

CONFERENCE

NEWS

Ageing, Development and Social Protection

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Accelerated population ageing is a global trend. It has long been a significant issue for developed countries, and it is now becoming one for many developing areas. There is a tendency to depict population ageing as a threat to the future. Rather, it should be recognized as one of the great achievements of the past century—albeit one that also generates a range of social, economic, political and cultural challenges. Population ageing is part of, and is influenced by, wider processes of development and transformation. The well-being and quality of life of elderly people are strongly conditioned by their capacity to manage the opportunities and risks associated with rapid and complex change. Social protection, both formal and informal, can play a key role in mediating these relationships. This conference, at which 14 leading international experts in the field of ageing and development presented papers commissioned by UNRISD, was the Institute's contribution to the United Nations Second World Assembly on Ageing.

The UNRISD conference provided participants at the global event with insight to the current state of academic research and debate on some core issues related to ageing and development, as they affect different social groups (including the non-elderly), countries and regions, as well as different contexts of development, change and crisis. Because research

about population ageing, particularly in low- and middle-income countries, remains underdeveloped and patchy, there is an urgent need for a stronger knowledge base and for coherent policy frameworks that address the effects of ageing and the needs of older people. The conference therefore examined the opportunities, problems and challenges of effective social protection for older people—including formal public policies and more informal strategies, such as household support systems. In Session One, participants considered the dynamics and challenges of population ageing in countries experiencing different development trajectories. Session Two focused on formal social protection mechanisms, including pension programmes, health care and social services. And Session Three examined a range of issues relating to the care economy. The conference agenda and a list of contributions to the project are included in this report.

INTRODUCTION

Ageing, Development and Social Protection: A Research Agenda

In his opening address, Peter Lloyd-Sherlock outlined four important myths that stereotype and continue to bedevil debates about ageing and development.



Myth No.1: Population ageing is mainly a Northern issue.

A review of basic demographic data quickly dispels this common misconception. Although the oldest population structures tend to be found in richer countries, the majority of the world's elderly people now live in the South. Also, current rates of population ageing are much more rapid in some parts of the South, such as China and Brazil, than those that have been observed in industrialized countries.

Myth No.2: Inevitably, older people represent an unproductive burden on society and a hindrance to economic development.

In other words, ageing may be desirable for the individual, but it is bad for society as a whole. Debates about ageing are permeated by what might be termed a “negative paradigm of population ageing and later life”. According to this model, old age is associated with dependency, vulnerability, inherent lack of capability and poor quality of life. With reference to economic development, it is claimed that older people use up savings, are unproductive and have expensive needs—the cost of which reduces the resource base of the economy as a whole. These ideas sometimes translate into specific policy agendas. For example, the main cost-effectiveness tool used by the World Bank in allocating health resources assigns a lower social return value to health improvements for people age 60 and over than for those it terms the “productive cohorts”.

This negative paradigm is being challenged, however. Greater attention is now being paid to the diversity of later-life experiences, and to the actual or potential contributions elders can make to their own well-being and to that of others. These new ideas have come together under the label “active ageing”. While this shift in thinking is to be welcomed, there is a danger that it may downplay the real needs and vulnerabilities of some older people. Rather than generalize about later life from either a negative or active perspective, it is necessary to recognize the heterogeneity of experience.

Myth No.3: Inevitably, population ageing will place unsustainable pressures on formal social protection.

This is often portrayed as not only a problem for richer countries, but also a global phenomenon. Instead, it is more useful to identify different sets of challenges

for different parts of the world. In developed countries there has been a rapid growth in public expenditure on the needs of older people. This has led to concerns about fiscal sustainability, and to calls for a more pluralistic approach to financing and provision. Yet the link between population ageing and spending on formal social protection is not always as strong as is claimed. For example, expenditure on health services is significantly affected by the ways these services are organized and financed, regardless of the demographic context. In most low-income countries, social policies have tended to focus on the needs of other groups, such as mothers, children and “workers”. Instead of sustaining existing programmes, the main challenge for such countries will be to factor older people into social policies for the first time. Across middle-income countries, the scale of formal social protection for older people is extremely varied, ranging from minimal policies to schemes that rival those of the North. In many middle-income countries formal social protection has been threatened by structural adjustment, shifts in welfare paradigms, and the rapid growth of private sector services in often weak regulatory settings.

Given this diversity, it is misleading to talk about the *inevitable* impacts of population ageing on formal welfare programmes. Yet policy debates continue to be characterized by a “one-size-fits-all” approach. For example, discussions about pension reform closely follow global blueprints, and sometimes seem more pre-occupied with the performance of capital markets than the needs of older people. Likewise, health sector reform follows an increasingly globalized model of market opening, cost recovery and decentralization—reforms that may pose serious threats to elders.

Myth No.4: The care economy can care for itself and is not a priority issue for public action.

The care economy has received scant attention from policy makers and academics in both the North and the South. In the North there are growing concerns about the capacity of the state to meet care needs, yet the bulk of these services is still being provided through the private sector or informal carers. The role of the private sector raises issues about regulation and equity; the role of the informal sector raises concerns about social justice and sustainability. In the South it is still assumed that traditional family and community structures can meet care needs. However, families,

norms and values are undergoing unprecedented changes, and so it may be dangerous to assume that they are an effective guarantee of care.

In concluding his remarks, Lloyd-Sherlock re-emphasized the diversity of ageing experiences. He advised against portraying older people as a special interest group whose concerns are separate from, and possibly in conflict with, those of other age groups. Older people do not live in isolation, and so their welfare is intimately bound with that of society as a whole. Policy needs to recognize both difference and interdependence.

SESSION ONE Development Trajectories, Social Change and Well-Being in Later Life

Population ageing and the well-being of older people are inseparable from wider processes of development. The speed of these processes of change in developing countries is reflected in the sudden onset of population ageing there; and the relationship works both ways: population ageing may also influence patterns of development. However, claims that ageing simply increases the burden on productive sectors of the economy are based on overgeneralized notions of consumption and dependency in later life. Several participants argued that the standard age-based categories from which dependency ratios are calculated are grounded in monolithic and outdated assumptions about the roles of different age groups. Development affects the capacity of societies to provide for all groups, including older people. In particular, it can influence the ability to develop formal social protection mechanisms (as well as the need for such mechanisms). At the same time, development may involve complex social and cultural changes that represent both opportunities and threats to the aged, especially in the areas of social status and informal support systems.

Session One explored these issues and relationships in different national and regional settings. Several key themes emerged from the presentations and related discussions. A central concern was the material status of older people, including how it has changed over time and how it compares with that of other age groups. The country studies revealed diverse experiences in relative well-being between generations.

Great Britain

In his presentation, Paul Johnson looked at the long-term historical experience of Great Britain, taken as broadly representative of advanced industrial nations. Although it is often presumed that older people were few in pre-modern societies, this is not true. Around 1700, when Britain was a primarily agricultural and rural economy, more than 10 per cent of the population was over the age of 60. It is clear that even though life expectancy at birth was low in pre-modern times, older people constituted a large part of the *adult* population—15 to 25 per cent—well before the onset of more rapid population ageing in the twentieth century. It is therefore wrong to assume that older people have gained visibility and critical mass only in recent times.

Formal retirement from the labour market was rare prior to 1900, though physical incapacity limited the ability of a large minority of older people to engage in paid work. Since 1950 there has been a dramatic fall in older-age employment for both men and women in Britain. This has resulted from a complex array of factors, including the extension of public pension and welfare programmes, employer behaviour, individual

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choice and social norms. At the beginning of the twentieth century, being old and out of work was synonymous with being poor for all but a very small minority of middle- and upper-class people. Today, for a growing proportion of retirees (though by no means all), the end of work heralds not poverty and economic dependency, but instead a new life-course stage of active and well-resourced leisure. A key determinant of fortune in old age is now the individual's labour force history. If they had continuous employment in a pensionable job at average or above-average wages, then retirement is likely to be financially secure. But if their work history included long earning gaps, part-time work, below-average pay or non-pensionable jobs, then retirement will almost inevitably be a time of reduced financial capacity and of dependence on public welfare.

When looking at the political record of pension policy in Britain since 1908, Johnson reported, it is clear that

pensioners have consistently been viewed by all main political parties as worthy of legislative attention and deserving of public financial support. Yet the proportion of pensioners deemed to be living in, or on the margins of, poverty remains around 30 per cent.

People's expectations of old age, how they plan for it and experience it, have altered enormously. One simple reason for this is that most people can now expect not only to survive into retirement, but to do so in good health for well over a decade.

The history of public policy toward retirement and pensions in Britain is curiously polarized. On one hand, there is the story of popular and successful institutional innovation that has led to the comprehensive incorporation of older people in the welfare state in the role of "pensioners", and to the allocation of a large share of public revenue to this group via the state pension. On the other hand, there is a consistent history of cross-party inability or unwillingness to provide adequate resources to meet expectations, or to provide pension income above subsistence level. This has reflected fears of giving pensioners a "blank cheque" and of framing pension policy in terms of a zero-sum trade-off between pensioners' and workers' incomes. These tendencies have been particularly marked in Great Britain, resulting in low pension benefits relative to most other advanced industrial nations.

As well as being an element of public policy intervention and labour market change, the history of retirement was also an important part of the reconceptualization of the life-course that occurred over the past century. People's expectations of old age, how they plan for it and experience it, have altered enormously. One simple reason for this is that most people can now expect not only to survive into retirement, but to do so in good health for well over a decade. Retirement has, therefore, changed from being a residual phase of life, experienced by a minority, to being a normal part of the life-course, of duration equal to or longer than childhood and adolescence.

The country studies presented on Brazil and Ukraine provide a contrast in terms of development trajectories and well-being in later life. In her study of Brazil,

Ana Amélia Camarano found that, despite modest economic performance, the country has seen the recent emergence of an embracing and generous range of social programmes for older people. In their essay on Ukraine, Vladislav Bezrukov and Natalia Foigt showed how the country's deep economic crisis has been mirrored by the collapse of formal social protection. Yet these two presentations also identified important processes that affect elders in both countries, such as changing household dynamics and shifts in cultural norms.

Brazil

Drawing on national household survey data from 1981, 1998 and 1999, Camarano examined short-term changes in the status of older people (defined as age 60 and over) in Brazil. She paid particular attention to differences between rural and urban areas, and between the relatively impoverished northeast of the country and the more prosperous southeast. She found that there had been a general improvement in the situation of elderly people over this period, particularly in rural areas. Between 1981 and 1998 life expectancy at age 60 increased by 2.4 years for males and 2.7 years for females. There was also a fall in the incidence of mental and physical disability among the elderly population. Poverty and the proportion of elders without any earnings decreased substantially, particularly for women. For example, in rural areas

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the proportion of women with no income fell from 45 to 20 per cent between 1981 and 1999. Improvements in health conditions enabled older people to remain in employment until advanced ages: in 1998, 20 per cent of males age 80 and over were still working.

Camarano's study identified the increased coverage and value of social security benefits as the key factor that had improved the position of elders. Brazil's 1988 Constitution introduced a more inclusive concept of social security, establishing universal coverage and equal rights for rural and urban beneficiaries. These policies were implemented in 1990 and 1991, and included two important changes to pension eligibility.

First, access to social assistance pensions became less dependent on past contributions through participation in the formal sector of the labour market. Second, the beneficiary unit changed from the household to the individual. The first of these measures had a substantial impact in rural areas, where the proportion of elders who received some kind of social security benefit rose from 53 to 82 per cent during the study period. Both measures had significant effects on women, who were able to obtain pensions regardless of past economic activity and their position in the household. Between 1981 and 1999 the proportion of women receiving benefits rose from 53 to 77 per cent.

While Camarano did identify general trends in older people's well-being, she also observed that the position of older people remained varied, with large differences between rural and urban areas, and between richer and poorer regions. The social security system has done little to redress Brazil's extreme income inequalities, as retirement benefits are closely linked to lifetime earnings. For example, the average pension of a retired judiciary official in 2000 was worth 40 times that of a retired rural labourer.

Camarano also contrasted the generally improved circumstances of older people with the deteriorating economic situation of other age groups, the latter reflecting increased unemployment, declining average income and the chronic instability of the Brazilian economy. This has increased the economic dependence of children on the elder generation. Other factors, such as an escalation in rates of teenage pregnancy, divorce and separation may have placed additional demands on elderly parents for support. As a result, there has been an increase in the time that adult children spend as dependants of their parents. For example, between 1981 and 1999 the proportion of elderly male-headed households that included at least one adult child (age 21 or over) increased from 19 to 44 per cent. According to other studies cited by Camarano, this increase in co-residency has responded more to the material needs of children than to the care needs of older people. This is reflected in data on the direct contributions of older people to their household budgets. By 1999 elders provided 58 per cent of their total household budgets in rural areas and 51 per cent in urban ones. There has also been a rise in the number of elders living with grandchildren. By 1999, 12 per cent of all children under age 14 were

living in a household that included an older person. This is likely to have had a large impact on the role of elders as care providers.

The presentation on Brazil also showed how changes to pension policy can bring about a large improvement in the economic and social status of older people in a short period of time. The traditional stereotype of the dependent elder has been replaced by the perception of elder as provider. To a large extent, the varying fortunes of different generations in Brazil reflect the radical upgrading of non-contributory pension programmes. They also reflect changing national circumstances during the era that moulded their life-chances. Many older people experienced a long and stable employment career in a more favourable economic environment. Access to private housing was easier as a result of more secure household incomes and large (now defunct) public subsidies for the purchase of private homes.

Ukraine

In presenting his and Foigt's study of Ukraine, an economy in transition, Bezrukov provided a strong contrast to the Brazilian experience. In Ukraine, economic underperformance has been much more acute: between 1990 and 1998 gross domestic product (GDP) fell by 41 per cent, and the system of social protection virtually collapsed. While all generations have been affected by these problems, older people have been especially vulnerable. This is most clearly reflected in health trends: between 1989 and 1998 life expectancy at age 65 fell by almost a year, mainly as a result of rising cardiovascular mortality and

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“socially determined” causes such as alcoholism and suicide. However, the underlying determinants relate to increased poverty, societal stress and a collapsing health care system. These trends have been pronounced among older men, because of a range of

factors including diet, behaviour and the often hazardous nature of their previous employment.

Before the transition period, state services—such as public health care, housing and pensions—ensured that all older people received an adequate, albeit basic, level of social protection. Another component involved price controls, including heavy subsidizing

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of basic foodstuffs. In the initial stages of transition, however, price controls were abandoned, the real value of pension benefits fell, and state spending on all social sectors was cut substantially. For example, between 1986 and 1998 the value of the basic pension fell from 40 to 28 per cent of the average worker's salary. The situation was exacerbated by the attempted implementation of poorly conceived reform initiatives.

As a result, Bezrukov explained, older people have become increasingly reliant on market-based income. This is reflected in a widening gap in the average incomes of working and non-working elders. However, increases in general unemployment have reduced the capacity of older people to obtain jobs. Indeed, employers discriminate strongly against elderly job applicants. Access to private plots of land has also come to play an increasingly important role in determining the income of elderly households. These changes have led to a marked increase in inequality across the elderly population, as is evidenced by widening disparities in nutritional intake, with dangerously low levels for the poorest and most vulnerable.

In this context of state collapse and economic crisis, families and households have become increasingly important providers of welfare. Patterns of intergenerational exchange and the position of older people in households are strongly influenced by wider de-

mographic trends. Older people already have a large presence in Ukrainian society: in 2000, 14 per cent of the population was age 65 and over. Due to past housing shortages and current economic straits, households in which three to four generations live together have become the norm. Bezrukov cited 1999 survey findings that 60 per cent of young families lived with at least one of the spouses' parents. However, very low levels of fertility mean that elders' co-residence with grandchildren is rare.

As in Brazil, older people play an important role as providers. According to Bezrukov, another recent survey found that around a third of young families received significant material support from the older generation. Whereas in Brazil intergenerational exchange is framed by the strengthening economic position of elders vis-à-vis younger generations, in Ukraine it results from mutual hardship.

Although economic transition has led to the rapid deterioration of the situation of elders, Bezrukov and Foigt's study did identify some positive trends. In recent years, there have been small, real rises in the value of pension benefits, which partly cancel out the losses suffered during the early years of transition. Perhaps more importantly, older people now enjoy greater civil liberties and are becoming more involved in public life and politics. Especially noteworthy is a large voluntary movement started and run by war veterans and retired workers.

China

The study by Du Peng and David Phillips, presented by the former, examines how policy makers in China are struggling to respond to processes of change that are unprecedented in terms of their scope, speed and scale. Demographically, China has experienced a rapid decline in fertility and is starting to see an equally notable acceleration in population ageing. At the same time, mortality levels have fallen rapidly, as part of one of the fastest epidemiological transitions in human history. China's strict family planning policies have given rise to the new generation of the "only child", which has been part and parcel of declining family size and simpler family structures. This has been accompanied by changing living arrangements for older people.

China has also been undergoing profound economic and social reform, which accelerated during the

1980s and 1990s. Moving from communal to household rural production units led to rapid increases in output and freed up large numbers of rural labourers, stimulating migration and urban development. Per capita GDP has grown rapidly over the last two decades, and there have been advances in public health education and retirement provision. Reforms have brought about greater freedom, and improvements in quality of life and opportunity for many Chinese, including elders. Yet Du Peng emphasized that some large regions, particularly the west, have seen fewer benefits, and thus regional inequalities have tended to deepen.

Traditionally, older people usually controlled the economic resources in Chinese households, and they therefore played a dominant role. However, over the past 50 years, China has experienced a rapid shift from an agricultural to an industrialized society, and increasing numbers of young people are living in the cities, separately from their old parents. At the same time, the elderly generation may have lost control over their children who work outside the family and who, instead of handing over their salaries, now tend to provide their parents with some money for food, clothing and daily expenses.

Although China has been improving its social security system and has expanded the coverage of pension schemes, only one quarter of older people now receive a pension. As a result, the majority of Chinese elders have to depend on the economic support of their children. This situation seriously affects the economic status of older people, many of whom increasingly regard themselves as an economic burden to their children. According to data from the 1994 national sample survey, 57 per cent of all people age 60 and

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over depend predominantly on financial support from their children and other relatives. In rural areas this proportion reaches 64 per cent. Older people who depend mainly on their children's support usually live with their children, and emotional attachment and mutual support among family members are very

strong in China. However, population change is threatening the capacity of family members to provide support. The most important factor is a considerable decline in fertility, which has led to a reduction in the number of children available to provide support for older people. As filial piety is predicted to

The Chinese government sees the development of the social protection system as part of a wider economic and social reform process in the coming decades. In the context of marketization, there is an urgent need to replace a welfare system based on 'cradle-to-grave' state patronage with a more flexible model. China is stepping up efforts to create a network of pensions and unemployment insurance to cover about 200 million people.

become more and more unreliable, further legislation may be required to guarantee the rights and benefits of elderly people. Older women are in a particularly vulnerable economic position. According to the 1994 survey, 81 per cent of older women depended mainly on their children's economic support, while only 2 per cent depended mainly on their pensions. Low levels of female pension coverage reflect lower levels of salaried participation during earlier stages of the life-course.

Du Peng explained that the Chinese government sees the development of the social protection system as part of a wider economic and social reform process in the coming decades. In the context of marketization, there is an urgent need to replace a welfare system based on "cradle-to-grave" state patronage with a more flexible model. China is stepping up efforts to create a network of pensions and unemployment insurance to cover about 200 million people. If it succeeds, it will represent the largest insurance scheme of this kind in the world. However, the government has no plans to significantly alter the polarization of welfare policies between rural and urban areas, and this is likely to remain a major source of inequality across the elderly population.

The majority of urban older people are now pensioners, which implies that they have much better income security than in the past. Most of them can live on

their pensions, independent of support from their children. Few people enjoy the advantages of this social insurance in rural areas, where family support is still the main provider for elders. For those without family support, the government continues to rely on the “Five Guarantees” system. In theory, these guarantees ensure that communities fulfil older people’s basic needs for food, medical care, clothing, housing and burial expenses. These guarantees were legally enshrined in 1996 and all older people were, in theory, provided with a copy of them. However, increased rural-to-urban migration is reducing the capacity of communities to meet these guarantees.

China’s growing elderly population is also likely to exert a strong political influence in the near future. The proportion of better-educated people and retirees who once worked in state-owned enterprises or government agencies has been increasing rapidly. They are changing the composition of the elderly population, as they have more active attitudes toward participation in social and political affairs and greater willingness to express their opinions in public. In 1996, the Law of Protecting the Rights of the Elderly of the People’s Republic of China was enacted. It defines the rights of older people in family life, social life and participation in social activities. With the strong support of older people, other new laws are expected: a law on eldercare, one on their social participation, and regulation of the management of welfare facilities for the elderly. Du Peng reported that respondents to a survey of older people conducted by the Beijing Ageing Studies Centre in 1999 considered “protecting my legal rights” to be one of the top three priorities that the government should address. With increasing numbers of older people and ongoing social and political

processes of economic development and to conditions of economic crisis. However, their evolution also reflects processes of public choice about where, and to whom, resources should be allocated. In every case, it was observed, informal social protection for elders is under stress. Yet this seems less problematic in countries such as Brazil, which may indicate that formal and informal social protection are complementary strategies, not alternative ones. Migration by younger

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age groups has contributed to strains on informal caring: while participants conceded that migrants tend to remit a share of their earnings to elderly parents, they emphasized that this income does not compensate for the absence of younger family members.

Gender issues arose throughout this and subsequent sessions. Johnson observed that much of the later-life gender poverty gap in the countries of the Organisation for Economic Co-operation and Development (OECD) reflected different levels of participation in salaried labour during the life-course. There are indications that in some, though not all, OECD countries, increased female incorporation in the formal labour market will reduce this gap for future generations of elders. While women typically earn lower salaries, they are more likely to be engaged in the public

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