

## CHAPTER XII: THE ELDERLY

The shifts in the age distribution of the population towards older ages as a direct consequence of fertility decline, as well, as mortality decline in the older age groups, is gaining momentum in the developing world, and as a result, formulating policies to address the increasing elderly population is among growing demands facing many less developed countries.

Problems identified by the increase in the elderly population include:

- Increase in the costs associated with the care and income support of the growing aged population;
- Rising number of people caring for the elderly, which has a deep impact on the economy, society and the culture; and
- Shrinking labour force, i.e., declining proportion of the economically active population relatively to the elderly population.<sup>1</sup>

Accordingly, aging presents challenges for public health (concerns over possible bankruptcy of Medicare and related programs) as well as for economic development (shrinking and aging of labor force, possible bankruptcy of social security system)<sup>2</sup>.

The definition of retirement age varies from country to country, but the typical cut-off point is 65 years. In Guyana, the retirement age for gainfully employed labour force vary - 55 years for public sector, but the policy requires the retirees to attain 60 years in order to be eligible for any retirement benefit, and 60 to 65 years for private sector. As a result, emphasis would be stressed on the 60 and over as well as those within the cut-off point category.

The objectives of this chapter are therefore to:

- Determine the size of the elderly population;
- Estimate some key indicators of aging population;
- Determine old-age dependency at the household level;
- Assess the housing conditions and number of persons in the elderly households;
- Determine their sources of livelihood; and
- Analyze the elderly by marital status and disabilities.

### 12.1 The Size of the Elderly Population

Relative to our definition of aging, a population is considered to be old or aging when the proportion of the population aged 65 and over exceeds 8 to 10 percent<sup>3</sup>. Based on this, the distribution of Guyanese elderly populations presented in Table 12.1 and

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<sup>1</sup>Sonkarley T. Beatie (2005) Implication of Ageing on Labour Force Participation (Power-Point presentation on seminar of ageing population in Guyana) Unpublished

<sup>2</sup> Gavrilov L. A and Heuvelink P. “Aging of Population” in Paul Demeny and Geoffrey McNicol (Editors) *The Encyclopedia of Population*, New York, Macmillan Reference USA, 2003/ (PDF file)

<sup>3</sup> Ibid

depicted in Figure 12.1 reveals that the proportion of older population, persons 60 years or 65 years or older has been steadily increasing during the past decades.

In 1970, the number of elderly aged 60 years or older was 37,913, while those 65 years and over was 25,104, and increased to 46,839 and 31,716 in 2002 respectively. The figures represented 5.4 and 3.6 percent of the total population in 1970, compared to 6.2 and 4.2 percent in 2002. The growth during the decades accounted for an increase of 23.5 percent and 26.3 percent (Table 12.1 and Fig. 12.1).

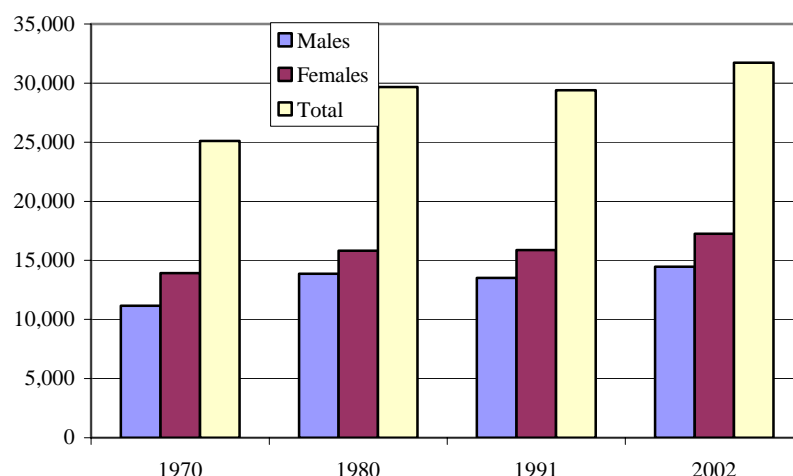
In general, both the table and the figure reveal that females outnumbered males for each census period in both categories of the elderly people. The sex ratio reflecting the disparities between them, though undulated, indicates that there were deficits of males throughout, with every 100 females to 80 males in 1970; increasing marginally to 84 males to every by 2002 (Table 12.1).

**Table 12.1: Number of Elderly People (60+ and 65+), and Sex Ratio, Guyana:  
1970 - 2002**

| Period                          | Aged 60 + |        |        | Aged 65 + |        |        |
|---------------------------------|-----------|--------|--------|-----------|--------|--------|
|                                 | Male      | Female | Total  | Male      | Female | Total  |
| 1970                            | 17,658    | 20,255 | 37,913 | 11,167    | 13,937 | 25,104 |
| 1980                            | 20,600    | 22,569 | 43,169 | 13,873    | 15,811 | 29,684 |
| 1991                            | 20,358    | 22,569 | 42,927 | 13,531    | 15,871 | 29,402 |
| 2002                            | 21,725    | 25,114 | 46,839 | 14,472    | 17,244 | 31,716 |
| Percent of the total population |           |        |        |           |        |        |
| 1970                            | 5.1       | 5.8    | 5.4    | 3.2       | 4.0    | 3.6    |
| 1980                            | 5.5       | 5.9    | 5.7    | 3.7       | 4.1    | 3.9    |
| 1991                            | 5.7       | 6.1    | 5.9    | 3.8       | 4.3    | 4.1    |
| 2002                            | 5.8       | 6.7    | 6.2    | 3.8       | 4.6    | 4.2    |
| Sex ratio                       |           |        |        |           |        |        |
| 1970                            |           |        |        |           |        |        |
|                                 |           |        |        |           |        |        |
|                                 |           |        |        |           |        |        |
| 1970                            |           |        |        |           |        |        |
|                                 |           |        |        |           |        |        |
| 1980                            |           |        |        |           |        |        |
|                                 |           |        |        |           |        |        |
| 1991                            |           |        |        |           |        |        |
|                                 |           |        |        |           |        |        |
| 2002                            |           |        |        |           |        |        |
|                                 |           |        |        |           |        |        |

**Note:** Sex ratio =(m/f) x 100, where m = number of males and f = number of females.

**Fig. 12.1: Number of Elderly Ppeople, Guyana: 1970 - 2002**



## 12.2 Indicators of Aging Population

Three basic indicators of aging population are median age, aging index, and age dependency ratio. The median age is a statistical measure of location, and defines exactly the age at which half the population is older and another half is younger.

For the year 2002, the median age in Guyana was 22.9 years compared to 1970 when it was 16.3 years (Table 12.2). This finding indicates that though, the population is still relatively young, it had shown some gradual decline in the proportion of young. The corollary of course is that the proportion of the adult has increased over the period.

**Table 12.2: Median Age in Years, Guyana: 1970-2002**

| Year | Male | Female | Total |
|------|------|--------|-------|
| 1970 | 16.0 | 16.5   | 16.3  |
| 1980 | 18.4 | 18.8   | 18.6  |
| 1991 | 21.6 | 21.9   | 21.8  |
| 2002 | 22.6 | 23.2   | 22.9  |

As a consequence of the increase in the median age, there was correspondingly increase in the aging index in Guyana. The aging index compares number of elderly to number of children and reflects the long-term decline in fertility as against decline of mortality in the older ages. The index is a good indicator of changes in the age structure.

The aging index was nearly 8 elderly persons to every 100 children in 1970; but by 2002, it had risen to 12 elderly persons, accounting for an annual growth rate of 0.82 percent during the entire period (Table 12.3).

Also, between 1970 and 2002, there was an 18.3 percent decrease in the number of children aged less than 15 years; in contrast, the number of people aged 65 and over increased by 26.3 percent.

The index has definite policy implication for the planning of future economic activity in Guyana, particularly the potential shortfall of new entrants into the labour force to offset the eventual gap that will arise from the exit of the elderly due to retirement and death.

**Table 12.3: Aging Index by Sex, Guyana: 1970 - 2002**

| Period | Children 0-14 Years |         |         | Aged 65 Yrs & Over |        |        | Index of Aging |        |       |
|--------|---------------------|---------|---------|--------------------|--------|--------|----------------|--------|-------|
|        | Male                | Female  | Total   | Male               | Female | Total  | Male           | Female | Total |
| 1970   | 165,735             | 164,011 | 329,746 | 11,167             | 13,937 | 25,104 | 6.7            | 8.5    | 7.6   |
| 1980   | 155,597             | 154,168 | 309,765 | 13,873             | 15,811 | 29,684 | 8.9            | 10.3   | 9.6   |
| 1991   | 125,345             | 126,708 | 252,053 | 13,531             | 15,871 | 29,402 | 10.8           | 12.5   | 11.7  |
| 2002   | 136,803             | 132,466 | 269,269 | 14,472             | 17,244 | 31,716 | 10.6           | 13.0   | 11.8  |

**Note:** a). Index of aging = (elderly 65 +/children 0-14)x100

The third indicator of aging is the elderly dependency ratio, also known as the old-age dependency ratio and given in Table 12.4. In contrast, while the aging index compares the number of elderly to the number of children in the population, the old-age dependency ratio (ADR) measures number of elderly persons to those in the working ages or economically active population, that is, 15-64 years. The main aim is to assess the burden on retirement system, and furthermore used as a proxy to determine intergenerational transfers, taxation policies, and saving behavior.

**Table 12.4: Old-Age Dependency Ratio by Sex, Guyana: 1970 - 2002**

| Period | Aged 60 years and over <sup>a</sup> |        |       | Aged 65 years and over <sup>b</sup> |        |       |
|--------|-------------------------------------|--------|-------|-------------------------------------|--------|-------|
|        | Male                                | Female | Total | Male                                | Female | Total |
| 1970   | 10.7                                | 12.1   | 11.4  | 6.5                                 | 8.0    | 7.3   |
| 1980   | 10.4                                | 11.0   | 10.7  | 6.7                                 | 7.4    | 7.1   |
| 1991   | 9.7                                 | 10.4   | 10.0  | 6.2                                 | 7.1    | 6.6   |
| 2002   | 10.0                                | 11.5   | 10.8  | 6.4                                 | 7.6    | 7.0   |

**Note:** a = (aged 60+/15-59)x100 and b = (aged 65+/15-64)x100

In Guyana, the value of this indicator remains relatively constant during the decades (1970 -2002) at about 7 elderly persons aged 65 and over to every 100 economically active persons. As expected, the dependency burden was higher for the 60 years and above category, with a ratio of every 100 economically active persons to 11 sixty years old and over.

### 12.3 Old-Age Dependency at Household Level

Living arrangements for the elderly persons has complementary factors which operate concurrently to determine old-age dependency at household level. Some aged persons use their wealth and financial capability to head the households, others use their old-age

wisdom and experiences, while others become dependent due to health and old-age disabilities. Whichever factor influenced the leadership role in the household is not the main focus, but is aimed at using shift in age as a framework to present the momentum of household level of old-age dependency.

In 2002, there were 15,227 elderly persons aged 60 years and over who were dependents, that is, they were living in the household where the head was different, but conversely, twice as many (30,349) were household heads. At the same time, about one-third (10,327) of those 65 years and over were also dependents in their respective household (Table 12.5).

The magnitude of household headship as illustrated in Table 12.6 indicates that 57.7 percent were males, reflecting a high sex ratio (136 males to 100 females) in the control of the household by the elderly persons. Household headship decreases with age, signaling the effect of both increases in mortality at the older ages as well as their inability to still be the head of the family.

**Table 12.5: Elderly Persons (60+ and 65+) by Status of Household Headship, Guyana: 2002**

| Status     | Aged 60+ | Aged 65+ | Aged 60+ | Aged 65+ |
|------------|----------|----------|----------|----------|
| Head       | 30,349   | 20,469   | 64.8     | 64.5     |
| Dependent  | 15,227   | 10,327   | 32.5     | 32.6     |
| Not stated | 1,263    | 920      | 2.7      | 2.9      |
| Total      | 46,839   | 31,716   | 100      | 100      |

**Table 12.6: Number of Elderly People Serving as Household Head and Their Sex Ratio in Household Headship, Guyana: 2002**

| Age group | Number |        |        | Percent |        |       | Sex Ratio |
|-----------|--------|--------|--------|---------|--------|-------|-----------|
|           | Male   | Female | Total  | Male    | Female | Total |           |
| 60-64     | 6,092  | 3,788  | 9,881  | 20.1    | 12.5   | 32.6  | 161       |
| 65-69     | 4,673  | 3,296  | 7,969  | 15.4    | 10.9   | 26.3  | 142       |
| 70-74     | 3,302  | 2,552  | 5,854  | 10.9    | 8.4    | 19.3  | 129       |
| 75+       | 3,441  | 3,205  | 6,646  | 11.3    | 10.6   | 21.9  | 107       |
| Total     | 17,508 | 12,841 | 30,349 | 57.7    | 42.3   | 100   | 136       |

Of importance, however, is with whom the elderly resided and who provided the care. In Table 12.8, about a quarter of the elderly (60 + and 65 years or older) seemed to have resided in households headed by females, and three-quarters resided in households headed by males.

Similarly, the age range of household heads where the elderly resided was an important factor in determining age liability. For 60 years and over, 38 percent resided in household headed by someone greater or equal to 65 years, followed by 32 and 28 percent residing in homes headed by someone between the ages of 45-64 and 25-44 years respectively (Table 12.7). Also, less than 2 percent resided in household controlled by youths.

**Table 12.7: Number of Elderly People (60+ and 65+) Classified by Age of Household Head Where They Live and Sex of the Head, Guyana: 2002**

| Age of Hh.     | Aged 60 + in Hh. Headed by: |        |        | Aged 65 + in Hh. Headed by: |       |        |
|----------------|-----------------------------|--------|--------|-----------------------------|-------|--------|
|                | Female                      | Male   | Total  | Female                      | Male  | Total  |
| 15-24          | 74                          | 161    | 235    | 54                          | 117   | 171    |
| 25-44          | 1,244                       | 3,077  | 4,321  | 934                         | 2,277 | 3,211  |
| 45-64          | 1,636                       | 3,302  | 4,938  | 1,254                       | 1,962 | 3,216  |
| 65+            | 746                         | 4,987  | 5,733  | 549                         | 3,180 | 3,729  |
| Total          | 3,700                       | 11,527 | 15,227 | 2,791                       | 7,536 | 10,327 |
| <b>Percent</b> |                             |        |        |                             |       |        |
| 15-24          | 0.5                         | 1.1    | 1.5    | 0.5                         | 1.1   | 1.7    |
| 25-44          | 8.2                         | 20.2   | 28.4   | 9.0                         | 22.0  | 31.1   |
| 45-64          | 10.7                        | 21.7   | 32.4   | 12.1                        | 19.0  | 31.1   |
| 65+            | 4.9                         | 32.8   | 37.7   | 5.3                         | 30.8  | 36.1   |
| Total          | 24.3                        | 75.7   | 100    | 27.0                        | 73.0  | 100    |

## 12.4 The Elderly Household Size

Apart from leadership viability of household where the elderly live, overcrowded households and status of the dwelling where they live in (whether owned, rented, etc.) are important indicators in determining concentration of poverty among the elderly.

In 2002, about one-fifth resided in two-person households, while an equal proportion (15 percent) lived in one- and three-person households respectively. Of relevance, however, is the fact that, about 11 percent resided in households with greater than or equal to eight persons (Table 12.8).

However, in the absence of information on assignment of bedrooms, mere household size does not seem to explain well the discomfort of the elderly. As data to prove this is not available, further research is needed to study this relationship.

It is also befitting to note that the elderly living in oversized households is one form of old-age social security provided by the family members in developing countries. While it may seem less important in developed countries, it is psychological for the elderly in less developed countries, for it gives them pleasures to share funs and happiness with their grand and great grand children.

**Table 12.8: Number of Elderly (Aged 60+ and 65+) by Household Size and Sex, Guyana: 2002**

| <b>Household Size</b> | <b>Aged 60 +</b> |               |               | <b>Aged 65+</b> |               |               |
|-----------------------|------------------|---------------|---------------|-----------------|---------------|---------------|
|                       | <b>Male</b>      | <b>Female</b> | <b>Total</b>  | <b>Male</b>     | <b>Female</b> | <b>Total</b>  |
| One person            | 2,966            | 3,216         | 6,182         | 2,134           | 2,479         | 4,613         |
| Two persons           | 4,528            | 5,141         | 9,669         | 3,122           | 3,445         | 6,567         |
| Three persons         | 3,292            | 3,846         | 7,138         | 2,100           | 2,517         | 4,617         |
| Four persons          | 2,628            | 3,168         | 5,796         | 1,642           | 2,117         | 3,759         |
| Five persons          | 2,356            | 2,809         | 5,165         | 1,568           | 1,869         | 3,437         |
| Six persons           | 1,891            | 2,230         | 4,121         | 1,216           | 1,531         | 2,747         |
| Seven persons         | 1,303            | 1,589         | 2,892         | 853             | 1,105         | 1,958         |
| Eight persons & over  | 2,230            | 2,644         | 4,874         | 1,456           | 1,804         | 3,260         |
| <b>Total</b>          | <b>21,194</b>    | <b>24,643</b> | <b>45,837</b> | <b>14,091</b>   | <b>16,867</b> | <b>30,958</b> |
| <b>Percent</b>        |                  |               |               |                 |               |               |
| One person            | 14.0             | 13.1          | 13.5          | 15.1            | 14.7          | 14.9          |
| Two persons           | 21.4             | 20.9          | 21.1          | 22.2            | 20.4          | 21.2          |
| Three persons         | 15.5             | 15.6          | 15.6          | 14.9            | 14.9          | 14.9          |
| Four persons          | 12.4             | 12.9          | 12.6          | 11.7            | 12.6          | 12.1          |
| Five persons          | 11.1             | 11.4          | 11.3          | 11.1            | 11.1          | 11.1          |
| Six persons           | 8.9              | 9.0           | 9.0           | 8.6             | 9.1           | 8.9           |
| Seven persons         | 6.1              | 6.4           | 6.3           | 6.1             | 6.6           | 6.3           |
| Eight persons & over  | 10.5             | 10.7          | 10.6          | 10.3            | 10.7          | 10.5          |
| <b>Total</b>          | <b>100</b>       | <b>100</b>    | <b>100</b>    | <b>100</b>      | <b>100</b>    | <b>100</b>    |

## 12.5 Housing the Elderly

Housing the elderly presents challenges to both the family and individual members caring for them. In the developed countries, social security schemes provided formal institutions like old-age nursing homes, but in contrast, the elderly are cared for in informal institutions provided by relatives in less developed countries. In the wake of this, the status of the premises occupied by the elderly (whether owned, rented, squatted, etc.) is important and could be determined to some degree by their intergenerational transfers and cumulated interests and saving during their active lifespan. Also, it helps to indicate the poverty range among older citizens.

In 2002, a significant proportion of the elderly (82 percent) owned the dwelling unit where they lived, 8 percent lived rent-free, 7 percent rented from private individuals, 1 percent squatted, and less than 1 percent fell into each of the remaining categories (Table 12.9). Sex differential exist with more females (44 percent) possessing ownership of the dwelling unit occupied, as compared to 38 percent of the males. The sex differential can possibly be explained by the longevity of females in Guyana, which entitles elderly women to inherit property of their deceased husband.

**Table 12.9: Distribution of Elderly (60+ and 65+) by Tenure Status of Dwelling Unit Where They Reside, Guyana: 2002**

| Ownership Status | Aged 60 & Over |               |               | Aged 65 & Over |               |               |
|------------------|----------------|---------------|---------------|----------------|---------------|---------------|
|                  | Male           | Female        | Total         | Male           | Female        | Total         |
| Owned            | 17,450         | 20,173        | 37,623        | 11,720         | 13,887        | 25,607        |
| Squatted         | 256            | 271           | 527           | 147            | 170           | 317           |
| Rented-Pvte      | 1,447          | 1,946         | 3,393         | 893            | 1,285         | 2,178         |
| Rented-Govt      | 43             | 47            | 91            | 21             | 32            | 53            |
| Leased           | 95             | 104           | 198           | 56             | 69            | 126           |
| Rent Free        | 1,766          | 1,928         | 3,694         | 1,151          | 1,303         | 2,454         |
| Not Stated       | 101            | 151           | 252           | 77             | 104           | 181           |
| Other            | 36             | 23            | 59            | 25             | 16            | 41            |
| <b>Total</b>     | <b>21,194</b>  | <b>24,643</b> | <b>45,837</b> | <b>14,091</b>  | <b>16,867</b> | <b>30,958</b> |
| Percent          |                |               |               |                |               |               |
| Owned            | 38.1           | 44.0          | 82.1          | 37.9           | 44.9          | 82.7          |
| Squatted         | 0.6            | 0.6           | 1.2           | 0.5            | 0.5           | 1.0           |
| Rented-Pvte      | 3.2            | 4.2           | 7.4           | 2.9            | 4.2           | 7.0           |
| Rented-Govt      | 0.1            | 0.1           | 0.2           | 0.1            | 0.1           | 0.2           |
| Leased           | 0.2            | 0.2           | 0.4           | 0.2            | 0.2           | 0.4           |
| Rent Free        | 3.9            | 4.2           | 8.1           | 3.7            | 4.2           | 7.9           |
| Not Stated       | 0.2            | 0.3           | 0.5           | 0.3            | 0.3           | 0.6           |
| Other            | 0.1            | 0.1           | 0.1           | 0.1            | 0.1           | 0.1           |
| <b>Total</b>     | <b>46.2</b>    | <b>53.8</b>   | <b>100</b>    | <b>45.5</b>    | <b>54.5</b>   | <b>100</b>    |

As in the case of the overall households in Guyana, about 49 percent of the elderly (65 and over) constructed their dwellings when they were in their prime working age groups or before 1970, about 28 percent 1970-1995, 13 percent toward the end of the period, while 11 percent did not state the year of construction (Table 12.10).

The finding is an important indication that earnings during the prime life of the elderly were invested into providing homes. However, it is significant to re-emphasize that the proportion without owner occupied dwelling unit could be elderly living below minimum standards, and it would be necessary to design policies to alleviate their impoverished conditions.



**Table 12.10: Number of Elderly (60+ and 65+) Classified by Ownership of Dwelling Unit and Year Since Dwelling Built, Guyana: 2002**

| Ownership Status | Year Dwelling Unit Built |               |              |              |               |                |              |              |              |               |
|------------------|--------------------------|---------------|--------------|--------------|---------------|----------------|--------------|--------------|--------------|---------------|
|                  | Aged 60 & Over           |               |              |              |               | Aged 65 & Over |              |              |              |               |
|                  | Before 1970              | 1970 - 1995   | 1996 - 2002  | Not Stated   | Total         | Before 1970    | 1970 - 1995  | 1996 - 2002  | Not Stated   | Total         |
|                  |                          |               |              |              |               |                |              |              |              |               |
| Owned            | 17,620                   | 11,997        | 5,270        | 2,736        | 37,623        | 12,759         | 7,526        | 3,406        | 1,916        | 25,607        |
| Squatted         | 112                      | 211           | 151          | 53           | 527           | 76             | 117          | 91           | 34           | 317           |
| Rented-Pvte      | 1,488                    | 515           | 149          | 1,241        | 3,393         | 974            | 324          | 88           | 792          | 2,178         |
| Rented-Govt      | 37                       | 14            | 11           | 28           | 91            | 29             | 5            | 4            | 15           | 53            |
| Leased           | 75                       | 58            | 40           | 25           | 198           | 48             | 38           | 26           | 13           | 126           |
| Rent Free        | 1,756                    | 806           | 388          | 744          | 3,694         | 1,174          | 528          | 254          | 498          | 2,454         |
| Not Stated       | 71                       | 41            | 24           | 115          | 252           | 55             | 28           | 14           | 84           | 181           |
| Other            | 29                       | 12            | 8            | 10           | 59            | 16             | 10           | 7            | 8            | 41            |
| <b>Total</b>     | <b>21,186</b>            | <b>13,657</b> | <b>6,042</b> | <b>4,952</b> | <b>45,837</b> | <b>15,131</b>  | <b>8,577</b> | <b>3,890</b> | <b>3,360</b> | <b>30,958</b> |
| PERCENT          |                          |               |              |              |               |                |              |              |              |               |
| Owned            | 46.8                     | 31.9          | 14.0         | 7.3          | 100           | 49.8           | 29.4         | 13.3         | 7.5          | 100           |
| Squatted         | 21.2                     | 40.1          | 28.6         | 10.1         | 100           | 23.8           | 36.9         | 28.6         | 10.7         | 100           |
| Rented-Pvte      | 43.8                     | 15.2          | 4.4          | 36.6         | 100           | 44.7           | 14.9         | 4.0          | 36.4         | 100           |
| Rented-Govt      | 41.2                     | 15.6          | 12.3         | 30.9         | 100           | 54.8           | 9.5          | 7.6          | 28.1         | 100           |
| Leased           | 37.6                     | 29.5          | 20.3         | 12.6         | 100           | 38.4           | 30.4         | 20.8         | 10.3         | 100           |
| Rent Free        | 47.5                     | 21.8          | 10.5         | 20.1         | 100           | 47.8           | 21.5         | 10.3         | 20.3         | 100           |
| Not Stated       | 28.2                     | 16.5          | 9.7          | 45.7         | 100           | 30.2           | 15.6         | 7.8          | 46.4         | 100           |
| Other            | 49.2                     | 20.4          | 13.6         | 16.8         | 100           | 39.1           | 24.4         | 17.1         | 19.4         | 100           |
| <b>Total</b>     | <b>46.2</b>              | <b>29.8</b>   | <b>13.2</b>  | <b>10.8</b>  | <b>100</b>    | <b>48.9</b>    | <b>27.7</b>  | <b>12.6</b>  | <b>10.9</b>  | <b>100</b>    |

## 12.6 Sources of Livelihood for the Elderly

### 12.6.1 Working Elderly

Generally, the propensity to participate in the work force tends to decline with age irrespective of health status, but working until later in life helps to increase both labour supply and living standards in the old age. The higher participation rates will translate into lower risk of falling into poverty for elderly people.

The analysis of the 2002 data for Guyana shows that 31.4 percent and 9.4 percent of the elderly men and women respectively are economically active, and continue to work beyond the age of 60 years. Among those who still have the need for work, about 94 percent (males and females separately) were gainfully employed, another 6 percent unemployed (Table 12.11).

The participation rate for elderly Guyanese is slightly lower compared to the overall world experience of 42 percent and 16 percent respectively among elderly men and women who work outside of the home to earn a living<sup>4</sup>. The deviation may be linked to the official retirement age in Guyana which commences from age 55 years. Besides, the health status of the aged plays an important role in determining whether or not they

<sup>4</sup> Rajagopal Dhar Chakraborti, The Greying of India: Population Ageing in the Context of Asia (PDF file)

participate in the work force; for instance, as people age, and suffer from different types of disabilities in the old age, their labour force participation is severely affected.

In general, insufficient social security coverage coupled with meager incomes for the elderly may have caused those beyond 65 to continue seeking for work. As a matter of fact, most developing countries have pension coverage that is restricted to small segments of the workforce, such as, those working for government or large companies<sup>5</sup>. As such, those who are self-employed or employed in small business enterprises have no age limit for retirement; they work as long their health conditions permit or their employers are still satisfied with their performances.

**Table 12.11: Employment Status of Elderly People (Aged 60 yrs + and 65 yrs +)  
Past Week Preceding the Census, Guyana: 2002**

| Employment Status   | Aged 60 yrs & over |        |        | Aged 65 yrs & over |        |        |
|---------------------|--------------------|--------|--------|--------------------|--------|--------|
|                     | Male               | Female | Total  | Male               | Female | Total  |
| Total               | 21,194             | 24,643 | 45,837 | 14,091             | 16,867 | 30,958 |
| Labour Force        | 6,664              | 2,322  | 8,986  | 3,050              | 1,001  | 4,051  |
| Employed            | 6,277              | 2,181  | 8,458  | 2,887              | 937    | 3,824  |
| Unemployed          | 387                | 141    | 528    | 163                | 64     | 227    |
| Not in Labour Force | 14,530             | 22,321 | 36,851 | 11,041             | 15,866 | 26,907 |
| <b>Percent</b>      |                    |        |        |                    |        |        |
| Total               | 100                | 100    | 100    | 100                | 100    | 100    |
| Labour Force        | 31.4               | 9.4    | 19.6   | 21.6               | 5.9    | 13.1   |
| Employed            | 94.2               | 93.9   | 94.1   | 94.7               | 93.6   | 94.4   |
| Unemployed          | 5.8                | 6.1    | 5.9    | 5.3                | 6.4    | 5.6    |
| Not in Labour Force | 68.6               | 90.6   | 80.4   | 78.4               | 94.1   | 86.9   |

### 12.6.2 Income Recipient Elderly

While aging population is a success story for mankind, massive survival to old ages also poses greater challenges to individuals and public institutions, because as people tend to live longer, the pension industry or individual family members are required to support a greater number of elderly for longer periods. As written by Chakraborti<sup>6</sup>, long-term care of the elderly has traditionally been regarded as a responsibility that falls primarily on families, and some experts have also raised concerns that mankind may become a “global nursing home”<sup>7</sup>.

In contrast to dependence on family support as mentioned above, a large segment of the elderly income receipts for those 65 and over in Guyana in 2002 (66 percent) came from old-age retirement schemes. The reflection is important for future planning, because with

<sup>5</sup> Toshiko Kaneda (2006) A Critical Window for Policymaking on Population Aging in Developing Countries

<sup>6</sup> Rajagopal Dhar Chakraborti, The Greying of India: Population Ageing in the Context of Asia (PDF file)

<sup>7</sup> Eberstadt, N. 1997. “World population implosion?” Public Interest, 129: 3-22. (PDF file)

the increase in the number of elderly people, the pension industry would be required to support a greater number of pensioners for longer period, thus, expected to increase pressure on the provision of pension funds (Table 12.12).

Financial dependence on relatives or friends was second, for instance, parental or spousal support was 5.3 percent, remittances from relatives and friends abroad, 3.1 percent and support from other persons 8.9 percent (Table 12.12). In addition, direct employment, either through own account businesses, contributed 11.3 percent, while nearly 2 percent did not state their sources of livelihood.

The pattern of livelihood was similar for those 60 years and over, but with less intensity for dependence on pension coverage, because, accordingly, a significant proportion was still in the work force.

Of importance, was only very small percentage (1.4 percent) reported to have supported themselves through cumulated saving and interests, indicating that some elderly continue to work even beyond 65 years because of the meager incomes. And as life expectancy continues to rise for both males and females, greater demands are expected to be made on the pension funds.

**Table 12.12: Distribution of Elderly Persons (60 + and 65 +) by Source of Livelihood Past Year Preceding the Census, Guyana: 2002**

| Source of Livelihood      | Aged 60 yrs & over |        |        | Aged 65 yrs & over |        |        |
|---------------------------|--------------------|--------|--------|--------------------|--------|--------|
|                           | Male               | Female | Total  | Male               | Female | Total  |
| Employment/Own account    | 6,020              | 1,994  | 8,014  | 2,658              | 826    | 3,484  |
| Remittances               | 486                | 968    | 1,454  | 318                | 646    | 964    |
| Pension benefits          | 11,729             | 12,870 | 24,599 | 9,495              | 11,002 | 20,497 |
| Saving/Interest on Saving | 485                | 406    | 891    | 229                | 197    | 426    |
| Disability benefits       | 181                | 192    | 373    | 100                | 102    | 202    |
| Parental/Spousal support  | 332                | 3,536  | 3,868  | 183                | 1,466  | 1,649  |
| Other persons             | 1,287              | 3,628  | 4,915  | 701                | 2,065  | 2,766  |
| Others                    | 233                | 568    | 801    | 120                | 254    | 374    |
| Not Stated                | 441                | 481    | 922    | 287                | 309    | 596    |
| Total                     | 21,194             | 24,643 | 45,837 | 14,091             | 16,867 | 30,958 |
| Source of Livelihood      | Percent            |        |        | Percent            |        |        |
|                           | Male               | Female | Total  | Male               | Female | Total  |
| Employment/Own account    | 28.4               | 8.1    | 17.5   | 18.9               | 4.9    | 11.3   |
| Remittances               | 2.3                | 3.9    | 3.2    | 2.3                | 3.8    | 3.1    |
| Pension benefits          | 55.3               | 52.2   | 53.7   | 67.4               | 65.2   | 66.2   |
| Saving/Interest on Saving | 2.3                | 1.6    | 1.9    | 1.6                | 1.2    | 1.4    |
| Disability benefits       | 0.9                | 0.8    | 0.8    | 0.7                | 0.6    | 0.7    |
| Parental/Spousal support  | 1.6                | 14.3   | 8.4    | 1.3                | 8.7    | 5.3    |
| Other persons             | 6.1                | 14.7   | 10.7   | 5.0                | 12.2   | 8.9    |
| Others                    | 1.1                | 2.3    | 1.7    | 0.9                | 1.5    | 1.2    |
| Not Stated                | 2.1                | 2.0    | 2.0    | 2.0                | 1.8    | 1.9    |
| Total                     | 100                | 100    | 100    | 100                | 100    | 100    |

## 12.7 Marital Status of the Elderly Citizens

Marital status is one indicator which is used to gauge the well-being of the elderly, measures the index of isolation, and besides, signals many important features of their health. For example, Chakraborti<sup>8</sup> found out that married people have consistently lower rates of mortality than single, widowed and divorced people of the same age and sex. While the objective is neither to derive the index, nor compute correlation matrix between mortality and union status, the proportion of married elderly people would augur well for the prolonged life of elderly Guyanese.

In general, a higher proportion of the elderly were married. Both among the 60 plus and 65 plus groups respectively, more than 50 percent males were married compared to 32 and 28 percent elderly females respectively. In contrast, more females were widowed, reflecting the difference in life expectancy for the two sexes (Table 12.13). Also, the lower proportion of widowed elderly males may be the result of the higher probability for remarriage among men compared to women.

**Table 12.13: Distribution of Elderly People (Aged 60 + and 65 +) by Union Status, Guyana: 2002**

| Union Status           | Aged 60 yrs & over |        |        | Aged 65 yrs & over |        |        |
|------------------------|--------------------|--------|--------|--------------------|--------|--------|
|                        | Male               | Female | Total  | Male               | Female | Total  |
| Married                | 11,567             | 7,979  | 19,546 | 7,336              | 4,704  | 12,040 |
| Common Law             | 2,490              | 1,287  | 3,777  | 1,451              | 711    | 2,162  |
| Divorced               | 608                | 671    | 1,279  | 369                | 364    | 733    |
| Separated              | 162                | 156    | 318    | 111                | 95     | 206    |
| Widowed                | 3,118              | 10,561 | 13,679 | 2,591              | 8,288  | 10,879 |
| Married (Not in Union) | 1,015              | 884    | 1,899  | 708                | 543    | 1,251  |
| Was Common Law         | 613                | 2,061  | 2,674  | 396                | 1,382  | 1,778  |
| Never In Union         | 1,246              | 810    | 2,056  | 863                | 599    | 1,462  |
| Not Stated             | 375                | 234    | 609    | 266                | 181    | 447    |
| Total                  | 21,194             | 24,643 | 45,837 | 14,091             | 16,867 | 30,958 |
| <b>Percent</b>         |                    |        |        |                    |        |        |
| Married                | 54.6               | 32.4   | 42.6   | 52.1               | 27.9   | 38.9   |
| Common Law             | 11.7               | 5.2    | 8.2    | 10.3               | 4.2    | 7.0    |
| Divorced               | 2.9                | 2.7    | 2.8    | 2.6                | 2.2    | 2.4    |
| Separated              | 0.8                | 0.6    | 0.7    | 0.8                | 0.6    | 0.7    |
| Widowed                | 14.7               | 42.9   | 29.8   | 18.4               | 49.1   | 35.1   |
| Married (Not in Union) | 4.8                | 3.6    | 4.1    | 5.0                | 3.2    | 4.0    |
| Was Common Law         | 2.9                | 8.4    | 5.8    | 2.8                | 8.2    | 5.7    |
| Never In Union         | 5.9                | 3.3    | 4.5    | 6.1                | 3.6    | 4.7    |
| Not Stated             | 1.8                | 0.9    | 1.3    | 1.9                | 1.1    | 1.4    |
| Total                  | 100                | 100    | 100    | 100                | 100    | 100    |

<sup>8</sup> Rajagopal Dhar Chakraborti, The Greying of India: Population Ageing in the Context of Asia (PDF file)

As the probability to remain single universally decreases with advance in age, in the 65 plus age group, only 5 percent both sexes was never married, less than 1 percent separated, 4 percent married but for one reason or the other the union was not together, while 6 percent “was common law”, meaning they once lived together in a “common-law” relationship but no longer live in that union (Table 12.13).

## 12.8 Disabled Elderly

Aging is associated with many forms of disabilities, because the older a person becomes, the higher the probability of exhaustion (physical, mental or emotional), illness, poor health or poor fitness.

In 2002, a total of 18,052 elderly, who constituted 39.4 percent of the 60 plus age group and 14,417 elderly, 46.6 percent of the 65 plus age group, had some form of impairments. The proportion of elderly females who had disabilities (56.4 percent) was higher than the males (43.6 percent).

**Table 12.14: Distribution of Elderly People (Aged 60 + and 65 +) With Disability, Guyana: 2002**

| Disability Type | Aged 60 & Over |        |        | Aged 65 & Over |        |        |
|-----------------|----------------|--------|--------|----------------|--------|--------|
|                 | Male           | Female | Total  | Male           | Female | Total  |
| Sight           | 2,485          | 3,190  | 5,675  | 1,921          | 2,508  | 4,429  |
| Hearing         | 914            | 1,019  | 1,933  | 766            | 867    | 1,633  |
| Speech          | 399            | 364    | 763    | 312            | 288    | 600    |
| Mobility        | 1,634          | 2,242  | 3,875  | 1,279          | 1,861  | 3,140  |
| Body Movement   | 1,015          | 1,476  | 2,492  | 807            | 1,243  | 2,050  |
| Gripping        | 559            | 688    | 1,247  | 424            | 574    | 998    |
| Learning        | 174            | 250    | 424    | 134            | 200    | 335    |
| Mental          | 318            | 463    | 781    | 243            | 363    | 606    |
| Sense of Taste  | 91             | 122    | 213    | 72             | 101    | 173    |
| Others          | 279            | 370    | 649    | 188            | 265    | 453    |
| Total           | 7,867          | 10,185 | 18,052 | 6,147          | 8,270  | 14,417 |
| <b>Percent</b>  |                |        |        |                |        |        |
| Sight           | 13.8           | 17.7   | 31.4   | 13.3           | 17.4   | 30.7   |
| Hearing         | 5.1            | 5.6    | 10.7   | 5.3            | 6.0    | 11.3   |
| Speech          | 2.2            | 2.0    | 4.2    | 2.2            | 2.0    | 4.2    |
| Mobility        | 9.0            | 12.4   | 21.5   | 8.9            | 12.9   | 21.8   |
| Body Movement   | 5.6            | 8.2    | 13.8   | 5.6            | 8.6    | 14.2   |
| Gripping        | 3.1            | 3.8    | 6.9    | 2.9            | 4.0    | 6.9    |
| Learning        | 1.0            | 1.4    | 2.3    | 0.9            | 1.4    | 2.3    |
| Mental          | 1.8            | 2.6    | 4.3    | 1.7            | 2.5    | 4.2    |
| Sense of Taste  | 0.5            | 0.7    | 1.2    | 0.5            | 0.7    | 1.2    |
| Others          | 1.5            | 2.0    | 3.6    | 1.3            | 1.8    | 3.1    |
| Total           | 43.6           | 56.4   | 100    | 42.6           | 57.4   | 100    |

As reflected in Table 12.14, elderly people were mainly affected by visual impairment (31 percent), followed by mobility (22 percent), body movement (14 percent), hearing difficulty (11 percent), gripping (7 percent), and less than 5 percent in the other forms of disabilities respectively.

Generally, the proportions of impaired females were shown to be higher than males in all disability categories. As previously mentioned, this can be explained by higher number of females who survived up to the terminal ages as compared to the males.