



Mission Colombia: An Ageing Society

An Ongoing Research Study



Acknowledgements >>>

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Contenido

1	Chapter:	
	Demographics and Perceptions of Old Age	5
1.1	Conceptual Framework	8
1.2.	Findings.....	9
1.2.1.	Latin America.....	9
1.2.2.	Colombia	10
1.2.2.1.	Demographic Ageing.....	10
1.2.2.2.	Ageing Households.....	11
1.2.2.3.	Individual Ageing.....	12
1.3.	Conclusions	12

2	Chapter:	
	Physical and Mental Health	
	of Older Persons.....	13

3	Chapter:	
	Lifelong Education.....	19
3.1.	Coverage.....	23
3.2.	Quality	24
3.3.	Relevance	24
3.4.	Conclusion and Recommendations.....	26

4	Chapter:	
	Caregiving and Caregivers of Older Persons.....	27
4.1.	Findings	29
4.2.	Conclusion and Recommendations.....	31

5	Chapter:	
	Financial Protection for Older Persons.....	32
5.1.	National Transfer Accounts.....	35
5.2.	The Active Role of Older Adults	35
5.2.1.	The Labor Market for Older Adults	36
5.2.2.	Entrepreneurship and Older Persons in Colombia.....	37
5.3.	The Passive Role of Older Adults	38
5.3.1.	The Economic Protection System for Older Persons.....	39
5.4.	Recommendations.....	42

6	Chapter:	
	Older Persons' Well-being and Social Participation	44
6.1.	Theoretical framework.....	47
6.2.	Conclusions and recommendations.....	48



1

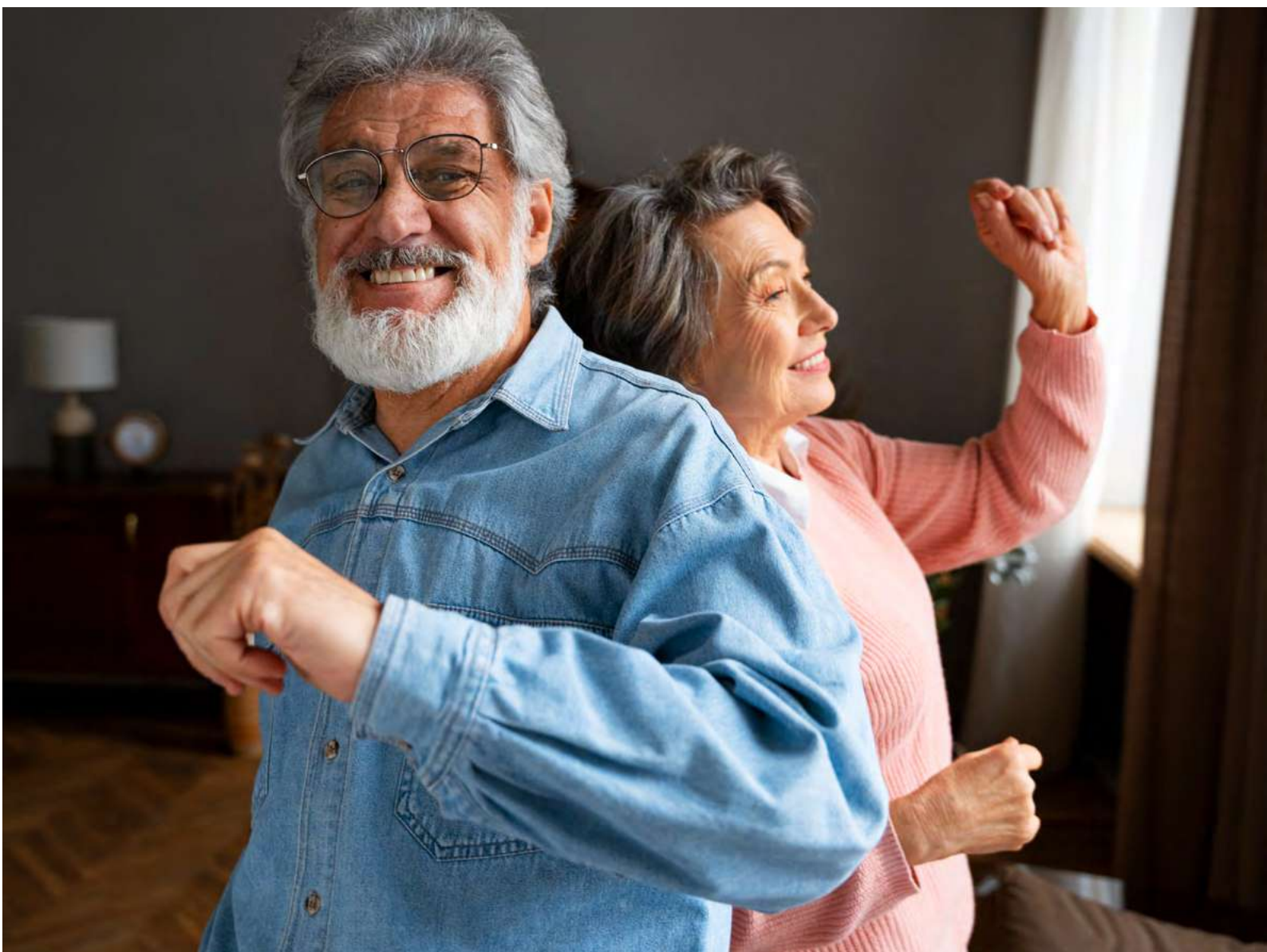
Chapter: Demographics and Perceptions of Old Age

1

Chapter:
Demographics
and Perceptions
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Ageing is a global phenomenon (Powell and Khan, 2014). We are witnessing unprecedented growth in the population over 60 while simultaneously observing a decline in the population under 15 years old. This demographic transition can be attributed to the global decline in fertility and mortality rates, which play a significant role in the ageing process (Bloom and De Luca, 2016). Moreover, the grow-

th of the older population is not uniform across countries because it responds to specific social, cultural, and economic factors (Pew Research Center, 2014).

Colombia is at a moderately advanced stage of population ageing (Huenchuan, 2018). Ageing processes vary across regions within the country, with some areas experiencing a higher degree of ageing than others. This diversity poses challen-

ges in terms of public policy to address the social protection, healthcare, pension, and caregiving needs of the older population, all while adhering to the principles of active ageing advocated by the World Health Organization (WHO, 2002). The primary objective of this chapter is to analyze the evolution of the Colombian population between 1985 and 2070, differentiate between the demographic shifts occurring at the aggregate level, encompassing households and individuals, and explore the perception of ageing among the Colombian population.

1.1 Conceptual Framework



Ageing is a complex process that can be examined from various perspectives, including biological, physiological, anthropological, and sociocultural standpoints (Fedesarrollo and Fundación Saldarriaga Concha, 2015; Huenchuan, 2013). The biological and physiological approach focuses on the decline in functional capacities and physical changes that occur as a result of the natural passage of time (Huenchuan, 2013). The anthropological and sociocultural perspective recognizes

ageing as a social construct influenced by the norms and cultural factors prevalent in each society (Fedesarrollo and Fundación Saldarriaga Concha, 2015).

Furthermore, the perception of old age also carries a psychosocial component. There is a prevailing stereotype in society that associates well-being with youth (Cardona and Peláez). As a result, older individuals may adjust their self-perception and how they perceive their own ageing experience in accordance with these societal stereotypes.

As individuals progress through the ageing process, their self-perception undergoes significant transformations. Diehl et al. suggest that beyond the age of 65, there is an increasing awareness of social and physical losses, which tends to escalate until around the age of 80. Additionally, personal development gradually declines between the ages of 55 and 70, with a more noticeable decline occurring around 70 (Diehl et al.). These age milestones are closely associated with the normative retirement age, as the onset of old age is often linked to the age at which individuals retire. Consequently, the chronological aspect of ageing is intertwined with sociocultural influences (Fedesarrollo and Fundación Saldarriaga Concha, 2015; Huenchuan, 2013).

Demographic ageing is influenced not only by trends in mortality and fertility

rates but also by migration patterns. Older adults tend to migrate less frequently than younger individuals (Zaiceva, 2014) and this phenomenon can have significant implications for the age structure of countries (Álvarez, 2020). Moreover, as individuals age, so do households. Demographic ageing leads to the formation of households where older persons play a more prominent role, multiple generations coexist within the same living space and new social relationships emerge to provide care for its older members.

1.2. Findings



1.2.1. Latin America

As reported by the United Nations, older individuals in Latin America currently account for 13% of the population, a figure that is projected to rise to 17% by 2050. While this percentage may be higher in other regions globally, Latin America stands out for its rapidly ageing population.

The demographic transition towards an ageing population in Latin America and the Caribbean can be attributed to declining mortality and fertility rates. This transition not only shapes the population's

age structure but also contributes to the increased representation of older adults (Turra and Fernandez, 2021). The region has witnessed a significant life expectancy increase, from 51 years in 1950 to 76 years in 2018 (Alvarez, 2020). This improvement in life expectancy is associated with advancements in controlling infectious, parasitic, maternal, and perinatal diseases (Huenchuan, 2018; Cotlear, 2011). Furthermore, fertility rates have been notably reduced, dropping from an average of 6.1 children per woman in 1950 to 2.2 in 2018 (Alvarez, 2020). This decline can be attributed to cultural changes, shifts in social norms regarding family size, and the increased participation of women in the labor market, among other factors (Alvarez, 2020; Huenchuan, 2018).

The demographic transition in Latin America and the Caribbean is not uniform across countries but varies based on their respective social, economic, and political contexts. Colombia has experienced an accelerated ageing process. Between 1958 and 2018, Colombia gained a total of 21 years in life expectancy, with individuals aged 60-79 gaining an additional 25.2 years (Alvarez, 2020). This increase in life expectancy can be attributed to improvements in socioeconomic conditions and decreased deaths caused by external factors, such as homicides (Acosta and Romero, 2014). While Colombia's life ex-

pectancy may be lower than the regional average, the country has achieved overall fertility rates below the replacement level (1.7 children per woman) (Huenchuan, 2018).

In addition to mortality and fertility, migration also plays a significant role in shaping the age structure of populations because migrants tend to be relatively young, (Álvarez, 2020). This is the case in Cuba, where the advanced ageing of the population is attributed, in part, to a significant number of young and adult emigrants.

1.2.2. Colombia

1.2.2.1. Demographic Ageing

Between 1950 and 2000, Colombia experienced significant population growth, expanding from 14 million to 39 million people, representing an increase of nearly 188%. However, this growth rate has gradually declined over the years, dropping from 2.2% during that period to 1.3% in the first two decades of the 21st century. Projections indicate negative growth rates by the end of the century. Additionally, when comparing urban and rural areas, it is evident that urban populations have grown due to internal migration driven by factors such as violence and limited land tenure opportunities (Ruíz et al., 2008).

The age composition of Colombia's po-

pulation has also undergone significant changes over time. There has been an evident decrease in the population aged 0-14, and although the population in the 15-59 age range is currently the most represented group, it is projected to experience negative growth rates from 2020 onwards. On the other hand, the population over 80 years old continues to grow dynamically, in contrast to the younger age groups. Furthermore, the population over 60 has grown significantly.

Examining the population from an ethnic perspective, the 2018 National Population and Housing Census identified that 6.5% of the population aged over 60 belongs to an ethnic group. Among this group, 64.6% are recognized as Afro-descendants, 34.5% as indigenous, 0.6% as Raizal, 0.2% as Palenquero, and 0.1% as Gypsy (Roma) (Cubillos et al., 2020). It is important to note that while ageing has not yet permeated ethnic populations in Colombia, the perception of ageing varies across different ethnic groups due to their distinct social structures (Huenchuan, 2018).

In terms of migration, Colombia has experienced a higher number of emigrants compared to immigrants. However, in 2019, the number of immigrants increased significantly due to the influx of Venezuelans. Both emigrants and immigrants tend to be concentrated in the youth and adult age groups. However, the impact of migratory

flows on the age composition and ageing of the Colombian population remains inconclusive, as there continues to be a positive balance between emigrants and immigrants (Alvarez, 2020).

The dependency ratio is a key indicator to assess the social support required by the younger and older populations from the active working-age population. With the growth of the older population, this ratio is projected to increase, reaching a point where 70% of the dependent population will be over 60 years old by 2070.

According to the ageing index, which measures the population's capacity to replace individuals over 60 years old with those under 15, the trend indicates an accelerated growth by 2060, surpassing 200%. This suggests that for every 200 older individuals, there will be 100 children and young people, implying that the younger population will not be able to replace the older generations fully.

1.2.2.2. Ageing Households

The ageing of the population has resulted in a corresponding ageing of households, with an increasing number of households having one or more older residents (Huenchuan, 2018). In 2015, 34.7% of Colombian households had at least one resident over 60, with 35.9% in rural areas and 34.4% in urban areas. The Central region had a higher proportion of

households with older people compared to other regions.

Furthermore, there have been changes in household configurations, including nuclear, extended, composite, single-person, and co-resident households. Among these configurations, nuclear households remain the most prevalent. However, there has been a notable increase in single-person households, with their relative weight rising from 6.1% to 10.6% between 1990 and 2015. This increase can be partly attributed to the behavior of households with older adults. In 2015, approximately 13.9% of households with at least one member aged 60 or older were single-person households, while 8.8% were single-person households of individuals under 60. When examining the composition of households with older persons, it is noteworthy that among nuclear households with only older persons, the most frequent arrangement is households where adults between 15 and 59 coexist with older persons. Additionally, nuclear households with older persons, including those living with a partner, increased by almost a quarter in 2015. On the other hand, there was a significant reduction in households with multiple generations (individuals under 15 years old, adults and older adults), which decreased from 15.2% of nuclear households with older persons in 1990 to 4.9% in 2015.

Moreover, the importance of older adults in household roles has become more pronounced. In 1990, 20% of households had a head of household over 60 years old, a proportion that increased to 28% by 2015. When examining gender differences, female-headed households within this age group have grown, rising from 14.8% in 1990 to 18.2% in 2015. This increase may be attributed to factors such as widowhood, but it has also been observed that more women are designated as household heads, even in two-parent households (Huenchuan, 2018).

1.2.2.3. Individual Ageing

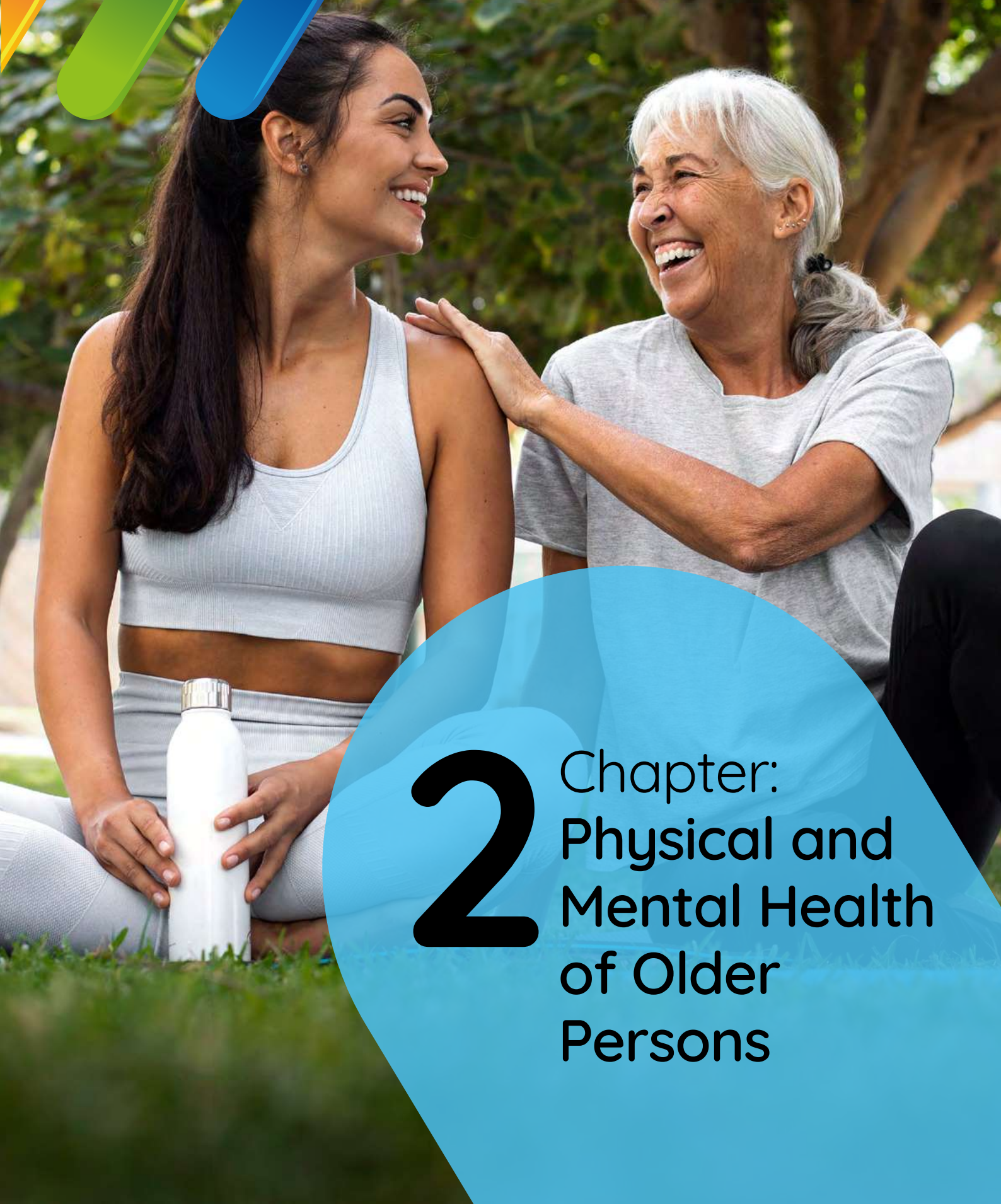
Over the years, life expectancy at birth in Colombia has seen a significant improvement. In 1985, it was estimated to be 69.6 years for women and 63 years for men. However, by 2020, it had increased to 80 years for women and 73 years for men. This increase in life expectancy also applies to the advanced stages of life, where women tend to have a longer life expectancy than men. This phenomenon is known as the feminization of ageing, which refers to the higher representation of women in the older age groups. According to Huenchuan (2018), older women experience specific conditions in the ageing process due to biological factors, such as a higher prevalence of debilitating chronic diseases, as well as social factors like widowhood and gender gaps that can lead to dependency.

1.3. Conclusions



The aging of the Colombian population is evident in various aspects. Population growth is predominant among older individuals in urban areas, particularly in the country's central region. Households have also aged, with an increase in the number of households with older adults. This includes a rise in single-person households and nuclear households with older adults. There has also been a reduction in multigenerational arrangements within households. Additionally, there has been an increase in the proportion of households headed by individuals over 60. The impact of migratory flows on aging is still inconclusive and requires further investigation.

The ageing process in Colombia requires public policies that ensure comprehensive access to social protection, healthcare, pensions, care, and welfare rights and include the perspectives of individuals, households, and society as a whole.



2

Chapter: Physical and Mental Health of Older Persons

2 Chapter: Physical and Mental Health of Older Persons

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The increase in life expectancy in the coming decades poses a significant challenge to health systems worldwide, including those in Latin America. The rise in healthcare costs associated with longer life expectancy threatens the financial sustainability of these systems. This concern is widely shared among researchers and authors studying this topic.

The health chapter of **Mission Colombia: An Ageing Society - An Ongoing Research Study** focuses on identifying key aspects of the General System of Social Security in Health (SGSSS) associated with

the provision of healthcare services for older persons in Colombia. With this purpose, the chapter assesses the possible effects of retirement on health service utilization, the onset of chronic diseases, changes in disease burden among individuals, and users' perspectives regarding the system's performance in delivering services to older persons. Based on the challenges identified, we present a set of recommendations for developing health policies that promote the well-being of older persons and ensure the sustainability of the SGSSS in the face of population ageing in Colombia.

To assess the performance of the SGSSS, the authors use descriptive statistics based on aggregate data from the Integrated Social Protection Information System (SISPRO) of the Ministry of Health and Social Protection, microdata from the Vital Records of the National Administrative Department of Statistics, the 2015-2020 National Quality of Life Surveys, and the 2015 National Study of Health, Well-being, and Ageing (SABE).

In addition, inferential statistics are employed using retrospective cohort data from retirees and non-retirees to assess the effects of retirement on health status and healthcare utilization. This data is sourced from the Single Affiliation Database (BDUA), the Integrated Contribution Settlement Form (PILA), and the sufficiency study of the Capitation Payment Unit (UPC). Lastly, qualitative research techniques such as focus groups were conducted to gain insights into possible mechanisms and incorporate users' perspectives on the performance of the SGSSS. These focus groups represented various socioeconomic strata and were held in different geographic regions of the country.

The main results of the research are described below:

1 Between 2015 and 2020, the coverage provided by public health insurance for individuals over 55 remained re-

latively stable, with rates above 95%. However, a notable decrease in coverage was observed in 2020, particularly in regions such as the Amazon and the Caribbean. No apparent differences were observed in the population insured by the contributory system between 2015 and 2020 in rural areas.

2 Access to preventive health services for individuals over 55 showed no apparent differences between 2015 and 2019. The percentage of men who sought preventive health services at least once a year was 70% in 2015 and 70.3% in 2019, while for women, it was 81% in 2015 and 83.24% in 2019. However, significant variations were identified based on the area of residence and geographic regions. There were no apparent changes in the proportions of the population over 55 accessing outpatient health services financed by the SGSSS between 2015 and 2020, nor in access to hospital services when required.

3 In 2015, the prevalence of depressive symptoms among older individuals in Colombia ranged from 47.9% in men to 51.5% in women. No apparent differences were identified based on educational level, geographic region, age group, socioeconomic stratum, mari-

tal status, or area of residence. On the other hand, Mild Cognitive Impairment (MCI) was found to be prevalent, with a rate of 17.6% in 2015. The prevalence of MCI increased progressively from 7.4% in the 60-64 age group to 52.5% in the 80+ age group. Apparent differences were identified based on educational level (between 41.8% in individuals with no schooling and 1.5% in individuals with university or graduate level), area of residence and region of the country. Regarding the perception of disability for carrying out daily activities, 52.3% of the population over 55 years old experienced difficulties performing at least one type of activity, and nearly one-third of this population considered their difficulties severe. The main activities associated with severe disability among individuals over 55 years of age were visual impairments (8.7%), gross motor skills such as body movement, walking, or climbing stairs (5.8%), auditory impairments (3.09%), fine motor skills such as grasping or moving objects (2.28%), and self-care activities such as eating, dressing, or bathing independently (2.14%).

4 Between 2015 and 2020, circulatory diseases, cancer, and chronic respiratory diseases were the leading causes of death among older persons, based

on death certificate records. For individuals affiliated with the contributory regime, circulatory diseases became the leading cause of death only after age 65. In contrast, for those affiliated with the subsidized regime, circulatory diseases became the primary cause of death at the age of 50. Individuals not affiliated with the SGSSS reported circulatory diseases as the leading cause of death at 40. When considering age- and sex-adjusted mortality rates, individuals affiliated with the subsidized regime generally had higher mortality rates, except for cancer, where the mortality rate was higher for individuals affiliated with the contributory regime for most age groups.

5 Public spending in the contributory regime increased by 14.25 percentage points between 2015 and 2019, rising from 15.7 billion to 17.98 billion. This increase in healthcare costs was particularly significant for individuals aged 60 years or older, with a 29.3 percentage point increase during the same period. Conversely, individuals younger than 60 years experienced a 6-percentage point increase. Per capita costs for both age groups showed minimal variation over this period. The costs as-

sociated with circulatory diseases, cancer, chronic respiratory diseases, diabetes (including microvascular complications), and neurological and mental diseases accounted for approximately one-third of the expenses related to the Healthcare Service Plan (PBS) provided to older adults affiliated with the contributory scheme in 2019.

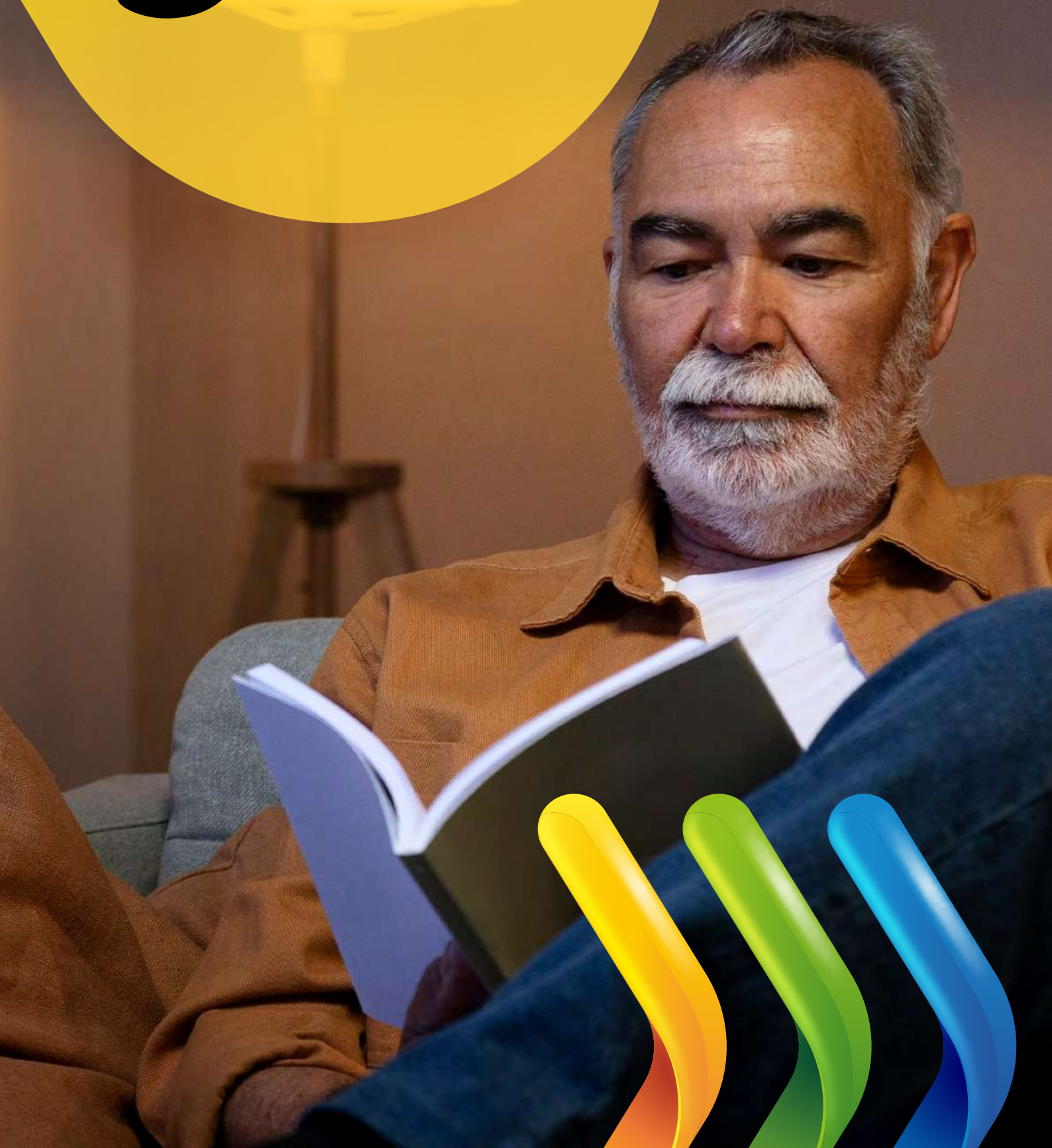
6 Private health spending in Colombia reached approximately \$476,704 million per month in 2019, with the Andean region accounting for 62.1%, followed by the Pacific region at 25.25%, the Caribbean region at 8.48%, and the Orinoquia and Amazon regions at 4.17%. However, when considering health expenditures deemed catastrophic (exceeding 10% of monthly income), variations were observed based on the region and area of residence of households with at least one older person.

7 The pensioner cohort demonstrates a higher prevalence of individuals with at least one chronic disease and a higher Charlson Comorbidity Index (CCI) than the non-pensioner cohort. Additionally, the level of healthcare service utilization, both outpatient and inpatient, is greater among

pensioners. The average costs associated with care for the pensioner cohort are significantly higher than those observed in the non-pensioner cohort, with values of \$2,431,000 and \$1,527,000, respectively. These findings remained consistent across different statistical models, indicating their robustness.

In summary, Colombia has made progress in providing health insurance coverage to nearly the entire population, and this coverage has remained relatively stable since 2015. Universalizing insurance has facilitated access to essential health services and preventive measures for populations historically with limited utilization rates. However, the analysis also uncovers certain aspects that could potentially impact the well-being of older persons and the long-term sustainability of the SGSSS in the face of population ageing. To address these challenges, it is important to ensure reforms that: 1) Implement new service delivery models that promote better access to healthcare in rural and remote areas; 2) Raise awareness about mental health among healthcare professionals and the general community; 3) Promote training on health and wellness among older individuals with disabilities and 4) Encourage the adoption of healthy lifestyle habits throughout the life course.

3 Chapter: Lifelong Education



3

Chapter:
Lifelong
Education

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In **Mission Colombia: An Ageing Society - An Ongoing Research Study**, the chapter on education includes a comprehensive analysis to explore the relationship between age, cognition, and education, with a specific focus on the well-being of older persons. The findings of this analysis are presented in three subsections, namely: 1) Coverage, understood as the highest educational levels achieved by the population, attendance rates in formal education, illiteracy levels, and disparities based on territorial location, urban-rural divide, gender, and disability; 2) Quality Dimensions, referring to the relationship

between knowledge and the dimensions of intellectual development, health (physical and mental) and recreation, internet access, and the development of digital skills; and 3) Relevance, considering two main labor market trends, namely occupation automation and the increasing demand for professionals in early childhood and elderly care and education.

Accelerated ageing processes occurring in Colombia and across the globe require a critical examination of actions that influence the well-being of older persons and their meaningful participation in society. Colombia's education system lacks

specific and adequate educational programs catering to older adults to increase labor productivity, improve physical and mental health, preserve cognitive abilities, and foster democratic engagement.

Lifelong education plays a vital role in active ageing, health promotion, caregiving, economic security, social participation, and the overall well-being of older adults. The level of education and literacy among older people exhibit strong correlations with the economic development of their respective regions. In rural areas, educational disparities and higher levels of illiteracy are particularly evident among the older population. Furthermore, narrowing the educational gaps between the older generations (70 years and above) and younger age groups poses significant challenges, especially considering that the average educational attainment among older persons is elementary school.

In this context, it is essential to acknowledge that learning can occur inside and outside the traditional classroom setting and that any age is conducive to learning. Recognizing this, Article 20 of the Inter-American Convention on the Rights of Older Persons emphasizes the right to education for older individuals, promoting equal access and non-discrimination. The Convention encourages the participation of older people in existing educational

programs at all levels and emphasizes the value of sharing their knowledge and experiences across generations. Additionally, the Convention highlights the importance of promoting the education and training of older adults in Information and Communication Technologies (ICT) to bridge the digital, generational, and geographic divides and enhance social and community integration.

Learning is not only possible but also highly desirable for older individuals. Lifelong learning enables them to define new objectives for their life projects, maintain a sense of capability and purpose beyond retirement, and avoid associating retirement with the end of their useful life. Recent studies have demonstrated that lifelong learning has positive effects on cognitive skills, including working memory, episodic memory, cognitive control, and functional independence. Moreover, older adults who continue learning tend to experience a slower decline in cognitive abilities than those who do not engage in ongoing education later in life.

Lifelong learning also has the capacity to slow down the deterioration of cognitive skills, regardless of an individual's initial skill level. It has a differential impact on the age at which functional impairment thresholds are reached, particularly for cognitive skills developed earlier in life. Lifelong learning helps preserve fluid inte-

lligence and allows the utilization of crystallized intelligence. As a result, individuals experience less cognitive decline, leading to improved well-being, higher levels of life satisfaction, increased economic productivity, and enhanced social integration among the older population.

3.1. Coverage



Across countries, increases in education coverage are progressive and are closely linked to the development of their education systems. These improvements result in higher average years of schooling per cohort, but they also create a significant gap between the average years of schooling and the maximum educational levels achieved by the population. In Colombia, progress made in educational coverage has further widened the noticeable disparities between the older population and the rest of the adult population. As coverage continues to expand in the coming decades, the cognitive skills of older persons will be overshadowed. Therefore, it is crucial to prioritize flexible educational policies that consider this population's unique initial conditions.

According to the Quality of Life Survey conducted in 2020, in Colombia, in-

dividuals aged 25 to 60 have on average 9.74 years of schooling. However, the older population has an average of only 6.2 years of schooling, slightly surpassing the duration of primary education. Among older adults, 48.1% completed primary school as their highest level achieved, with only 15.2% attaining a higher level of education. It is also important to note that two-thirds of illiterate individuals in Colombia belong to the older adult population, accounting for 57.09% of the illiterate population.

The educational coverage of the older adult population in Colombia exhibits significant territorial heterogeneity, closely tied to economic inequality across regions, and disparities between urban and rural areas.

Furthermore, it is worth highlighting that educational levels are even lower among older individuals with disabilities. While 13.1% of the older population claims to have no education, this figure rises to 20.4% for older individuals with disabilities. This underlines the need for adaptations, adjustments, and support to ensure the inclusion of this population, which is clearly at a disadvantage; 50.43% of individuals with disabilities in Colombia are aged 25 or older.

3.2. Quality



When it comes to enhancing the quality of education for older persons, the Microsoft Certified Educator (MCE) program emphasizes the importance of interventions that stimulate cognitive skills through engaging activities such as games, social gatherings, group meetings, and especially physical wellness activities. The latter is crucial, as they directly impact brain architecture and can help delay cognitive decline.

Assessing the quality of education for older persons involves considering two key aspects in line with the objectives of the educational system to facilitate effective learning: 1) the topics taught in educational courses should be relevant for older people, taking into account their individual and collective preferences and 2) education for older adults should strive for the continuous improvement of their conditions and overall quality of life, considering the primary factors that influence their well-being.

The main motivations for older people to engage in lifelong learning processes include active ageing, the opportunity to connect with new people, and the desire to pass on their knowledge and experiences. As mentioned in the previous section, increased physical activity and exercise play

a vital role in maintaining cognitive development during old age and reducing the risk of disease. Mental health also holds significant importance in cognitive development, as it is a critical factor that impacts various aspects of life.

The rapid digitization of the job market has indeed jeopardized older individuals' employability due to their relatively lower digital skills and lack of familiarity with new technological tools. Moreover, the COVID-19 pandemic accelerated the adoption of digital skills and resulted in the displacement of unskilled workers from the job market, underlining the need to approach workforce education with a differential approach.

3.3. Relevance



This section addresses the relationship between education and material and productive well-being, with a specific focus on the impact of labor market automation on the older population. It examines the specific case of increased labor demands, that is, the areas of early childhood care and elderly care.

Firstly, educational offerings should be relevant by ensuring that older individuals feel valued and meaningful in society. This involves facilitating the exploration and

achievement of their individual, family, and collective life goals, and purpose.

Secondly, lifelong learning, particularly with an emphasis on intellectual well-being, plays a crucial role in the development of older individuals. It enables them to feel valued, expand their knowledge, and actively contribute to the community with objective and critical insights in the realms of politics, economics, and social issues.

The level of education attained by individuals is intricately linked to their long-term work performance, especially in terms of the cognitive functions that are stimulated and developed during schooling, such as memory and verbal fluency. Moreover, developing skills is essential for promoting autonomy, decision-making abilities, and even programming daily activities.

Another objective of lifelong learning is to elevate the skill level of employed adults, preparing them to perform effectively in higher positions or new fields of work. Older individuals need to understand that by updating their knowledge or undergoing retraining, they can overcome the barriers imposed by labor automation processes and remain active in the job market.

Furthermore, the relevance of lifelong learning must also take into account other significant trends in the labor market, particularly the increasing demand for professionals in the healthcare, caregiving, and education sectors. This emphasis on labor

demand is driven by three key factors: the low likelihood of automation in these fields, the ageing population, and the heightened efforts to improve education and health-care coverage for children.

In other words, skill training for older adults in the workforce should consider developing digital skills that enable them to participate in the workforce, retraining employees in occupations at risk of automation, such as administrative and accounting assistants. Moreover, a significant emphasis should be placed on areas of work related to early childhood education and care, as well as the care of older people.

The research findings underscore the importance of adopting a differentiated approach that addresses the specific needs of the older population and addresses territorial inequalities, taking into account factors such as age groups across the life cycle, urban and rural areas, disability, gender, race, and ethnicity, among others. It is crucial to promote a wider understanding of the diverse individuals, communities, and contexts, their magnitude and complexity regarding the expansion of educational coverage, quality and relevance, the availability and timely and sufficient accessibility to infrastructure, and access to technologies and educational resources.

In essence, while educational programs

and services for older persons in Colombia have traditionally focused on addressing cognitive and physical decline, the concept of lifelong learning offers continuous opportunities. It empowers older individuals to have a say in their own learning journey, allowing them to decide when to learn, what to learn, how to learn, and most importantly, why to learn.

3.4. Conclusion and Recommendations



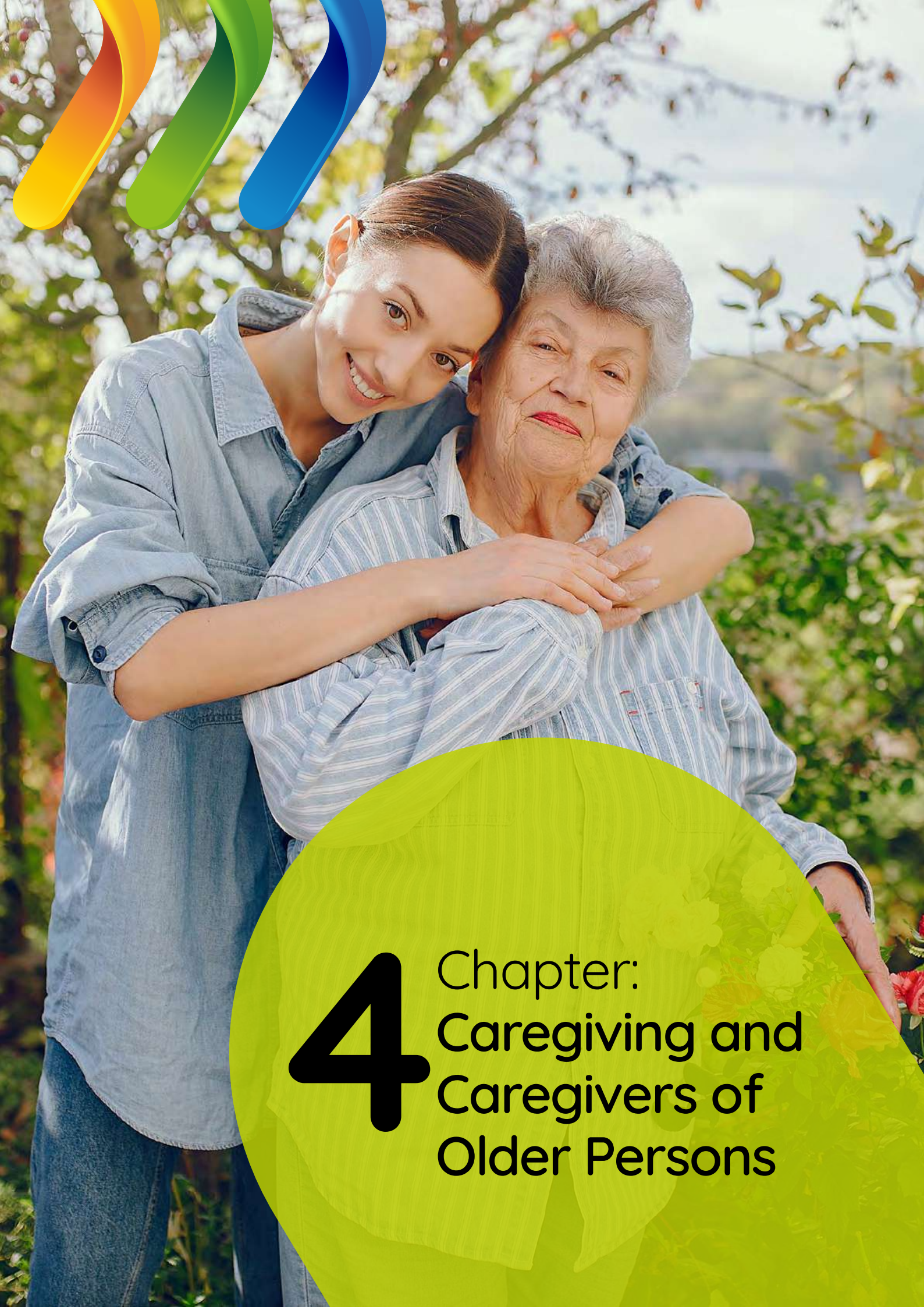
Taking an integrative approach, **Mission Colombia: An Ageing Society - An Ongoing Research Study** emphasizes the importance of designing an inclusive and equitable educational policy that guarantees the right to education, training, and qualification throughout the entire life cycle. Such a policy should promote active and healthy ageing, starting from early education and extending to diverse educational trajectories for older persons, considering their specific needs.

In order to promote well-being across the life cycle, education at all levels - from preschool to higher education, continuing education, and adult education - should address diverse topics. These include heal-

th education (both physical and mental), sports, financial literacy, caregiving, training for democracy, participation, coexistence, and citizenship, among others.

Likewise, it is essential to offer a diverse range of educational programs specifically tailored to the life projects of older adults. This includes updating and retraining them in the development of digital skills and preparing them for the challenges and opportunities of old age. Pedagogically, this requires careful planning and methodological approaches that are continuously adjusted and flexible, catering to the diverse characteristics and demands of the older population.

Furthermore, it is crucial to strengthen institutional coordination and coherence in educational policies for older people. One recommendation is to establish an intersectoral commission that can define short-, medium-, and long-term actions, indicators, goals, and technical guidelines. An exemplary model in this regard is the Intersectoral Commission for Early Childhood (CIEP), which has successfully resulted in a comprehensive state policy for the well-being of young children. Similarly, it is advisable to involve key stakeholders such as the Presidency of the Republic, the Ministries of Education, Health, and Labor, the Department for Social Prosperity, the National Planning Department, and the National Learning Service in the intersectoral commission for the well-being of the older population.



4 Chapter: Caregiving and Caregivers of Older Persons

4

Chapter: Caregiving and Caregivers of Older Persons

Authors >>>

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This chapter addresses the current situation regarding caregiving for the older population in Colombia. The analysis begins by establishing a conceptual framework that defines the concept of care, outlines its key dynamics and categories, explores various international care models, and assesses the costs and impact of the pandemic on care. Subsequently, a descriptive study is conducted through a statistical analysis of microdata and the qualitative findings derived from focus group exercises to evaluate the demand for and supply of care in Colombia. Lastly, the chapter explores the repercussions of

care activities on the well-being of both older individuals receiving care and their caregivers and discusses proposals to enhance the quality and expand the coverage of care services at the national level.

4.1. Findings



In Colombia, care provision is heavily reliant on household members' unpaid work, accounting for 70.7% of total care provided in 2020. Notably, the burden

of care predominantly falls on women, who carry out 84.8% of unpaid care in the country. Conversely, formal care services have limited significance, comprising only 5.6% of the total in 2020, with a marginal increase of 0.02 percentage points compared to 2018. However, disparities in accessing formal care are evident when examining different socioeconomic levels. While it represents 8.7% in higher socioeconomic levels, it only reaches 1.5% among the lowest level. These inequalities are also mirrored at the regional level, with The Plains Region (Los Llanos) and the Coffee Growing Region (el Eje Cafetero) reporting the highest percentages of older individuals requiring care but not receiving it (25.1% and 15.3%, respectively).

Furthermore, an analysis of caregiver education levels reveals a concentration of human capital among unpaid caregivers from higher socioeconomic backgrounds. In 2020, only 16.2% of caregivers in lower socioeconomic levels had attained a secondary or higher education level, compared to 86% at the top level. Additionally, it is evident that in-home caregivers who are actively engaged in the labor market (accounting for 22.3% of the total) face challenges in balancing caregiving responsibilities, work obligations, and personal rest.

Data from the National Survey on Time Use (ENUT) indicates that (i) be-

tween 2017 and 2021, the average daily hours dedicated to care increased from 1.98 to 2.3; (ii) those who exceed this average, experience reduced sleep time (0.14 hours less in 2021), increased time spent on housework (0.73 additional hours), and reduced time for paid work (0.74 fewer hours). Furthermore, the ENUT highlights that the burden of care and household chores disproportionately affect women, a situation exacerbated by the pandemic.

These circumstances directly impact caregivers' well-being and the older individuals they care for, as caregiving entails an interdependent relationship between the caregiver and the care recipient. Furthermore, insights gathered through focus groups and data from the National Survey of Health, Well-being, and Ageing (SABE) emphasize the subjective value that caregivers derive from recognition and respect for their work. Lastly, statistical analysis reveals that 43% of caregivers tending to older people are themselves seniors who juggle the dual roles of caregiver and care receiver.

4.2. Conclusion and Recommendations



In light of the distinctive characteristics of caregiving in Colombia, five key conclusions can be drawn: i) it is evident that prioritizing the socioeconomic, physical, and mental well-being of caregivers should be a fundamental political and social concern; ii) given the prevalence of unpaid care, there is significant potential in providing training and formalization opportunities for caregivers, promoting preventive care and good health practices; iii) in order to enhance the welfare of unpaid caregivers, it is equally vital to ensure they have access to adequate income and social security; iv) closing the care gap requires addressing the scarcity and affordability issues surrounding formal care services, as home-based care services remain virtually non-existent in Colombia; v) considering the clear predominance of women in the caregiving field, care policies should incorporate a gender-specific approach.



5

Chapter:
Financial
Protection
for Older
Persons

5

Chapter:
Financial
Protection
for Older
Persons

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Ensuring economic stability for older persons is one of the primary goals of a comprehensive social protection system. Economic stability significantly impacts various well-being dimensions, encompassing health, care, social inclusion, participation, and mental well-being, among others. This chapter addresses economic protection in old age, extending beyond the scope of the pension system. It explores two distinct perspectives: the desire or necessity of older individuals to continue generating income through work or entrepreneurship (active role), and the develop-

ment of mechanisms within the social protection system to guarantee economic income for those who save for a pension or provide a minimum level of income for the vulnerable population unable to save for retirement (passive role).

The first section focuses on the analysis of the National Transfer Accounts provided by DANE. This data allows us to observe the Colombian population's income, expenditures, and transfers throughout their life cycle. The second section focuses on the active component of economic protection, specifically labor participation

among older persons and entrepreneurship as viable sources of income. The third section analyzes the sources of passive income. Firstly, from a social protection perspective, it describes the functioning of contributory pension schemes, the non-contributory program known as Senior Colombia (Colombia Mayor), and the semi-contributory system called Periodic Economic Benefits (BEPS). Secondly, it examines the role of savings in assets as an alternative income source during retirement. The fourth and last section presents 28 policy recommendations classified into five major strategies.

5.1. National Transfer Accounts



National Transfer Accounts (NTA) is a methodological framework designed to comprehend the economic implications of demographic shifts within a society by analyzing the income and consumption patterns across different age groups, measuring intergenerational transfers, and examining asset reallocation.

Based on the official findings published by DANE for Colombia in 2017, it was determined that individuals enter their surplus stage at the age of 25, seven years

after reaching adulthood, while the deficit stage starts at 56, four years before they are classified as older adults. Regarding labor income, variations occur depending on both age and occupation. Employees typically experience their highest income levels between the ages of 30 and 40, whereas self-employed individuals reach their peak average income around 52.

Per capita consumption exhibits substantial growth until the age of 18, after which it stabilizes within a range of 14 to 16 million pesos per year, with slight fluctuations until age 62. The consumption of health-related goods and services tends to increase with age, with a significant surge observed from age 76 onwards. On the other hand, consumption of educational goods and services peaks between the ages of 5 and 26, diminishes considerably between 32 and 49, and eventually becomes negligible, on average, after 50.

5.2. The Active Role of Older Adults



One of the primary objectives of **Mission Colombia: An Ageing Society - An Ongoing Research Study** is to present a fresh perspective on old age as a stra-

tegic sector for the country. This vision recognizes ageing population as an opportunity to contribute to the country's economic development by generating numerous jobs and fostering enterprises where older adults play an active role instead of merely being recipients of subsidies. Population ageing also unveils a wide range of economic opportunities from various perspectives. From a market standpoint, the growing older population paves the way for the emergence of the Silver Economy. This refers to the segment of the global economy that is shaped by demographic changes and focuses on meeting the needs and demands of older adults.

5.2.1. The Labor Market for Older Adults

The process of population ageing in Colombia has been accompanied by an increase in labor participation among older persons. The employment rate exhibits an inverted U-shaped pattern, peaking at 74% between the ages of 30 and 49, and gradually declining thereafter. However, for the older population, there are notable variations in employment rates across age groups. Individuals between 60 and 69 years old have a relatively high employment rate of 43.8%, 19.4% for the 70 to 79 age group, and 6.2% for those aged 80 and above.

Nevertheless, significant differences exist when comparing different population groups. In terms of geographic location, the older population residing in rural areas shows a higher dedication to work (30.3%) compared to their urban counterparts (20.8%). Additionally, when examining employment by gender, women tend to be engaged primarily in "housework" (62.8%) and "other activities" (21.1%), with only 10.6% participating in the workforce. In contrast, the work participation rate for men stands at 38%, which is nearly four times higher than women's.

During the focus groups conducted in various regions of the country, some older individuals expressed their interest in entering the labor market. However, they encountered barriers and difficulties finding employment opportunities that align with their expectations. Older individuals face challenges in being hired due to three mechanisms that influence hiring decisions: i) uncertainty regarding their productivity, ii) the unfavorable cost-productivity ratio associated with declining productivity in older age, and iii) the age of the decision-maker, as older individuals are more likely to hire other older individuals.

Examining the primary sectors where this population is engaged is critical to gain further insights into the labor participation of older people. The study reveals that the main activity for older people is agriculture,

accounting for 25.6% of their labor participation. This is followed by wholesale and retail trade (20.5%), manufacturing industry (9.6%), and transportation and storage (6.1%). The significant involvement of older individuals in agriculture can be partly attributed to internal migration dynamics. As younger people seek job opportunities in urban areas, older individuals remain in rural regions, dedicating a larger portion of their time to agricultural pursuits.

However, it is important to note that these average figures conceal notable gender differences. Men tend to be employed primarily in four sectors, in descending order of importance: agriculture (33.7%), commerce (17.3%), transportation and storage (8.9%), and industry (8%). On the other hand, women are employed more evenly across different sectors, with commerce being the primary sector of employment (27.0%), followed by accommodation and food services (13.7%) and industry (11.8%).

Additionally, it is crucial to highlight the prevalence of women in the care economy and unpaid household activities. Older women play a significant role in caring for children, adolescents, and older persons. As the number of dependent older individuals and single-person households continues to increase (18% of total households per the 2018 Census), with female-headed households expanding as well, the importance of care within the country's econo-

mic dynamics becomes paramount. Recognizing these realities is essential when designing labor policies that take into account the specific needs and circumstances of older individuals in Colombia.

5.2.2. Entrepreneurship and Older Persons in Colombia

As the population continues to age, we can expect to see a rise in the number of new businesses being established and led by individuals over the age of 60. We can gain an initial understanding of entrepreneurship as an active income source for older adults in Colombia by examining their occupational categories in the labor market. The findings indicate a shift from waged employment to self-employment as individuals grow older. While self-employment accounts for 57.5% among those aged 50 to 59, it rises to 69.3% for the 60 to 69 age group and exceeds 82% for those over 70.

The higher prevalence of self-employment among older workers can suggest a greater inclination towards entrepreneurship and a desire for increased labor and financial autonomy, or it could indicate greater economic vulnerability and more unstable working conditions as the population ages.

Another perspective on entrepreneurship among older persons in Colombia can be collected from the results of the Micro-

business Survey (EMICRON) conducted by DANE in 2020. The survey revealed that 82.0% of registered businesses are owned by individuals under 60, while 18.0% are owned by those aged 60 and above. Considering that the representation of this age group in the total population is close to half this figure, it can be concluded that their participation in micro-business creation is more than proportional to their representation in the reference population. When examining the ownership of microbusinesses by age and gender, it is observed that 32.0% belong to women and 68.0% to men, mirroring the disparities observed in labor participation.

Analyzing the results by economic sector, three sectors stand out as having a higher concentration of older individuals: agriculture, livestock, hunting, forestry, and fishing (31.4%); commerce and repair of motor vehicles and motorcycles (26.0%); and manufacturing industry (11.8%). In contrast, individuals under 60 are more evenly distributed across other sectors, with significantly lower participation in agriculture.

Due to the challenges they face in accessing the traditional labor market, older individuals often turn to entrepreneurship as a viable option to generate income and meet their needs. According to the Global Entrepreneurship Monitor (GEM) Senior 2017 report, the group most inclined towards entrepreneurship is the unem-

ployed, with 35% expressing intentions of starting their own businesses. Additionally, one-fifth of unemployed seniors plan to establish a business within the next three years.

Similarly, during focus group discussions, it became evident that older individuals perceive barriers when attempting to enter the job market. In light of these obstacles, many participants view entrepreneurship as the most favorable alternative, not only to secure their own income but also as a means to provide employment opportunities for individuals who face exclusion based on factors such as age, disability, lack of work experience or college studies, or a scarcity of job prospects.

5.3. The Passive Role of Older Adults



Another way to ensure a stable income for older people is through passive income, which refers to income generated without the need for work or engaging in an active commitment. Passive income can originate from various sources, broadly classified into two categories. Firstly, the-

re is income derived from social policies aimed at providing economic protection for older people. Secondly, there is passive income generated through family savings and the accumulation of assets.

5.3.1. The Economic Protection System for Older Persons

Pension systems serve two primary functions. The first function, as insurance, aims to smooth the transition in individuals' living standards upon retirement by utilizing their savings to provide a consistent income proportional to their earnings during their active years. The second function -of a welfare nature- seeks to alleviate poverty among the most vulnerable older individuals by offering non-contributory subsidies, which are not linked to individual savings, and provide access to essential food or a comprehensive basket. In this sense, two strategies can be pursued to achieve pension coverage for the entire population: increasing workers' pension savings during their active years to enable them to qualify for a pension, or expanding monetary subsidy programs for vulnerable older individuals who were unable to save adequately during their working lives.

The first strategy heavily relies on the pension system, which converts workers' savings accumulated during their active

years into a lifelong monthly income during their passive stage. Regrettably, the Colombian pension system does not fully adhere to any of the four principles of an effective economic protection system for old age, namely: a) universal coverage; b) vertical equity; c) horizontal equity; and d) fiscal and financial sustainability.

Regarding coverage, the proportion of contributors does not exceed 32.2% of the working-age population. Furthermore, meeting the minimum period of formal employment required for a pension is very challenging, and only a quarter of the older people in Colombia are covered by a contributory pension. The issue lies not only in the design of the pension system itself but also reflects underlying problems within the labor market. Contributory schemes are structurally limited, targeting formal workers in a labor market characterized by elevated levels of informality. Consequently, the low coverage of the contributory system directly stems from the substantial prevalence of labor informality.

Furthermore, the inadequate design of both contributory regimes exacerbates the issues. On the one hand, the public regime exhibits regressive subsidies, concentrating them among a few individuals who receive high pensions, while workers who are unable to retire may even face negative subsidies. On the other hand, the

Individual Savings Regime with Solidarity (RAIS) faces several challenges during the accumulation stage, such as the system's inability to provide life annuities, the regressive nature of the Minimum Pension Guarantee Fund (which collects contributions from all workers but only benefits those who manage to retire), and the concentration of the market, which has reduced the number of Pension Funds (AFPs) from nine to the current four.

In summary, this assessment presents a worrisome picture of the pension system in Colombia. Its high fiscal costs and regressive subsidies do not align with its limited coverage and modest impact on the well-being of the older population. The problems stem from the very foundation of the system, which is based on the coexistence of two regimes -the Average Premium Regime (RPM) and the RAIS- and operates under the logic of competition. Additionally, the results from focus groups have revealed a lack of trust in the pension system, particularly among young people who are uncertain about their prospects of reaching old age and having good health conditions to enjoy their pension.

Given the structural barriers faced by the contributory regimes, the coverage of the economic protection system for old age in Colombia has expanded in the past decade through non-contributory

mechanisms, primarily represented by subsidies provided through the Senior Colombia (*Colombia Mayor*) program. This program, currently benefiting 27% of the older population in Colombia, consists of targeted monetary benefits aimed at reducing poverty levels among this age group. Additionally, it is complemented by social services offered through the Welfare Centers for Older Adults.

However, the low amount of the subsidy, combined with the targeting criteria based on the System for the Identification of Potential Beneficiaries of Social Programs (SISBEN), has limited the potential impact of the Senior Colombia (*Colombia Mayor*) program on the well-being of the older population. While achieving universal coverage should be a policy goal, it is important to consider the advantages and disadvantages of providing a significantly higher non-contributory benefit to the older population. While a more generous policy would have immediate positive effects on the welfare of older persons, a high non-contributory benefit can lead to macroeconomic challenges by straining fiscal sustainability and can also create negative incentives at the microeconomic level. These microeconomic effects can be attributed to the income effect, which may lead to adverse changes in savings and labor participation patterns during the active stage because individuals will

expect a substantial subsidy in the passive stage that does not depend on their contributions.

Additionally, there is the semi-contributory system known as Periodic Economic Benefits (BEPS), designed as a flexible savings scheme for informal workers who did not contribute to pensions or whose income was insufficient to enter the contributory scheme. The BEPS program serves two purposes. Firstly, during the active stage, it enables workers with incomes below the minimum wage to save voluntarily in a flexible scheme that does not demand regular contributions (with a minimum savings requirement of \$5,000 pesos). Secondly, in the decumulation phase, it allows individuals who do not meet the minimum contribution requirements for a pension from the contributory schemes to receive a pension by converting their savings balance into a life annuity lower than the minimum wage. The State provides a subsidy of 20% of the member's initial contributions in this scenario. However, despite being a mechanism offering economic protection opportunities for vulnerable workers in old age, the impact of the BEPS program has been relatively limited. Nevertheless, it should be noted that the program is relatively new and has significant potential to address gaps in economic protection for the informal population. A crucial step in this direction

was the regulation of the "Minimum Social Protection Floor" (Decree 1174 of 2020).

In conclusion, although the rapid ageing of the Colombian population poses significant challenges in terms of public policy, as the demographic dividend fades and the dependency ratio between active and non-active individuals increases, ageing can also be seen as an opportunity. Efforts to harness the potential of the silver economy can transform older persons from passive recipients of public policy into active participants who contribute to the nation's economic and social progress. In light of this perspective, public policy should not only focus on safeguarding older individuals but also on integrating them into economic activities. This can be achieved by promoting entrepreneurship among older individuals and creating favorable conditions that enable them to extend their working lives. In addition to this new outlook on the active role of older persons, it is crucial to strengthen the social protection system. This entails integrating contributory pension schemes with welfare subsidy mechanisms, as well as introducing alternative semi-contributory, voluntary, and informal savings options.

5.4. Recommendations



This chapter presents 28 policy recommendations grouped into five key strategies. The first category is the effective integration of older individuals into the labor market, which entails policy measures to enhance their labor productivity in high-demand sectors, such as agriculture and commerce. Additionally, this also entails strengthening labor retraining programs to facilitate the transition of older individuals into high-growth sectors. This can be accomplished through training programs in digital education and information and communication technologies (ICTs).

The second category revolves around empowering entrepreneurship among older persons. It distinguishes between opportunity entrepreneurship and subsistence entrepreneurship and offers recommendations concerning access to credit for seed capital, gender-focused policies and the identification of sectors that will thrive with the expansion of the silver economy.

The third strategy involves reforming the economic protection system for older individuals. As a contribution to the pension reform design, the chapter provides

a concise overview of four recent proposals to structurally reform the economic protection system for the older population in Colombia: the pillar-based system proposed by Fedesarrollo, the adoption of notional accounts by Asofondos and the Universidad de los Andes, the Multi-pillar reform by Villar and Forero (2018), and Colpensiones' gradual extinction set forth by ANIF.

In order to choose the best option, the chapter sets forth four main principles that should guide the design of the pension reform: (i) ending regressive subsidies in the public regime and focusing them on low-income population, (ii) enhancing horizontal equity by ensuring that workers who have saved the same amount in the system receive equivalent pensions, (iii) expanding the coverage of both contributory and non-contributory regimes to achieve universal coverage for all adults over 65, and (iv) establishing a straightforward scheme where savers see a direct relationship between their present savings and the benefits they will receive in old age. The reform could also include innovative parametric reforms, such as introducing a voluntary pension age that discourages early withdrawals through lower replacement rates.

The fourth strategy focuses on promoting savings and emphasizes the importance of financial education. It also under-

lines the significance of adapting formal savings mechanisms to suit the conditions of different regions and extending informal savings methods to encourage long-term savings habits.

Lastly, the fifth strategy revolves around the care economy. It highlights the need to establish a functional market for care activities. This entails redirecting a portion of the non-contributory subsidy not through monetary payments to beneficiaries, but instead through care coupons or vouchers that can be redeemed by caregivers.



6

Chapter: Older Persons' Well-being and Social Participation

6

Chapter: Older Persons' Well-being and Social Participation

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In an effort to contribute to the ongoing shift in our perceptions of old age and ageing, this chapter examines the realms of well-being, good living, and social participation. It considers the numerous factors that facilitate the transition into old age while providing an update on the country's current realities, challenges, and opportunities. As a result, this chapter contributes to the evolving narrative surrounding old age and ageing and reshapes how we perceive ourselves and others in relation to this stage of life.

The primary aim of this study is to pro-

vide a descriptive and analytical overview of the current position of Colombians concerning the essential dimensions required for good living. It also explores the factors associated with social participation and the challenges linked to the promotion of active and healthy ageing. Furthermore, the study places special emphasis on examining the impacts and challenges that have emerged as a result of the COVID-19 pandemic. An intergenerational analysis is conducted to gain a comprehensive understanding from an age perspective and the periods before

and during the pandemic are compared. This analysis includes insights from the World Values Survey and Values in a Crisis Survey, as well as the Social Pulse Survey.

The chapter is structured into five sections. The first section presents the relationship between well-being, good living, social participation, ageing, and old age in Colombia. The second section discusses the comprehensive conceptualization of well-being for **Mission Colombia: An Ageing Society - An Ongoing Research Study**. The third section offers a five-fold analysis, covering the following areas: 1) life satisfaction as an indicator of well-being, 2) the role of spirituality in well-being and its promotion of social participation, 3) the impact of gender, age, and race on well-being in old age, 4) local and global trust, and 5) emerging concerns related to well-being. The fourth section presents the conclusions drawn from the chapter, while the concluding section outlines recommendations to strengthen social participation, based on support and care networks, reconstructions of public spaces, and the importance of bringing old age closer to both public and private institutions.

6.1. Theoretical framework



Well-being has been extensively studied, with theoretical perspectives emerging from both Eurocentric and South global contexts. This chapter undertakes a triangulation of these theoretical views to gain a comprehensive understanding of well-being and good living. The chapter recognizes the significance of subjective and objective factors in defining well-being, and it portrays good living as a bottom-up approach to social development, placing value on local knowledge and the importance of the territory. Thus, the chapter acknowledges the top-down (well-being) and bottom-up (good living) perspectives, which are reflected in the findings, conclusions, and recommendations throughout the Mission's various chapters.

Furthermore, the chapter provides a theoretical framework for understanding that ageing well inherently requires active engagement by older persons in their life journeys. It emphasizes the importance of the active role in optimizing opportunities that enhance the quality of life as individuals age. Additionally, it highlights the connection between the quality of old

age and the ability to directly participate in decision-making processes that impact their lives at various stages of their life courses.

6.2. Conclusions and recommendations



In Colombia, older persons exhibit higher levels of happiness, life satisfaction, and contentment with their economic situation. Before the pandemic, they expressed greater overall satisfaction and a slightly more positive view of their economic well-being. They also demonstrate a heightened sense of pride in being Colombian. While they tend to be more religious and politically engaged, they are less receptive toward accepting migrants. Older individuals report higher confidence levels and active participation in traditional organizations like churches. Moreover, before the pandemic, they felt more secure than the rest of the population.

The study also reveals an intergenerational gap concerning environmental interest. Despite its detrimental effects on the health and functioning of older persons, age discrimination has not been given sufficient attention as a public health priority. In Colombia, the findings are mixed, as

the majority perceives little respect for older people while simultaneously believing that they hold significant political power and are accepted as leaders.

Furthermore, the econometric analyses yielded two key findings. Firstly, the study highlights the opportunity presented by older persons' elevated level of trust towards institutions in general, including the government and mayor's offices. However, discriminatory traits, particularly gender-based discrimination, pose a significant barrier.

The older population demonstrates important levels of satisfaction in various aspects of life, a strong sense of national pride, trust in institutions, reduced fear of economic crises and COVID-19, and greater optimism about the future. Consequently, older people are essential allies for Colombia's post-COVID social and economic recovery.

The optimism observed in the Values in a Crisis Survey (VEC) study presents an opportunity to include lessons on positive ageing interventions for this population. Despite stereotypes of vulnerability or fear, seniors' attitudes reflect perceptions beyond such limitations. Instead, their optimism and hope can catalyze individual, family, community, economic, and social empowerment processes.



Mission Colombia: An Ageing Society

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