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ROLE OF WOMEN IN DEVELOPMENT

Question of elderly women

Report of the Secretary-General

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INTRODUCTION

1. Concern for the well-being of elderly women has been a prominent issue in United Nations conferences and other forums during the past several decades. The question of older women was on the agenda of the World Conference to Review and Appraise the Achievements of the United Nations Decade for Women, held at Nairobi from 15 to 26 July 1985. In the context of the World Conference, elderly women were treated as an area of special concern in a major document entitled "Forward-looking strategies of implementation for the advancement of women and concrete measures to overcome obstacles to the achievement of the goals and objectives of the United Nations Decade for Women for the Period 1986 to the Year 2000: Equality, Development and Peace" which was adopted by consensus by Member States participating in the Conference (A/CONF.116/12). The section on elderly women stressed the need for long-term policies directed toward providing social insurance for women in their own right, noting that their longer life expectancy frequently meant an old age aggravated by economic need and isolated widowhood with little or no prospect of paid employment.

2. The concerns of elderly women, who constitute the majority of the elderly population in most regions of the world, and who suffer disproportionately from economic and social disadvantages, were also emphasized in earlier United Nations women's forums. The World Conference of the International Women's Year, held at Mexico City from 19 June to 2 July 1975, in a resolution entitled "Social security and family security for women, including the elderly and the handicapped", 1/ recommended that States Members of the United Nations, the competent bodies of the United Nations and the specialized agencies should carry out special studies on the situation of women, in particular the aged or handicapped, on the most appropriate means of protecting them from the risks associated with their condition, and on the most effective measures for achieving their reintegration into socially active life. The World Conference of the United Nations Decade for Women: Equality, Development and Peace, held at Copenhagen from 14 to 30 July 1980, in its resolution 4, untitled "Elderly women and economic security", 2/ requested the Secretary-General and Member States to pay, in the proceedings of the World Assembly on Aging, special attention to the problems that elderly women faced in their societies. The Secretary-General was also requested, in collecting data on the situation of the aging, specifically to incorporate data on elderly women.

3. The question of elderly women also constituted a key issue in preparations for the World Assembly on Aging, during the World Assembly's deliberations, and in the International Plan of Action on Aging, 3/ which was adopted by the forum. In its resolution 1982/23 of May 1982 entitled "Elderly women and the World Assembly on Aging, the Economic and Social Council emphasized that elderly women had suffered from past discrimination and lack of opportunity and that in many cases the economic plight of elderly women was becoming more serious. It urged that the special problems faced by older women, such as income security, education, employment, housing, health, and community support services, be given explicit and full attention by the World Assembly on Aging and be dealt with in the Plan of Action to be adopted by the World Assembly. It further requested that the United Nations and its Member States continue to collect data on the situation of elderly women to serve as a basis for formulating and implementing policies and programmes to define their special economic and social planning needs.

4. Subsequently, in the International Plan of Action on Aging, which was adopted by consensus by 124 Member States at the World Assembly on Aging and endorsed by the General Assembly at its thirty-seventh session in 1982, attention was explicitly called to the demographic trends resulting in the predominance of

women in the elderly population, as well as to the special social and economic needs of older women as a vulnerable population subgroup. 3/ Governments and non-governmental organizations were urged to develop social services and other policy measures cognizant of the special needs and characteristics of older persons and their families. It was noted that the interrelationship between employment and income needs of the young and the elderly raised particularly acute problems for women, whose longer life expectancy might mean an old age characterized by economic need, isolation, and unemployment. The need was stressed for women as well as men to acquire their own rights in social security systems. Throughout the Plan of Action it was emphasized that particular attention should be given to the special needs and roles of older women, recognizing the relatively greater numbers of widows than widowers throughout the world.

5. These concerns were reiterated in General Assembly resolution 38/27 of 1983, in which it was recognized that women had a longer life expectancy than men and that they would increasingly constitute the majority of the older population. In that resolution the Secretary-General was requested to examine the gender-based difference in longevity and the impact of the increasing number and proportion of older women on living arrangements, income, health care and other support systems.

6. In addition to the concern expressed by intergovernmental bodies on the issues of elderly women, non-governmental organizations have actively espoused the interests of this population subgroup. In the course of the United Nations Decade for women, non-governmental organizations produced in-depth documentation on the conditions of elderly women, and organized seminars and other meetings on this topic. In particular, in preparation for the World Conference to Review and Appraise the Achievements of the United Nations Decade for Women: Equality, Development and Peace, a sub-committee on aging women was formed in Vienna during a pre-conference consultation for non-governmental organizations, and the Vienna and New York Non-governmental Committees on Aging convened a meeting in New York, entitled "Older Women and Development". During the World Conference itself, non-governmental organizations organized a well-attended workshop on women and aging and circulated background information on the situation of elderly women to Conference participants.

7. The present report was prepared in response to Economic and Social Council resolution 1984/13 of 24 May 1984 on the question of elderly women, in which the Council requested the Secretary-General to prepare an information report on the status and situation of elderly women in their societies, encompassing their social, health and economic needs. Its object is to provide an overview of the status and situation of elderly women in both developed and developing regions, covering demographic trends of significance to older women and their conditions and needs in the social, health and economic spheres. The information is presented with a view to providing a substantive basis for the Commission to recommend necessary action relating to the plight of elderly women throughout the world.

8. The report is based, *inter alia*, on national reports* and other background material prepared for the World Assembly on Aging, held at Vienna from 26 July to

*In each case when a national report for a given country is cited in the report, reference is made to the national reports on aging prepared by Member States for the United Nations on the occasion of the World Assembly on Aging in 1982.

6 August 1982, on the publication The World Aging Situation: Strategies and Policies, 4/ and on replies by Member States, intergovernmental and nongovernmental organizations to a questionnaire distributed on the occasion of the first review and appraisal of the implementation of the Vienna International Plan of Action on Aging. S/ It also draws on demographic estimates and projections of the population aged 60 and over presented in the Aging Periodical 6/ and on a review of recent literature - national, regional and international - dealing with the conditions and needs of elderly women.

I. DEMOGRAPHIC BACKGROUND: THE PREDOMINANCE OF WOMEN
IN THE ELDERLY POPULATION*

9. That women have a longer life expectancy than men and that they will increasingly constitute a majority of the elderly population of the world was stressed in the Vienna International Plan of Action on Aging and reiterated in General Assembly resolution 38127 of '983 and Economic and Social Council resolution 1984/13 of 1984. These trends are clearly borne out by United Nations estimates and projections for the period 1980-2025. While women aged 60 and over were estimated to outnumber men in the same age group by 45.5 million in 1980, they are projected to outnumber their male counterparts by fully 74 million by the year 2025. In the older age groups the preponderance of women becomes even starker: in 1980, in the world population as a whole, women were estimated to account for 53 per cent of all persons aged 60-69, 57 per cent of all persons aged 70-79, and fully 65 per cent of persons aged 80 and over. These trends are not only significant to underscore the situation of elderly women, but also need to be stressed because of their considerable policy and programme implications as is shown in sections II and III of this report.

A. The longer life expectancy of women

10. Underlying the predominance of women in the elderly population is their longer life expectancy, both at birth and at older ages. The discrepancy in life expectancy between the sexes is evident throughout the world, though it is greatest in the developed regions. According to United Nations estimates, women born in the period 1980-1985 in the developed regions could expect to live, on the average, 7.5 years longer than males (76.9 years versus 69.4 years). In the developing regions a similar though smaller divergence is observed between life expectancy at birth for the two sexes: the life expectancy of women born in the period 1980-1985 is, on the average, 2.2 years longer than that of men (57.7 years versus 55.5 years).

11. In developed regions, and increasingly in developing regions, much of the discrepancy between the sexes in life expectancy at birth is accounted for by mortality differences at older ages. In the United States of America, for instance, where life expectancy at birth for females exceeds that for males by over seven years, mortality differences between males and females aged 60 and over account for more than half of the difference in life expectancy at birth. In developing countries, the contribution of the older age groups to differences in life expectancy at birth between the sexes is generally less than in developed countries, but it is increasing.

*Unless otherwise noted, the estimates and projections presented in this section are taken from statistical tables provided in the Aging Periodical, vol. 1, No. 1 (1984).

12'. In the coming decades, the differential in life expectancy between the sexes is projected to remain, with the gap widening to a small degree in developing regions and narrowing slightly in developed regions. Thus, it is predicted that women born in developing regions in the period 2020-2025 will have a life expectancy 3.3 years longer than men (70.7 years versus 67.2 years); and in developed regions, it is expected that women will live 7.0 years longer than their male counterparts (80.8 years versus 73.8 years).

13. The reasons for the current gap between the sexes in terms of life expectancy, as well as assumptions used to predict future trends, have been the subject of great debate among gerontologists and demographers. While it is believed that women may have an inherent "biological advantage" over men, environmental and life-style factors may also play important roles, particularly in the developed regions. As the life-styles of women increasingly resemble those of men in terms of such behaviour as consumption of alcohol, smoking, and professional activity, it is expected that the sex differential could be reduced, as reflected in United Nations projections of life expectancy. In developing regions, however, where relatively high mortality rates have been associated with a more balanced sex distribution in the elderly population, it is predicted that as mortality rates fall, the differential between the sexes in life expectancy may widen somewhat, following trends observed earlier in the developed regions. As these projected changes are small in both developed and developing regions, however, the elderly population, and particularly the very old, will continue to be heavily female in composition.

B. Women's numerical predominance in the elderly population

14. As a result of women's average longer life expectancy, there were over 45 million more women than men aged 60 and over in the world as a whole in 1980. The imbalance was greater in the developed regions, where women in this age group outnumbered men by over 36 million - a figure anticipated to climb to 40 million by the year 2025. Growth in this excess, however, will be greatest in the developing regions: there the excess of 9 million elderly women recorded for 1980 is expected to almost quadruple to 34 million by the year 2025.

15. When the population of those persons aged 60 and over is disaggregated, one sees that the imbalance between the sexes becomes greater with advancing age. The progressive predominance of women at older ages is shown by the following figures: in the developed regions in 1980, women were estimated to account for 57 per cent of the population aged 60-69, 61 per cent of the population aged 70-79, and fully 69 per cent of persons in the oldest age group, 80 and over. The direction of this trend was similar, though less marked, in the developing regions: there women were estimated to account for 50 per cent of the population aged 64-69, 54 per cent of the population in the 70-79 age group, and 58 percent in the group aged 80 and over in 1980.

16. The continuing predominance of women in the elderly population at older ages is shown through examination of sex ratios (the number of men per 100 females). In 1980 in developed regions these ratios equalled 73, 62, and 45 for the 60-69, 70-79, and 80 and over age groups respectively. The corresponding ratios in the developing regions in 1980 were estimated at 97, 85, and 72 for the three age groups, respectively. Projections for the year 2025 indicate a continuation of this imbalance relative to sex, an imbalance which progresses with age, in both developed and developing regions.

C. Concentration of elderly women in developing countries

17. The 208 million women aged 60 and over estimated world-wide in 1980 were almost evenly divided between the developed and developing regions. However, by the year 2025, it is expected that nearly 70 per cent of the projected 604 million elderly women in the world will be living in developing regions. This parallels trends for the elderly population as a whole: by the year 2025 approximately 72 per cent of all persons aged 60 and over will be inhabitants of developing regions, as the survivors of the very large current populations of children and youth in these areas enter the ranks of the elderly.

18. The pronounced trend toward concentration of elderly women in the developing regions in coming decades is true of every age group. While 55 per cent of women aged 60-69, 45 per cent of women aged 70-79, and 31 per cent of women aged 80 and over lived in developing regions in 1980, these weights are expected to shift to 74 per cent, 66 per cent and 55 per cent, respectively, by the year 2025. The policy implications of increasing numbers of elderly women, particularly the very elderly, are currently a subject of great concern in developed countries. These demographic trends imply their equal salience for developing countries in the coming decades, however, and timely and appropriate measures need to be undertaken.

D. Rural/urban distribution

19. In 1980, in developing regions, the great majority (approximately 70 per cent) of women aged 60 and over lived in rural areas. While the population of elderly women will remain primarily rural in these areas, this percentage is projected to decline to approximately 58 per cent by the year 2000. In developed regions, the predominantly urban population of elderly women (with nearly 70 per cent living in urban areas in 1980) will become even more strongly urbanized by the end of the century, when nearly 78 per cent are projected to be living in urban areas. Thus, decision makers will increasingly have to respond to the needs of a growing urban population of elderly women throughout the world in coming decades.

20. Each demographic characteristic of the population of elderly women - their longer life expectancy and increasing predominance in the elderly population at older ages, their rapidly growing numbers in developing countries, and their growing concentration in urban areas - has profound implications for responding to their needs. The population of the oldest, frailest elderly persons consist predominantly of single, widowed or divorced women needing the most intensive support services. Decision makers in developing countries, just beginning to be confronted with policy implications of the aging of their populations, must begin to plan for adequate service infrastructure in both urban and rural areas to respond to the needs of these particularly vulnerable persons.

II. SOCIAL CONDITIONS AND NEEDS

21. The social needs of elderly women, related in many cases to their longer life expectancy relative to men, are included in Economic and Social Council resolution 1984/13 as a key issue to be covered in this report. The necessity of giving special attention to older women, who are more vulnerable due to the fact that they are more likely to be widowed was similarly emphasized in the International Plan of Action on Aging. It states that, recognizing the predominance of older women, and the relatively greater numbers of widows than widowers throughout the world, particular consideration should be given to the

special needs and roles of this group. As will be discussed below, the chances of elderly women becoming widowed increase greatly with age. Although family ties remain strong in many developing countries, ensuring the care of elderly widows within the extended family structure, there is evidence that social change in the form of modernization, urbanization and industrialization is beginning to weaken traditional support systems in some contexts, increasing the vulnerability of certain groups of elderly women. In developed regions, too, while family networks have been found to provide strong support for older women, gaps in support systems cause many to endure social isolation, poverty, and other hardship. Even where family ties are still functioning, they can be less effective because of the social stigma likely to be associated with certain categories of elderly women, such as those who are single or divorced. Together, these can represent a significant proportion of a given population of elderly women - for example, roughly one fifth of the population of elderly women in Finland and in Mexico in 1978.

A. The high risk of widowhood

22. The longer life expectancy of women, compounded by the tendency of men in many cultures to marry younger, several years younger than themselves, is reflected in the strikingly higher percentages of elderly women than elderly men who are widowed. The differential risk of widowhood, and the social vulnerability which it implies, climbs sharply with age. This is illustrated by data on the marital status of the elderly in selected countries, presented in the Demographic Yearbook, 1982. 7/ The markedly higher likelihood of women than men being widowed in old age is a trend observed in both developing and developed countries. The data for Egypt for the year 197 indicate, for instance, that 61 per cent of the women aged 60-74 were widowed, compared with 8 per cent of the men. In the 75 and over age group, the differential was even greater, with 77 per cent of the women but only 20 per cent of the men reported to be widowed. As an example from Latin America, the data for Mexico for the year 1980 show 33 per cent of women versus 8 per cent of men in the 60-74 age group - and 48 per cent of women versus 18 per cent of men in the 75 and over age group - to be widowed. The data for the Philippines for the year 1980 indicate that in the 60-74 age group 38 per cent of the women and 12 per cent of the men are widowed, while in the 75 and over age group this applies to 64 per cent of the women and 29 per cent of the men. Statistics for many developed countries show a striking similarity: according to data for France for the year 1980, 35 per cent of women versus 9 per cent of men aged 60-74 were widowed; in the 75 and over age group, the corresponding figures were 68 per cent of the women and 30 per cent of the men. Thus, it is possible to generalize that one half to two thirds of women but only a small fraction of men become widowed by the age of 75. The risks attendant upon loss of a partner - such as isolation, neglect, and poverty - are thus overwhelmingly risks faced by elderly women rather than elderly men.

B. Vulnerable groups in developing countries

23. In the traditional societies of developing regions, it remains most common for elderly women, and their spouses if alive, to live with their children within the extended family. As stated in the case of the national report for Mexico, the majority of the aged live with their relatives, who willingly provide help. Survey results presented in the national report for the Republic of Korea indicated that 93 per cent of the aged lived with their spouses or offspring, while only 4 per cent lived alone.

24. Within the setting of the extended family, the tradition of reciprocal help between the generations remains strong, often grounded in moral and religious teachings. As noted in the case of the national report for Cyprus, the moral obligation of children towards their parents is indisputable, and social control in this matter is very strict. Similarly, filial piety has been called the key to the bond between the young and the old in Malaysia's national report, with respect and honour accorded to the elderly being part of the cultural heritage. While they receive material support, physical care and emotional support, elderly women in traditional societies, as long as they are able, also play key roles within the extended family, looking after and socializing with the young, and carrying out household tasks.

25. While the needs of elderly women continue to be met through the traditional extended family in most developing countries, there is evidence that social change is weakening their support systems in some contexts. As stated in the International Plan of Action on Aging, 3/ "in traditional societies, old people have always enjoyed a privileged position based on respect, consideration, status and authority. But this is starting to be upset under the influence of modern trends" such as urbanization and industrialization, which have been found to undermine family support systems.

26. As discussed in The World Aging Situation, 4/ the security of elderly women seems particularly jeopardized in urban areas, where trends toward smaller families have reduced the number of offspring available to provide care, and where the small size of housing units makes it possible only for members of the nuclear family to live together. Physical constraints, combined with a weakening of values stressing responsibility towards parents, increasingly mean that elderly women in cities are left without support. In this context, national reports for several Latin American countries noted that the family has lost its multi-generational character in urban areas, with abandonment of the elderly becoming more prevalent. In the national report for Turkey, it was observed that the value system concerning the concept of informal social protection is changing, creating conditions where the aged not only fall into dependency but also become isolated and separated from the community. Due to their longer life expectancy, these trends have special significance for elderly women. Without the means to support themselves and in the absence of family support, their vulnerability to destitution in urban areas is increasing.

27. While family ties continue to provide elderly women with material and emotional security in most rural areas of developing countries, recent trends have also been found to have a disruptive influence there. The migration of the young to cities is having a particularly great impact on the viability of traditional support systems. As reports in the The World Aging Situation 4/ indicate, when workers migrate seasonally or for longer periods to the cities, the vulnerability of elderly women left behind increases in terms of care and sustenance. Elderly women left to fend for themselves frequently have to assume the arduous tasks of collecting fuel and fodder and carrying water, and are left without close kin to care for them when they become frail. The national report for Zaire notes that the rural exodus is depleting the numbers of the individuals in the active population who would have been able to provide for the essential needs of the aging population.

28. Childless women, particularly in developing countries, have also been found to be at risk of hardship in **old age, as they lack the support traditionally provided by offspring and frequently** have no access to State-based social services. The risk of destitution becomes acute when such women become too frail to work. Older women whose children have emigrated to other

countries, and refugees separated from their families through war, often also face old age without means of sustenance.

24. While the impact of rapid socio-economic change on traditional support systems in urban and rural areas of developing countries is becoming more manifest, there is a serious lack of quantitative data documenting the conditions and needs of elderly women. This is a particular problem in rural areas, where most elderly women live. As noted in The World Aging Situation, 4/ it is not known how many of the elderly are unable to look after themselves and have no one to help them, though indications are that this category is continuously increasing. Still, given the acceleration of trends towards modernization, the attendant weakening of traditional support structures, and increasing numbers of vulnerable elderly women, there is a clear and urgent need to strengthen the caretaking capacity of the family and to expand the still deficient network of social welfare services in both rural and urban areas of developing countries.

C. Vulnerable groups in developed countries

34. In many developed countries the increasing tendency for elderly women to live alone is a crucial consideration in assessing their social needs, as indicated by data presented in The World Aging Situation. 8/ Information collected for several Western European countries indicate that as many as one third of elderly women - but only one sixth of elderly men - are living alone. In countries with planned economies, the proportions are lower, but a marked differential between the sexes may also be observed. In Hungary, for instance, the data for 1984 show that 24 per cent of retired women but only 7 per cent of retired men were living alone. It is of great significance to note that with increasing age there is a steep rise in the likelihood of women in single person households. The data for the United States of America for 1982, for example, indicate that fully one half of all women aged 75 and over were living alone, compared with only 20 per cent of the men in that age group. The increasing likelihood of widowhood at older ages is thus paralleled by the increasing risk of living alone.

31. The tendency in many developed countries for elderly women without partners to live alone rather than with their families has been explained by a number of factors. 8/ First, declines in family size imply that the number of relatives is getting smaller, so that the chances of older women having no living relatives are increasing. Furthermore, social trends, such as the increasing participation of younger women in the labour force, the growing tendency for younger families to be headed by a single parent, and the separation of family members as a result of migration, are making it more difficult for children to share a household with an elderly mother. The tendency for older women to live alone may also reflect their desire to remain independent, a development facilitated by the greater financial feasibility of maintaining a separate household and by increases in the supply of housing units. Trends in marriage and divorce need to be monitored since they affect the capacity of support of the younger generation and the frequency of isolation of the elderly in coming decades.

32. Despite trends toward separate households, however, there is strong evidence of the central role that the family continues to play in the lives of elderly women. Data for Eastern European countries and Japan, presented in The World Aging Situation, 8/ show that it is still common for older women to live with their children. Even in countries where the sharing of a household is less frequent, it has been found that many elderly women live near their

children and maintain a high level of social contact with them. In most contexts, relatives are the most important source of contact and help, with more persons providing informal support than are engaged in formally organized assistance.

33. But despite the well-functioning and essential role of the family, some groups of elderly women - in particular those living alone without relatives in close proximity - are at high risk of social isolation and psychological and physical hardship. This vulnerability increases at higher ages when frailty and loss of mobility become more prevalent. Physical isolation and loneliness compounded by illness create acute social need.

34. Elderly women who themselves take care of infirm spouses or their own very elderly parents also represent a highly vulnerable group. With increases in life expectancy, it is becoming common for middle-aged and elderly women themselves to have parents to care for. 4/ Without strong community support in the form of home helpers, visiting nurses, vacation respite care and other services, elderly individuals who themselves provide others with care are subject to great physical and mental strain, being confined to the sickroom, isolated from community life, and often physically overburdened by their long term nursing role. Thus, in the more developed regions, isolated and very frail elderly women, and older women who have assumed intensive caretaking roles for other elderly persons represent high-risk groups among the population of older women. Both should be made special target groups for community support services. The media can play an important supportive role in eliminating stereotypes, creating awareness of the diversity and magnitude of the issues and encouraging a more positive image of the elderly and a more supportive attitude towards them. Although this is presently more relevant to developed countries, developing countries can also explore the possibilities of media support.

D. Health conditions and needs

35. Demographic trends towards the aging of the world's population and the rapidly increasing numbers of the elderly have profound implications for the magnitude of health needs. As reported by the World Health Organization, because the risk of chronic disease and disability rises with age, increases in elderly persons imply a marked rise in the prevalence of these conditions. 9/ In particular, because the presence of severe debilitating disease becomes more frequent among persons of very advanced age, the tremendous increases projected in the population aged 80 and over in the coming decades (United Nations projections show a jump from 22 million in 1980 to 47 million in the year 2025 in developed regions and a corresponding jump from 12 million in 1980 to 67 million in the year 2025 in developing regions 6/) portend vast increases in health-related needs among the elderly. Thus, as the intensity of aging increases within the elderly population (i.e. as the proportion of persons in the oldest age groups grows larger), it is to be anticipated that the numbers of elderly persons with serious health problems will rise markedly.

36. Because women in the elderly population have a higher average age than men, they are more vulnerable to the health risks attendant on old age, particularly at the oldest ages, when severe disease and disability are most prevalent. In 1980, women in the more developed regions were estimated to account for nearly 70 per cent of all persons aged 80 and over; and women in developing regions, for nearly 60 per cent of this group. 6/ Since both the proportion of women and the likelihood of chronic disease and physical disability increase with age, health problems among elderly persons, and particularly among the very old, to a significant degree affect older women.

37. In developing regions, older persons, like the population as a whole, are at risk of contracting parasitic and infectious diseases, including tuberculosis, malaria, schistosomiasis, diarrhoeal diseases, and malaria. While gains have been made in combating these diseases in some areas, the World Health Organization has noted that the elderly remain a vulnerable group. 9/ Available data, though scarce, suggest that other conditions prevalent among older persons in developing countries include visual impairments caused by such diseases as glaucoma and trachoma, loss of hearing, arthritis, and diseases of the teeth and gums, along with the associated risks of nutritional problems. 9/

38. Clearly, the health problems affecting the elderly in developing regions are inseparable from the poverty, chronic hunger, unsanitary living conditions, and environmental risks confronting the population as a whole. 10/ However, because of the frailty and reduced resistance to disease associated with advancing age, and because of their often extreme economic deprivation, older persons, and particularly the older women who predominate in this population and who run the highest risk of suffering from poverty, are particularly vulnerable to the adverse socio-economic conditions prevailing in the developing regions. Moreover, the lack of mobility of many elderly persons, combined with the inadequate supply and distribution of health services and their high cost, frequently reduces many elderly persons' opportunities for obtaining necessary medical treatment.

39. According to the World Health Organization, 9/ the health problems facing the elderly population in developed regions consist predominantly of chronic diseases, including respiratory disease, cardiovascular disease, cancer, hypertension and diabetes. Because the elderly represent one of the poorest segments of the population, they are also at risk of malnutrition and other conditions associated with poor living standards.

40. In developed as in developing regions, the factors underlying elderly persons' - and particularly elderly women's - vulnerability to social problems also increases their vulnerability to health problems. Women's longer life expectancy relative to men implies that they are more likely to be widowed in old age; as discussed above, they are also at increasing risk of living alone as they grow older. The World Health Organization stresses that both loss of a partner and living alone have important health-related implications, including the maintenance of an appropriate diet, attention to illness, and the need for institutionalization. 10/ Studies have also shown that the rate and degree of disability is higher for elderly women than for men. The finding that the great majority of institutionalized elderly persons in developed countries are women reflects the increased social vulnerability associated with widowhood and solitary living arrangements. 9/ The economic deprivation suffered by many elderly widows in old age constitutes a crucial health-threatening factor, for the impact of poverty on such factors as nutrition and adequacy of housing cannot be dissociated from its impact on health. 10/

41. It is thus necessary to deal with the health problems of the elderly throughout the world by improving overall socio-economic conditions, including reduction of poverty, increasing the food supply, housing, sanitation, environmental safety, and levels of education. Further, preventive and therapeutic health measures need to emphasize the most vulnerable groups among the elderly, in particular widows of advanced age, those living alone and those who are economically deprived. As stressed in the International Plan of Action on Aging, there is a need for health intervention aimed at the poor and underprivileged elderly, a subgroup in which elderly women are overrepresented.

E. Educational status

42. Low educational levels are a crucial factor influencing the situation of elderly women, in terms of both their social and economic needs. While educational levels, are in general, lower for the elderly population than for the population as a whole, evidence from both developing and developed countries shows that elderly women have had markedly less access to schooling than their male counterparts. Data presented in The World Aging Situation 4/ indicate, for instance, that in several African countries, a small fraction of elderly men - but virtually no elderly women - are literate. The national report for Bolivia notes that while approximately 80 per cent of the elderly women in that country are illiterate, 60 per cent of the elderly men fall into this category. The sex differential in levels of schooling in developed countries is also apparent in information presented in the World Aging Situation; 4/ data on the United States of America for the early 1980s indicate that in the 60-64 age group, 14 per cent of the men - but only 8 per cent of the women - were classified as having had a university education. The low educational levels of the current generation of elderly women constitute a primary disadvantage underlying their employment opportunities, their earnings, their pensions and their general living conditions.

III. ECONOMIC CONDITIONS AND NEEDS

43. In Economic and Social Council resolution 1984/13, the question of income security was stressed as one of the grave problems facing elderly women. Emphasis was also placed on this issue in the International Plan of Action on Aging, where it was pointed out that particular attention should be paid, in social security and social programmes, to the circumstances of elderly women, whose income is generally lower than men's and whose employment has often been broken up by maternity and family responsibilities. It was recommended in the Plan of Action that it be made possible for women, as well as men, to acquire their own rights in social security systems. Moreover, in the Forward-looking Strategies for the Advancement of Women adopted at the World Conference to Review and Appraise the Achievements of the United Nations Decade for Women: Equality= Development and Peace, held at Nairobi from 15 to 26 July 1985, attention was called to the fact that the longer life expectancy of women frequently means an old age aggravated by economic need and isolated widowhood with little or no prospect of paid employment. The national reports prepared for the World Assembly on Aging, as well as other literature, make clear the magnitude of economic deprivation endured by elderly women throughout the world.

A. Economically disadvantaged groups in developing countries

44. Trends leading to a weakening of traditional support systems, and the extremely limited protection afforded by social security schemes, make the economic situation of elderly women in the developing regions progressively more precarious. Current social security schemes, where they exist, seldom provide coverage to persons working in the informal sector, including agriculture, small trade, and domestic work, where women are heavily represented. As noted in the national report for India, the majority of women, including the elderly, work in such unorganized sectors as farming, cottage industry and small trade. In other national reports prepared by developing countries in all regions of the world, the concentration of older women in such domestic work as child care and housekeeping was consistently emphasized. For instance, a survey of the elderly documented in the national report for Costa Rica noted

that 95 per cent of the women sampled, but only 30 per cent of the men, did not have employment in the formal sector; four fifths of the elderly women, however, reported that they were active in the domestic sphere.

45. The lack of social security coverage for the large majority of elderly women working in the informal sector of most developing countries forces many to work as long as possible. It was noted in The World Aging Situation 4/ that elderly women in the agricultural sector who have no other form of sustenance remained active as long as they were physically able. When prevented by infirmity from continuing their work, their only recourse for support was their family. Given the risk of widowhood experienced by elderly women, and the progressive weakening of family support systems through such trends as the rural-urban migration of young people, the economic security of elderly women left behind in rural areas is becoming acutely ,jeopardised. The lower lifetime earnings of women relative to men, together with the associated inability to accumulate many assets or savings, compels many very elderly women to work as long as they are physically able, in addition to making them more dependent on others for support when infirmity precludes further activity. The vulnerability with regard to economic hardship and destitution among elderly women in the rural areas of many developing countries is evidence of the urgent need to strengthen traditional family support systems affording protection in old age, and of extending social security coverage to all sectors of the rural population. 4/

46. In urban areas, where participation in the formal sector is more prevalent and social security coverage of employed workers often exists to some degree, it is consistently found that elderly women have a much lower rate of labour force participation than do their male counterparts. The national report for Thailand mentioned, for instance, a 1980 survey of labour conditions which revealed that of persons aged 60 and over, only 30 per cent of the women - but 60 per cent of the men - were gainfully employed. The national report for Mexico pointed out that remunerated activities among the aging population, but particularly among women, were diminishing over time. In some developing countries cultural norms prevent women from joining the labour force, whereas in others unemployment among the young is curtailing employment opportunities available to elderly women. 4/ In light of the declining family support available to older women in many urban settings, the inability to obtain paid employment can lead to extreme economic deprivation. Such economic insecurity also confronts the widows of men who had been employed in the formal sector; while survivors' benefits are available in some cases, they are generally low, ranging from a small lump sum to 40-50 per cent of the pension benefits which would have been due to those persons' spouses. 11/ It must also be noted that because social security systems have been established quite recently in most developing countries, the current generation of workers and their spouses have not accrued enough years of employment to be eligible for full benefits. As in rural areas, the precarious economic situation of many older women in urban areas make it an urgent necessity to establish measures to strengthen the capacity of families to care for elderly relatives and to make social security benefits available to all sectors of the population. 4/

B. Economically disadvantaged groups in developed countries

47. In many developed countries, substantial improvement in population cover age through income security schemes has been achieved in the last quarter of a century, according to information compiled by the International Labour Organisation. 12/ The International Labour Organisation data, for instance,

indicate that countries such as Canada, Denmark, Finland, Iceland, Norway and Sweden had achieved 100 per cent coverage of economically active persons by 1960. In the United States of America, such coverage is reported to have increased from 87 per cent to 94 per cent between 1959 and 1977. Corresponding proportions for Japan were 36 per cent in 1960 and 100 per cent in 1978, and for Czechoslovakia 94 per cent in 1960 and 100 per cent in 1978. In this context, it was noted in the International Plan of Action on Aging that many developed countries had achieved universal coverage through generalized social security schemes. Moreover, in many countries, supplementary economic assistance is available in the form of special tax dispensations, travel concessions, aid for housing and utilities, or special benefits for the very old. 8/

48. Despite the widespread availability of State-financed income security schemes, however, a large segment of the current elderly population in the developed regions, and particularly elderly women, have not had much time to benefit from them, as reported in The World Aging Situation. 8/ In many countries, the widowed elderly are found to constitute one of the poorest segments of the total population. It was noted in the national report for Canada that in 1979 about 40 per cent of unattached elderly persons aged 65 and over and 11 per cent of older couples had incomes below the "low-income cut-offs" defined by Statistics Canada. It was observed in the report that the proportions of persons below such cut-offs rose with age, particularly among persons living alone or in households without relatives. As reported in the national report for Greece, the 1974 Family Budget Survey found that while income levels of 17 per cent of the total sample of households fell below the level set as the "poverty line", approximately 43 per cent of households composed of aging couples had income levels below this threshold.

49. Within the elderly population, women were identified in the context of the first review and appraisal of the implementation of the Vienna International Plan of Action on Aging S/ as one of the most disadvantaged subgroups. Similarly, it was noted in the Canadian national report that aging unattached women were relatively worse off than all other groups among the aging. The relative inadequacy of their incomes is attributed to the lower probability of their having made substantial earnings-related contributions to pension plans during their lives. Similarly, it was noted in Denmark's national report that pensioners of more limited means tended to be found among women, many of whom have not been employed during their lives or who have received lower wages than their male counterparts. Survey data presented in the national report for Greece also showed that, among the elderly living alone, nearly two thirds of the men but three fourths of the women were living below the poverty line.

50. Given the poor economic status experienced by many elderly women in developed countries, it is clear that existing schemes should be strengthened to ensure that equal treatment is given to all population groups. As pointed out by the International Labour Organisation, 12/ there are special problems encountered by women in regard to their protection through social insurance schemes. In cases in which women are eligible only for survivors' benefits, they usually receive upon widowhood only 50-60 per cent of the pension which their spouses would have received. Divorced women who have themselves not contributed to social security schemes are particularly jeopardized, for they often lose their eligibility for survivors' benefits based on coverage of their former spouses. Even in the case of women who have been employed and have contributed to social security schemes, their periods of contribution are often shortened by absences for child-rearing or by earlier retirement ages, which lower the level of benefits available in old age. Moreover, due to

their lower average level of wages, women are disadvantaged when benefit levels are linked to earnings. These problems underscore the need for women to acquire their own rights in social security systems, as well as to receive ongoing credit for periods of time spent raising families and

51. The discussion above indicates that women enter their period of greatest economic insecurity in old age. In many countries widowhood consigns women to social poverty for the rest of their lives, and it often occurs just at a time when increasing frailty makes them most dependent on a partner for social support and economic sustenance. While some degree of economic protection in old age is afforded in developed countries through the availability of survivors' pensions, numerous supplementary benefits and the increasing participation of women in social security schemes through their own employment, current provisions are not strong enough to eliminate the threat of poverty in old age. Achievement of an adequate level of economic security now depends on full coverage for women in social security schemes, on recognition of both formal employment and periods spent rearing children, and on the availability of fair wage policies.

52. In developing countries the economic deprivation suffered by elderly women is linked to the very poor coverage provided by existing social security schemes, which is limited in most cases to only the small sector of the population that is formally employed. The vast majority of elderly women, labouring in agriculture, small trade, and domestic work, have no support system other than their families to rely on when they become too frail to work. The loss of this support through widowhood and the weakening of the extended family leads to an impoverished old age. Clearly, the provision of economic security to elderly women in developing countries will depend on the improvement of the coverage of social security schemes and the institution of other schemes that would ensure an equal quality of life of all members of society.

V. SUMMARY AND CONCLUSIONS

53. The information on the socio-economic conditions of elderly women presented in this report is intended to serve as a basis for formulating and implementing policies and programmes to respond to their special social and economic planning needs. A central demographic factor influencing these needs is the longer life expectancy of women relative to men, resulting in an increasing predominance of women in the elderly population. The elderly population thus consists primarily of women at the oldest ages, when the prevalence of frailty and disability imply the greatest need for family and community support.

54. Their longer life expectancy and the associated high risk of widowhood underlie many of the adverse social conditions experienced by elderly women. Significantly higher numbers of elderly women than elderly men are widowed, and the likelihood of women losing their partners increases steeply with age. Current data suggest that the fraction of men who are widowed by age 75 is small, while the corresponding fraction of women ranges from one half to two thirds in countries throughout the world. The vulnerability which ensues upon widowhood, including the danger of isolation, neglect and poverty, is thus primarily a problem faced by elderly women rather than elderly men. This vulnerability is compounded by the increasing prevalence of chronic diseases and other disabilities associated with old age. Because the elderly population consists predominantly of women at older ages, it is precisely this social group that is most likely to experience the health risks attendant on advanced age.

55. While current evidence suggests that many of the socio-economic needs of elderly widowed women are met by the family and community in developed as well as developing regions, vulnerable groups have been identified in both contexts. In urban areas of developing countries, the weakening of the extended family system through such factors as industrialization and crowded living conditions is increasing the risk of poverty and destitution among elderly widows; in rural areas, trends such as the migration of young people to cities for employment are threatening the traditional support systems of elderly women. In many developed countries, the growing tendency for older women to live alone increases their risk of psychological and social isolation and physical hardship, particularly in the case of women living alone without relatives nearby and at older ages, when frailty and loss of mobility become more prevalent. These most vulnerable persons should be the target groups of programmes and policies designed to alleviate the needs of elderly women.

56. The great economic insecurity endured by women in old age is related to the higher risk of widowhood experienced by women and the associated loss of a source of sustenance through the death of one's spouse. Increasing numbers of elderly women in developing countries are exposed to the threat of destitution when they are no longer physically able to work, as they often can no longer rely on the extended family system for support and existing social security schemes are still limited to very small sectors of the population. There is an urgent need for measures to strengthen the capacity of the family to carry out its role of taking care of elderly women and to extend social security coverage or other economic assistance schemes to all sectors of the rural and urban population. In this connection, the role of younger women and the various forms of intergenerational transfers need to be more fully understood and taken into account.

57. Despite the widespread availability of old-age income security schemes and assistance programmes in most developed countries, elderly women also frequently face acute financial insecurity and often constitute one of the poorest segments of the population. Contributing factors to this are the relatively short periods of time that the current generation of the elderly has participated in income security schemes; the low levels of survivors' benefits; and women's often disadvantaged employment histories. In order to ensure an adequate level of economic security for elderly women in the developed countries, it is necessary for them to receive full and fair coverage in social security programmes.

58. Clearly, the factors associated with the social and economic vulnerability of women in old age are multi-dimensional. In addition, these factors are all closely interrelated; they include living to an advanced age, widowhood, the tendency to live alone, social isolation, ill health, low levels of education and economic insecurity. The simultaneous vulnerability of women to this combination of social and economic factors underlies the extreme risk of social and economic hardship to which they are exposed in old age, and suggests that a multi-sectoral approach is required to respond to their needs.

59. The experience to be gained from the issues currently facing elderly women needs to be carefully analysed in relation to projections of possible trends in order to ensure that present generations of young and middle-aged women do not face problems similar to those faced by their older sisters. In this analysis, many factors need to be taken into account, such as the role of education, employment, various pensions schemes, recognition of the work involved in raising children, the contribution and potential of elderly women as a human resource - as stressed in paragraph 283 of the Nairobi Forward-looking

Strategies for the Advancement of Women which were adopted at the World Conference to Review and Appraise the Achievements of the United Nations Decade for Women: Equality, Development and Peace, held at Nairobi from 15 to 26 July 1985.

Notes

1/ Report of the World Conference of the International Women's Year, Mexico City, 19 June-2 July 1975 (United Nations publication, Sales No.E.76.IV.1), chap. III, resolution 13.

2/ Report of the World Conference of the United Nations Decade for Women Equality, Development and Peace, Copenhagen, 14-30 July 1980 (United Nations publication, Sales No. E.80.IV.3 and corrigendum), chap. I, sect. B.

3/ Report of the World Assembly on Aging, Vienna, 26 July to 6 August 1982 (United Nations publication, Sales No. E.82.I.1ti), chap. YT, sect. A.

4/ The World Aging Situation: Strategies and Policies (United Nations publication, Sales No. E.85.IV.5).

S/ "First review and appraisal of the implementation of the Vienna International Plan of Action on Aging: report of the Secretary-General" (E/1985/6), February 1985.

6/ Department of International Economic and Social Affairs, Aging Periodical, vol. 1, No. 1.

7/ Demographic Yearbook, 1982, (United Nations publication, Sales No. E/F.83.XIII.1), table 40.

8/ The World Aging Situation: Strategies and Policies (ST/ESA/1.50), chap. 8.

9/ World Health Organization, "Demographic aspects of the health of the elderly to the year 2000 and beyond" (WHO/AGE/82.3), 1982. L

10/ "Health policy aspects of aging: report of the World Health Organization" (A/CONF.113/19, 26 March 1982).

11/ United States Department of Health and Human Services, Social Security Administration, Social Security Programs Throughout the World, 1983, Social Security Administration Publication No. 13-11805, May 1984.

12/ "Income maintenance and social protection of the older person: income security for the elderly: report of the International Labour Organisation" (A/CONF.113/17, 3 March 1982).