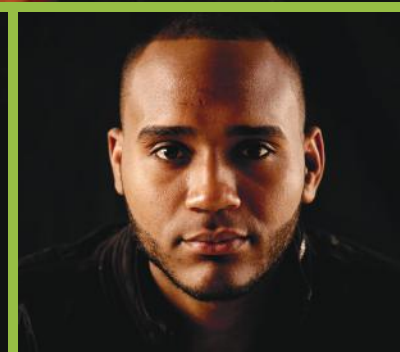
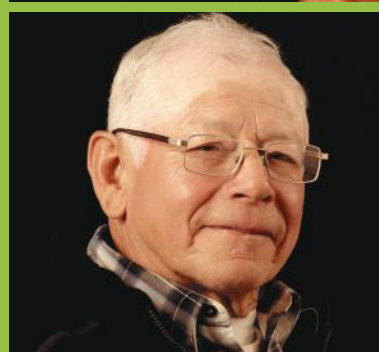
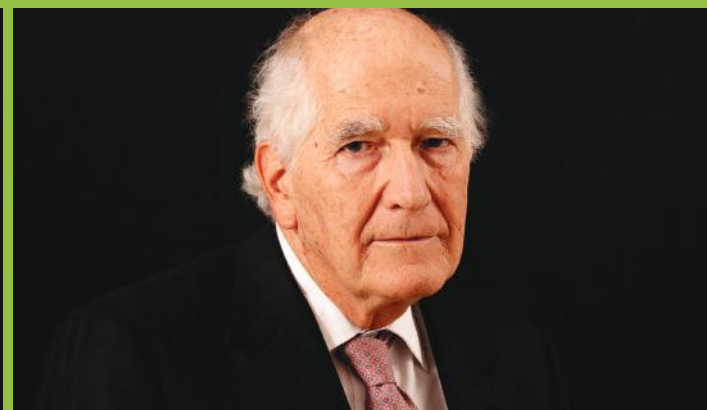
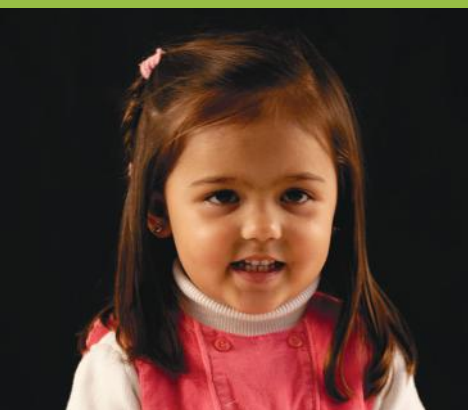




Colombia: AN AGEING SOCIETY



Figures, realities and challenges facing a country that is ageing rapidly and needs preparation.



Summary of the Methodology



1 Systematic Literature Review

2 Quantitative Information

- QUALITY OF LIFE SURVEY (ECV) 2013
- LONGITUDINAL SOCIAL WELFARE SURVEY (ELPS) 2012
- NATIONAL DEMOGRAPHIC AND HEALTH SURVEY (ENDS) 2010
- VICTIMS RECORDS (RUV) 2014
- FULL ACCESS TO RIGHTS SURVEY (EGED) 2013 - 2014
- LARGE SURVEY OF INTEGRATED HOUSEHOLDS (GEIH) 2007
- CUBES OF THE INTEGRATED SYSTEM OF WELFARE PROTECTION INFORMATION (SISPRO) 2010 - 2012
- And others

3 Información Cualitativa

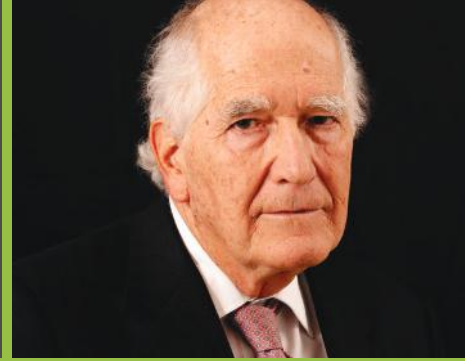
- In-depth interviews were developed by experts in the field and 2 case studies were carried out on specific populations.

- **49 focus groups were created with urban and rural men and women** over 40 years old, retired with pensions, retired with no pension, persons who were victims of the armed conflict and demobilized persons.

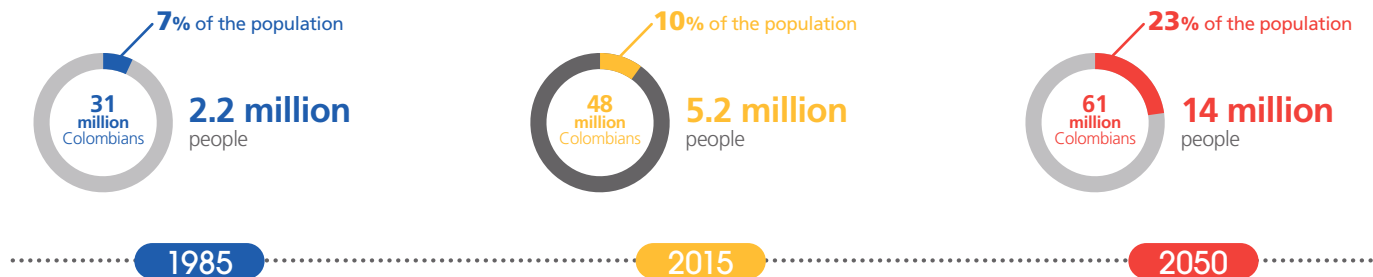
- **Geographical location of the focus groups:** Bogotá D.C., Gutiérrez (Cundinamarca), Montería y Ayapel (Córdoba), Pasto y Puerres (Nariño).



Demographics and Population Changes



Population over 60 years old ▼



Population over 80 years old ▼



INCREASE LIFE EXPECTANCY

Life expectancy for age over 60 increases significantly
 In 2050, 70 year-old women will live on average until they are 87.2 years old
 and 80 year-old women will live until they are 89.5 years old.

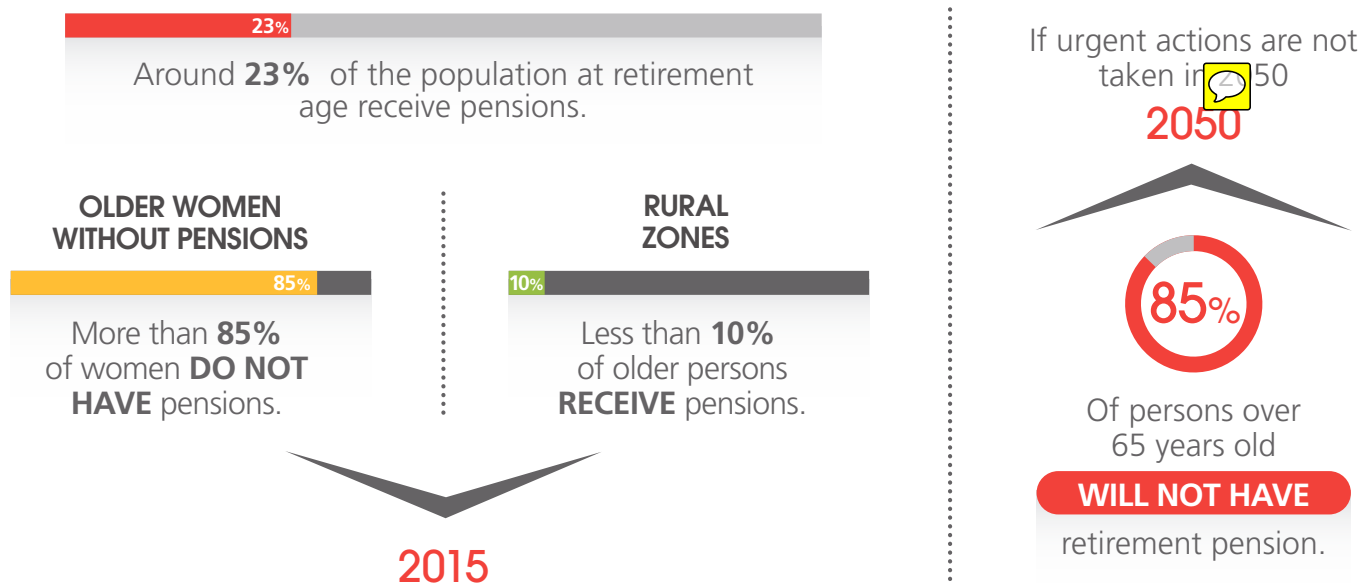
Furthermore, a greater life expectancy is maintained for women: on average older women live between two to three years longer than men.

In Colombia, the ageing process will NOT be homogenous.
 The urban zones, and within these the las ciudades más modernas y desarrolladas, tendrán un proceso de envejecimiento más acelerado.

The social perception of ageing in Colombia is largely negative. It is mainly perceived as a loss of functional capacities resulting in dependence and unproductivity.

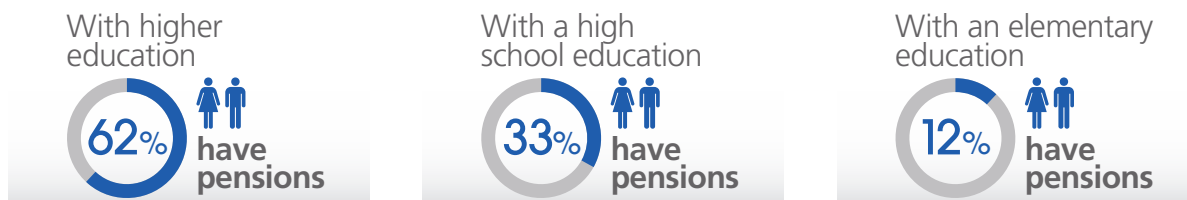
Pensions and economic protection

POPULATION AT RETIREMENT AGE THAT RECEIVE A PENSION



OLDER PERSONS WHO RECEIVE PENSIONS

The probability of receiving a pension increases with the level of education.





On average, Colombian workers only pay

15 years out of the minimum of 25 years

required into a pension plan.

PROGRAMA COLOMBIA MAYOR

Between 2012 and 2014, the number of beneficiaries of Colombia Mayor **more than doubled** going from 718.376 to 1.468.952 persons.

Average monthly subsidy in 2014:

\$ 64.614

Persons, of all ages, know very little about the Colombian pension systems and how it work and they do not see it as a form of preparing for old age.



RECOMMENDATIONS

- **In Colombia, the labor and pension systems are in need of urgent reforms** which take into account the evolution of life expectancy, equality in the conditions of access regardless of sex and an increase in the number of weeks paid into the pension system, among others.
- **To balance out the disadvantages faced by women** in the system, a complementary measure is proposed to adjusting the retirement ages: a pension bonus which compensates women for their roles as mothers.
- Consider **expanding coverage and increasing the amounts** handed out per person through the **program Colombia Mayor**. To achieve this, it is recommended to increase the **0.14% of the GDP** which is currently destined to the program to reach levels closer to the Latin American standards, which is to say to 0.4% of the GDP.
- **To strengthen the BEPS** (Periodic Economic Benefits), one alternative could be to **extend the incentives to voluntary savings** with subsidies for persons with less income.

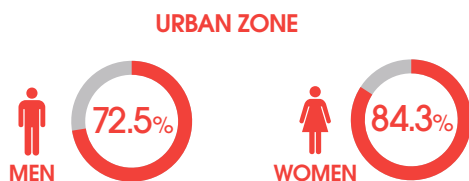
Labor



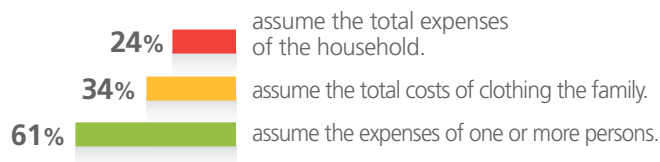
THE OLDER WORKING POPULATION IN COLOMBIA (2013)



INFORMAL WORK CONDITIONS OF PERSONS OVER 60 YEARS OLD (2013)

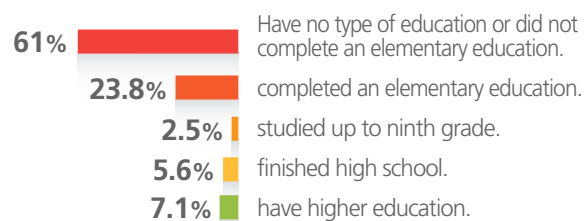


ECONOMIC CONTRIBUTION OF OLDER PERSONS TO THE FAMILY INCOME (2010)



Despite the low income of older persons, their economic contribution is crucial to the family budget.

LEVEL OF EDUCATION OF THE OLDER POPULATION



The lower levels of education of the older population are an impediment to enter into the formal job market.

RECOMMENDATIONS

- **Improve the quality and coverage of education** with emphasis on the youngest age groups.
- Put an educational system together to meet the current and future needs of the productive sectors.
- **Guarantee the permanence of older persons in the labor market** to take advantage of their experience, the principal comparative advantage they have over other age groups.
- **Design money-making strategies for older persons** keeping in mind the importance of their economic contributions to the household budget.

Health

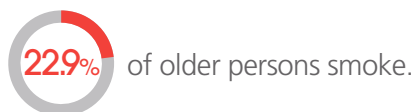
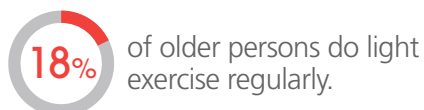


CHRONIC DISEASES

Most common chronic illnesses in the older population:

High Blood Pressure
Cardiovascular Diseases
Depression
Cancer
Diabetes Mellitus

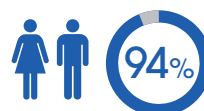
STATE OF HEALTH



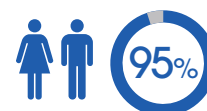
Colombia is one of the countries with the highest rate of persons between 18 and 65 years old whose **only form of exercise is walking**, which is not enough.

If adequate measures are not taken with the ageing of its population, **the country is going to face a significant increase in chronic illnesses resulting in higher healthcare costs.**

COVERAGE AND ACCESS TO HEALTHCARE



of the older population is insured for healthcare in the General Social Security System.



of older persons were able to get access to health services when they needed them.

RECOMMENDATIONS

- **Health Awareness and Self-Management:** it is indispensable to foster awareness in the population of their individual responsibility regarding healthcare throughout their life-span and the subsequent impact felt in old age.
- Education programs must be implemented on **health awareness from an early age.**
- Physical exercise, eating healthily, continuous learning, stress management and maintaining a healthy social life all must be promoted.
- **It is necessary to adjust the healthcare model towards one which promotes and advances preventative health** measures and evaluate the effectiveness of these models such as performance-based pay, among others.

Savings

SAVING CAPACITY OF COLOMBIAN HOUSEHOLDS



10% of households are able to save.



4% of **rural households** cover more than their minimal expenses.

AWARENESS OF SAVING FOR OLD AGE

Of the persons over 40 years old interviewed in the urban zones, more than **50%** do nothing for their economic well-being in old age.



Of the persons over 40 years old interviewed in the rural zones, **70%** do nothing for their economic well-being in old age.

VOLUNTARY PENSION SAVINGS SYSTEM



It is **efficient**, but its coverage is limited to the **population with the highest incomes**.

Persons in lower income brackets **do not have effective stimulus** toward this type of savings.





OTHER FORMS OF SAVINGS

EDUCATION OF CHILDREN



This is the **main way** that older persons **prepare for old age**.

They hope **their children will be able to support them** economically in the future.



HOUSING

This acquisition represents **75% of the assets** of Colombian households.

It is one of the principal forms of wealth **accumulation for old age**.

RECOMMENDATIONS

➤ **Promote stimulus mechanisms for voluntary pension savings** that are available and that are duly integrated into the General Mandatory Pension System.

The BEPS (Periodic Benefit System) must
➤ **cover the majority of the population** and be part of the integrated system of voluntary savings for old age.

Considering the importance that home
➤ ownership has for Colombians as a savings mechanism for old age, it is necessary **to foster secure tenure of property programs**.

It is crucial that the State foster
➤ **financial literacy** throughout the life-span of people, especially through elementary and high school education programs.

Care

CARE AND DEMOGRAPHIC CHANGES



It is predicted that demographic changes in Colombia **will increase the number of older persons that require care** by family members.

SPECIALIZED CARE SERVICES

Specialized care services **are relatively new in the country.**

Assisted home care offered by some companies only exists in urban zones.

This type of care is costly and therefore only accessible to high-income households.

Public establishments offering this care **are perceived as providing low-quality service.**



of older persons are **heads of households.** (2013)



of households with older persons, **there are members from 2 or 3 generations.** (2008)



of older persons **have some type of chronic illness** and of these less than half receive medical attention. (2012)

Older persons that are care providers mainly care for other older adults. (2012)



offer **BASIC CARE**



offer **MEDICAL CARE**



Women 60 years old or older
dedicate around



of their time caring for other persons
and doing household chores. (2012)

CARE RECEIVERS AND CARE PROVIDERS

Older persons, in addition to being care recipients are also care providers: of their grandchildren, relatives with disabilities, of their spouses or even their parents and in-laws.

Care developed voluntarily between persons of distinct generations is capable of generating well-being and a sensation of self-fulfillment amongst those participating.

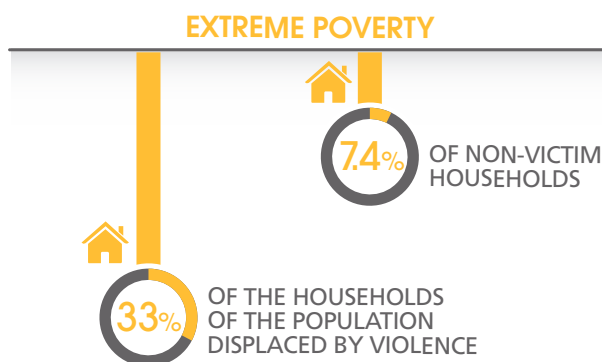
The roles and responsibilities involved in caring for others create positive effects in self-esteem, among others, and contradict the perceptions of being burdensome and a cause of fatigue as this labor is commonly described.

RECOMMENDATIONS

- The country must develop educational and communication strategies which **foster new more positive perspectives regarding ageing.**
- **Awareness raising regarding preparation for old age** must be a priority in the education, health and social sector agendas.
- The State must exercise its leadership in the **structuration of a national care-provision insurance program at accessible prices** so that it may be acquired by young adults across all the socio-economic levels and with services which can be demanded in old age.
- **The State must provide regulated incentives for the private sector** to develop a care service offer with the highest standards of quality possible.
- Services which provide **“break-time” or support to the care-providers**, in such a way that they are **relieved of their “burden”** and with this free time can modify their negative perceptions regarding the care of other persons.

Victims of the armed conflict

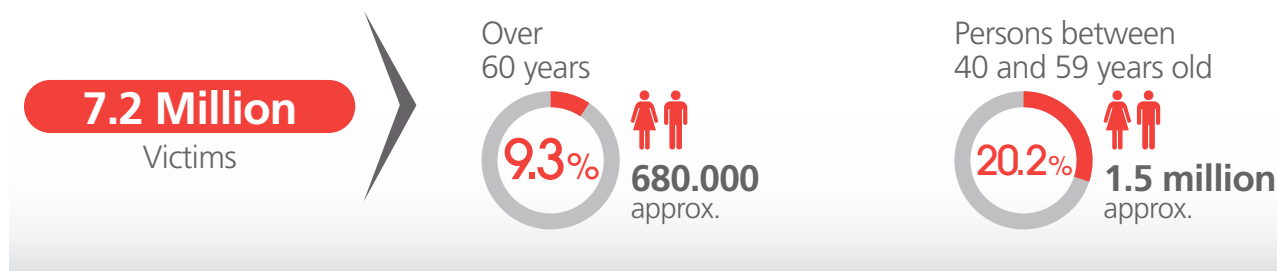
VICTIMS OF THE CONFLICT AND POVERTY



33% of the households of the population displaced by violence **live below the extreme poverty line.**

7,4% of the non-victim households live below this line.

VICTIMS OF THE CONFLICT AND AGEING (2014)



It must be highlighted that in all age groups, **there are more women victims of the armed conflict than men.**

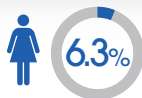


ECONOMIC SITUATION OF PERSONS OVER 60 YEARS OLD VICTIMS OF THE CONFLICT

PENSION (2013)

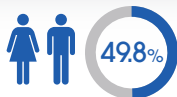


of men
receive pensions.



of women
receive pensions.

WORK (2013)



dedicate their time principally
to household chores.



are looking
for work.

ASSETS (2014)

At the moment of being forcibly displaced
from their homes due to violence,
they especially lost productive assets.

PROGRAMA COLOMBIA MAYOR (2013)

Only **3%** of those who receive subsidies from
Colombia Mayor are displaced by violence.



RECOMMENDATIONS

- The precarious economic situation of **the older population victims of the armed conflict require special attention due to their demographic weight** and their need for reparation within the peacebuilding process.
- It is crucial that all the programs developed within the legal framework or that of social protection **be very aware of the older victimized population due to their high economic vulnerability.**
- Some programs which focus their aid on the population of persons who are victims of the armed conflict **could create additional and special benefits for the older population who are victims of the conflict.**
- Programs such as Colombia Mayor and those of free housing must also **offer preferential access to the older population who are victims of the conflict.**

Peacebuilding



This is a multi-generational process that **cannot be divided up into generations or focus exclusively on young people** with the reasoning that they are the future and personify the possibilities of social change.

Possibilities and opportunities in favor of social development and peacebuilding must be recognized in the population of older persons and those ageing.

OLDER PERSONS AND PEACE

Older persons **can exchange their knowledge and experiences with younger people** to encourage belief and hope in peace, instill honest work ethics, break cycles of violence, overcome hatred and learn to forgive.

Older persons are a living testimony of the way in which they face the consequences of the armed conflict, **of how they continued with their life project or constructed a new one.**

Older persons can contribute to peacebuilding by **spreading and strengthening good attitudes, values and respect for others.**

Older persons are actors of peace who **through dialog and intergenerational exchanges can foster and instill habits of peace** from individual and collective points of view.



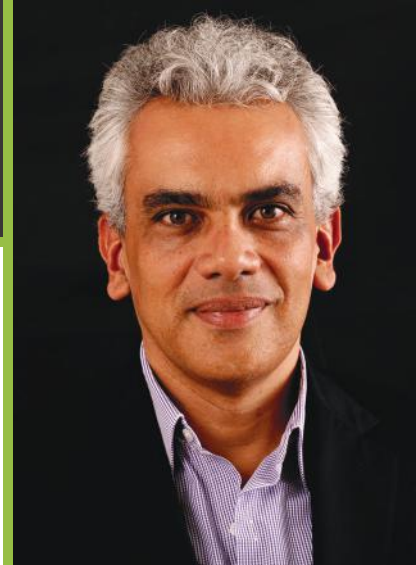


RECOMMENDATIONS

- It is vital to recognize and **encourage the leading role of regular older persons** within the peacebuilding processes.
- **Peacebuilding processes must include concrete actions of education and the promotion of a culture of peace** and these must not be limited to the formal education system. It should be directed at regular people and thusly cause impacts in other informal educational spaces: families, neighborhoods, social organizations.
- **There must be educational processes for peacebuilding focused on older persons** that live in the rural zones of the country since they have the necessary tools to put peaceful habits into practice.
- Encounters between older persons who are victims of the conflict with younger people from the family and community must be aimed first at **identifying the damages caused by the armed conflict** and working in a personal, family and community way to repair them.

Second, **they must aim at overcoming hatred and learning to forgive** the actions resulting, directly or indirectly, from the armed conflict.





Colombia: AN AGEING
SOCIETY



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