

# Population & Societies

## Africa, a young but ageing continent

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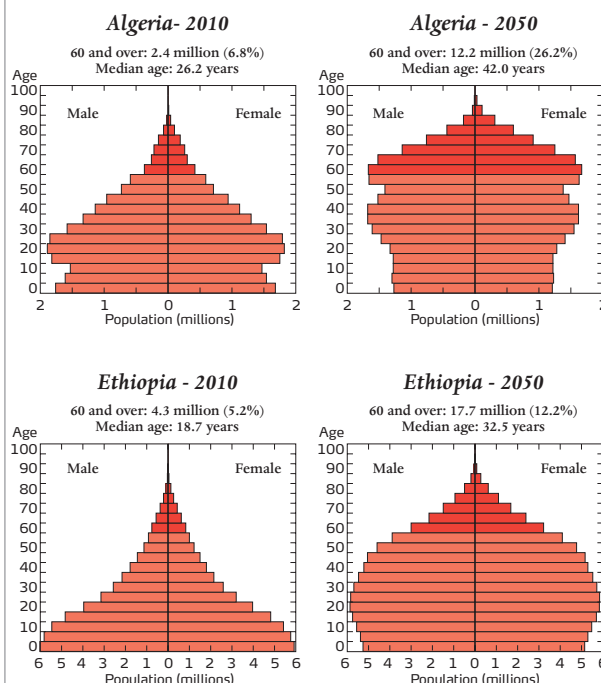
As life expectancy increases and fertility declines, Africa faces the prospect of population ageing. Using recent projections, Valérie Golaz, Laurent Nowik and Muriel Sajoux explain how African demography is likely to evolve between now and 2050, and explore the challenges of ageing on a continent where welfare provision for older adults is very limited.

According to United Nations data published in 2010 [1], just 5.5% of the African population is aged 60 and over. The proportion is double in Asia (9.9%) and in Latin America (10.0%), and four times higher in the most developed countries (18.6% in North America and 21.7% in Europe). It might seem a bit premature to worry about population ageing in Africa therefore. Yet the process has already begun, and should progress at a rapid pace (Figure 1).

### Young countries faced with rapid ageing

Africa is a continent where the proportion of young people is very high: the under-15s represent 40% of the total population, versus 27% worldwide. In Niger, half the population is below age 15, while older adults (in this article, persons aged 60 and over) account for just 4% of the total. Tunisia, by contrast, with “just” 23% of under-15s, has Africa’s highest proportion of older adults (10%), ahead of other Southern countries such as Mexico (9%) or Indonesia (8%). Over the next forty years, the proportion of over-60s is expected to double in many African countries if fertility continues to decline at its

Figure 1. Two examples of expected population ageing in Africa.  
Estimates for 2010 and median scenario for 2050



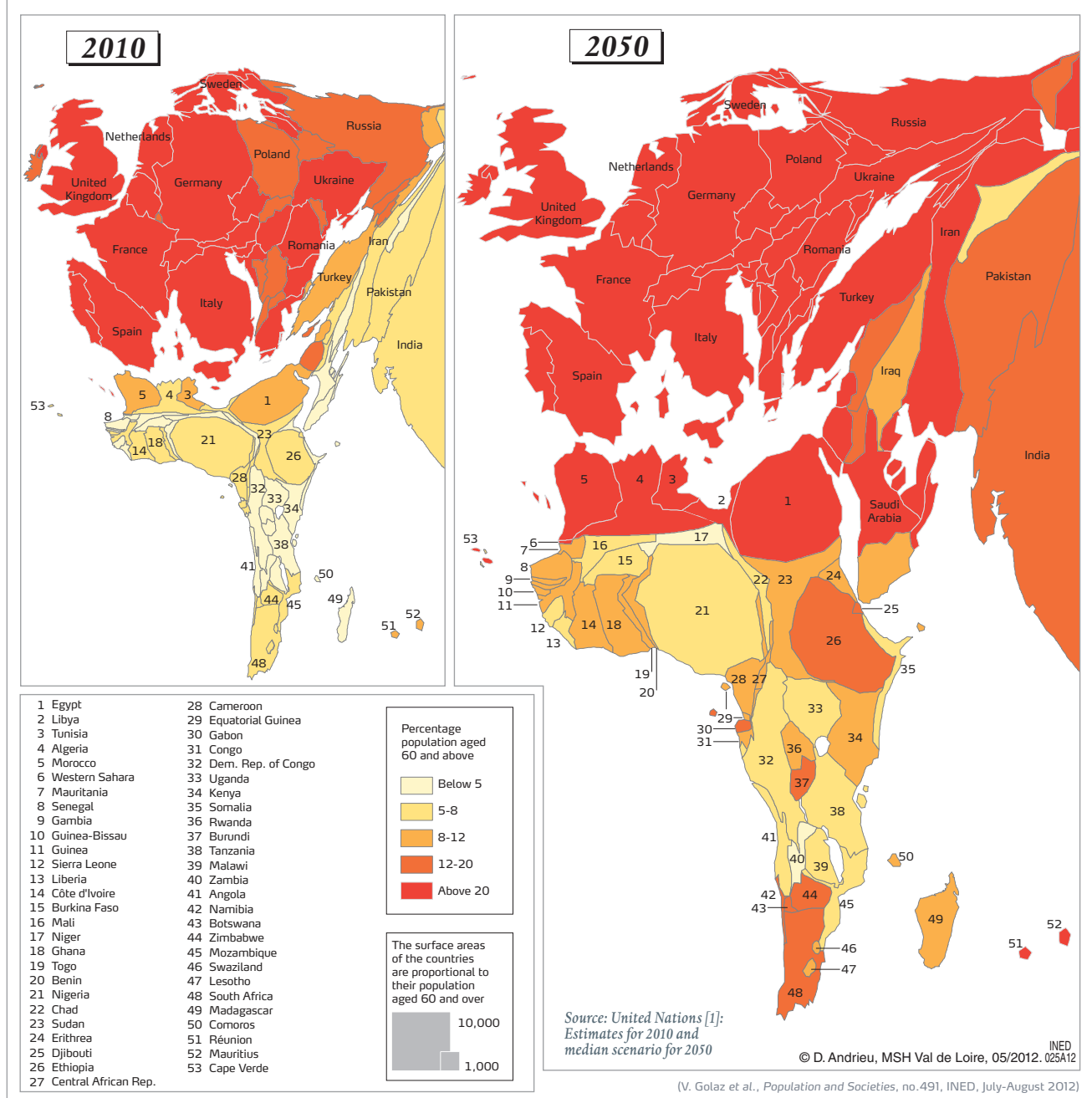
Algeria, like the other countries of the Maghreb will experience rapid population ageing over the next 40 years. In 2050, the median age in Algeria (age which divides the population into two numerically equal halves: the younger half and the older half) will be close to that of Japan today (which has the world’s highest median age). The median age in Ethiopia, whose fertility decline began more recently, will be multiplied by 1.7 between 2010 and 2050, but will remain below that of Algeria while including a larger number of persons aged over 60.

Source: [1] (V. Golaz et al., *Population and Societies*, no. 491, INED, July-August 2012)

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Figure 2. Cartograms of the population aged 60 and over in 2010 and 2050



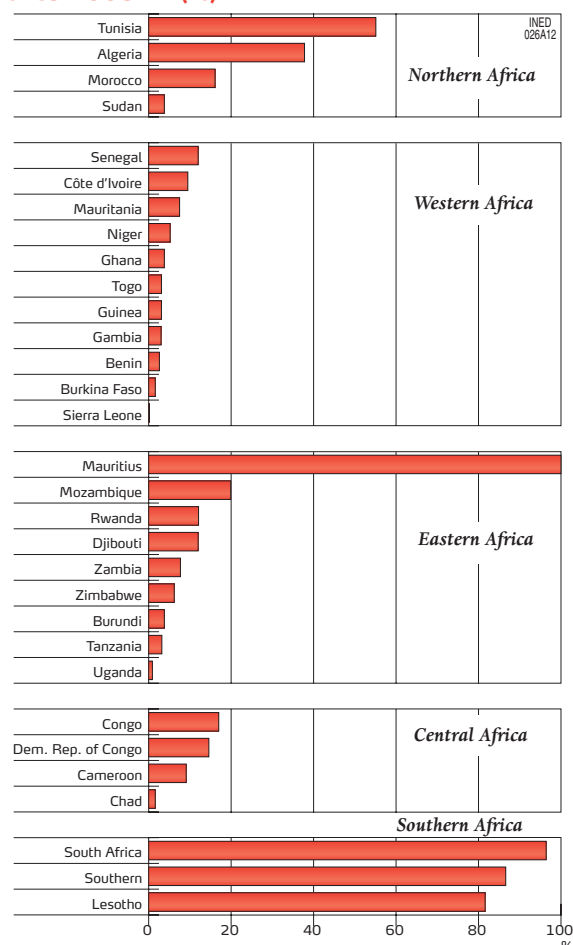
current rate (Figure 2), to levels ranging from below 5% (Zambia, Niger) to almost 30% (Tunisia, Mauritius). This demographic ageing will occur much faster than in the developed countries [2].

Moreover, the absolute number of older adults is set to increase four-fold in Africa between 2010 and 2050, from 56 to 215 million, almost the same number as in Europe (241 million). Likewise, the number of over-80s in Africa should increase to 22.5 million, five times more than today. The cartograms of Figure 2 show the demographic evolution of African countries and their growing similarity with European countries in terms of numbers of older adults.

### Generally low levels of pension coverage

How would older adults live in Africa tomorrow if social protection in old age was still organized as it is today? For the vast majority of Africans, there are still no old-age pensions comparable to those of Northern countries. In many countries, only civil servants and employees of large private companies are covered, and pension recipients represent only a small fraction of the total elder population (Figure 3). Over the continent as a whole, fewer than 10% of older adults can claim a pension, with major variations from one country to the next [3], and national averages conceal major social geographic and gender disparities.

**Figure 3. Proportion of the elder population\* receiving a retirement or old-age pension, circa 2005\*\* (%)**



Notes: \* The population considered includes persons aged 60 and over, and in some cases aged 65 and over, depending on the legal retirement age in the country concerned.

\*\* Most recent year for which data are available in each country. Data are missing for certain countries (Kenya, Ethiopia...)

In countries with a well-established welfare system and a relatively large formal economy, the coverage rate (share of pensioners among total elder population) may reach 30-50% (as in Algeria and Tunisia). The highest rates (above 80%) are observed in countries which have introduced universal pension systems (Lesotho, Mauritius and Namibia) or means-tested old-age pensions (South Africa) in association with contributory systems (in which pensions are based on past contributions). However, in the great majority of African countries, the proportion of old people covered by pension schemes is very small. The lowest coverage rates (below 1%) are in Uganda and Sierra Leone.

Source: [3] (V. Golaz et al., *Population and Societies*, no.491, INED, July-August 2012)

In Morocco, for example, while 16% of the over-60s receive a retirement pension, only 3% of women in this age group are pension recipients, compared with 30% of men [4]. In most countries, urban-rural disparities are also very large.

Pension coverage is much higher in countries which have introduced non-contributory pension systems, as is the case in southern Africa and Mauritius. Similar systems are also being set up in eastern Africa, in Kenya and Uganda. However, pensions (or minimum old-age

welfare payments) are not always sufficient to maintain a decent standard of living<sup>(1)</sup>. Non-contributory pensions are sometimes very low (below 10 USD per month in Uganda, for example), and contributory pensions likewise, due to insufficient contribution years. For this reason, men and women in Africa often carry on working until an advanced age, generally as long as their health permits [4]. In Senegal, more than a third of older adults are still in employment [5], while in Congo (Brazzaville), the proportion is over a half. In Namibia, where the proportion of older adults receiving a pension is high, but where the level of the universal pension is quite low, more than 30% of the over-65s still have a paid occupation [3]. When pensions are inadequate, older adults who can no longer work must rely on their family network. But in years to come, families may not have the means to care for elderly or dependent relatives if they are not supported by appropriate public policy measures. Access to healthcare is a particular problem for many older adults in Africa.

### Limited healthcare coverage for many older people

Although health needs increase in old age, the vast majority of older adults in Africa have no healthcare coverage. In Morocco for example, only 13% of over-60s are covered, with large disparities by gender (8% of older women versus 18% of older men) and by place of residence (22% in urban areas and 3% in rural areas) [4]. In Senegal, 70% of older persons have no health coverage. Even when health costs are partially reimbursed, out-of-pocket expenses may still be high relative to the incomes of the individuals concerned and their families. In several countries, the public healthcare system provides certain services free of charge, but it may still be difficult for older adults to access them. All in all, income remains a key determinant of access to healthcare for older adults in Africa [6].

### New intergenerational relationships

Although Africa is politically and culturally diverse, major social and economic changes are taking place across the continent and affecting family organization.

(1) Although studies have shown that receiving an old-age pension not only reduces the poverty of the household, but also enables the family to better satisfy its basic needs, notably in terms of healthcare.

Everywhere, the younger generations are striving for greater emancipation from their elders, and older adults, while still respected by their families, enjoy less social esteem than in the past. These processes are challenging the intergenerational solidarity that underpins the social contract in Africa, with adverse effects on the older generations. In rural areas, gerontocratic traditions are weakening in a context of changing lifestyles. With the growing scarcity of land and the lure of higher incomes, young people are turning away from agriculture and heading into the towns and cities, or even abroad. In urban areas, where the development of a market economy has transformed social practices, living conditions are radically different from those of the countryside. Dwellings are smaller and more expensive, female wage employment is growing, and better-off parents stretch their family budget to invest in their children's future by enrolling them in expensive private schools. The city may also be synonymous with poverty and unemployment. Even young graduates struggle to achieve financial autonomy, and are often obliged to delay union formation and entry into parenthood.

### A necessary balance between different forms of solidarity

In a context of demographic change and evolving ways of life, families will no longer be able to meet the specific needs of elders without outside assistance and support. African countries will face the dual challenge of ensuring adequate funding for the current social welfare system for older adults while extending coverage to a larger share of the population. Some countries have already implemented such policies. For example, in the field of health, the Régime d'Assistance Médicale being set up in Morocco and the Plan Sésame launched in Senegal in 2006 should both help to lower the financial burden of healthcare for older persons. Other initiatives to introduce universal old-age pensions have been taken in eastern Africa. Rather than weakening family bonds, they should provide a means to maintain intergenerational solidarity.

The quest for greater complementarity between public and private solidarity must be based on a

strengthening of welfare protection systems across all age groups. While persons who will be "old" in 2050 have already been born, the way in which they live their old age (in terms of social and economic capital and health status) will depend on what happens over the next forty years. Action must be taken as of now to prepare African society for future population ageing by improving access to education, employment and health. The efforts required to develop social welfare systems must be seen as a social investment and not simply a cost [7].

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### REFERENCES

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### ABSTRACT

The countries of Africa have young populations today, but progress in life expectancy and the sharp drop in birth rates will lead to population ageing. This change will be incomparably faster than the slow ageing process observed in developed countries in the nineteenth and twentieth centuries: by 2050, the number of persons aged 60 and over will increase four-fold in Africa, raising yet another social challenge for the continent. At present, old persons in Africa are supported primarily through private solidarity. In the future, it will be increasingly difficult for families to meet the special needs of growing numbers of older adults unless public policies can provide the necessary backup.