

In Germany, the right to social protection and social security of older persons is defined in manifold legal and policy frameworks. The Social State Principle is enshrined in the Basic Law and thus has the rank of a constitutional principle. The legal basis for social insurance is the Social Code. Statutory and contributory pension is governed by the German Statutory Pension Insurance Scheme as laid down in the German Social Code. Minimum old-age pension is available for those who are not covered by the statutory pension scheme.

However, worldwide there are still numerous barriers to an adequate and accessible social security:

1. The cornerstones of a good life in old age are sound and sustainable pension systems. **Sufficient income** in old age is a major prerequisite for financial autonomy while poverty restricts free choice of e.g. housing, care services and participation in society. After a long working life or in case of reduced earning capacity, older people deserve a sufficient income.
2. Senior citizens without sufficient means of subsistence must be **adequately** protected. For many, the statutory pension is not enough to live on, and they are forced to claim minimum old-age provision.
3. Additional pillars of protection such as occupational or private old-age provision are not available to all older people, because they were unable to pay into these insurance models during their working lives due to insufficient income or/and a lack of additional provision schemes.
4. In addition to **alleviating the impact of poverty**, however, the overall objective must be to **lay the foundations for preventing poverty** even more strongly than in the past, since it is in particular interrupted employment histories, precarious employment, part-time work (also due to parental and care periods), long periods of education, child-raising periods and low wages that lead to reduced pensions in old age.
5. Labour market policy measures, e.g. to combat low wages and the abuse of marginal employment, must also be taken. Young and old people must be given equal (educational) opportunities and opportunities for participation.
6. Old-age poverty is a problem that affects and will continue to affect **women** in particular, especially single parents, and migrants. Many of today's and

tomorrow's older women have postponed or interrupted their employment to raise children or care for older family members, leaving them dependent on financial support when they retire. In addition, working women often receive a lower salary than men. The "gender pay gap" turns into the "**gender pension gap**" at retirement age. As a result, women are multiply affected by poverty risks. **We demand social security for all those who have taken on such tasks over the years.**

7. Irrespective of a regular retirement age, which is an important factor for calculating the pension amount, we advocate for **individualisation and flexibilisation of working life** on a voluntary basis. It must be possible to work beyond the retirement age set by the social security system (and thus acquire additional pension claims). By the same token, an earlier withdrawal from working life before reaching retirement age must not be forced against the will of employees. Instead, creating working conditions that are **appropriate for age and ageing** must be given top priority.
8. **Sustainability of social security systems** must be ensured and constantly reviewed. Where necessary, existing systems must be revised or adapted to new social circumstances. Demographic change poses major challenges to the **intergenerational contract**. Younger generations fear that they will not receive sufficient and fair old-age provision from the hitherto proven pay-as-you-go system when they reach retirement age. Open and fair discussions on equitable burden sharing between generations and timely action are therefore urgently called for.
9. Social security includes affordable **housing**. Housing costs are exploding above all in metropolitan areas. We demand that public housing be increasingly promoted and that occupancy rights be secured for older people as well.
10. And finally, the role of **civil society** must be strengthened to help ensure sustainable social security systems that benefit all future generations.
11. To ensure that old age is not synonymous with hardship also in the Global South, we appeal to politicians to strengthen the **rights of older persons** worldwide and to pursue a human rights-based approach in order to guarantee social protection and social security for all.