

## Diversity and common problems

Living conditions of women 50+ in Germany

Summary of results for Germany from the research project MERI<sup>1</sup>

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On the one hand the study showed the diversity of living conditions of women 50+ in Germany which differ significantly according to age, social strata, migrational background, ethnicity, disability, illness, sexuality and region. On the other hand common problems of women 50+ became clear:

### Work: discontinuous employment and unpaid care work

- Focus of social science research on women 50+
- Comprehensive data from official statistics

Women 50+ in Germany are primarily disadvantaged by the gender-hierarchical distribution of labour. Their labour market participation rate is lower than that of men of the same age and additionally their employment histories are marked by discontinuity: First the years of gainful employment are frequently truncated not only in the beginning by educational work but also in the end by unpaid and often burdening care work. The majority of those caring for older family members at home are women 50+. Second women 50+ are above average affected by unemployment.

### Material situation: insufficient "independent provision for old age"

- Focus of social science research on women 50+
- Comprehensive data from official statistics

The discontinuous employment histories typical of women 50+ have negative effects on all kinds of income. Primarily it is criticized that unpaid family work is not sufficiently taken into account in the German pension system and therefore women 50+ often have an insufficient "independent provision for old age" and still marriage is the most important source for their provision for old age. The income of women 50+ is at an average clearly lower than that of men 50+ and regarding property and wealth this gender bias is even wider. Accordingly women 50+ are disadvantaged in their expenditures i.e. for private provision and maintenance for old age. Nevertheless poverty based on income is no longer a problem specific to women 50+ as it was in the 1960s.

### Social integration: higher risk of isolation and insufficient support

- Many studies on social networks

Besides the material situation of women 50+ their inclusion in kinship and friendship networks is regarded as crucial to their living conditions since a majority of age-related support is provided within those networks. But many studies show that the inclusion of women 50+ in

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<sup>1</sup> The research project MERI („Mapping Existing Research and Identifying knowledge gaps on the situation of older women in Europe“) was carried out in 2003 and 2004 within the 5<sup>th</sup> research framework programme of the European Commission. Aim of the project was to study in 12 Western European countries on which thematic areas there are scientific studies and official statistics and how living conditions of "women 50+ are described in these information resources. For detailed results see [www.own-europe.org](http://www.own-europe.org).

- Limited official data, insufficiently differentiated for age and gender

social networks is in danger because particularly very old aged women live much more often than men of the same age group in single person households and therefore are at a higher risk of isolation and insufficient support.

### **Health: higher life expectancy despite higher morbidity**

- Few social science studies
- Only limited data from official statistics

Women 50+ fall ill with chronic diseases (i.e. dementia, osteoporosis) more often than men of the same age group and their functional health is more reduced. On the other hand women 50+ are less often victims of fatal diseases (i.e. heart attack) and their life expectancy is, depending on method of calculation, 3.7 to 6.6 years higher than that of men. This is why women 50+ seek medical and psycho-social assistance and treatment more often, avail themselves of medication more often, subjectively rate their state of health as worse than men and require care more often and for a longer length of time than men of the same age group.

### **Interest representation: a major lack of participation**

- Hardly any social science studies
- Many official data on elections, insufficiently differentiated for age

Women 50+ have markedly less access to formal and informal political decision making processes than men 50+. There are only few and hardly influential interest representation groups of women 50+ (i.e. Nationales Netzwerk älterer Frauen e.V.) In existing organisational structures the interests of women 50+ are often not taken into account, since the work of women's organizations tends to focus on the interests of younger women while senior citizens' organizations are often occupied with the interests of older men.

### **Education: a lower level of education**

- Hardly any social science studies
- Limited official data insufficiently differentiated for age

Women 50+ have lower general educational attainments than men of the same age group. Concerning initial professional educational attainments this gender difference is even wider. Especially in older cohorts women's educational level is low. Women 50+ participate less frequently in continuing vocational training than men of the same age.

### **Crime and abuse: a blind spot**

- Hardly any social science studies
- No official statistics

The little information available suggest that women 50+ are more often the victims of direct or indirect forms of crime and abuse than are men of the same age group. Several times crime and abuse in the context of care is addressed, an area in which women 50+ are doubly affected as victims as well as perpetrators since they form the majority of persons in need of care as well as care givers.

Despite the named common problems many studies give positive future prospects on the living conditions of women 50+ because the participation of younger female cohorts in education, gainful employment and interest representation is significantly higher than that of women 50+ today.