



No to poverty in old age in Ulm

*Users and supporters –
together we can make a difference*

ANNUAL REPORT 2025

altersarmut Ulm nein e.V.

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Vision

altersarmut Ulm nein (No to poverty in old age in Ulm) is the first association of citizens for citizens in Ulm, which is entirely dedicated to financially weak senior citizens and connects people in the process.

Is it possible that 2025 is already the subject of a yearly review? Yes, time flies. So much has happened. Our association has developed rapidly since its foundation in 2021, but unfortunately so has the need. Since the baby boomers are retiring, the number and proportion of people affected by poverty in old age is increasing even more. Our self-imposed mission is to make a positive difference in the everyday lives of financially vulnerable senior citizens. Let us not forget that today's 80-year-olds were involved in the reconstruction and economic miracle after the Second World War.

Poverty and old age increase the risk of loneliness. These are not just individual experiences; they also have implications on society. Consequently, they concern us all. Trust is the basis for effective help. That is why we are constantly working to build and maintain trust. We strive to involve those affected in such a way that they can also be participants and not just recipients. It is important to us to be politically, religiously and ideologically neutral and independent so that everyone feels welcome without doubt or restriction. Our meeting place is deliberately open to everyone while our services are limited to our target group.

Our target group consists of old-age or disability pensioners who receive or are entitled to receive basic income support or housing benefit in old age, as well as pensioners whose regular monthly income is slightly above the thresholds. We offer moral and practical support, including unbureaucratic emergency assistance. We strive to respond to the needs of the individuals and work together with them to find a suitable solution. We also like to bring joy to our users. The mix of young and old, those affected, those potentially affected, supporters and interested parties form a community in which people also support, inform and inspire each other. New visitors are always welcome. We are delighted that we are reaching more and more people.

Our efforts to achieve our goals for 2025 have paid off. Even AI knows us. It's fair to say that the association has established itself and is well known and recognised. Thank you to our users for your trust, to our supporters for your help, to our contributors for your commitment and to our partners for your valuable cooperation. Of course, politics must set the course for the future, but for now and today, we need a strong civil society. How wonderful that we are so openly accepted.

Christiane Blessing-Win, Chair of the Executive Board
Markus Marquard, Deputy Chair of the Executive Board
Barbara Weimar, Treasurer
Cornelia Birk, Board Member

Review

What has changed for pensioners in 2025? On the positive side, they had more net income due to higher allowances and the pension increase in July, more flexibility in continuing to work during retirement, more security due to a stabilised pension level and more opportunities to earn additional income, especially for disability pensions, as well as increased widows' and widowers' pensions. However, the pension level of 48% is completely inadequate for small pensions. Many pensioners, especially those of advanced age, no longer have the strength to continue working and therefore cannot benefit from the higher mini-job limit and the increased minimum wage. The rising cost of living and the political debate about cuts to social benefits are very worrying for many older people on low incomes.

Our priorities for 2025, apart from implementing our basic services, were: improved work distribution, financial management and visibility; expanded programme and cooperation. Our basic services: open meeting place, information, advice, mediation and support, emergency assistance, digitisation project, events.

How did we achieve these goals? The most important measures included our search for people who could reliably contribute during opening hours and/or in administration, the expansion of our emergency assistance and digital support services, our involvement in the Netzwerk Altersarmut (Network Poverty in Old Age), and our participation in the exhibitions "Faces of Poverty" and "What Does Old Mean?". An awareness campaign on the topic of poverty in old age was conceivable for us in cooperation with others or independently.

There were many key dates in 2025:

January 2025	altersarmut Ulm nein is recognised as a placement location for the Federal Voluntary Service
24/01/2025	The Netzwerk Altersarmut (altersarmut Ulm nein is a founding member) introduces itself to the public
February 2025	Our new website goes live
March 2025	Wolfgang S. donates €1,000
14/03/2025	Opening of the exhibition "What does old mean?" with the participation of altersarmut Ulm nein
01/03/2025 + 17/05/2025	General meetings of members, Barbara Weimar is elected as treasurer
June 2025	Svitlana Gurina becomes our first volunteer under the Federal Voluntary Service
09/07/2025	altersarmut Ulm nein , upon invitation, gives a lecture on the topic poverty in old age at the State Conference on Neighbourhood Development in Stuttgart
30/07/2025	altersarmut Ulm nein celebrates its 4 th anniversary

October 2025	The city of Ulm donates €1,350 for combatting loneliness
November 2025	Weingarten Foundation for the Disabled and Elderly donates €2,000, Müller Foundation donates €1,000, Erwin Halder KG donates €500.
December 2025	Cornelia E. donates €1,000, Wolfgang S. donates €2,000, our largest individual donations to date
20 + 21/12/2025	Christmas Market
22/12/2025	Charity concert

Our most noteworthy successes include the increasing number of visitors, the association's sound financial situation and improved financial management, as well as our new website.

What was new and special in 2025? Our website was expanded to include quotes and FAQ; it also got a built-in donation button. All donations advertised at our premises are now also posted on our website's notice board. A major milestone was being recognised as a placement centre for the Federal Voluntary Service (BFD) including the reimbursement of personnel costs and the valuable assistance from our first BFD volunteer, Svitlana. Consequently, our administrative costs remain extremely low, while we benefit from help with our work. A wonderful cooperation developed with the Schulbus e.V. association, with several joint excursions between primary school children and older people, additionally supported by the bus company Gairing. Further milestones were the participation by the Netzwerk Altersarmut in exhibitions, markets, lectures and panel discussions on the topic of poverty in old age. We are very pleased to have Barbara as our new treasurer and Oliver as our note taker during board meetings. Thanks to Josefa and Imke from Foodsharing, we were able to pass on rescued vegetables, fruit and bread to our users almost every week. We are delighted to note that connections have developed among some users that go beyond the association. For milestone birthdays of our users, we have introduced two City vouchers as a gift while all other users whose special day we know continue to receive one voucher. We passed on free tickets that we received from other institutions such as from the Kulturloge, the Generationentreff or the Ulmer Märchenkreis. Towards the end of the year, a former hairdresser offered her services free of charge on several occasions; she quickly became known among our users as the hair fairy. We have had two interns. We visited our users when in hospital. With the increasing number of visitors and the wide range of services on offer, our premises in Ensingerstrasse will soon be too small, and we have embarked on the difficult search for more space. It should be well connected to public transport, barrier-free or at least barrier-reduced, and financially viable for us. Among all progress and successes, we also had plans that we have not been able to implement or not yet e.g. addressing the issue of poverty in old age in schools and offering prevention programmes in the higher grades.

Thanks to offers from internal and external contributors and more volunteers, we were able to make our events in the areas of knowledge, entertainment and assistance even more diverse and offer them more frequently. Most of them took place on Saturday afternoons, at least twice a month. Several day trips were organised together with the Generationentreff, which also resulted in new connections between participants. In addition, some activities occurred spontaneously during our opening hours, e.g. we made jam, ordered pizza, cooked and baked with ingredients from Foodsharing, and attended a lecture together. The unannounced rickshaw rides in cooperation with Malteser had a big surprise effect, as did the visit of a mother and daughter who distributed their own Christmas crafts with hidden monetary gifts to those present and then spontaneously helped decorate cookies. One lady had asked for money instead of gifts for her milestone birthday and gave it to the most needy person we knew. For the association's fourth birthday, we surprised everyone with a ride on the historic tram from 1905.

We advertise our events on our website, on Instagram, Facebook, the neighbourhood platform nebenan.de and in the event calendar of the city of Ulm, as well as via our own email distribution list and notices posted in the association. We have received more than 150 recommendations on nebenan.de. Such signs make us happy and spur us on.

The association has many active networks with relevant institutions. This allows us to exchange information, knowledge and experience in a spirit of partnership and to support each other's activities. We maintain existing contacts and always seek new ones. We have had the opportunity to introduce ourselves to wider circles e.g. through participation in external events, through the press, interviews and lectures, or at the Christmas market in cooperation with the Ulmer Autoren '81. Our experience with cooperation has been very positive.

For financially disadvantaged senior citizens, we have become a central point of contact for a wide range of relevant information, including offers from other institutions. New and date-specific offers are presented in a folder, so everyone can quickly and easily keep up to date. Our directory "Offers for financially disadvantaged older people" in print and on our website is generally popular. The association always has practical little things for take-away e.g. household items and occasionally non-perishable food. Larger donations in kind that require storage or transport are advertised in our premises and published on our website.

Our project "Support for the digitalisation of financially disadvantaged senior citizens" continued in 2025. We offer smartphones that are suitable for seniors and mobile data to financially disadvantaged elderly as well as individual training and support. Digital participation helps combat loneliness, helps in emergency situations and can make everyday life easier. Participants can choose training topics that they find important and interesting and that are specifically tailored to the needs of older people e.g.

- Ways to stay in touch with family and friends
- Finding opportunities for social participation
- Having groceries, household items and medication delivered when mobility is limited
- Calling for help quickly in an emergency, consulting a doctor online.

Smartphones		Training	
Loaned	Permanently handed over after loan period	With Smartphone from us	With own device
3 1 extended 2 returned	3	3 persons	12 persons

Ten information events on the topic of digitalisation were held to accompany the programme. The aim is to gently allay the fears of financially disadvantaged senior citizens about digitalisation. This can be achieved if they feel well looked after, can learn in a safe and familiar environment, and discover the practical advantages of digitalisation for themselves. Interest was greater than expected, as illustrated by the number of people supported with their own devices.

22
1.509

22 members: 1 departure, 4 new members
Dozens of users and supporters.

1.509 visitors, on average 126 per month.

88 donated household goods and specialized items for seniors; total residual value €1,181. Value without the small articles for take-away and without Foodsharing.

41 events e. g. cooking, baking, day trips, crafts, information sessions, walks, performances, celebrations.

10 public appearances: posters in trams, exhibitions, markets, panel discussions, lectures, charity concert.

41
10

11
7

11 x media coverage/interviews: Südwest Presse, NUZ, Donau3FM, Radio FreeFM, Jungle World, VdK.

7 x social media presence: engagiert in ulm, Aktion Mensch, nebenan.de, betterplace.org, WirWunder, Facebook, Instagram.

5 applications processed with/for users,
6 x emergency assistance provided,
Countless information provided,
Numerous counselling sessions.

12 training courses attended on the
association's purpose or its management.

11
12

14
€

3 regular donors, 5 major donors,
5 multiple donors, 1 project sponsorship

Donations, sponsorship: €11,328.47 of which
Our project on betterplace.org €760.70
Events and coffee fund: €2,072.77

Website, Flyer, Annual report 2024
3 Newsletter: April, July, October 2025

The directory "Offers for financially
disadvantaged older people" is continuously
updated and is available on our website and
in print.

Publi
cations

Apart from the work directly related to our opening hours, to individual assistance for those affected and to networking with relevant entities, more needs to be done in the background. This includes but is not limited to planning, organisation, accounting, applying for funds, reporting, newsletters, website maintenance, meetings, research, analysis, training.

The board members exchanged ideas at monthly meetings and made important decisions together. At the general meeting of members in March 2025, the 2024 annual financial statements and the strategy and budget for 2025 were approved. The cash audit report was presented at a second meeting in May, and the new treasurer was elected then. The change in the Executive Board was notified to the Register of Associations; our data protection directory and the bank authorisation were updated accordingly.

altersarmut Ulm nein is a member of the Seniorenrat Ulm, the KORN self-help office, the Alliance Against Poverty in Old Age in Baden-Württemberg, the Kulturloge Ulm/Neu-Ulm/Alb-Donau Kreis, and the Netzwerk Altersarmut. We are also partners in Demokratie Ulm – together for diversity and democracy.

Since September 2021, our association has been recognised by the tax office as a non-profit and charitable organisation. This was confirmed in June 2024. Since October 2021, **altersarmut Ulm nein** is recorded in the Register of Associations at the Ulm District Court.

Finances

The income of **altersarmut Ulm nein** in 2025 amounted to €17,684.14 and the expenditure to €18,215.75, including rent for the meeting place and its operating costs. The difference came from reserves from 2024.

All board members and volunteers except our cleaner work without remuneration, even without the flat-rate allowance for voluntary work. Thanks to this, we are able to use almost all our income directly to fulfil the purpose of the association.

Outlook 2026

This year brings several changes for pensioners and future pensioners (source: DRV):

- Higher additional income limits for reduced earning capacity pensions, €20,700 for full capacity reduction pensions, €41,500 for partial capacity reduction pensions.
- The new extended crediting period treats people with reduced earning capacity as if they had continued to work and pay contributions at their previous average income until the regular retirement age. This increases their pension. The crediting period will continue to rise gradually until it reaches 67 years in 2031.
- The age limit for regular retirement will be raised further and will reach a uniform age of 67 for those born in 1964 and later.
- The age limit for a full pension for people who have been insured for a particularly long time will be gradually increased. From year of birth 1964, the uniform age of 65 will apply.
- With at least 35 years of insurance, the old-age pension for long-term insured persons can be drawn from the age of 63, but with a 0.3% reduction for each month of early retirement. As the regular retirement age will gradually increase to 67 by 2031, the possible reductions will also increase.
- The mini-job limit rises to €603.
- The minimum hourly wage rises to €13.90.
- The transition range for midi jobs shifts accordingly.
- The taxable portion of pensions continues to rise, but current pensions remain unaffected.

For 2026, **altersarmut Ulm nein** has set itself the following priorities: distributing administrative work across more shoulders; further increasing visibility and reaching more affected people; adapting premises accordingly. The most important measures include searching for larger premises with good public transport connections and people who can reliably contribute to the back office; generating more members; further expanding our emergency aid and digital support services; maintaining the progress made in 2025 in treasury, note taking and assistance during opening hours, as well as programme diversity and cooperation. This also includes our active involvement in the Netzwerk Altersarmut, and the implementation of the awareness campaign prepared in 2025.

Our work



WHAT WE WANT TO ACHIEVE

Offer selfless moral and practical support to needy senior citizens.
Connecting the young and old, the needy and those who are not.
Combine state aid with citizen assistance.



OUR FOCUS

Help, mutual help, self-help.
Accompanying measures for a dignified life.
Honouring the lifetime achievements of all senior citizens.



WHO ARE WE?

altersarmut Ulm nein is the first association of citizens for citizens in Ulm and the surrounding area that is entirely dedicated to the financially weak elderly and connects people in the process.



WHAT WE DO

We listen.
We want to help in pragmatic and appropriate ways.
We want to create a smile on people's face.



WHY IT'S IMPORTANT

Poverty in old age is an alarming situation for those affected.
In old age, the possibilities to overcome poverty disappear.
The trend towards poverty among the elderly is steadily increasing.