
Bertelsmann Stiftung (Hrsg.)

Demographie konkret – Altersarmut in Deutschland

Regionale Verteilung und Erklärungsansätze

Abstract

In recent years, Germany has seen a rise in both the risk of poverty and inequality of income distribution.

The most recent edition of the German federal government's Report on Poverty and Wealth states that between 14 and 16 percent of the country's citizens remain at risk of income poverty. Particularly vulnerable sectors include children and youth, the unemployed, people from migrant backgrounds, single parents and couples with multiple children. But the number of people aged 65 and above who are threatened by poverty has also been on the rise for some years, climbing from 11 percent in 2005 to 14.3 percent in 2013. And it's a risk which is expected to rise further.

Poverty is a threat to social cohesion and leads to various forms of disadvantage – in every age group. After all, poverty doesn't just entail material lack, but a significant lack of opportunities for participation and integration as well. The poor experience diminished quality of life in many respects: worse health, reduced engagement in society, lower life expectancy. Poverty leads to a significant decline in subjective well-being, with those affected feeling less healthy, less involved in voluntary or political spheres, less likely to take part in cultural activities.

Through its program »LebensWerte Kommune« (»Communities for Better Living«), the Bertelsmann Stiftung is committed to introducing transparency to demographic and socioeconomic developments in local communities and providing recommendations for action on particularly pressing local challenges. This study focuses on the regional distribution of poverty in old age, thus closing a research gap. It investigates how the risk of poverty in old age is distributed throughout Germany's 16 states, 295 districts and 107 self-administering towns and cities.

The study reveals stark regional differences in the risk of old age poverty. The eastern states, for example, currently have lower rates of poverty risk (12.5%) than the western states (14.8%).

In the future, these polarities will shift, with the eastern states currently seeing a higher poverty risk among 50- to 64-year-olds (19.5%) than the western states (11.2%). When this group reaches retirement age, the poverty risk for older people is likely to rise in each of the eastern states. The study further assesses the likelihood of poverty risk in older people by city, town and district.

The findings also provide an overview of the numerous factors which increase the likelihood of old age poverty, revealing that women, people from migrant backgrounds and those with lower levels of education are particularly at risk.

The increased risk of poverty among the aged and the numerous disadvantages experienced by poorer people present policymakers at federal, state and local levels with major challenges. Here, the local authorities have a significant role: it is they who are confronted most directly with the negative consequences of (old age) poverty, but it is they, too, who are best equipped to improve living conditions on the ground for at-risk older people.

Officials in towns, cities and districts are faced with a demanding situation. It is their task to confront the problems of old age poverty in both policies and administration, and to grapple intensively with influencing factors and interdependencies to arrive at decisions for the future. A sophisticated social and senior citizen policy at the local level is, for example, an important component for ensuring that older people who are affected or threatened by poverty receive better advice and assistance. Services in education and health support, quality health care and opportunities for social participation can be tailored to demand on the ground and so help prevent long-term old age poverty.

In the last section of this publication and in the Internet portal »Community Roadmap« (www.wegweiser-kommune.de; in German only) you can find concrete recommendations for local authorities. They illustrate how towns, cities and districts can help prevent old age poverty and deal with its effects.