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DZA Fact Sheet

Living Situations of Older People in Germany

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Core statements

1. Life expectancy continues to rise. Women and men are living to an increasingly old age.

2. The proportion of older people in the population continues to grow.

3. Most older people live in a private household and mostly together with a partner. But the number of people living alone or in residential or long-term care homes is also increasing with age.

4. Only a small minority of older people are in need of long-term care. But the number of those requiring care will continue to rise.

5. The participation rate for older employees has risen markedly in the last 15 years.

6. The average retirement age concerning old-age pensions is 64 years.

7. Among one-fifth of older women are affected by poverty in old age.

8. Older people have the same level of life satisfaction as those who are younger.

9. Volunteering is also widespread among older people. They are more often active in the social area than younger people.

I: Demographic Facts

Life expectancy is rising.

- Life expectancy for females born today (2013/2015) is 83.1 years, for males 78.2 years.

- People in middle age and older people are also benefiting from increased further life expectancy. 65 year old women living today can expect to live a further 20.9 years and men of the same age a further 17.7 years. Some 20 years ago, this remaining life expectancy was approx.18 and 14 years (GeroStat 2017a).

The proportion of older people in the population continues to grow.

This is not affected by the currently high number of immigrants to Germany. At best, they can somewhat reduce the pace of the ageing of German population:

- At the end of 2015, proportion of the population aged over 65 was 21.1 percent. 30.9 percent are estimated for the year 2060 (Tables 1, 2).

- An increasing proportion of older people is accompanied by a decrease in the proportion of the younger generation. Currently (2015) 18.3 percent of the population are aged under 20 years, for 2060 17.3 percent is expected.

- The proportion of the population aged over 80 (the very old) is estimated to rise from today's 5.8 percent to 11.8 percent in 2060.

Table 1:   Population according to age groups, Germany 2015

Age Group	Number of persons	Percentage of total Population
Under 20 years	15 071 090	18.3
Between 20 and 64 years	49 804 416	60.6
65 years and older	17 300 178	21.1
Including:		
80 years and older	4 729 203	5.8
Total population	82 175 684	100.0

Data: GeroStat 2017b

Table 2:   Population Projection of Germany 2015 until 2060

Variant 2-A*: Continuity in case of highly immigration

Year	Total Population	Under 20 years	Between 20 and 64 years	65 years and older	Including: 80 years and older
	million people	as percentage of total Population			
2020	83.5	18.1	60.0	21.9	7.1
2030	82.9	18.3	55.4	26.3	7.5
2040	81.3	17.6	53.6	28.8	9.6
2050	79.0	17.0	53.5	29.5	12.4
2060	76.5	17.3	51.8	30.9	11.8

Data: Federal Statistical Office of Germany 2017a
13. Coordinated population projection by Federal Statistical Office of Germany. Updated edition 2017.

* Variant 2-A is based on the assumptions for variant 2 (G1-L1-W2) of the 13th coordinated population projection 2015.
The assumptions are readjusted to the current birth- and death-rates 2015, and the base year of calculation is also 2015 .

Assumptions for variant 2-A of projection:
Fertility rate: approximately constant total fertility rate of 1.5 children per woman (G1)
Life expectancy at birth 2060: moderate increase to 84.7 years for boys and 88.6 for girls (L1)
External migration: decline in net annual immigration from 750 000 people in 2016 to 200 000 until 2021.
afterwards remain at that level (W2015)

II: Living Arrangements.

Family Status and Household Compositions

Most older people live in a private household and mostly together with a spouse or with a registered life partner as evidenced by data from 2015 (GeroStat 2017b + 2017c; Hoffmann 2013):

- 96.8 percent of those over 65 live in private households, only 3.2 percent are housed in communal settings such as residential or long-term care homes.

- This proportion increases with age: 9.0 percent of the very old (aged 80 and over) live in a communal setting (e.g. residential care facility). This applies more to women in this age group (11.3 percent) compared to 5.0 percent of men.

- 33.6 percent of over 65 year olds living in private households live alone, i.e. in a one-person household. This applies significantly more to women with 44.5 percent than to men with 19.9 percent.

- 60 percent of those over 65 are married or living together in a registered life partnership. 28 percent are already widowed.

The statistics of household structure and family status do not indicate whether or not and to what extent older people feel lonely: The German Ageing Survey (DEAS) has measured this phenomenon and cannot confirm social isolation in old age. Despite reductions in the size of family units, older people are still part of a complex system of mutual support between the generations. Although networks of personal relationships tend to become smaller in old age, there is no indication that older people have a stronger risk of social isolation. A clear majority (about 90 percent) does not feel lonely. In the oldest of the three examined age groups - the 70 to 85 year olds - just 7 percent reported experiencing loneliness (Böger et al. 2017, p. 278).

The number of older people living in houses or apartments that they own is above average.

- 53.5 percent of households whose main income earners are pensioners live in their own house or flat. Amongst those aged under 60 years this proportion is less than 50 percent (Federal Statistical Office 2016, WS-21).

- The German Ageing Survey (DEAS) 2014 shows that 65 percent of persons aged 55 to 69 and 60 percent of the 70 to 85 year olds live in their own flat or house (GeroStat 2017d; Nowossadeck & Engstler 2017).

- The predominant majority of the persons aged 55 to 85 rate their housing situation as very good and good. According to the German Ageing Survey (DEAS) 2014 this is slightly more than 90 percent (GeroStat 2017e; Nowossadeck & Engstler 2017).

However, research results also show that senior households are often located in older buildings, which are not age-appropriate due to lack of renovation and different barriers. Experts estimate that only about one to two percent of the total existing housing in Germany can be classified as age-appropriate (Federal Ministry of Transport, Building and Urban Development 2011; Lihs 2013; Federal Institute for Research on Building, Urban Affairs and Spatial Development 2014).

III: Support and Care

Only a small minority of older people are in need of long-term care. But the number of those in need of care is increasing and will continue to grow because of future demographic changes (Federal Statistical Office 2017b):

- At the end of 2015, the social long-term care insurance counted 2.86 million people drawing benefits. Of these, 0.78 million are cared for on a residential or institutional basis (around 27 percent).

- 73 percent of long-term care recipients are looked after at home, around two thirds solely by relatives. The remainder receive support from outpatient services.

- The prevalence for long-term care (benefit recipients per 100 persons in a given age group) increases significantly especially from the age of 80. The long-term care ratio is 3.2 percent for 65-69 year olds, 9.9 percent for 75-79 year olds, 21.1 percent for 80-84 year olds and 66.1 percent for those over 90.

Since the entry into force of the long-term care insurance, the prevalence has risen only slightly in all age groups. However, a shift in favor of care level I can be observed in the distribution of benefit recipients according to care levels. Since 2001, the proportion of all persons with care level I has increased by 9 percentage points to 57.2 percent in 2015.

Because of demographic ageing and particularly the increase in life expectancy, the number of benefit recipients will continue to rise. The broadening of the catalogue of services for dementia patients realised in the Act to Strengthen Long-Term Care (PSG) will contribute towards this increase. More recent projections that adequately reflect these factors are not yet available.

Dementia

It is estimated that there are about 1.6 million people in Germany today suffering from dementia. About two thirds of these have Alzheimer's. The number of dementia patients will double in the next 30 to 40 years, if it would not succeed to find an efficient therapy (German Alzheimer Society 2016).

Data on the number of people suffering from dementia are estimates. One of the reasons for this is that still no reliable biochemical marker for this disorder was discovered. Relatively complicated tests for symptoms are required. This calls for qualified specialised practitioners.

In Germany the number of dementia patients is estimated to rise to between 2.1 and 3.5 million by 2050. Nearly all the studies are based on comparable prevalence assumed to be constant over a projection period. The variations in results are explained by differing assumptions on the development of life expectancy. According to a study of the Max Planck Institute Rostock, the continuing rise in life expectancy plays a decisive role in the increase in the number of dementia patients (Ziegler & Doblhammer 2010).

Employees in Long-Term Care

In 2015, 356 thousand employees worked in a total of 13 323 ambulatory long-term care services within Social Security Code [SGB] XI. Each care service was responsible for an average for 52 care patients. 730 thousand people were employed in 13 596 long-term care homes within SGB XI. Each care home looked after an average of 63 patients (Federal Statistical Office 2017b). These statistics cover all geriatric nurses as well as domestic workers and administrative employees.

In 2015 a total of 568 thousand people are employed exclusively in the care for the elderly (Federal Statistical Office 2017c). In June 2015, the Federal Employment Agency reported a total of 514 thousand nurses of elderly subjected to social security contributions. 85 percent of them are women. 56 percent of all nurses work part-time. 55 percent are professionals (Federal Employment Agency 2016).

IV: Employment. Income. Purchasing Power. Satisfaction

The labour force participation rate of older people in employable age has risen significantly:

- In 2015 the employment rate* for those aged 55-64 was 66.2 percent. In 1991 it was still only 38.5 percent (Table 3).

- On an average in the population, transition to retirement takes place at the age of 62 (all pension types together; Table 4). The average retirement age in case of old-age pensions only is 64. The shifting of this age to a higher age has continued since the turn of the millennium: At the end of the 1990s it was the age of 62 years.

Older women have a below average income. Just under one fifth of women are affected by poverty in old age (Data 2015: Federal Statistical Office 2017d):

- Women over 65 have an average net equivalent income of around 1 683 euros per month, men of the same age have 1 862. The net equivalent income considers the number of people in a household and their ages and can thus be compared regardless of the type of household.

- By way of comparison: the average net equivalent income of all women is 1 914 euros per month and for men 2 003 euros.

- The retired population draws its income primarily from public transfer payments. The largest component is accounted for by retirement benefits from the Statutory Pension Fund GRV (Table 5) and public service pensions. To this should be added social transfers like housing allowances, old age basic income support, long-term care benefits, pensions from the statutory accident insurance scheme and from the supplementary provision in the public service (Hoffmann & Romeu Gordo 2013).

- The rate for women aged 65 and over who are at risk of poverty is 18.3 percent and for men of the same age 14.5 percent. Of the overall population, 17.4 percent of all women face a risk of poverty and 15.9 percent of all men. (At risk of poverty rate: percentage of people living with less than 60 percent of median net equivalent income of total population.)

- At the end of 2015 about three percent of the retired persons receive needs-based pension supplement benefits (according to SGB XII). For 1.2 percent of those aged over 65 is social welfare their main income source (GeroStat 2017h).

Table 3:   Employment Rate* of Population aged 55-64 years, Germany 1991 - 2015

Year	1991	1995	2000	2005	2010	2015
Male	53.7	48.8	46.8	53.6	65.1	71.3
Female	24.1	27.3	28.8	37.6	50.5	61.2
Total	38.5	37.9	37.7	45.5	57.7	66.2

Data: GeroStat 2017f

* Proportion of the population of persons in employment in the same age group, expressed as a percentage

Table 4: Average Age of Retirement 2015 (Statutory Pension Insurance, GRV)

	Total	West Germany		East Germany	
		Male	**Female**	**Male**	**Female**
Type of pension			in years		
Total of pensions from insurance	61.9	61.9	62.0	61.7	61.4
Pension for reduced earning capacity	51.6	51.9	51.1	52.6	51.5
Old age pension	64.0	64.0	64.2	63.6	63.4

Data: GeroStat 2017g

Table 5: Pensions in Payment and Average Amounts of Insured Persons Pensions 2015 (Statutory Pension Insurance, GRV)

	Total	West Germany		East Germany	
		Male	**Female**	**Male**	**Female**
Pensions (number)	19 815 274	7 204 972	8 663 928	1 703 586	2 242 788
Average amount of pension paid (€ p.m.)	814	1 013	591	1 071	840

Data: German Pension Insurance Scheme 2016

Consumption (purchasing power)

Households with a retired main income earner spent for private consumption on average 2.075 euros per month. That is 84 percent of their household net income. About 40 percent of their consumption budget was spent for housing, energy and maintenance of the dwelling. 14 percent was spent for food, beverages and tobacco, further 11 percent for recreation and cultural activities, 10 percent for transport.

In total, these households used 57 percent of their consumption budget to cover their basic needs of housing, food and clothing. Expenditure on health was 6 percent and played a minor role, but this proportion rises with increasing age within the older population.

The average consumption expenditure of all households in 2015 was 2.391 euros per month. 54 percent were used for the basic needs (Federal Statistical Office 2017e).

Life satisfaction

Older people are just as satisfied with their life as younger people.

The German Ageing Survey (DEAS) records for the year 2014 that 63 percent of those aged 70-85 are highly satisfied with their life (Table 6). The figure for those aged 55-69 is 60 percent, and for those aged 40-54 is 58 percent (Table 6).

Table 6:   Life Satisfaction in the Years 1996, 2002, 2008 and 2014

Age group		1996	2002	2008	2014
		as percentage			
40-54 years	Rather low degree of life satisfaction	6.2	7.1	5.4	6.5
	Average degree of life satisfaction	38.0	35.2	38.9	35.1
	Rather high degree of life satisfaction	55.9	57.7	55.7	58.4
55-69 years	Rather low degree of life satisfaction	7.2	3.4	4.2	4.7
	Average degree of life satisfaction	36.0	30.2	35.9	35.1
	Rather high degree of life satisfaction	56.8	66.3	59.9	60.2
70-85 years	Rather low degree of life satisfaction	4.8	6.5	3.7	1.7
	Average degree of life satisfaction	37.0	34.5	33.7	35.4
	Rather high degree of life satisfaction	58.3	59.0	62.6	63.0

Data: German Ageing Survey (DEAS) 1996, 2002, 2008, 2014. weighted results. Online: GeroStat 2017i

V: Volunteering

Volunteering is a widespread activity among senior citizens in Germany (Vogel et al. 2017):

–   According to data from the German Survey on Volunteering (FWS), in 2014, 43.6 percent of the population aged over 14 engaged in voluntary activity. This is the equivalent of some 31 million people.

–   The volunteering quota differs according to age groups. In 2014 it is highest in youth age and middle adulthood and gradually declines after. The following proportions were measured for age groups:
Aged 14 – 29 years: 46.9 percent,
Aged 30 – 49 years: 47.0 percent,
Aged 50 – 64 years: 45.5 percent,
Aged 65 years and over: 34.0 percent.

–   Further differences can be noted between the sexes and between regions: Men are still more engaged than women. In 2014 the volunteering quota of men was 45.7 percent, of women 41.5 percent. In West Germany the volunteering quota was 44.8 percent and in East Germany (incl. Berlin) it was 38.5 percent.

Older people are more involved in voluntary work in the social area than younger people:

–   Voluntary activity takes place in various different areas of society (Table 7). The population is most frequently involved in sport and exercise, followed by the schools or nursery area, as well as culture and music. Older people aged 65 and over are also often engaged in volunteering in the area of sport and exercise but more often in the social area. The lowest proportion can be found in the areas of justice and criminality.

Table 7:   Volunteering according to areas 2014

Areas of volunteering	Volunteers as proportion of the population aged 14 and over	Volunteers as proportion of the population aged 60 and over
	as percentage	
Sport and exercise	16.3	9.4
School or nursery area	9.1	2.1
Church or religious area	7.6	7.2
Social area	8.5	10.1
Culture and music	9.0	8.0
Leisure and social interaction	5.8	5.2
Accident or ambulance service, voluntary fire brigade	2.9	0.5
Environment, nature protection or animal rights	3.5	2.8
Politics and political interest groups	3.6	3.2
Youth work outside school or adult education	4.0	2.5
Health area	2.5	2.4
Professional interest groups outside work	2.5	1.4
Justice and criminality	0.7	0.5
Are not yet mentioned	2.7	2.7
Number of respondents	28 689	7 271

Data: German Volunteering Survey (FWS) 2014, weighted results, multiple answers are possible (Simonson et al. 2017)
Online: Gerostat 2017j

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