

OLDER PEOPLE

in Germany and the EU



Federal Statistical Office of Germany

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Introduction



Germany has become a country where most people enjoy a long life. Many of today's 50-year-olds still have half their life ahead of them. This is good news, not least because the majority of older people today lead a healthier life and have received a better education than previous generations.

But what kind of lives do older people lead? On the one hand, official statistics show that many people use their older age to do the things they did not have time for during their working life. Young families, clubs, church-based and other social projects and institutions draw on the experience and support of older people.

On the other hand, people have a longer working life and businesses increasingly benefit from older employees' knowledge and experience.

Many findings of this brochure may prompt you to reconsider your views of old age. Would you have thought, for example, that 85 % of people aged 85 and over still live in their own home? A realistic and differentiated view of ageing is essential in promoting mutual understanding and, therefore, in strengthening solidarity among generations and a sense of cohesion in society as a whole. The findings of this brochure provide the basis for developing a realistic picture of ageing.

The joint aim of the Federal Statistical Office and the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth of Germany has been to compile data from different sources in a concise manner and to compare these data with figures from other European countries.

A handwritten signature in blue ink that reads "Manuela Schwesig".

Manuela Schwesig
*Federal Minister for Family Affairs, Senior Citizens,
Women and Youth*

Preface



Since the end of the 19th century, the life expectancy of people in Germany has more than doubled. Today, newborn boys have a life expectancy of 78 years while girls are expected to live for 83 years. And there is no sign of an end to this trend. Demographic change is reflected in the age structure of the population. In Germany, around a quarter of people are currently aged 60 or over, with this figure set to increase further.

Our statistics show the growing influence of older people on society: at the elections to the Bundestag in 2013, more than one third of those entitled to vote were aged 60 and over, more than twice the number of those in the under 30 age bracket.

In the last decade, the labour force participation of older people aged between 65 and 69 has doubled. The figures show that members of the older generation have a growing thirst for knowledge and are increasingly enrolling at universities or adult education centres. They are using digital networks and doing more and more voluntary work. Official statistics also provide relevant and reliable data on both the financial situation of older people and the medical care they receive.

Demographic change is not just restricted to Germany, but is instead a European phenomenon. This brochure therefore also presents the similarities and differences in the living conditions of older people in Germany compared with other EU countries.

I would like to express my special thanks to the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth which helped to finance this brochure.

Dieter Sarreither

A handwritten signature in blue ink, reading 'Dieter Sarreither', written in a cursive style.

President of the Federal Statistical Office

Summary

Trend towards an ageing population

Older people are having an increasing impact on our society. Several factors are driving this trend. Firstly, the baby boom generation of the 1960s will soon be reaching retirement age. At the same time, life expectancy is increasing thanks to better living conditions. Since the 19th century it has almost doubled and stands today at 78 years for boys and 83 years for girls. Germany is one of the countries in the EU where demographic change has advanced the most. Today, more than a quarter of people in Germany are aged 60 and over. In 2050, this figure will already have risen to more than a third. Slovakia, Spain, Portugal and Greece are the only countries in which the share of people in this age group is expected to be even greater.

Marriage and home ownership still typical features

Most couples in the generation 65+ are married, with unmarried couples playing only a minor role. The share of men that are married until an advanced age is considerably higher than that of women, a trend which can be seen all over Europe. This can be explained by the fact that women have a higher life expectancy than men and, in general, tend to be younger than their spouses.

Every second senior citizen household in Germany is owner-occupied; 80 % of these households live in either a detached or a semi-detached house, while 20 % live in an owner-occupied flat. Senior citizen households are usually made up of only one or two persons, which means that the average living space per person is disproportionately high. On average, it amounts to around 60 square metres per person, compared to just 40 square metres per person in younger households.

Husbands as traditional breadwinners

Nine in every ten senior citizens in Germany rely mainly on a pension or retirement fund as the source of their income, with sharp differences existing between men and women. A look at married couples aged 65 and over shows that 25 % of wives mainly live off the income of their relatives. Among older men, however, the situation is the opposite, with just 1 % financially dependent on a spouse's income. This is due to the different working patterns that were prevalent in this generation. Whereas men were usually employed full-time, many women were either not in employment or took time out to raise children. In Germany, the level of education among the generation 65+ also reflects the traditional allocation of roles: one in every three women of retirement age has no vocational qualifications whereas this only applies to one in every ten men. Across all EU countries, older men have a higher income than women. In Sweden and Latvia, the difference in income is particularly high and much more pronounced than in Germany.

High purchasing power compared to other EU countries

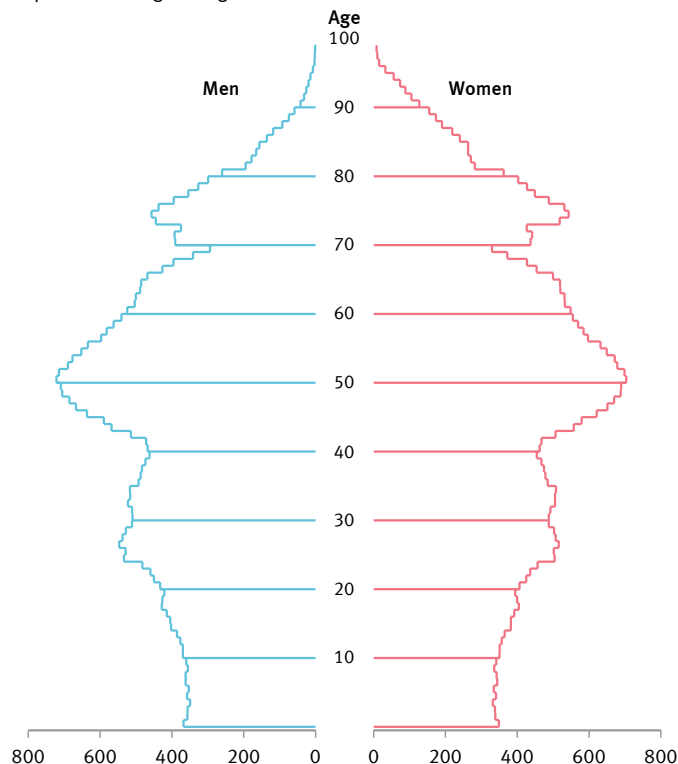
A comparison of the harmonised income levels across the EU reveals that German senior citizens have a very high purchasing power. Only in France, Austria and Luxembourg, are older people able to buy even more with their money. In Luxembourg, people aged 65 and over have almost 75 % more income at their disposal than people of the same age in Germany. The picture is different in the eastern part of the EU: in Poland, older people have only half of the German income at their disposal, taking the differences in prices into account. In Slovakia, Greece, the Baltic and other eastern European countries, people of retirement age often have to make do with significantly less money.

Majority of old people are fit

Even though health problems increase in old age, the majority of senior citizens in Germany aged 65 and over feel fit. Less than 25 % say their health is impaired to such an extent that they are unable to pursue their normal routines. In all EU countries, there is a strong correlation between education and income on the one hand and the state of health on the other. Among the respondents in the 65 to 74-year-old category, the 20 % of people in the highest income quintile are twice as likely to assess their own health as being either “good” or “very good” as the 20 % of persons in the lowest income quintile.

Age structure of the population in Germany as of 31 December 2014

Population of a given age in Thousands



Summary

The very old: Sharp increase in the need for care

In Germany, the need for long-term care only rises sharply beyond a certain age. Among people aged between 75 and 79, one in every ten persons needs care, while in the 80 to 85 age group the figure is approximately one in every five. In the 90 and over age group, the proportion increases to approximately two thirds, with 50% being cared for in a care home.


Only few senior citizens in employment

Only few people of retirement age in Germany are employed. A total of 6 % of people aged 65 or older are still in employment. The figure has risen slightly since 2005. Across the EU, the share of people aged 65 or older who are still in employment varies. In Portugal, Romania and Estonia, more than 10 % of people continue working beyond the age of 65.

Less spent on large purchases

The 65+ generation in Germany is much less inclined to purchase consumer electronics than people of younger age groups. They do however spend more on mobility aids. 7 % of senior citizen households in Germany own an e-bike , compared to just 3 % of younger households. 42 % of senior citizen households own a new car compared to 32 % of younger households.

Note regarding additional information

Terms which appear in the text marked with a  are explained in further detail in the glossary.



1 Demographic data

Germany: More than one in four aged 60 and over

Less and less younger people and a rising number 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.

At the end of 2014, there were approximately 81.2 million people living in Germany, of whom 22.2 million were aged 60 and over. This means more than every fourth person (27 %) between the island of Rügen and the Alps had already reached this age. One fifth (21 %) was 65 and over with at least 11 % of the population having already celebrated their 75th birthday.

Reaching the age of 100 is an astonishing achievement. These days it is becoming more and more frequent: at the end of 2014, there were around 17,000 people living in Germany aged 100 or older.

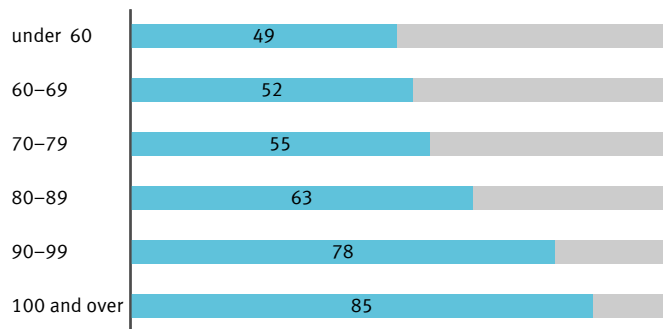
Proportion of women increases with age

Amongst the approximately 22.2 million people aged 60 and over, 56 % were women and 44 % were men. This disparity between the sexes can be traced back to the higher life expectancy of women (see chapter 3.1).

The sex ratio, however, was still relatively balanced up to the age group 70–79 with the proportion of women rising sharply in the older age groups. It reached 85 % in people aged 100 and over.

Proportion of women in the respective age group as of 31 December 2014

Percent



The effects of World War II are still apparent in the oldest age groups. Many men died at a young age during the war. With the subsequent rise of generations less affected by the war, this disparity has been steadily declining. For instance, in 1990, the proportion of women in the age category 60+ was still as high as 63 %, compared to only 56 % in 2014.

Senior citizens with a migrant background

In 2014, 9 % of the generation 65+ had a migrant background, meaning that they had either migrated to Germany after 1949, were descendants of migrants or were foreign citizens. This comparatively low rate within the generation 65+ reflects the fact that until the 1960s there were relatively few men and women who had emigrated from foreign countries on a long-term basis. However, in future years, the proportion of older people with a migrant background will increase sharply. For example, in 2014, around one fifth (20 %) of those aged 25 to 64 had a migrant background. Among the under 16 age group, this figure was already one third (33 %).

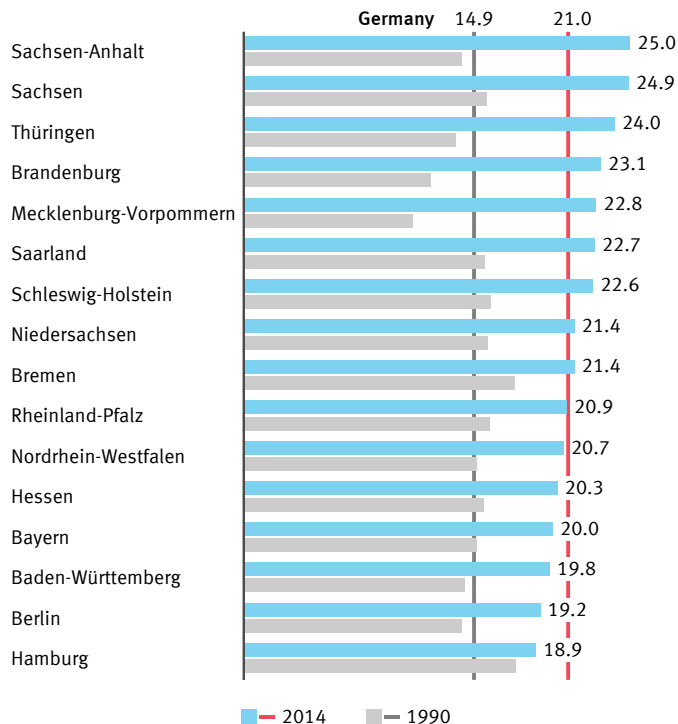
Of the approximately 1.6 million people aged 65 and over with a migrant background, 17 % had family roots in the territory of the former Soviet Union and 13 % had a Turkish migrant background. Another 11 % had roots in the states of the former Yugoslavia.

Regional disparities

The proportion of senior citizens in the population differs from one region of Germany to the next. At the end of 2014, the proportion of the generation 65+ in the total population was higher in eastern Germany (24 %) than in western Germany (just under 21 %).

Population aged 65 and over

By Land, percent



1 Demographic data

The demographic change is particularly striking 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 western Germany. Of all the 16 Länder, Sachsen-Anhalt recorded the highest proportion (25.0%) of people of retirement age, followed closely by Sachsen (24.9%). The city states of Hamburg and Berlin had the youngest populations. Here, the proportion of senior citizens was 18.9% and 19.2% respectively. Among the non-city states, Baden-Württemberg had the lowest proportion of people aged 65 and over (19.8%).

Increasing number of older people

Between 1990 and 2014, the number of people in Germany aged 65 and over rose by approximately 5.2 million to 17.1 million. This represents an increase of 43%. At the same time, the total population grew by only 1.8%.

Whilst the number of inhabitants in eastern Germany (excluding West-Berlin) decreased by a total of 15% between 1990 and 2014, the number of older people increased by 48%. In the former territory of the Federal Republic (excluding Berlin), the ageing process was mitigated by immigration from the eastern part of the country as well as from abroad: from 1990 to 2014, the total population increased by 6%, whilst the number of senior citizens rose by 43% during the same period.

Development of the generation 65+ by Land

	1990	2014	Change 1990–2014
	1,000		%
Baden-Württemberg	1,400	2,120	51.3
Bayern	1,720	2,540	47.3
Berlin	490	670	37.5
Brandenburg	310	570	81.3
Bremen	120	140	19.0
Hamburg	290	330	14.5
Hessen	890	1,240	38.9
Mecklenburg- Vorpommern	210	360	74.0
Niedersachsen	1,170	1,680	43.5
Nordrhein-Westfalen	2,610	3,650	39.7
Rheinland-Pfalz	600	840	40.3
Saarland	170	220	34.4
Sachsen	750	1,010	35.0
Sachsen-Anhalt	400	560	37.9
Schleswig-Holstein	420	640	52.3
Thüringen	360	520	44.7
Germany	11,910	17,090	43.5

Brandenburg ageing particularly fast

Of all the 16 Länder, Brandenburg has recorded the greatest increase in people aged 65 and over since German reunification. Here, the number of people in this age category rose by 81 % between 1990 and 2014. The growth rate in Mecklenburg-Vorpommern was similarly high (74 %). During the same period, the lowest growth rate was recorded in the city states of Hamburg (+ 14 %) and Bremen (+ 19 %).

Many older people reluctant to move

It is relatively rare for older people in Germany to move house: in 2014, almost four million moves beyond municipal boundaries were registered nationwide, of which only 242,000 could be attributed to the generation 65+. Whilst 6 % of under 65-year-olds moved to a new place, this rate was just 1 % for older people.

In terms of where they moved, the generation 65+ did not follow the usual trend: in contrast to younger people, in 2014 those aged 65 and over moved more often from the western to the eastern part of the country than vice versa. However, the migration surplus in the eastern Länder was very small, amounting to barely 200 persons.

Moving abroad

In 2014, approximately 550,000 more people moved to Germany than left the country. This was the largest migration surplus since 1992. Among the generation 65+, however, the trend has reversed: in 2014, 7,500 more senior citizens left Germany than moved to the country. This migration loss applied both to older German citizens (– 2,500 persons) and to foreign citizens (– 5,000 persons). Amongst the foreign population, net migration was positive for all other age groups in 2014.

Only a small number of older immigrants

In 2014, a total of approximately 23,000 people aged 65 and over moved to Germany. Amongst them were almost 17,000 foreign citizens and approximately 6,000 German citizens. In terms of overall immigration to Germany in 2014, this corresponds to a proportion of only 1.6 %. The majority of older immigrants of foreign citizenship came from Poland (1,800 people), Turkey (1,770), Syria (1,540), Spain (1,210), Italy (1,170) and the United States (1,130). Older immigrants of German citizenship were most likely German citizens returning home.

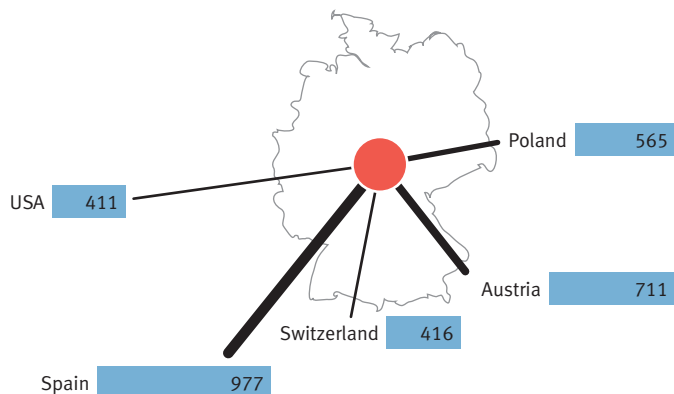
1 Demographic data

Retirement abroad

Only a very small number of people decide to move away in old age. In 2014, a total of just under 31,000 persons aged 65 and over left Germany. Measured in terms of all people who moved abroad in 2014, this group represented a share of 3.4 %. Many of the older people who moved abroad were foreigners returning to their home countries after working abroad. Accordingly, the main destinations for all foreign senior citizens who emigrated in 2014 were Turkey (4,400 people), the Yugoslav successor states (4,290), Poland (1,730), Italy (1,460) and Greece (1,300).

Most popular destinations for German emigrants, 2014

Number of persons aged 65 and over



German senior citizens were most likely to move to Spain (980), Austria (710) or Poland (570).

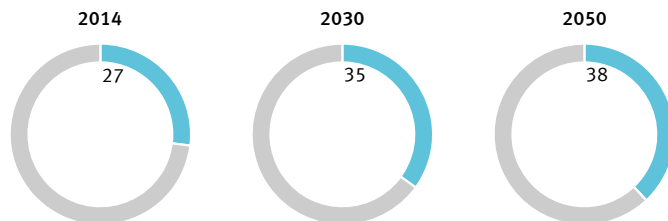
A glimpse into the future

How will the population evolve in the coming decades? According to population projections, the number of people living in Germany is expected to rise for only another few years before it then starts to decline. The proportion of people aged 60 and over, however, will continue to increase. As a result, in future the population will be characterised – even more strongly than today – by the presence of older people.

The information provided here is based on the 13th coordinated population projection,⁶ “Continued trend based on higher immigration” (Variant 2). In this variant, it is assumed that the total fertility rate will remain almost constant at a level of 1.4 children per woman. Life expectancy at birth for boys and girls will record a moderate increase to 84.8 years and 88.8 years respectively. The annual balance of immigration to, and emigration from, Germany are expected to decline gradually from 500,000 persons in 2014 and 2015 to 200,000 and remain at this level from 2021 onwards.

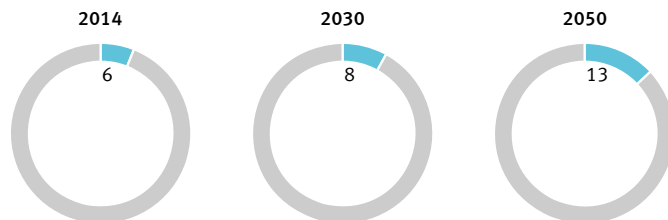
Share of people aged 60+ in the total population

Percent



Share of people aged 80+ in the total population

Percent



Baby boomers reach retirement age

The ageing of the population is driven by several factors. On the one hand, the baby boom generation will reach retirement age after 2020. On the other hand, the subsequent young generations will be considerably smaller in number. In addition to this, life expectancy is increasing. Whereas in 2014, 27 % of the population was aged at least 60 or over, in 2030 this proportion will have risen to an estimated 35 %. Instead of approximately 22 million, there will be some 28 million people aged 60 and over living in Germany. Even in the years beyond 2030, the proportion of older people in the population will continue to grow: in 2050, around 38 % of the population is expected to be aged 60 and over.

Rising number of oldest old

The ageing of society becomes particularly apparent when analysing the growing number of the oldest old. In 2014, just over 4.5 million people in Germany were at least 80 years old. Their number will continue to grow in the coming decades and will reach approximately 9.9 million in 2050. This corresponds to a population share of 13 %.

The balance of the sexes in this age group will also shift considerably. In 2014, only 35 % of the generation 80+ were men, but their proportion will increase to 41 % by 2050. The reason for this is that in terms of rising life expectancy, men are slowly catching up with women.

1 Demographic data

More and more older voters

The proportion of older voters is continuously increasing. At 21.3 million, people aged 60 and older already accounted for over a third (34 %) of those entitled to vote at the 2013 election to the Bundestag. This is more than double the 9.8 million people in the under 30 age category, who accounted for just under one sixth (16 %) of the total number of persons eligible to vote. The consequences of demographic change are therefore clearly reflected in the age structure of the electorate. In the 1980 Bundestag elections in West Germany, only 27 % of those entitled to vote were aged 60 and over, while the under 30s accounted for 22 % of the electorate.

Over 70s: Above-average participation in elections

According to representative election statistics, overall voter turnout for the 2013 Bundestag election amounted to around 72 %. Among voters over the age of 70, a new trend emerged. Whereas electoral participation in this age category was below average in the past, in 2013 it was above-average at 75 %. Taking into account the growing number of older people, it is becoming clear that the influence of older voters will continue to increase.



More than one in four people in Germany are now aged 60 or over. As a result of demographic change, this figure is set to increase to more than a third by 2050. At the same time, roughly one in every eight people will be aged 80 plus.



1 Demographic data

European Union (EU)

At the beginning of 2015, there were approximately 127 million people aged 60 and over living in the European Union. This amounted to a population share of 25 %. Of this figure, some 96 million people, or 19 % of EU citizens, had reached the traditional retirement age of 65 years or older. In 2005, the corresponding figure was 82 million people, or 17 % of the total population.

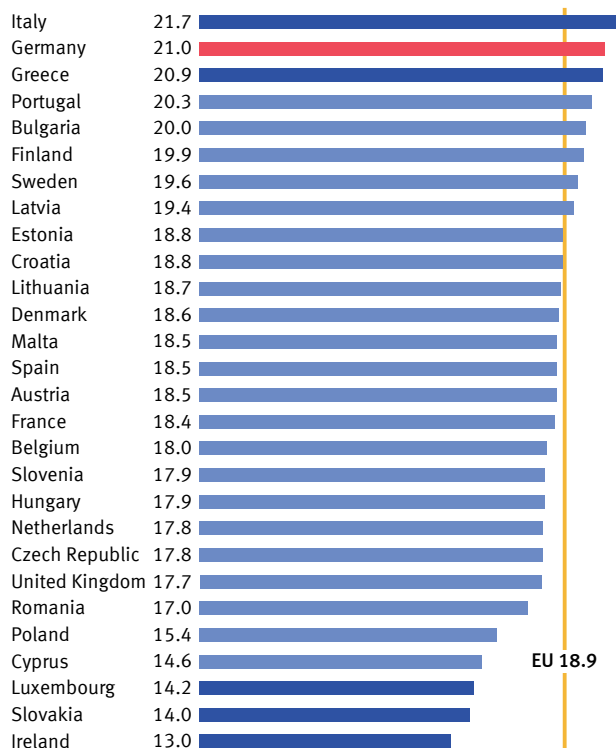
Rising number of oldest old

Thanks to better living conditions and medical advances, more and more people are living beyond the age of 80. Between 2005 and 2015, the number of people aged 80 or older in the EU rose from 20 to 27 million, which corresponded to an increase of 36 %. By comparison, the overall population grew by only 3 % during the same period. Just under two thirds of the oldest old were women, on account of their greater life expectancy (see also chapter 3.1).

Germany and Italy ageing the quickest

Across the EU, Germany is one of the countries where demographic change is most pronounced. At the beginning of 2015, 21 % of the population in Germany was aged 65 and over. Only Italy exceeded this level with a proportion of around 22 %.

Percentage of population aged 65 and over on 1 January 2015
Percent



Although other countries had a younger age structure, the demographic shift has long since been evident in all EU countries. The only difference is the stage of the process that the countries are at as the following three examples illustrate:

Young Ireland

Ireland is still at the beginning in terms of this process. The percentage of people in the country aged 65 and over has remained relatively constant for decades. The share of children and young people aged 15 and under, however, is now considerably lower than in 1975. The proportion of older people in the overall population has increased in recent times.

United Kingdom: turning point reached

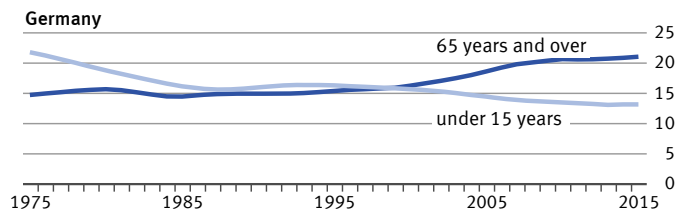
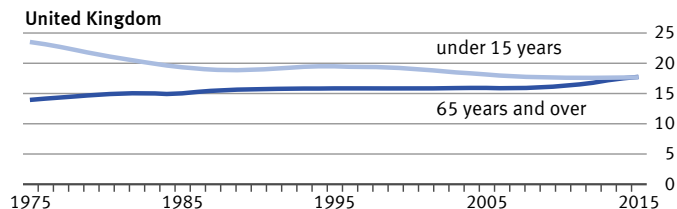
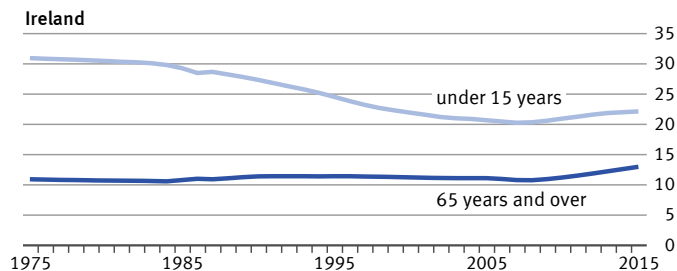
In the United Kingdom, population ageing is already at a more advanced stage. Whilst the proportion of children and young people in the overall population is falling, the proportion of older people is increasing. In 2015, 18% of the population was aged under 15 years and 18% was over 65 years of age.

Older people outnumber the young in Germany

A strong shift in the population structure has been experienced by Germany during the last four decades. Consistently low birth rates and rising life expectancy have reversed the ratio between the youngest and the oldest population groups between 1975 and 2015.

Change in population structure 1975–2015

Share of people aged below 15 and over 65, percent



1 Demographic data

Population has aged significantly in towns and cities in eastern Germany

Migration to the cities, particularly of young people, means that rural areas are particularly affected by demographic change. However, the progressive ageing of society is also apparent in towns and cities, most noticeably in Italy and Germany. Based on an EU-wide ranking of the 279 metropolitan regions with a population of at least 250,000, as defined by Eurostat, Genoa in Italy was the oldest. In 2014, some 28 % of the city's population had already reached retirement age. It was followed by Görlitz, Plauen and Zwickau, each with a proportion of 27 %. Dublin in Ireland is the youngest city in the EU, with only 11 % of the population aged 65 and over.

Only small number of older people moving abroad

Only a very small percentage of people seek a new permanent residence abroad once they have reached retirement age. In the majority of EU countries, people aged 65 and over accounted for less than 5 % of all immigrants and emigrants in 2013.

Asylum applications rare among older people

In 2015, a record number of asylum seekers came to the European Union, yet the number of older people among them was small. Across the EU, just under 7,800 people, or 0.6 % of the more than one million people applying for asylum, were aged 65 and over.

Population aged 65 and over in metropolitan regions with at least 250,000 inhabitants, 2014

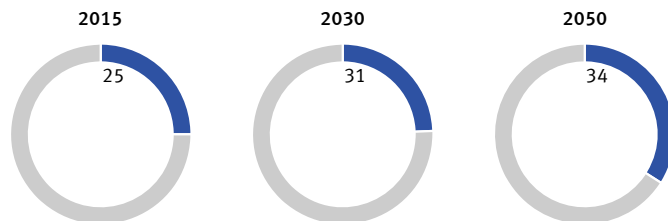
Rank	Metropolitan region	EU country	Aged 65 and over
			%
1	Genoa	Italy	27.8
2	Görlitz	Germany	27.4
3	Plauen	Germany	27.3
4	Zwickau	Germany	26.9
5	Florence	Italy	24.6
6	Lübeck	Germany	24.6
7	Exeter	United Kingdom	24.2
8	Bologna	Italy	24.2
9	Dresden	Germany	23.9
10	Toulon	France	23.9

Tomorrow's population

According to the population projections^[6] carried out by Eurostat in 2013, the European society will change substantially during the coming decades. Persistently low fertility rates as well as higher life expectancy will cause the proportion of senior citizens to increase in all EU countries.

Share of people aged 60+ in the total EU population

Percent



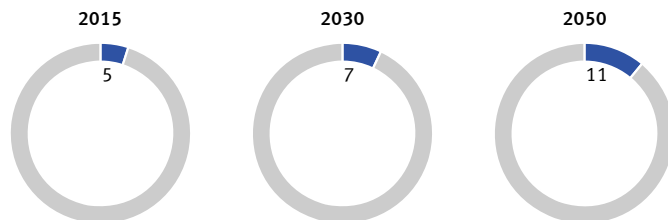
There will merely be differences in the extent of this shift. Although immigrants can rejuvenate the population, they will not be able to halt the ageing process. Across the EU, the proportion of people aged 60 and over in the total population is expected to increase to 34 % by 2050.

Southern Europe will age particularly rapidly

Germany, which already has an old population, will continue to age in future. In 2050, it is expected that more than one in three people in Germany will be aged 60 or over. However, in Slovakia and Spain, and in particular Greece and Portugal, the proportion of older citizens will be even greater than in Germany. One reason for this is the low fertility rate in these countries.

Share of people aged 80+ in the total EU population

Percent



Higher life expectancy and a growing number of the oldest old mean that the population of the EU aged 60 and over is constantly increasing. The share of the EU population aged 60 and over will also increase further in the coming years. Immigration can decelerate this process, but cannot halt it.

2 Economic life and financial situation

2.1 Employment up to the age of 65

Over the next few decades, the number of older people will increase. At the same time, the number of people of working age is set to decrease. As part of the “Europe 2020 Strategy”, EU countries have therefore agreed to increase overall labour force participation.

Higher employment levels among older people

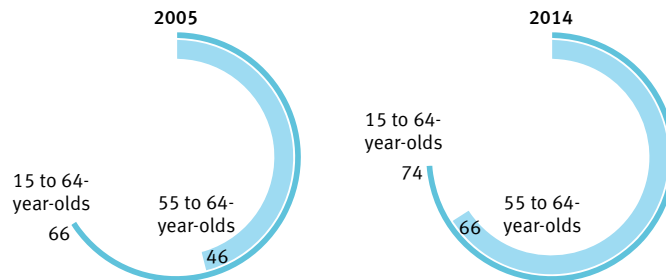
In its National Reform Programme, the German Federal Government has set itself the aim of increasing the labour force participation of older people. Accordingly, 60% of all people in Germany aged 55 to 64 are to be in employment by 2020. According to results from the EU Labour Force Survey, Germany had already achieved this target in 2011. Since then, the employment rate^[6] has continued to rise, reaching a record 66% in 2014. In 2005, the proportion of employed persons aged between 55 and 64 was 46%. No other age group has seen such a sharp increase in labour force participation in recent years as the 55 to 64-year-olds. Nevertheless, their participation rate is still well below the overall employment rate of 15 to 64-year-olds (74%).

Retiring later

A good economic situation and high demand for labour are key prerequisites for a high level of labour force participation. The reasons for the growing employment rate among older people are likely to be twofold: on the one hand, revised legal regulations have made it more difficult to take early retirement, while on the other hand, the educational standard of 55 to 64-year-olds has risen steadily and higher levels of education are often associated with a longer period of time spent in working life. Accordingly, in 2014, highly-skilled people in this age group were employed much more frequently than low-skilled people^[6] (78% and 48% respectively).

Employment rates

By age group, percent

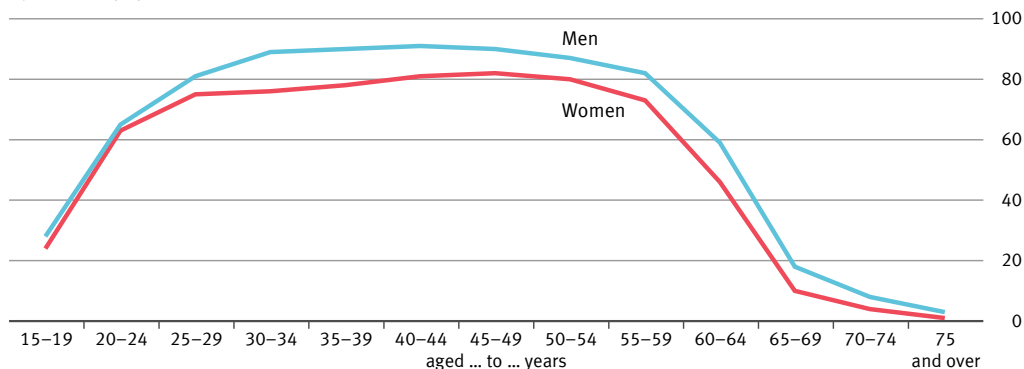


More women going to work

Although women aged 55 to 64 still work less often than men, the gender gap has decreased over the last decade: whereas in 2005, 38 % of women and 54 % of men within this age group were in employment, by 2014 employment levels had risen to 60 % and 71 % respectively.

Employment rates, 2014

By age group, percent



Higher rate of self-employment

In 2014, 14 % of 55 to 64-year-olds were either self-employed or family workers. This proportion was slightly higher than the corresponding figure among all persons in employment aged 15 and over (11 %).

and women. In the 55 to 64-year-old age category as a whole, women worked part-time much more often than men (52 % as against 11 %).

Part time employment still the exception

Older people still in employment do not reduce their working hours much more frequently than the overall labour force. In 2014, the part-time employment rate for persons aged 55 to 64 (30 %) was only slightly higher than that for all employed people aged 15 and over (28 %). However, as is the case in younger age groups, there were noticeable differences between men

Women frequently in atypical employment

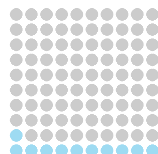
In 2014, 20 % of employed persons in the 55 to 64-year-old age category were in atypical employment, only slightly less than the corresponding figure for employees aged 15 to 64 (21 %). Persons in atypical employment include any part-time employees working a maximum of 20 hours a week, persons in marginal employment or with a fixed-term contract, and temporary employees.

2 Economic life and financial situation

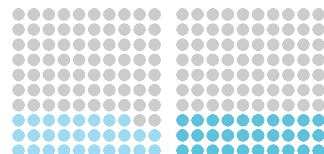
Persons in employment by type of employment, 2014

Percent

Self-employed



Part-time employed



● 15 years and over ● 55 to 64-year-olds

One ● corresponds to one percent

Among women aged between 55 and 64, 31 % were in atypical employment, as opposed to just 10 % of men in the same age category. This was roughly equivalent to the sex ratio among all atypical employees between the ages of 15 and 64.

Unemployment in eastern Germany more than twice as high

Around 382,000 people between the ages of 55 and 64 were unemployed in Germany in 2014. This corresponded to an unemployment rate ⁽⁶⁾ of 5.1 % – only very slightly higher than the total unemployment rate among people aged 15 to 74 (5.0 %). The difference between men and women was fairly small (5.5 % versus 4.7 %). The difference between eastern Germany and western Germany, on the other hand, was considerable: in the

western part of the country, 3.9 % of the older labour force was unemployed compared to 9.2 % in the eastern part.

Job market can be challenging for older people

In general, unemployment among 55 to 64-year-olds does not occur more frequently than in other age groups. However, the proportion of long-term unemployed among older people reveals that joblessness in this age category is nevertheless a major problem. At the time of the survey, 63 % of older unemployed people had already been seeking a new job for more than 12 months. This compared to a rate of only 44 % for the unemployed as a whole (people between the ages of 15 and 74). These figures indicate that finding new employment is particularly difficult for older people.

When do people retire?

According to legal regulations in place in 2014, working life in Germany ended at the age of 65 years and three months in the majority of professions. However, the law says little about the reality of older people's working lives: the actual transition to retirement often takes place much earlier. According to the results of the microcensus, persons who ended their employment in 2013 and entered retirement were on average just under 62 years old.

Eastern Germans more affected by involuntary (early) retirement

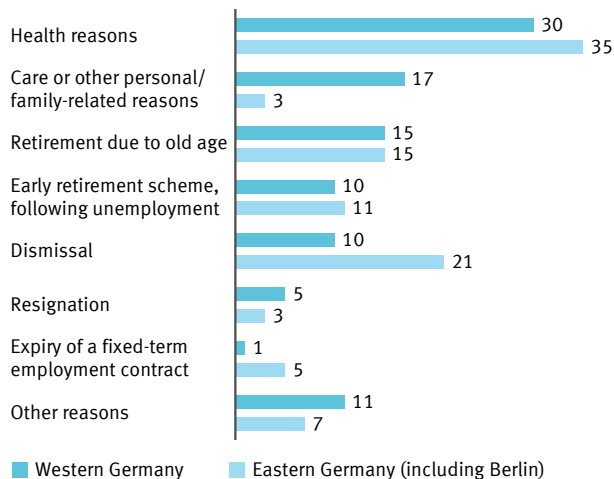
In 2014, persons aged between 55 and 64 and no longer in employment frequently cited health problems as the main cause (31 %). A further 15 % stated age or similar factors as the main reason why their last employment ended. The need to look after children or people in need of care, or other personal or family obligations, was mentioned by 14 % of respondents. Reasons such as “dismissal”, “retirement for health reasons” and “expiry of a fixed-term employment contract” were mentioned much more often in the eastern than in the western Länder. Conversely, looking after children, persons in need of care or disabled people as well as other personal or family obligations were less common reasons in the eastern than in the western part of the country.

More and more people between the ages of 55 and 64 are in employment. Women in particular are participating more frequently in professional life. Within this age group, the unemployment rate is more than twice as high in eastern Germany than in western Germany.

55 to 64-year-old inactive persons:

Main reason for ending most recent employment, 2014

Percent



2 Economic life and financial situation

2.1

EU | Employment up to the age of 65

More and more older people in employment

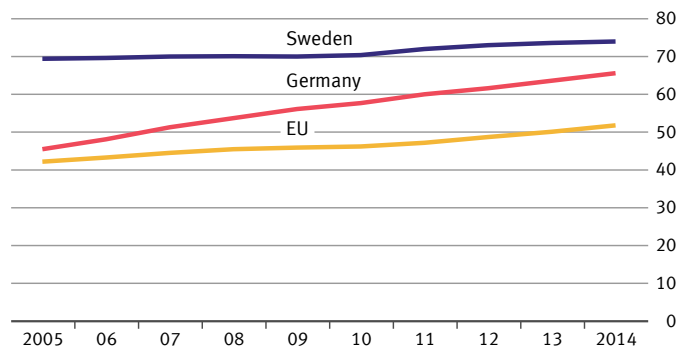
Older people are now represented much more frequently on the European labour market than was the case just a few years ago: whereas the average employment rate^[6] for 55 to 64-year-olds across the EU was approximately 42 % in 2005, this figure had already risen to 52 % by 2014. Men were much more frequently in employment than women (59 % versus 45 %). Although the gender difference has decreased in recent years, it was observable in all EU countries, with the exception of Finland and Latvia.

Sharpest increase in Germany

In Germany, the level of employment among 55 to 64-year-olds has seen the sharpest increase of all EU countries in recent years. In 2005, the employment rate among this age group amounted to 46 %, but increased to 66 % by 2014. The only EU Member State with a higher rate was Sweden (74 %). However, in contrast to Germany, labour force participation among older Swedes has been at a high level for many years.

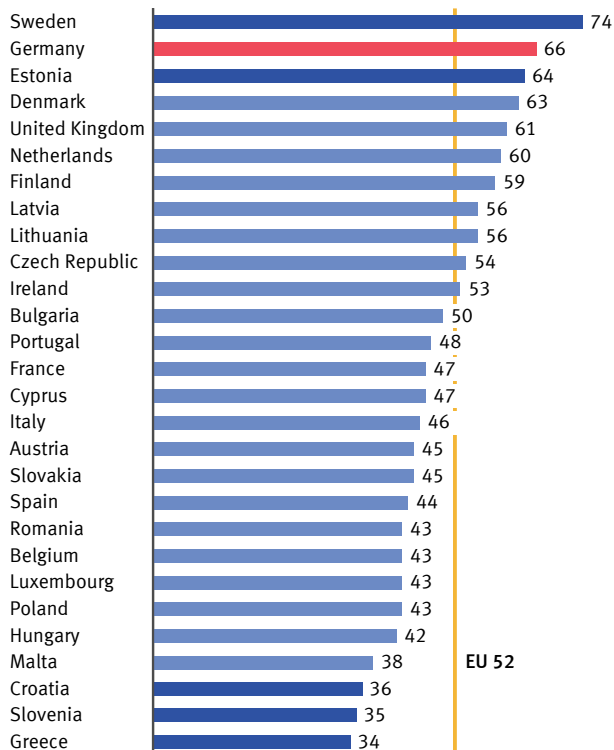
By contrast, in more than half of all EU countries, employment among 55 to 64-year-olds remained below 50 %. This was the case, for example, in Greece, Slovenia and Croatia. In addition to a difficult economic and employment situation, the potential reasons for leaving the employment market prematurely include favourable pension plans or health problems. However, whether older people are in employment also depends on their level of education: across the EU, the frequency with which highly-skilled people^[6] in the 55 to 64-year-old age category were employed was almost twice as high as low-skilled people^[6] (69 % versus 38 %).

Employment rate of 55 to 64-year-olds, 2014
Percent



Employment rate of 55 to 64-year-olds, 2014

Percent



EU 52

Barely any difference in the working time of older and younger people in employment

Across the EU, an average of 77 % of persons in employment aged between 55 and 64 worked full-time. 23 % worked shorter hours. The part-time rate for this age category was only slightly higher than the corresponding rate for all employed people aged 15 and over (20 %).

More and more people in the EU are working until the age of 65, with three quarters working full-time. The highly-skilled employees are much more likely to remain in employment until 65 than low skilled-employees.



2 Economic life and financial situation

2.2

Employment beyond the age of 65

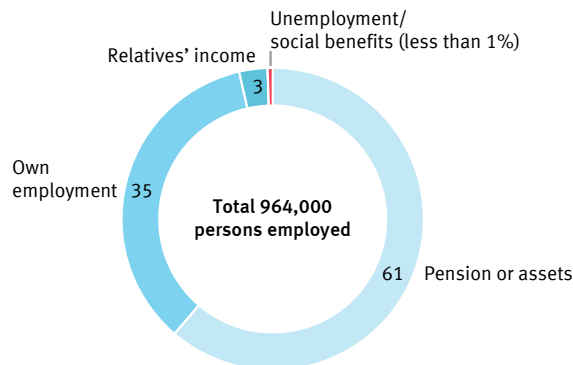
Measures to gradually raise the standard retirement age to 67 were introduced in 2012. By the end of 2014, the applicable retirement age was 65 years and three months. However, it is not possible to present a breakdown of retirement age on a month-by-month basis. In 2014, a total of 6% of the population over the age of 65 was still in employment. This represented 964,000 persons, of whom approximately 360,000 were women. A look at the 65 to 69 year age group, in other words those in the first phase of retirement, shows that 14% were in employment. Given that this figure was just 7% in 2005, the share of employed persons in this age group has therefore more than doubled within a short space of time. What makes people work beyond retirement age? Are they just topping up their income, or is employment a vital source of livelihood?

Working for a living

For around 35% of employed persons aged 65 and over, their job represented their predominant source of livelihood. In 2014, there were 340,000 persons in Germany who, having reached retirement age, lived mainly off the income derived from their own employment. For the majority of employed persons aged 65 and over, however, this income from employment only represented an additional income, with these people relying primarily on their pension or their own assets (61%).

Main source of livelihood for persons in employment aged 65 and over, 2014

Percent



Self-employed more likely to work beyond retirement age

There is no binding statutory retirement age for self-employed persons or family workers. Self-employment therefore becomes more significant as people get older: 44% of those in employment aged 65 and over were self-employed or family workers. This figure was three times higher than the corresponding proportion of self-employed and family workers among the 55 to 64 year age group (14%) and four times greater than the average for all persons in employment (11%).



Full-time employment less common

In the age group 65 years and over, employed persons mostly work a shorter number of hours: in 2014, almost three quarters (72 %) worked on a part-time basis. The proportion was significantly higher than among people aged between 55 and 64 (30 %). The average figure across all age groups was 28 %.

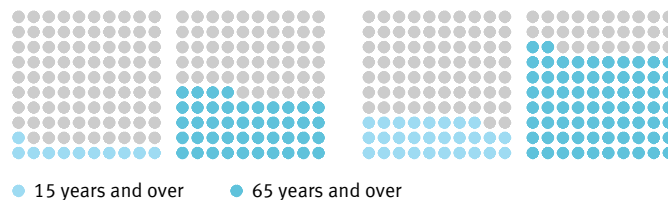
The demographic change will have significant impacts on social systems and the labour market. In 2013, there were just under three (2.9) people of working age (20- to 64-year-olds) for every person aged 65 and over. Over the course of the coming years, the standard retirement age is to be gradually increased to 67 years. Even so, by 2030, the number of persons of working age (20- to 66-year-olds) will still only be 2.5 for every person of retirement age (67 years and over).

Persons in employment by type of employment, 2014

Percent

Self-employed

Part-time employed



One ● corresponds to one percent

For more than one third of employed persons aged 65 and over, the money they earn from employment is their main source of livelihood. Self-employed persons are more likely to work beyond retirement age. Almost three quarters of persons in employment aged 65 and over work part-time.

2 Economic life and financial situation

2.2

EU | Employment beyond the age of 65

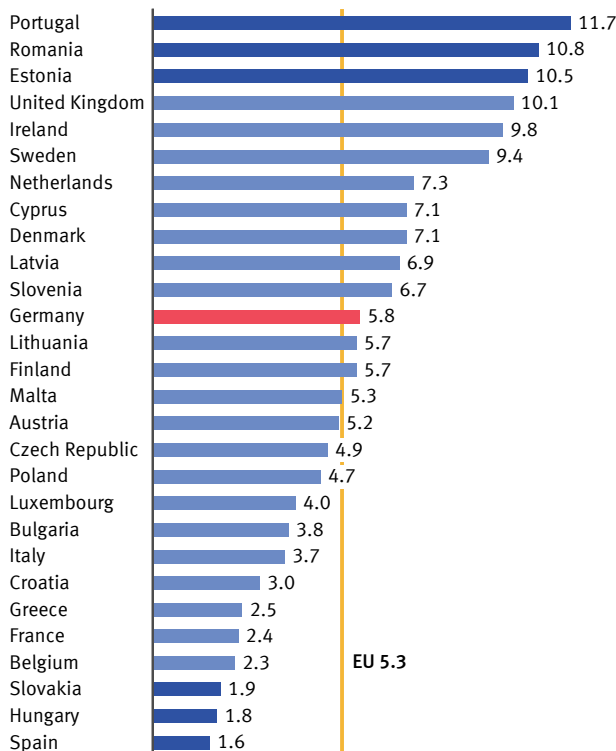
By the age of 65, most people have retired and are enjoying their free time, pursuing hobbies or spending time with their grandchildren. However, not all of them bid farewell to their working lives. Some of them want to and are still able to carry on working, whereas others have to work for economic reasons.

The proportion of people still working beyond the age of 65 varies greatly within the EU. For example, in Portugal, Romania and Estonia, the percentage of people who continue to work even after their 65th birthday was just over 10% in 2014. In Germany the figure was 6% and just under 2% in Spain or Hungary.

Working beyond the age 65 particularly common in agricultural sector

Throughout the EU, the percentage of people aged 65 and over still in employment was 5%. This corresponded to just under five million persons in employment in total, around 20% of which were employed in agriculture. In countries such as Portugal and Romania working beyond the age of 65 is particularly common in rural agriculture. The proportion of 20% working in agriculture is significantly higher than the proportion working in trade (13%) or the social/health care sector (9%).

Employment rate of persons aged 65+, 2014
Percent



High number of self-employed people and family workers

An above-average number of people work on a self-employed basis or as family workers once they reach the age of 65. In 2014, the proportion of self-employed people among persons in employment aged 15 and older averaged 16 % across the EU compared to approximately 55 % in the 65+ age group. In the EU, 42 % of persons in employment aged 65 and over worked full-time, although this figure was significantly lower in Germany (28 %).

EU-wide convergence

Since 2005, the average proportion of persons in employment aged 65 and over across the EU has risen by one percentage point. Some countries have shown quite significant increases during this period, for example Sweden (+ 5 percentage points) and the United Kingdom (+ 4 percentage points). In contrast, a sharp fall was noted in other countries which, to date, have had comparatively high percentages of persons in employment aged 65 and over: in Portugal, Cyprus, Croatia and Romania, the employment rate for persons aged 65 and over has decreased by between four and six percentage points since 2005. One possible explanation for this is the diminishing importance of small-scale agriculture.



Across the EU, around 5 % of people aged 65 and over work. They are employed primarily in agriculture, and, to a much lesser degree, in trade and the social/health care sector.

2 Economic life and financial situation

2.3 Income and livelihood

For most people, the transition from working life to retirement also means a change in their main source of livelihood.^[6] The majority of senior citizens live primarily off pension or retirement funds. In 2014, this applied to 88 % of the generation 65+. The remaining 12 % lived off the income of relatives, income from employment or received their money from alternative sources such as social benefits. However, there were major disparities between men and women in this regard.

Women more frequently reliant on a relative's income

In 2014, one in every four older women (25 %) living in a couple household was reliant on a relative's income to finance the majority of their living costs. In general, this money was provided either by their husband or partner. The same applied to just 0.5 % of men in the same age group. Of the female senior citizens living in a couple household, 71 %

primarily covered their living costs using their own pension. The corresponding figure for male senior citizens living as part of a couple was considerably higher (94 %).

Women living alone often receive a widow's pension

In general, 96 % of women and 94 % of men living alone survived on their own pension or retirement funds. However, there were significant differences in the type of pension that they received. The old-age pensions of older women living alone were often supplemented by a survivor's pension: in 2014, 69 % of older women received a survivor's pension on top of their own retirement pension.

Main sources of livelihood for persons aged 65 and over, by living arrangement, 2014

	Men			Women		
	Living alone	Living as part of a couple	Other living arrangement ¹	Living alone	Living as part of a couple	Other living arrangement ¹
	%					
Retirement pension	93.7	93.9	90.8	95.7	71.1	92.5
Own employment	2.7	3.2	4.0	0.8	1.5	1.0
Relatives' income	/	0.5	/	0.5	25.4	3.2
Other sources ²	3.5	2.4	3.8	2.9	2.1	3.3

¹ For example, unattached people in multi-person households, single parents.

² For example, public assistance (including basic security benefits in old age).

A further 6 % exclusively received a survivor's pension. 26 % relied solely on their own pension funds whereas the equivalent figure for older men living alone was almost three times as high, at 71 %.

Traditional roles in the past

The income structures are a result of the traditional roles that men and women now aged 65+ witnessed during their working life. Men generally worked full-time while many women were either not in employment, working reduced hours or interrupted their employment, at least for a certain period of time, in order to raise children. In Germany, these traditional roles are only slowly starting to change. In 2014, around a quarter of younger women living as part of couple relied mainly on the income of a family member. This figure barely differed from the proportion of older women living as part of couple who were reliant on a relative's income.

Women often have to live on less

Gender-specific differences in the main source of livelihood are also reflected in people's individual monthly net income.^[6] In 2014, almost three quarters (73 %) of older women living in a couple had a personal income of less than 900 euros. These figures also include women without any personal income at all. At 13 %, the proportion of men living with a wife or partner and

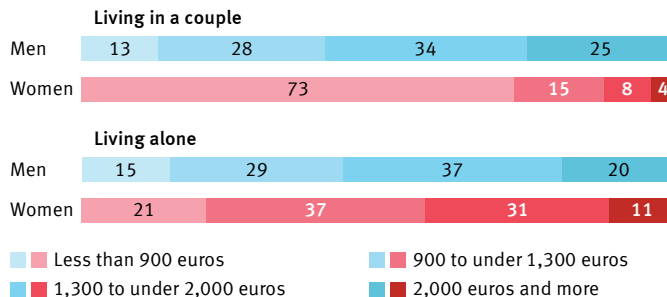
relying on a personal income of less than 900 euros was significantly lower. However, women and men living as part of a couple were not solely reliant on their personal income. The partner's income also contributed to the joint household budget.

One in five women aged 65+ living alone manages on less than 900 euros

Men and women who lived alone had to rely solely on their own personal net income to cover their living costs. In 2014, the proportion of women aged 65 and over who lived alone and had to manage on less than 900 euros per month was 21 %, compared to just 15 % of men in the same age category.

Monthly net income of people aged 65 and over, 2014

By living arrangement, percent



2 Economic life and financial situation

Pensions for men higher than for women

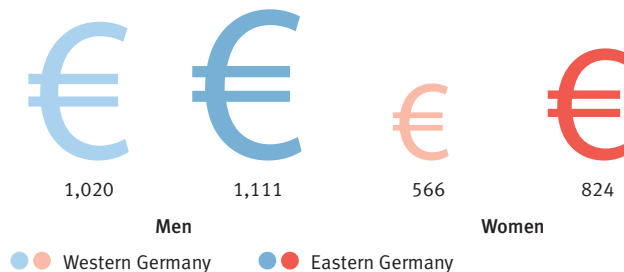
At the end of 2014, according to information provided by the German statutory pension insurance scheme, almost 17.9 million old-age pensions were being disbursed, of which 7.9 million were paid to men and 9.9 million to women. In addition, other pensions such as, for example, the approximately 5.4 million widows' and widowers' pensions were paid, of which almost 4.8 million were disbursed to women. The average old-age pension at the end of 2014 amounted to 805 euros per month. With an average of 1,037 euros, the monthly payment for men was considerably higher than the payment for women, which amounted to 618 euros per month.

Higher pensions in the eastern part of the country

The average old-age statutory pensions paid were higher in eastern than in western Germany. At the end of 2014, the average for men in the eastern Länder was approximately 9% higher than the amount for those living in the western Länder (eastern Germany: 1,111 euros, western Germany: 1,020 euros). Amongst women, the average statutory pensions paid in the eastern part were even around 46% higher than they were in the western part (824 versus 566 euros), due in particular to higher female employment rates in the former German Democratic Republic (GDR). However, the amount of old-age statutory pensions does not provide exhaustive information about the living standards of older people.

Old-age statutory pensions as of 31 December 2014

Average monthly amount paid, EUR



Source: German statutory pension insurance scheme

Further income sources may include private or company pension schemes, assets, property ownership or other possibilities for income or additional earnings.

Real estate

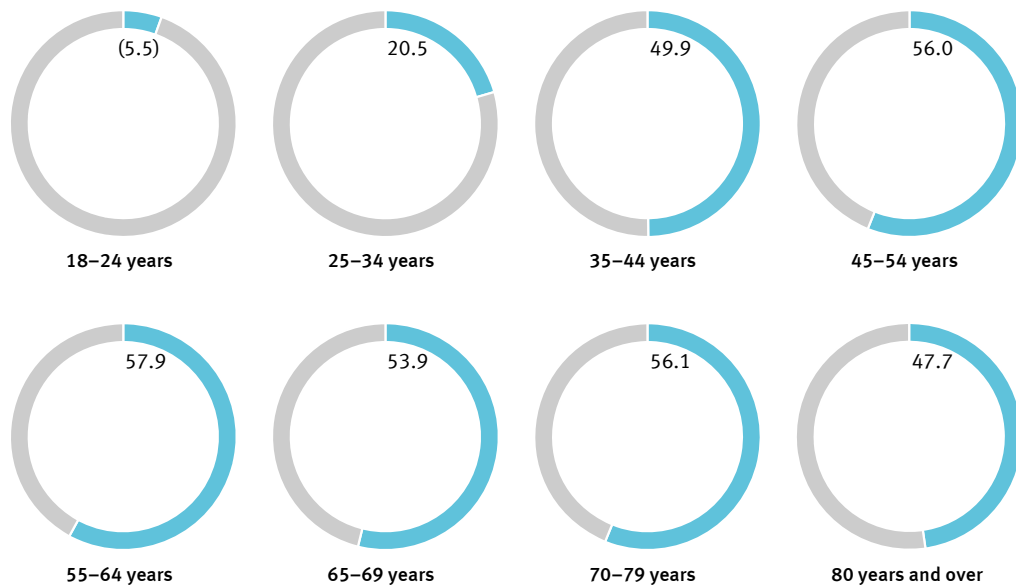
In the course of a (working) life, the majority of households are able to accumulate capital reserves, including home and land ownership. At the start of 2013, on average every second household in Germany owned real estate. Whereas the proportion of real estate ownership in younger generations was relatively small, it increased with age. The group with the highest proportion of real estate owners are households in which the main income earners were aged between 55 and 64.

This proportion then decreases with age. Only 48 % of those aged 80 and over owned property, presumably as some of them had already either bequeathed or handed down their property to children or grandchildren.

Among couples aged 65 and over, 25 % of women but less than 1 % of men primarily live off income from their relatives. Among older people living alone, 21 % of women and 15 % of men had a personal income of less than 900 euros.

Households owning real estate as of 1 January 2013

By age of main income earner, percent



() Limited reliability.

2 Economic life and financial situation

2.3 EU | Income

Within the EU, there is a considerable disparity in terms of wealth distribution. There are significant income differences between countries in the North and those in the South as well as between older and newer EU Member States. The absolute income levels in terms of euros are however not a precise indicator of whether older people in the European Union are affluent or struggle financially. The wealth that they have accumulated also plays a role, for example. The varying purchasing power⁽⁶⁾ of money from one country to the next also needs to be taken into account.

Older people in Germany are relatively well-off

A comparison of income for 2014 – adjusted for purchasing power – shows that German senior citizens had a very high purchasing power compared to their peers in other EU countries. Only in France, Austria and, in particular Luxembourg, were people aged 65 and over able to buy even more with their income. For instance, in Luxembourg, the generation 65+ had 72 % more income at their disposal than people of the same age in Germany.

Low income in eastern Europe

The situation in eastern Europe was different: in neighbouring Poland, older people received only around 53 % of the German income, even after taking price differences into account.

In Slovakia, Greece, the Baltic states and other eastern European countries, people of retirement age often had to get by with significantly less money.

Older men have more income at their disposal than women

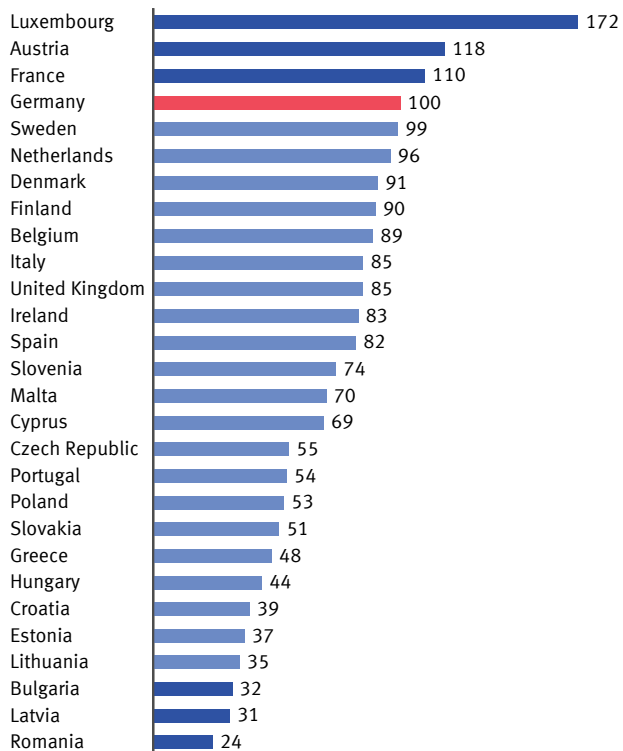
In all EU countries, men of retirement age had a higher income at their disposal than women. This difference was especially noticeable in Sweden and Latvia, where the income of women aged 65 and over was only 83 % of that of men of the same age. In Germany, the corresponding figure was around 92 %.



Older people in Germany have a high level of income at their disposal compared to their peers in other EU countries. Across the EU, men have a higher average income than women in old age.

Income of persons aged 65 and over, 2014

Adjusted for purchasing power, Germany = 100



2 Economic life and financial situation

2.4 Risk of poverty and material deprivation

In Germany and the EU, the risk of poverty is not generally a question of existential poverty as in developing countries, but instead of relative poverty which is expressed in proportion to the median income of a country's total population.

A person considered at risk of poverty⁽⁶⁾ is someone who – despite public transfers – has to make do with less than 60 % of the median income of the total population. In 2014, this applied to people in Germany whose net income, including public transfer payments, was less than 987 euros per month. This applied to around 17 % of the population in Germany. At approximately 16 %, the proportion of people aged 65 and over who were considered at risk of poverty was slightly below average.

Older women more frequently at risk of poverty than older men

Across all age groups, women were more frequently at risk of poverty, with the biggest difference being in the 65 years and over age category: at 14 %, the lowest at-risk-of-poverty rate of all age groups was recorded among older men, whereas the highest rate (18 %) was recorded among older women (see chapter 2.3 for the reasons).

At-risk-of-poverty rate, 2014

	Total	Men	Women
Total population	16.7	15.9	17.4
18 to 64 years	17.2	17.0	17.4
65 years and over	16.3	14.0	18.4

Material deprivation

Whereas financial resources are the determining factor in measuring the at-risk-of-poverty rate, the focus when measuring material deprivation⁽⁶⁾ is on things which belong to the general living standard but which people have to forego for financial reasons (for example a car or an annual one-week holiday). Another factor taken into consideration is whether unexpected costs can be easily covered using a person's own financial resources.

Older people less at risk

Material deprivation is less of an issue for older people than it is for younger people. In 2014, an average 5.0 % of the population in Germany was affected by severe material deprivation. In the 65+ age category, the corresponding figure has increased from 2.5 % in 2009 to 3.2 % in 2014. A comparison of different age groups shows that those most affected by severe material

Severe material deprivation, 2014

Proportion of affected persons

	Total	Men	Women
Total population	5.0	4.8	5.1
18 to 64 years	5.6	5.4	5.7
65 years and over	3.2	2.5	3.8

deprivation were 18 to 64-year-olds (5.6 %). On average, women had to forego certain things slightly more often than men (5.1 % versus 4.8 %). This gender gap was greatest among people aged 65 and over: at 3.8 %, women in this age category were more frequently affected than men, at 2.5 %.

Unexpected costs are the biggest problem

Virtually everyone in Germany can afford a washing machine, television or telephone. Unexpected major costs are the biggest problem. In 2014, more than a third of people (36 %) aged 65 and over living alone were unable to finance unexpected major costs.

Holidays not a given

According to the 2014 survey, a fifth of the population (21 %) could not afford an annual one week holiday away from home.

For people aged 65 and over living alone this proportion amounted to 27 %. In single households where the occupant was younger than 65, the figure was even as high as one third (34 %). Just under 7 % of the population stated that financial reasons prevented them from having a car. At 16 %, this applied to an above-average number of people aged 65 and over living in single households. In single households where the occupant was younger than 65, one in every five people (20 %) was unable to afford a car.



In the generation 65+, women are more frequently at risk of poverty than men. Overall, older people are less affected by material deprivation than younger people. More than a third of people aged 65 and over and who live alone have problems covering unexpected major costs.

2 Economic life and financial situation

2.4 EU | Risk of poverty

A vital aspect of poverty is of course a lack of financial resources. This places strong limitations on key aspects of people's lives such as where they live, which food they can buy or which health care and education they can afford. It also affects their degree of mobility, their leisure activities and their general participation in society.

12.6 million EU citizens aged 65 and over are at risk of poverty

In 2014, around 12.6 million people or 14 % of the population aged 65 and older in the EU were considered to be at risk of poverty.^[6] This means that, despite public transfer payments, they had to get by on less than 60 % of the median income of the total population.

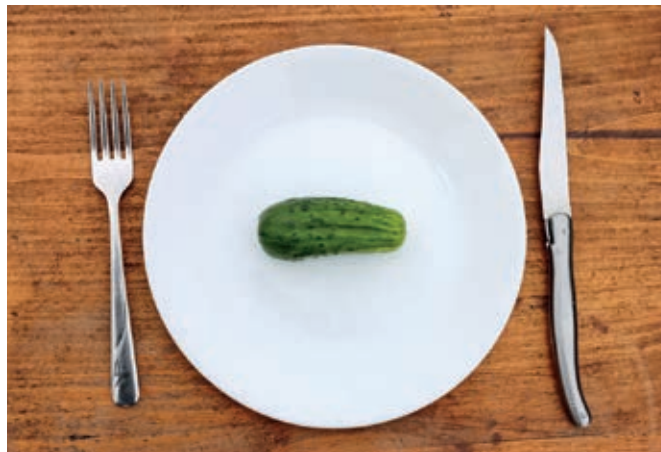
Women more frequently affected than men

For women in particular, reaching retirement age is associated with an increased poverty risk. During their working lives, it is more common for women to take breaks from their careers for the sake of their children, work part-time or permanently withdraw from the labour market. As a result, their pension entitlements are often insufficient. In 2014, approximately 16 % of women aged 65 and over in the EU were considered to be at risk of poverty, compared to just 11 % of men in the same age category.

In absolute terms, far more women (8.1 million) were affected than men (4.5 million) as there were considerably more women than men in this age group.

Difficult situation in the Baltic states

Compared to other EU countries, the situation is particularly difficult for older people in the Baltic states. In 2014, the income level of one in every three people in Estonia aged 65 and over was inadequate. In Latvia too, 28 % lived below the national poverty line. In Germany, the financial situation of 16 % of people in this age category was strained.



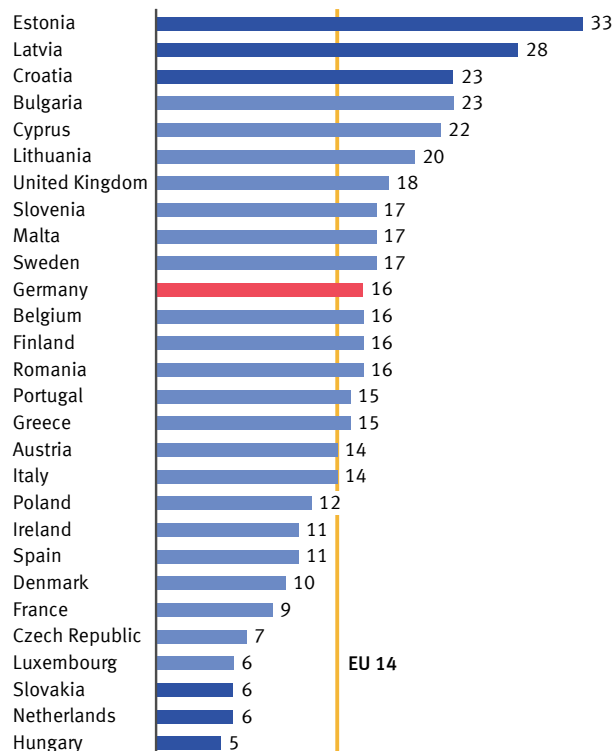
Statistically speaking, senior citizens in Hungary were least affected by poverty (5 %). A low at-risk-of-poverty rate does not automatically mean that the level of prosperity in a given country is particularly high. It merely indicates that a comparatively small proportion of the population lives below the respective national at-risk-of poverty threshold.

Outlook

The problem of old-age poverty may get worse in future. Demographic change will lead to an increasing number of pension recipients and a declining number of people in the working-age population. Precarious employment and careers marked by frequent interruptions make adequate old-age provisions more difficult. As a result, pay-as-you-go pension schemes will face major challenges in the coming years.

In the European Union, around one in every seven people aged 65 and over is at risk of poverty. This equates to around 8.1 million women and 4.5 million men.

At-risk-of-poverty rates of the population aged 65 and over, 2014
Percent



2 Economic life and financial situation

2.5 Basic security benefits

In accordance with the Social Code, Book XII (SGB XII), basic security benefits⁽⁶⁾ in old age are received by people who have reached retirement age and who cannot (sufficiently) cover their living costs with their own income or assets.

Basic security in old age is designed to help mitigate “bashful poverty”, as it is called. This term refers to the observation that older people in particular fail to claim rights to social benefits 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 benefits in old age and in cases of reduced earning capacity generally does not involve any claims for maintenance on the recipients’ children or parents.

Growing demand

At the end of 2014, a total of around 512,000 people in Germany received basic security benefits in old age. In 2003, there were only approximately 258,000 recipients. One reason for the sharp rise – in particular during the first years following its introduction in 2003 – could have been the initial processing backlog in local government offices. During the following years, this backlog was reduced and steady growth rates continued at a lower level. Other reasons for the increase in demand include the growing number of older people but also the increasing proportion of precarious

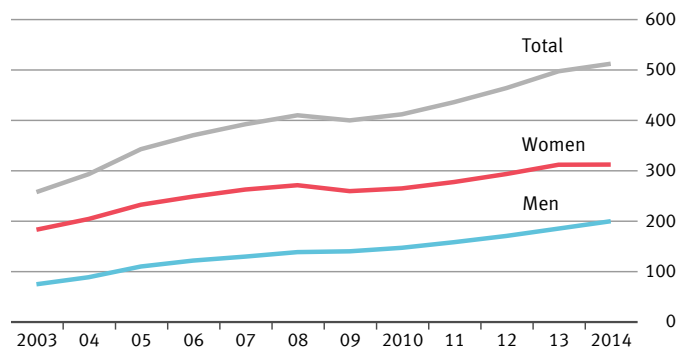
employment and interrupted professional careers. An increasing number of people requiring basic security benefits is therefore to be expected in the coming years.

Women more frequently reliant on basic security benefits in old age

As a proportion of the respective population, old-age state benefits were more frequently claimed by women (3.3 %) than by men (2.7 %) at the end of 2014. This is due partly to the significantly lower net income of women (see section 2.3).

Recipients of basic security benefits in old age as of 31 December

Thousands



Federal Statistical Office, Older people in Germany and the EU, 2016

Foreign citizens particularly affected

At the end of 2014, 15.9 % of persons with foreign citizenship received basic security benefits in old age – around six times as often as German citizens (2.5 %). The reasons for this include lower income levels during their working life as well as shorter insurance periods in the German statutory pension insurance scheme.

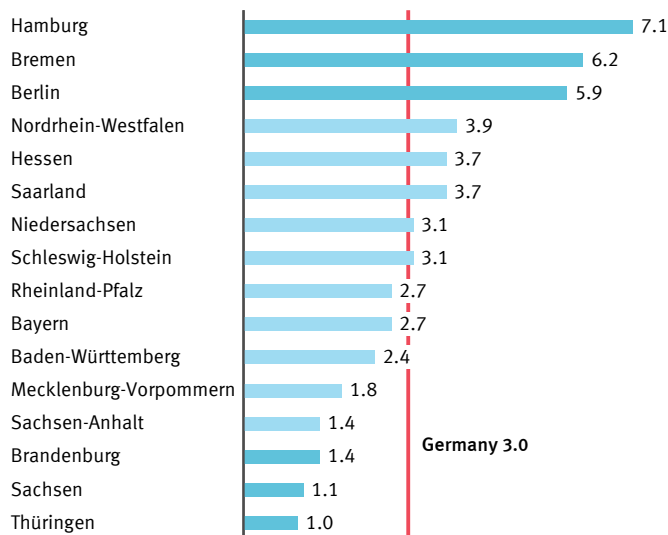
Lower recipient rates in eastern Germany

Basic security benefits in old age are received more frequently in western than in eastern Germany. One reason for this is the higher level of labour force participation in the former GDR, particularly among women. This leads to higher pension claims which for the most part are sufficient to cover living costs in old age. Another possible reason for lower recipient rates in eastern Germany is the lower level of rents which account for a major share of household spending. At the end of 2014, 3.3 % of persons of retirement age claimed basic security benefits in old age in western Germany, compared to just 2.1 % in eastern Germany (including Berlin).

The number of recipients of basic security benefits in old age has risen steadily in recent years. The proportion of benefit recipients is greater in western than in eastern Germany.

Recipients of basic security benefits in old age as of 31 December 2014

By Land, percent



3.1 Life expectancy

People are living longer

People in Germany are living longer and longer. This long standing trend has been observed since the very first statistical record-keeping began at the end of the 19th century. Since then, 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. According to the results of the current life table for 2012/2014, the life expectancy of newborn boys was 78.1 years and that of newborn girls 83.1 years in Germany.

A sharp rise has also been recorded in remaining life expectancy.^G For instance, in 1871/1881, 60-year-old men had an average of 12.1 more years to live. By 2012/2014, this figure had already risen to 21.5 years. Among women, this trend is even more pronounced: whereas in 1871/1881 women were expected to live for a further 12.7 years on average, 60-year-old women in 2012/2014 could look forward to living a further 25.2 years on average.

In each case, life expectancy is calculated on the assumption that survival rates remain unchanged during the period under review.

No end in sight

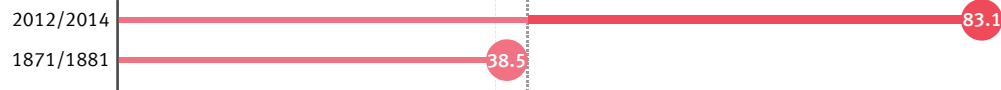
So far, there is no end in sight to the trend of increasing life expectancy. Whereas, in the past, the determining factor was the declining infant and child mortality, nowadays the improved chances of living longer in old age are of greater significance. The 13th coordinated population projection (see also chapter 1) shows that by 2060, the life expectancy of newborn boys will presumably be around 7 to 9 years higher than in 2012/2014. Life expectancy among newborn girls is set to rise by approximately 6 to 7 years during the same period, presuming current trends continue. Based on the projection, women will, on average, still live longer than men in future. However, the gender gap will continue to decrease as it has done since the early 1980s.

The life expectancy of newborn babies has more than doubled since the end of the 19th century. A sharp rise has also been recorded in remaining life expectancy. An end to the trend of increasing life expectancy is currently not in sight.

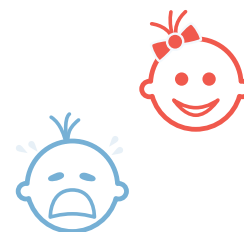
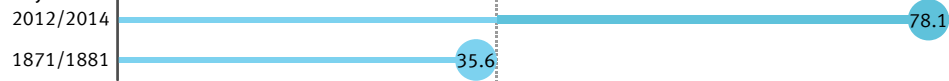
Life expectancy at birth in Germany

In years

Girls



Boys



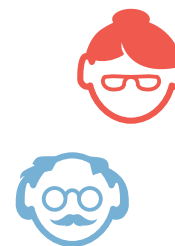
Remaining life expectancy for persons aged 60 in Germany

In years

Women



Men



The calculation of life expectancy always includes the probability of death in all of the age groups from a specific age onwards. For example, persons aged 60 have already surpassed the risk of aged 0 to 59 and are now "only" exposed to the risks of people of their own age and older. As a result, the figures for their (overall) life expectancy are higher than those for newborns.

3.1 EU | Life expectancy

Life expectancy rising across Europe

The chances of having a long life have never been as good as they are today. In all EU countries, life expectancy has increased in recent decades. Nevertheless, even within relatively prosperous Europe, there are still considerable differences between individual countries.

People live the longest in France

A comparison of all EU Member States in 2014 revealed that people in the former socialist countries of central and eastern Europe had the lowest life expectancy. The reasons for this included a lower standard of living compared to western Europe, poorer health care services, relatively difficult working conditions as well as unhealthy eating habits. For example, in Latvia, Bulgaria and Lithuania, remaining life expectancy⁽⁶⁾ for 60-year-old men was approximately 17 years in 2014, compared to 22 years in Germany or 23 years in France, Italy and Spain.

For women too, life expectancy sometimes varied greatly from one country to the next. A 60-year-old woman in Bulgaria still had 22 years to live, compared to 26 years for a woman of the same age in Germany. For women in France and Spain, the figure was approximately 28 years.

In some countries, men are slowly catching up

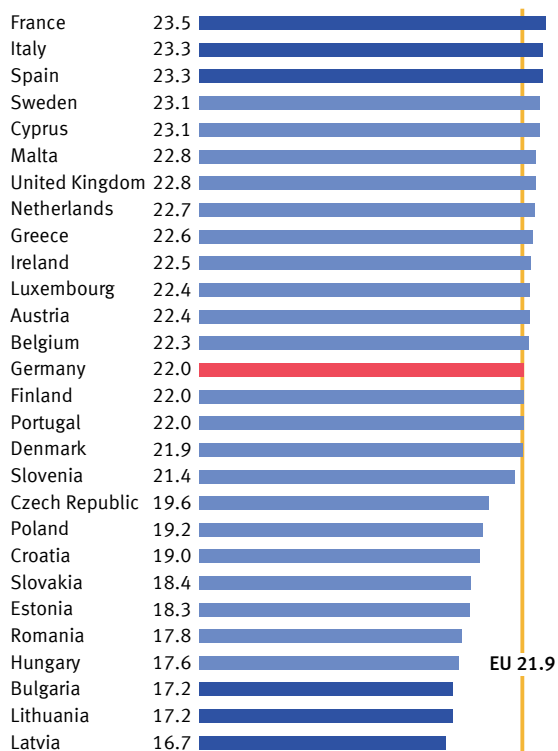
In all EU countries, women had a higher life expectancy than men. In more affluent countries, such as the Netherlands, Denmark and Germany, the life expectancy of both men and women has been converging in recent years. Possible reasons for this trend can be found in the convergent lifestyles of men and women. For instance, men these days are less frequently exposed to physically demanding working conditions on a permanent basis. On the other hand, smoking habits or the employment rates of women, are becoming similar to those of men.

Life expectancy in the EU varies from one country to the next. Germany is one of the middle-ranking EU countries in this respect. Across all EU countries, women have a higher life expectancy than men.



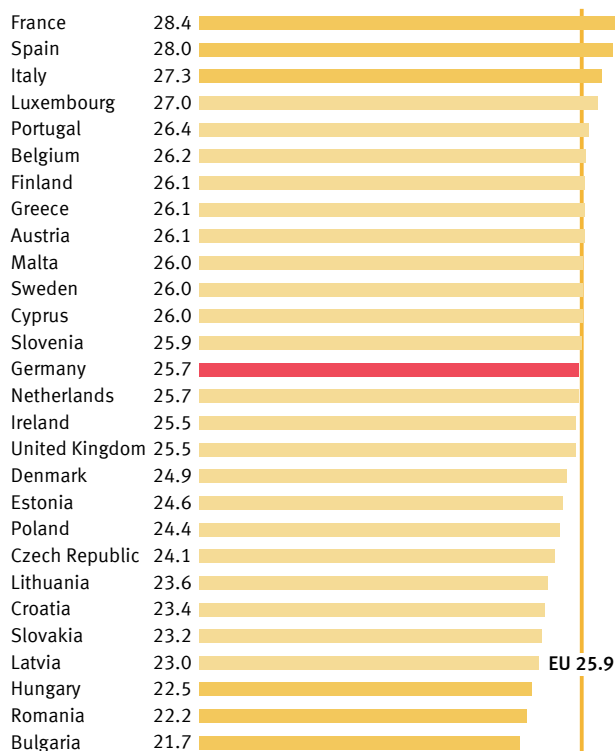
Remaining life expectancy for 60-year-old men, 2014

In years



Remaining life expectancy for 60-year-old women, 2014

In years



3.2 Health

Most senior citizens are fit

How healthy do people in Germany aged 65 and over feel? The majority clearly feel fine: in 2013, only 24 % of those asked said that in the four weeks prior to the survey, their health had been impaired to such an extent that they were restricted in carrying out their usual activities. In this respect, there were hardly any differences between men (23 %) and women (24 %).

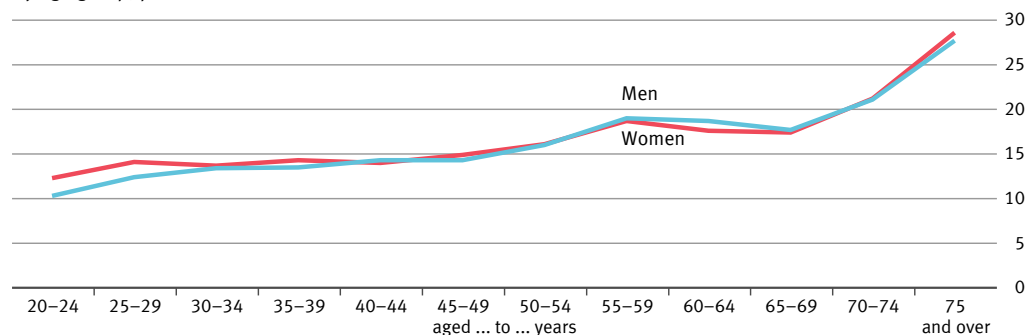
As expected, the number of people who felt that their health was impaired increased with age: 18 % of respondents between the ages of 65 and 69 stated that they were suffering from illness or an injury, rising to 21 % among those aged 70 to 74 and 28 % among those aged 75 and over.

Many older people are overweight

Excess weight is already a widespread problem among young adults in Germany, and in older age groups it affects more than 50 % of people. In 2013, around 70 % of men and 57 % of women in the 65+ age group weighed too much in relation to their height, and were considered to be overweight with a body mass index (BMI) ⁽⁶⁾ of over 25. Only 30 % of men and 41 % of women aged 65 and over were of normal weight. Those affected most severely were men aged between 65 and 69 (74 %) and women aged between 70 and 74 (59 %). Across all age groups, men were more frequently overweight than women.

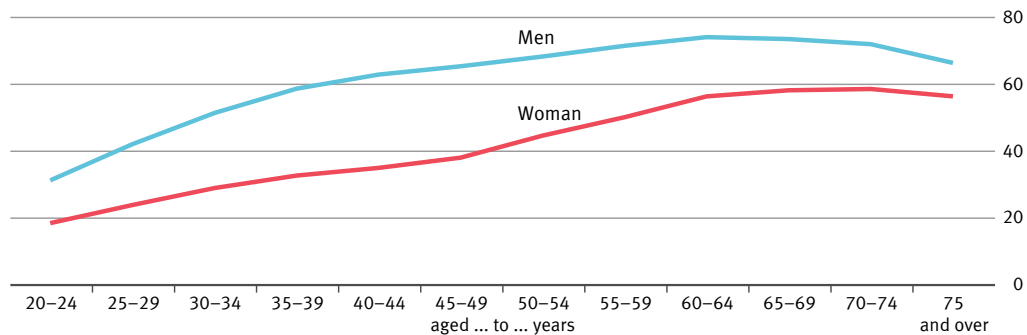
Persons with health impairments, 2013

By age group, percent



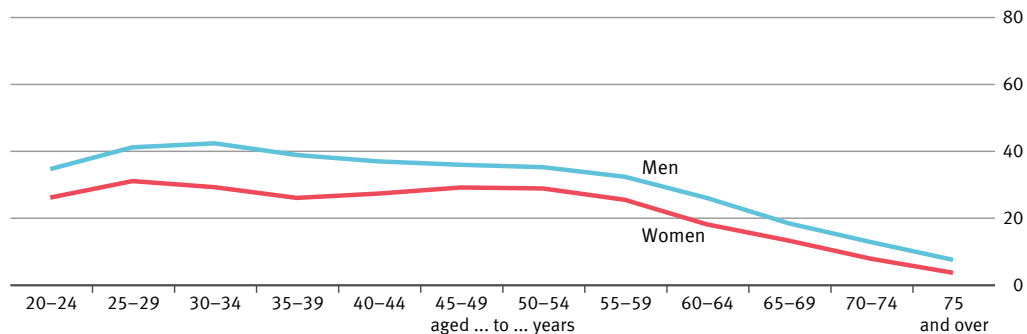
Overweight individuals (body mass index over 25), 2013

By age group, percent



Smokers, 2013

By age group, percent




3 Health

Relatively few smokers

Older people smoke less than younger generations. In 2013, 9 % of people aged 65 and over claimed to smoke regularly or occasionally. This was the lowest proportion across all age groups.

Women were found to smoke less than men. In the 65 and over age group, the proportions of men and women who smoked were 12 % and 7 % respectively. 46 % of men were former smokers while a further 42 % had never smoked. Among women aged 65 and over, 15 % had given up smoking while 78 % of women said that they had never smoked.



Three quarters of people aged 65 and over feel fit. As is to be expected, health impairments increase with age. Compared to the younger generation, older people are more frequently overweight but smoke less.



3.2 EU | Health

Many people remain healthy up until old age

The population across Europe is getting older and older. Mobility may decrease, joints may ache and eyesight may start deteriorating, but many old age people are nevertheless relatively satisfied with their own health. In 2014, 46 % of EU citizens aged between 65 and 74 considered their state of health to be good or very good (in Germany the figure was 49 %). As expected, the level of satisfaction decreases with age, but even among people aged 85 and over in the EU, around one fifth (21 %) still considered their own health status to be either good or very good. In Germany, the corresponding figure was 15 %. Generally speaking, men in the EU were more satisfied with their own state of health than women.

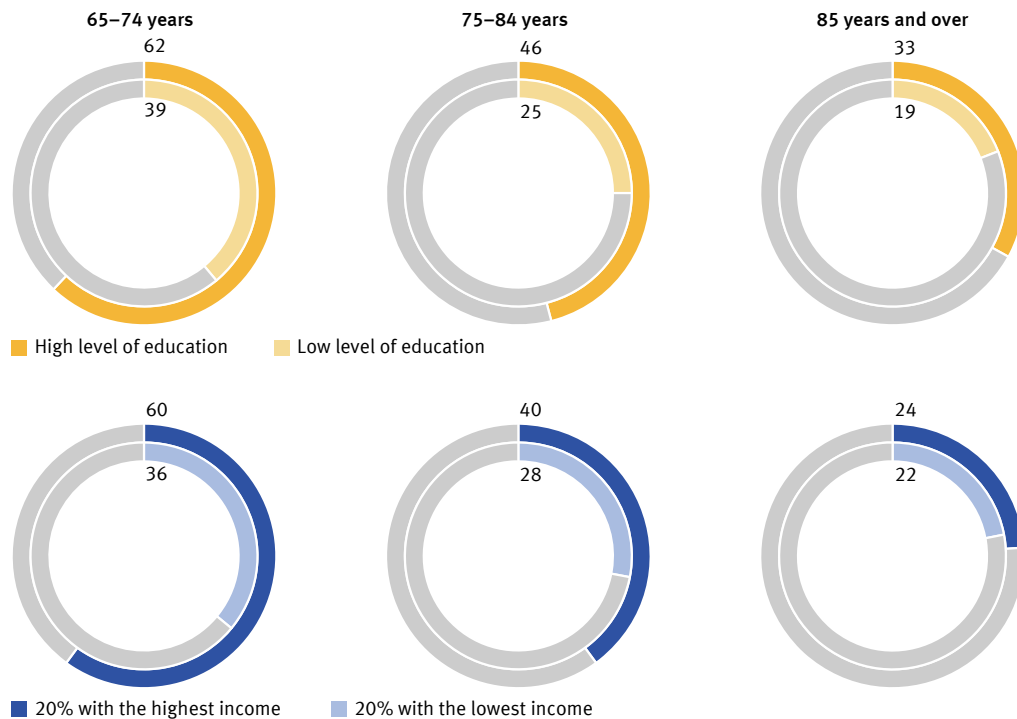
Education and money are health-determining factors

A person's state of health is influenced by a variety of factors, such as their own health-related behaviour, genetic predispositions or the environment in which they live. For instance, satisfaction with one's own state of health varies depending on a person's level of education and financial circumstances. Data shows that the proportion of people who felt positive or very positive as regards their health increased in line with levels of education and income.

As far as income is concerned, the following picture emerged in 2014 for 65 to 74-year-olds: among the 20 % in the highest income bracket, 60 % considered their state of health to be either good or very good. Among the 20 % in the lowest income bracket, the corresponding figure was just 36 %. A similar trend was observable in all EU countries. With age, the amount of income was less of a health-determining factor. Among the most prosperous citizens of the EU, 24 % of those aged 85 and over felt that their health was good or very good, compared to 22 % of people in the lowest income bracket.

More than half of all EU citizens aged between 65 and 74 feel that their state of health is good or very good. This proportion increases with income and level of education.

Persons aged 65 and over in the EU who felt fit or very fit, 2014 Self-assessment of health status by age group, percent



3.3 Hospital cases and hospital treatment

Almost half of all hospital patients are over the age of 65

Increased health problems in old age mean that older people undergo in-patient treatment in hospitals far more often than younger people. In 2014, around 19.6 million people in Germany were discharged from full in-patient hospital treatment. 43 % of all in-patients were aged 65 and over.

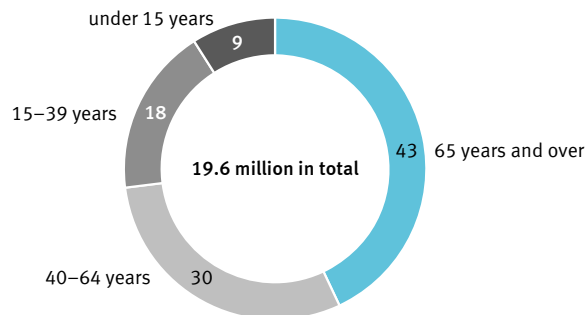
The likelihood of being treated in a hospital increases significantly with age. Among 45 to 64-year-olds, approximately 20,700 in-patient treatments per 100,000 inhabitants were recorded in 2014. In the generation 65+, the number of in-patient treatments per 100,000 inhabitants was more than twice as high, at 49,800.

Increasing life expectancy means more hospital stays

The number of cases of hospital treatments per 100,000 inhabitants has increased slightly in the 65+ age group in the last eight years. This is not necessarily an indication that people are more frequently ill, but instead has more to do with the fact that older people have to go to hospital more often due to their increasing life expectancy.

Hospital cases by age group, 2014

Proportion of hospital treatment cases, percent



Men more likely to require treatment than women

There are considerable differences between the sexes as far as the number of cases of in-patient treatment in older age are concerned: in absolute terms 16 % more women than men receive hospital treatment among the 65 and over age group. This is due primarily to the higher proportion of women in this age group (see chapter 1). However when analysing the ratio per 100,000 women and men respectively for those aged 65+, the proportion of female in-patients is 12 % less than the corresponding figure among men.

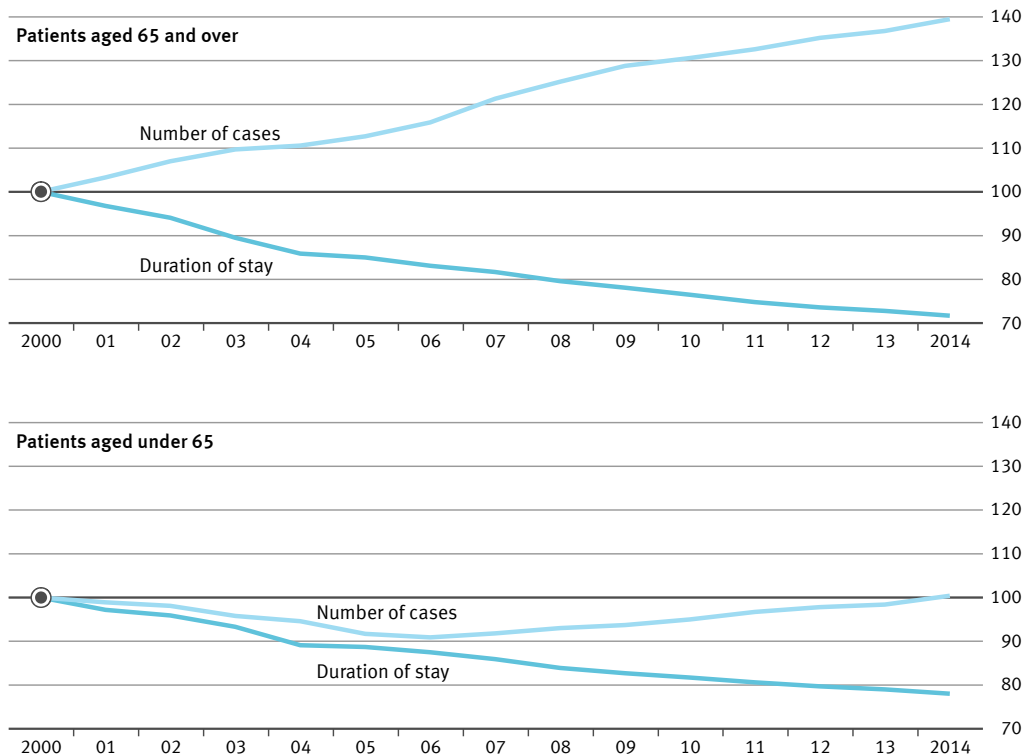
Women hospitalised for longer

When women are admitted to hospital, they generally have to stay longer. Whereas the average length of stay for men aged 65 and over was 8.4 days in 2014, women stayed almost half a day longer on average (8.9 days).

This could be an indication that women are more likely to suffer from more complex illnesses. However, many older women are also better able to take care of their husbands at home in the event of an illness. On the other hand, due to their greater life expectancy, women often live alone meaning there is nobody at home who is able to take care of them. The consequence of this is that men on average are released from hospital slightly earlier than women.

Number of cases and average duration of hospital stay

2000 = 100



Most frequent diagnosis: disease of the circulatory system

For people aged 65 and over, diseases of the circulatory system, such as cardiac insufficiency (heart failure), were the main cause of a hospital stay in 2014 among both men and women. Women in this age category had to undergo in-patient treatment more than a million times as a result of this disease, and men of this age around 990,000 times.

Neoplasms (cancer) were the second most frequent cause of hospital stays among men, followed by diseases of the digestive system. The second most frequent cause of hospital stays among women were injuries and poisoning, followed by diseases of the musculoskeletal system, such as arthrosis.

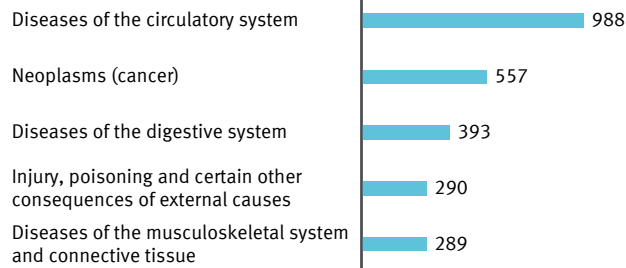
Many patients suffer from more than one disease

Older people frequently suffer from multiple diseases (multimorbidity) and complications when undergoing treatment on an in-patient basis. High blood pressure and type 2 diabetes mellitus are among the principal concomitant diseases among people aged 65 and over.

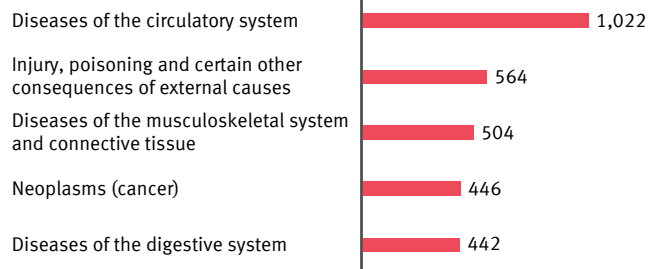
Most frequent diagnoses in hospital cases for the generation 65+, 2014

Thousands

Men



Women



Most frequent intervention: operations of the musculoskeletal system

The likelihood of having to undergo a surgical intervention increases with age. In total, in 2014 operations were carried out on more than one third (35 %) of people aged 65 and over who received full in-patient treatment. In 2007, this proportion was slightly higher (38 %).

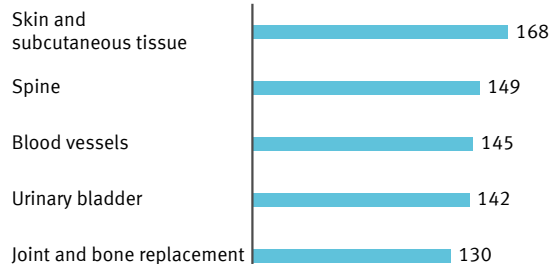
In 2014, a total of around 6.8 million operations were carried out on people aged 65 and over. Just under half of these operations involved the musculoskeletal system (27 %) and the digestive tract (18 %). For women, particularly common operations included joint replacements, especially hip replacements, and treatment for broken bones. Skin and spinal operations were most common among men.

Diseases of the circulatory system are the main cause of hospital stays among both men and women. On average, women stay in hospital slightly longer than men, because they are more likely to be living alone without someone at home who can look after them.

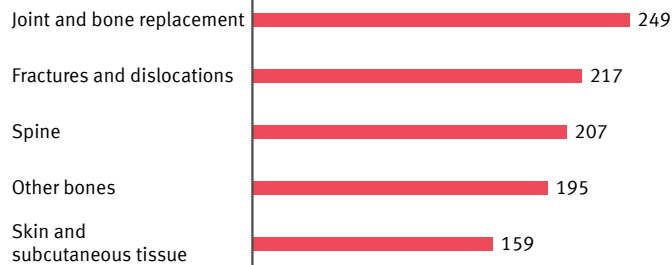
Most frequent operations for the generation 65+, 2014

Thousands

Men




Women



3.4 Long-term care and severe disabilities

At the end of 2013, Germany had a total of 2.6 million people in need of long-term care, as defined by the Social Code (SGB XI). 83 % of those in need of care were aged 65 and over, while 55 % were aged 80 and over.

Ageing population requires more care

Between 2003 and 2013, the proportion of the population in need of long-term care  rose from 2.5 % to 3.3 %. During this period, their number grew from just under 2.1 to 2.6 million. The reason for this increase is the growing number of older people: in 2003, there were 3.4 million people aged 80 and over living in Germany, by 2013 this figure had risen to 4.4 million.

Need for long-term care increases sharply beyond the age of 75

While most people remain more or less fit until the age of 75, the risk of becoming dependent on long-term care increases thereafter. In 2013, 5 % of 70 to 74-year-olds were in need of such care; the long-term care rate was highest among the 90 and over age group (64 %).

Women are more dependent on long-term care in old age

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 2013, for example, the long-term care rate among women aged between 85 and 89 was 42 %, compared to just 30 % among men of the same age. Besides different states of health, one reason could be that women are more likely to be living alone at this age (see chapter 4.1). Once they require long-term care, they are more likely to file an application for benefits.

Long-term care rates, 2013

Share of people in need of long-term care by age group

	Total	Men	Women
	%		
under 15	0.7	0.8	0.6
15–59	0.6	0.6	0.6
60–64	1.9	2.0	1.8
65–69	3.0	3.2	2.8
70–74	5.0	5.1	5.0
75–79	9.8	8.9	10.4
80–84	21.0	17.4	23.4
85–89	38.2	29.6	42.2
90 and over	64.4	51.8	67.9
Total	3.3	2.3	4.1

On the other hand, men in need of long-term care are quite often looked after by their wives to begin with and therefore refrain from making an application. In this case they are not included in the statistics on long-term care.

More than two thirds receive in-home care

71 % of all people requiring long-term care (1.9 million people) received home care in 2013. Of this figure, 1.3 million people received a long-term care allowance, which means that they were generally taken care of exclusively by family members at home.

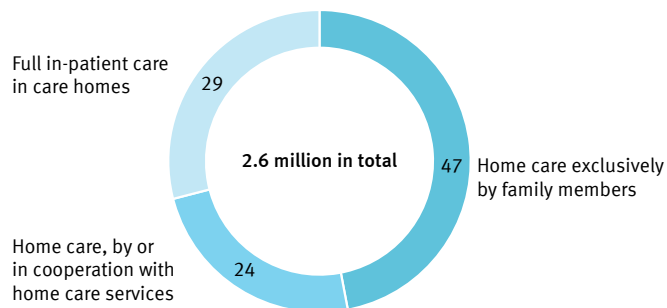
Percentage of persons in care homes, 2013

Share of people in need of long-term care by age group

	Total	Men	Women
	%		
under 15	0.5	0.3	0.8
15–59	12.4	13.9	10.8
60–64	22.0	24.9	19.0
65–69	22.4	23.6	21.1
70–74	24.2	23.5	24.8
75–79	26.0	23.2	27.9
80–84	29.3	24.0	31.8
85–89	36.0	28.3	38.5
90 and over	45.5	34.5	47.8
Total	29.1	22.5	32.7

Persons in need of long-term care, by type of care, 2013

Percent



A further 616,000 people also lived in private homes. For these people, however, care was provided either partially or completely by home care services.

29 % of all people in need of long-term care (764,000 people) received full in-patient care in care homes. Living in such facilities becomes more common with age. 22 % of people in need of long-term care between the ages of 65 and 69 were cared for in residential care homes, whereas this was the case for nearly half (45 %) of those aged 90 and over.

Further increase expected

As society ages, projections for the next few years indicate that the number of people requiring long-term care will continue to increase. According to a joint projection of the Federal Statistical Office and the statistical offices of the Länder in 2010, the number of persons in need of long-term care could rise from 2.6 million in 2013 to around 3.4 million in 2030. The new definition of the need for long-term care, which is scheduled for introduction with effect from the start of 2017 and is designed to better satisfy the particular help and support needs of people with mental and cognitive disabilities (e.g. dementia sufferers), is likely to create additional demand. As a result, when carrying out an expert assessment, information regarding physical, mental and psychological disabilities is to be collected in equal measure in future and subsequently taken into account when classifying the need for long-term care.

7.5 million people severely disabled

At the end of 2013, 7.5 million people living in Germany were officially registered as severely disabled and had a valid pass confirming their status. Almost a quarter of those people (23 %) were aged between 65 and 74 and a further 31 % were aged 75 and over.

Along with the growing number of older people, the overall number of severely disabled people⁶ had increased by 910,000

persons or 14 % compared to 2003. As a proportion of the overall population, the percentage of severely disabled people increased from 8.0 % to 9.3 % over the same period.



Almost every third person aged 80 and over has a disability pass
The likelihood of becoming severely disabled increases with age. Among those people aged 80 and over, every third person (33 %) has a pass for severely disabled persons.

There are 2.6 million people in Germany in need of long-term care and 7.5 million people who are severely disabled. The risk of an impairment increases significantly with age.

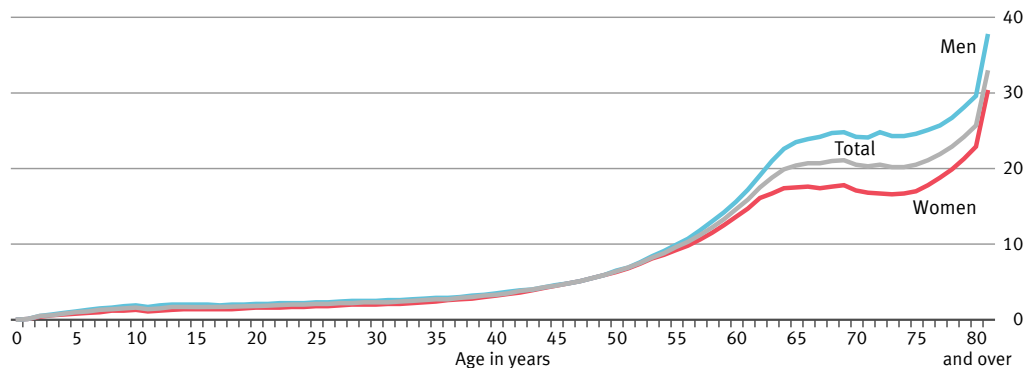
Men more frequently affected than women

The severely disabled rate of men, especially 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 and may therefore be more interested in having a disability recognised than the

non-active population. The reason is that one area of focus of the benefits laid down in the law concerning severely disabled people covers regulations relating to labour market participation and early receipt of a pension.

Share of severely disabled persons as of 31 December 2013

Percent



Population as at 31 December 2013 – preliminary results based on the 2011 Census.

4 Everyday life

4.1 Everyday life and living together

As they get older, most people still prefer to live at home. An overall majority of senior citizens aged 65 and over were able to do so in 2014, only 4 % did not wish to or were not able to take care of themselves in their own homes, and instead lived in retirement homes, care homes or similar establishments. This percentage increases with age: approximately 15 % of men and women aged 85 and over lived in a care home or other establishment (for information on the need for long-term care, see chapter 3.4).

Senior citizens in every third household

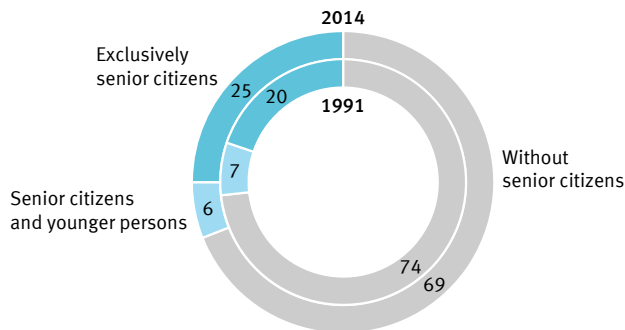
In 2014, almost every third household in Germany included at least one person aged 65 and over. Eight out of ten of these households were pure senior citizen households. Their number has increased substantially since 1991 as a result of population ageing (+ 41 %).

More widows than widowers

The marital status of older men and women – analysing only those people living in private homes – differs substantially from one another. In the age group 65+, women are much more frequently widowed than men. For instance, in 2014, 18 % of women aged 65 to 69 were widows, compared to just 5 % of men in this age group. Among people aged 85 and over, the

Composition of households

Percent of all households



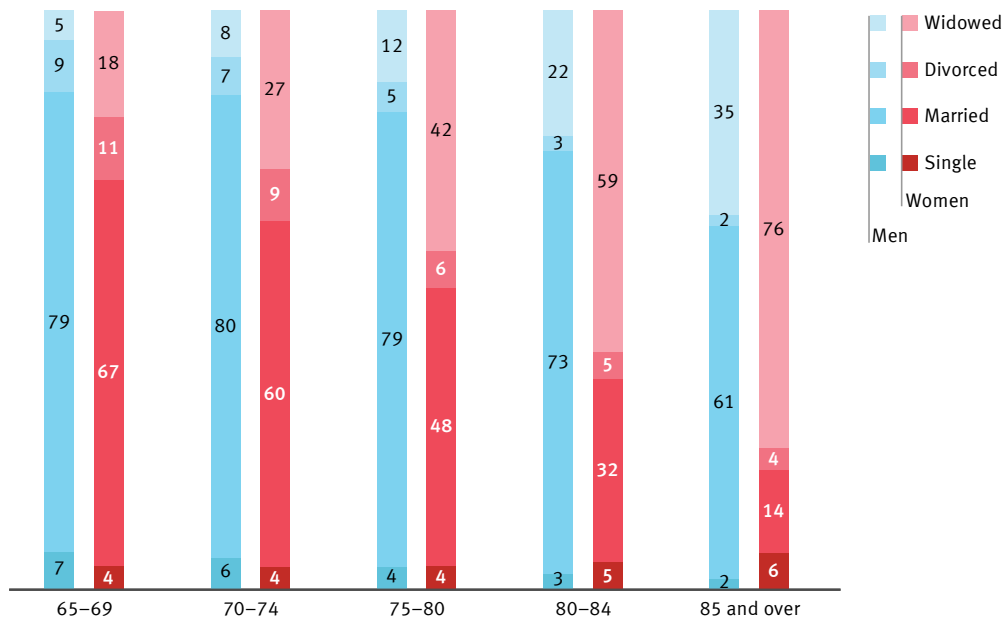
Senior citizens: women and men aged 65 and over.

corresponding figures were 76 % of women and 35 % of men respectively.

Accordingly, men are often married up until old age. In 2014, six in ten men (61 %) aged 85 and over were still married. On the other hand, women in this age group were much less frequently married (14 %). Besides women's higher life expectancy, one of the reasons for these considerable differences in marital status is also the fact that the majority of men are married to younger women.

Marital status of men and women aged 65 and over, 2014

By age group, percent



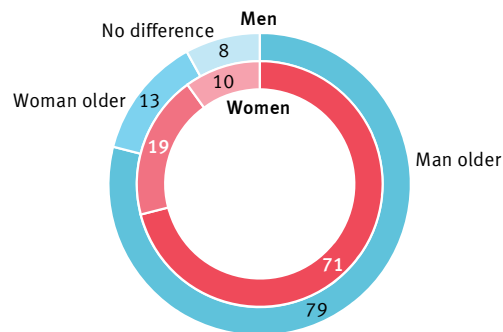
4 Everyday life

Men often have younger spouses

In 2014, 79 % of married men aged 65 and over had a younger wife. The percentage of women in the same age category with a younger husband was substantially lower at 19 %. Among older married couples, the age difference ranged for the most part between one and three years. By comparison, the age difference between the partners in unmarried cohabiting couples was much more frequently greater than three years.

Married men and women aged 65 and over, 2014

By age difference of spouses, percent



Difference in figures for men and women result from the fact that some of the married persons have partners under 65.

Marriage is the norm

Alternative living arrangements, such as unmarried cohabiting couples, were much less common among older people. In 2014, 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 in this age group who were living together without a marriage certificate had more than doubled.

Men and women aged 65 and over by living arrangement

	1996	2014	Change 1996-2014
	1,000		%
Men			
Total	4,869	7,389	52
Including:			
Husband	3,780	5,550	47
Cohabiting partner	97	219	126
Women			
Total	8,001	9,343	17
Including:			
Husband	2 916	4,424	52
Cohabiting partner	82	178	117

By comparison, in 2014, unmarried cohabiting couples were significantly more common among younger men and women. Among people aged 35 to 64, the percentage was 8 % for men and 7 % for women. Within the 25 to 34 age group, almost every fifth person was part of an unmarried cohabiting couple (20 % of men and 21 % of women).

Women live alone more frequently than men

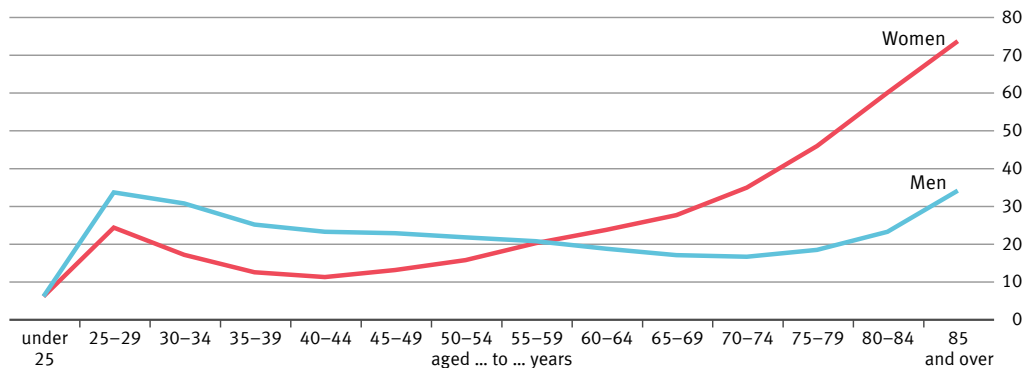
Women's higher life expectancy (see chapter 3.1) has a number of consequences for life beyond 65: In 2014, around 44 % of women aged 65 and over lived alone as a single-person household, compared to just 18 % of men of the same age. 50 % of women and 74 % of men lived as couples, mostly with their spouse.

Men and women aged 65 and over by household size, 2014

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

Proportion of persons living alone, 2014

By age group, percent

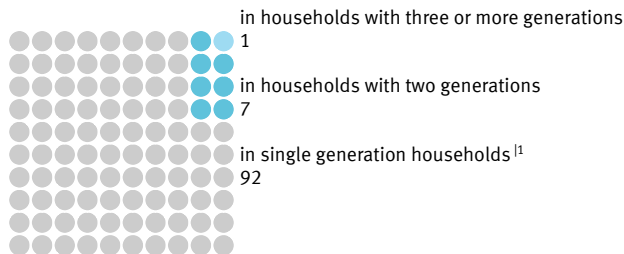


4 Everyday life

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. Among the 60 to 64 years age group, the proportion of people living alone is still relatively low: in 2014, this applied to 19 % of men and 24 % of women. Among people aged 85 and over, 34 % of men and 74 % of women lived alone.

Persons aged 65 and over by number of generations living within household, 2014

Percent



1 Including single-person households as well as multi-person households without direct relatives.

Several generations rarely live under one roof

The percentage of senior citizens living in the same household as direct family members of other generations amounted to 8 % in 2014 and has decreased in recent years (1991:13 %).

The multiple-generation households that existed were almost exclusively two-generation households; in 2014, 7 % of senior citizens shared a home with one other generation. In 1991, the proportion was 10 %. In 2014, only 1 % of men and women aged 65 and over lived in households with three or more generations, the most classic example being grandparents living together with their children and grandchildren.

People aged 65 and over live in almost every third household in Germany. Older women live alone much more frequently than older men. Multiple-generation households are rare.



4.1

EU | Everyday life and living together

Differences in marital status

Whether it be in Germany, the Czech Republic or France, women aged 65 and over are significantly less likely to be married and more often single, divorced or widowed, than men of the same age all over Europe. The higher life expectancy of women is one of the main reasons for this, as is the fact that women often have older partners. Consequently, women more frequently spend their final years alone.

Every second person aged 65 and over lives with a partner

Many people in the European Union share their retirement years with another person: in 2014, around half (49 %) of all people aged 65 and over in the EU lived in a household with their partner. At 60 %, the proportion of men in this age group who lived with a partner was considerably higher than for women (40 %).

Every third senior citizen lives alone

In 2014, 32 % of people aged 65 and over in the EU lived in a single-person household. This was the case much more frequently for women than men (40 % compared to 21 %). In some countries, living alone was less common. In Cyprus, for instance, only around one in five people (21 %) aged 65 and over lived in a single-person household. In Lithuania (45 %),

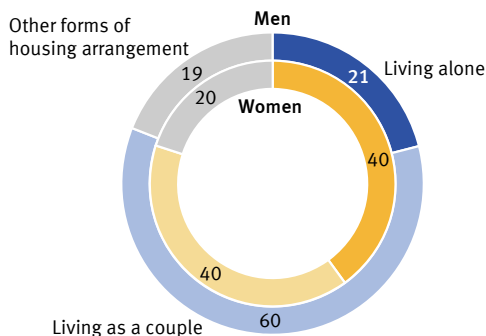
Denmark and Finland (each 40 %), the proportions were roughly twice as high. In Germany, 33 % of older people lived in a single-person household.

Other housing arrangements

In the EU, 20 % of senior citizens lived neither alone nor with their partner, but as part of a different arrangement, for example with other adults or relatives.

Men and women aged 65 and over in the EU, 2014

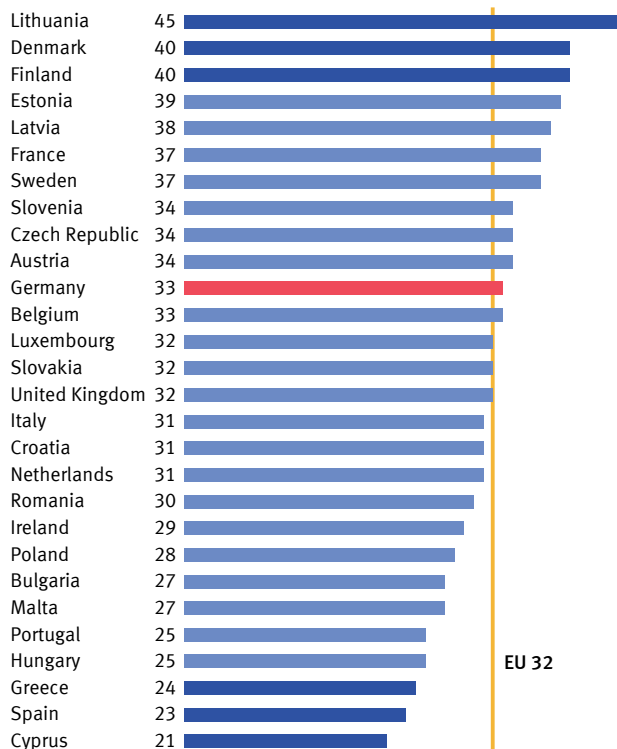
By type of household, percent



Difference in figures for men and women living in two-person households result from the fact that the household can include partners younger than 65.

Persons aged 65 and over living alone, 2014

Percent



In the EU, women of advanced age are significantly less often married and more often single, divorced or widowed, than men of the same age. Accordingly, they live alone much more frequently than men.

EU 32

4.2 Housing

Owner-occupancy rate of almost 50 %

Many people dream of owning a house or flat. Not only does it give you more freedom, but it also serves as capital formation and provision for old age. Based on the results of the 2011 census of buildings and housing, the owner-occupancy rate among households in which all inhabitants were aged 65 and over was 48 %. The corresponding rate among households in which the inhabitants were younger than 65 was lower (41 %).

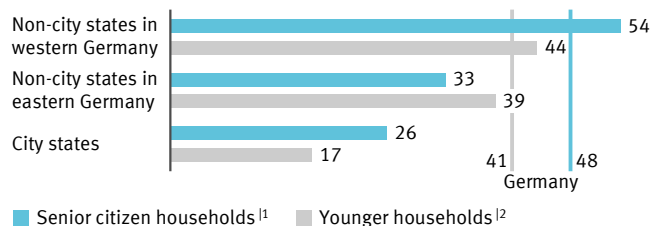
Exceptional situation in eastern Germany

In western German states (excluding city states such as Hamburg or Bremen), 54 % of senior citizens lived in their own property, be it a flat or a house. In eastern German states (excluding Berlin) the owner-occupancy rate among older people (33 %) was even lower than the corresponding rate among younger households (39 %). One explanation for this is that the establishment of private home ownership was an exception in the former GDR. At the time of German unification in 1990, many of today's senior citizens were already at a stage in their lives where they were less willing and less financially able to purchase property than was the case among younger people.

Accordingly, among households of people under the age of 65, the difference in the owner-occupancy rate between the western part of Germany (44 %) and the eastern part (39 %) was much smaller.

Owner-occupier rate, 2011

Percent



■ Senior citizen households¹

■ Younger households²

1 All persons aged 65 and over.

2 All persons younger than 65.

Preponderance of single-family homes and semi-detached houses

The majority of households owned and occupied by senior citizens (78 %) were in one or two-family houses; owned flats in apartment buildings constituted just 22 %.

The opposite was the case when it came to households in which senior citizens were tenants: only 21 % of older tenant households lived in either a one or two-family house while the vast majority (79 %) lived in an apartment building.

Senior citizen households relatively spacious

The average living space per person decreases as the number of people living in a household increases. Given that senior citizen

households are often single-person or two-person households (see also chapter 4.1), the average living space per person in these households is accordingly high. In 2011, the average living space per senior citizen was 60m² compared to just 40m² in households where the inhabitants were below the age of 65.

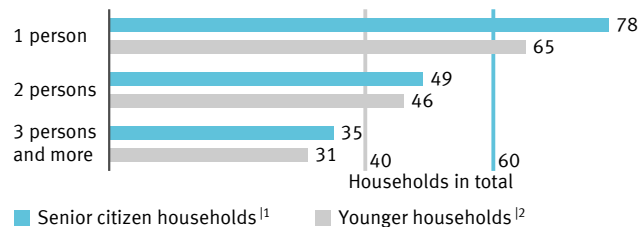
Living at home for as long as possible

The differences in terms of single-person households were particularly striking: the average size of a flat for a senior citizen living alone was 78m² compared to 65m² for a person younger than 65 living alone. This may essentially be due to the fact that senior citizens continue to live alone in what was once a shared home, even after their partner has died and their children have moved out.

Nearly half of all senior citizens in Germany live in their own home, with the owner-occupancy rate higher than among younger households. The average living space per person is also greater in senior citizen households than in younger households.

Average living space per person, 2011

In m²



1 All persons aged 65 and over.

2 All persons younger than 65.



4.3 Equipment with consumer goods

Televisions, cars and refrigerators: almost all households in Germany own a large number of technical devices and consumer goods. However, older people are more reluctant to invest in new technical developments, albeit with one exception: the electric bicycle, or e-bike for short.

Older people more often have e-bikes than younger people

At the start of 2015, 71 % of households in which the main income earner was aged 65 and over owned at least one bicycle. In households where the inhabitants were aged between 18 and 64, this proportion was 85 %. By contrast, e-bikes were more popular with senior citizens than they were among younger people: 7 % of senior citizen households owned this modern form of transport, compared to just 3 % of households in the 18 to 64 age category.

Senior citizens like to buy new cars

At the start of 2015, 74 % of senior citizen households owned at least one car. Car ownership among households in the 18 to 64 age category was only slightly higher. 42 % of older households had a new car compared to just 32 % of younger households. This situation was reversed when it came to second-hand cars, with 53 % of younger households owning such a vehicle compared to 35 % of older households.

Little interest in modern entertainment equipment

The classic television has been a standard feature in almost all households in Germany for a number of decades now, and this irrespective of age. Neither is age a factor when it comes to flat screen televisions, which can be found in virtually all households. However, there are noticeable age-specific differences in the degree to which households are equipped with electronic entertainment devices. This applies especially to more recently launched products, such as Blu-ray players, which are three times more likely to be found in younger households than in senior citizen households, as well as camcorders, navigation devices and even mobile phones.

Households: car and bike ownership, 2015

Proportion of households by age of main income earner

	Insgesamt	18–64 years	65 years and over
	%		
Vehicles			
Cars total ¹	77	79	74
new car	34	32	42
second-hand car	48	53	35
Bicycles	81	85	71
including: e-bike	4	3	7

¹ Respondents were allowed to give multiple answers as a household may own more than one car.

Older people prefer filter coffee

Older people are also more traditional when it comes to drinking coffee. The good old filter coffee machine is a feature of 71 % of senior citizen households, but just 59 % of households with younger inhabitants. Pod and capsule coffee machines can be found in every fifth household (21 %) of the generation 65+ compared to 37 % of younger households. In the 65 years and over age bracket, 9 % of households had a fully automatic coffee machine compared to 15 % of younger households.

Older people are more likely than younger people to own e-bikes and new cars. Senior citizen households are more reluctant when it comes to purchasing entertainment electronics.



Households and consumer durables of households, 2015

Ownership of certain items by age of main income earner

	18–64 years	65 years and over
	%	
Entertainment electronics		
Flat screen TV	82	80
Blu-ray player	21	7
Digital camcorder	13	8
Digital camera	80	62
MP3 player	50	18
Games console	33	3
Mobile phone	97	85
Navigation device	53	41
Household appliances		
Freezer	49	57
Dishwasher	72	64
Microwave	75	68
Tumble dryer	40	38
Filter coffee machine	59	71
Pod or capsule coffee machine	37	21
Fully automatic coffee machine	15	9

4.4 Level of education and lifelong learning

Abitur is the exception

In 2014, 61 % of people aged 65 years and over in Germany had a secondary general school-leaving certificate (Hauptschulabschluss or Volksschulabschluss). Only 15 % of people in this age category had a higher education entrance qualification (Abitur or Fachhochschulreife). There are still pronounced differences between men and women aged 65 and over: 22 % of men held a higher education entrance qualification, compared to just 10 % of women. The level of education of the generation 65+ therefore differs significantly to that of younger age groups. A significantly higher percentage of 35 to 39-year-olds achieved a higher education entrance qualification (41 %) and these days more women than men in this age category have such a qualification (42 % compared to 39 %).

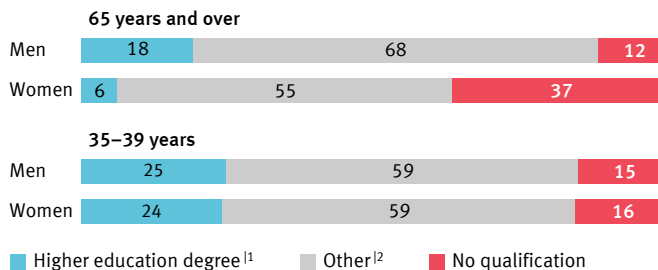
Many older women lack vocational qualifications

More than half of the approximately 17 million people aged 65 and over (53 %) completed a period of vocational training upon leaving school. One in 10 (11 %) older people has a higher education degree.^[6] One in four people (26 %) has no vocational qualification. This applies much more to women (37 %) than to men (12 %).

Similar to the situation in terms of school-leaving qualifications, the level of education among younger generations has also improved considerably. In the 35 to 39 year age group, more than 24 % of people had a higher education degree, which was a significantly higher figure than in the 65+ age category. Among 35 to 39-year-olds there is also a much lower share of people without vocational qualifications (16 % compared to 26 % among people aged 65 and over).

This is due in particular to the increase in education among women. In the 35 to 39 year age group, the proportion of women with a higher education degree is almost the same as that for men (25 %).

Vocational/educational level by selected qualifications, 2014 Percent



1 Bachelor's, Master's, Diplom degree and comparable qualifications as well as a Doctor's degree.

2 Vocational training (apprenticeship), trade and technical school qualification.

In the 30 to 34 year age group, an inverse trend is already apparent and women (27 %) have started overtaking men (26 %).

42 % of occasional students at higher education institutions are over 65

In the winter semester 2014/2015, the number of occasional students at German institutions of higher education amounted to 33,600, of which 14,200 were aged 65 and over. Whereas the total number of occasional students has fallen by 14 % over the last decade, the number of senior citizens among them has risen by 20 %. Compared to the winter semester 2004/2005, the proportion of occasional students aged 65 and over increased from 31 % to 42 %. History was the most popular subject (2,700 older guest students), followed by philosophy (1,000).



Vocational/educational level by selected qualifications, 2014

	30–34 years	35–39 years	65 years and over
	%		
Apprenticeship, vocational training	49	51	53
Trade and technical school qualification	8	8	8
Higher education degree	26	24	11
No vocational qualification	14	16	26

4 Everyday life

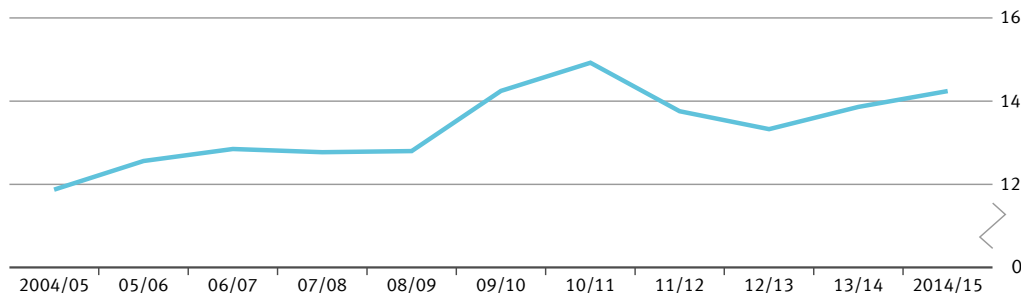
More and more older people attending adult education courses

According to the German Institute for Adult Education, the number of registrations among people aged 65 and over for courses offered by adult education centres in 2014 totalled around 693,000. The proportion of this age group has risen by almost 7 percentage points over the last decade, to 16%. Depending on the number of courses they register for, participants may be counted more than once. Courses relating to health (274,000 course registrations), languages (203,000) and culture/arts and crafts (108,000) are particularly popular among older people.

The formal level of education of people aged 65 and over is much lower than that of younger age groups. Far fewer older women than men have a higher education degree and one in three women has no formal vocational training.

Occasional students aged 65 and over at German institutions of higher education

Thousands





4.5 Silver surfers: senior citizens online

The growing digitalisation of our society is also captivating increasing numbers of older people. In 2015, 72 % of all households in Germany with a main income earner aged 65 or over owned a computer. Five years earlier, this figure was only 56 %. However, despite the sharp increase, senior citizen households were still not as well-equipped with computers as households with inhabitants aged between 18 and 64 (94 %).

Laptops increasingly popular

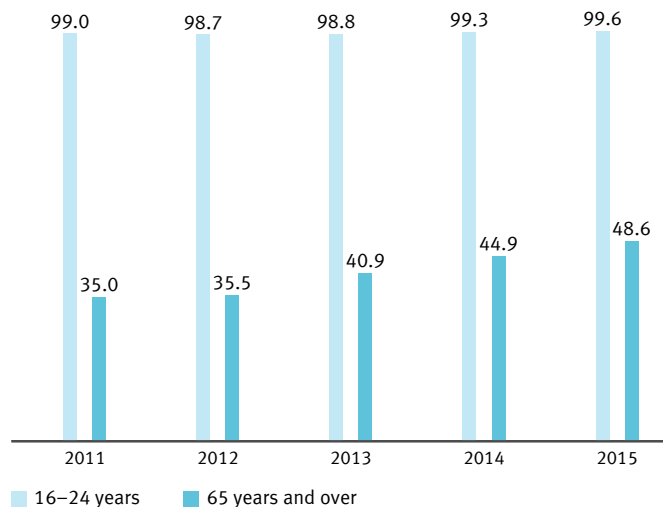
Both younger and older households are now better equipped with mobile devices than stationary PCs. At the start of 2015, 49 % of households in the 65 and over age category owned a laptop, notebook, netbook or tablet, whilst only 44 % owned a desktop PC.

Half of the generation 65+ are online

In 2015, just under 49 % of people aged 65 and over used the internet. Future generations of senior citizens will most likely use the internet far more intensively. 90 % of people currently aged between 45 and 64 were already regular internet users in 2015. For the under 45-year-olds, the internet is as an essential part of everyday life anyway. This is reflected in the high proportion of users in this age group (almost 100 %).

Internet usage

By age group, percent



Men more digitally inclined than women

Among older people, men have a more open attitude toward the digital world than women. Nearly 60 % of men, but only 40 % of women aged 65 and over surfed the internet in 2015. In the younger age categories, the differences in internet usage rates between men and women were only minor.

Two thirds of users regularly go online

Although a much smaller proportion of older people use the internet compared to younger generations, as soon as they become confident with the technology they start using the internet very actively: in 2015, 67% of internet users aged 65 and over went online every day or almost every day, with a further 24% surfing the web at least once a week. Here too, differences between men and women were evident: 75% of male internet users aged 65 and over went online every day or almost every day. For female users, this figure was much lower, at 57%.

Less interest in chatting

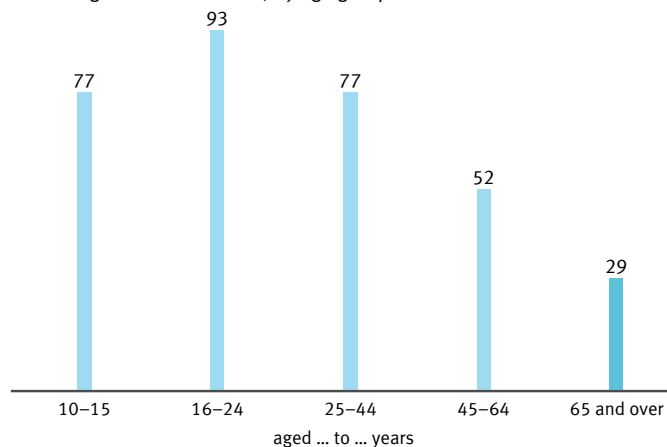
What do older people do online? When it comes to communicating via e-mail, internet users aged 65 and over were about as active as younger surfers in 2015. Around 90% of older internet users sent and received e-mails, compared to 96% among 25 to 44 year olds. However, older internet users were far more reluctant to use other forms of digital communication, such as chatting, blogging or participating in online forums. Only 29% of them were active on social networking sites such as Facebook, etc. Among 16 to 24-year-olds, this share was more than three times as high (93%).

... but still well informed

Searching for information online, however, is very popular among older people: 85% of users aged 65 and above used the internet to search for information on goods and services. Online news and newspapers were read by 67% of people in this age category.

Use of social networks, 2015

Percentage of internet users, by age group



4 Everyday life

Online shopping: particularly popular for medicines

Senior citizens are increasingly using the web for online shopping. In 2015, 69 % of internet users aged 65 and above had already carried out a purchase online. In this regard, male internet users in this age category were more frequent online buyers than women (74 % as against 62 %). Besides clothing and consumer goods, medicines are a particularly popular online purchase among senior citizens. In 2015, 38 % of online buyers aged 65 and over ordered pharmaceutical products from online shops. This rate was higher than in any other age group.

Online vacation planning

Many people now also plan their vacations using the computer. For instance, 46 % of online buyers aged 65 and over booked their holiday accommodation via the internet. 33 % also used the internet for other vacation-related services, such as buying travel tickets online or renting a car.

Half of all people aged 65 and above use the internet, with two thirds of this figure going online every day. E-mail correspondence is the most popular online activity. More than two thirds of older Internet users have already carried out a purchase online.

Online banking saves having to make actual journeys

The internet helps people to avoid having to make trips in their day-to-day life. It therefore becomes a particularly interesting option for older people with limited mobility, not just for shopping but also for carrying out banking transactions. Online banking allows people to manage their own money from home. 44 % of older internet users carried out online banking transactions in 2015. Among people aged 25 to 44, the proportion was 74 %.



Internet activities and online shopping, 2015

Proportion of internet users and online buyers by age group

	10–15	16–24	25–44	45–64	65 and over
	%				
Internet activities					
Writing e-mails	61	95	96	91	90
Social networking	77	93	77	52	29
Searching for information on goods and services	59	87	96	92	85
Reading news, newspapers, magazines online	30	65	80	70	67
Online banking	(2)	38	74	55	44
Internet shopping					
Clothes, sports equipment	47	65	72	59	49
Consumer durables	29	29	61	47	39
Books (including digital books), newspapers, magazines	23	29	47	43	42
Movies, music	37	42	41	26	13
Medicines	/	7	30	33	38
Holiday accommodation	/	22	44	46	46

() Limited reliability.

4.5 EU | Senior citizens online

Digital divide

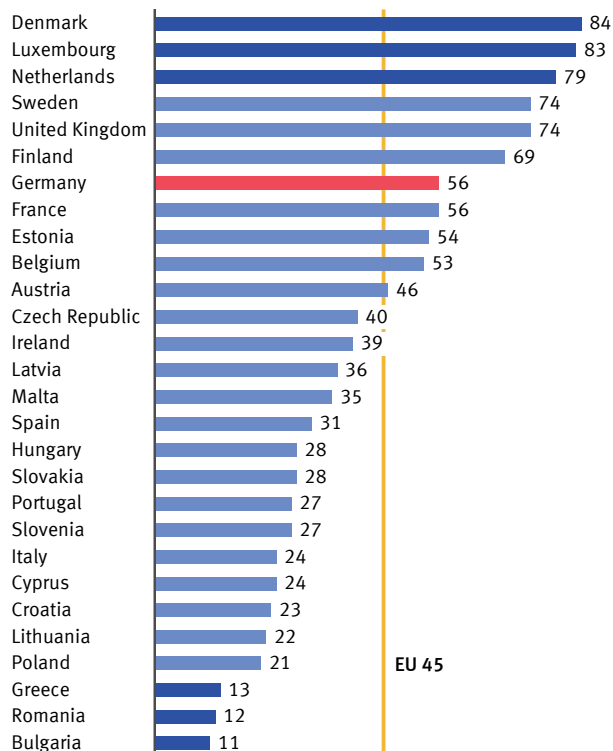
In terms of internet use, there is a distinct digital divide within the EU between northern and southern as well as between western and eastern Europe. Denmark, Luxembourg and the Netherlands are the leading countries in this area: here, more than 75 % of people aged 65 to 74 were already using the internet in 2015. In Germany, around 56 % of senior citizens used the internet, placing them well above the EU average of 45 %. In other parts of the EU, however, older people are more digitally remote. In Greece, Romania and Bulgaria, less than 15 % of senior citizens were online in 2015.

Contrary to the section above on internet use in Germany, comparisons in usage patterns across the EU are not analysed for people aged 65 and over, but only for the 65 to 74 year age category. Data for Germany may therefore differ slightly from the figures provided above.

Regular surfers

Once older people start to discover what advantages the Internet has to offer, they usually end up using it on a regular basis. Among users aged 65 to 74, an average of 72 % across the EU were online every day in 2015, compared to 68 % in Germany.

Internet usage by 65 to 74-year-olds, 2015
Percent



E-mailing particularly popular

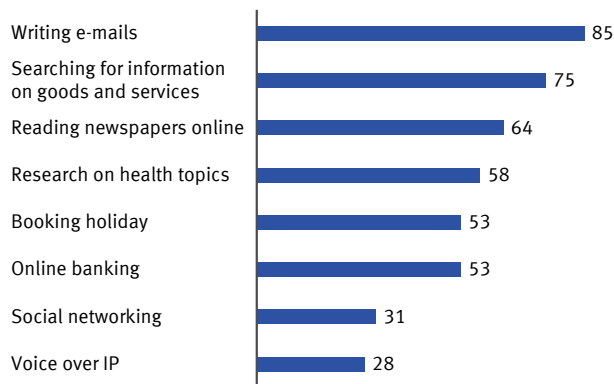
Older people use the internet primarily for communication purposes. In the EU, a total of 85 % of internet users aged 65 to 74 wrote e-mails. 75 % used the internet to search for information and 53 % managed their finances via online banking. The highest rates of online banking usage among 65 to 74- year-olds were recorded in Finland (92 %), Denmark and Sweden (84 % each). Use of online banking services by senior citizens was below EU average in Germany (45 %).

New opportunities for senior citizens

In future, older generations will have become familiar with computers and the internet during their professional lives or have already grown up with them. It is therefore to be expected that, once they reach old age, these people will also use this technology far more than today's senior citizens. For instance, among those aged between 55 and 64, the internet usage rate across the EU was 66 % in 2015, which is around 20 percentage points higher than that of senior citizens in the 65 to 74 age category. An affinity with the internet may well allow future generations of senior citizens to remain independent for longer in old age. Online doctor's consultations, e-government transactions or ordering food online and having it delivered – all of these factors can contribute to a more independent lifestyle for older people in future.

Activities of internet users aged 65 to 74 in the EU, 2015

Selected activities, percent



45 % of senior citizens in the EU aged between 65 and 74 use the internet. In old age, the internet offers them many opportunities to lead a more independent life.

4 Everyday life

4.6 Leisure activities and time use

According to the time use survey 2012/2013 for Germany, people aged 10 years and over devote most of their time each day to sleeping, personal hygiene, eating and drinking. Together these accounted for approximately 11 hours a day. Once school, work or other commitments have been taken into consideration, an average of just under six hours of free time remain, when measured across all age categories. At 7 hours and 12 minutes, the survey revealed that senior citizens had about an hour of extra free time.

More leisure time at the weekend

As expected, the time use survey revealed that people have considerably more time for leisure activities at weekends than during the week. This pattern started with the 10 to 17 year age group

and remained consistent across all age categories. Senior citizens also enjoyed an hour more leisure time per day at weekends.

Beyond meeting friends and family, computer and smartphone use, and sport and hobbies, people aged 65 and over spent the majority of their leisure time on cultural activities. Participating in cultural events, listening to the radio, watching television and reading were just some of these activities. Senior citizens devoted more time to cultural activities (almost four hours per day) than any other age group. For example, older people were the biggest readers, spending an average of 57 minutes each day on this activity, more than any other age group. Senior citizens spent a little more than two and a half hours each day watching television.

Free time 2012/2013

Per day, by age group

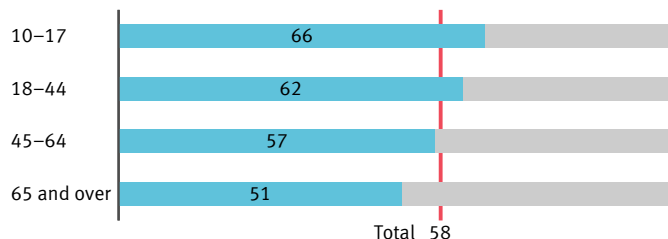
	Total	10–17	18–29	30–44	45–64	65 and over
	Hours : Minutes					
Total	5:57	6:38	5:58	4:57	5:33	7:12
Monday to Friday	5:16	5:52	5:06	4:05	4:52	6:51
Weekends and public holidays	7:25	8:18	7:43	6:46	7:05	7:56

Older people more often spend their free time alone

Whether people spent their leisure time alone or in the company of friends and family varied by age. For instance, children and young people between the ages of 10 and 17 spent 66 % of their free time in the company of others. Between the ages of 18 and 44, this figure was still 62 %. Among older age groups, this percentage was lower: people aged 65 and over only spent about half of their leisure time with other people.

Free time spent with family/friends, 2012/2013

By age group, percent



Time spent on cultural activities, 2012/2013

Per day, by age group

	Total	10-17	18-29	30-44	45-64	65 and over
Hours : Minutes						
Total	2:58	2:34	2:26	2:28	2:56	3:59
TV/video/DVD	2:04	1:39	1:48	1:46	2:05	2:39
Reading	0:32	0:21	0:14	0:22	0:34	0:57
Cultural and sports events	0:15	0:17	0:16	0:15	0:13	0:15
Radio/music/sound recordings	0:04	0:09	0:05	0:03	0:03	0:06
Creative activities	0:03	0:08	(0:03)	(0:02)	0:02	(0:03)

() Limited reliability.

People aged 65 and over have more than seven hours of leisure time a day. Compared to younger people, they spend more time watching television and reading but less time in the company of family and friends.

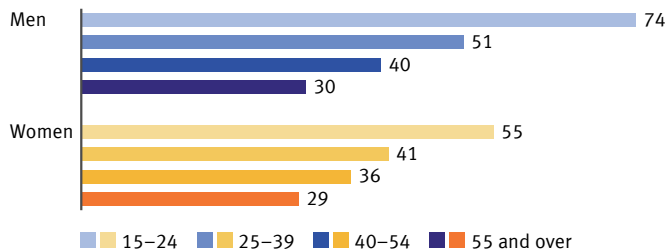
4.6 EU | Leisure activities

Just under one in every three people aged 55 and over plays sport

As well as improving fitness and endurance, sport can help lead to a longer and healthier life. However, despite these obvious benefits, a Eurobarometer survey^G carried out in 2013 revealed that less than half of all EU citizens (41 %) exercised or played sport on a more or less regular basis. Among citizens aged 55 and over, less than a third (30 %) kept themselves physically fit. Whereas men in the younger age categories play sport much more frequently than women, the difference between the genders in the 55+ age category was only minimal. The survey revealed that most older people played sport in order to improve their health and fitness. However, respondents also

Proportion of persons in the EU participating in sport, 2013

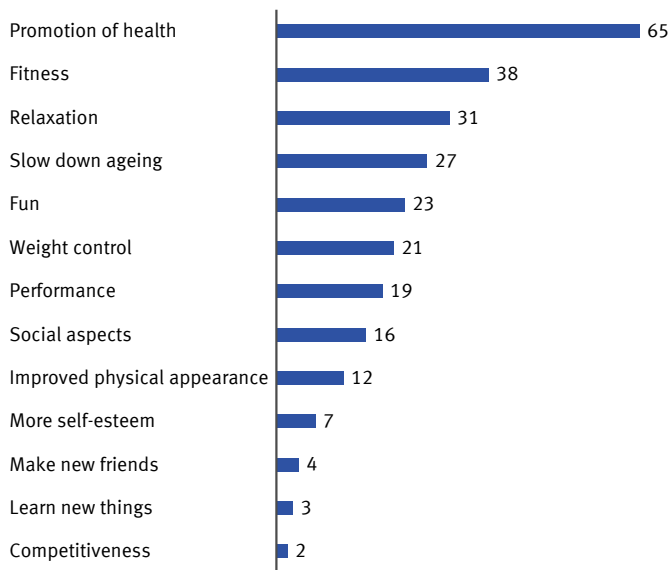
By age group, percent



cited relaxation, fun and controlling their weight as other reasons for engaging in sport or physical activity.

Motivation for participating in sport or daily exercise in the EU, 2013

Active people aged 55 and over, percent



Respondents were allowed to give more than one answer.

Gardening or cycling as a means of physical activity

A total of 43 % of all EU citizens aged 55 and over nevertheless had at least some form of daily exercise, even if this did not necessarily class as sport. Examples include using a bike as a means of transport or working in the garden. In this regard, men (46 %) were slightly more active than women (40 %).

Fresh air rather than a fitness studio

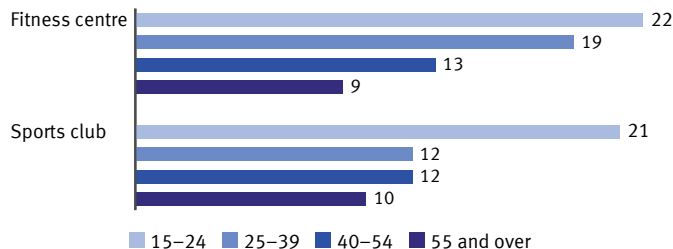
Regardless of whether they were playing a particular sport or just getting some daily exercise, people aged 55 and over preferred outdoor physical activity. 44 % of respondents said that they exercised in a park or outdoors, while 40 % engaged in sport or physical activity at home. 25 % used their day-to-day journeys to keep fit. Only 10 % attended a sports club and 9 % a fitness centre (respondents were allowed to give more than one answer). Institutionalised sport was therefore less important among older people. By comparison, 21 % of 15 to 24-year-olds attended a sports club and 22 % a fitness centre.

A sixth of citizens are immobile

In addition to the many active older people, there is also a group of senior citizens who get virtually no exercise whatsoever. For instance, 17 % of EU citizens aged 55 and over admitted to not having walked for a minimum of ten minutes at least once during the week prior to the survey.

Frequentionation of sports facilities in the EU, 2013

By age group, percent



Volunteering

5 % of people aged 55 and over said that they were involved in sport in a voluntary capacity, such as organising sporting events, doing administrative tasks or working as a member of a board or committee, a coach or trainer, or undertaking a similar activity. This proportion was lower than in younger age groups.

Some 30% of EU citizens aged 55 and over play sport on a more or less regular basis. A total of 43 % get some form of exercise in the journeys they make and the work they do each day. Institutionalised sport is less common.

4 Everyday life

4.7 Voluntary work

Community service is an important aspect of our society. It fosters shared values and ensures social cohesion. It increases the level of participation within a society and promotes integration.

Older people are often active as volunteers

The results of the survey on volunteering^G show that just under 44 % of the population aged 14 years and over were engaged in voluntary work in Germany in 2014. The proportion of male voluntary workers (46 %) was slightly higher than that of female volunteers (42 %). A volunteer rate of 45 % was recorded among both the 50 to 59 years and 60 to 69 years age group. Among people aged 70 and over, the volunteer rate was 31 %.

Highest increase among 60 to 69-year-olds

Older people are now much more frequently active as volunteers than was the case 15 years ago. This increase is particularly significant among people aged between 60 and 69: from 1999 to 2014, the proportion of voluntary workers in this age group rose from 31 % to 45 %.

Older people more likely to volunteer than younger people

Volunteers aged 65 and over devote a particularly large amount of time to voluntary activities. Around half of them (51 %) spent three or more hours per week engaged in voluntary work, a proportion which was higher than in any other age group.

Comparison of voluntary work rates over time

By age group

	1999			2014		
	Women	Men	Total	Women	Men	Total
	%					
50–59	31.2	46.2	38.5	43.2	47.6	45.4
60–69	27.4	34.2	30.9	40.8	49.5	45.0
70 and over	16.1	25.2	20.3	27.7	36.4	31.3
Total 14 years and over	29.9	38.4	34.0	41.5	45.7	43.6

Source: German Survey of Volunteering

Older people often engaged in social work

Whether in clubs, associations, public facilities, churches, or in small groups, projects and initiatives: people can volunteer in a whole host of fields.

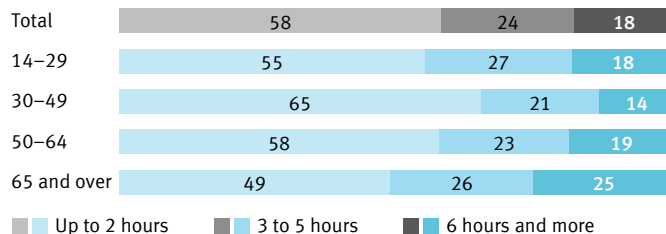
Compared to the population as a whole, people between the ages of 50 and 64 were particularly often engaged in fields such as culture and music, leisure activities or politics and political lobbying. People aged 65 and over were particularly active in social affairs, for example in charities or aid organisations or by providing help to neighbours.

Federal Volunteer Service

As of the 1 July 2011, in Germany men and women of all ages can offer their assistance by getting involved in the Federal Volunteer Service (BFD). They are engaged in social, ecological and cultural affairs or in other areas such as sport, integration, culture and education, or even civil protection and disaster prevention. The Federal Volunteer Service, which generally offer programmes lasting 12 months, entered into force immediately after the suspension of compulsory military service and is designed to compensate, at least in part, for the implications arising from the alternative civilian service which was discontinued at the same time. According to information from the Federal Office of Family Affairs and Civil Society Functions, nearly 40,000 people in Germany were involved in the Federal Volunteer Service as of April 2016. Of this figure, approximately 13 % (2,660 women and 2,510 men) were aged 51 or over.

Hours per week spent on voluntary work, 2014

By age group, percent



Source: German Survey of Volunteering

Older people are now much more frequently active as volunteers than was the case 15 years ago. They devote more time to voluntary work than younger people and are more often engaged in social affairs.



4 Everyday life

4.8 Road safety

Older people are particularly at risk

The current demographic trend means that there are increasing numbers of older people travelling on the road network. Furthermore, they are much more mobile today than they were in the past. As a result, the proportion of older people amongst those killed in road traffic accidents has risen: 20 years ago, one in six people (16 %) killed in road traffic accidents was aged 65 or over, compared to almost one in three people (29 %) in 2014.

However, the risk of being killed in a road traffic accident has fallen sharply for older people over the past two decades: in 2014, 59 senior citizens per one million inhabitants aged 65 and over died on Germany's roads. At 129 senior citizens, the figure for 1994 was more than twice as high. The decrease was even more pronounced in younger age groups.

Lower accident involvement but higher risk of death compared to younger people

At the end of 2014, people aged 65 and over accounted for 21 % of the overall German population. Yet the proportion of people in this age category who were involved in accidents causing damage to persons in 2014 was only 13 %. However, it cannot be concluded that older drivers are safer drivers. The low level of accident involvement largely reflects the fact that they are less



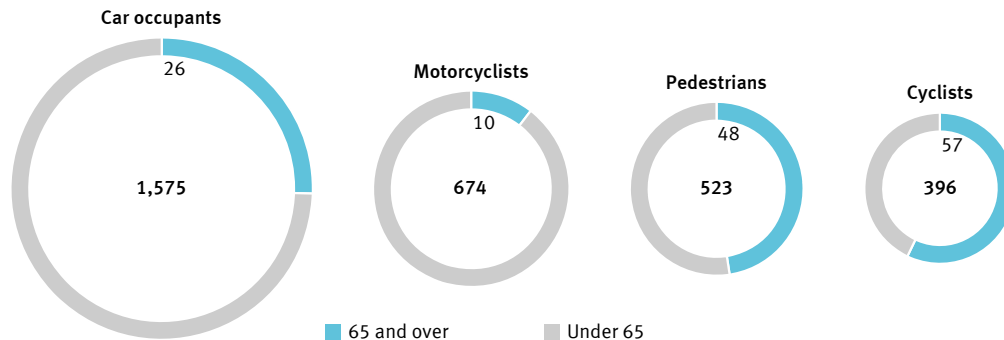
often the drivers of vehicles. Although senior citizens are more active today than this age group used to be and use a car more frequently, the figures in terms of average distance covered per car and per year are much lower for older drivers than they are for younger drivers.

However, as people's physical strength and resilience decreases with age, the risk of fatal injury in an accident is greater for older people: in 2014, 26 % of those persons fatally injured in car accidents were at least 65 years of age, as were 48 % of pedestrians killed and 57 % of all cyclists killed.

Other road users mainly to blame for accidents involving older pedestrians or cyclists

Accidents involving older people travelling either on foot or by bike can be mainly attributed to road traffic offences caused by other road users. Only 16 % of older pedestrians involved in accidents and 43 % of older cyclists were to blame for the accident they were involved in. By contrast, senior citizen drivers involved in accidents where people were injured, were themselves the main party to blame in 67 % of cases. Among drivers aged 75 and over, this figure rose to 75 %. The overall average for drivers of all ages was lower at 56 %.

Persons killed in road traffic accidents by age and type of road use, 2014
Percent



4 Everyday life

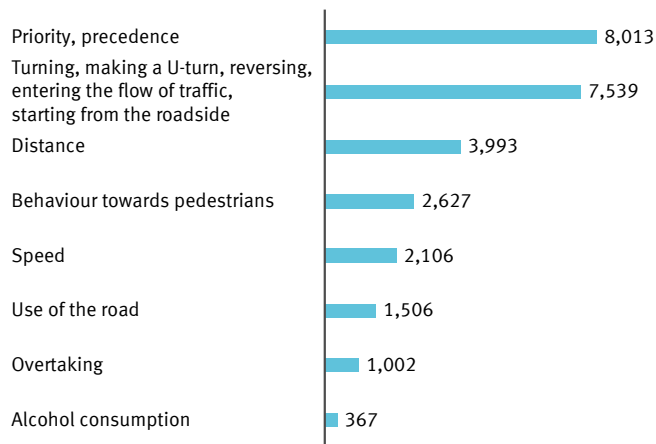
Failure to give way the most common cause of accidents

In complex road traffic situations, driver oversight is much more common for older people than it is for younger. For instance, in 2014, 18% of senior citizens involved in traffic accidents causing personal injury and in which they were the driver of the vehicle, were accused of “failing to yield the right of way”. This was followed, with 17%, by mistakes made when “turning, making a U-turn, reversing, entering the flow of traffic or starting from the roadside”.

The demographic trend means that there are increasing numbers of older people on the roads. Compared to other age groups, they are particularly at risk. Almost one in three road traffic fatalities is aged 65 and over.

Errors committed by car drivers aged 65 and over, 2014

In accidents involving personal injury





Glossary

At-risk-of-poverty rate | A person considered at risk of poverty is someone whose income – despite public transfers – amounts to less than 60 % of the median income of the total population. It is calculated on the basis of the previous year's net income generated by all persons living in a household, including social benefits received.

Basic security benefits in old age and in the event of reduced earning capacity | In addition to basic security benefits in old age, persons with permanently reduced earning capacity aged between 18 and retirement age also receive basic security benefits. Persons born prior to 1 January 1947 reached retirement at the end of the month in which they turned 65. Starting with people born in 1947, the retirement age is being gradually raised with effect from 1 January 2012, and will continue to be raised to the age of 67. For the period under review (December 2014) the applicable retirement age was 65 years and three months. When calculating the proportion of people receiving basic security benefits in old age, the number of recipients is divided by the population of the same age. Population data by month of birth are not available. In order to calculate the rates of people drawing basic security benefits, it is assumed that births are distributed uniformly across the year of birth.

Body mass index (BMI) | The World Health Organization (WHO) classifies adults with a body mass index (BMI) of greater than 25 as overweight and adults with a value of over 30 as strongly overweight. A BMI over 30 is considered as obesity and classified

as an illness. The index is calculated by taking the body weight (in kilogrammes) and dividing it by the squared height of a person (in metres).

(Severely) Disabled people | According to the Social Code (SGB IX), a person is disabled if their physical, mental or emotional health is permanently impaired and if their participation in social life is restricted as a consequence. Severely disabled people are those whose degree of disability has been assessed as being 50 % or higher.

Employment rate | Based on the definition of the International Labour Organization (ILO), any person that has pursued paid employment within the reference period is 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 reference period (for example due to parental leave), is also considered to be employed. The employment rate is the proportion of the population of a given age group that is in employment.

Eurobarometer | The Eurobarometer is a representative population survey initiated by the EU Commission and carried out regularly across the EU. Almost 28,000 EU citizens took part in the survey on sporting habits conducted in 2013.

Glossary

Higher education degree | Bachelor's, Master's, Diplom degree (including Teachers' Examination, State Examination, Magister, Degree in Arts and comparable degrees) and Doctor's degree.

Highly-skilled | Skill level is classified in accordance with the International Standard Classification of Education (ISCED). Persons with a tertiary education qualification are classified as highly-skilled. In Germany, tertiary education includes universities, universities of applied sciences, colleges of public administration, vocational academies, specialised academies as well as training centres/schools for educators.

Individual net income | The individual net income is the sum of all types of income less taxes and social security contributions. Types of income include earnings, business income, pension and retirement funds, social benefits, income from renting and leasing, unemployment benefit, parental allowance, children's allowance and housing allowance. Only respondents who provide information on their income are taken into consideration.

Low-skilled | Skill level is classified in accordance with the International Standard Classification of Education (ISCED). Low-skilled persons have no formal vocational qualification. Instead, they have an intermediate or secondary general school-leaving certificate at most and/or have received on-the-job training.

Main source of livelihood | The main source of livelihood defines the source of livelihood which provides the main means for covering living costs. Where there is more than one source of livelihood, the focus is on the main source.

(Severe) material deprivation | People live in a state of severe material deprivation if they have difficulties affording at least four of the following nine items:

- paying rent, mortgage or utility bills,
- keeping the home adequately warm,
- facing unexpected expenses (for example repairs),
- a meal with meat, fish or equivalent protein regularly,
- going on holiday,
- a car,
- a washing machine,
- a television set,
- a telephone.

Severe material deprivation does not involve going without items voluntarily but refers instead to an enforced inability to afford certain items as a result of financial constraints.

People in need of long-term care | According to the Long-Term Care Insurance Act (Social Code – SGB XI), care is required by those persons who – due to an illness or disability – are permanently in need of help to a substantial 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 funds or private insurance companies.

Population projection | Germany | The aim of the population projection for Germany is to obtain information regarding the future size and structure of the population. Different assumptions are made with respect to fertility rates, mortality and migration. The information provided in this brochure is based on the assumptions agreed in variant 2, “Continued trend based on higher immigration” of the 13th coordinated population projection. In this variant, it is assumed that the total fertility rate will remain almost constant at a level of 1.4 children per woman, along with a moderate increase in life expectancy at birth for boys to 84.8 years and for girls to 88.8 years. The annual balance of immigration to and emigration from Germany would gradually fall from 500,000 people in years 2014 and 2015 to 200,000 and remain at this level from 2021 onwards.

The 13th coordinated population projection was carried out for eight variants. Given the fact that the demographic change is not only affected by the assumptions but also the current population age structure, all of the variants indicate a strong tendency towards population ageing in the coming decades. The population projection for 2013 at **EU level** (EURO-POP2013) is an attempt to obtain information regarding the future size and structure of the population in the EU Member States. Eurostat’s population projection is one of several possible scenarios for demographic change which makes certain assumptions regarding fertility, mortality and migration.

Purchasing power | In order to make income levels across the EU Member States comparable, existing differences in price levels have to be adjusted. To this end, prices are calculated for a comparable and representative basket of goods and services in the individual EU Member States. These prices are then calculated in a common artificial currency called purchasing power standard (PPS). The “income level in PPS” provides the basis for a direct comparison of purchasing power across all EU countries.

Remaining life expectancy | The calculation of life expectancy always includes the probability of death in all of the age groups from a specific age onwards. For example, persons aged 60 have already surpassed the risk of dying at an earlier age (aged 0 to 59) and are now “only” exposed to the risks of people who are of their own age or older. As a result, their (overall) life expectancy is higher than the life expectancy for newborns.

Survey on volunteering | The survey on volunteering offers comprehensive information about voluntary work in Germany. The survey began in 1999 and is conducted every five years as a representative telephone survey on behalf of the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth (BMFSFJ). Under the scientific direction of the German Centre of Gerontology (DZA), the survey conducted in 2014 questioned 28,690 people aged 14 and over. Further information on the survey can be found at www.dza.de

Glossary/Data sources

Unemployment rate | Persons who are not in employment, but actively seeking work and could also start a new job at short notice are considered to be unemployed. The unemployment rate represents all unemployed persons as a percentage of the labour force (the sum of employed and unemployed persons).

Chapter	Data source
1 Demographic data	
Germany	Intercensal population updates, microcensus, migration statistics, 13th coordinated population projection, representative electoral statistics
European Union (EU)	Eurostat: population statistics, EUROPOP 2013 – European population projections
2 Economic life and financial situation	
2.1 Employment up to the age of 65	Microcensus, European Labour Force Survey - LFS
EU Employment up to the age of 65	Eurostat: European Labour Force Survey - LFS
2.2 Employment beyond the age of 65	Microcensus, European Labour Force Survey - LFS
EU Employment beyond the age of 65	Eurostat: European Labour Force Survey - LFS
2.3 Income and livelihood	Microcensus, German statutory pension insurance scheme, sample survey of income and expenditure
EU Income	Eurostat: EU-SILC (European Union Statistics on Income and Living Conditions)

Data sources

Chapter	Data source
2 Economic life and financial situation	
2.4 Risk of poverty and material deprivation	EU-SILC (European Union Statistics on Income and Living Conditions)
EU Risk of poverty	Eurostat: EU-SILC (European Union Statistics on Income and Living Conditions)
2.5 Basic security benefits	Statistics on the recipients of basic security benefits in old age and in cases of reduced earning capacity
3 Health	
3.1 Life expectancy	Life tables (intercensal population updates and death statistics)
EU Life expectancy	Eurostat
3.2 Health	Microcensus
EU Health	Eurostat: EU-SILC (European Union Statistics on Income and Living Conditions)
3.3 Hospital cases and hospital treatment	Hospital statistics
3.4 Long-term care and severe disabilities	Long-term care statistics, statistics of severely disabled persons
4 Everyday life	
4.1 Everyday life and living together	Microcensus
EU Everyday life and living together	Eurostat: EU-SILC (European Union Statistics on Income and Living Conditions)
4.2 Housing	2011 census (census of buildings and housings)
4.3 Equipment with consumer goods	Continuous household budget surveys

Data sources

Chapter	Data source
4 Everyday life	
4.4 Level of education and lifelong learning	Microcensus, school statistics, statistics of occasional students, German Institute for Adult Education
4.5 Silver surfers: senior citizens online	Survey on personal use of ICT (information and communication technology)
EU Senior citizens online	Eurostat: Survey on personal use of ICT (information and communication technology)
4.6 Leisure activities and time use	Time use survey 2012/2013
EU Leisure activities	European Commission: Eurobarometer
4.7 Voluntary work	German survey on volunteering, Federal Office of Family Affairs and Civil Society Functions (data on German Federal Volunteer Service)
4.8 Road safety	Statistics of road traffic accidents

For up-to-date information, please visit the Federal Statistical Office's database at www.destatis.de/genesis. Data can be downloaded in different formats, the database is in both German and English.



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