

Ageing: An Unprecedented Challenge

Lower fertility and longer lives add up to a new challenge worldwide: ageing populations.

As expansion of family planning allows people to have smaller families, and as people live longer through medical breakthroughs and better access to health care, the proportion of older people is increasing almost everywhere.

This is a major global success story, but it also presents societies with new challenges related to economic growth, health care and personal security for people as they age.

Smaller percentages of people in their prime working years, relative to older or younger dependents, skew social and economic structures. When fertility drops below replacement level, labor shortages may result, because the number of retiring workers each year will eventually exceed the number of new workers coming into the labor market.

Yet healthy older workers represent a growing reservoir of unrealized human capital. When they remain active in the workforce, older people can contribute much to their families, communities and countries. This may require a rethinking of work, family and institutional arrangements.

Population ageing is particularly pronounced in Asia, Europe and Latin America. While more developed countries have higher proportions of older persons, less developed countries are ageing at a faster pace, with less time to prepare.

The Situation

- Average life expectancy is now at an all time high of 69 years (67 for men, 71 for women). But regional disparities are huge: from 54 years in sub-Saharan Africa (53 for men, 55 for women) to 80 in northern Europe (77 for men, 82 for women).ⁱ
- The number of people over age 60 worldwide has been rising steadily. In 1980 there were 384 million people in the world aged 60 or above.
- Now, that figure has more than doubled, to 893 million. By 2050, the number is projected to rise to 2.4 billion.ⁱⁱ
- People age 80 or over used to be rare, but today they are the world's most rapidly growing age group.ⁱⁱⁱ They use a greater proportion of medical and social support services than younger people.
- In the industrialized countries of the Organization for Economic Cooperation and Development (OECD), where aging populations are of greatest concern, three-quarters of people age 24-49 are employed, but fewer than 60 per cent of people 50 to 64 are.^{iv}
- Four out of five adults of retirement age or older have no retirement income from pensions or government programs.^v
- Laws in 61 countries require women to retire earlier than men, usually five years earlier, despite women's longer life expectancy. These include Algeria, Austria, Italy, Panama, the Russian Federation, Sri Lanka and the United Kingdom.^{vi}

The Trends

- In the more developed regions, about 1 in 4 people is now over age 60. By 2050, more than 1 in 3 will be. In the least-developed countries, one in 20 people is now over age 60; by 2050, 1 in 9 will be.^{vii}
- By 2050, the number of working-age people available to support each person 65 or older will decline by half worldwide,^{viii} straining government social support and retirement financing.
- In 1950, there were 12 working-age people for every person over 65 worldwide. Now there are 7, and by 2050 there will likely be only three.^{ix}
- The median age worldwide (half the people are older and half are younger) will rise from 29 in 2010 to 42 in 2100.^x But disparities among countries are enormous: Niger's median age now is the world's lowest at 15.5, while Japan's is highest at 44.7.^{xi}
- Programs to encourage older people to keep working – and to encourage employers to hire them – include tax code revisions, pension system reform, training incentives, microcredit programs, health care subsidies and work-time scheduling flexibility.

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- ii United Nations Population Division, "Life Expectancy at Birth – Both Sexes," "Life Expectancy at Birth – Female," and "Life Expectancy at Birth – Male," World Population Prospects, the 2010 Revision, New York: <http://esa.un.org/wpp/Excel-Data/mortality.htm>, Accessed 5/4/11
- iii United Nations Population Division, DESA, "World Population Ageing 1950-2050 – VI. Conclusions" p. 33, <http://www.un.org/esa/population/publications/worldageing19502050/pdf/92chaptervi.pdf>, Accessed 5/4/11
- iv United Nations Population Division, "Annual Population Both Sexes," World Population Prospects, the 2010 Revision, New York: <http://esa.un.org/unpd/wpp/Excel-Data/population.htm>
- v Population Reference Bureau, "World Population Highlights: Key Findings for PRB 2010 World Population Data Sheet," Population Bulletin 65-2. New York, 2010, p. 6
- vi United Nations Development Programme, Human Development Report 2010, New York, 2010, p. 77: <http://www.weforum.org/issues/water>, Accessed 4/20/11
- vii Population Reference Bureau, "World Population Highlights," op. cit., p. 6
- viii Population Reference Bureau, "World Population Highlights," *ibid.*, p 6
- ix Population Reference Bureau, World Population Data Sheet, op cit., p. 4
- x United Nations Population Division, "Annual Population Both Sexes," World Population Prospects, the 2010 Revision, New York: <http://esa.un.org/unpd/wpp/Excel-Data/population.htm>
- xi United Nations Population Division, "Media Age of Population", World Population Prospects, the 2010 Revision, New York: <http://esa.un.org/wpp/Excel-Data/population.htm>, Accessed 5/4/11 hire them – include tax code revisions, pension system reform, training incentives, microcredit programs, health care subsidies