

Embracing the Long View: Global Insights from AARP's Aging Readiness & Competitiveness (ARC) Initiative

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Director of Global Aging at AARP

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WORLD BANK GROUP
Social Protection & Jobs

Presentation Objectives

- ❖ **Boost awareness** of global demographic trends, initiatives, and programs related to health longevity
- ❖ **Advance understanding** of the ways in which AARP works to enhance the quality of life for the 50+ population
- ❖ **Define and identify the key components** for achieving equitable healthy aging in LMICs
- ❖ **Articulate real world solutions** to help facilitate equity in healthy aging across resource settings



Today's Agenda

- ❖ The Global Megatrend of Population Aging: A Snapshot
- ❖ **AARP in Service of the 50+ population**
 - Goals and mission (*Who are we?*)
 - Programs and initiatives (*What do we do?*)
 - AARP International (*How do we engage globally?*)
- ❖ **Building a Healthier & Productive Future for All**
 - State of Play: Factors Driving Inequities in Aging in LMICs
 - Structural & Societal Barriers to Impeding Inequities
 - Translating Insights into Impact: Multisectoral Calls to Action
- ❖ **The World Bank & Population Aging: Gaps & Potential**
- ❖ **Closing Thoughts & Takeaways**



2023 AARP Global Conference (Oct. 25)

The Power of Global Aging in an Interdependent World

AARP's 2023 Global Thought Leadership conference, **The Power of Global Aging in an Interdependent World**, emphasized the global megatrend of population aging that extends deeply into Low- and Middle-Income Countries (LMICs), where 85% of the 65+ population growth worldwide will occur between now and 2050.

To leverage the opportunities of this demographic change and harness growth, all sectors of society will need to invest in the health of an aging population that is stronger, healthier, more skilled and adaptable than it has ever been.

For more information, please visit:

<https://www.aarpinternational.org/> or

<https://www.aarp.org/pri/initiatives/gtl-annual-conference/>



Mamta Murthi
@MamtaMurthi

💡 Very insightful discussion today at @AARP's #GlobalThoughtLeadership conference on the many ways that the @WorldBank and multilateral development banks #MDB are responding to the opportunities and challenges associated with #globalaging [twitter.com/AARPIntl/statu...](https://twitter.com/AARPIntl/status...)



WB Social Protection and 2 others

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Conference Calls to Action (CTA)

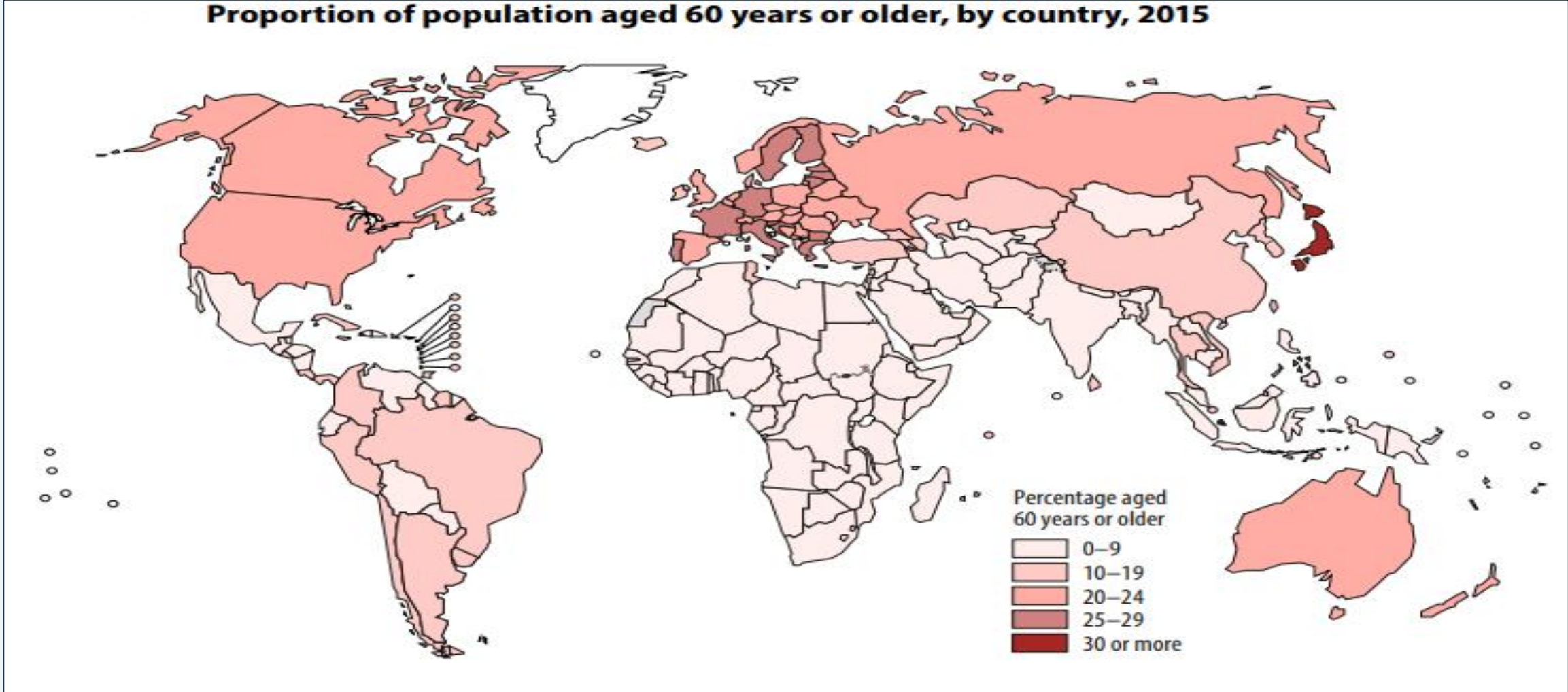
- ✓ **CTA #1:** U.S. State Department and United Nations should strongly consider **creation of a special envoy or representative devoted to global aging issues**
- ✓ **CTA #2:** Challenge private sector to make global aging a business imperative via product and job development, **investment in employee health and well-being and incorporating age into DEI policies**
- ✓ **CTA #3:** **Establish internal working groups within MDBs/IFIs** to inform internal decisions on current and future mission activities and investments

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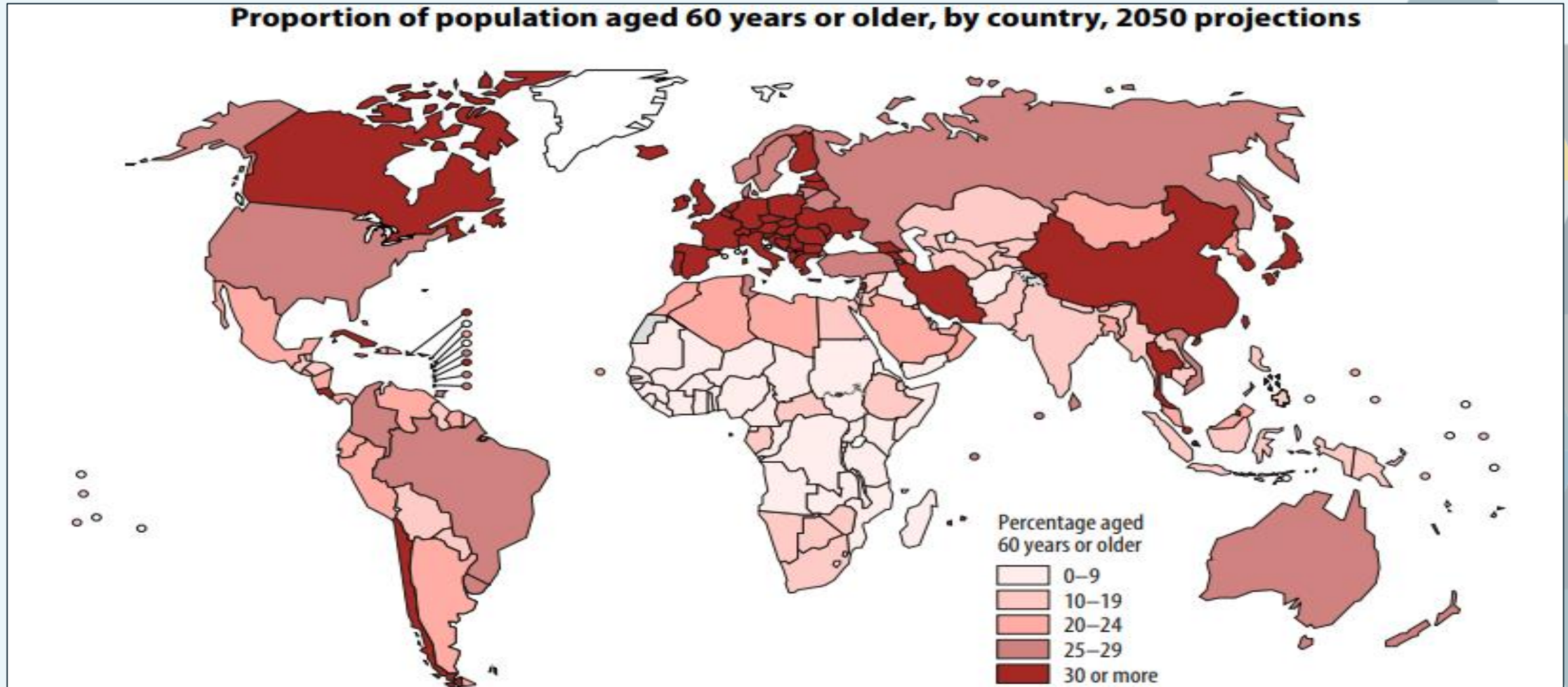


We live in an increasingly aging society...



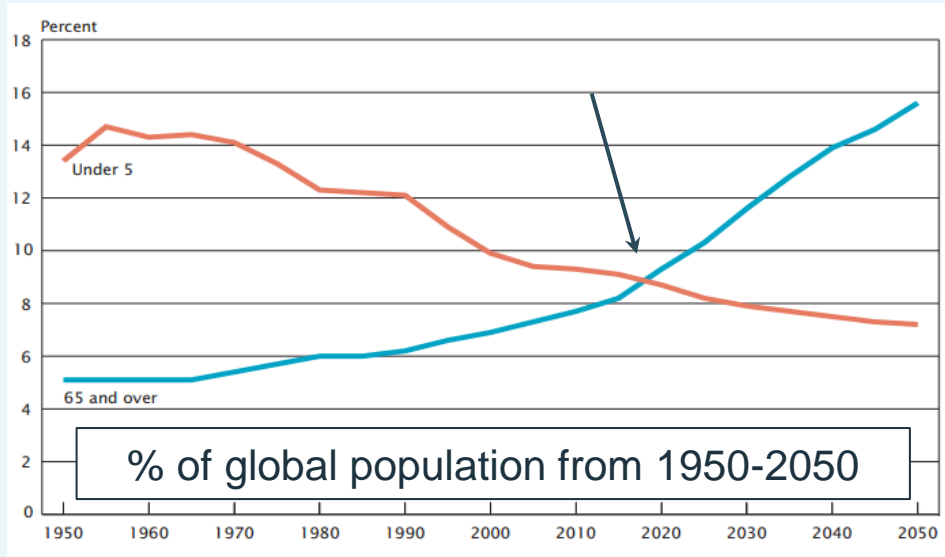
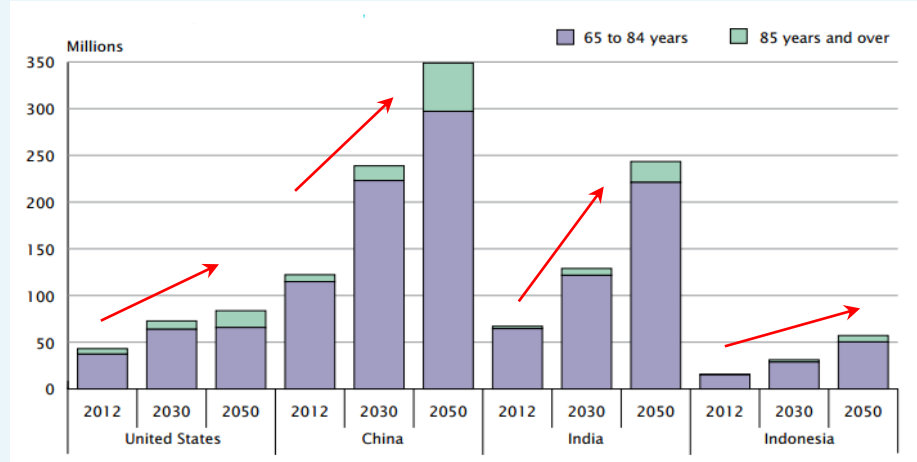
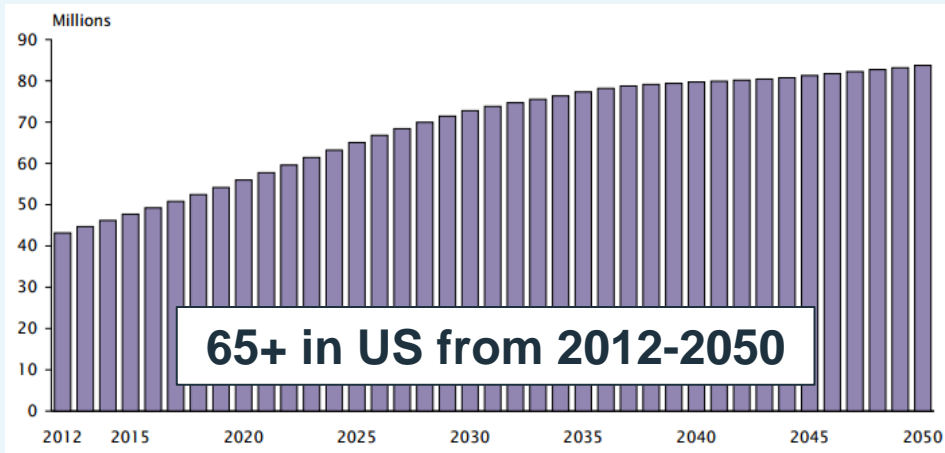
Source(s): https://apps.who.int/iris/bitstream/handle/10665/186463/9789240694811_eng.pdf?sequence=1&isAllowed=y.

...and **will compound** in the coming decades



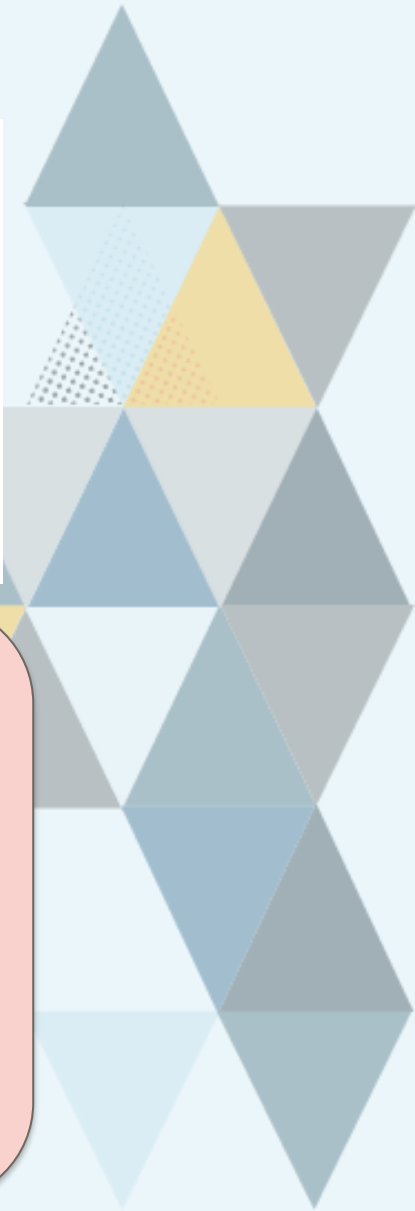
Source(s): https://apps.who.int/iris/bitstream/handle/10665/186463/9789240694811_eng.pdf?sequence=1&isAllowed=y.

Diving a bit deeper into these trends...



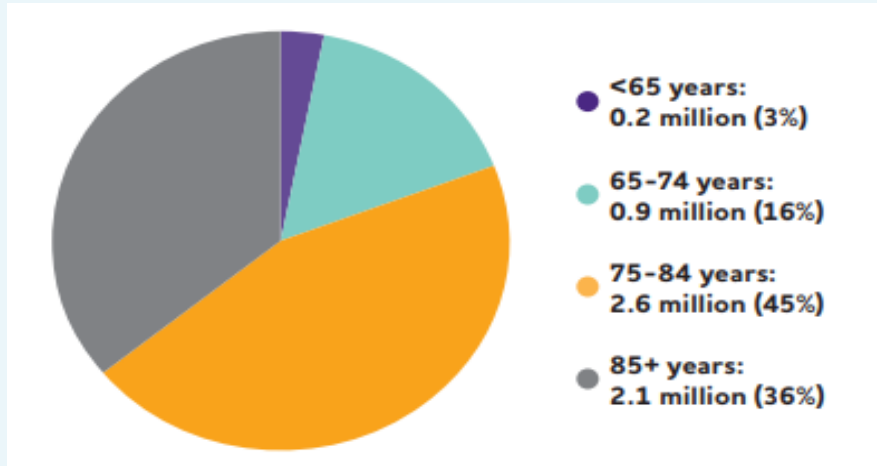
Older adults as a population segment are growing in both the US and across the world

Demographic trends underscore importance for research and policies **to address the needs and changes this growing population experience as they age**



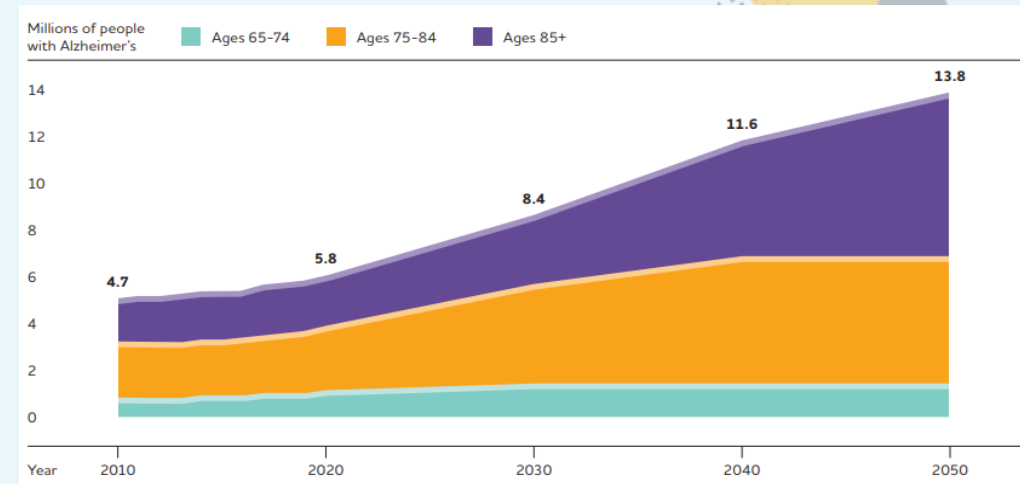
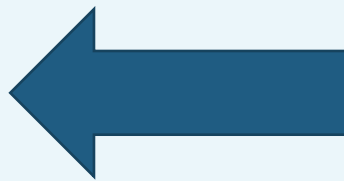
Source(s): Adapted from US Census Bureau Current Population Report (May 2014) & US Census Bureau Report on "An Aging World: 2015"

Potential implications from demographic shifts?: Ex. Trend #1 (↑Age-related diseases and conditions)



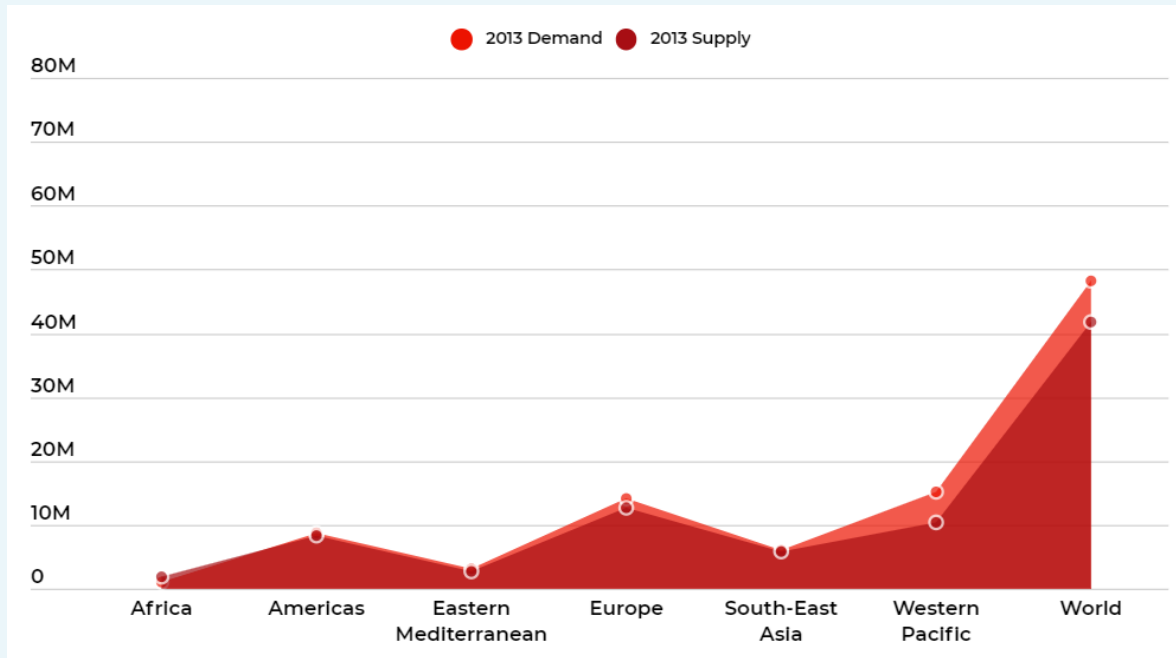
The number of individuals with Alzheimer's disease in the US segmented by age-group (2019)

Projections of the number of individuals with Alzheimer's disease (≥65) from 2010-2050

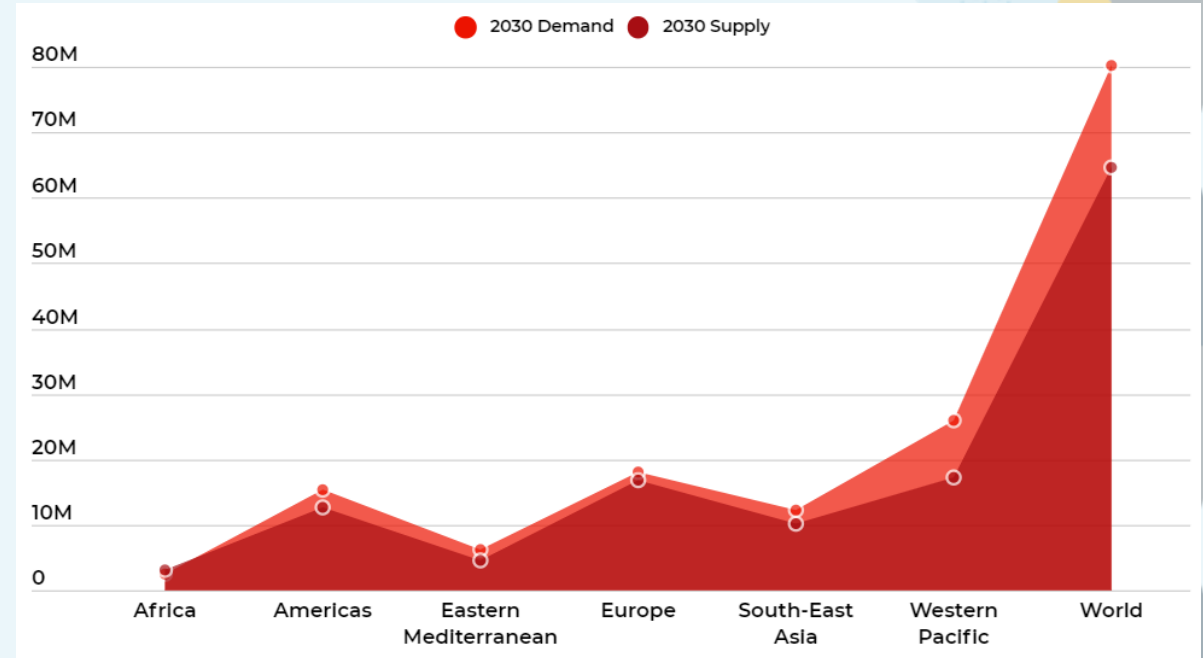


Source(s): <https://www.alz.org/alzheimers-dementia/what-is-dementia>; <https://www.alz.org/media/documents/alzheimers-facts-and-figures-2019-r.pdf>.

Potential implications from demographic shifts?: Ex. Trend #2 (↑Demand for health expertise)



Source: World Health Organization



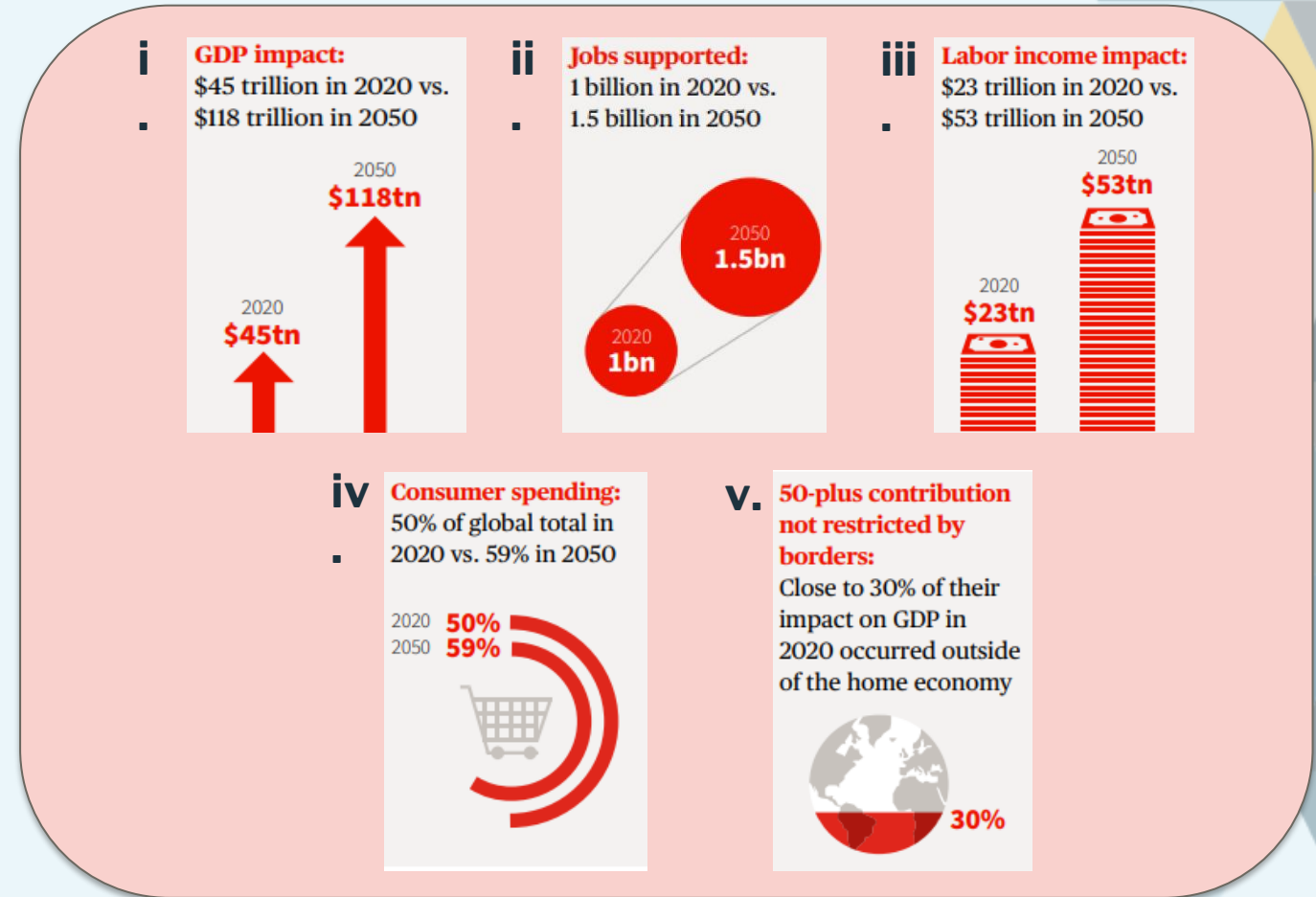
Source: World Health Organization

Demand for health care workers and allied professionals is predicted to increase as populations age, but existing gap between supply and demand to remain in the decades to come

Source(s): <https://www.aarpinternational.org/initiatives/healthy-longevity/harnessing-the-potential-of-population-aging-insights-and-opportunities-for-development-finance>.

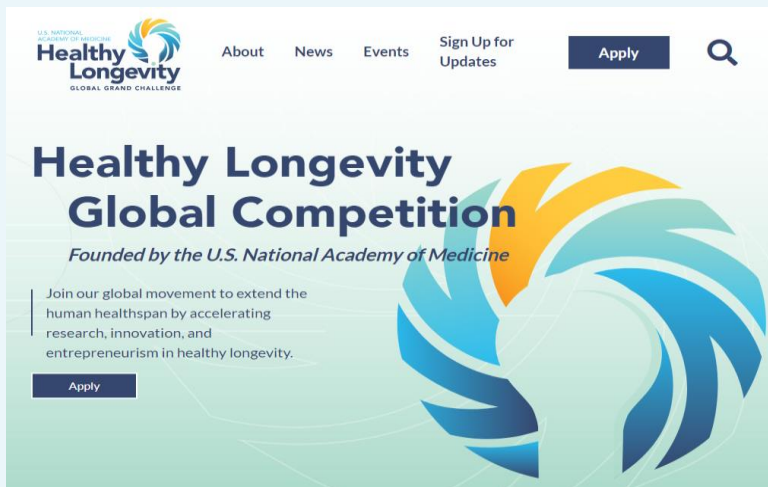
Potential implications from demographic shifts?: Ex. Trend #3: Harnessing the economic potential

- ❖ Contrary to popular belief, people 50+ population are responsible for a larger share of economic activity than ever before
- ❖ Demographic shifts ensure this segment's economic importance in decades to come
- ❖ 2023 AARP Global Longevity Economy Outlook report scoped out the 50+ contributions throughout the world



Source(s): https://www.aarp.org/content/dam/aarp/research/surveys_statistics/econ/2022/global-longevity-economy-report.doi.10.26419-2Fint.00052.001.pdf.

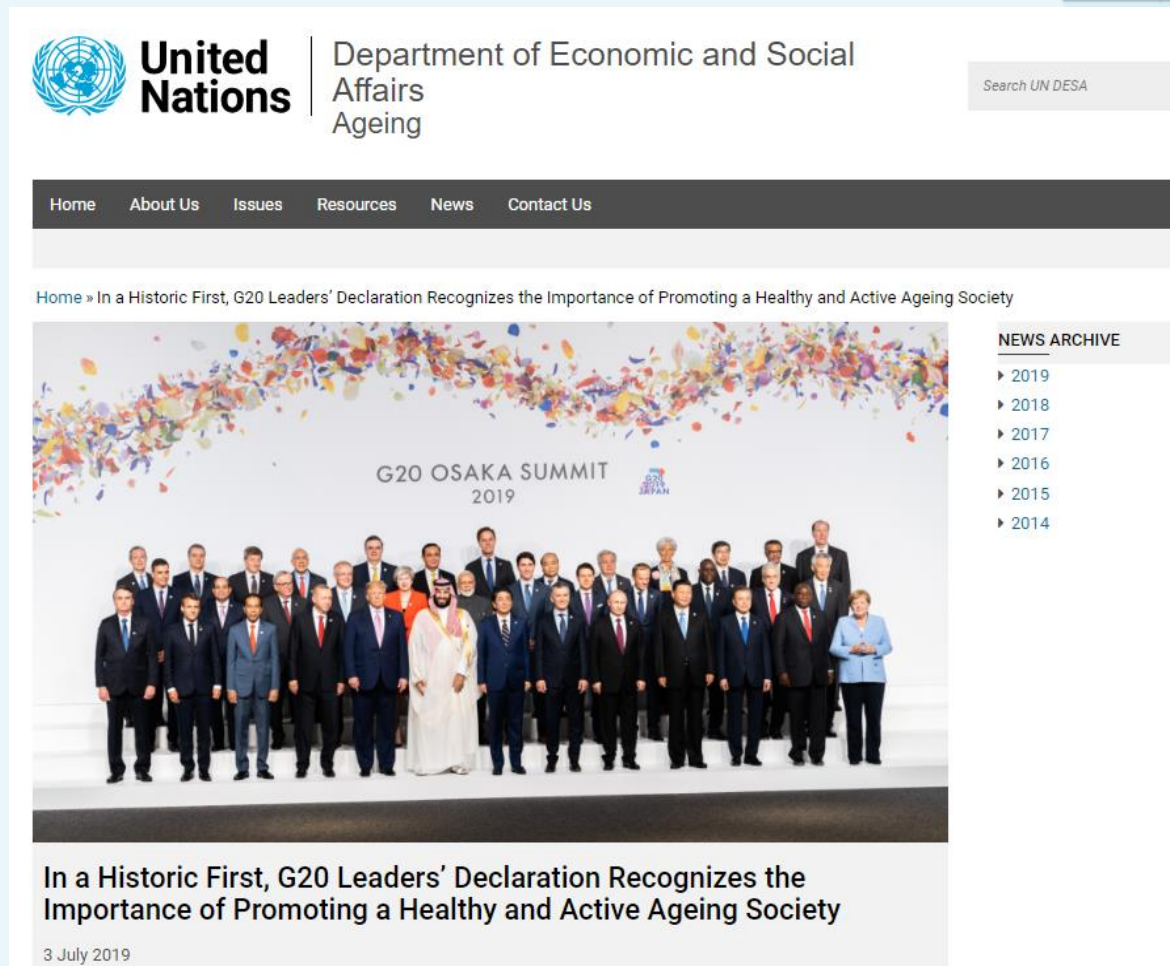
(Pre-covid) these trends were receiving attention...



The banner features the Healthy Longevity logo (U.S. National Academy of Medicine) and navigation links: About, News, Events, Sign Up for Updates, and an Apply button. The main heading is "Healthy Longevity Global Competition" with the subtext "Founded by the U.S. National Academy of Medicine". A large graphic of two hands, one blue and one orange, is on the right. The text on the left says: "Join our global movement to extend the human healthspan by accelerating research, innovation, and entrepreneurship in healthy longevity." and includes an "Apply" button.



The banner features the World Health Organization logo and navigation links: Home, Health Topics, Countries, Newsroom, Emergencies, and About Us. The breadcrumb trail is "Home / Ageing / Decade of Healthy Ageing (2020-2030)". The main heading is "Decade of Healthy Ageing" with the subtext "2020-2030". The image shows a group of diverse elderly people looking at something together.



The page features the United Nations logo and the text "United Nations | Department of Economic and Social Affairs Ageing". A search bar for "UN DESA" is on the right. The navigation menu includes Home, About Us, Issues, Resources, News, and Contact Us. The breadcrumb trail is "Home » In a Historic First, G20 Leaders' Declaration Recognizes the Importance of Promoting a Healthy and Active Ageing Society". The main image is a group photo of G20 leaders at the Osaka Summit 2019, with the text "G20 OSAKA SUMMIT 2019" overlaid. The article title is "In a Historic First, G20 Leaders' Declaration Recognizes the Importance of Promoting a Healthy and Active Ageing Society" and the date is "3 July 2019". A "NEWS ARCHIVE" sidebar lists years from 2014 to 2019.

Source(s): <https://nam.edu/initiatives/grand-challenge-healthy-longevity/>; <https://www.who.int/ageing/decade-of-healthy-ageing/>; <https://www.un.org/development/desa/ageing/news/2019/07/g20/>.

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Who we are...

Our Founder

AARP was founded in 1958 by Dr. Ethel Percy Andrus, a retired educator from California.

For over 60 years, we have been serving our members and society by creating positive social change through advocacy, service and information.

The parent organization and its affiliates are guided by a common motto: **“To serve, not to be served”**

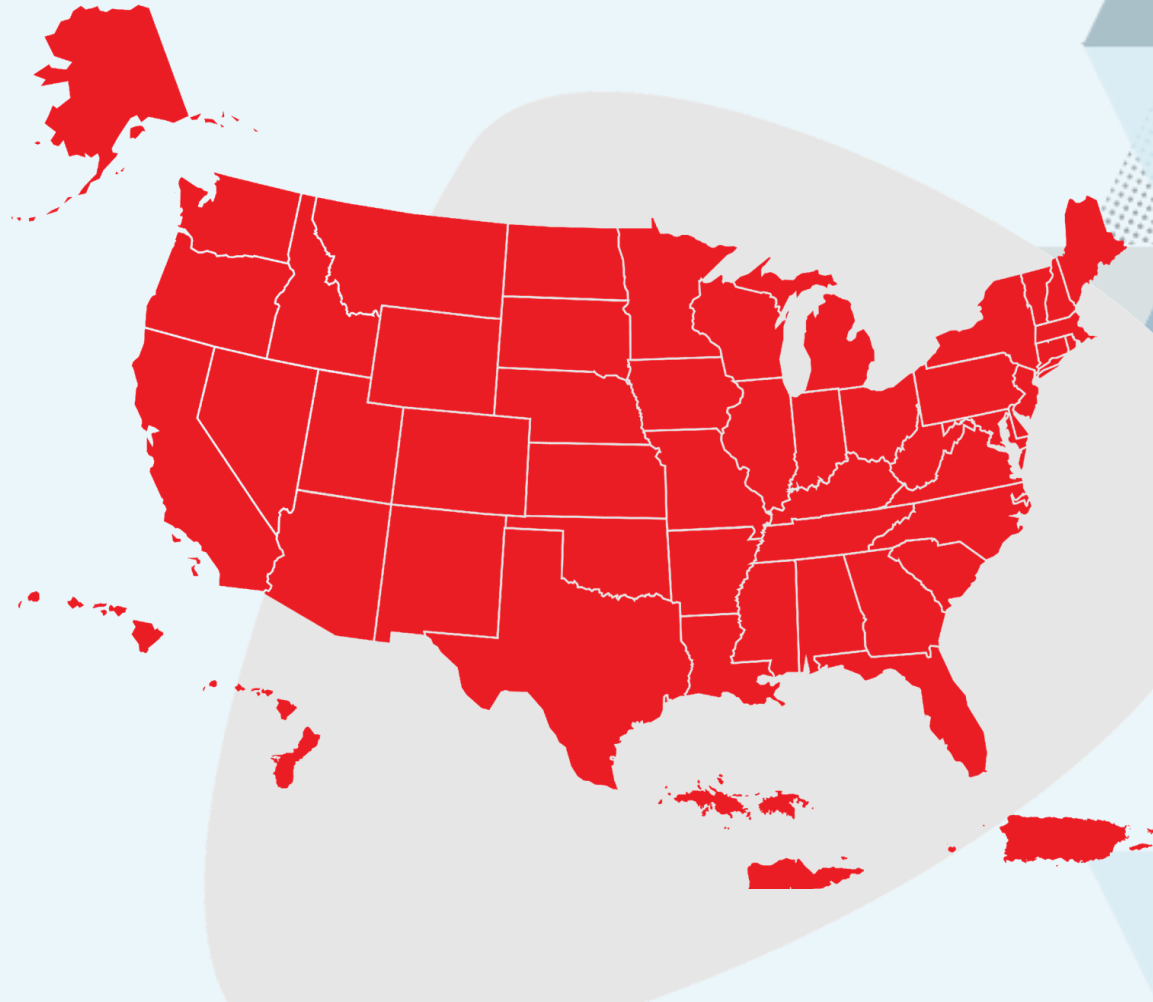


**Dr. Ethel Percy
Aundrus**

Who we are...

With >30 million

members, AARP is the world's largest nonprofit, nonpartisan, organization dedicated to empowering people to choose how they live as they age.



What we do...

Advocacy

As a 'fierce defender,' AARP fights at the local, state and national levels on the issues that matter to Americans 50-plus and their families.



Our Advocacy Agenda Includes:

- **Easing the COVID pandemic's impact** by ensuring vaccine prioritization, stimulus payments for individuals and small businesses, and protections for nursing home residents.
- **Supporting family caregivers** by advocating for a federal caregiver tax credit and measures by states to offset costs, plus expanding paid leave for caregivers.
- **Protecting the financial resilience of older individuals** by addressing the long-term solvency of Social Security and ensuring that workers and retirees receive the benefits they've earned.
- **Helping older workers and job seekers** by fighting ageism and discrimination in the workplace.
- **Fostering livable communities** with affordable and appropriate housing for older individuals, accessible transportation options, and universal high-speed Internet access.



What we do...

Research

AARP conducts research on the needs, interests and behaviors of people 50-plus

to support our social impact and advocacy work.

The AARP Public Policy Institute publishes reports on financial security, health care and quality of life issues.

AARP 2021 Member Opinion Survey

AARP APRIL 2022 PUBLIC POLICY INSTITUTE

Spotlight
Trends in Utilization Management of Prescription Drugs in Top Marketplace Plans

James McSpadden
AARP Public Policy Institute

Under the Affordable Care Act of uninsured or underinsured gained access to qualified health through the federal and state-based insurance marketplaces. Nation ages 50 to 64 have consistently the largest segment of enrollees insurance marketplaces, represent one-third of all enrollees since 2010. Among the many important benefits of marketplace coverage to adults is prescription drug coverage. In a 2019 poll, three-fourths of adults reported taking at least one prescription drug. Yet, even when an individual has coverage, access to drugs is not straightforward. Marketplace plans, like most other health plans, apply utilization management (UM) such as prior authorization or step therapy to covered prescriptions. Health plans affirm that UM promotes safety, prevents unnecessary, and potentially harmful care; it also helps control costs. But health care affordability. Many consumers have raised concerns about supported efforts to limit its use.

AARP contracted with Avalere to examine prescription drug UM in 10 marketplace plans by enrolling 12,000 and 1.5 million individuals.

AARP • AARP Blogs • Thinking Policy

Americans Eager to Learn from Other Countries' Aging and Health Policies, AARP Survey Finds

By Vijeth Iyengar, Cheryl Lampkin, Miranda K. Wilson, May 18, 2023 07:00 AM

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Recent Posts

- Medical Credit Cards: A Potential Debt Trap for Older Consumers
- Sorting out the Prescription Drug Assistance Options Available to Native Elders
- Including Older Workers in the Transition to New Occupations

To mark the start of the World Health Organization's 76th World Health Assembly (May 21-May 30), AARP is releasing the results of a new, nationally representative survey of more than one thousand American adults ages 50-plus. The survey assesses attitudes towards the U.S. healthcare system, beliefs about how it stacks up against those in other developed countries, and levels of interest in

Source(s): <https://www.aarp.org/research/about/>.

What we do...

AARP International

As a global thought

leader on aging, AARP

works to foster exchanges of ideas, challenge outdated beliefs and stereotypes, and identify new solutions to address the opportunities and challenges of aging.



Planning for Aging Societies

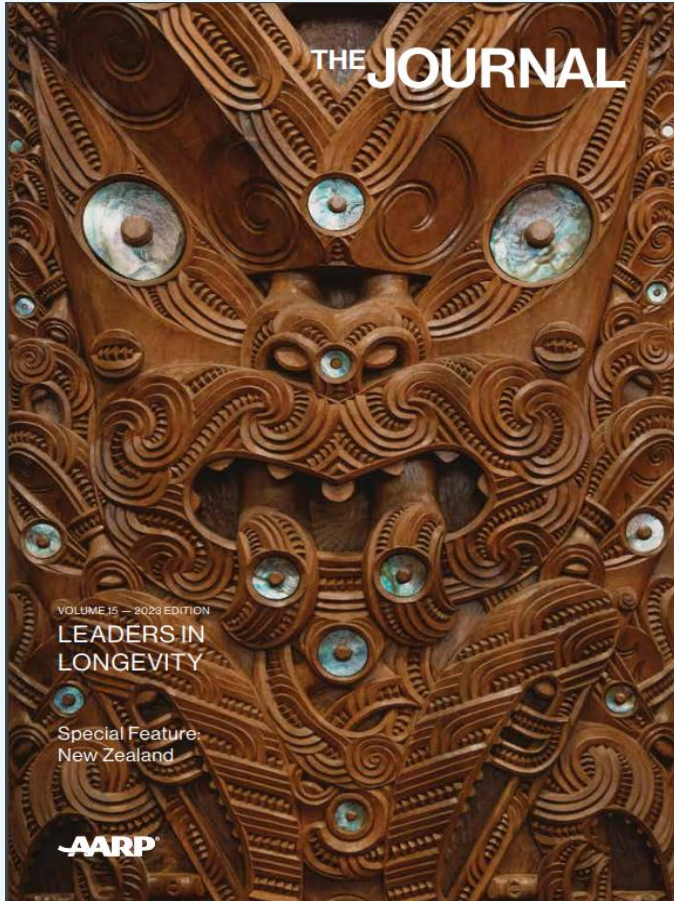
An Analysis of Governmental Plans for Healthy Aging from Around the World



Source(s): <https://www.aarpinternational.org/>.

What we do...

AARP International



Embracing the Opportunities of Demographic Change

By Dubravka Šuica



Ensuring Support for Caregivers and Families

By Lisa Paus



Population Aging is the New Global Reality; Planning for it is an Imperative

By Diene Keita



Source(s): <https://www.aarpinternational.org/the-journal>.

What we do...


AARP International

THE AGING READINESS & COMPETITIVENESS INITIATIVE | 🔍

ARC 1.0 - 2017
Inaugural ARC Countries

The inaugural 2017 ARC report established a baseline understanding of the state of global aging policies, with in-depth assessments of a group of 12 countries that are geographically, culturally, and socioeconomically diverse and that, together, represent 61 percent of the global GDP and nearly half of the world's population of people ages 65 and older. [Read more.](#)

[View Report](#) [Report Download](#)



LATEST

Innovative and Pioneering Practices for Supporting a Healthy Aging Population Worldwide

Aging Readiness & Competitiveness (ARC) 3.0



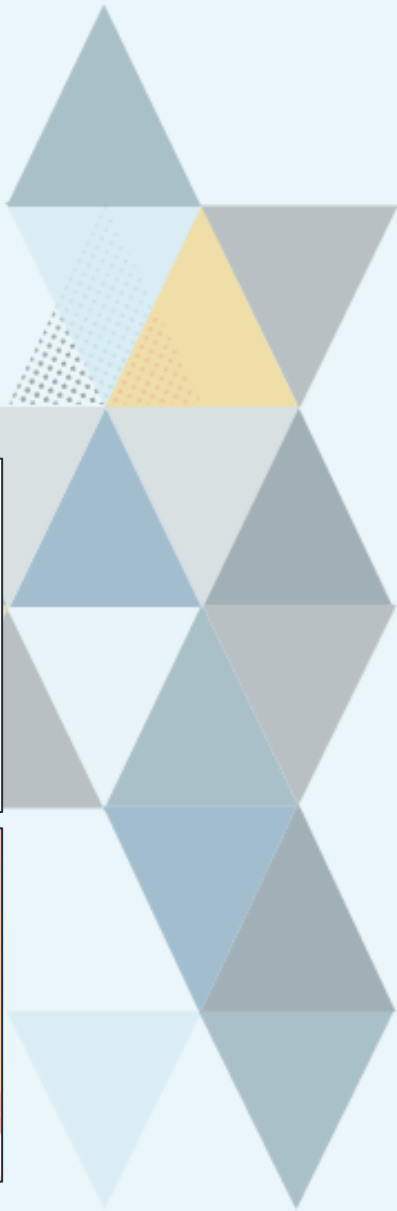
ARC 2.0 - 2018
Small, Innovative, Economies

For the 2018 ARC report, we shifted our focus to 10 small economies around the world that are leading their regions in responding to demographic change. These countries, each with fewer than 25 million people, were selected in consultation with global experts as the leaders in their respective regions in terms of aging policy innovation. They are Australia, Chile, Costa Rica, Lebanon, Mauritius, the Netherlands, New Zealand, Norway, Singapore, and Taiwan.

[View Report](#) [Report Download](#)

AARP

The Aging Readiness & Competitiveness Initiative Report 4.0



Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc>.

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Achieving equitable healthy aging in low- and middle- income countries:

The Aging Readiness &
Competitiveness Report 4.0

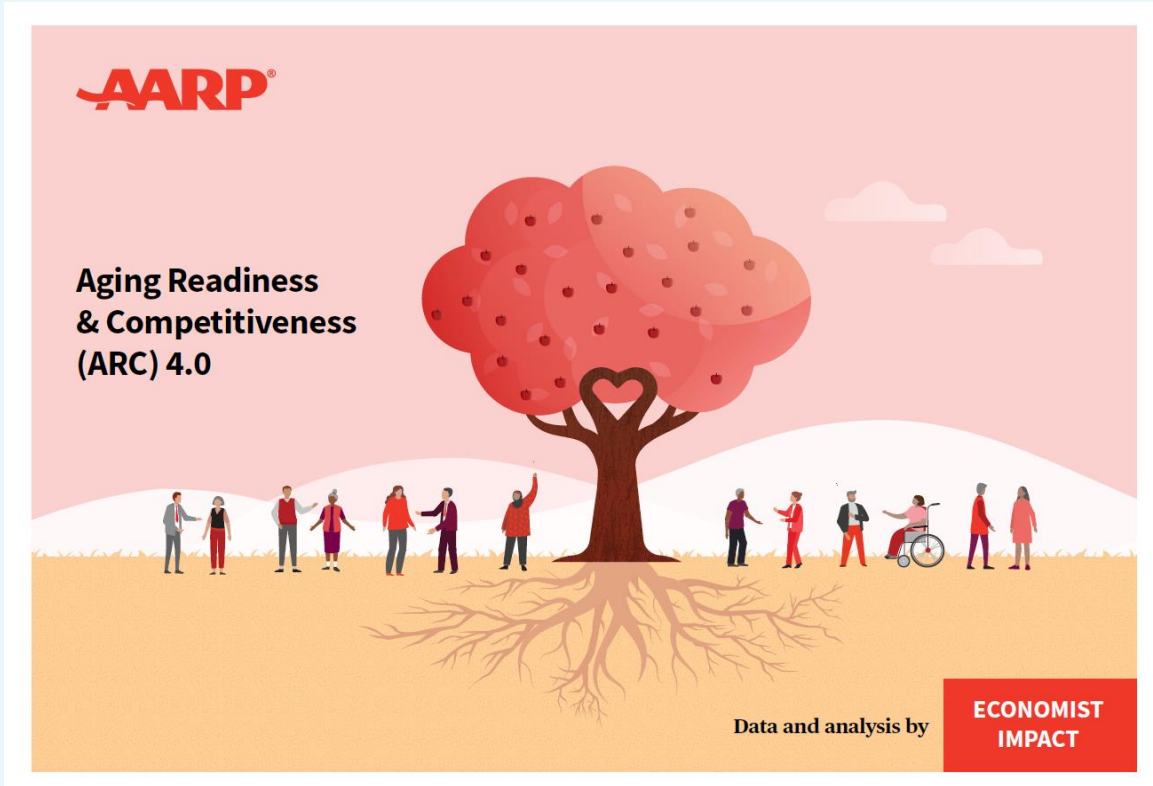


Data and analysis by



Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

Access the ARC 4.0 report during presentation...



AARP ARC 4.0 – Unleashing Solutions to Achieve Equity in Healthy Aging

Building on the previous editions of the Aging Readiness and Competitiveness (ARC) initiative, the ARC 4.0 report examines aging inequity in low-and-middle income countries (LMICs) and aims to remedy knowledge gaps, identify and amplify solutions and leading practices, and contribute to the global endeavor to achieve equitable healthy aging.

Findings and insights were borne from an extensive literature review, interviews with subject-matter experts and older adults, data analysis, and case studies which were conducted by Economist Impact.

This ARC 4.0 report concludes with a set of recommended actions that interested parties from both LMICs and high-income countries can take to address aging inequity in the coming decades.



[Learn More](#)

www.aarpinternational.org/arc4



Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

Ensuring inclusion in *how* and *where* we age

Equitable healthy aging – as operationally defined in the ARC 4.0 report – means that **all individuals have a fair and just opportunity to optimize health and wellbeing** at all life stages and fulfill their health potential to age well.

Achieving equitable healthy aging requires a life-course approach. In other words, **reducing or eliminating the social and structural disparities people experience** *throughout their lifetime.*

- Page 5 of the ARC 4.0 report



Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

Equitable Healthy Aging Aligns with Global Commitments

2002 Madrid International Plan of Action on Aging (MIPAA)

UN 2030 Agenda for Sustainable Development / Sustainable Development Goals (SDGs)

UN Decade of Healthy Aging (2021-2030) Plan of Action

20th Anniversary of MIPAA (2022)



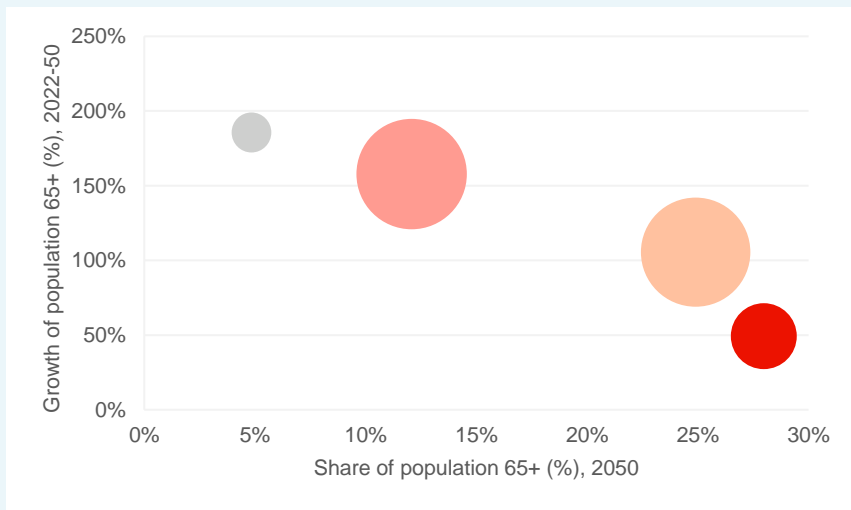
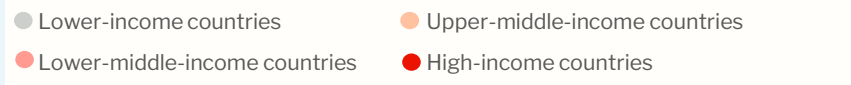
Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.



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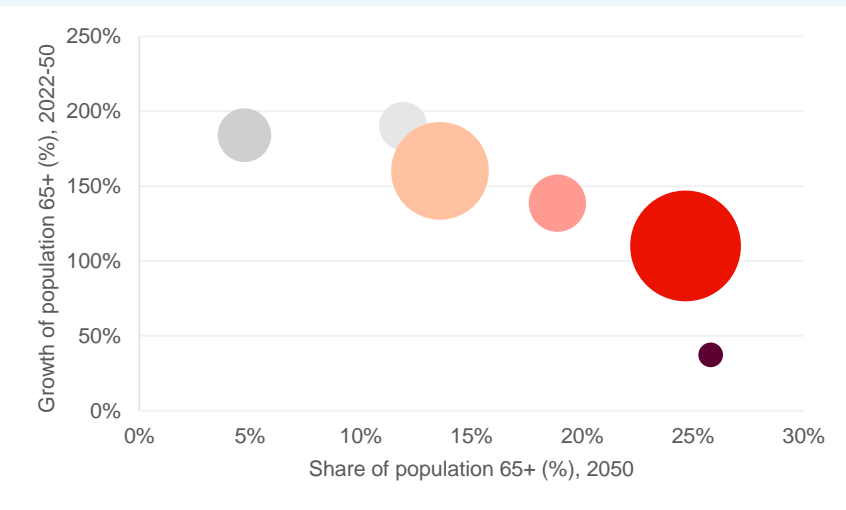
So, why the focus on Low- and Middle-Income Countries?

Percentage of population aged 65 and over in 2050; growth rate (%) and size increase (in thousands) of population aged 65 and over between 2022 and 2050; by country income level



Bubble size = Increase in population aged 65+ (thousands), 2022-50
Sources: World Population Prospects 2022, UN Department of Economic and Social Affairs, Economist Impact.

Percentage of population aged 65 and over in 2050; growth rate (%) and size increase (in thousands) of population aged 65 and over between 2022 and 2050; by region



Bubble size = Increase in population aged 65+ (thousands), 2022-50
Sources: World Population Prospects 2022, UN Department of Economic and Social Affairs, Economist Impact.

LMICs will drive rapid demographic aging in the coming decades □ **Sub-Saharan African countries will experience the fastest growth, while Asian countries will contribute to over 70% of the global increase of the older population.**



Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

Challenges (while shared with HICs) are more acute in LMICs...

LMICs are unique in that:

- ❖ Large informal economies;
- ❖ Constrained financial capacity;
- ❖ Insufficient public institutions; and
- ❖ Lack of political will

The challenge of aging inequity is more acute and urgent in countries of lower income levels. This is particularly the case for those with the highest levels of inequality, due to their greater fiscal constraints and lack of preparedness of their social protection systems.”

Irene Hofman

CEO, IDB Lab (the Inter-American Development Bank Group's innovation laboratory)



Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

Goals of the ARC 4.0: Provoking action and amplifying solutions

- ❖ Examine how **inequalities accumulate across the life course**
- ❖ **Highlight solutions and leading practices** to combat aging inequity in LMICs
- ❖ **Recommend actions to address aging inequity** in to **fill knowledge gaps and promote solutions and good practices** to achieve equitable healthy aging around the world



Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

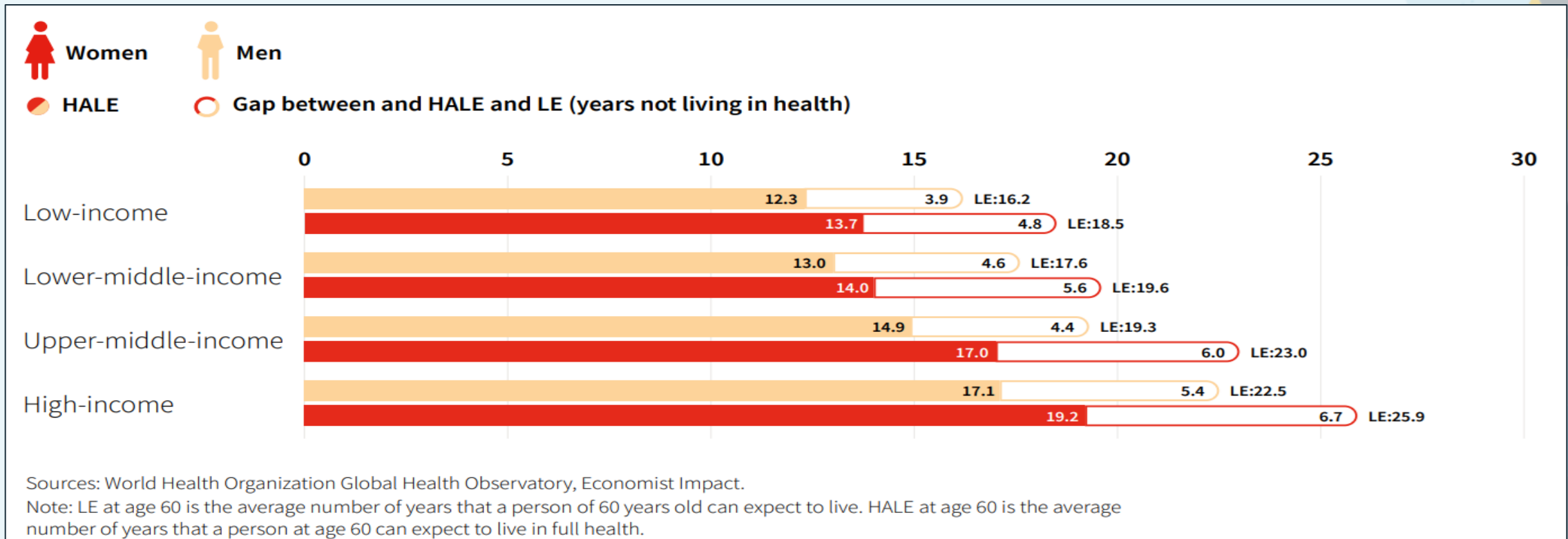
ARC 4.0: Methodology & Analysis

- ❖ Analyses, conclusions, and insights drawn from an extensive literature review, interviews with subject matter experts and older adults, and data analysis conducted between January and October 2022
- ❖ Thought partner Economist Impact – with consultation from AARP – constructed graphs retrieved data from indicated sources
- ❖ Lived experiences from older adults residing in Mexico, Nepal, Nigeria, Mexico, Argentina, and Lebanon were collected and shared with permission



Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

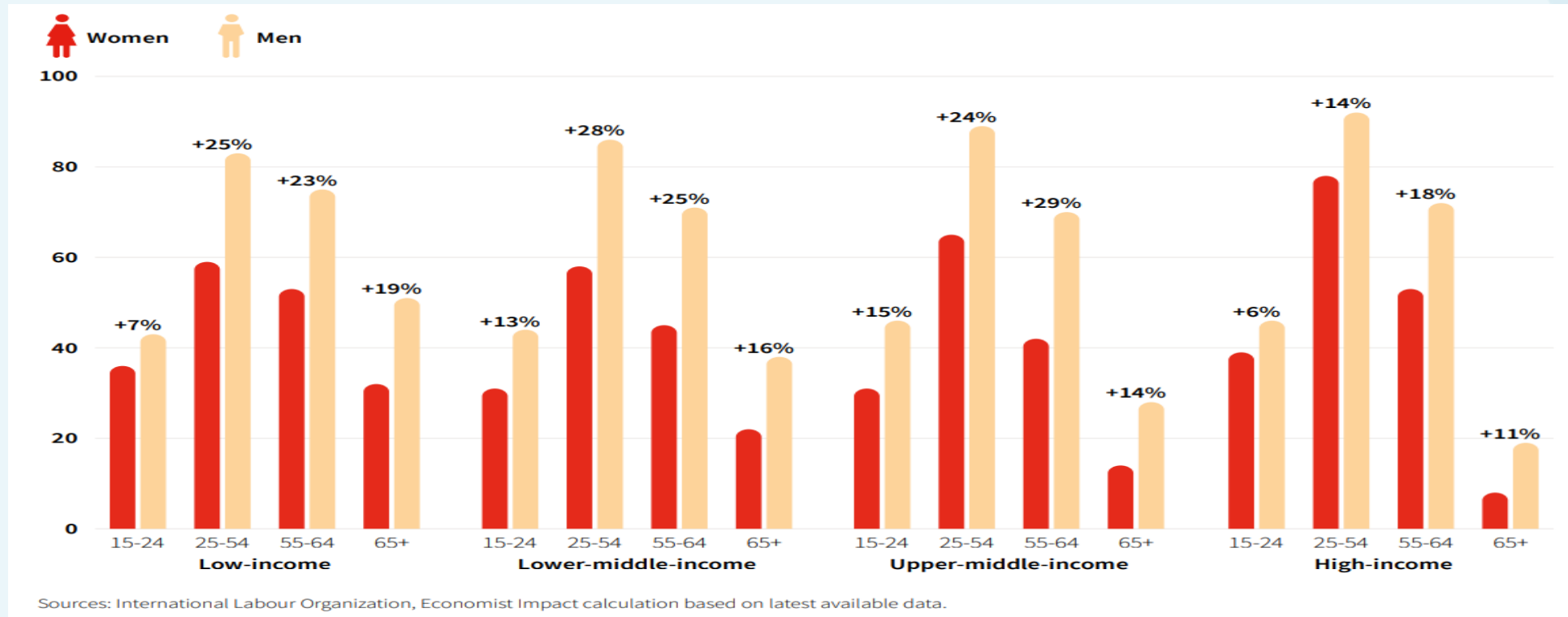
State of play: Factors driving aging inequities in LMICs [*Gender disparities in health span*]



Healthy life expectancy, (HALE) and life expectancy (LE) at age 60 (years), women versus men, by country income level, 2019.
Across countries of different income levels, women live longer than men but in more years of poor health in later life.

Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

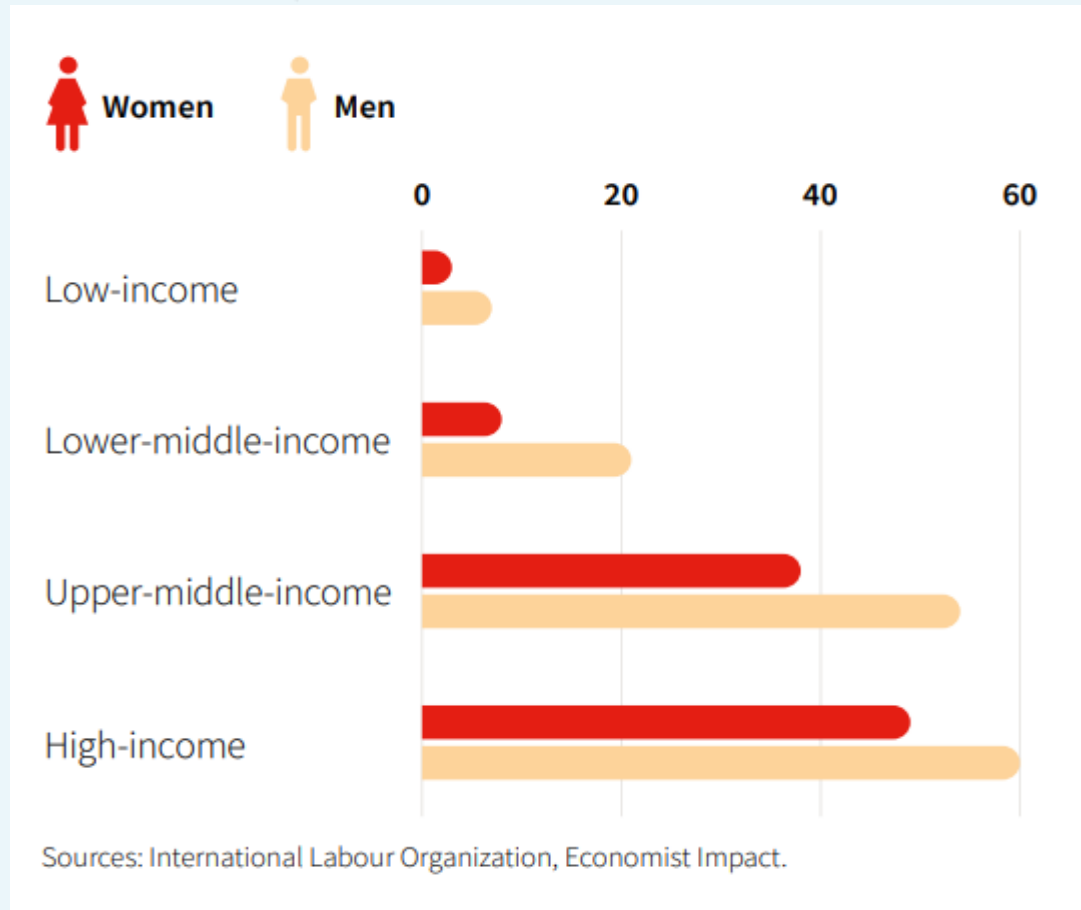
State of play: Factors driving aging inequities in LMICs [Gender disparities in employment]



Labor force participation rate (% of population), by gender, age group and country income level. **Gender disparities in labor force participation exist across age groups and across countries of different income levels.**

Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

State of play: Factors driving aging inequities in LMICs [*Gender disparities in income/fin. security*]



- ❖ Proportion of working-age population (15+ years) covered by pension schemes, by gender and country income level, 2020.
- ❖ Women **less likely** than men to contribute to a pension plan and are less likely to receive one

Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

State of play: Factors driving aging inequities in LMICs [*What are some promising solutions?*]

Solutions spotlight

Supporting women in old age/life course

- ❖ **Old-Age Allowance Program & Widow, Deserted, and Destitute Women Allowance Program (WA) (Bangladesh)**
 - ❖ Unconditional cash transfers to low-income and vulnerable women – improve wellbeing of women in rural areas
- ❖ **Mission Shakti in Odisha (India)**
 - ❖ Works with 600K community self-help groups to develop income-generating activities and provide financial skills – provides women in program access to a bank



Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

State of play: Factors driving aging inequities in LMICs [Geographic disparities]

- ❖ By 2030, over 3 billion of the world's population will reside in rural areas – 95% residing in LIMCs
- ❖ Geographic (rural-urban) divides include:
 - ❖ Unequal access to social protection and healthcare (*56% in rural lack access*)
 - ❖ Divide in informal employment (*2x more likely in rural*); and
 - ❖ Unequal access to educational opportunities (*5x more likely in urban*)



Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

State of play: Factors driving aging inequities in LMICs [*What are some promising solutions?*]

Solutions spotlight

Expanding healthcare access in rural areas

- ❖ **National Health Extension (HELP) Program (Ethiopia)**
 - ❖ Dispatches trained government staff (HEWs) to community posts to deliver essential health services/education to rural villages throughout country
- ❖ **Comprehensive Care Model for Rural Health (Colombia)**
 - ❖ Established 10 community networks to target health needs of different demographics (boosted UHC)



Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

State of play: Factors driving aging inequities in LMICs [*Data deserts drive policy inaction*]

- ❖ Globally, **only 32% of countries have nationally representative**, cross-sectional data on older populations in the public domain
- ❖ Only **24% have nationally representative, longitudinal data** on the health status and needs of older population
- ❖ **Disaggregated data** by age, race, and ethnicity are **lacking in most LMICs**



Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

State of play: Factors driving aging inequities in LMICs [*What are some promising solutions?*]

Solutions spotlight

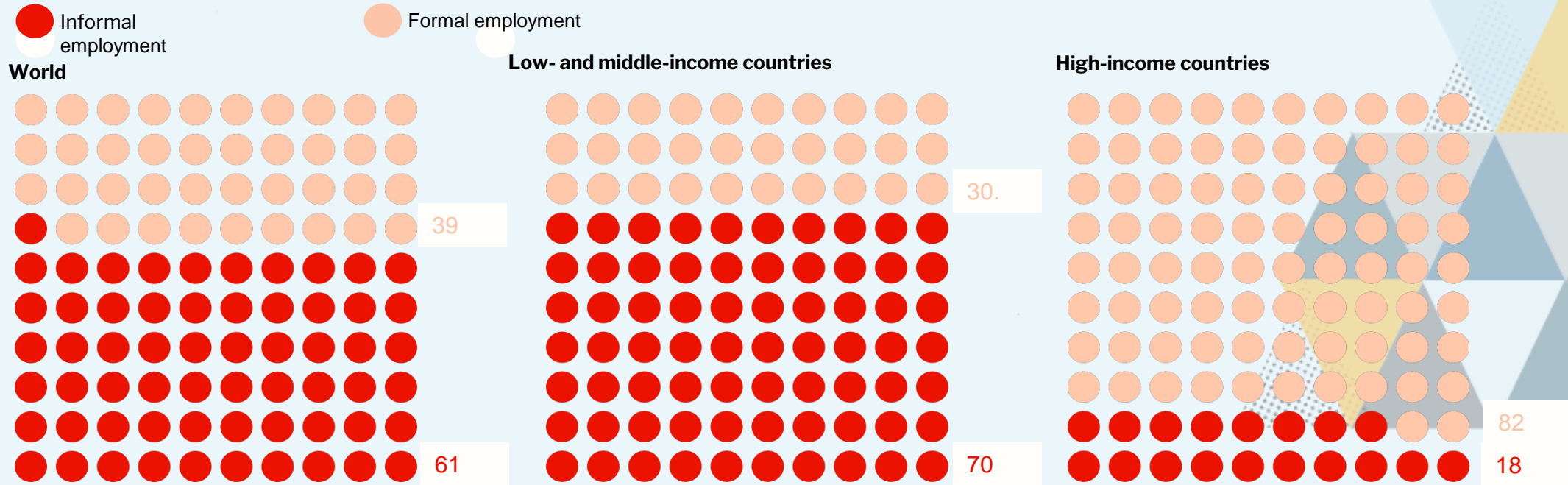
Collecting aging-related data

- ❖ **China Health and Retirement Longitudinal Study (CHARLS)**
 - ❖ Aims to build a nationally representative database on factors ranging from demographics and health status to income and wealth assets
- ❖ **Longitudinal Aging Study in India (2017-2019)**
 - ❖ Full-scale national survey of the health, economic, and social determinants and consequences of population aging



Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

Structural and societal barriers to impeding inequities [*Large informal economies*]



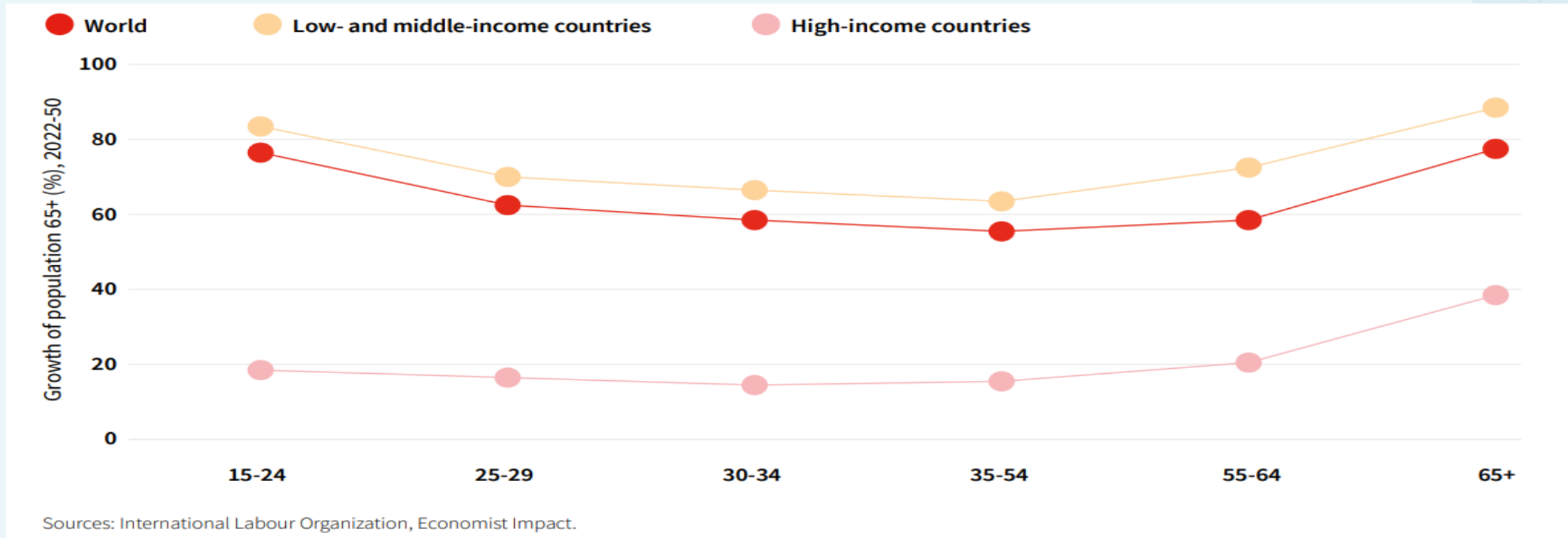
Informal versus formal employment (% of employed population aged 15 and over)

Sources: International Labour Organization, Economist Impact.

Globally, 2-billion workers – representing 61% of world’s employed are in informal employment (93% in LMICs). 70% of the working population in LMICs is employed informally 3.8x higher than HICs.

Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

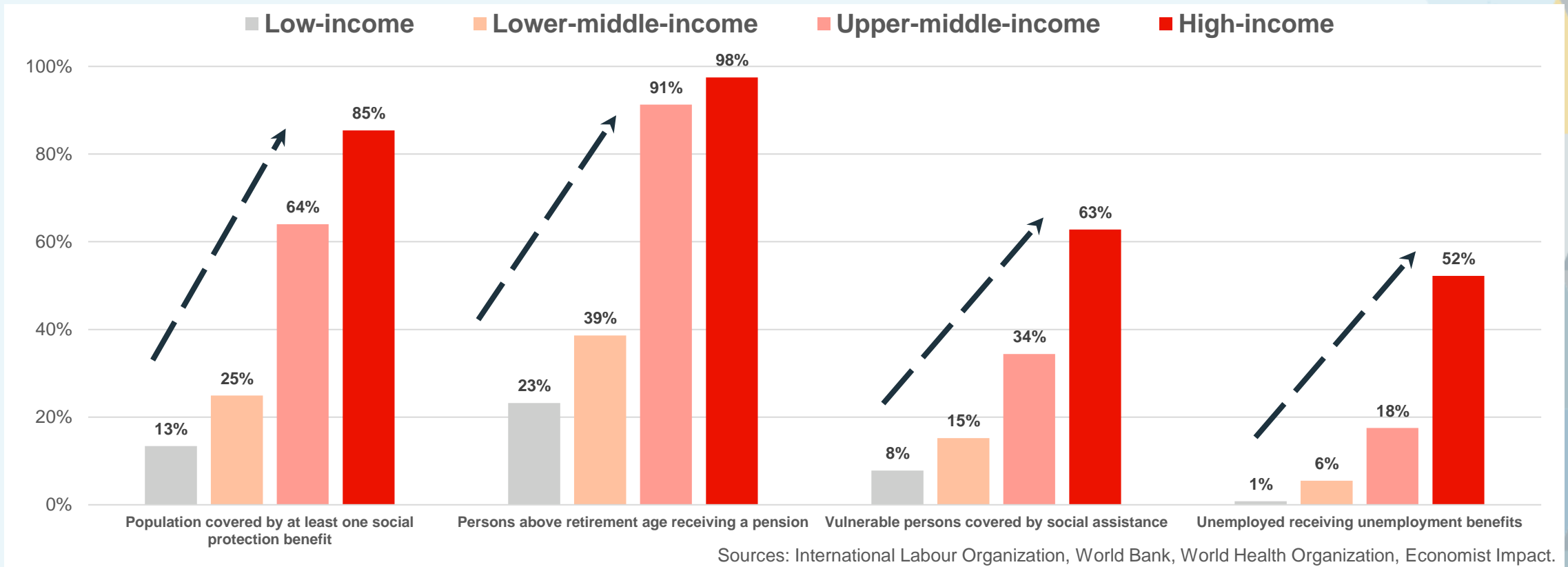
Structural and societal barriers to impeding inequities [*Large informal economies*]



Informal employment by age group (percentage of employed population in each age group). Worldwide, **78% of workers aged 65 and over are informally employed**, and in LMICs, this figure stands at **89%**, more than **double** the percentage in HICs.

Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

Structural and societal barriers to impeding inequities [*Weaker social protection systems*]

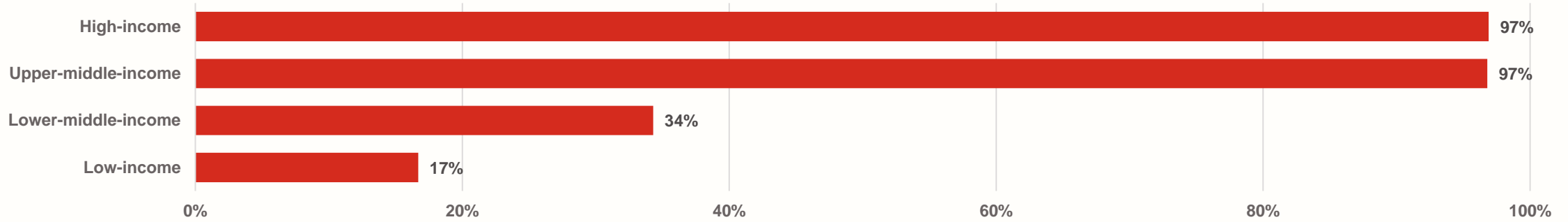


Proportion of population covered by social protection systems, by country income level, 2020. Substantial gaps remain in the coverage and adequacy of social protection systems, particularly in Low-income Countries (LICs) and LMICs.

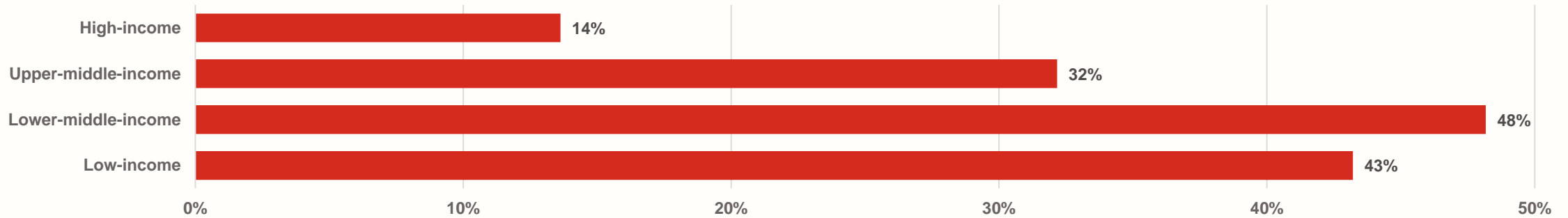
Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

Structural and societal barriers to impeding inequities [Underdeveloped public health systems]

(a) Population covered by a social health scheme (%), by country income level, 2020



(b) Out-of-pocket expenditure as a percentage of current health expenditure, by country income level, 2020



Sources: International Labour Organization, World Bank, World Health Organization, Economist Impact.

Social health protection coverage remains limited overall in LICs and LMICs due to high levels of informal employment and lack of awareness of rights and entitlements. People in LMICs also tend to bear larger share of health expenditure.

Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

Structural and societal barriers to impeding inequities [*Lack of political will*]

- ❖ Lack of awareness and imperative among policymakers mirrored by absence of comprehensive aging policy frameworks
- ❖ Even countries that have an aging policy framework struggle to find political will for implementation or funding
- ❖ Lack of social awareness of legal protections for older adults and aging programs and older adults frequently lack a platform to have voices heard



Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

Structural and societal barriers to impeding inequities [*Weakened care networks*]

- ❖ With the global megatrend of urbanization, family structure and dynamics are changing
- ❖ **Older adults in LMICs are facing a growing challenge in accessing care and support when needed, either from formal social programs and professional institutions or from informal familial**



Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

State of play: Factors driving aging inequities in LMICs [*What are some promising solutions?*]

Solutions spotlight

Empowering and mobilizing older adults

- ❖ **Older People's Self-Help Groups (SHGs) in Serbia**
 - ❖ Offer community-based activities such as social events for retirees, or national networks that represent older adults' interests to policymakers
- ❖ **Older People's Associations (OPAs) in Bangladesh**
 - ❖ Strengthens older adults' social networks, addresses their needs, and improves their health access through home visits and neighborly care.



Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

Selected programs and leading practices

1. Cash transfers

- **Cash transfers in Bangladesh:** Old-Age Allowance (OAA) and Widow, Deserted and Destitute Women Allowance (WA) programs
- **Mexico's pioneering conditional cash transfer scheme:** Progresa-Oportunidades-Prospera (Prospera)
- **Reducing poverty through targeted cash transfers:** Human Development Bond (Bono de Desarrollo Humano, BDH) in Ecuador

2. Economic empowerment

- **Creating income-generation opportunities for rural artisans:** Someone Somewhere in Mexico
- **Accelerating women's economic empowerment:** Mission Shakti in Odisha, India
- **Improving employability and digital literacy for adults 50+:** SilverTech in Argentina

Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

Selected programs and leading practices

3.

Access to health care and home care

- **Expanding access to health care for rural communities:** National Health Extension Program (HEP) in Ethiopia
- **Improving rural health care:** Comprehensive Care Model (CCM) for Rural Health in Sumapaz, Colombia
- **Enhancing health care services in indigenous communities:** Brazil's Indigenous Community Health Agent Professionalization Programme (ICHAPP)
- **Improving access to home care for older adults:** Buurtzorg Neighborhood Care in China

Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

Selected programs and leading practices

4. Health care financing

- **Community-driven expansion of health care access:** Kaundu Community-Based Health Insurance (CBHI) in Malawi
- **Subsidizing health insurance for households experiencing poverty:** India's Rashtriya Swasthya Bima Yojana (RSBY) Health Insurance Scheme

Read More →

5. Self-support and self-advocacy

- **Building community:** Older People's Self-help Groups (SHGs) in Serbia
- **Empowering older adults:** Older People's Associations (OPAs) in Bangladesh

Read More →

Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

Translating insights to impact: Multisectoral calls to action



Public Sector

- ❖ Enhance national legislation on protecting equal rights
- ❖ Design and implement stronger comprehensive national aging policies
- ❖ Expand and refine existing physical and institutional infrastructure
- ❖ Invest in and lead efforts to collect data on older populations and healthy aging

Private Sector

- ❖ Design and provide products and services that are inclusive of older adults
- ❖ Create income-generating opportunities for marginalized groups, such as older women
- ❖ Incorporate age into DEI policies
- ❖ Address employees' health and wellbeing by improving work-life balance and paid-time off allocations



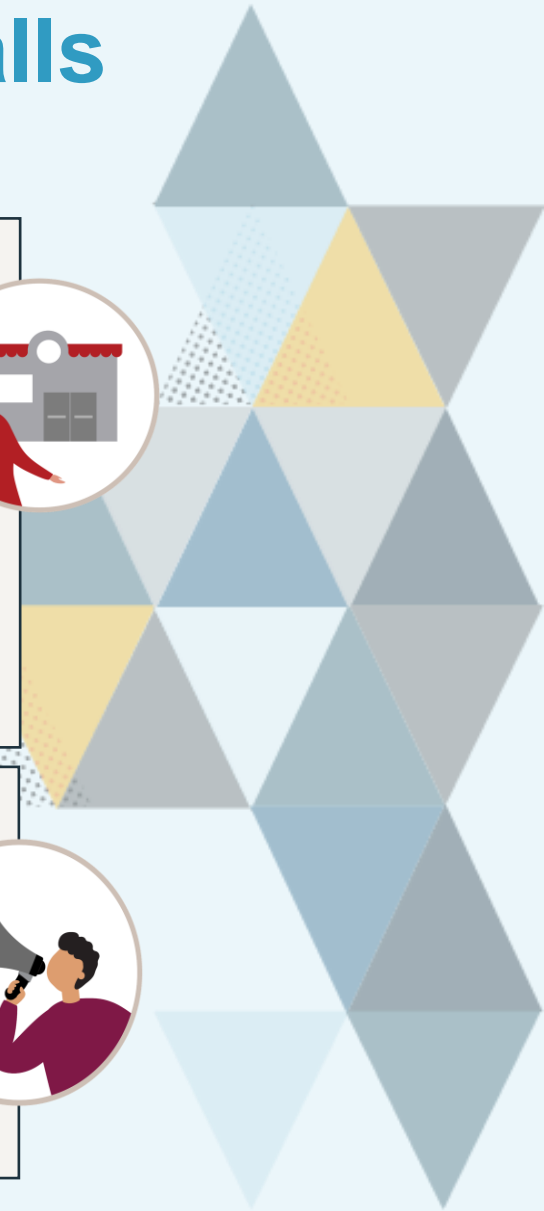
Civil Society

- ❖ Drive collaborative, grassroots and community-based efforts to promote health equity for older adults



Individuals

- ❖ Contribute by helping to build an age-friendly society by combatting ageism and reporting instances of elder abuse



Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

What is going on at the country-level? How are countries combatting aging disparities?

- ❖ How do 10 countries – with some of the most rapidly aging populations – curb inequities in healthy aging?
 - ❖ **Americas:** Bolivia, Colombia, Jamaica
 - ❖ **Africa:** Ethiopia, Ghana, Malawi, Nigeria
 - ❖ **Asia:** India, Thailand, and Vietnam
- ❖ Evaluated the ecosystem in each country for achieving equitable healthy aging by strength of enabling/resisting forces (*public institutions, legislative/policy landscape, age-friendly societies*)
- ❖ Assessments by two raters assigned scores from 1 (“weak”) to 4 (“strong”) □ examined inter-rater reliability (*Cohen’s kappa* of .72) and reconciled differences



Country Profile Example 1: Jamaica

| | Forces enabling equity | | | | Strength | Strength | | | | Forces resisting equity | | | | |
|--|---|---|---|---|----------|----------|---|---|---|--|---|--|--|--|
| | 1 | 2 | 3 | 4 | | 4 | 3 | 2 | 1 | | | | | |
| Public institutions | <p>Social protection: Jamaica has several social protection programs that specifically benefit older persons, including contributory pensions (e.g. the National Insurance Scheme) and non-contributory cash transfer (e.g. the Programme of Advancement Through Health and Education), demonstrating a broad commitment by the government to alleviate aging inequity.¹ However, the</p> | | | | | | | | | <p>Healthcare access: Although access to healthcare is guaranteed for all Jamaicans, the public healthcare system is under-resourced, and there is only 1 doctor per 1,000 people.⁷ As in most other emerging markets, access to clinics is limited for many older adults, especially those in rural areas, owing to transportation and mobility barriers.⁸</p> | | | | |
| Legislative and policy landscape for aging | <p>Aging policy: The government has shown consistent commitment to ensuring the welfare of older people. Jamaica was one of the first countries in the Caribbean to establish a National Policy for Senior Citizens in 1997.^{11,12} The policy also established the National Council for Senior Citizens, a government-</p> | | | | | | | | | | <p>Age discrimination laws: Despite its strong efforts in policy implementation, Jamaica does not have specific legislation prohibiting age discrimination or guaranteeing rights for older persons, though it is moving towards a rights-based approach with its aging policy.¹⁶</p> | | | |

Equitable healthy aging

Ecosystem for equitable healthy aging:



Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

Country Profile Example 2: Nigeria

| | Forces enabling equity | | | | Strength | | | | Strength | | | | Forces resisting equity | | | |
|----------------------------|--|---|---|---|----------|---|---|---|----------|---|---|---|--|--|--|--|
| | 1 | 2 | 3 | 4 | 4 | 3 | 2 | 1 | 1 | 2 | 3 | 4 | | | | |
| Public institutions | <p>Social protection: Two pension regimes do exist—a defined benefit and a contributory pension scheme, although state compliance varies.^{1,2} The Contributory Pension Scheme was implemented in 2004 and updated nearly a decade later; and a voluntary non-mandatory pension plan launched in 2019.^{3,4}</p> | | | | | | | | | | | | <p>Healthcare access: Nigeria did not have any dedicated geriatric healthcare facilities until 2012, and a lack of focus on maintaining health across the life course contributes to vulnerability.^{12,13} Healthcare access is extremely limited, and older persons must overcome transport issues, a lack of specialized</p> | | | |

| | | | | | | | | | | | | | | | |
|-----------------------------|--|--|--|--|--|--|--|--|--|--|--|---|--|--|--|
| Age-friendly society | <p>Networks of care: Family-based care plays a significant role in old age, and up to 90% of home care is given by family members. Other forms of care are uncommon.²⁶</p> | | | | | | | | | | | <p>Geographical divides: In urban Nigeria, older adults in formal employment are forced to retire at the statutory retirement age, despite often being fit to work. In rural Nigeria, many</p> | | | |
|-----------------------------|--|--|--|--|--|--|--|--|--|--|--|---|--|--|--|

Ecosystem for equitable healthy aging:

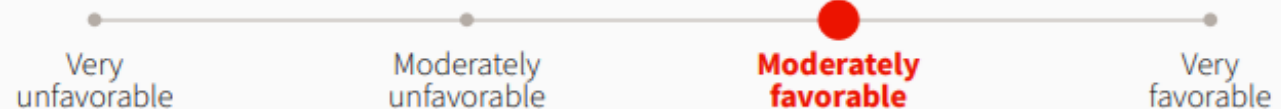


Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

Country Profile Example 3: Vietnam

| | Forces enabling equity | | | | | Forces resisting equity | | | |
|--|---|---|---|---|--|-------------------------|---|---|--|
| | Strength | | | | | Strength | | | |
| | 1 | 2 | 3 | 4 | 4 | 3 | 2 | 1 | |
| Public institutions | <p>Social protection: Overall social protection coverage remains low: six in ten people are not covered by any social protection benefits as of 2020. Although the effective coverage of old-age pensions has more than doubled since 2000, only 41% of persons above retirement age receive a pension as of 2019.¹</p> | | | | <p>Educational access and quality: Educational attainment is generally low among older generations, particularly older women and rural residents, limiting their ability to access key information and resources.³ Further, significant educational gaps remain among groups by location and wealth.⁴</p> | | | | |
| Legislative and policy landscape for aging | <p>Aging policy: The Vietnamese government has robust policies in place to support older persons—including laws, a national action plan and even tax exemptions.^{5,6} Existing legal provisions also promote the rights of the elderly</p> | | | | <p>Policy implementation: There is a lack of coordination across government departments (healthcare, financial aid) coupled with inadequate human resources and funding. For example, local authorities need better mechanisms</p> | | | | |

Ecosystem for equitable healthy aging:



Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

Interim takeaways (from the ARC 4.0 report)

- ❖ **Rising inequality is a global challenge** that causes tremendous social and economic losses
- ❖ **Equitable healthy aging is achievable** – but requires sustained commitment from governments
- ❖ **Heterogeneity of disparities experienced by older adults requires targeted efforts** to meet specific needs
- ❖ **Adopting a life-course approach is imperative** to reduce aging inequity
- ❖ **Data collection and governance** continue to remain critical to catalyze policy action



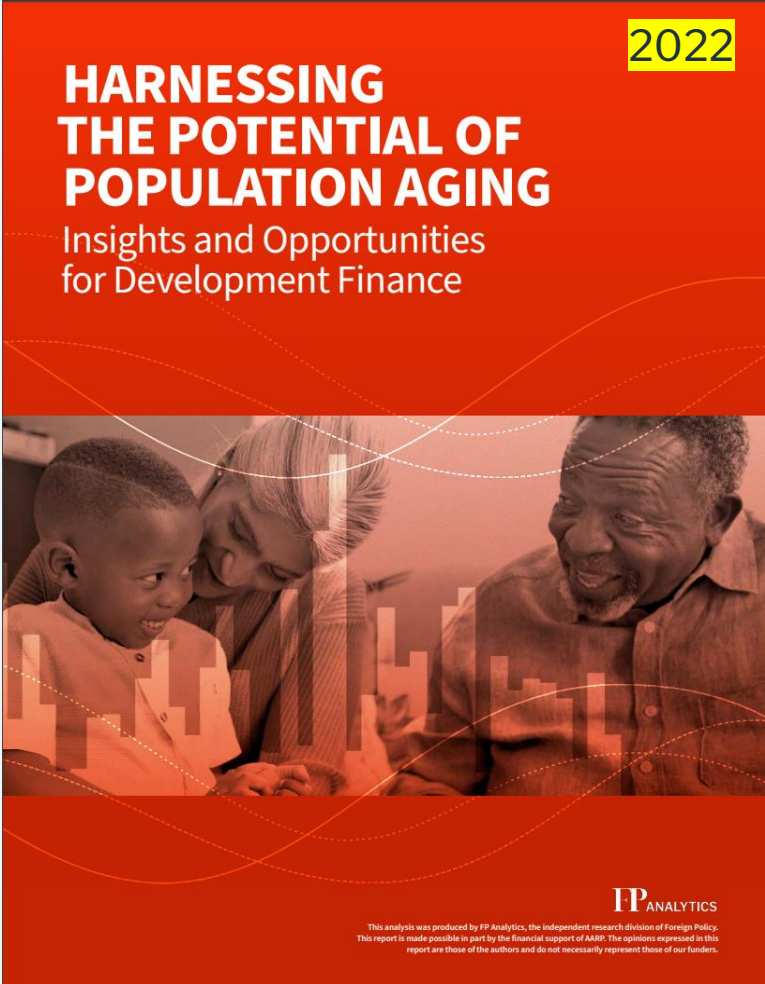
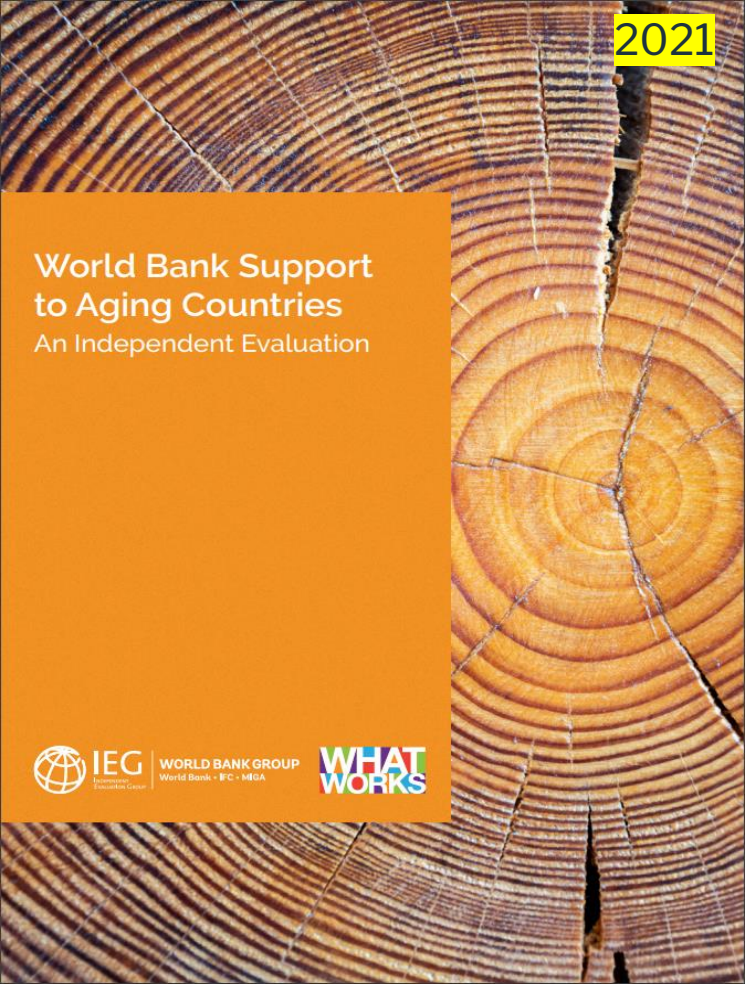
Source(s): <https://www.aarpinternational.org/initiatives/aging-readiness-competitiveness-arc/arc-4>.

Today's Agenda

- ❖ The Global Megatrend of Population Aging: A Snapshot
- ❖ **AARP in Service of the 50+ population**
 - Goals and mission (*Who are we?*)
 - Programs and initiatives (*What do we do?*)
 - AARP International (*How do we engage globally?*)
- ❖ **Building a Healthier & Productive Future for All**
 - State of Play: Factors Driving Inequities in Aging in LMICs
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- ❖ **The World Bank & Population Aging: Gaps & Potential**
- ❖ **Closing Thoughts & Takeaways**



Population aging: Insights and opportunities for development finance



Source(s): <https://ieg.worldbankgroup.org/sites/default/files/Data/Evaluation/files/AgingCountries.pdf>; <https://www.aarpinternational.org/file%20library/population-aging/harnessing-the-potential-of-population-aging--fpa-aarp-ifi.pdf>.

Meta-analysis of MDBs/IFIs pop. aging projects reveals that *more* robust, holistic support is abound...

- ❖ Chronicled number of approved projects benchmarked to launch of the UN Sustainable Development Goals (SDGs) in 2015
- ❖ Leveraged publicly available databases and identified projects through keyword searches (searches and data downloads conducted between July-August 2022)
 - **Tier 1:** “*older*”, “*elder*”, “*senior*”, “*aging*”/“*ageing*”, “*silver*”, “*aged care*”, and “*retire*”
 - **Tier 2:** “*caregiver*”, “*pension*”, “*vulnerable*” (without mention of Tier 1 keywords)
 - Projects with youth/women as exclusive target beneficiaries *not included* in either Tier grouping
- ❖ “*Significant Focus on Aging*”: Required project titles, descriptions, summaries to *contain a Tier 1* key search terms related to aging
- ❖ “*Focus on Vulnerable People*”: Required project titles, descriptions, summaries to *contain a Tier 1* search term or *Tier 2* search terms
- ❖ Across 5 banks, ~14700 projects reviewers were identified for analysis

Source(s): <https://www.aarpinternational.org/file%20library/population-aging/harnessing-the-potential-of-population-aging--fpa-aarp-ifi.pdf>.

A scan of tables across MDBs/IFIs (totals as of Aug 2022)...

| Asian Development Bank (ADB) | NUMBER OF PROJECTS APPROVED SINCE 2015 | AMOUNT COMMITTED (USD) SINCE 2015 |
|---|--|-------------------------------------|
| Total | 2157 | \$162.69B |
| With a significant focus on aging | 43 1.99% of total | \$6.75B 4.15% of total |
| With a focus on vulnerable people | 100 4.64% of total | \$11.53B 7.09% of total |
| Regional | 485 22.48% of total | \$2.53B 1.56% of total |
| Regional, with a significant focus on aging | 7 1.44% of regional | \$1.86M 0.07% of regional |

| African Development Bank (AfDB) | NUMBER OF PROJECTS APPROVED SINCE 2015 | AMOUNT COMMITTED (USD) SINCE 2015 |
|--|--|------------------------------------|
| Total | 1191 | \$37.44B |
| With a significant focus on aging | 8 0.67% of total | \$480.23M 1.28% of total |
| With a focus on vulnerable people | 47 3.95% of total | \$2.32B 6.20% of total |
| Multinational | 290 24.4% of total | \$6.58B 17.57% of total |
| Multinational, with a significant focus on aging | 0 | \$0 |

| European Reconstruction and Development Bank (EBRD) | NUMBER OF PROJECTS APPROVED SINCE 2015 | AMOUNT COMMITTED (USD) SINCE 2015 |
|--|--|---|
| Total | 1613 | €93.34B (\$93.34B) |
| With a significant focus on aging | 5 0.31% of total | €178.74M (\$178.74M) 0.19% of total |
| With a focus on vulnerable people | 6 0.37% of total | €528.74M (\$528.74M) 0.57% of total |
| Regional | 127 7.87% of total | €20,182.16M (\$20,182.16M) 21.62% of total |
| Regional, with a significant focus on aging | 1 | €15M (\$15M) 0.07% of regional |

| Inter-American Development Bank (IDB) | NUMBER OF PROJECTS APPROVED SINCE 2015 | AMOUNT COMMITTED (USD) SINCE 2015 |
|--|--|-------------------------------------|
| Total | 4799 | \$126.14B |
| With a significant focus on aging | 31 0.65% of total | \$1.01B 0.80% of total |
| With a focus on vulnerable people | 244 5.08% of total | \$12.16B 9.64% of total |
| Regional | 1337 27.86% of total | \$5.43B 4.31% of total |
| Regional, with a significant focus on aging | 4 | \$4.07M 0.07% of regional |

Source(s): <https://www.aarpinternational.org/file%20library/population-aging/harnessing-the-potential-of-population-aging--fpa-aarp-ifi.pdf>.

What about at the World Bank?

| World Bank | NUMBER OF PROJECTS APPROVED SINCE 2015 | AMOUNT COMMITTED (USD) SINCE 2015 |
|---|--|-----------------------------------|
| Total | 4622 | \$455.83B |
| With a significant focus on aging | 15 0.32% of total | \$3.75B 0.83% of total |
| With a focus on vulnerable people | 224 4.85% of total | \$37.58B 8.26% of total |
| Regional ("World" + "Multi-national") | 59 1.28% of total | \$49.64M 0.01% of total |
| Regional, with a significant focus on aging | 0 | 0 |

(Totals as of August 2022)

- ❖ Current World Bank Group Institutional Strategy does not explicitly mention older adults or population aging
 - Opportunity to connect to Bank priorities around ending extreme poverty and promoting shared prosperity?
- ❖ No singular “owner” of the aging agenda within the Bank
- ❖ Current *Health, Nutrition, and Population Practice* does not acknowledge older adults as vulnerable population
- ❖ Human Capital project takes on life course approach to aging which is promising!

Source(s): <https://www.aarpinternational.org/file%20library/population-aging/harnessing-the-potential-of-population-aging--fpa-aarp-ifi.pdf>.

Suggested recommendations for MDBs/IFIs...

❖ For development institutions:

- Mainstream the importance of preparation for population aging within multilateral development banks
- Demonstrate the co-benefits of investing in preparation for population aging

❖ For leaders at MDBs/IFIs:

- Apply a longevity lens to planned and ongoing development projects
- Cement population aging as a long-term strategic priority

❖ For individuals and teams working in development banks:

- Communicate the opportunities presented by population aging
- Pursue a cross-sectoral approach to preparation for population aging
- Create effective and adaptable aging-focused interventions

❖ For member country governments:

- Prioritize population aging within country partnership frameworks and strategies
- Identify champions, allies, and partners within the development and policy ecosystem



Source(s): <https://www.aarpinternational.org/file%20library/population-aging/harnessing-the-potential-of-population-aging--fpa-aarp-ifi.pdf>.

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What makes me most excited about population aging?

- ❖ Growing acknowledgement of population aging as a global megatrend
- ❖ Moving “away” from being an issue of *just* demographics and/or pensions and increasingly in conversations about *innovation* and *national competitiveness*
- ❖ Aging increasingly treated as an intersectional issue touching every aspect of society every sector has a role
- ❖ “Non-traditional” global organizations and entities are beginning to explore their role when it comes to the issue of aging





Thank You!

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