



# Germany

**Key Facts:** In 2018-19 Germany celebrates 50 years since the decriminalization of homosexuality<sup>xxi</sup>. Fifty years on, and in 2017 same-sex marriage was legalized following a parliamentary vote<sup>xxiv</sup>. In 2013, Germany pioneered legislation within Europe that permitted parents of intersex children<sup>8</sup> to leave the gender box blank on a birth certificate, and a ruling in November 2017 has seen this expanded for lawmakers to legally recognize a “third gender” from birth<sup>xxv</sup>.

## Demographic information



**33%** of LGBT people are married compared to **48%** of heterosexuals

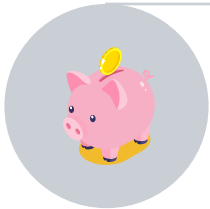


**28%** of LGBT people have financially dependent children compared to **34%** of heterosexuals



**49%** of LGBT people take their health seriously compared to **53%** of heterosexuals

## Retirement planning



**30%** of LGBT workers are habitual savers compared to **40%** of heterosexual workers



**23%** of LGBT workers have a written plan for retirement compared to **13%** of heterosexual workers



**19%** of LGBT workers expect to provide financial support to their aging parents compared to **17%** of heterosexual workers

## Retirement readiness



LGBT workers achieve an ARRI score of **6.2** compared to **6.0** among heterosexual workers



**73%** of LGBT workers feel personal responsibility for having sufficient income in retirement compared to **73%** of heterosexual workers



**79%** of LGBT workers are aware of the need to plan financially for retirement compared to **78%** of heterosexual workers