing care live in a nursing home

31% of all people needing long-term care (717,000 people) were taken care of in nursing homes on a full in-patient basis. Living in such facilities becomes more common with increasing age. 24% of 65 to 69 year olds needing long-term care were taken care of in nursing homes, whereas this was the case for nearly half (48%) of all patients aged 90 and over.

## Trend towards professional nursing care

In the long-term, the figures show a trend towards professional nursing care services in special facilities and also towards mobile nursing services. In comparison to 1999, the number of patients taken care of in nursing homes on a full in-patient basis has increased by around 27% (+155,000 people),

and the total of those taken care of by mobile nursing services has risen by 34% (+140,000 people). On the other hand, the number of nursing-care allowance recipients, in other words people who were taken care of exclusively by relatives, only increased by 4% (+38,000 people).

## An expected 3.4 million people will need care by 2030

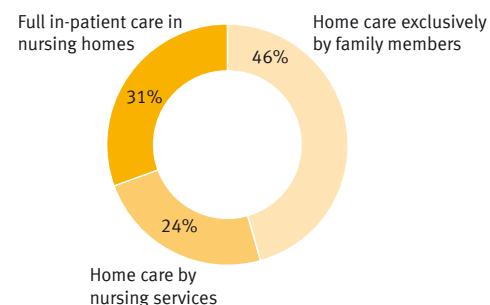
According to the results of a joint forecast made by the Federal Statistical Office and the statistical offices of the Länder, the number of people needing long-term nursing care could jump from 2.3 million in 2009 to 2.9 million in 2020, as a direct consequence of the ageing process the German society is experiencing. It is anticipated that by 2030 – due to the demographic shift – approximately 3.4 million people will be in need of long-term care.

The proportion of super-old people needing long-term nursing care will also increase substantially: whilst in 2009, approximately 35% of the people requiring care were aged 85 and over, this proportion could already amount to about 41% in 2020, and reach 48% by 2030.

**Tab 5.2 Percentage of persons using nursing homes**  
Percentages of those in need of care in each respective age group, 2009 in %

	Total	Men	Women
Under 15	0.5	0.5	0.6
15 – 59	13.3	15.3	11.2
60 – 64	22.3	25.1	19.4
65 – 69	24.0	25.1	22.8
70 – 74	25.0	24.1	25.7
75 – 79	26.9	23.2	29.2
80 – 84	31.9	25.3	34.5
85 – 89	39.3	30.0	41.7
90 and over	48.0	35.2	50.4
Total	30.7	23.2	34.4

**Fig. 5.11 Persons in need of care, by type of care 2009**



	in thousands	in %
Total of persons in need of care	2,338	100
cared for at home	1,621	69.3
exclusively by family members	1,066	45.6
partly or completely by mobile nursing services	555	23.7
cared for in nursing homes on full in-patient basis	717	30.7

Severe disabilities

According to the Ninth Book of the Social Security Code (SGB IX), persons are disabled if their physical, mental or emotional health is permanently impaired and if their participation in everyday life is therefore restricted. **Severely disabled** people are those awarded a degree of disability of 50% or above.

7.1 million severely disabled

At the end of 2009, 7.1 million people living in Germany were officially registered as severely disabled. Along with the growing number of older persons, the number of severely disabled people has increased by 468,000 persons or 7% compared with 1999.

More than half 65 years and older

Disabilities occur mostly in older age: approximately a quarter (26%) of the severely disabled persons were aged between 65 and 74. More than another quarter (29%) were 75 years old and over.

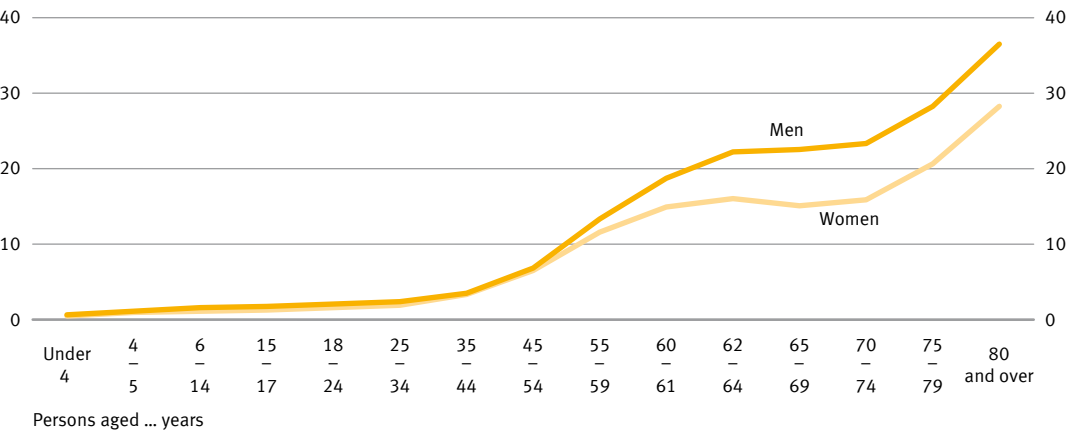
Almost every third person aged 80+ has pass for severely disabled persons

The severely disabled rate increases with age. Whilst only a very small percentage of people are affected at a young age, in the generation 80+ almost every third person (31%) has a pass for severely disabled persons.

Men more frequently severely disabled

The severely disabled rate of men, particularly of those aged 55 and over, is higher than that of women. This is in part due to the fact that men are generally more likely to have a job. Therefore, they have a greater interest in having a disability recognised than persons without employment. The reason behind this is that one area of focus of the benefits laid down in the law concerning the severely disabled deals with regulations relating to labour market participation and early retirement.

Fig. 5.12 Percentage of severely disabled persons  
31 December 2009 in %



## 5.4 When the end is nigh: mortality and causes of death

There's no avoiding the fact: we all die eventually. However, the time and cause of death are strongly dependent on the conditions under which a person lives.

**I** The **mortality rate** is the sum of deceased persons in a specific age category relative to the total population in the same age category within a specific period of time.

### Mortality risk continually decreasing

People in Germany are living longer and longer. This is also reflected by the mortality rate of the generation 65+. This mortality rate, like that of the population as a whole, has been dropping continuously during the past years. In Germany in 2008, around 4,100 people died for every 100,000 inhabitants aged 65 and over. In 1980, the mortality rate in the same age group still amounted to approximately 7,000 people. This represents a decline of around 41%. One reason for the decreasing mortality rate is the rising life expectancy.

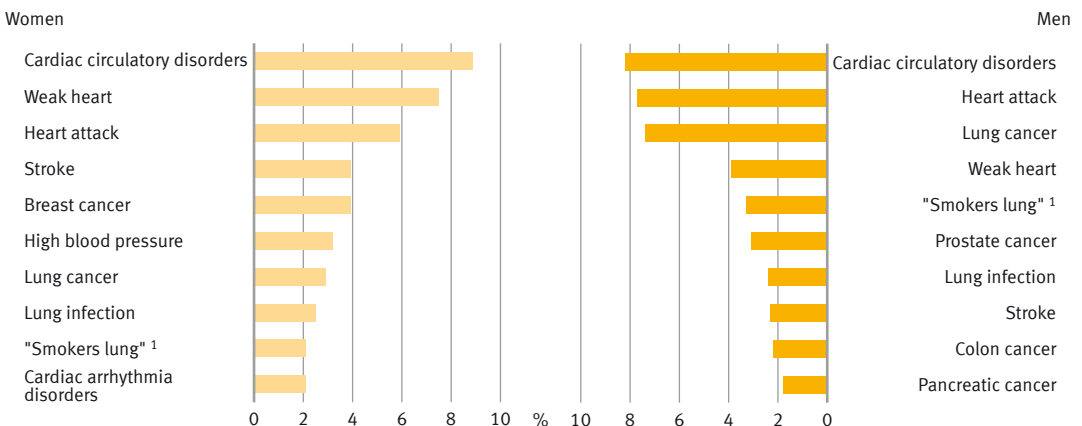
On the other hand, there is a demographic effect which comes into play: the so-called baby boomers of the 1950s, whose probability of (early) death is still relatively low, are currently entering into the age category 65+. Therefore, the mortality rate in this age group is sinking virtually automatically.

The mortality rate for women aged 65 and over, due to their higher life expectancy, has always been lower than that of men: in 2008 around 3,600 women per 100,000 female inhabitants of the age category 65+ passed away, whereas amongst men of the same age this figure was around 4,600.

### Most frequent cause of death: diseases of the cardiovascular system

In contrast to the mortality rate, the causes of death haven't changed much: now as in the past, it is mostly diseases of the cardiovascular system as well as different types of cancer, which are responsible for a majority of deaths. In the generation 65+, the three most frequent causes of death are chronic ischaemia heart disease (cardiac circulatory disorder), acute myocardial infarction (heart attack), as well as cardiac insufficiency (weak heart).

**Abb 5.13 Most frequent causes of death for the generation 65+, 2008**



<sup>1</sup> Any chronic obstructive pulmonary disease (COPD)

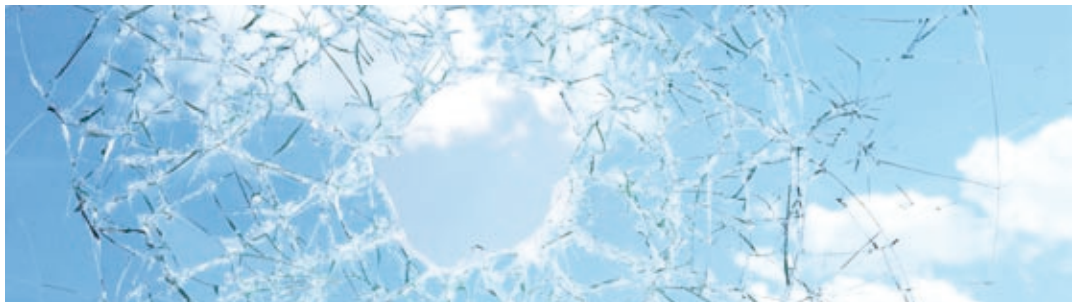
### Positive development: significantly fewer deaths due to falls

Motor ability, muscle strength and the sense of balance decrease with age. This can lead to many incidents of falling, which can also end up being fatal. Altogether in 2008, around 8,300 people died as a result of falls. 86% of these people were aged 65 and over. However, there is some good news: the mortality rate of persons aged 65 and over, who lost their lives as a result of a fall, sank from around 100 persons per 100,000 inhabitants in 1980 to 40 persons per 100,000 inhabitants in 2008. This represented a decrease of almost 60%.

In the past, women were more frequently affected by fatal falls than men. Today, the reverse is true. In 1980, 111 older women per 100,000 inhabitants and 74 older men per 100,000 inhabitants died as a consequence of falls. In 2008, the mortality rate from falls amongst older women was 37, but 43 for men. There were even greater differences in the average age of death: as far as falls with lethal consequences were concerned, women were on average almost 10 years older than men (women: 83.6 years; men: 73.7 years).

### Men more likely to die as a result of a traffic accident

In 2008, around 1,200 older people lost their lives due to a traffic accident. Amongst them were approximately 730 men and 490 women. The situation is different with domestic and leisure time accidents: they were fatal for a total of around 6,390 women aged 65+ in 2008, as well as for around 4,450 men. Most of the fatal accidents took place at home.



## » The European focus

### Cardiovascular diseases: most frequent cause of death in the EU-27

Diseases of the cardiovascular system are the number one cause of death in old age: in the EU in 2008, heart attacks, strokes and other diseases of the cardiovascular system were responsible for 41% of all deaths amongst people between 65 and 84 years of age, and even for half of all deaths amongst people aged 85 and over. Women died of cardiovascular diseases more frequently than men.

Cancer was the second most frequent cause of death amongst older people. On average in the EU, 30% of people aged between 65 and 84 and 12% of those aged 85 and over died of cancer. Diseases of the respiratory system, such as pneumonia, asthma and bronchitis, were the third most common cause of death. The latter were responsible for 8% of fatal incidents among 65 to 84 year olds, and for 10% of deaths amongst those aged 85+.

### No way out: old-age suicide

The proportion of older people who lost their lives due to external circumstances amounted to less than 3% in the EU in 2008; this category includes, among other things, fatalities following a fall. Approximately 31,000 people aged 65 years and over died in the EU as a result of falling. Suicides also belong to this category. The possible causes leading to suicide in old age could be the loss of a partner, loneliness or illness. In comparison with the principal causes of death, old age suicides are rare: in all the EU countries, less than 1% of all deaths amongst persons aged 65 and over were attributed to this cause. Nevertheless, in 2008, there were over 15,000 senior citizens across the EU who saw no other way out for themselves and opted to commit suicide. 73% of them were men and 27% women.

**Tab 5.3 Causes of death in the EU-27**  
Proportion of all deaths by age group, 2008 in %

Persons aged ... years	Cause of death					
	Diseases of the cardiovascular system	Cancer	Diseases of the respiratory system	External causes (e.g. suicide, traffic accidents)	Diseases of the digestive system	Miscellaneous
Total	39.8	25.7	7.9	4.9	4.7	17.0
Under 20	3.3	7.1	4.9	23.7	1.1	59.9
20 – 44	14.2	19.9	3.0	36.2	6.9	19.8
45 – 64	25.5	40.8	4.2	8.3	8.1	13.0
65 – 84	40.5	29.9	8.0	2.7	4.3	14.5
85 and over	50.0	12.3	10.2	2.7	3.5	21.3





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## 6 Conclusion

Declining numbers of young people, rising numbers of older people: in Germany and the other EU countries a demographic shift is taking place. Today every fifth person in Germany is 65 years or older and someone aged 65+ is living in every third household.

Thanks to the increased life expectancy, the chance of living a long life is higher than ever. It is good to know that people not only live longer, but they can also spend most of that extra time in a fairly good state of health. Most people want – and are able – to run their own homes in old age. Only comparatively few live in retirement or nursing homes or other community facilities. With increasing age, the number of stays in hospital naturally increases and the need for long-term care rises. Even so, the majority of older people are quite satisfied with life and are able to accept the changes in their lives during old age quite well.

It is also a relief to know that the current generation of pensioners in Germany is financially-speaking reasonably well-off, compared to their peers in most other EU countries. Only a relatively small percentage is dependent upon public benefits. However, in some eastern European countries, many older people struggle, as they lack the financial stability to afford even basic commodities.

During the coming years, there will be considerable changes within the older age groups. The retirement age in Germany is gradually being increased from 65 to 67 years. At present, people still often take retirement well before their 65th birthday. Older people are increasingly more active on the job market, however, and the employment rates of 55 to 64 year olds have been rising for some years now.

Not only are pension starting dates being deferred, but also the image of old age is slowly changing. People retiring these days only rarely settle down to a quiet life. Thanks to senior citizens' increasingly good health, they now tend to focus on new things – such as the active organisation of their leisure time. Voluntary work is being increasingly extended beyond the limit of retirement – in no other age group is there such evidence of growth in voluntary work as amongst the elderly. Senior citizens spend a great deal of time with their grandchildren and are as eager to travel as the younger generations, both within their home country and abroad. Many older people return to education: they attend courses at adult education centres (Volkshochschulen) or become guest students at university. Slowly, older people are also starting to explore the Internet – this will in future open up totally new opportunities for action within the ageing community.

The demographic shift will affect our lives radically in the coming decades. For one thing, the job market, the health and long-term care sector, the infrastructure, the social system and many other areas will have to be adjusted to accommodate a steadily ageing society. On the other hand, life in old age and the self-perception of the ageing process are also changing gradually. This may well make it easier to cope with the demographic shift that lies ahead.

# Data sources

## 1 Data Sources

Chapter	Sources used
Older People in Figures	Destatis/Population statistics
The European focus	Eurostat

## 2 Everyday life

Chapter	Sources used
2.1 Living alone, in matrimony or as an unmarried couple: life beyond 65	Destatis/Microcensus
The European focus	Eurostat
2.2 Renting or living in a place you can call your own: housing situation	Destatis/Sample survey of income and expenditure (Einkommens- und Verbrauchsstichprobe, EVS)
2.3 Cars, exercise bicycles and DVD players: prevalence of consumer goods	Destatis/EVS
The European focus	Eurostat
2.4 Sudoku or studying: education and lifelong learning	Destatis/Education statistics, Microcensus TNS-Infratest/Further Education
2.5 The silver surfers: senior citizens online	Destatis/Information and communication technologies survey
The European focus	Eurostat
2.6 Life satisfaction and family ties: were things really better in the good old days?	DZA/German Ageing Survey
2.7 No time to laze about: voluntary work and travelling	BMFSFJ/Volunteer Survey Destatis/Tourism statistics

## 3 Labour Force Participation and the Transition into Retirement

Chapter	Sources used
3.1 On the rise: employment before 65	Destatis/EU Labour Force Survey
3.2 Restless despite retirement: employment at 65+	Destatis/EU Labour Force Survey
The European focus	Eurostat

## 4 Financial Situation

Chapter	Sources used
4.1 Where the money comes from: income and pensions	Destatis/EVS, Microcensus German Pension Insurance
The European focus	Eurostat
4.2 How the money is spent: expenditure	Destatis/EVS
The European focus	Eurostat
4.3 When money's too tight to mention: basic security benefits	Destatis/Statistics on Public Assistance
The European focus	Eurostat

## 5 Health Situation

Chapter	Sources used
5.1 Higher than ever: life expectancy	Destatis/ Population statistics
The European focus	Eurostat
5.2 Fitter than ever: health and medical care	Destatis/Microcensus, Hospital statistics, Disease-related costs accounts
The European focus	Eurobarometer
5.3 When help is needed: long-term care and severe disabilities	Destatis/Statistics on long-term care/Statistics of severely handicapped persons
5.4 When the end is nigh: mortality and causes of death	Destatis/Causes of death statistics
The European focus	Eurostat

All Eurostat data are harmonised thus guaranteeing the comparability of national results at a European level. Due to this harmonisation some data may deviate from data published by national statistical offices, such as the Federal Statistical Office in Germany. In addition, the harmonised data at European level are – in some cases – not available until after the national publication date. This volume contains Eurostat data from the first quarter of 2011. In some cases future data amendments and revisions are possible.

### Official statistical institutions



#### Destatis

The Federal Statistical Office (Destatis) offers objective, independently compiled high-quality statistical information. Destatis is the largest official information service provider in Germany.

→ [www.destatis.de](http://www.destatis.de)



#### Federal Statistical Office and the statistical offices of the Länder

For more in-depth Länder results, please consult the statistics portal of the Federal Statistical Office and the statistical offices of the Länder.

→ [www.statistikportal.de](http://www.statistikportal.de)



#### Eurostat

The data issued by the Statistical Office of the European Union (Eurostat) enables a direct comparison between the various EU countries. The European Data Service (EDS) – a service department of the Federal Statistical Office – helps all users to find the data they are looking for.

→ [epp.eurostat.ec.europa.eu](http://epp.eurostat.ec.europa.eu)

→ [www.eds-destatis.de](http://www.eds-destatis.de)

### Further institutions



Bundesministerium  
für Familie, Senioren, Frauen  
und Jugend

#### Federal Ministry of Family Affairs, Senior Citizens, Women and Youth (BMFSFJ)

This ministry offers extensive information on older people, including relevant legislation, data as well as background details on available support programmes.

→ [www.bmfsfj.de](http://www.bmfsfj.de)

DZA

Deutsches Zentrum  
für Altersfragen

#### German Centre for Gerontology (DZA)

The DZA explores questions of old age and ageing, in particular with regard to the life situations of older people.

→ [www.dza.de](http://www.dza.de)



Deutsche  
Rentenversicherung

#### German Pension Insurance (DRV)

The German Pension Insurance offers information on the German pension system as well as statistics on old-age pension insurance schemes.

→ [www.deutsche-rentenversicherung.de](http://www.deutsche-rentenversicherung.de)

ROBERT KOCH INSTITUT



#### Robert-Koch-Institut (RKI)

The RKI provides extensive data on health and disease prevention in old age.

→ [www.rki.de](http://www.rki.de)

More and more older people are living in Germany. In this country, every fifth person has already reached or exceeded the age of 65.

For many people the concept of old age is associated exclusively with illness and frailty. However, the images of old age and the self-conception of ageing are beginning to change. This publication examines not only subjects such as health and the need for long-term care, but also the family relationships of older people, their presence

on the job market, their material situation and their involvement in society. The publication also looks at the situation of older people in other EU countries, and points out the similarities and differences in their everyday lives.

“In the Spotlight: Older people in Germany and the EU” uses official statistics and additional data sources to highlight the fact that Germany and Europe may well be getting older, but that this does not mean the future that lies ahead is dull or grey.