



Promoting Healthy Ageing

Mona Ageing and Wellness Centre

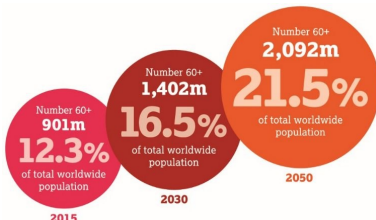
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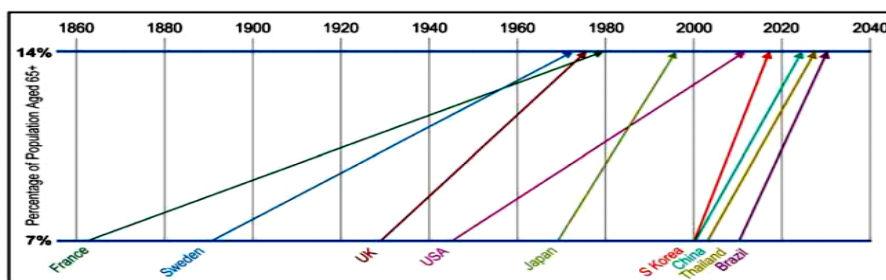
Speed of Population Ageing - Developed vs. Developing Countries

Population ageing "... is being driven by declines in fertility and improvements in longevity. With fewer children entering the population and people living longer, older people are making up an increasing share of the total population."

"Most developed nations have had decades to adjust to their changing age structures. It took more than 100 years for the share of France's population aged 65 or older to rise from 7 percent to 14 percent. In contrast, many less developed countries are experiencing a rapid increase in the number and percentage of older people, often

within a single generation (Figure 1). For example, the same demographic aging that unfolded over more than a century in France will occur in just two decades in Brazil.

Developing countries will need to adapt quickly to this new reality. Many less developed nations will need new policies that ensure the financial security of older people, and that provide the health and social care they need, without the same extended period of economic growth experienced by aging societies in the West. In other words, some countries may grow old before they grow rich." [1]



Source: Kinsella K, He W. *An Aging World: 2008*. Washington, DC: National Institute on Aging and U.S. Census Bureau, 2009.

Figure 1. The Speed of Population Ageing

(WHO, 2011)

Operational Definition for Healthy Ageing

In the last issue of the MAWC Quarterly Newsletter (April - June 2017) we described the construct called healthy ageing. Having a universally agreed operational definition of healthy ageing is of uttermost importance for policy makers who will be asked to develop policies and programmes to enhance healthy ageing.

“... domains typically included in definitions of healthy ageing are survival to a specific age, being free of chronic diseases, autonomy in activities of daily living, wellbeing, good quality of life, high social participation, only mild cognitive or functional impairment, and little or no disability. Figure 2 shows an overview on the different components.” [2]

“... a systematic review of the existing literature and research...”, documented “... 105 operational definitions of successful and healthy ageing and found that 92.4% of them included physiological constructs (e.g. physical functioning), 49.5% engagement constructs (e.g. involvement in voluntary work), 48.6% well-being constructs (e.g. life satisfaction), 25.7% personal resources (e.g. resilience), and 5.7% extrinsic factors (e.g. finances).” [3]

“While many definitions of healthy ageing have been developed in the last decades, there is no consensual agreement on its content, ...” which “... is a fundamental weakness of the concept and what might be problematic for the creation of a comprehensive public health policy.” [3]

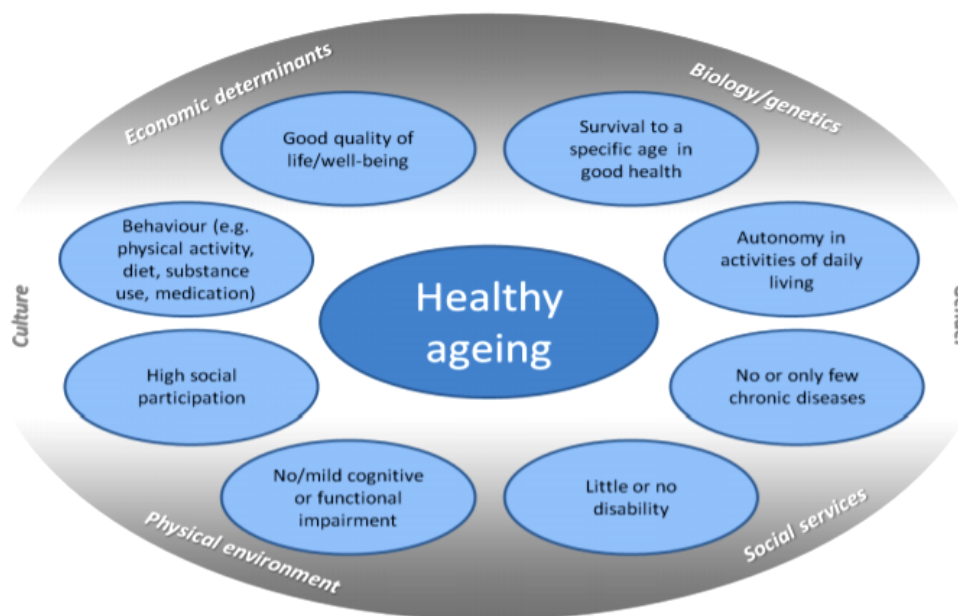


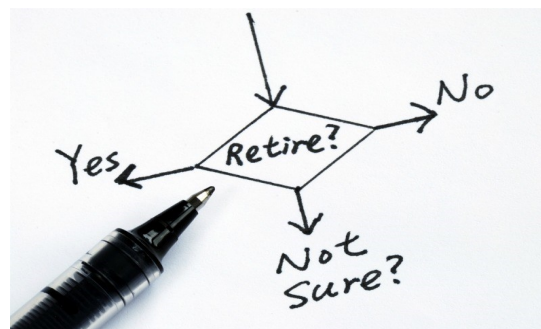
Figure 2. Components of Healthy Ageing.[3]

Financial Preparedness for Retirement

Generally, older adults are now living at least twenty years beyond their retirement. Their financial needs generally are more than they previously planned.



Jamaicans have three major sources of pensions available: National Insurance Scheme (NIS), Government of Jamaica (GOJ) civil servant pension and private pension. Unfortunately more than sixty percent of older Jamaicans did not have any of these sources of pensions, there were only 31.4% who had contributed to one of the pension sources and only 0.2% had all three sources [4]. Because of the significant number of individuals who had no pension or any other alternative source of income, they consequently had to continue working after the age of retirement or were dependent on family and community for economic support or required GOJ social services support.



Some factors contributing to the lack of financial preparedness stem from individuals not being equipped with the knowledge required to make wise financial decisions as it relates to pension plans and saving habits. Persons erroneous underestimation of their longevity and thinking that they do not have enough money to plan for retirement. The challenge is intensified because the NIS will become insolvent in the next few years if the situation persists where fewer persons are contributing and more persons are receiving benefits. Furthermore the National Insurance Scheme (NIS) alone is insufficient to provide for the needs of older adults, at the current minimum pay-out of \$2,800.00 per week. This amount is less than half the Nation-

al Minimum Wage of \$6,200 per week, condemning the older adults to trying to survive on the bare minimum and being unable to offset unforeseen costs such as medical and caregiver costs.



In conclusion, the transition from employment to retirement will need attentive financial planning and management and individuals should give themselves sufficient time to properly prepare for this transition. Denise Eldemire-Shearer, Gerontologist and Professor of Public Health and Ageing, in 2014 indicated that many older adults are inadequately prepared financially for life post-retirement. To help avoid financial instability persons are implored to obtain adequate health insurance, start pension investment early, and devise plans to pay their basic bills as well as to provide access to additional funds when needed.

(Watkins, 2017)



Gallery



Older adults actively engaged at computer classes

Photos by Mr. Shane Williams



Electives in Gerontology

Mona Ageing and Wellness Centre and The Department of Community Health and Psychiatry

Population Ageing

Population ageing occurs when older adults 60 years and over occupy an increasingly greater share of the population. Although increased longevity is considered to be one of the greatest achievement of public health, it comes with numerous challenges.

Do you want to learn more?

Implications of Population Ageing

In 20 - 30 years, more than one in five Jamaican will be 60 years and over. So regardless of your area of study at your university, population ageing will impact that sector of society related to your graduate degree ranging from health, labour & social services, financial, agriculture, housing, transportation, and family structures.

Do you want to learn more?



If you want to learn more, choose a graduate level elective in Gerontology.

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