

In the Spotlight

WOMEN IN GERMANY 2006

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Women are still underrepresented in relation to their share of the total population in many key areas of social life in Germany. Women's approach to life planning is often different from that of men. Women tend to choose different jobs and university courses than their male contemporaries. If there are children to be looked after, it is usually the mothers who cut back on their employment obligations in order to reconcile family and job responsibilities.

In addition to what is laid down in the constitution in terms of equal rights, the government and society have in the past made great endeavours to ensure equal rights and opportunities for girls and women. This includes the amendment to article 3, paragraph 2, of our constitution, Germany's Basic Law, in 1994, which stipulates that the government is obliged to promote genuine equality of rights and opportunities and to abolish gender discrimination. In 2001, legislation was improved to establish equal job opportunities for women and men (by means of the Equal Opportunities Law for the Federal Administration) and to ensure the compatibility of work and family life (in particular, by means of the Law on Parental Leave).

At the beginning of the 16th legislative period of the Bundestag an intense discussion has begun about how to make our society more family-friendly and how to ensure equal opportunities by creating conditions that enable men and women to reconcile family life with work obligations more easily.

"Women in Germany" is the title of this edition of the In the Spotlight series published by the Federal Statistical Office Germany. This edition was updated in early 2006 and provides a comprehensive overview of the situation of girls and women in Germany. It is written for a wide audience and addresses experts, policy-makers, scientists, as well as the general public. The publication's text is illustrated by charts and tables describing the situation of the female population from a demographic point of view and focusing on girls' and women's educational and training backgrounds. This publication describes the various forms of female employment and sheds light on the social and financial situation of women in Germany today. Further topics raised are the health situation of women and the representation of women in public life.

A German version of this publication is available on our website at www.destatis.de/shop, from where it can be downloaded free of charge.

I would like to offer my sincere thanks to everyone who has contributed to the update of this publication, and I trust the new edition will again be a great success and reach a wide audience.



Johann Hahlen

President of the Federal Statistical Office of Germany

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Territory

Germany: Data for the territory of the Federal Republic of Germany since 3 October 1990.

Former territory of the Federal Republic: Data for the territory of the Federal Republic of Germany including Berlin-West before 3 October 1990.

New Länder and Berlin-East: Data for the new Länder Brandenburg, Mecklenburg-Vorpommern, Sachsen, Sachsen-Anhalt, Thüringen, and Berlin-East.

Abbreviations

Measures

mn	=	million
%	=	percent

Other abbreviations

ABM	=	Arbeitsbeschaffungsmaßnahme / job creation measure
BA	=	Bundesagentur für Arbeit / German Federal Employment Agency
BMI	=	Body Mass Index
CGB	=	Christlicher Gewerkschaftsbund / Federation of Christian Trade Unions
DBB	=	Deutscher Beamtenbund / German Federation of Public Servants
DGB	=	Deutscher Gewerkschaftsbund / German Federation of Trade Unions
EU	=	European Union
IT	=	Information technology
ICT	=	Information and Communications Technology
ver.di	=	Vereinigte Dienstleistungsgewerkschaft / United Services Trade Union
WHO	=	United Nations World Health Organisation

Explanation of symbols

.	=	numerical value unknown or to be disclosed
–	=	no figures or magnitude zero
/	=	no data because the numerical value is not sufficiently reliable
X	=	cell blocked for logical reasons

This publication provides information about the situation of girls and women in Germany today. Based on statistics from various fields of the economy and society, it provides a comprehensive picture of how women and girls live in modern-day Germany. Texts illustrated by detailed charts and tables describe the areas of our society, in which women are underrepresented, as well as the areas of life, in which women's behavioural patterns differ significantly to those of men. In addition, the study examines the changes that have occurred in girl's and women's lives since the early 1990s and highlights the differences between the circumstances of women's lives in the former territory of the Federal Republic and those in the new Länder and East Berlin.

The first chapter, which describes the situation of girls and women from a demographic point of view, offers a general introduction to the topic. At present, women constitute approximately 51 % of Germany's total population. The first chapter deals with themes such as women's life expectancy, their migration behaviour and their birth frequency. The effects of these aspects on the age structure of Germany's population today and in future are highlighted as well. In the course of her life a woman will give birth to an average 1.4 children and has a longer life expectancy than the average man. From the age of 57 upwards the number of women clearly outnumbers the number of men. In future, elderly women will constitute an even larger part of Germany's population, while the share of younger women will continue to decrease.

The second chapter deals with women's school education and vocational skills. The chapter analyses the types of schools, in which women are more strongly represented than men, and shows that the jobs and university courses chosen by women are different from those favoured by men. Furthermore, the chapter informs about the proportion of women in different academic positions. Although women represent the majority at schools of general education and, in particular, at intermediate and grammar schools and

even though they are overrepresented in the group of school-leavers eligible for university (53 %), they are nevertheless a minority in all stages of an academic career.

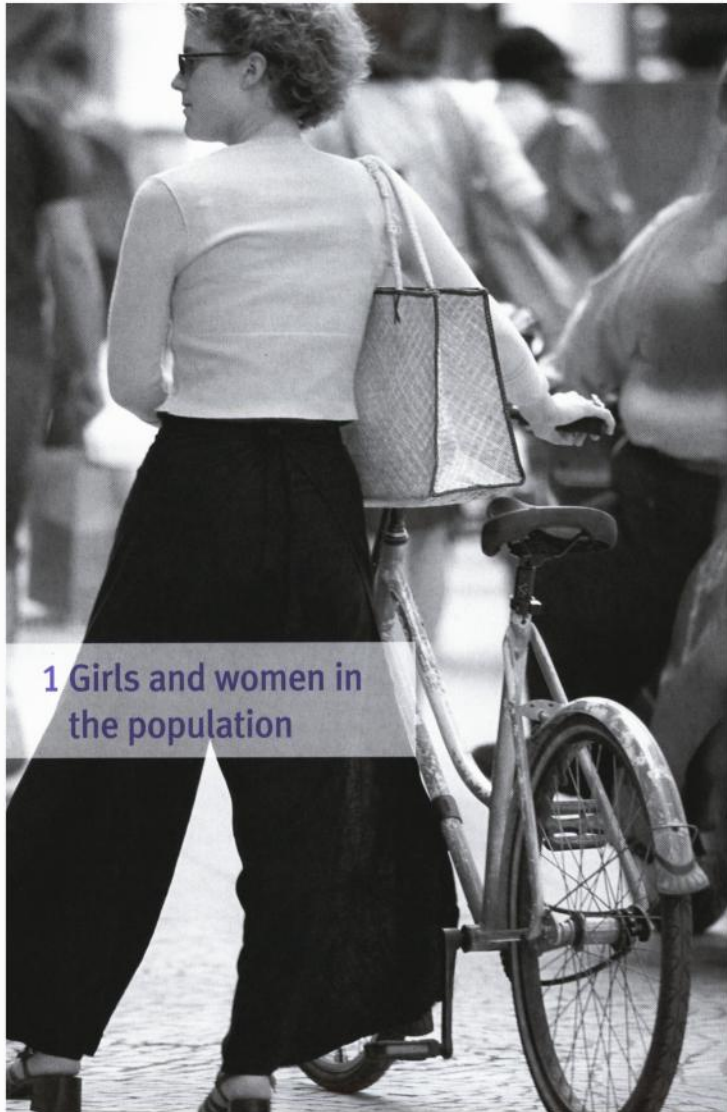
More and more women are trying to reconcile job obligations with family responsibilities. This is why the following two chapters focus on this issue in detail. The third chapter begins by providing general information about women's participation in gainful employment. In 2004, 45 % of employed persons were female, of whom more than half were employed in the economic sector entitled "other services". 42 % of all employed women were part-time workers, with a slightly higher share of female part-time workers being registered in the public services sector (46 %). In addition, the third chapter describes the extent to which a woman's employment is influenced by her wish to start a family. In 2004, 61 % of mothers were actively employed (excluding those on parental leave); whilst the share of actively employed fathers was significantly higher (85 %). The extent to which women are presently affected by unemployment is analysed in the next part of the chapter: As a whole, in 2004 less than half of all people registered as unemployed were female.

The fourth chapter highlights the living and housing conditions of girls and women in Germany. In addition to more traditional living patterns, the text also looks at more recent trends. The data for 2004 show that less than one third (29 %) of Germany's female population are living in a parent-child relationship as spouses, partners or single mothers. In addition, the chapter shows – on the basis of data from the time budget survey – how women make use of their time and what kinds of activities they perform to meet the requirements of both employment and family responsibilities. The text highlights the fact that it is mainly mothers who reduce their hours in employment in order to reconcile family responsibilities with job obligations.

The fifth chapter provides information about the financial situation of women. It begins with a description of the way in which women typically earn a living. The data show that the female population depends more strongly on the financial support provided by relatives than the male population. A detailed examination is given of the extent to which the earnings of white-collar employees and blue-collar workers differ between women and men. The analysis shows that the gender-specific wage gap is smaller for blue-collar workers than for salaried employees and that the gender-specific wage gap can partly be explained by different working hours, divergent vocational skills and distinctions between the kinds of activity performed. The following part of the chapter highlights the extent to which girls and women depend on transfer payments of social welfare and unemployment insurance funds and to what extent women are entitled to pension payments as compared with men.

The sixth chapter focuses on the health situation of girls and women. In particular, it describes the reasons why women go to hospital, how high the percentage of women is amongst the total number of disabled persons, whether women are more often overweight than men and how big the risk is for a woman to have a traffic accident. The data show that women are more frequently sick than men, but that they have a lower risk than men of being involved in a road accident. The most frequent reasons for in-patient hospital treatment of women are childbirth and breast cancer.

This publication concludes by offering a description of girls' and women's participation in different fields of public life. It not only describes the voting behaviour of Germany's female population, but also their participation in trade unions, sports clubs and in the German Choral Association. With a share of 78 %, the level of female voter turnout in the elections to the 16th German Parliament, the Bundestag, was comparable to male voter turnout (79 %).



1 Girls and women in the population

1 Girls and women in the population

The largest part of our country's population is female. At the end of 2004, 51 % (42.1 million) out of a total of 82.5 million people in Germany were girls and women. The gender ratio has become more and more balanced over the last few years. While in 1961, partly as an aftermath of the war, there had still been a men-women ratio of 1 000 men to 1 127 women, by the end of 2004 it had fallen to as few as 1 044 women. At the same time, the proportion of girls and women in all foreigners has more than doubled. In 1961, foreigners' males-to-females ratio was 1 000 to 451, at the end of 2004 women's share in that ratio was as high as 925.

At the end of 2004, 3.5 million foreign women were living in Germany, which was equal to 48 % of Germany's approximately 7.3 million inhabitants with a foreign passport. Most of the nationals from Thailand, the Philippines, Brazil, Mauritius, Paraguay and the Dominican Republic, living in Germany at the end of 2004, are girls and women, although the larger part of all foreign nationals living in Germany are boys and men (52 %).

1.4 children per women

The frequency of births – beyond absolute figures – is mostly described in terms of the "consolidated birth rate". It indicates the average number of children a woman would have born in her lifetime, if the circumstances of the year under review had prevailed from her 15th to her 49th year of age.

At present the consolidated birth rate in the former territory of the Federal Republic amounts to circa 1.4 children per woman. In the new Länder and Berlin-East the birth frequency level is presently even lower (1.3 children per woman). However, in the 10th Coordinated Population Forecast of the Federal Statistical Office the assumption is made that it will conform to

the birth rate in the former territory of the Federal Republic by 2010. Thus, the consolidated birth rate for Germany as a whole can be expected, in the long run, to stabilise at a level of 1.4 children per woman.

A consolidated birth rate of 1.4 children per woman means that only two thirds of every parent generation are replaced by their children. In order to maintain the present-day population size, more than two children would need to be born on average by one married couple (a consolidated birth rate of 2.1 per woman) and these children, when they come of age, would need, in their turn, to give birth to at least two children again in order to replace the preceding generations. The low birth rate observed for years leads to a decreasing and ageing population.

Women live longer

Today, people in Germany usually live much longer than a hundred years ago. A girl born today (2001-2003) has a life expectancy of 81 years, whereas a hundred years ago a new-born girl's expectation of life was 44 years only. The longer life expectancy of new-born children can be explained by strongly reduced infant mortality, on the one hand, and by improved

Table 1.1: Life expectancy

Completed age in years	Life table				
	1891/1900	1932/1934	1960/1962	1986/1988	2001/2003
Males					
0	40.6	59.9	66.9	72.2	75.6
1	51.9	64.4	68.3	71.9	74.9
20	41.2	48.2	50.3	53.4	56.3
40	25.9	30.8	31.9	34.5	37.1
60	12.8	15.1	15.5	17.6	19.8
80	4.2	4.8	5.2	6.1	7.1
Females					
0	44.0	62.8	72.4	78.7	81.3
1	53.8	66.4	73.5	78.2	80.7
20	43.4	49.8	55.2	59.6	61.9
40	28.1	32.3	36.1	40.1	42.3
60	13.6	16.1	18.5	22.0	23.9
80	4.5	5.2	5.9	7.6	8.6

Table 1.2: Life expectancy of new-born girls in 2003

Country	Age
Japan	84.3
Spain	83.6
France	82.9
Italy	82.5
Sweden	82.5
Finland	81.8
Belgium	81.7
Austria	81.6
Germany	81.4
Greece	81.3
Luxembourg	81.0
Netherlands	80.9
Ireland	80.7
United Kingdom	80.7
Portugal	80.5
United States	80.0
Denmark	79.9

Source: Eurostat.

health care, hygienic, nutritional, housing and working conditions as well as by the increase in people's material well-being, on the other hand.

There has also been an increase in the life expectancy of elderly people in Germany. A hundred years ago, a sixty-year-old woman had a life expectancy of less than 14 further years; today it is about ten years more. Table 1.1 shows the evolution of life expectancy for women and men at different years of age during the last century.

As can be seen from the data in table 1.1, women's life expectancy is longer than men's life expectancy. A girl born between 2001 and 2003 has an average life expectancy, which is five years longer than that of a boy born at the same time. In parallel, a sixty-year-old woman has a four years longer life expectancy than a man of the same age.

In addition, since the beginning of the 20th century women's life expectancy has improved more rapidly than men's life expectancy. Women's life expectancy has risen more strongly than men's life expectancy, above all, in older age groups.

Despite all the positive changes over the last few decades, a new-born girl's life expectancy in Germany is not the cutting edge in international comparison. Table 1.2 lists quite a few countries where girls have a higher expectation of life at birth than girls born in Germany. Ahead of all is Japan with a new-born girl's life expectancy of 84 years, followed by Spain, France, Italy and Sweden with a life expectancy of some 83 years.

The increase in the life expectancy of elderly people has strong repercussions on old-age pensions and retirement provisions. The older generation is more numerous than before, there are potentially more pensioners and the duration of retirement is longer. That accordingly extends the time, during which pensions are being paid.

Women migrate less

Men outweigh women in international migration both as immigrants and as emigrants. In 2004, approximately 780 000 people immigrated into Germany, of whom 42 % were women (325 000). In contrast, 698 000 people emigrated from Germany, 37 % of them were girls and women (261 000). The balance of migration was equivalent to 83 000 persons, of whom 63 000 were women and girls. That means: women actually immigrate and emigrate less frequently, but they remain in Germany for a longer time.

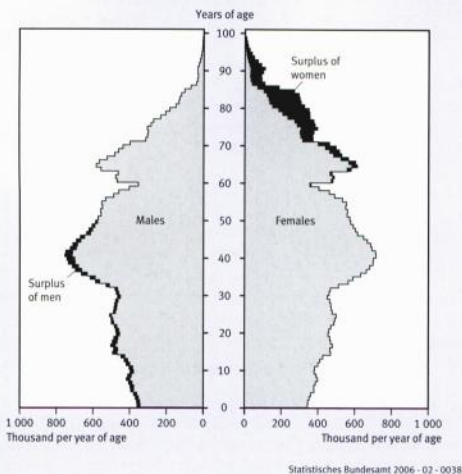
In 2004, approximately 3.7 million people moved to another place in Germany, of whom nearly 50 % (1.9 million) were women.

One out of seven inhabitants of Germany is female and 60 years of age or older

The age structure of a population group can be graphically presented as an age pyramid. One such graphic shows the birth rate, the expectation of life and the migration behaviour of a given population group.

Girls and women in the population

Fig. 1.1: Age structure of the population in Germany on 31 December 2004



An age pyramid visualises the number of people in a given population group who completed a certain year of age.

Ideally, an age pyramid has a broad footing, for the strongest cohorts are made up of children. Size figures of later cohorts are lower, gradually decreasing as a result of mortality, and this gives an age pyramid its triangular shape. The German Empire of 1910 still had such an age structure. However, the present-day population structure has deviated from the ideal pyramid shape since long time back: Today, Germany's age structure resembles rather to a fir tree dishevelled by stormy weathers. The strongest cohorts are no longer made up of children, but of old-age persons, and increased war-time mortality has left behind numerous incisions in the age pyramid. Figure 1.1 shows

the age pyramid of Germany's population on 31 December 2004.

The 2004 age pyramid shows a surplus of men in Germany's population up to the age of 50 (people born in 1954). A male surplus usually emerges in the younger cohorts, because, as a rule, more boys are born than girls: 1 056 boys are born, on average, per 1 000 newborn girls. In addition, there has been a strong reduction in infant and child mortality.

From the age of 51, the share of the females in the population exceeds that of males. This female surplus gets all the bigger the older the cohorts

are and leads to a heavy female preponderance on top of the age pyramid. This is caused by the higher life expectancy of girls and women and by stronger losses among the older male population during the second world war between 1939 and 1945.

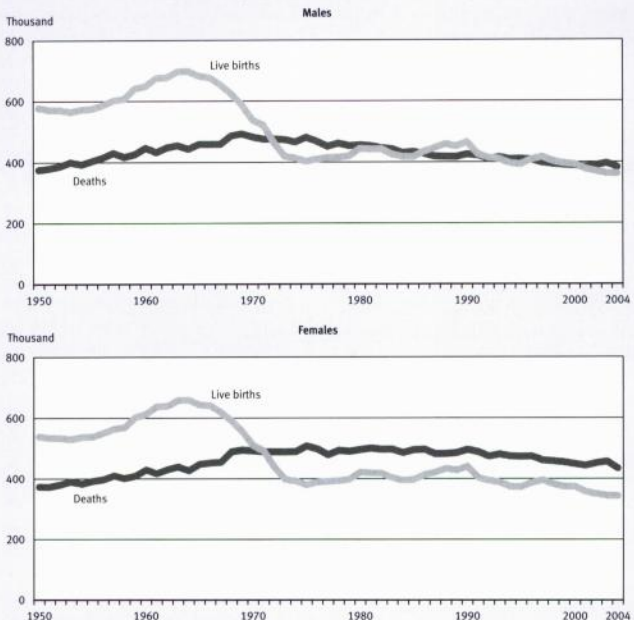
In 2004, some 15.4 million people in Germany were 65 years old or older, of whom more than 59 % were women (9.1 million). About 5.2 million people were aged between 60 and 65 years, of whom 2.6 million women (51 %). At the same time, some 16.7 million people were aged under 20 and younger in Germany. Looking at the sexes separately, this statement holds true of women only. There are 8.1 million women under 20 years of age and 11.7 million women over 60 years of age. In contrast, there are 8.6 million men under 20 years of age, but as few as 8.8 million men

aged over 60. At the end of 2004, every seventh inhabitant of Germany was female and 60 years of age or older, whereas only every tenth inhabitant was male and aged over 60.

In future, elderly people will have an even bigger proportion in Germany's total population, while, on the other hand, the proportion of the younger cohorts will

continue to decrease in future. In 2050, people aged between 60 and 64 will be the cohorts with the biggest size. In these cohorts women will be represented more strongly than men. Although the surplus of women, which the age pyramid shows for late 2004, will be reduced according to the 10th Coordinated Population Forecast to 2050, but nevertheless it will continue to exist. This is shown by an interactive age pyr-

Fig. 1.2: Live births and deaths¹⁾



1) Deaths, excluding still-births, documented ex post facto war casualties, and court declarations of death.

amid, which the Federal Statistical Office provides on the internet under www.destatis.de. Today's strongest age classes are the 40-to-45-year-old with a slight predominance of the male population.

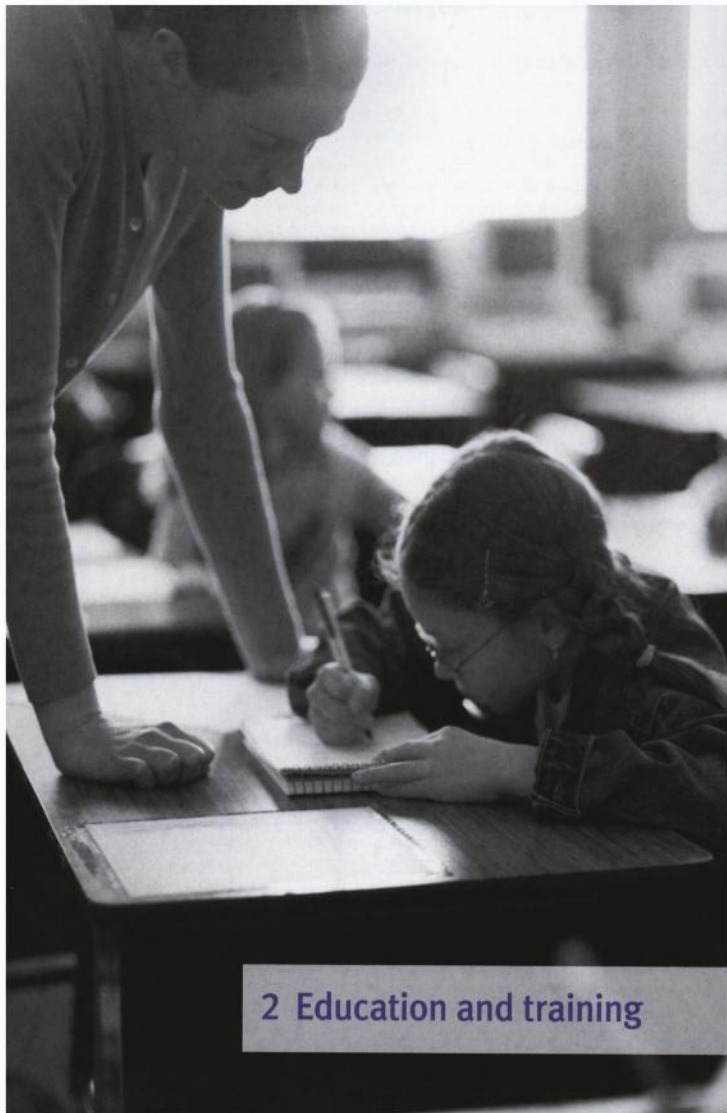
Every year more women die than are born

Because of a usually higher life expectancy and a numerical surplus of elderly women, more women die per year than men. Thus, in 2004, 435 000 women died in Germany, i.e. 52 000 more women than men. Most of the deceased women were widowed (61 %), whereas the majority of deceased men were married (62 %).

Since 1972 more people have died in Germany every year than children were born. In 2004, for example, 344 000 girls and 362 000 boys were born, whereas 435 000 women and 383 000 men died. Since always fewer girls are born than boys and presently more women die than men, women and men have different birth-death ratios. As to the female population, there has been a birth deficit for decades, whereas the situation of the male population has been different over the past few decades insofar as deaths outnumbered births in some years and births outnumbered deaths in other years. These trends are displayed by figure 1.2 (on the next page).

The mismatch between the number of new-born children and the number of deaths will clearly continue to increase in the future as well since the evolution of Germany's population is typically characterised by a persistently low birth rate and an increasing number of old-age people. Every new generation of potential mothers will be smaller than the preceding one. Thus, for example, the number of women of childbearing age (between 15 and 50 years) is supposed to fall from presently 19.7 million to some 14.2 million by 2050. On the other hand, the strong cohorts of the 35-to-40-year-old move into higher age groups and, thus, they will cause a rise in death numbers. That means that the gap between births and deaths can rightfully

be expected to widen successively. According to the 10th Coordinated Population Forecast the number of deaths will be more than twice as high as the number of new-born children in 2050. Because of the two genders' different age structure the rise in birth deficits will affect the female population in the first place. In the long run, the rise in birth deficits will lead to a decreasing population size, unless that will be counterbalanced by a surplus of migration. According to the 10th Coordinated Population Forecast, assuming the birth rate remaining constant and even taking the possible maximum of the increase in life expectancy and the balance of migration (of some 200 000 to 300 000 people per year), the 2050 population size would, nevertheless, be below its current level, amounting to some 81 million (variant 9).



2 Education and training

2 Education and training

There is still a gap in educational attainment between women and men, though the difference has become smaller since 1996. This is shown by the data of the April 2004 Microcensus collecting, on an annual basis, figures on the highest level of education attained of people who are older than 15 years. All figures below refer to respondents who, in the context of the microcensus, gave information about their educational attainment. Thus, the proportion of those who had completed an Intermediate School (*Realschule*) not qualifying for university study) or a similar type of school was 21 % for women, but only 17 % for men. In contrast to that, the proportion of those who had graduated from schools qualifying for the continuation of studies at *Fachhochschule* (specialized college of higher education) or university was 19 % for women, but 24 % for men.

In 2004, the share of women, who had graduated from university or *Fachhochschule*, was 9 %, which was still far below the respective share of men (15 %). However, the share of women with a completed apprenticeship in the Dual System, being 50 %, was nearly as high as the respective share of men (51 %). All in all, 66 % of women and 77 % of men had obtained a vocational qualification.

Younger women have the same level of educational attainment as younger men

The partly significant divergences in educational attainment between men and women in the total population are caused mainly by the situation in the older age groups. Today, women and men alike make use of the services offered by the general educational system so that the divergences, if any, between the two sexes with respect to educational attainment are hardly worth mentioning. In addition, the younger cohorts have higher formal educational attainment. In 2004, 35 % of both women and men aged between 25 and

35 years had obtained qualifications entitling them to study at *Fachhochschule* or university. In contrast, of all those who were older than 65 years in the same year, as few as 6 % of the women and 16 % of the men would have been able to produce a diploma giving a qualification to enter university or *Fachhochschule*.

Table 2.1: Proportion of females among students attending schools of general education

Type of school	1992	1997	2004
	%		
Primary schools (grades 1-4)	49.0	48.9	49.1
Secondary general schools	44.7	44.0	43.7
Schools offering several courses of education	44.4	46.4	46.3
Intermediate schools	51.4	51.0	50.3
Grammar schools	53.7	54.4	53.9
Integrated comprehensive schools	47.2	47.8	49.1
Special schools	36.8	36.4	36.8
Evening schools and adult education colleges	52.6	51.8	49.7
Total	49.0	49.1	49.2

Concerning vocational qualification, the remaining gender-related divergences among the 25-to-35-years old are, at best, of minor importance. The proportion of both younger women and younger men, who had completed a form of apprenticeship, decreased compared with 1996. In April 2004, 55 % of the women aged between 25 and 35 years had successfully finished an apprenticeship (1996: 62 %), while that had been achieved by only 43 % of women aged 65 and older (1996: 39 %). For men, the respective proportions in the two age groups are nowadays almost equal. In 2004, these amounted to 56 % for men aged between 25 and 35 years (1996: 60 %) and 57 % for men aged 65 and older (1996: 56 %).

The difference between genders is relatively small as well regarding university graduates in the age group of 25 to 35 years: 15 % of women and 16 % of men graduated from *Fachhochschule* or university. When it comes to people older than 65 years, the propor-

tion of women is 3 %, which is markedly lower than that of men (13 %).

Most pupils at Grammar and Intermediate Schools are girls

Girls or boys, who accomplish their 6th year of age on June 30 during the current year, reach the age of compulsory school attendance, lasting, as a rule, for twelve years, of which nine or ten years of full-time and three years of part-time schooling.

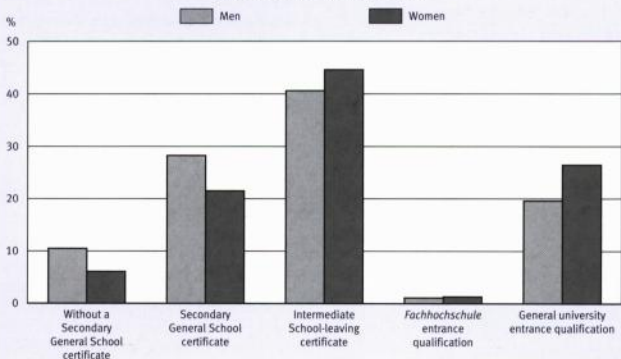
Almost all children are put to school at primary schools located, as a rule, in the vicinity of the children's living quarters. As a consequence, the proportion of girls attending that type of school is exactly as high as that of the coeval population group.

For the first time on completing the 4th year at school, pupils have a chance of choosing a secondary school. In addition to the three traditional types of schooling, i.e. Secondary General Schools, Intermediate Schools

(Realschulen) and Grammar Schools (Gymnasien), which are geared to the respective school's leaving certificate or diploma, there are also other types of schooling, which do not require such decision at that time. They include what is called *Orientation Stage*; *Integrated Comprehensive Schools*; and *Free Waldorf Schools*. The term *Secondary Schools offering several Courses of Education* means a summarised register specifying the names of school types, which may be different between the various federal states of Germany. What they all have in common is that they lead to a Certificate of Secondary Education (CSE), which is equivalent either to a Secondary General School or to an Intermediate School certificate.

In school year 2004/2005, General schools were attended by nearly ten million pupils, of which Primary Schools by 3.1 million, Secondary General Schools by 1.1 million, Intermediate Schools by 1.4 million, and Grammar Schools by 2.4 million. In the same year, 613 000 pupils attended Integrated Comprehensive Schools (including Free Waldorf Schools),

Fig. 2.1: School-leavers of General Schools at the end of school year 2003/2004



Statistisches Bundesamt 2006 - 02 - 0040

while 379 000 pupils were enrolled in Schools offering Several Courses of Education. Special Schools had 424 000 pupils in school year 2004/2005. Schools of Second-Chance Education (Evening Schools and Full-time Adult Education Colleges) were attended by more than 60 000 adult learners.

In 2004, the various types of school had clearly divergent shares of girls and boys (see table 2.1). Secondary General Schools had a girls' share of merely 44 %. Girls were also underrepresented at Schools offering Several Courses of Education with 46 % and at Integrated Comprehensive Schools with 49 %. The situation was different at Grammar Schools, however, where girls (54 %) outnumbered boys. Unlike Secondary General Schools and Intermediate Schools, where the share of girls has decreased over the last few years, Integrated Comprehensive Schools, more than other types of school, have recorded a rise in the girls' share.

Girls use to attend Special Schools by far more rarely than boys. In 2004, the share of female pupils amounted to some 37 %. Among adults striving for higher educational attainment at Schools of Second-Chance Education (Evening Schools, Full-time Adult Education Colleges), there was a 50 % women's share, equal to the share of men in 2004.

As school attendance differs between sexes by type of school, educational attainment is likewise different in terms of school leaving certificates. Thus, at the end of school year 2003/2004 on leaving Secondary General School just about one out of 16 female students failed to achieve a Certificate of Secondary Education, whereas the male students' ratio was approximately one out of ten. Fig. 2.1 illustrates these distinctions in detail.

Having left a school of general education, it is still possible to acquire a certificate of general education by attending vocational schools, a chance used more frequently by men than by women.

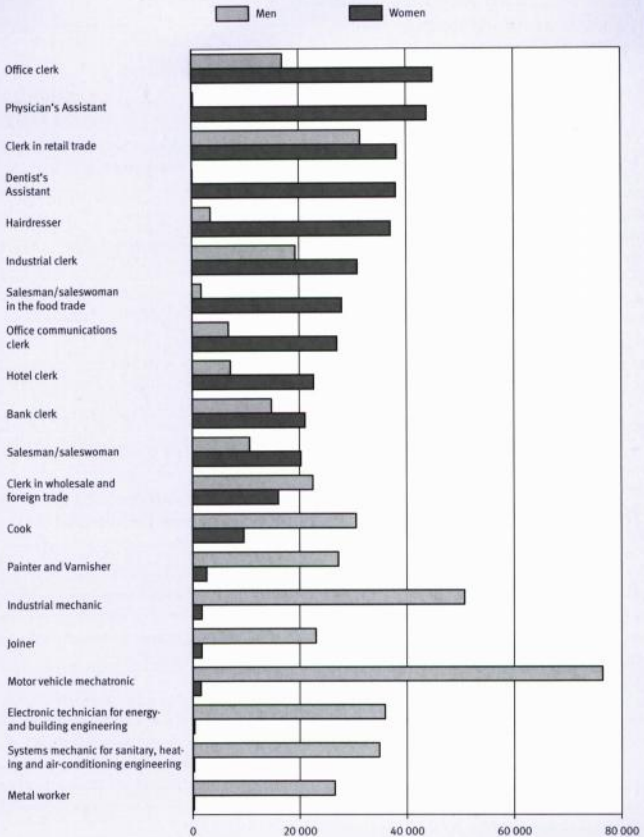
Women and men choose different occupations

After leaving a school of general education, most juveniles start an apprenticeship in the Dual System of a Part-time Vocational School and a company. In addition, Part-time Vocational Schools are partly attended also by juveniles of less than 18 years of age, who must comply with their obligation of full-time schooling without having a Training Contract. In school year 2004/2005, 1.7 million pupils, 40 % of whom were women, attended Part-time Vocational Schools in the Dual System. Circa 5 % of these pupils were not completing an apprenticeship. This proportion was about equal for both genders.

Most juveniles who failed to get an apprenticeship training position try to improve their chances of getting such position in the year to come by attending Prevocational courses of Vocational Schools, such as e.g. Prevocational Training year, Basic Vocational Training year, and Specialized Vocational Schools and by upgrading their school leaving certificates of general education. In 2004, 45 % of the approximately 403 000 pupils, who attended that kind of Prevocational courses at Vocational Schools, were women. Vocational Schools qualifying for university or *Fachhochschule* entrance (i.e. Specialized Grammar Schools) were attended by 239 000 pupils, the share of women being about 50 %.

Even in 2004, career choices were still made on a largely gender-specific basis, although women had access to almost all occupations (with the sole exception of occupations such as Mining Mechanic as well as Pitman and Machine Man). While women are the overwhelming majority in many service occupations, jobs in manufacturing are dominated by men. However, most of the jobs in commerce and related trades seem to be equally attractive to women and men alike.

Fig. 2.2: The most frequent occupations learnt by apprentices in 2004



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It is noteworthy that pupils, both girls and boys, still tend to concentrate on just a few occupations requiring formal training. Thus, the occupations on which one of three female apprentices concentrate are Office clerk, Physician's Assistant, Clerk in retail trade, Dentist's Assistant, and Hairdresser. In 2004, each of the occupations Dentist's Assistant, Physician's Assistant, Saleswoman in the food trade, and Hairdresser reached a female proportion of more than 90 %, so that they can rightfully be regarded as almost exclusively female careers. In 2004, unlike their female counterparts, almost one out of four male apprentices was learning a trade such as Motor vehicle mechatronics, Industrial mechanic, Electronic technician for energy- and building engineering, Systems mechanic for sanitary, heating and air-conditioning, engineering as well as Clerk in retail trade. With the exception of Clerk in retail trade, all of the occupations listed above have female proportions of often far below 10 %, i.e. they are careers clearly favoured by men. Fig. 2.2 shows which occupations requiring apprenticeship training were most frequently chosen in 2004.

There are also occupations needing a kind of formal training, which is provided by Specialized Vocational Schools and by Healthcare Schools outside the Dual System. In the school year 2004/2005, a total of 387 000 pupils were trained in these occupations, with women being a clear majority (71 %). These occupations include, in particular, medical service jobs not requiring university graduation, nurses, assistants in the medical and commercial fields, and foreign-language jobs.

Trade and Technical Schools were attended by an overwhelming majority (86 %) of the circa 180 000 pupils enrolled at schools of further vocational training in 2004. In the school year 2004/2005, the female students' proportion at Trade and Technical Schools amounted to some 51 %, which means a slight reduction as compared with 1996 (53 %). In schools of further vocational training there was a clear mismatch between jobs wanted by women and those pre-

Table 2.2: Students and fresh(women)¹⁾

Winter semester	Total	Women
Students		
1998/1999	1 801 233	801 282
1999/2000	1 773 956	803 794
2000/2001	1 799 338	829 201
2001/2002	1 868 666	873 230
2002/2003	1 939 811	918 624
2003/2004	2 019 831	958 129
2004/2005	1 963 598	937 182
Fresh(women) ¹⁾		
1998/1999	230 670	112 050
1999/2000	246 782	121 601
2000/2001	267 486	130 943
2001/2002	292 653	143 135
2002/2003	299 649	151 569
2003/2004	316 765	151 580
2004/2005	300 956	146 222

¹⁾ First-semester at Institutions of higher education.

ferred by men. While more than three quarters of female students attending Trade and Technical Schools were trained for vocations in social services or nursing, male students (more than half) showed a clear preference for technical vocations.

Almost three quarters of newly graduated teachers are women

48 % of the 2.0 million students enrolled for the 2004/2005 winter semester at Institutions of higher education in Germany were women. Nearly half of students with a foreign nationality were women (50 %). A total of 13 % of all students did not have a German passport.

During the 2004/2005 winter semester a total of 301 000 women and men started studying at a university for the first time. At present about half of all first-semester students are females (2004/2005 winter semester: 49 %). About one of six students enrolled at Institutions of higher education in Germany is a first-year "fresher".

The number of students at Institutions of higher education in Germany, being 2.0 million in the 2004/2005 winter semester, exceeded the respective figure recorded six years before (1998/1999: 1.8 million). During that time the number of first-semester students rose as well, namely by 70 000. Concurrently, the female share in all students has increased since 1998/1999 (by 3.2 percentage points). Table 2.2 illustrates the evolution described above regarding the numbers of all students and first-semester students over the last seven years.

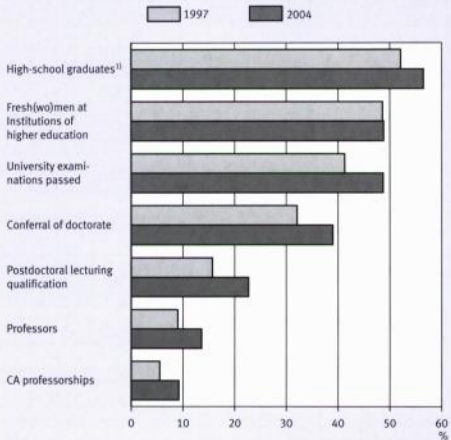
The discussion about equal opportunities for women concerns universities in the first place, as promotions into higher positions are often made contingent on a successful graduation from a university. Whereas, in 2004, women with a 53 % proportion are still in the lead among all school-leavers having qualified for a possible study at a university or *Fachhochschulen*, they are a minority when it comes to professional careers in almost all fields. Over the last few years, however, the share of women has continually increased in the various fields of university education, including the higher stages of professional careers. Figure 2.3 illustrates this evolution.

In spite of an increasing share of women in all stages of professional careers, there continues to be a strong mismatch in the educational behaviour of the sexes. This can be seen, first of all, in the

choice of the area of study. In the 2004/2005 winter semester, most of the first-semester students at Institutions of higher education had enrolled in areas of study such as Law, Economics and Social sciences (93 000 or 31 % of all first-semester students). More than half of them were women (51 %). Other very popular areas of study were Engineering (20 %), Languages and Cultural studies (20 %) as well as Mathematics and Natural sciences (18 %).

The choice of the areas of study by students in the first subject-related semester reveals preferences which are clearly gender-specific. For example, areas of study such as "Veterinary medicine" having a female share of 83.5 % or "Languages and Cultural studies" with a 71 % share of females are domains of women, where-

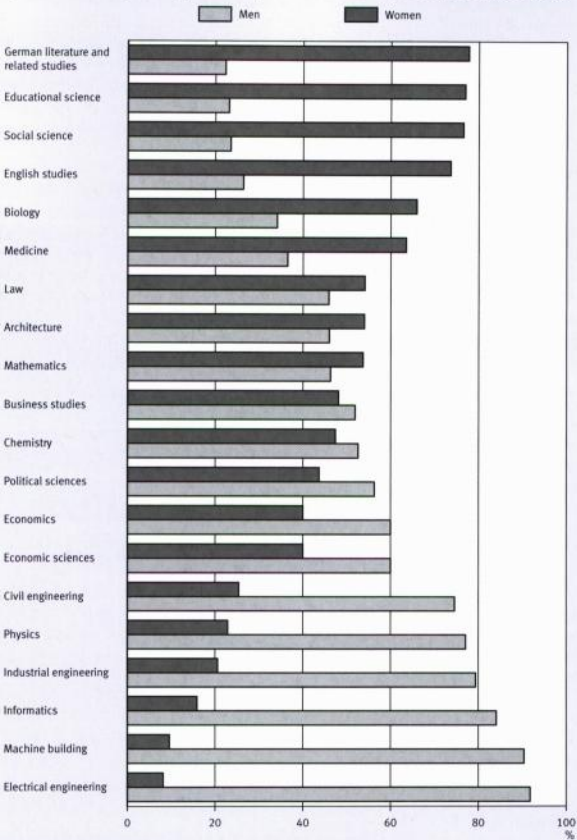
Fig. 2.3: Proportion of women in different professional career stages



¹⁾ School-leavers with general university or specialized college entrance qualifications.

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Fig. 2.4: The most frequent disciplines of newly enrolled students ¹⁾ in the 2004/2005 winter semester



1) Students in the first subject-related semester.

as a subjects group like "Engineering", having a 21 % share of women, is a domain of men. In some majors of these subject groups, women are clearly underrepresented: Whereas, for example, the major "German language and literature" is dominated by women, others such as "Electrical engineering/Electronics" and "Machine building/engineering" are studied predominantly by men. Figure 2.4 (on the next page) displays the majors chosen most frequently by students in the first subject-related semester in the 2004/2005 winter semester.

In 2004, 231 000 final examinations were successfully passed by students at Institutions of higher education in Germany, 49 % of them being women. 42 % of people leaving examinations in 2004 had a university degree or a corresponding diploma, 10 % had a doctorate, 10 % had a teacher's degree in education and 33 % had a degree of a University of Applied Sciences or a Technical College, while as few as 3 % of all those passing examinations in that year had a Bachelor's Degree and 2 % a Master's Degree. The share of women was highest for teachers' degrees in education (74 %), which makes a "teacher's vocation" appear to be a typical career for women. Of all those who were awarded a university degree or a corresponding certificate in 2004, the percentage of women was about 50 %. Women's shares were about 44 % for degrees of *Fachhochschule* etc., 39 % for doctorates and 36 % for Masters' Degrees.

In 2004, some 2 300 people successfully completed postdoctoral lecturing qualification in the context of a procedure referred to as "*Habilitation*". By so doing they provided evidence of their teaching capabilities in scientific matters. 23 % of these highly qualified junior scientists were women. This is a relatively small proportion compared to women's share in total students and graduates. However, it has nearly doubled as against 1992 (13 %). Among all people who successfully passed a "*Habilitation*" procedure, women appeared to be the minority even in those subject groups that represented typical domains of women.

Thus, in 2004, the share of women in all those successfully passing a postdoctoral "*Habilitation*" procedure in the subject group "Languages and cultural studies" was merely 35 %. In contrast to that, women's share in total graduates in this area of study was still about 74 % in that year. In looking for reasons why the proportion of women among all those successfully passing a "*Habilitation*" procedure in this subject group is that small, one should consider that in Germany it takes almost two decades on average to proceed from a first-semester student to a scientist qualifying by what is called "*Habilitation*" for being admitted as a university professor. Growing shares of women in total numbers of newly enrolled students at Institutions of higher education will be translated only after a correspondingly large time lag into growing shares of women among university professors who qualified for that office by a postdoctoral "*Habilitation*" procedure.



3 Women in
employment

3 Women in employment

Nearly half of Germany's population are in the labour force, i.e. in active employment or economically inactive. Those in the labour force, who have their residence in the federal territory, include both people in employment, exercising some kind of activity irrespective of its size in terms of time with the direct or indirect purpose of earning a revenue, and people out of employment, who in line with the ILO concept have actively tried to find a new job during the last four weeks and are ready to take up a new job immediately, i.e. within a two weeks time. People in employment may be self-employed, employed as family workers or be in some form of dependent employment. In this context we do not consider the importance that such employment may have for a person to finance his or her living expenses. It is also irrelevant how much time has actually been worked or has been contracted to be worked.

In 2004, as reported by ILO labour market statistics, there were a total of 20.1 million women in the labour force on average per year. They constituted circa 47 % of total manpower consisting of 42.7 million people. In 2004, the so-called activity rate, which indicates the proportion of economically active persons in total working-age population (15 years and older), constituted some 55.5 % for women. That means that women's activity has increased by 3.3 percentage points over the last ten years. In 2004, men's activity rate was equivalent to circa 66.3 %.

In this general framework the microcensus provides structural information, which is more detailed, but on a lower level and which relates to one reference week in March 2004. The fact that data are collected in respect of a narrowly defined reference week in spring of each year is a major cause of undercov-

erage concerning those persons who are employed marginally, on an hourly basis for some days, and on a regular or irregular basis in a weekly rhythm. This relates, in particular, to minor activities ("minijobs") typically exercised by women. This should be taken into account when interpreting the following structural data of the microcensus on labour participation of women.

The activity rate of women aged between 15 and 64 is in the new Länder and Berlin-East usually much higher than in the former territory of the Federal Republic. In 2004, it amounted to some 72 % in the new Länder and Berlin-East, whereas it was as low as 64 % in the former territory of the Federal Republic. While it remained constant between 1992 and 2004 in the new Länder and Berlin-East (although it fell by 2.8 percentage points as compared with 1991), it was rising during the same period in the former territory of the Federal Republic (by 5.3 percentage points; as against 1991 by 6.4 percentage points).

Women's share in the labour force has increased

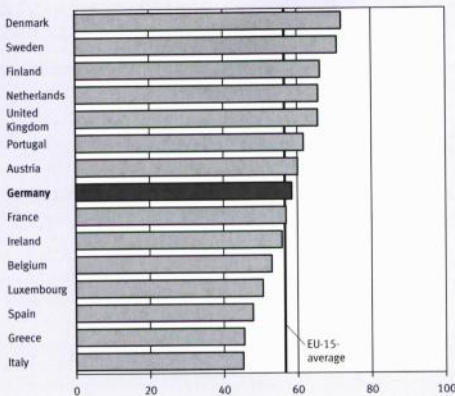
Employed persons are all persons aged 15 years and older who during the reference week of the microcensus worked at least one hour for pay or profit or as self-employed or family workers as well as persons in an apprenticeship relation.

In March 2004, there were about 35.7 million people in Germany's labour force, 45 % of whom were women (16.0 million). In the new Länder and Berlin-East women's share in the labour force amounted to

Table 3.1: Employment figures

Reference week was in ...	Germany		Former territory of the Federal Republic		New Länder and Berlin- East	
	total	women	total	women	total	women
	1 000					
April 1992	36 940	15 317	30 094	12 249	6 846	3 068
March 2004	35 659	15 978	29 438	13 073	6 221	2 905

Fig. 3.1: Women's employment rates¹⁾ in selected EU countries in 2004



1) Share of working-age persons (15 to 64 years) in employment.

Source: Eurostat.

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47 %, which is somewhat higher than in the former territory of the Federal Republic (44 %). The share of women in total labour force has slightly increased since 1992, when it was equivalent to 41 % for all of Germany. However, the evolution was different in East and West. In the former territory of the Federal Republic women's share in total labour force rose by 3.7 percentage points as compared with 1992, whereas in the new Länder and Berlin-East we witnessed an increase by 1.9 percentage points during the same period. Table 3.1 displays absolute data on the number of women employed in the former territory of the Federal Republic as well as in the new Länder and Berlin-East.

When it comes to international comparisons, we use what is called occupation rate as defined on the basis

of the EU labour force sample survey. Unlike the activity rate mentioned above, the occupation rate indicates the percentage of gainfully employed people in the population of working age in (private) households. Based on a working age of 15 to 64 years, women's occupation rate in Germany was 59 % in 2004, which was equivalent to a medial position in the EU. The countries ranking on top of all EU countries were Denmark and Sweden with female occupation rates of nearly 72 % and 71 %, respectively. The countries trailing behind the rest of the EU were Italy and Greece, where in 2004 even less than 45 % of women aged between 15 and 64 years

were gainfully employed (see fig. 3.1). However, the data do not take into account the size of women's employment, i.e. their working hours.

The occupational status is marked by clear distinctions between women and men. In 2004, almost two thirds of women in employment were salaried employees (65 %), whereas the percentage of salaried male employees was as low as 39 %. However, the percentage of self-employed women (7 %) is a bit less than half as high as that of men (14 %). Likewise, the percentages of female public officials (5 %) and of female wage earners (22 %) are clearly lower than those of men (7 % and 39 %, respectively). 1.9 % of women in employment were family workers, whereas the share of male family workers was as low as 0.5 % in 2004.

One third of all executives are female

In March 2004, 12 % of women employed in Germany (2000: 11 %), who had provided information on their occupational status, were executives, of whom 11 % were junior managers and 1 % were senior public officials. That means that nearly one third of all executives in the industry, in the services sector or in public administration were female (1.7 million) and more than two thirds (3.3 million) were male. In March 2004, 20 % (2000: 21 %) of all employed men, who had provided information of their occupational status, were executives (nearly 19 %) or senior public officials (nearly 2 %). In total, every sixth male employee (16 %) categorised himself as an executive or as an employee entrusted with particularly responsible activities.

The age group of people under 30 years was the only one to report an equal percentage of female and male executives with 7 % each – measured as a proportion of all employed women and men in this age group, who had provided information on their occupational status.

With a more than 14 % share in all female employees, who had provided information on their occupational status, women in the age group between 30 and less than 45 years were most frequently employed as senior employees and senior public officials. In the group of women aged between 45 and 60 years, nearly 12 % had leadership functions – family obligations being a likely cause of job interruptions, which are a major reason for the decreasing proportion of leadership positions.

1 million women are self-employed

Self-employed persons are those who as owners, co-proprietors, leaseholders or self-employed craftsmen are running a firm or a business of their own as well as those who are working as freelancers. In March 2004, 29 % of 3.9 million self-employed persons in Germany

were women (1.1 million). The share of self-employed women in the total number of self-employed persons has risen by 3.3 percentage points since 1992. In the new Länder and Berlin-East the share of women in all self-employed persons (31 %) in March 2004 slightly exceeded their share in the former territory of the Federal Republic (28 %).

More than half of all women are employed in the services sector

Today, while 2 % of all employees are working in agriculture and forestry or at fisheries and ever less manpower is needed by the secondary sector partly because of technological progress and rising productivity, the tertiary sector is increasingly gaining in importance. The services sector is playing a major and increasingly important role, particularly for the employment of women. In March 2004, approximately 9.1 million (57 %) out of 16.0 million female employees were employed in the other services sector. Thus, almost 2.6 million more women were employed than men. As against April 1995 (7.7 million) that number rose by 1.4 million. The other services sector includes sub-categories such as, for example, Education and Training, Public Health, Veterinary and Social Services as well as Public Administration. In the Trade, Hotels and Restaurants and Transport sector 4.0 million women employed made up for about half of all employees. In Industry and Construction, however, women are weakly represented as usual with 2.7 million as against 8.3 million men. Table 3.2 shows the percentage of female employees in the various economic sectors.

Number of women in ICT jobs is growing

Out of nearly 1.6 million persons reported in March 2004 to be employed in ICT jobs – i.e. jobs in such fields as telecommunication, information technology (IT) and the media – nearly 26 % were women (424 000). That means that men were clearly over-

represented. However, between 1997 and 2004 there was a more than 16 % increase in the share of women in ICT jobs. The significance of this trend becomes obvious, when juxtaposing it to the corresponding reference value for the entire national economy, which is 5 %, i.e. much lower.

The evolution between 1997 and 2004 showed a different picture for the various ICT jobs. In telecommunication jobs, women could achieve a 31 % increase in employment, i.e. almost half (45 %) of all employees in this sector were women in 2004 (76 000 female employees). In the media jobs, the growth rate of female employments was above average as well, being 22 % since 1997. Thus, in March 2004 two of five persons employed in media jobs (42 %) were female (208 000). In the numerically largest sector, the IT jobs (including such jobs as electrical engineers and electrical engineering technicians, IT experts and software programmers), the increase in the number of female employees was at an average level only (4 %). Consequently, women's share in this job section was equivalent to 14 %, which is much lower than in the telecommunication and media sections (140 000 female employees). In 1997, women's share in IT jobs had still amounted to some 18 %.

Two of five female employees are part-time workers

In the context of the microcensus, respondents are requested to make two statements about the working time concept: the time to be normally worked per week and the time actually worked in the reference week. In addition, respondents are free to categorise

themselves as part-time or full-time workers. The following data are based on such self-assessment of respondents.

In 2004, part-time workers were 42 % of female employees, but as few as 6 % of male employees. Thus, the shares of both women and men in part-time jobs had increased since 1997. At that time, 35 % of women and 4 % of men were part-time workers. In 2004, part-time jobs were less spread among female employees in the new Länder and Berlin-East than among those in the former territory of the Federal Re-

Table 3.2: Employment by economic sector in March 2004

Economic sector	Total	Males	Females
1 000			
Agriculture and forestry; fishing	832	558	274
Industry and construction	10 986	8 312	2 674
Trade, hotels and restaurants, transport	8 188	4 267	3 921
Other services	15 653	6 545	9 108
Total	35 659	19 681	15 978
%			
Agriculture and forestry; fishing	2.3	2.8	1.7
Industry and construction	30.8	42.2	16.7
Trade, hotels and restaurants, transport	23.0	21.7	24.6
Other services	43.9	33.3	57.0
Total	100	100	100

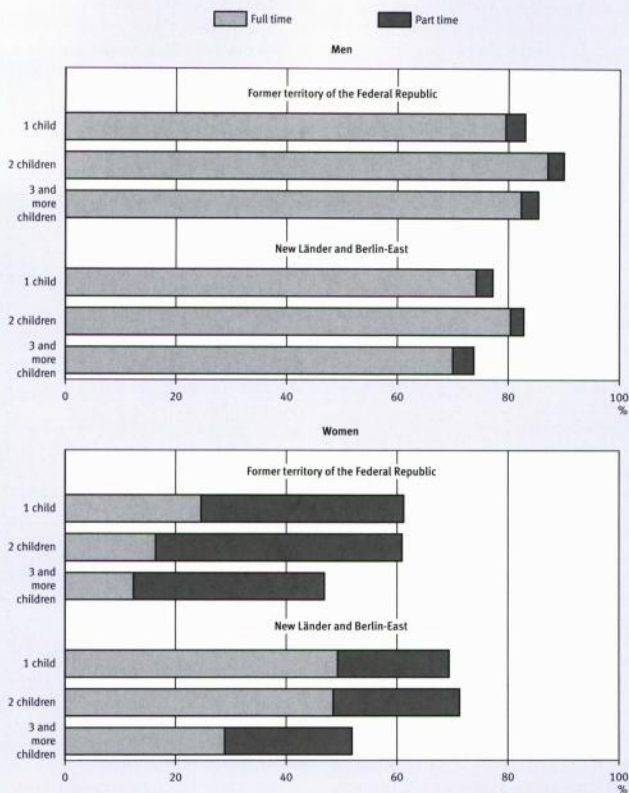
public: merely 28 % of women were having a part-time job there, as compared with 45 % of women in the former territory of the Federal Republic.

46 % of women in the public service are part-time workers

In 2004, 4.7 million persons were employed in the public service, 52 % of which were women (2.4 million). The public service consists of offices, authorities, law courts and legally dependent institutions of the Federation, the Länder and municipalities or municipal associations. The public services also includes special-purpose associations, the Federal Railway Property, the German Federal Employment Agency, the

Women in employment

Fig. 3.2: Employment rates¹⁾ of men and women with children in March 2004²⁾



1) Percentage of gainfully employed persons in working-age population (15 to under 65 years). – 2) Results of the microcensus - Population (Forms of Life concept). Gainfully employed persons of 15 to under 65 years of age, excluding those on temporary leave (e.g. parental leave). Children: unmarried children living in a parents-child relationship.

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Deutsche Bundesbank, the social insurance agencies and outsourced public-law institutions.

In 2004, 46 % of women employed in the public service were part-time workers (1.1 million). The corresponding proportion of men employed in the public service was merely 11 % (0.2 million). The percentage of part-time employees in the public service for both women and men was therefore higher than the one of all employees in Germany.

The proportion of female part-time workers varied slightly between the various service classes in the public service. 38 % of women in Executive Service classes were part-time workers (98 000). In Clerical Service (341 000) and Ancillary Clerical Service classes (497 000) the proportions of female part-time workers were somewhat higher at 43 % and 45 %, respectively. The proportion of female part-time wage-earners employed in the public service approximately 71 % (138 000).

Two thirds of mothers are gainfully employed

In March 2004, there were about 11.6 million women and 9.9 million men of working age (between 15 and 64 years) in Germany, who lived in a joint household with at least one own child, one stepchild or one adopted child. 7.4 million of these mothers and 8.5 million of these fathers were gainfully employed. Of them, 7.1 million mothers and 8.4 million fathers were actively employed, which means that they were actually exercising their jobs at the time of the survey and were not temporarily absent from their workplaces, for example, because of parental leave. Thus, the employment rate of actively employed mothers, i.e. the percentage share of actively employed persons in a given population group, was equivalent to 61 % in March 2004, whereas fathers' employment rate was clearly higher with 85 %.

A comparison of employment rates between women with and without children living in the household by women's age reveals clear distinctions in active labour participation. Women with children living in the household put clear restrictions on their professional activities up to the age of 40. Those distinctions are particularly pronounced in respect of 21 to 30 year-old women with and without children living in the household: here, the discrepancy in employment rates between women without and with children living in the household was as high as 42 % in March 2004.

If there are children to be looked after, mothers and, in particular, those living in the former territory of the Federal Republic tend to reduce their working time. The reduction in the share of mothers working full time in favour of those working part time is a phenomenon, which is common to both parts of Germany. Thus, in March 2004 the part-time rate – i.e. the share of mothers who, during the survey, rated themselves as actively employed part-time workers in relation to all mothers – was about 39 % in the former territory of the Federal Republic, whereas in the new Länder and Berlin-East that share was about half as large with 21 %. At the same time, mothers' full-time rate was 20 % in the former territory of the Federal Republic, which means that it was clearly lower than that in the new Länder and Berlin-East (48 %).

Contrary to a slight increase in fathers' share, part-time work continues to be a female domain, especially in respect of (West German) mothers. While in Germany the full-time rate of actively employed fathers was comparatively high with 82 % in March 2004, their part-time rate was as low as 3 %. Unlike mothers' labour participation, fathers' participation in the labour force – irrespectively of whether it is on a part-time or a full-time basis – changes but moderately with the increase in the number of children.

In contrast, mothers' active labour participation – irrespectively of whether it is on a part-time or a full-time basis varies clearly in relation to the number of

children. The more children are to be looked after, the less frequently mothers are actively employed. Not later than with the third child living in the household, a large number of mothers quit their jobs (at least temporarily). While in the former territory of the Federal Republic mothers stepwise reduce full-time employment with every new child, the situation is different in the new Länder

and Berlin-East, where most of the mothers tend to give up their jobs only with the third child (see figure 3.2). In spite of that, in the new Länder and Berlin-East mothers with three and more children are, with 29 %, more than twice as frequently employed on a full-time basis as are mothers in the former territory of the Federal Republic (12 %).

Figure 3.2 shows employment rates of both women and men in relation to the number of children.

Women's unemployment rate is lower than that of men

In 2004, 1.9 million women were registered with the labour offices on average as unemployed – the total number of unemployed persons being 4.38 million. Thus, women constitute a little less than half (44 %) of all those unemployed.

In line with Social Code definitions, unemployed persons are all those who are temporarily out of employment or exercise but a short-term occupation. Other criteria are their availability for the job and a personal registration with the responsible labour agency. Whoever is unable to work because of a disease or has completed the 65th year of age is not counted as un-

Table 3.3: Rate of unemployment ¹⁾

Year	Germany		Former territory of the Federal Republic (excluding Berlin)		New Länder (including Berlin)	
	Men	Women	Men	Women	Men	Women
1995	8.5	10.6	8.0	8.3	10.4	17.8
1997	10.8	12.2	9.7	9.6	15.1	20.6
2000	9.2	10.0	7.4	7.5	15.9	18.2
2002	9.9	9.5	8.0	7.2	17.5	17.9
2004	11.0	10.1	9.0	7.8	18.5	18.4

¹⁾ Share of unemployed persons in civilian labour force (persons in civilian employment plus unemployed persons). Persons in civilian employment include all employees who are subject to social insurance contribution payments (including apprentices), all low-salaried employees (petty jobs), all self-employed persons and family workers as well as all public officials (excluding soldiers).

Source: German Federal Employment Agency.

employed. The data on persons, who are registered as unemployed, allow investigations in order to observe the national labour market, although their use for international comparisons of unemployment levels is severely limited by the different definitions of unemployment applied by a country's legislation and administrative practices. For that reason, the unemployment figures, which are being used for international comparisons, are obtained according to the concept of the International Labour Organisation (ILO concept). The concepts "persons registered as unemployed" and "persons out of employment" are not comparable with each other. In contrast to persons registered as unemployed, international guidelines regard even those job seekers as unemployed, who have not registered with the labour agencies, such as those seeking for jobs without getting a labour agency involved as well as job seekers aged over 64 years, pupils or students seeking jobs as well as those in search for some kind of self-employed activity. On the other hand, the ILO definitions regard people who have been registered as unemployed, but exercise a minor job to the extent to which that is allowed (less than 15 hours a week), as employed rather than unemployed. In the final analysis, the discrepancies caused by different definitions partly offset each other.

Unemployment rates reveal the degree of relative under-utilisation of the available labour force by relating the number of people registered as unemployed to the total number of civilian labour force (persons in civil employment and those out of employment). Persons in civil employment include employees who are subject to social insurance contributions (including apprentices), low-salaried employees, the self-employed and family workers as well as public officials (excluding soldiers). In 2004, women's unemployment rate in all of Germany amounted on average to 10.1 %. Comparable figures showed that men's unemployment rate was clearly higher with 11 %.

In the two sub-areas of Germany, women's 2004 average annual unemployment rates were below men's unemployment rates. In the former territory of the Federal Republic (excluding Berlin) women's average unemployment rate was 7.8 %, men's unemployment rate being 9 %. In the new Länder (including Berlin) women's unemployment rate was considerably higher than men's unemployment rate until 2002. However, the 2004 average unemployment rate shows that this trend is declining. Thus, in 2004 women's unemployment rate on average amounted to some 18.4 % and that of men to some 18.5 %. Table 3.3 shows women's and men's unemployment rates in detail.

In Germany women's unemployment rate, which has been harmonised for the purpose of European comparisons, amounts to some 10.5 % in 2004, so that it slightly exceeds EU average (10.2 %). Ireland reports

the lowest unemployment rate for women, amounting to some 4 % in 2004. The country reporting the highest unemployment rate of women for the same period is Poland (19.8 %).

Women in the East are longest unemployed

The Federal Labour Agency is undertaking active measures to combat unemployment, including, in particular, promotion of further vocational training and employment creating activities (for example, job creating measures). Women are supposed to participate in these measures according to their share in the total number of the unemployed.

As far as promotion of vocational training is concerned, that goal has been surpassed by now. In 2004, a total of 184 000 persons were taking part on average in vocational training measures in Germany. Somewhat more than half of all participants were female (52 %).

In 2004, Job-Creating Measures gave a total of 85 700 persons with poor employment prospects a job for a limited period of time. 42 % of these job opportunities in Germany were given to women. That proportion has decreased in the course of the last few years, in 2000 women's proportion was still equivalent to 51 %.

Data on the duration of unemployment show that women have lower employment prospects than men.

In 2004, women were unemployed on average for nearly 41 weeks, men in their turn just for 36 weeks. As far as the duration of unemployment is concerned, the gap between the former territory of the Federal Republic and the new Länder and Berlin-East is particular-

Table 3.4: Duration of unemployment

Year	Germany		Former territory of the Federal Republic		New Länder and Berlin-East	
	Men	Women	Men	Women	Men	Women
Weeks						
1999	30.1	37.9	31.8	35.2	26.4	43.2
2002	30.5	38.7	30.2	34.5	31.1	48.0
2004	36.0	41.4	34.9	36.3	38.4	51.9

Source: German Federal Employment Agency.

ly wide: women in the former territory of the Federal Republic were unemployed on average for 36 weeks, their female colleagues in the new Länder and Berlin-East, however, for 52 weeks. Between 1999 and 2004, the duration of both women's and men's unemployment increased in the two sub-areas of Germany. Table 3.4 shows the mentioned discrepancies.



4 How Women live

4 How women live

People are usually living in domestic circumstances and conditions which are important determinants of their life quality. What we examine in this context is both people's principal place of residence and ancillary domicile, if there is any, which enables us to make informed statements about the living conditions of Germany's population. In March 2004, we counted 82.5 million people living in Germany as their principal place of residence. According to the results of the microcensus, 81.8 million people were living in households on the site of their principal residence in a parent-child relationship, a childless couple's relationship, as singles in a one-person household or in another form of living relationship.

28 % of these 81.8 million people (in private) households were parents who were caring for minor children or children of full age (22.5 million). 25 % of people in households were children (20.7 million), i.e. single persons without an age limitation, who were living in households jointly with their biological parents, stepparents or adoptive parents. Thus, more than half (53 %) of Germany's population were living in a parent-child relationship. 23 million people, i.e. another good quarter (28 %) of Germany's population, were living together in a common household as a couple's relationship (married couple, relationship other than marriage or same-sex relationship), but were not caring for children. These couples consisted both of couples who did not (yet) have children and of those whose children had already left their parental home. 17 % of the population were living as singles in one-person households (14 million persons). Another 2 % of the population were living without own

children and without a partner in multi-person households (1.5 million persons).

51 % of 81.8 million people, who were living in private households on the site of their principal residence in Germany in March 2004, were female (42.1 million). 29 % of them were spouses, partners or single mothers living in a parent-child relationship (12.1 million), whereas 23 % were unmarried children living in a parent-child relationship (9.5 million). The remaining 48 % were living without unmarried children (20.5 million).

Fewer single women

Generally, the marital status provides information about a population's marriage and divorce behaviour. Official statistics distinguish between persons who are single, married (living together or apart), divorced and widowed. In late 2004, 41 % of Germany's inhabitants were single, 45 % were married, 7 % were widowed and 7 % divorced. The percentage of single women in all women is clearly below that of single men in all men, whereas the share of widowed

Table 4.1: Population by marital status, 2004

Sex	Total	Of whom			
		single	married	widowed	divorced
1 000					
Male	40 354	18 262	18 458	1 100	2 533
Female	42 147	15 585	18 533	4 979	3 050
Total	82 501	33 847	36 991	6 079	5 584
%					
Male	100	45.3	45.7	2.7	6.3
Female	100	37.0	44.0	11.8	7.2
Total	100	41.0	44.8	7.4	6.8

women is clearly higher than that of widowed men. 12 % of women are widowed, as compared to 3 % of men. In addition, if measured as a percentage of the respective gender group, slightly more women than men are divorced. Table 4.1 shows the details about these data.

Nine out of ten couples are married

Relationships other than marriage are on the increase and yet most couples are still married. In March 2004, nearly nine out of ten (89 %) of 21.6 million couples in Germany were living together as married couples in common households (19.1 million). Compared to 1996, the share of married couples in all couples in Germany fell by 2 percentage points.

Since 1991 the number of married couples without single children in the household has increased by 17 %, reaching 9.8 million married couples. That means that half of 19.1 million married couples were childless in March 2004.

396 000 couples got married in 2004. This was equivalent to 4.8 marriages per 1 000 inhabitants of Germany. Thus, the number of marriages has fallen by almost half since 1950, when 750 000 couples were still celebrating their wedding ceremonies, as reported by the offices of vital records (11.0 marriages per 1 000 inhabitants).

Table 4.2: Average marriage age of single females and males

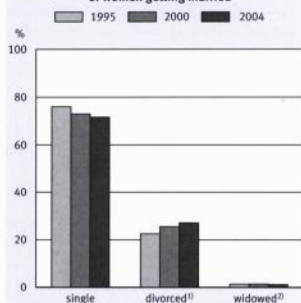
Year	Males	Females
1994	29.4	27.1
1995	29.7	27.3
1996	30.0	27.6
1997	30.3	27.8
1998	30.6	28.0
1999	31.0	28.3
2000	31.2	28.4
2001	31.6	28.8
2002	31.8	28.8
2003	32.0	29.0
2004	32.4	29.4

Most women, who got married in 2004, had been single before (72 %). 27 % of newly married women had been divorced and 1 % widowed. The share of women, who got married as singles, has decreased since 1992 (1992: 77 %), while the share of divorced women, who got re-married, has correspondingly risen (1992: 21 %). The share of widowed women, who again entered wedlock, has remained nearly constant over the same period (1992: 1.5 %). Figure 4.1 shows this evolution.

The average age of single women at marriage has increased over the last few years. In 2004, it was 29.4 years, ten years earlier it had been 27.1 years (see table 4.2). Now as before it is clearly below men's average age at first marriage (2004: 32.4 years). 19 % of women, who got married in 2004, already had joint children with their future husbands prior to the wedding ceremony.

Against the background of more than seven million foreigners living in Germany, the spouses' nationality is of a particular interest, too. In 2004, out of a total of 396 000 marriages, 84 % were concluded between two German nationals. The proportion of marriages between a German and a foreigner or between two foreigners was correspondingly low, amounting to merely 16 %. This share in all marriages concluded in Germany has increased by 4 percentage points since 1992, which is equivalent to 65 500 marriages.

Fig. 4.1: Previous marital status of women getting married



1) Including "Previous marriage annulled". – 2) Including cases in which a previous spouse has been declared dead.

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In 50 % of these marriages the woman was a foreigner and the man was German, in 36 % of these cases the woman was German and the man was a foreigner, and in 14 % both spouses were foreigners.

In 2004, German women got married most frequently to nationals of Turkey (15 % of marriages with foreigners) and Italy (5 %), whereas wives with a foreign citizenship, who got married to Germans, most frequently stemmed from Poland (12 %), Thailand (5 %) and Russia (5 %).

Almost 214 000 marriages were divorced in 2004. Women submitted applications for divorce more frequently than men: 57 % of all applications were filed by women, 36 % by men and 7 % by both spouses.

Per 1 000 divorces, 790 minor children were affected by marriage dissolution in 2004. Half (50 %) of divorced couples had no children. However, 27 % of all couples divorced in 2004 had one child, 18 % had two and 5 % three and more children.

Non-marital relationships on the increase

In Germany the number of non-marital relationships increased by about one third (34 %) between 1996 and 2004 to reach 2.4 million. In March 2004, non-married children were living in 765 000 such relationships (32 %).

Now as before most of the children living in non-marital relationships are brought along by women. In March 2004, all children growing up in 66 % of 765 000 non-marital relationships with non-married children were women's children. All children in another 29 % of these relationships were men's children. The children brought up in 5 % of all non-marital relationships with children were the woman's and the man's children. However, the microcensus as the data source does not allow conclusions about whether these children are the non-married partners' joint

children in that relationship. Figure 4.2 shows the relations described here in respect of the former territory of the Federal Republic and the new Länder and Berlin-East.

Almost half of all same-sex cohabitations are those of women

Since 1996 all household members who are not related to the household's principal person have been invited in the microcensus to answer the following question on a voluntary basis: "Are you the principal person's partner?" This question enables not only people living in non-marital relationships (couples of different sex), but also same-sex couples to make a statement about whether they live in a relationship other than marriage. The condition for such cases to be rated as same-sex relationships is a statement about joint housekeeping.

On the basis of that question asking partners about the nature of their relationship, the microcensus identified approximately 56 000 same-sex relationships in 2004. However, in view of the low number of cases and the voluntary nature of the information provided, the results obtained for the question about the partners' relationship should be interpreted with caution. The figures seem to indicate some kind of lower limit, rather than the exact number of same-sex relationships in Germany. In March 2004, almost half (46 %) of same-sex relationships were those of women (26 000).

More than four of five single parents are women

Single parents are fathers or mothers, who live in a household together with their children, but without a partner.

2.5 million single parents with children lived in Germany in March 2004. That means that every fifth (20 %) of all of the 12.5 million parent-child relationships in

Germany consisted of one single parent with his or her children. Back in 1996 there had still been 2.2 million single parents with children in Germany, which was 12 % less than today.

In Germany single fathers are clearly outnumbered by single mothers, whose share amounted to 85 % in March 2004.

24 % of single mothers were never married; the share of single fathers, who were never married, being as low as 11 %. In March 2004, approximately every

In March 2004, more than 63 % of single parents were raising minor children, in 1996 that share had been 58 %.

Every fifth woman lives alone

As persons living alone the microcensus identifies all those, who live alone and keep house at their principal place of residence. In March 2004, that was true of 17 % of 81.8 million people residing at the principal place of residence (14 million). 57 % of all those living alone were women (8 million). The percentage of

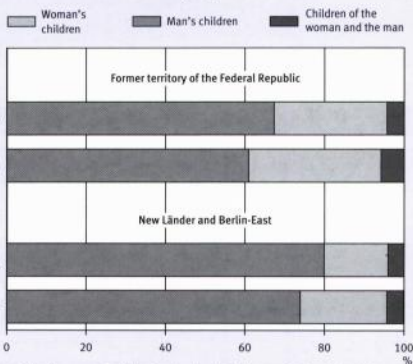
women living alone in relation to total population (proportion of females living alone) was 19 %, exceeding the proportion of men living alone (15 %). That means that every fifth woman, but only every seventh man lived alone.

While in Germany in March 2004 women of younger and medium age (25 to 54 years) lived alone less frequently than men of the same age, that is different for elderly women (aged 55 and older), who lived alone much more frequently than elderly men. The proportion of elderly women living alone increases rapidly and strongly with increasing age. The

proportion of men living alone remains constant until the age of 75 and it begins to rise rapidly only after that age (see figure 4.3).

The gender-specific distinctions were particularly strong among persons aged 75 and older. The proportion of women aged 75 and older who lived alone

Fig. 4.2: People living in relationships other than marriage with children¹⁾ by origin of children



1) Results of the microcensus – Population in private households (concept of living relationships).

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fourth single mother (22 %) and every third single father (29 %) were widowed. 15 % of single mothers and 18 % of single fathers were married, but lived apart. The percentages of single divorced mothers and fathers were nearly of the same size (39 % and 42 %, respectively). Thus, most single parents were divorced in both genders.

was 63 %, i.e. 2.6 times as high as the corresponding proportion of men of that age (24 %). One major reason why the proportions of men and women living alone drift apart so strongly at old age is women's life expectancy, which is clearly higher than that of men.

Married women have first child at the age of 30

In March 2004, 12.1 million women living in Germany as spouses, partners or single mothers in a parent-child relationship attended to unmarried children in their households.

In 2004, married women living in Germany had their first child on average at the age of 29.6 years. The second child was born to mothers aged 31.3 years and the third one at the age of 32.8 years. Married women living in the former territory of the Federal Republic had their first and second children later than married women living in the new Länder and Berlin-East. The third and further children were born to married women in the former territory of the Federal Re-

public somewhat sooner than to married women in the new Länder.

Today women are having children later than 10 years ago. In 2004, most children were born to mothers aged between 30 and 34 (31 %). In 1991, this had still been true of mothers aged between 25 and 29, who gave birth to 39 % of all children. Today the proportion of children born to mothers aged between 25 and 29 is still very high (28 %). Furthermore, the 2004 figures reveal that the proportion of children born to mothers aged between 20 and 24 has decreased since 1991 as well. On the other hand, the proportion of children born to mothers aged between 35 and 39 has increased (19 % as against 8 % in 1991). Table 4.3 shows this evolution in detail.

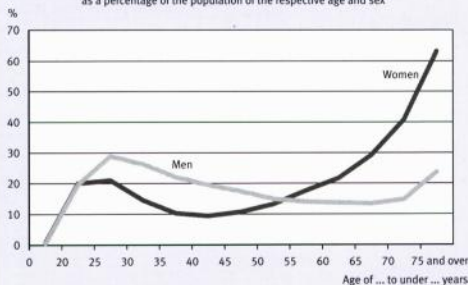
Half of all children of under 8 years go to day care centres

Day care centres for children and, in particular, nursery schools have evolved into indispensable institutions over the past few decades. The fact that there is

such a strong need for different forms of childcare outside the family is, first of all, due to women's employment situations and changed family structures. In March 2004, the employment rate of women with minor children amounted to some 63 %, every fifth parent-child relationship was that of a single parent in March 2004 (20 %) and nearly two thirds of these single parent-child relationships included minor children (63 %).

In March 2004, a good half (51 %) of children of under

Fig. 4.3: People living alone in March 2004¹⁾
as a percentage of the population of the respective age and sex



¹⁾ Results of the microcensus - Population in private households (concept of living relationships). - Singles, married persons living apart, divorced and widowed persons, not or no longer living with their parents, not or no longer having unmarried children in their households and those living alone (in one-person households).

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Table 4.3: Live births by age of mother

Age of mother from ... to ... years	1994	2004	1994	2004
	Number		%	
under 20	20 663	19 981	2.7	2.8
20 - 24	133 825	110 106	17.4	15.6
25 - 29	288 016	195 504	37.4	27.7
30 - 34	237 956	220 142	30.9	31.2
35 - 39	76 203	133 695	9.9	18.9
40 - 44	12 337	25 197	1.6	3.6
45 - 49	553	973	0.1	0.1
50 and older	42	24	0.0	0.0

8 years, who were not pupils yet, went to crèches, nursery schools or day care centres in Germany. Children who were 5 years old went much more frequently to one of these institutions (90 %) than children of under 3 years (11 %).

In the new Länder and Berlin-East many more children of under 8 years, who did not go to school yet, went to crèches, nursery schools or day care centres (65 %) than in the former territory of the Federal Republic (49 %).

The distinctions between the former territory of the Federal Republic and the new Länder and Berlin-East in childcare outside the family are particularly striking in respect of younger children (see table 4.4). Whereas in March 2004 a proportion of merely 7 % of children aged under 3 went to nursery schools in the former territory of the Federal Republic, that proportion was as high as 37 % in the new Länder and Berlin-East. This is correlated

with a higher employment rate of mothers in the new Länder and Berlin-East up to the birth of their third child as compared with mothers in the former territory of the Federal Republic (please, also refer to figure 3.3 in the preceding chapter). Unlike the under-3-year-old, 90 % of the 5-to-less-than-6-year-old children in both the former territory of the Federal Republic and the new Länder and Berlin-East went to nursery schools or day care centres in March 2004.

Unpaid work remains women's domain as before

The following sections of this chapter describe the results of the Federal Statistical Office's time budget survey. This sample survey, which was conducted for the second time in 2001/2002, served to obtain information about a person's time use in various fields of life. More than 12 000 persons in approximately

Table 4.4: Children in crèches, kindergartens and day nurseries in March 2004 ¹⁾

Specification	Germany	Former territory of the Federal Republic	New Länder and Berlin-East
		1 000	
All children under 8 years of age ²⁾	4 912	4 219	694
Of whom in crèches, kindergartens and day nurseries:	2 513	2 065	448
Of whom:			
Under 3 years of age	226	113	114
3 years	469	380	89
4 years	647	554	93
5 years	679	594	85
6 to under 8 years	492	424	68
		% ³⁾	
All children under 8 years of age ²⁾	100	100	100
Of whom in crèches, kindergartens and day nurseries:	51.2	48.9	64.6
Of whom:			
Under 3 years of age	11.0	6.5	37.1
3 years	61.1	57.8	81.7
4 years	83.6	83.1	86.9
5 years	89.7	89.6	89.5
6 to under 8 years	88.2	88.0	89.5

1) Results of the microcensus. - Population at the family's residence. - 2) Excluding children, who already go to school. - 3) Related in each case to 100 children of the same age group and excluding children, who already go to school.

5 400 households were interviewed. Eligible persons had to be older than 10 years. The first time budget survey was conducted in 1991/1992.

The hours worked for pay by people in Germany are taken into consideration, when the size of gross domestic product is being calculated for every quarter. Women on average spend 12 hours a week on paid work, to which the time budget survey also assigns job seeking and commuting. Thus, they spend clearly less time on gainful employment than men (22 ½ hours).

But not all of the work is done for pay. A large amount of unpaid work is performed by and for family members in households. Women perform nearly 31 hours of unpaid work a week, which clearly exceeds the amount of unpaid work done by men (19 ½ hours).

ning, caring for and looking after persons, honorary activities and the provision of unpaid social and informal aid.

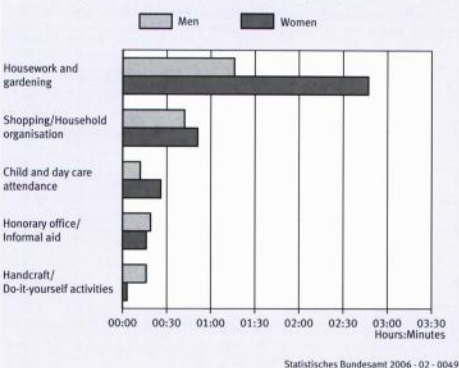
All in all, it turns out that women and men together spend more time on unpaid activities in the household and the family than on work which is paid. To put it in figures spread over the whole week: it means that any person aged 10 years and older on average performs more than 25 hours of unpaid work per week, while working just 17 hours a week for pay. Women working 43 hours a week on average spend circa one hour on unpaid and paid work more than men.

If we consider the various kinds of activity, which are counted as unpaid work, we find clear distinctions between women and men. By far the largest part of time spent on unpaid work is absorbed by „house-

work and gardening“. Women spend 63 % of their unpaid work time on these activities (2 ¾ hours a day), men as little as 46 % (1 ¼ hours). „Housework and gardening“ includes cooking, doing the dishes, cleaning the house and the apartment, repairing and washing clothes, attending to animals and plants. For example, women spend more than half an hour per day on repairing and washing clothes, men not more than 2 minutes. A lot of time is also consumed by shopping and household organisation: 20 % of women's unpaid work

time (51 minutes) and 26 % of men's unpaid work time (42 minutes). Women spend 10 % of their unpaid work time on caring for and looking after children and

Fig. 4.4: Women's and men's unpaid work, 2001/2002



In the context of the time budget survey, unpaid work includes housework and gardening, handcraft and do-it-yourself activities, shopping, household plan-

adult household members (26 minutes). Men contribute 7 % of their unpaid work time to doing such work (12 minutes). However, women invest less time in do-it-yourself activities, in honorary work and in providing unpaid social and informal aid than men (19 minutes compared to 35 minutes of men). Figure 4.4 shows the different priorities in women's and men's unpaid work in 2001/2002.

Women with children reduce employment and leisure time hours

Employed women with children (aged under 18), who live in households of couples, achieve shorter durations of employment than women without children, as they perform part-time work or petty jobs to a larger extent than the latter ones. On each day of the week the former ones spend, on average, a good 3 hours on gainful employment activities, which is about 1 ½ hours less than the latter ones do. In order to reconcile family obligations with job requirements, employed mothers reduce the time used for paid work.

In addition to their jobs, employed women with children have to cope with a good 5 ¼ hours of unpaid work a day, of which childcare activities account for 1 ¼ hours. Employed mothers, who have to reconcile employment with family obligations, compensate the higher time expenditure involved – as compared with employed women living in households of couples without children – by cutting back their leisure time activities and social contacts and even by affording less time for their personal needs (sleeping, eating, personal hygiene): to sum it up, the disposable time, which they have for these activities, is a good half hour shorter per day than that of employed women without children.

While employed women (living in households of couples) with children aged under 18 have, on average, 4 ½ hours a day at their disposal for typical leisure time activities – hobbies, sports or the use of the

media (TV in the first place) – and for doing things like going to parties or seeing people, their male partners are able to afford 4 ¾ hours a day for these purposes. The larger amount of unpaid work that employed mothers, who have to reconcile employment with family obligations, do in their households and for their families – as compared with employed childless women and even with employed fathers living in households of couples – leads to a reduction in employment duration and to a cutback in leisure time activities.

The time, however, that employed fathers living in households of couples can use for their employment activities is nothing short of the time childless men can afford for that purpose. Employed fathers do not usually reduce their working time, when they have minor children to be looked after (see table 4.5 on the next page). However, employed fathers with children perform more unpaid work than employed men without children. In housekeeping and gardening work there is hardly a difference between men with and without children: it takes them approximately 1 to 1 ¼ hours a day to do that kind of work. The longer duration of unpaid work is caused, first of all, by additional childcare activities, consuming half to three quarters of an hour per day. Thus, it is owing to childcare that men have about half an hour less time for leisure activities, going to parties or meeting friends.

Mothers, who are not employed and live in households of couples, spend between 4 and a good 7 ½ hours more on household activities than employed women without children. Furthermore, they spend nearly 2 ¼ hours more time on housework than mothers, who are employed. On average, they spend one hour per day more on childcare activities alone than employed mothers in households of couples. Unemployed mothers have one quarter of an hour more time for leisure activities, party-going and seeing friends than employed mothers and they have even one half-hour more time for sleeping, eating and personal hygiene.

Single parents have more employment hours per day than mothers in households of couples

The daily routine of single mothers with children under 18 years of age is strikingly different from that of employed mothers who share job and family obligations with a partner. The daily employment time of single mothers is nearly 1 ¼ hours longer than that of employed women living in households of couples. However, single mothers spend nearly one quarter of an hour less time on housekeeping activities, instead. In addition, they cut down their time for sleeping, eating and personal hygiene by approximately one half-hour compared with employed mothers living in house-

More time for young children

The amount of childcare expenditure incurred by parents depends, above all, on a child's age. For couples with children under 6 years of age, childcare accounts for more than one third of the couples' unpaid work. For single mothers, it accounts for even 43 %. In couples, women pay most of their attention to children for 2 ¾ hours a day, men do so for nearly 1 ¼ hours. Single mothers pay most of their attention to children – if these are under 6 years old – for as many as 3 hours a day, which is even a good quarter of an hour longer than mothers in households of couples do, although single mothers are doubly burdened by their role as bread-winners and family persons.

Table 4.5: Time use of females and males in households of couples, 2001/2002

Field of work	With children under 18 years				Without children	
	Both employed		Man employed		Both employed	
	Males	Females	Males	Females	Males	Females
	Hours : Minutes					
Gainful employment	5:51	3:06	5:33	0:09	5:25	4:28
Unpaid work	2:48	5:22	3:11	7:33	2:33	3:26
Of which:						
Housework and gardening . . .	1:03	2:58	1:01	3:52	1:09	2:14
Shopping/Household organisation	0:34	0:53	0:32	1:03	0:42	0:51
Childcare	0:34	1:13	0:49	2:20	0:01	0:01
Handicraft/Do-it-yourself activities	0:22	0:04	0:32	0:03	0:20	0:04
Honorary office/Informal aid	0:15	0:13	0:15	0:14	0:19	0:14
Social life and entertainment	1:31	1:48	1:33	1:49	1:53	2:01
Other leisure time activities	3:15	2:42	3:10	2:58	3:24	2:52
Physiological regeneration	10:22	10:46	10:21	11:12	10:32	11:00
Of which:						
Sleep	7:55	8:08	7:50	8:25	7:51	8:12
Eating	1:35	1:42	1:39	1:50	1:41	1:40
Body care	0:49	0:54	0:49	0:54	0:57	1:03

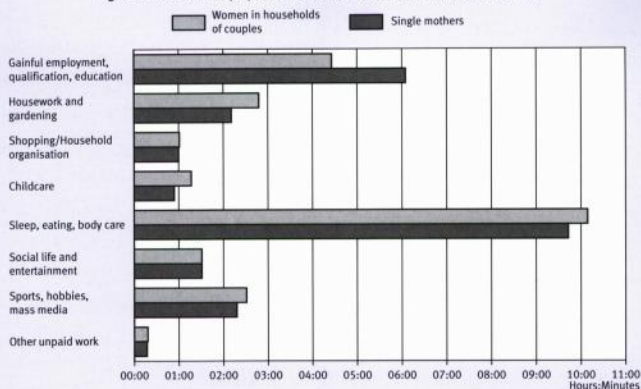
holds of couples. Less time is left for single mothers' children as well. Their offspring enjoy their mothers' care for a good quarter of an hour less than children of gainfully employed mothers, who live in households of couples and, unlike children in households of couples, these children do not have a father as a second reference person in the family's daily routine (see figure 4.5).

However, a lot of childcare activities are performed in parallel, for instance, shopping with children. If these simultaneous activities are taken into account, the childcare expenditure of women living in households of couples increases by another 1 ¼ hours, that of men only by nearly half an hour per day. The extent to which childcare is indicated by single mothers as a concurrent kind of activity shows that they perform a lot of different work simultaneously with child-

care activities: single mothers indicated 1 ½ hours per day for concurrent activities, which is almost 10 minutes longer than indicated by women in households of couples.

Since the early 1990s the childcare times of mothers with children of under 6 years of age in the new Länder and Berlin-East have considerably increased

Fig. 4.5: Time use of employed women with children aged under 18, 2001/2002



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by almost 1 ¼ hours a day to reach 7 ¼ hours. This evolution is due, above all, to a cutback in childcare services provided outside the family for children at crèche age as well as to a considerable decrease in labour participation of mothers with children of under 6 years of age as compared with the early 1990s. That is also true of the former territory of the Federal Republic where childcare times of mothers with children of under 6 years of age have increased by one quarter of an hour to reach a total of 8 ¾ hours. Consequently, mothers in the former territory of the Federal Republic still spend 1 ½ more hours together with their children than mothers in the new Länder and Berlin-East.

The way in which women and men share childcare activities strongly depends on the partner's employment situation. Employed women with children of under 6 years of age spend 2 ¼ hours on taking care of their offspring, which is twice as much time as employed men do, whereas unemployed women even

spend 3 ¼ hours, which is approximately three times as much. With a child's increasing age the time expenditure involved in childcare activities is reduced considerably.

5 Women's financial situation



5 Women's financial situation

People may earn their living in very different ways: by economic activity, by support from relatives, by relying on annuities or pensions, on unemployment benefits or assistance, and by using other financial sources (in particular, rents, social welfare payments, and student loans). In this context it is remarkable that there are clear distinctions between women and men. With a share of almost 36 % in March 2004, the dependence of the female population on benefits from relatives was much stronger than that of male people, of whom only less than a quarter (22 %) predominantly relied on this source of livelihood. Predominant livelihood is defined as the source of subsistence from which a respondent is usually receiving the bulk of funds for meeting his or her expenses. If there are several sources of subsistence, it is only the most important one that will be recorded. Figure 5.1 shows the sources of predominant livelihood for Germany's population.

Every seventh employed woman cannot finance most of her living expenses from employment

An examination of the gainfully employed population shows that women finance most of their living expenses more rarely than men from earned income. The dependence even of gainfully employed women on support from relatives is much stronger than that of male people. Out of a total of 16.0 million women gainfully employed in Germany, 86 % were financing their living costs in March 2004 predominantly from gainful employment, the respective share of gainfully employed men being markedly higher with 95 %. Correspondingly, among people relying on support from relatives there were almost 11 % of gainfully employed women (1.7 million) and merely 2 % of men. The share of those who, though gainfully employed, earned most of their livelihood from unemployment benefits and assistance or from pensions or annuities and from other sources of income (e.g. own property,

renting, interest payments, social welfare payments, payments from a nursing care insurance and other support, such as e.g. a scholarship), was relatively low for both sexes (women 3.7 %, men 2.8 %).

Among the unemployed, who in line with the ILO concept have taken active steps over the last four weeks to seek work and who are available to take up work immediately, i.e. within two weeks, similar distinctions apparently exist in the ways women and men are earning their living. In March 2004, 65 % of all of the 1.8 million unemployed women could finance most of their living costs from unemployment benefits or assistance payments. Men's share, being 79 %, was conspicuously higher. In contrast, 24 % of unemployed women, but just 11 % on unemployed men were relying on support from relatives. Nearly three quarters (72 %) of unemployed women in Germany, mainly relying on transfer payments from relatives, were married, which means that in these cases major importance must obviously be attached to spouses' subsistence payments. The share of those unemployed people who financed most of their living costs from pensions or annuities was low for women and men alike (2 % and 1 %, respectively). 9.5 % of both unemployed women and unemployed men had other financial earnings to finance their living expenses.

In the former territory of the Federal Republic, the share of unemployed women who finance most of their living costs from unemployment benefits or similar payments is lower than in the new Länder and Berlin-East. Unemployment benefits and similar payments were assessed to be the most important source of subsistence by 57 % of unemployed women in the former territory of the Federal Republic, but by as many as 77 % in the new Länder and Berlin-East. For men, West/East discrepancies were much less important, being 76 % and 86 %, respectively.

In contrast, 31 % of unemployed women living in the former territory of the Federal Republic financed most of their living costs from subsistence payments of re-

latives, whereas merely 14 % of women rated as unemployed in the new Länder and Berlin-East were in the same situation.

Among economically inactive people (according to the ILO concept, they also include unemployed people seeking work, but not immediately available for work) the share of women who were supported by relatives was 57 %, exceeding the respective share of men (48 %). In the new Länder and Berlin-East, however, 32 % of economically inactive females and 40 % of economically inactive males financed most of their living costs from payments made by their relatives.

Female workers earn 26 % less than male workers

Official statistics regard the total amount of gross pays (including efficiency, social and other bonus payments) received by factory workers and other employees as wages or salaries.

In 2004, female workers in industry and construction had gross monthly wages of 1 925 Euros, while male workers had 2 596 Euros. Thus, the wages of female workers were 26 % lower than those of male workers in industry and construction. Compared with 1996, when the wages of female workers were 27 % below those of their male colleagues, the wage gap between female and male workers has been reduced to a negligible extent.

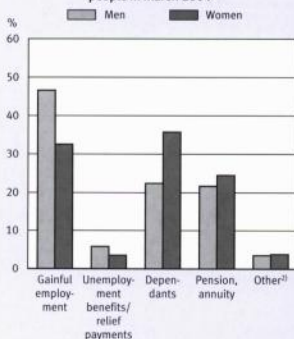
The wage gap between female and male workers in the new Länder and Berlin-East is smaller than in the former territory of the Federal Republic. In 2004, women working in industry and construction in the new Länder and Berlin-East earned 22 % less than men, while in the former territory of the Federal Republic the discrepancy was 26 % to the disadvantage of women.

Factors such as different working hours and different training backgrounds and consequently also different

jobs typically done by women and men contribute explanations for the existence of that gender-specific wage gap. While female industrial workers have a weekly working time of 37.2 hours, the working time of men is a bit longer with 38.0 hours per week.

Another cause of the gender-specific wage gap is seen in differences in the training background. In 2001, female workers had achieved less school-leaving certificates of vocational training than their male colleagues (the data refer to the economic sectors Industry and Construction, Trade, Credits and Insurance, Transport and Communication as well as Real Estates, Renting and Business Services). This is true, in particular, of the former territory of the Federal Republic, where merely 38 % of female workers, but 69 % of male workers have achieved certificates of completed vocational training. In the new Länder and Berlin-East, however, 75 % of female workers and 84 % of male workers have achieved school leaving certificates of completed vocational training.

Fig. 5.1: Predominant livelihood sources of people in March 2004¹⁾



1) Results of the microcensus. – 2) Own property, hiring, interest payments, provisions for retired farmers, social assistance, payments under a nursing care insurance plan and other benefits (e.g. financial aid to students, early retirement pensions, scholarships).

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Moreover, wage statistics distinguish between certain wage or performance groups, classifying all employees in accordance with the skill or qualification they need for their activities. This performance group classification clearly reflects the different training backgrounds of female and male workers. For factory workers (wage earners), we distinguish between three pay groups:

- Performance group 1 includes workers, both women and men, who have a skilled worker's qualification (generally referred to as skilled workers).
- Performance group 2 comprises people exercising jobs needing a preparatory training time (break-in) of at least three months (below referred to as semi-skilled workers).
- Performance group 3 includes workers, both women and men, who exercise jobs needing a preparatory training time (break-in) of less than three months (so-called unskilled workers).

Female workers are in most cases employed as unskilled workers in the former territory of the Federal Republic or as semi-skilled workers in the new Länder and Berlin-East. Unlike them, most of the men are employed as skilled workers in both parts of Germany. The wage gap between women and men can partly be attributed to these different jobs. The discrepancies between women's and men's wages in the various pay groups, which include bundles of comparable activities, are smaller than between female and male workers altogether. However, it is true of all performance groups that women are earning less than men: 18 % less in performance 1, 20 % less in performance group 2, and 14 % less in performance group 3 than men.

Female white-collar workers earn 29 % less than their male colleagues

In 2004, gross monthly salaries of women, who were employed as white-collar workers in Industry and

Construction, Trade, Credits and Insurance averaged 2 672 Euros. Male workers, however, who were employed as white-collar workers in the same economic sectors, earned 3 771 Euros. Thus, women employed in Industry and Construction, Trade, Credits and Insurance earned 29 % less than their male colleagues. In 2004, the wage gap between women and men, who were employed as white-collar workers in Industry and Construction, Trade, Credits and Insurance, had slightly narrowed as compared with 1996. In that year, female white-collar workers had earned still 32 % less than their male colleagues.

The discrepancies between women's and men's salaries, as in the case of wage earners, can be explained by the different job profile of women or men. Unlike wage earners, salaried (white-collar) workers are broken down into five, rather than three, performance groups:

- Performance group I includes executives performing activities with full supervisory power and authority.
- Performance group II comprises employees performing activities with restricted authority.
- Performance group III includes those employees who work autonomously and have many years of practical experience or some kind of specialized and technical knowledge.
- Performance group IV contains those employees whose activities require technical skills, which are imparted by vocational training.
- Performance group V comprises employees performing activities not requiring a completed vocational training.

In 2004, salaried women usually belonged to performance groups III and IV, whereas men were mostly employed in performance groups II and III. Thus, fe-

male white-collar workers perform lower-skill activities more frequently than their male colleagues. Like in the case of wage earners, the gender-specific gap between women's and men's salaries is smaller within the performance groups. Nevertheless, in all pay groups women's salaries are lower than men's salaries. However, this gender-specific pay gap does not mean that women, who perform the same kind of activity like men at the same enterprise, are paid differently.

The pay gap varies, ranging from 11 % to 22 % in the various performance groups of salaried women and men employed in Industry and Construction, Trade, Credits and Insurance. It was highest among executives (performance group III) with 22 %.

Saleswomen earn least of all women

Some of the pay discrepancies between salaried women and men can also be explained by different occupations of the two sexes. Figure 5.2 on the next page shows how much salaried women and men earned in selected occupations in 2004. The occupational breakdown used in this chart conforms to the Occupational Classification of the German Federal Employment Agency. As a rule, it does not distinguish between skill levels (qualifications). For example, although it distinguishes between office clerks and unskilled office labourers, it lists other occupations, such as e.g. other technicians, as summary items of a rather general nature without a more specific denomination of the skills involved. Besides, the German Federal Employment Agency's Occupational Classification does not distinguish between performance-related characteristics, which find their expression in the assignment to one of the performance groups mentioned above. In this sense, it can be said that the pay group classification of the Federal Statistical Office and the German Federal Employment Agency's Occupational Classification of Earnings supplement each other.

The occupation most frequently exercised in 2001 by salaried workers, both women and men, was office clerk. In 2004, women in this occupation had gross monthly salaries of 2 646 Euros and, thus, 25 % less than men (3 509 Euros). Except for office clerks, salaried women were usually employed as sales clerks (with gross monthly salaries of 1 914 Euros), as bank clerks (2 933 Euros), as wholesale or retail clerks (2 705 Euros) and as secretaries (3 164 Euros). In all occupations mentioned here, men had between 16 % and 32 % more than women. Men's second most frequent occupation was that of a senior executive or branch manager, where they achieved 6 197 Euros, the highest gross monthly salary of all of the most frequently exercised occupations. Apart from the occupations mentioned above, men were usually employed as data processing experts (4 546 Euros), bankers (4 063 Euros) and other technicians (3 857 Euros). Women in these occupations had between 16 % and 31 % less than men (see figure 5.2 on the next page).

Highest-pay occupations were for women: legal representatives and advisers, physicists, physical engineers and mathematicians as well as management consultants and organisers; and for men: entrepreneurs, senior executives and area managers, legal representatives and advisers and mining, smelting and casting engineers. Both sexes achieved top salaries as senior executives or branch managers, women in that occupation had gross monthly salaries of 4 274 Euros, i.e. 31 % less than men. The highest salaries were achieved with 4 394 Euros by women employed as management consultants and organizers. Nevertheless, they earned 17 % less than men in this occupation.

In 2004, women earned least in occupations such as Saleswoman, Other Guest Attendant and Chemist's Assistant. These occupations can easily be regarded as typically female vocations, because 59 % of salespeople and 79 % of cashiers were women. Working in these occupations, men too were paid worse than in other jobs.

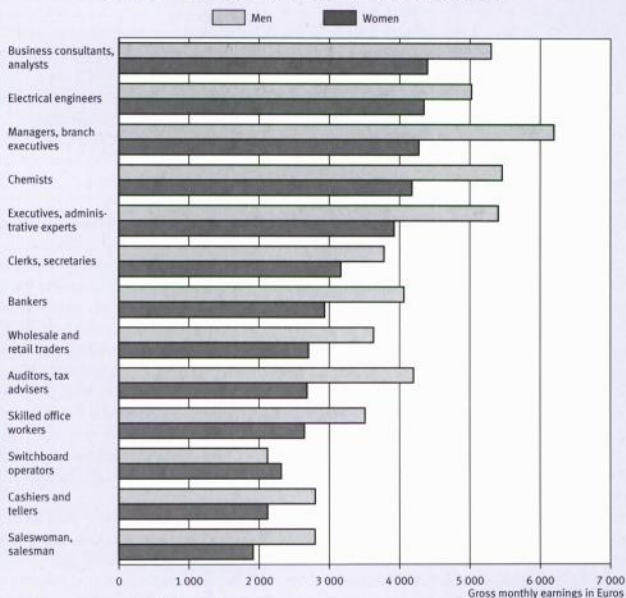
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The extent to which training influences the amount of earnings is larger in the case of salaried workers than in the case of wage earners. As a general rule, the better an employee has been trained, the higher salary he or she can be expected receive. In 2004, salaried women, who were university graduates employed in Industry and Construction, Trade, Credits and Insurance, earned an average of 4 109 Euros. That means that their salaries were 16 % higher than those of their female colleagues, who graduated from

a technical college, 35 % higher than those of women with a high school leaving certificate and 57 % higher than those of their female workmates with a school leaving certificate of an Elementary, Secondary or Intermediate School.

At the same time, there were significant pay discrepancies between women and men, even if they had achieved the same level of education. In 2004, the salaries of female university graduates were 24 % lower

Fig. 5.2: Earnings¹⁾ of salaried women and men in selected trades in 2004



1) Extrapolated gross monthly earnings of full-time employees.

Source: German Federal Employment Agency.

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than those of men with the same level of education. The gender-specific pay gap was even wider in the case of High School graduates (26 %), *Fachhochschule* (specialized college of higher education) graduates (28 %), and people with a school leaving certificate of an Elementary, Secondary General or Intermediate School (30 %).

Table 5.1: Recipients of public relief payments in a narrow sense ¹⁾

Year	Total		Of whom			
			Men		Women	
	1 000	Welfare rate ²⁾	1 000	Welfare rate ²⁾	1 000	Welfare rate ²⁾
1994	2 257.8	2.8	965.9	2.4	1 291.9	3.1
1995	2 515.7	3.1	1 088.0	2.7	1 427.7	3.4
1996	2 695.0	3.3	1 178.3	2.9	1 516.6	3.6
1997	2 893.2	3.5	1 272.3	3.2	1 620.9	3.9
1998	2 879.3	3.5	1 262.3	3.2	1 617.1	3.8
1999	2 792.5	3.4	1 218.2	3.0	1 574.2	3.7
2000	2 677.1	3.3	1 167.2	2.9	1 509.9	3.6
2001	2 698.9	3.3	1 181.6	2.9	1 517.2	3.6
2002	2 757.2	3.3	1 216.2	3.0	1 541.0	3.7
2003	2 816.2	3.4	1 259.4	3.1	1 556.8	3.7
2004	2 910.2	3.5	1 314.4	3.3	1 595.8	3.8

1) Continuous subsistence payments outside institutions. – As of 31 December. – 2) Percentage of recipients of public assistance in the respective population group.

Both women and men with the highest educational attainments, who were employed in sectors such as Hotels and Restaurants, Transport and Communication, Real Estates, Renting and Business Services, earned less than those employed in Industry and Construction, Trade, Credits and Insurance. However, their share in the total number of employees in the former service areas mentioned above was higher than their respective share in the latter economic sectors. Here, in 2001, 14 % of women and 35 % of men had a completed university or *Fachhochschule* education compared to 8 % of women and 23 % of men employed in Industry and Construction, Trade, Credits and Insurance.

Despite the discrepancies described here, gender pay gaps can be expected to diminish in the long run, as women's educational attainments will continue to converge with those of men.

The share of women receiving social welfare assistance is the higher the younger they are

At the end of 2004, 1.6 million women received current assistance transfers for subsistence resources

outside institutions, defined as social assistance in a narrower sense. Thus, 55 % of all people receiving social assistance transfers were women and just 45 % were men. Current assistance transfers for subsistence resources serve to cover basic needs, first of all, in terms of food, clothing, shelter and heating.

The welfare principle, which has emerged from the Care for the Poor, finds its expression in social welfare assistance. Social welfare assistance is supposed to enable citizens, who are in a situation of distress and cannot rely on support from elsewhere, to live their lives in human dignity. It is granted only if the individuals concerned are not in a position to help themselves on their own and if relatives or institutions effecting other social payments are unable to support them.

The share of social welfare recipients indicates the percentage of women and men in a given population group, who receive social welfare assistance. At the end of 2004, it amounted to some 3.5 % for the total population of Germany. With a share of 3.8 %, women claimed social assistance somewhat more frequently than men (3.3 %). With 9.6 %, the share of foreign

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women, who were recipients of social welfare, was much higher than that of German women (3.3 %).

Over the last few years, the share of female welfare recipients has increased less rapidly than that of men (see table 5.1). At the beginning of 1994, the share of female welfare recipients amounted to some 3.1 % and that of men to some 2.4 %. All in all, at the end of 2004, 1.6 million women and 1.3 million men had to rely on social assistance. After 1994, the proportion of social welfare recipients was highest for women in 1997 (3.9 %) and for men in 2004 (3.3 %).

At present, the share of women and girls receiving social welfare assistance is the higher the younger they are. While the share of female welfare recipients – and in particular that of minors – has clearly increased over the last ten years, the share of older women (65 years and older) has definitely fallen below the level of 1994, as figure 5.3 shows. The clear reduction in the share of older women receiving social assistance payments from 2003 on can largely be attributed to the fact that a scheme providing basic financial security in old age and in the case of reduced earning capacities was introduced in that year.

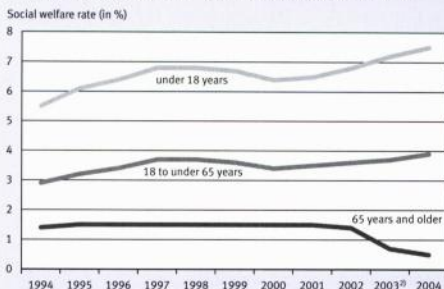
At the end of 2004, the biggest groups among all social welfare recipients in a narrower sense were single mothers (360 000) and lone women (267 000). In late 2004, every fourth single mother in Germany (26 %) was a recipient of social welfare payments. In contrast, such assistance was provided to as few as 7 % of single fathers. In late 2004, a total of 373 000 single parents in Germany depended on so-

cial assistance in a narrower sense. 26 % of female welfare recipients at working age (15-64 years) were unable to exercise gainful employment because of domestic commitments, the same being true of just 1 % of male welfare recipients at working age. From 2005 on, the majority of those who were receiving social assistance payments in a narrower sense until the end of 2004 will no longer receive these benefits by virtue of their own ability to earn a living or because of relatives living together with them, but will be allowed to claim payments under the Social Security Code Book II (SGB II) – Provision of Basic Security to Work Seekers).

1.6 million women received unemployment benefits or assistance in 2004

Nearly 41 % of all people who received unemployment benefits or assistance in 2004 were women (1.6 million). Although that constituted a considerable reduction in women's share as against 1992 (51 %), the number of women who had to rely on unemploy-

Fig. 5.3: Social welfare rate¹⁾ of women (at end of year in each case)



1) Percentage of female welfare recipients in a given age group of women. – 2) Implementation of the Law on Basic Financial Security in Old Age and in the Case of Reduced Earning Capacity as of 1 January 2003.

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ment benefits or assistance had considerably increased during the same period, as there was a rise in the total number of recipients of unemployment benefits and assistance: in 2004, the average number of recipients of unemployment benefits or unemployment assistance amounted to approximately 4 million, whereas in 1992 the number of those people had been much lower (2.2 million people).

In Germany, unemployment insurance is part of social insurance. Unemployment insurance payments include unemployment benefits to be paid in case of unemployment as well as bankruptcy compensation to be paid in case of an employer's insolvency. The right to unemployment benefits depends on the duration of both the time of unemployment and the time of employment preceding unemployment, whereas the provision of unemployment assistance takes account, first and foremost, of an applicant's indigence.

Circa 43 % of all people receiving unemployment benefits are women

More than 792 000 women received unemployment benefits in 2004. That means that nearly 43 % of all of the 1.8 million recipients of unemployment benefits were women. In 1992, the share of women had still been as high as 56 %, i.e. more than half of all people relying on unemployment benefits (936 000 women). That shows that women were hit by unemployment to a particularly large extent in the early 1990s at the beginning of the structural change in East Germany.

The reduction in the share of women can mainly be explained with the development in the new Länder (including Berlin). There, due to a persistently difficult situation on the labour market, many women have been out of work for so long a time that they no longer meet the eligibility requirements for unemployment benefits. This is shown by the 1992 and 2004 data. In 1992, the female share in recipients of unemployment benefits in the new Länder (including Berlin)

was 67 %, thus considerably exceeding the share of women in 2004 (41 %).

In the former territory of the Federal Republic (excluding Berlin), there was a 44 % share of women in all recipients of unemployment benefits, which is slightly above women's 41 % share in the new Länder (including Berlin). In 1992 it had still amounted to some 45 %, but in 1997 it had fallen to 40 %. The increase in women's share in all recipients of unemployment benefits between 1997 and 2004 indicates that in the former territory of the Federal Republic (excluding Berlin) women have increasingly been affected by the problems of the labour market.

Thus, since 1992 there has been a decrease in the share of women among all recipients of unemployment benefits, together with a concomitant reduction in the number of women receiving unemployment benefits as compared with 1992 (see table 5.2).

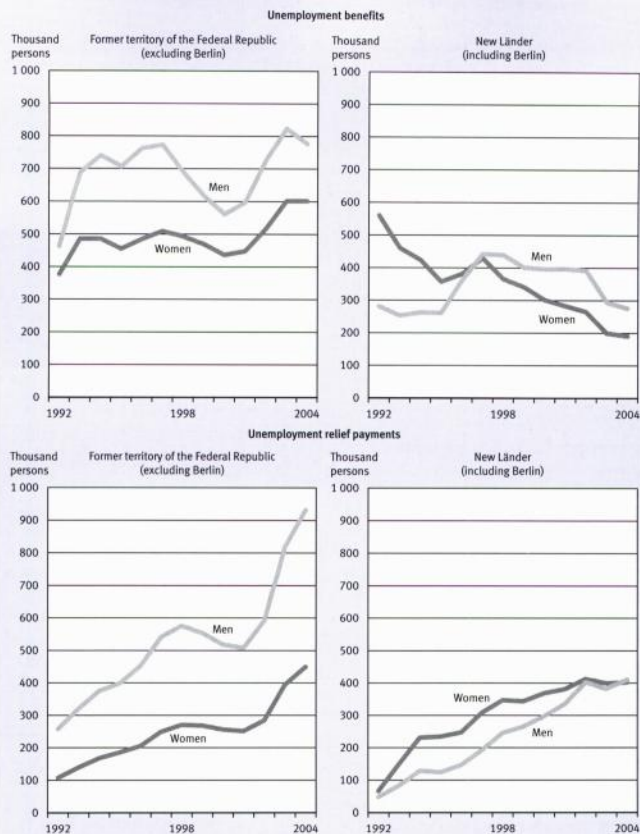
More than 4.5 times as many women as in 1992 are receiving unemployment relief

The continually increasing number of relief recipients is an indication of persistent problems on the labour market. In 2004, there were on average 852 000 female recipients of unemployment relief payments, i.e. 4.5 times as many as in 1992 (173 000 women). Looking at women and men together, we find nearly

Table 5.2: Recipients of unemployment benefits and unemployment relief payments

Year	Total	Women	
	Number		%
Unemployment benefits			
1992	1 681 155	936 889	55.7
1997	2 154 561	939 250	43.6
2004	1 845 012	792 384	42.9
Unemployment relief payments			
1992	478 916	173 422	36.2
1997	1 290 587	557 128	43.2
2004	2 193 878	851 510	38.8

Fig. 5.4: Recipients of unemployment benefits and unemployment relief payments



Source: German Federal Employment Agency.

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2.2 million relief recipients, i.e. again more than 4.5 times as many as twelve years earlier (see table 5.2). Unemployment relief is granted after termination of unemployment benefit payments or in case that an individual does not meet the eligibility requirements for unemployment benefit payments.

In spite of a slight decrease, women's share still amounted to 39 % in 2004, which was more than in 1992 (36 %), but a bit less than in 1997 (43 %). One reason for the decrease in the share of women after 1997 is the fact the number of men relying on unemployment relief payments has increased even more strongly than that of women.

The number of women receiving unemployment relief payments has been on the increase in the new Länder (including Berlin) since 1992 as well. In 1992 there were some 66 000 female relief recipients in Eastern Germany, in 2004 that number already amounted to as many as 402 000. The number of women relying on unemployment relief payments went up in the former territory of the Federal Republic, too, for it more than quadrupled, rising from 107 000 women in 1992 to 450 000 women in 2004. The number of women receiving unemployment relief payments has been on the increase over the last twelve years, because more and more women no longer meet the eligibility requirements for unemployment benefit payments and, thus, become relief recipients.

In the former territory of the Federal Republic (excluding Berlin) a total of 1 382 000 individuals were entitled, on average, to receive unemployment relief payments in 2004, of whom 33 % were females, whereas in the new Länder (including Berlin) women constituted nearly half (49.5 %) of all of the 812 000 individuals, who received unemployment relief payments in the same year (figure 5.4). The discrepancy in women's labour participation between the former territory of the Federal Republic and the new Länder (including Berlin) accounts for women's proportions being so different.

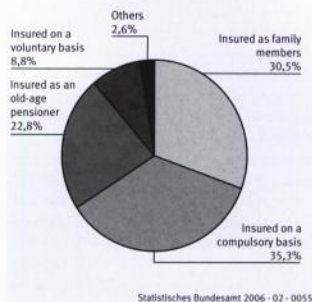
Every third woman is health insured as a family member

Compulsory health insurance, which is part of the social insurance system, is based on the idea of mutual assistance by way of effecting payments of contributions and collectively balancing the risks involved (principle of insurance). That means that benefit payments need to be juxtaposed to the insured persons' own contributions. That exactly distinguishes health insurance payments under the Social Insurance System from payments under non-contributory social schemes (payments to individuals entitled to governmental benefits without own contributions, e.g. health and pension schemes for public officials) and relief payments (to individuals who live in financial distress and receive payments enabling them to live their lives in human dignity, e.g. social welfare).

Social insurance is a system which is largely obligatory. Accordingly, obligatory health insurance is meant for those groups of people who are subject to that kind of obligatory insurance. There are different types of insurance protection coverage depending on a person's age and the general circumstances of that person's social conditions. Thus, children are normally covered by their families' insurance plans. Working-age people are mostly covered by obligatory insurance schemes. Persons, who are older than 65 years, are usually insured as old-age pensioners.

In May 2003, nearly one third (31 %) of all of the 42.1 million women in Germany were insured as family members, whereas men's share was much lower (20 % of the 40.3 million men). A somewhat smaller proportion (35 %) of women had their own obligatory insurance plans (men 41 %), followed by women, who were insured as old-age pensioners (23 %). 18 % of men were insured as old-age pensioners. 9 % of women were insured on a voluntary basis, whereas a clearly bigger percentage of men, namely 16 %, were so insured. 0.2 % of women and 0.3 % of men were not covered by any kind of health insurance. Figure 5.5

Fig. 5.5: Women's health insurance coverage in May 2003



– women's health insurance coverage in May 2003 – visualises the data mentioned here. Thus, women are co-insured as family members more frequently than men. But they are less frequently insured on a voluntary basis. In order to be granted the right of concluding a voluntary insurance contract, a person must have an income exceeding a fixed threshold, which serves as a contribution assessment ceiling. This income threshold is apparently achieved by women less frequently than by men.

Women's health insurance data corroborate that, too, as follows: In 2003, 53 % of working-age women between 15 and 64 years of age were covered by obligatory insurance protection (men: 58 %), while the share of working-age women covered by a voluntary insurance contract was about 11 % (men: 21 %). The smaller percentage of women covered by voluntary insurance contracts is a result of women's less strong labour participation. Nearly three quarters (73 %) of working-age women, who were insured on a voluntary basis, were gainfully employed.

The greater part (61 %) of voluntarily insured women at working age had a private health insurance con-

tract, the second insurance pattern most frequently chosen by these women (19 %) was what is referred to as substitute health insurance companies. 24 % of voluntarily insured women at working age were public officials.

25 % of working-age women were insured as family members and, thus, without a health insurance contract of their own, whereas men were much less frequently (9 %) in such situation. The majority of these women without a health insurance contract of their own were not gainfully employed (81 %).

In most cases women concluded contracts with local and substitute health insurance companies (67 %). Gainfully employed women – particularly, if they were compulsorily insured – gave preference more frequently to substitute health insurance companies (36 %). Economically inactive women – particularly, if they were old-age pensioners or co-insured as family members – were more likely to have insurance coverage by a local health insurance company (41 %).

Approximately 62 % of all health insured women covered by Local Health Insurance companies were insured as old-age pensioners or as family members, whereas the respective share computed in respect of Substitute Health Insurance companies was 50 %.

Women receive lower policyholder's, but higher widow's annuities than men

In Germany most people's old-age provision consists of entitlements to statutory pension insurance, which these people have acquired for themselves and their bereaved ones by virtue of gainful employment and voluntary payments. The group of insured persons (policyholders) includes wage earners and salaried workers independently of the amount of their wages and salaries as well as self-employed persons and housewives et al. – predominantly on a voluntary basis. The group of the bereaved includes widows, widowers and orphans.

Pensions are being paid in the event of old age, reduced earning capacity or death. Pensions in the event of old age or reduced earning capacity are being paid to the policyholders themselves and they are referred to as policyholder's annuities, whereas pensions in the event of death are being paid to the bereaved.

In 2004, annuities paid to female policyholders (10.1 million) clearly exceeded those paid to men (8.1 million). A major reason for that is women's higher life expectancy. In the middle of 2004, a total of some 18.2 million annuities were being paid to policyholders.

After a policyholder's death the spouse is entitled to a survivorship annuity, if he or she was married to the policyholder until his or her death and meets certain payment conditions. In 2004, 5.0 million women, but only 430 000 men received such kind of widow's or widower's annuity. 403 000 people received orphans' pensions.

Thus, the total number of pension paid (24.1 million) exceeds the number of pensioners, because, for example, a survivorship annuity may be paid to a person together with a policyholder's annuity. In most cases, those who receive more than one pension are typically women. In 2004, there were some 11.6 million female and circa 8.2 million male pensioners.

In mid-2004, average monthly annuities paid to policyholders under salaried workers' old-age pension schemes amounted to some 591 Euros for women in the former territory of the Federal Republic and to circa 712 Euros for women in the new Länder and Berlin-East. Monthly annuities of male policyholders in the former territory of the Federal Re-

public and in the new Länder and Berlin-East, being 1 153 Euros and 1 157 Euros, respectively, were much higher than those of women (see table 5.3).

Monthly annuities paid to policyholders under a wage earners' pension scheme were on average lower than those paid under a salaried workers' pension scheme. They amounted to 382 Euros for women in the former territory of the Federal Republic and to 598 Euros for women in the new Länder and Berlin-East. Average monthly annuities paid to men amounted to 831 Euros in the former territory of the Federal Republic and to 895 Euros in the new Länder and Berlin-East, thus clearly exceeding those paid to women.

Monthly widow's annuities paid to policyholders under a salaried workers' pension insurance scheme amounted to 651 Euros in the former territory of the Federal Republic and 598 Euros in the new Länder and Berlin-East. Under a wage earners' pension insurance scheme, monthly annuities paid to widowed persons averaged 477 Euros in the former territory of the Federal Republic and 501 Euros in the new Länder and Berlin-East. Under both branches of pension insurance coverage, annuities paid to widowers are on average clearly lower than those paid to widows and that is true of both the former territory of the Federal Republic and the new Länder and Berlin-East.

Table 5.3: Average pension payments on 1 July 2004

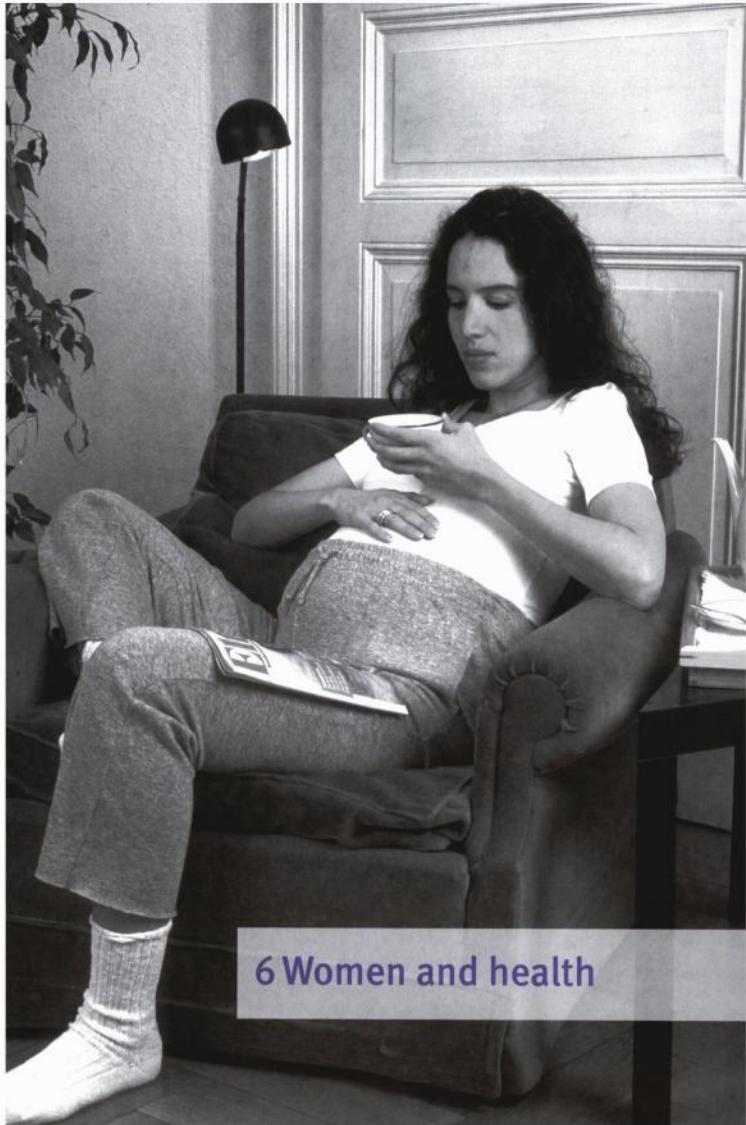
Specification	Pensions paid to policyholders		Pensions in the event of death	
			Of which	
	Men	Women	Widowers' pensions	Widows' pensions
Wage earners' pension insurance coverage				
Former territory of the Federal Republic	831	382	176	477
New Länder and Berlin-East . .	895	598	221	501
Salaried workers' pension insurance coverage				
Former territory of the Federal Republic	1 153	591	254	651
New Länder and Berlin-East . .	1 157	712	257	598

Source: Federal Ministry of Health and Social Security.

How high the annuity will be depends, first of all, on the size and the number of contributions a person has paid into a retirement fund in the course of his or her working life. That is why policyholders with a long time of employment and a high income can expect higher annuity payments than those with a low income and a shorter duration of employment. That is also the reason why women's annuity payments are in most cases much lower than those of men. For in many cases women – in particular, because of their familiar commitments – do not work long enough to achieve the same number of years as men, moreover, they are paid less and more women than men hold part-time jobs. It should, however, be noted that in many cases a retired woman need not rely on her own pension alone, as she also receives a widow's annuity in addition. Of all retired women in Germany, more than one quarter (30 %) are multiple pensioners, who receive two pensions at least. The respective share of retired men is as low as 4 %.

As a rule, women in the new Länder and Berlin-East have accomplished more years of gainful employment, so that the annuities paid to female policyholders there are clearly higher than those paid to women in the former territory of the Federal Republic. Thus, women on average achieve 25 years of insurance coverage in the former territory of the Federal Republic, compared with 41 years accomplished by women in the new Länder and Berlin-East.

However, annuity payments do not fully reveal the extent to which a retired person is provided, since other kinds of income (such as e.g. company pension plans, income from property) need to be taken into account as well.



6 Women and health

6 Women and health

The United Nations World Health Organisation (WHO) defines health as “a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity”. Health cannot be expressed statistically in terms of this broad definition, and yet official statistics provide a large variety of information items on the health and the morbidity of Germany's population.

Women fall ill more frequently than men

In the context of the microcensus health questions are being asked in intervals of several years, most recently in May 2003. That inquiry considers a person to be sick or injured by an accident, if at the moment of the inquiry or in a four-week reference period preceding it that person felt that his or her state of health was affected to the extent that he or she was unable to fully carry out his or her usual activities (school attendance, job, housework, etc.).

In May 2003, health questions were answered by 86 % of women and an equally high percentage of men. Out of them, more than 12 % of women and 11 % of men rated themselves as sick or injured by an accident, as a whole, less women were injured by accidents (0.6 %) than men (0.8 %), but more women were sick (11 % as against 10 %).

The morbidity rate was lowest in the group of the under-15-year-old, where it amounted to 4.2 % for

young females and 4.8 % for young males. With increasing age that rate increased as well: among 40-to-under-65-year-old women it amounted to some 11 %, among men of the same age it was equally high (11 %). In the group of those aged 65 and older 23 % of women and 21 % of men rated themselves as sick.

Similarly, the rate of persons injured by an accident was lowest among the under-15-year-old (0.3 % of girls and 0.4 % of boys) and it was highest among the 15-to-under-40-year-old men (1.1 %) and among women aged 65 and older (1.0 %).

Breast cancer as the most frequent cause of in-patient treatment

In 2003, 9.4 million women received in-patient treatment at German hospitals, which is equivalent to 54 % of all of that year's 17.3 million hospital in-patients. That number also includes deaths and so-called hour cases, in which an in-patient's hospital treatment ends on the day of his or her admission.

Table 6.1: Abortions by number of preceding live births in 2004

Preceding live births	Germany	Former territory of the Federal Republic (excluding Berlin)	New Länder (excluding Berlin)	Berlin
Number				
None	52 334	39 604	7 813	4 917
1	34 030	22 865	7 872	3 293
2	30 330	21 816	6 160	2 354
3	9 434	7 307	1 440	687
4	2 382	1 817	373	192
5 and more	1 140	892	154	94
Total	129 650	94 301	23 812	11 537
%				
None	40.4	42.0	32.8	42.6
1	26.2	24.2	33.1	28.5
2	23.4	23.1	25.9	20.4
3	7.3	7.7	6.0	6.0
4	1.8	1.9	1.6	1.7
5 and more	0.9	0.9	0.6	0.8
Total	100	100	100	100

In 2003, out of 100 000 female inhabitants some 22 304 were admitted to hospitals for in-patient treatment, the treatment rate of total population being 20 981 per 100 000 inhabitants. That means that women were treated more frequently as in-patients than men. In the group of older people (60 years and older) women's hospital rate per 100 000 inhabitants was lower (38 818) than that of men (43 206).

The most frequent reason for women to be treated as in-patients was normal childbirth (i.e. without a Caesarean section or other obstetrical measures), which was true of 169 000 female in-patients in 2003. Except for these cases of normal childbirth, women were most frequently treated at hospitals for cancer of the mammary gland (156 000 female in-patients). Heart failure (cardiac insufficiency) ranks second with 151 000 cases and gall stones rank third (147 000). Men were treated as in-patients most frequently in 2003 in conjunction with chronic ischemic heart disease, i.e. reduced perfusion of the heart muscle (246 000 in-patients), followed by alcohol-induced cases of mental and behavioural disorder (216 000). Hernia was the third most frequent diagnosis for men (175 000) to be treated as hospital in-patients.

Every fourth delivery by Caesarean section

In 2003, German hospitals reported a total of 688 000 deliveries, in which 697 000 children were born alive. 175 000 of these deliveries were done by Caesarean section. This is equivalent to a share of 26 %. In 1993, the share of deliveries by Caesarean section in all hospital childbirths had still been as low as 17 %.

While the share of Caesarean sections in all deliveries was on the increase throughout the period between 1993 and 2003, the share of other obstetrical measures kept decreasing continuously during the same period. In 2003, the share of vacuum extraction deliveries amounted to some 4 % (1993: 6 %) and that of forceps deliveries to 1.1 % or so (1993: 2 %).

In 1993, 84 000 women were treated for miscarriage at hospitals. In 2003, that number had fallen to 61 000, i.e. 27 % less than in 1993.

40 % of women who interrupted their pregnancy were childless

In 1996, there were about 131 000 abortions, since that time the number of abortions has remained relatively constant. In the former territory of the Federal Republic the number of abortions has increased by 6 % since 1996, while in the new Länder that number has decreased by 19 % over the same period and in Berlin by 6 %.

In 2004, hospitals and other institutions, in which abortions are being done, reported nearly 130 000 abortions. 94 000 abortions were done in the former territory of the Federal Republic, 24 000 in the new Länder and 12 000 in Berlin.

50 % of women were single and 44 % were married at the moment of the intervention. 7 900 pregnant women (6 %) were under age. The percentage of female minors who had an abortion amounted to 8 % in the new Länder, 6 % in the former territory of the Federal Republic and 5 % in Berlin.

Some 40 % of pregnant women had not yet born children by the time of the abortion. A quarter each (26 % and 23 %, respectively) had had either one or two live births. In the new Länder (excluding Berlin) the percentage of those who already had one or two children at the moment of the abortion was higher than in the former territory of the Federal Republic (excluding Berlin). Table 6.1 includes data on the number of children born to a pregnant woman by the time of the abortion.

One of five women, who had decided to have an abortion in 2004, went to a hospital (22 %). Most of them decided to go to a gynaecological practice (78 %). In the former territory of the Federal Republic (excluding

Berlin) most of the women went to a gynaecological practice (86 %) for the abortion, whereas in the new Länder (excluding Berlin) they tended to give preference to hospitals (54 %).

About 5 % of all women concerned had the abortion done at an institution located outside the Land, in which they were living in.

97 % of reported abortions were performed in the first twelve weeks of the pregnancy after obligatory consultation as prescribed by law.

In 2004, vacuum aspiration was the most frequent abortion method (circa 105 000 cases) with 81 %. 7 % of all abortions (9 100 cases) were induced by Mifegyne pills, which were introduced at the end of 1999.

Less females than males are severely disabled

At the end of 2003, nearly half (48 %) of all of the 6.6 million severely disabled persons recognised by pension offices in Germany were female (3.2 million). In the former territory of the Federal Republic (including Berlin) the total number of severely disabled women amounted to 2.7 million at the end of 2003, women's share being 47 % there. In the new Länder (excluding Berlin) half (50 %) of severely disabled persons were female (492 957).

A disabled person is one whose bodily function, mental ability or spiritual health will deviate with a high

probability from normal conditions at a given age for more than six months, hindering the impaired person from full participation in public life. The severeness of an impairment is expressed by the degree of disablement, namely in grades of ten ranging from 20 to 100. A severely disabled person is one who has been awarded a degree of disablement of 50 and more.

The rate of the severely disabled indicates the proportion of severely disabled persons in a given age group by sex. At the end of 2003, some 8 % of women and almost 9 % of men were severely disabled in Germany. Table 6.2 includes the respective data for the former territory of the Federal Republic (including Berlin) and the new Länder (excluding Berlin).

The proportion of severely disabled persons rises with increasing age, since persons of advanced age are, of course, more frequently affected by a disablement than younger people. While among the 25-to-35-year-old people 1.8 % of women and 2.2 % of men are severely disabled, among those aged between 55 and 65 every eighth women (12 %) and every sixth men (18 %) are holders of a severely handicapped pass. Figure 6.1 shows the proportion of severely disabled women and men by age.

In 2003, the overwhelming majority of all severe disablements were caused by diseases. Women were more frequently affected by diseases causing a disablement (86 % of all cases) than men (81 %). However, 5 % of severely handicapped men had suffered permanent damages by war, while serving their time or performing civilian service, compared to just 0.6 % of severely handicapped women. In 2003, 0.4 % of severely handicapped women and 0.9 % of severely handicapped men had been disabled by traffic accidents. 4.5 % of severely handicapped women and 4.9 % of severely handicapped men had been born disabled.

The most frequent kind of disablement was an impairment of the function of internal organs concerning 3.2 million severely handicapped women, repre-

Table 6.2: Proportion of severely disabled persons as of 31 December 2003

Gender	Germany	Former territory of the Federal Republic (including Berlin)	New Länder (excluding Berlin)
Males	8.6	8.9	7.5
Females	7.5	7.5	7.2
Total	8.0	8.2	7.3

senting a share of 23 %. Amongst them, there were approximately as many as 270 000 women affected by cardiovascular diseases, i.e. every twelfth severely disabled woman. The second, most frequent cases were impairments in the function of extremities (15 %) and, in the first place, of legs (11 %). Another 14 % of severely disabled women suffered from impairments preventing their vertebral columns and trunks from functioning properly.

Less women are overweight than men

In the 2003 microcensus, respondents were asked about the weight and the height of their bodies. What is of interest here is the relation of body height and body weight. It makes it possible to find out, if a person is underweight, overweight or of normal weight. That relation is expressed by what is called body mass index (BMI). The BMI is calculated by dividing a person's body weight (in kilograms) by the square of the person's height (in meters), the person's sex and age remaining unconsidered. The World Health Organisation (WHO) defines adults with a BMI of over 25 as overweight and those with a BMI of 30 as obese. In accordance with that, 41 % of women and 58 % of men aged 18 and older were overweight in 2003. 12 % of women and 14 % of men were found to be obese.

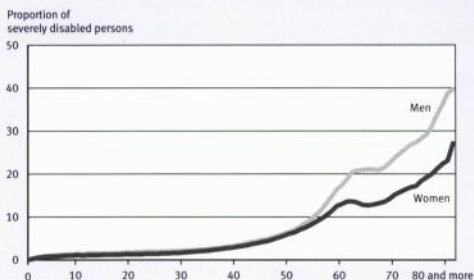
Overweight women were outnumbered by overweight men in all age classes. Even among those aged between 18 and 20 just one of eight female, but near-

ly one of six male adolescents were overweight (see table 6.3).

The share of overweight people rises with increasing age both for women and for men. In 2003, women aged between 70 and 75 and men aged between 65 and 70 had the highest average BMI values. 62 % of women and 74 % of men were overweight in these age classes. Table 6.3 shows these data for various age classes.

4 % of adult women, but as few as 1 % of men were found to be underweight (BMI below 18.5). Most of

Fig. 6.1: Proportion of severely disabled persons¹⁾ as of 31 December 2003



1) Percentage of severely disabled persons in the respective population group.

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underweight women (13 %) were typically found in the age group of the 18-to-under-20-year-old.

Every fifth woman is a smoker

Although smoking is a well-know health risk, many people don't stop smoking in Germany. In May 2003, 7.0 million women (older than 15 years) in Germany

rated themselves as smokers. This was equivalent to a 22 % female smokers' share in all women. The share of female smokers in all smokers in Germany amounted to 41 %.

The share of women, who were smoking regularly, was below men's share not only for total population, but also for all age classes. Smokers' share was highest (33 % and 43 %, respectively) among the 40-to-45-year-old both for women and for men. The lowest proportion of smokers in all respondents aged 15 and older was found in the group of people aged 75 and older. Table 6.4 shows the proportion of smokers in total population by sex and age.

The share of smokers in Germany's population has decreased over the last few years. What has remained unchanged is the share of young smoking females and

There are also gender-specific distinctions regarding the number of cigarettes consumed daily. Thus, in 2003 no more than every seventh regularly smoking woman had to be rated as a strong smoker, whereas about every third regularly smoking male was a strong smoker. A strong smoker is a person who smokes more than 20 cigarettes a day. The highest proportion of strong smokers was found in the age groups of 45-to-50-year-old women (5 %) and 50-to-55-year-old men (15 %).

Lower accident risk of women

In 2004, a total of 192 000 girls and women were involved in road traffic accidents. 161 000 girls and women were slightly and 30 000 were seriously injured, 1 600 girls and women died of the consequences of an accident within 30 days after the date of acci-

dent. As a whole, in 2004, more than 5 800 persons were killed in accidents on public roads and squares and more than 359 000 were slightly and a bit more than 80 000 were seriously injured.

The risk of women to be in a road traffic accident is clearly lower than that of men. Thus, in 2004, 43 % of all casualties, 43 % of all people injured and 27 % of all people killed in road traffic accidents were female. If we relate the number of casualties

to the number of inhabitants of the same gender, women's lower accident risk level stands out even more clearly: In 2004, 456 women, but 626 men were injured or killed in road traffic accidents per one million inhabitants. If we regard the figures of those killed in road traffic accidents, the distinctions between the

Table 6.3: People's body mass index in 2003

Age of ... to under ... years	Average body mass index		Of whom overweight people		Of whom obese people ¹⁾	
	kg/m ²		% ²⁾			
	Men	Women	Men	Women	Men	Women
18 - 20	22.6	21.5	14.4	10.1	2.9	2.3
20 - 25	23.4	22.0	20.5	12.3	4.2	3.7
25 - 30	24.7	22.8	32.6	16.4	7.1	6.2
30 - 35	25.4	23.4	39.3	19.3	9.0	7.1
35 - 40	25.7	23.7	41.6	20.4	11.2	8.3
40 - 45	26.1	24.2	44.6	24.2	13.2	10.1
45 - 50	26.6	24.9	48.4	27.9	16.0	13.0
50 - 55	26.9	25.5	50.8	33.7	17.5	15.1
55 - 60	27.1	25.8	52.0	36.0	18.5	16.1
60 - 65	27.1	26.1	52.5	37.8	19.1	17.6
65 - 70	27.3	26.5	53.3	41.2	20.4	19.9
70 - 75	27.0	26.5	51.6	42.1	18.7	19.6
75 and more	25.9	25.2	48.9	35.4	11.1	12.4
Together	26.0	24.7	44.1	28.9	13.6	12.3

1) In line with WHO definitions a body mass index of 25 and more means overweight, one of 30 and more means obesity. - 2) Percentage in the population with available body weight and body size data.

males aged between 15 and 20 years, of whom 25 % used to smoke regularly in 1999 and in 2003. However, the share of young females increased by 2 percentage points (1999: 21 %, 2003: 23 %), whereas that of young men of the same age decreased by one percentage point (1999: 28 %, 2003: 27 %).

two genders are even more striking: Per one million inhabitants 37 women and 106 men were killed in road traffic accidents. Thus, the number of men killed in road traffic accidents was nearly three times as high as that of women.

Women of all age groups have a lower accident risk level than men. In 2004, the lowest accident rate was found among senior females aged above 65, thus, 234 senior females were injured or killed in accidents per 100 000 inhabitants. This can possibly be explained by elderly women's lower traffic participation. Concerning the risk of being killed in road traffic this age group was ranking fourth with 6 persons killed per 100 000 inhabitants. On the one hand, these figures reflect the decrease in the physical power of resistance with increasing age and, by that, the possibly heavier consequences that bodily injuries may have and, on the other hand, elderly women very frequently participate in traffic as pedestrians, who as such are exposed to a larger risk of suffering severe injuries than female car drivers. In 2004, women of the age group between 18 and 21 were most frequently injured or killed in accidents. Per 100 000 inhabitants, 1 462 women of that age group were affected by accidents.

This age group was also most strongly hit by traffic accidents, in which people were killed. Thus, in 2004, 124 women were killed in traffic accidents per 1 million inhabitants aged between 18 and 21. The corresponding rate of men was, however, nearly three times as high (337 people killed). Figure 6.2 shows the number of people injured or killed in accidents by sex and year of age.

The overwhelming majority of women of all age groups (69 %), who were injured or killed in accidents, were car drivers or passengers. 968 of these 133 000 females involved in accidents were killed. The group of the 18-to-40-year-old women was particularly often involved in car accidents: Their share lying between 78 % and 84 % of all 18-to-40-year-old females af-

fected by accidents. Of all 18-to-24-year-old women killed in accidents as many as 90 % died in a passenger car.

While 39 % of all females were injured or killed in traffic accidents as passengers, just every fourth men was not at the wheel (23 %) when the accident happened. 46 % of the women killed did not drive the car themselves.

27 689 women were affected by accidents as cyclists in 2004 (14 % of all girls and women affected by accidents), 145 of them were killed. Girls aged between 10 and 15 were relatively often injured or killed in accidents as cyclists (39 % of all girls of that age group affected by accidents) just like elderly women over 60 years (23 %).

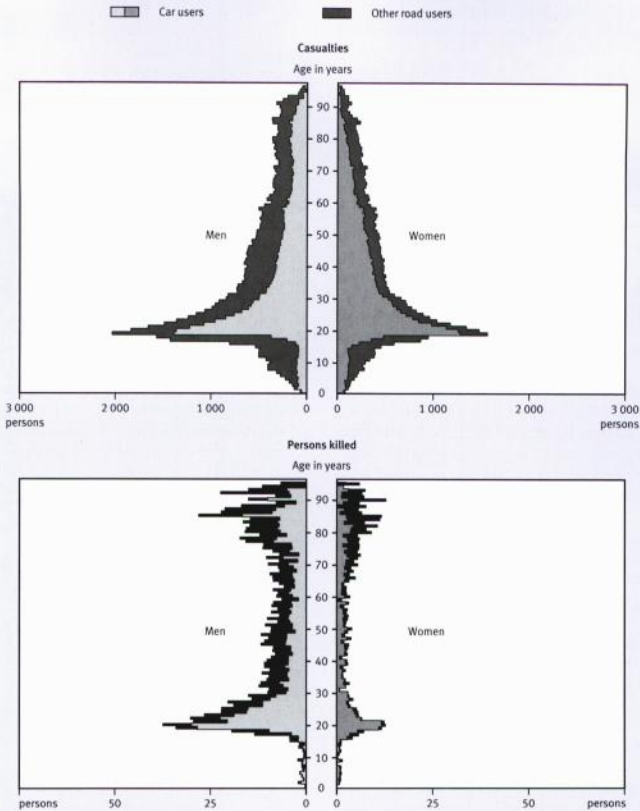
In 2004, about 17 000 women were injured or killed in accidents as pedestrians (9 % of all women affected by accidents). Here again, those particularly affected were girls and elderly women: More than every fourth girl under 15 years of age (25 %) and every fourth senior female over 70 years of age (26 %), who were af-

Table 6.4: Regular smokers by gender in 2003

Age of ... to under ... years	Smokers		Of whom	
			Heavy smokers ¹⁾	
	male	female	male	female
	%			
15-20	27.3	23.2	1.2	0.8
20-25	45.6	35.4	4.2	2.0
25-30	43.5	31.0	6.5	3.3
30-35	43.0	31.6	9.3	3.9
35-40	42.1	32.6	10.8	4.8
40-45	42.5	33.4	12.9	5.1
45-50	40.4	30.9	14.3	5.4
50-55	35.4	25.0	14.5	4.8
55-60	30.5	19.3	13.8	4.2
60-65	23.4	12.9	12.5	2.2
65-70	17.5	8.5	10.3	1.6
70-75	15.7	6.5	8.1	1.2
75 and more . . .	11.1	4.0	6.7	0.6
Total	33.2	22.1	10.0	3.1

¹⁾ In line with WHO definitions those with a daily consumption of more than 20 cigarettes.

Fig. 6.2: Persons injured or killed in road traffic accidents per 100 000 inhabitants in 2004



fectured by accidents in 2004, were pedestrians. As to those killed, nearly every fifth girl (19 %) and almost half of senior females (48 %) were killed as pedestrians.

As women rarely drive powered two-wheelers, they are, consequently, affected by accidents with that means of transport much less frequently than men. Of all women injured or killed in accidents, as few as 5 % were affected by accidents with motor-assisted bicycles, mopeds or motorcycles. The respective share of men, however, was as high as 18 %.

Women to be blamed for accidents less frequently than men

In 2004, 37 % of the 416 000 passenger cars involved in road traffic accidents with casualties were driven by women. While in the age groups of those of 35 years and older the proportion of women, who are to be blamed as the main causer of car accidents with casualties, decreases with increasing age (from 40 % to 25 %), while the respective share of men increases (from 60 % to 75 %). A possible reason for this may be that in higher age groups women drive cars less frequently than men.

To assess the quality of driving one makes an analysis of the course of an accident. Such analysis shows that female car drivers involved in accidents are to be blamed for the accident a bit less frequently than male car drivers. 52 % of the 152 000 women involved in accidents in 2004 were identified as the main causers of accidents involving casualties (80 000 women) in contrast to 56 % of a total of 263 000 men involved in accidents (147 000 men). In all age groups up to 55 years the values rated for women were better than those rated for men. The situation was different in age groups above 60 years only, where men's ratings were better than women's ratings. In addition, most of the accidents caused by female car drivers had less momentous consequences than those caused by male drivers.

The same is true of female cyclists and female pedestrians, who were to be blamed for traffic accidents less frequently than men. 34 % of 28 700 female cyclists (9 700) in contrast to 45 % of male cyclists (22 200) involved in accidents as well as 25 % of female pedestrians (4 400) in contrast to 34 % of male pedestrians (6 500) involved in accidents were identified as the main causers of an accident in 2004. Only when driving motorcycles, omnibuses or trucks women are guilty of possible accidents more frequently than men.

The analysis of the causes of accidents has also revealed clear, gender-specific distinctions: While men's most common driver error causing an accident was "unadjusted speed" (14 % as against 11 %), women's main fault was of the "failure to priority/precedence" type (12 % as against 11 %). Female drivers attracted attention less frequently than male drivers because of "failure to drive under the influence of alcohol" (2 % as against 5 %) and "failure to overtake and pass properly" (2 % as against 3 %).

Every second woman dies of a cardiovascular disease

A total of 458 000 women and 396 000 men died in 2003. In most cases, their deaths were caused by diseases (96 %). Women's share being 97 % of all those who died of a disease was a bit higher than men's share (94 %).

Each death is recorded by a death certificate indicating the so-called underlying affliction of the deceased person. Underlying affliction means that disease or that injury which triggered the ensuing events leading to death. If, for example, a woman died of lung failure, because she was having lung cancer, the cause of death to be recorded statistically is lung cancer, rather than the failure of her lungs.

Mortality rates shed light on how many persons of a given age group died in relation to the number of inhabitants of the same age group. They make sense,

in particular, for a gender-specific examination of deaths, since in the older age groups, in which, naturally, most of the deaths occur, women are presently outnumbering men.

In 2003, most women and men died of cardiovascular diseases. The share of this cause of death in all causes of death taken together, being 51 % for women, was 10 percentage points higher than the share for men (41 %). As to cardiovascular diseases, the mortality rate per 100 000 inhabitants was 556 women and just 402 men. Almost every sixth person who died

of a cardiovascular disease – among the male population every fourth person - died of heart attack. The proportion of deaths caused by a cardiovascular disease is higher in respect of women than of men, since in old age, owing to women's higher life expectancy, a woman's cardiovascular system tends to malfunction more frequently than that of a man.

Malignant neoplasms (cancer diseases) were another common cause of death affecting 22 % of women. The commonest kind of cancer causing most death incidents among women was breast cancer. 17 % of all women who died of cancer were killed by that specific kind of cancer (17 200 deaths). Another 11 % of all women who died of cancer were killed by cancer of the respiratory organs. Cancer diseases caused death for 28 % of men. The most frequent cancer disease was cancer of the lungs and the bronchia (28 700 deaths).

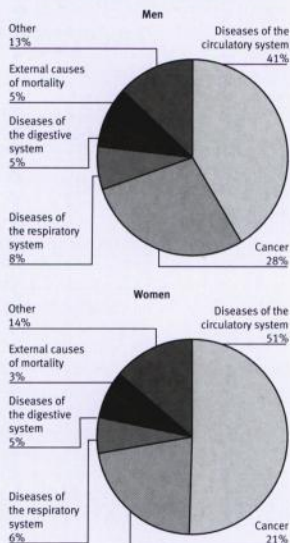
Diseases of the respiratory system caused death for more than 6 % of women and diseases of the digestive system killed nearly 5 % of women. Figure 6.3 shows the most frequent causes of death for women and men in 2003.

In 2003, 13 000 women and 21 600 men died in unnatural conditions, i.e. by injuries, toxication or suicide. The proportion of women deceased in unnatural conditions is 3 %, which is clearly below men's proportion (5 %).

Of all persons deceased in unnatural conditions in 2003, 6 800 people fell victim to a car accident, nearly 26 % of them being women (1 800 women). More than half (56 %) of the 7 900 persons who were killed by a fall were women (4 400 women). 11 200 people committed suicide in 2003, 3 000 of them were women.

In 2003, 30 mothers died of pregnancy complications, in the course of delivery or during the ensuing 6 to 8 weeks (childbed). This is equivalent to 4 mothers per 100 000 live-births. Maternal mortality has clearly de-

Fig. 6.3: Most frequent causes of death in 2003



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creased over the past few decades. In 1960, as many as 106 mothers still died per 100 000 live-births (a total of 1 030 mothers). The change can be explained by improvements in medical care and hygienic conditions on the one hand and by a reduction in the number of births by almost half since 1960 on the other hand. While 1.3 million children were still born back in 1960, the recorded number of births fell to as few as 706 700 by 2003.

Infant mortality, too, has continuously decreased over the past few decades. In 2003, almost 422 infants died in the first year of life per 100 000 children born alive, in 1960, that number was still as high as 3 500 infants per 100 000 children born alive.

13 % of all AIDS patients are women

As reported by the Robert Koch Institute, some 28 000 persons contracted the acquired immune deficiency syndrome AIDS in Germany between 1982 and late 2003, after the first incidence of AIDS in the early 1980s, 13 % of them being women (3 600). Since 1982, more than 3 000 women and almost 13 900 men have died of AIDS in Germany.

The number of persons newly diagnosed as HIV carriers between 1993 and late 2003 amounted to 4 581 women and 15 862 men. The number of newly diagnosed female HIV carriers has remained nearly constant, oscillating between a minimum of 380 cases and a maximum of 443 cases per year. The total number of HIV-infected persons alive in Germany in late 2003 is estimated to amount at least to 42 000, of whom circa 9 000 are believed to be women.



7 Women in
public life

7 Women in public life

Women and men participate in public life in manifold ways, thus contributing to the shaping of politics, economy and culture in Germany. Be it that they are politically active to influence the formation of democratic structures or as trade union members attend to their interests or actively cooperate in sports clubs and cultural associations – public life in Germany offers a large variety of possibilities for cooperation and depends, in its turn, on everybody's willingness to get involved in it.

Four of five women turned out to cast ballots in the Bundestag election in 2005

The exercise of suffrage is of major importance for our parliamentary democracy to function properly. 78 % of the female electorate participated as ballot box or postal box voters in the elections to the 16th Bundestag in September 2005. Men's turnout was just slightly higher with about 79 %.

As an almost general tendency statistics show that the older people are, the more they are interested in elections, with only minor distinctions between women's and men's turnout for almost all age groups (see figure 7.1).

In view of the age structure of Germany's population, elderly nationals, both women and men, constitute a major potential of voters. Thus, 32 % of approximately 61.9 million franchised people belong to the group of those aged 60 and older. They have been the supporting pillar of voters' turnout for many years. The turnout of this age group was about 81 %, exceeding the average turnout of all age groups by 2.4 percentage points.

As a whole, the turnout of those aged between 60 and 69-years was highest: 85 % of women and 86 % of

men in this age group turned out to cast ballots in the Bundestag election in September 2005. The turnout of people aged 70 and older, however, was lower than that of the 60-to-69-year-old: women's turnout was markedly lower; men's turnout was just a bit lower. The comparatively low turnout of women in the age group of 70 years and older (73 %) might be related to the fact that this age group includes a clearly larger group of elderly women who find it more and more difficult with increasing age to turn out to cast ballots in the election: this age group includes 6.5 million women, having an average age of 82 years, and 3.9 million men, whose average age is 76 years.

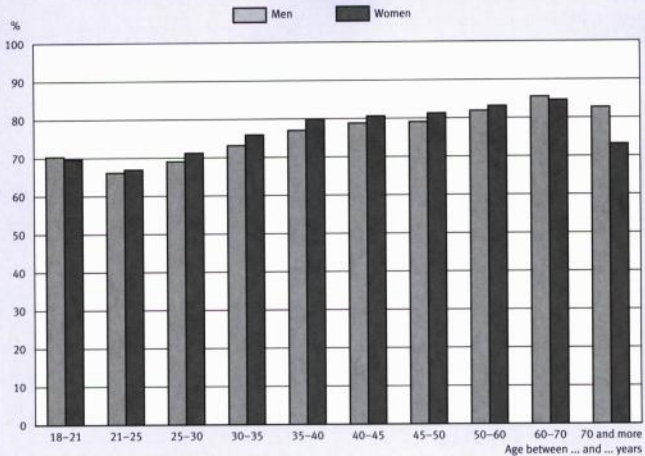
The turnout was lowest in the group of those aged between 21 and 24 years: as few as 67 % of women and 66 % of men turned out to cast ballots in the 2005 Bundestag election (in the new Länder and Berlin-

Table 7.1: Female and male voters in the 2005 election to the Bundestag

Party	Germany	Former territory of the Federal Republic	New Länder and Berlin-East
	%		
Male voters			
SPD	32.8	33.9	28.4
CDU/CSU	34.8	37.0	25.2
GRÜNE	7.4	8.0	4.7
Die Linke.	9.9	6.1	26.2
FDP	10.7	11.3	8.4
Other parties . .	4.4	3.8	7.0
Female voters			
SPD	35.5	36.3	32.3
CDU/CSU	35.5	37.9	25.4
GRÜNE	8.8	9.5	5.6
Die Linke	7.6	3.8	24.4
FDP	9.0	9.3	7.7
Other parties . .	3.5	3.3	4.6

East, the turnout of women in this age group was even lower with merely 64 %). 70 % of female and male first-time voters turned out to cast ballots in the election, which was clearly below the average turnout of German voters amounting to nearly 78 %.

Fig. 7.1: Turnout of voters¹⁾ in the 2005 election to the 16th Bundestag



1) Share of ballot box voters and postal ballot voters in all eligible voters.

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SPD favoured by East-German female voters

While both the SPD and the CDU/CSU achieved nearly 36 % of female votes, male voters favoured the union parties, which achieved nearly 35 % of male votes, i.e. 2 percentage points more than the votes in favour of the SPD (see table 7.1). The SPD achieved their best result with almost 39 % of votes of the youngest female electorate aged between 18 and 24 years. The union parties achieved their best result (circa 44 %) among female voters aged above 60.

Looking at the data on the former territory of the Federal Republic separately from those on the new Länder and Berlin-East, we find a different voting behaviour. While in the former territory of the Federal Republic

both sexes favoured the union parties (women 1.6 percentage points as against the SPD, men even 3.1 percentage points), in the new Länder and Berlin-East a majority of both sexes supported the SPD (female votes for the SPD exceeded those for the CDU/CSU by 6.9 percentage points, male votes by almost 3.2 percentage points).

One third of members of the Bundestag are women

In spite of the considerable improvements achieved in the last 20 years, there continues to be a big mismatch between women's political representation and their actual share in the eligible population. In the Bundestag elected since 1949, women's share was at first, i.e. until 1983, less than 10 %. A female share

of more than 15 % was achieved, for the first time, by the 11th Bundestag elected in January 1987. Between 1987 and 2002, the share of female parliamentarians rose continually in the Bundestag to reach more than 32 %. Since the September 2005 elections to the 16th Bundestag women have been represented with a share of a little less than 32 % (see table 7.2).

With this share of female parliamentarians, Germany ranks seventh among the EU member countries. This highest female share is presently achieved by the Swedish (45 %) and the Danish Parliaments (38 %). The female proportions in the Finnish (38 %) and the Dutch people's representations (37 %) are also higher than in the 16th Bundestag. At present, the female share is lowest among the EU countries in the Maltese Parliament with 8 % and in the Greek Parliament with 9 %.

The share of female representatives differs between the parties represented in the Bundestag. 36 % of SPD representatives and 48 % of "Die Linke" party representatives are women; in the GRÜNEN party women even have the majority with nearly 57 %. Women's share in the CDU/CSU constitutes some 20 % and in the FDP nearly 25 %.

At present, among the German members of the European Parliament women are represented with a share of a little more than 31 %.

The Länder Parliaments in which women are most strongly represented are those of Bremen, Brandenburg and Niedersachsen

As of late September 2005, on average 31 % of members of Länder Parliaments were female. That means that women's proportion in all Länder Parliaments taken together was almost as high as that in the 16th Bundestag. The Länder Parliaments in which women were most strongly represented – measured by comparison with the Federation's average – were those

Table 7.2: Women's share in the Bundestag ¹⁾

Year	Members of the Bundestag	Women
	Number	%
1949	410	7.1
1953	509	8.8
1957	519	9.2
1961	521	8.3
1965	518	6.9
1969	518	6.6
1972	518	5.8
1976	518	7.3
1980	519	8.5
1983	520	9.8
1987	519	15.4
1990	662	20.5
1994	672	26.3
1998	669	30.8
2002	603	32.2
2005	614	31.8

¹⁾ According to the polling results; including MPs elected by the Berlin House of Representatives until 1987.

of Bremen, Brandenburg and Niedersachsen. Thus, in Bremen's and Brandenburg's Land Parliaments two of five representatives were women (41 %). More than a third of members of the Länder Parliaments of Niedersachsen, Thüringen and Hamburg were female (circa 34 %). However, women were clearly a minority with a good fifth of the representatives (22 %) in the Land Parliament of Baden-Württemberg and with a good quarter of the representatives (27 %) in the Land Parliament of Bayern.

Women's share in representatives of the various parties or political associations, represented in the Länder Parliaments, varies greatly. The variety ranges from zero female representatives of the FDP in Bremen, in Saarland and in Schleswig-Holstein and of the DVU in Bremen to 67 % of the GRÜNEN in Saarland.

Nearly one third of trade union members are women

Compared with other West European countries, Germany's trade union organisations are few in number, but numerous in members. At the end of 2004, the German Federation of Trade Unions (DGB) as the big-

gest umbrella association, with which many individual unions have affiliated, counted approximately 7.0 million members. Nearly one third (32 %) of them were women.

The trade unions in the DGB are built on the principle of industrial unions, i.e. they unite the wage earners and salaried employees of one particular industry irrespective of their vocations. Thus, the DGB is the umbrella association of eight particular unions (see table 7.3). The extent to which women are represented in these individual unions varies. This can be explained by the share of women being different in the total number of employees in the various industries. At the end of 2004, women's share was very high in the Trade Union on Education and Science with 68 % and in the United Services Trade Union (ver.di) with almost 50 %. At the end of 2004, ver.di had more than 2.5 million members, which means that it was also the trade union with the largest number of members under the umbrella of the DGB. In July 2001, four particular trade unions (German Post Workers' Union; Trades-

Large workers' organisations other than the German Federation of Trade Unions include the German Federation of Public Servants (DBB) and the Federation of Christian Trade Unions (CGB). In 2004, 31 % of 1.3 million members of the DBB were women. The CGB had 298 000 members, of whom 32 % were women.

In sports clubs Women favour gymnastics and football

In 2004, 39 % of 23.6 million members of the central association affiliated with the German Sports Federation were girls and women (9.3 million). Compared with 1994, the number of female members of the German Sports Federation increased by 13 percentage points.

Women's participation in sports clubs of the German Sports Federation varies with the kind of sport. Partly, that has traditional reasons and, partly, that is caused by the specific physical efforts required.

In five sports women's share in the total number of sport club members reached more than fifty percent in 2004: 71 % in equestrian, 70 % in gymnastics, 65 % in competitive dancing, and 52 % in volleyball and swimming (see table 7.4). The German Gymnasts' Federation, with its circa 5.1 million members in 2004, is

the second largest sports club behind the footballers. As to female members (circa 3.6 million) gymnastics were clearly in front, followed by footballers (857 000) and tennis (718 000).

Women's interest in football has strongly increased over the last few years. In 2004, the German Football Association had 284 000 more active and pas-

Table 7.3: Women's share in the DGB trade unions as of 31 December 2004

Trade unions	Members	Women
	1 000	%
Trade Union on Education and Science	255	68.4
Ver.di (United Services Trade Union)	2 465	49.7
Trade Union on Food - Tobacco - Restaurants	225	39.9
TRANSNET	270	20.7
Trade Union on Mining, Chemistry, Energy	771	19.1
Metal Workers' Union	2 425	18.3
Trade Union of the Police	178	20.6
Trade Union on Construction - Agriculture - Environment	425	15.0
Total DGB	7 013	31.9

Source: German Federation of Trade Unions (DGB).

men's, Bankers' and Insurance Workers' Union; Media Workers' Union; and Public Service, Transport and Traffic Workers' Union) and the German Salaried Employees' Union (DAG) had merged into a larger trade union referred to as ver.di. Women were represented least in the Trade Union on Construction, Agriculture and Environment with nearly 15 % and in the Metal Workers' Union with almost 18 %.

sive female members than ten years before (1994: 573 000 women). During that time women's share increased by 3.3 percentage points. Thus, in 2004, nearly 14 % of 6.3 million members of the German Football Federation, which is the German Sports Federation's most numerous association, were women. That women have learned in the meantime to play

nautical association (10 %), among the chess-players (6 %) and in sports fishing (4 %).

Two of five active members of the German Choral Association are women

In 2003, 42 % of 570 000 vocalists singing in male and female choirs and in mixed choirs were women (238 000). Thus, women's share in all active members of the German Vocalists' Federation has increased by 6 percentage points since 1993, while the total number of singing members has simultaneously fallen by about 45 000 persons. This figure does not include children's and youth choirs whose membership numbers are growing.

In 2003, the German Vocalists' Federation had more than 1.7 million active and non-active members, who were organised in 22 000 choirs. Just every tenth of these choirs was a purely female choir (10 %), while in the same

year more than 8 400 choirs were male choirs, which was equivalent to 38 % of all choirs. The share of mixed choirs was a bit smaller with 36 %, while children's and youth choirs had a share of nearly 15 %.

In autumn 2005, after the German Vocalists' Federation had merged with the General Vocalists' Federation, the German Choral Association had a total of 720 000 singers of all age groups, of whom 240 000 were women.

Table 7.4: Active and passive members in the 25 most numerous associations of the German Sports Federation in 2004

Most numerous associations	Total	Women	
		Number	%
Gymnastics	5 084 612	3 562 904	70.1
Football	6 272 804	857 220	13.7
Tennis	1 767 226	718 436	40.7
Equitation	761 294	539 023	70.8
Track and field athletics	885 335	433 217	48.9
Shooters	1 529 542	348 202	22.8
Swimming	610 110	315 638	51.7
Handball	826 615	310 190	37.5
Skiing	660 381	287 652	43.6
Alpine association	686 472	259 627	37.8
Volleyball	501 683	259 259	51.7
Lifesaving association	562 912	255 698	45.4
Golf	456 799	178 980	39.2
Sports for the disabled	341 916	168 244	49.2
Table tennis	665 140	153 365	23.1
Competitive dancing	206 596	135 010	65.3
Badminton	217 177	89 214	41.0
Judo	200 302	60 281	30.1
Basketball	199 026	52 098	26.2
Sailing	189 533	46 952	24.8
Canoeing	113 429	39 354	34.7
Ice sports	161 491	38 393	23.8
Skittle	143 464	38 216	26.6
Karate	106 458	36 299	34.1
Motor yacht	113 300	31 414	27.7

Source: German Sports Federation.

football successfully is shown by the outcome of the European Football Championship in 2005. German female footballers won this championship with a 3:1 victory over Norwegian female footballers. The success story of German football women is really remarkable: six European and one World Championship Titles could be won in the last few years.

Of all sports clubs affiliated with the German Sports Federation, women's share was lowest in the aero-

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