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Kofi Awusabo-Asare Department of Geography and Tourism University of Cape Coast, Cape Coast, Ghana

awusabo asare@yahoo.co.uk

Eugene Kufuor Darteh Department of Geography and Tourism, University of Cape Coast, Cape Coast

eugene darteh@yahoo.com

# Increasing ageing Population and Challenges for the welfare of the aged: Case of Ghana

#### Introduction

The debate on the age structure of population of Africa has tended to concentrate on the young ages (under 15 years of age) as a burden and the potential loss of the opportunity for the demographic dividend given the nature of fertility decline. A dimension less discussed is the increasing proportion of the population aged 65 years and above resulting from the increasing expectation of life at birth in some countries. Available evidence suggests that the proportion of the population aged 65 years and above in Africa increased from around 2.7% in the 1970s 3.0% for males and 3.3% for females in 2005 (Mba, 2004; US Bureau of the Census, 2007). This is occurring at a time when the traditional old-age support system is under-going changes due to various reasons including increasing urbanization, rural-urban migration and changing living arrangements in the face of the absence of universal social security system. The emerging debate also resurrects Caldwell's proposition of the reversal of wealth-flow from parents to children and the implications of this reversal for the welfare of the aged who once benefited from the child-parent flow of wealth (Caldwell, 1982).

#### **Objectives**

The paper analyses the proportion of the population aged 65 years and above in Ghana. The view is that age-related demographics have implications for the welfare of both the aged and those who are to provide support within the context of the changing socio-economic conditions.

#### Data and analysis

Data for the study are derived from the four post-independent censuses from 1960-2000 on age and economic activities of the aged. It examines male-female patterns by region and rural-urban patterns in changes in the old age population within the context of the available support systems. Emphasis is on variations in age structure in time and space and the changing socio-economic conditions such as living arrangements.

#### **Background**

The changes in population structure have occurred in a country with no universal social security system and where old people relied on family and kin to survive. Parents and the corporate clan were responsible for children and the active working group was expected to be responsible for the aged. Among the Akan (of Ghana) there is the view that 'if your parents look after you to grow your teeth, it is incumbent on you to look after them to lose their teeth'. The statement encapsulates the general obligations of one generation to the other. The functioning of the system also involved the use of space whereby members lived in large households in the subsistence economy. Old people, as custodians of corporate memory, were revered and aging was associated with wisdom and this gave them responsibility within the system. With education and non-familial occupational structures the gerontocratic system has also been undermined.

The Government of Ghana has recognized the issue of ageing and has declared 1<sup>st</sup> July (Republic of Ghana Day) as day for the aged. A national Policy on Ageing was also developed in 1997. In spite of the recognition, there is very little preparation by individuals for old due partly to life of subsistence and poverty and the absence of a universal social security system at the national level. The current older adults are those who looked after their children with the understanding that their children will be responsible for them in old age. It appears this is changing into a phenomenon that has been referred to as the 'short-changed generation' (van Apt, 1998). In addition to the changing social set-up other systems such as health and social security have not been developed to cater for their welfare.

#### Results

Between 1960 and 2000, the proportion of the population in Ghana aged 65 years and above increased from 3.2% in 1960, to 3.6% in 1970, 4.0% in 1984 and to 5.3 in 2000, with little variation between males and females. This is against a backdrop of population increase from 6.8 million in 1960 to 18.9 million in 2000. Within the 40-years period, the population of the country nearly tripled and by 2000 the population aged 65 years and above was nearly 1 million (999,000: females, 500,860; male, 498,350). The proportions were 4.7% for urban and 5.7% for rural, reflecting shifts in youth population from rural to urban areas through rural-urban migration. By 2020 the aged population would have increased to about 1.5 million

Compound living arrangements of two or more generations within a household is gradually giving way to neo-local arrangements of family nucleation in urban areas and even in some rural areas. The changes in building styles can be attributed, among other things, to changes in tastes and preferences some of which are associated with formal education and urbanization. This has been compounded by migration within and outside the country which has generated a huge money transfer system.

### Conclusion

The ageing population of Ghana has not been given the attention it deserves in spite of the recognition of the increasing proportion and numbers of people aged 65 years and above resulting from the increasing expectation of life at birth. As expected, there are more females than males surviving into old age. The social security system caters for those in formal employment, but more females are in the informal sector without

any social security. The emerging system, if not addressed comprehensively, is going to create another layer of poor aged females living in rural areas with minimum to inadequate support.

The situation is also challenging aspects of the core cultural values such as investment in children with the hope that the children will be responsible for the up-keep of the older generation. The erosion of the system is one of the many examples of what is happening to the socio-economic systems in Ghana in the face of rapid changes but for which no viable alternative seems to be emerging. The changing situation and the emerging life courses for males and females are areas that will need detailed studies.

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