

# Section I

## Exploring the Links between Old Age and Poverty in Anglophone West Africa: Evidence from Nigeria and Ghana

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### Abstract

*Despite a growing international awareness/concern, mainstream development policies in West and other African nations fail to consider poverty among older people – reflecting persisting assumptions about a lesser magnitude and relevance of the poverty threat among the old compared to the young.*

*Building on a review of the existing research evidence available from Nigeria and Ghana, and a secondary analysis of 1980–1996 Nigerian National Consumer Survey data, this paper explores the potential links that exist between old age and poverty in the Anglophone West African Context, and provides indications for the relative extent of poverty among older and younger age-groups.*

*The findings, contrary to assumptions, point to a substantial and possibly greater poverty risk among older compared to younger adults and identify potential individual, familial, normative and structural determinants of this heightened risk. Implications for policy and further research are briefly discussed.*

### Introduction

Africa's population will rapidly age in the coming decades, mainly as a result of falling death and birth rates. The numbers of those aged 60+ will rise four-fold from currently 45.7 million to 182.6 million in 2050; while their proportion of the total population will double from 5% to 10% in the same period (UN, 2005). In sub-Saharan Africa, as Table 1 shows, the Southern region will see the most rapid population ageing, while by far the largest number of older people 51.6 million by 2050 will live in West Africa. Within West Africa, population ageing will be most marked in Nigeria and Ghana. While Ghana will see the most rapid rise in the population share of older people, Nigeria will experience the greatest impact in terms of sheer numbers. Half of all older people in West Africa presently do, and will continue to live in Nigeria, their number rising from 6.4

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Table 1. Projected Population Ageing in  
sub-Saharan African regions, Ghana and Nigeria from  
2005 to 2050

	Population 60+ (% of total population)			Population 60+ (millions)		
	2005	2025	2050	2005	2025	2050
West Africa	4.7	5.5	9	12.0	21.8	51.6
Southern Africa	6.6	10.6	12.8	3.4	5.2	5.95
Middle Africa	4.8	4.4	6.6	4.9	7.6	17.6
East Africa	4.5	4.9	7.8	12.7	20.8	47.8
Ghana	5.4	7.6	14.6	1.18	2.3	5.8
Nigeria	4.9	6.0	9.9	6.4	11.5	25.5

Source: UN (2005)

million today to 25.5 million by 2050 (UN, 2005).

The ageing of populations in African nations such as Nigeria and Ghana is unfolding in a context of entrenched economic strain (UNDP, 2001, 2002, 2003; Messkoub, forthcoming), and there is a growing concern about the threat of poverty facing people in old age (HAI, 2002; IAG, 2002). The vast majority of older persons, having worked in the informal sector, have no access to any formal income security protection and the same applies to today's working age population (of which typically 80% or more are in the informal sector [ILO, 2000; WIEGO, 2005; NPC, 1998]). The insurance-based pension schemes that presently exist in most states typically cover only the tiny minority of those in the public and large formal private sector (see Schulz, 1999; Kaseke, 2000; ISSA, 2000; HAI, 2002).

Against this context, national and international academic, NGO and inter-governmental bodies have voiced increasing alarm about the concentration of older people among the 'poorest of the poor' and the threat posed by poverty to their material, physical and emotional well-being (OAU, 2001; Randel *et al.*, 1999; HAI, 2002, 2004; IAG, 2002).

In the African context, this concern has been fuelled by

visible evidence of growing destitution and begging among older people in countries like Nigeria and Ghana, and the emergence of charitable, community-based initiatives to respond to these (Ayisanbola, 2004; Apt, 1993, 1997, 2000). Additional documentation of deprivation and destitution among the old has come from smaller-scale or ethnographic studies (Aboderin, 2004a; Ahenkora, 1999; Foner, 1993; HAI, 2002; van der Geest, 1997, 2002; Baiyewu *et al.*, 1997).

In 2002, the growing concern over the welfare of the ageing populations in African and other developing nations culminated in the ratification of the 2002 UN Madrid International Plan of Action on Ageing (UN, 2002), followed, in Africa, by the development of an African Union Policy framework and Plan of Action on Ageing (AU/HAI, 2003) and the drafting of several national level ageing policy frameworks, including in Ghana and Nigeria (Ghana National Committee on Ageing, 2002; Nigeria Federal Ministry of Health, 2003; see also Asagba, this issue). A strong emphasis in all these plans has been the call on governments to develop strategies to ensure the economic security of their older citizens, now and in the future.

### ***Lacking focus on older people in mainstream poverty policy***

Yet, in Nigeria, Ghana, and other African countries, almost all mainstream poverty reduction policies or targets wholly fail to consider older people, instead focusing almost exclusively on younger adults, children and youth (Ogwumike, 2001; Barrientos, 2002; McIntyre, 2004). This disregard of older persons, significantly, is also mirrored in the major global poverty eradication targets – the Millennium Development Goals (UN, 2000).

A key reason underpinning the lack of attention paid to older people in mainstream poverty alleviation efforts in African countries such as Nigeria or Ghana are a set of common assumptions about the relative magnitude, severity and relevance of the poverty threat facing older compared to younger age-groups. These specifically hold that:

1. Younger age groups are more affected by or vulnerable to poverty than older people and are more in need of state or policy support,
2. Older people's needs are by and large still catered for by the traditional family support system, which has traditionally provided protection for the old, and
3. Older people are less important in societal terms because they still represent such a small proportion of the population and because they will contribute much less to overall development than the young.  
(see Barrientos, 2002; and Apt; Asagba, this issue)

The latter assumption is beginning to be countered by growing evidence, which highlights the vital contributions that older people in African societies make to the welfare of their families and thus to societal development as a whole. These contributions have emerged particularly in the context of HIV/AIDS where older people are shown to often act as the sole carers of younger kin dying or orphaned by the disease (HAI, 2003; WHO, 2002a), and in countries such as South

Africa, where state pension systems exist and where older people, through their pensions, crucially support the development of their younger family members (Barrientos, 2003; HAI/IDPM, 2003; HAI, 2004).

However, while an awareness of older people's contributions to development is beginning to receive currency, assumptions about the lesser magnitude and severity of the poverty threat facing them persist. A major reason for this, in the (West) African context, is the dire lack of solid research evidence and analysis on the situation and extent of poverty among the old, and specifically on:

- a) The actual prevalence or incidence of poverty among the older population, as well as the depth of poverty among them;
- b) The relative magnitude of old age poverty prevalence or incidence compared to that of younger age-groups;
- c) The links, if any, between old age and a greater vulnerability to poverty.

The remainder of this paper aims to make a beginning in addressing this dearth of understanding, particularly for the Anglophone West African context, exemplified by Nigeria and Ghana. To this end, it, first, explores the specific range of factors in West Africa that may link old age to a greater vulnerability to poverty. The exploration draws on a review of the little evidence available from Nigeria, supplemented by relevant evidence from Ghana and broadly builds on a livelihood approach and a life course perspective. Second, it examines currently available national-level evidence on the age distribution and trends in poverty, building on a secondary analysis, through computing simple frequencies, of data from the Nigerian National Consumer Surveys 1980, 1985, 1992 and 1996 (FOS, 1999). In light of the above examinations, the paper concludes by reflecting on policy implications and identifying key evidence needs.

### **Exploring the links between old age and a greater vulnerability to poverty**

The potential links between old age and a greater vulnerability to poverty are best traced by drawing on the concept of livelihood and a life course perspective. A livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living. A livelihood approach considers in particular the human, natural, physical, financial, social and political capital that people have at their disposal to pursue their aspirations, the structures that influence people's access to- or ability to utilise such capital, and people's vulnerability to risks and shocks (Chambers and Conway, 1992; DFID, 2005). A life course perspective sees later life conditions as caused not only by current circumstances, but also by earlier life trajectories and contexts throughout youth and adulthood (Bengtson and Allen, 1993; Elder, Kirkpatrick Johnson, and Crosnoe, 2003). Poverty in old age, therefore, can be understood as arising due to situations or influences – earlier or later in life – that deplete any or all forms of capital, or limit an older person's ability to use utilize them.

In the Anglophone West African context, one can distinguish several influences that potentially link old age to a heightened poverty risk by:

1. Rendering older people relatively less able than younger adults to sustain themselves through own income (from work, assets, savings or pension insurance), thus making them relatively more dependent on family support mechanisms;
2. Rendering older people less likely than younger generation members to receive family resources to meet their needs.

### **1. Older people's diminished ability to sustain themselves through savings, assets or pensions**

The diminished ability of older Nigerians and Ghanaians to sustain themselves through savings or assets has emerged as a result of their many years of adult life spent in a context of worsening economic strain.

The worsening un- and underemployment, costs of living and low earnings, which emerged in the early 1980s and were exacerbated by the adoption of World Bank/IMF Structural Adjustment Programmes around 1986, meant that most working-age adults at the time had barely enough to meet their and their dependants' daily needs, let alone to invest or save sufficiently for their old age today. Those, moreover, who did manage to save, have seen their reserves eroded through inflation and the worsening exchange rates, while the climate for investment has been prohibitive for most (Government of Ghana, 1996; UNDP, 1997; Ogwumike, 2001; Ogwumike and Aromolaran, 2001).

Even the small minority of former mostly male public or military sector employees, who are entitled to formal pension benefits, often receive insufficient payments to sustain themselves. In Nigeria, defective pension and gratuity management, has led to severe delays – up to several months – of pensions, and to non-payment of terminal benefits to retirees. In both Nigeria and Ghana, moreover, annuities, eroded by inflation, are often insufficient to meet pensioners' needs. The resulting stress and vulnerability facing affected older people has received increasing attention in the media and has become an issue of public concern (Ikokuwu, 2003; Oyeneeye, 2003; *The Statesman*, 1998; *The Guardian*, 2001; *The Chronicle*, 2004; see also Asagba, this issue).

Evidence for the diminished ability of older people to sustain themselves through savings, assets or pensions, also comes from a few survey findings for Nigeria and Ghana, which highlight the minimal role of pensions, savings or assets as income sources for older people. Among 951 older urban and rural Nigerians, Baiyewu *et al.* (1997) found only 6.4% to receive pension payments. Among 600 urban and rural older Ghanaians only 12% received formal pensions, while a mere 5% of older women, and 16% of older men had access to personal savings (Apt, 1996a).

A further, indirect indication for older people's lack of access to savings, assets or pensions, is given by the findings, from all existing surveys, which show the vast majority of older people, in particular older men, to continue working into old age. This prolonged work may, of course, reflect a positive choice and desire for continued activity. More likely, however, in a cultural context that places emphasis on 'ageing gracefully' and on old age as a period of rest and enjoyment of the fruits of a life of hard labour, – it points to a *need* to work.

The latest available census estimates for Nigeria (from 1991) show that 66% of all older people (90% of men and 46% of women) aged 60+ continue to be in the labour force – a participation rate that is higher than that of any other significant population age group. A significant 66% of men and 30% of women, moreover, continue to work at ages 85 and above (NPC, 2004a). The estimates further show that the majority of older men (70%) and the largest proportion of older women (49%) are engaged in agricultural work in rural areas. Among men, only small minorities (6%, 5% and 3.5%) work in sales, production and professional/technical fields, respectively, possibly reflecting diminished opportunities for older males in these, largely urban, sectors. Among older women, a substantial proportion (38%) work in sales, which in much of Nigeria is seen as a domain for female economic activity, and for which greater opportunities exist in the urban context (NPC, 2004a).

The preponderance of older people working in the agricultural sector in Nigeria, which contrasts with that of the youth in the non-agricultural sector (NPC, 2002) is, in large part, a reflection of the overall predominance of older people in the rural areas. The vast majority of older Nigerians and Ghanaians (as other older Africans) currently reside and are concentrated in rural habitats, as a result of the outmigration of predominantly younger age-groups to cities, in search of work or other opportunities (Apt, 1996a; Zohoori, 2001; UN, 2002; Mba, 2004; NPC, 2004a). Census evidence from Nigeria shows 71% of older people to live in rural areas, compared to only 52% among the total population (NPC, 2004a; UN, 2005), while in Ghana older people already constitute more than 8% of the rural, but only 5% of the total population (Mba, 2004).

The rural sector in both Nigeria and Ghana (as in Africa generally) is characterized by higher levels of poverty and lack of public services compared to urban areas and by a large prevalence of family-based subsistence agriculture (OPM, 2004; IFAD, 2001; Ogwumike, 2001). It is against this rural context that many of the factors potentially limiting older people's ability to generate sufficient income through own work, explored below, emerge.

### **2. Older people's diminished capacity to generating sufficient income through work**

While older people have to depend on their own labour to sustain their livelihoods, there are indications that their ability, compared to that of younger adults, to generate sufficient income from such work, is restricted. This comes as a result of several interacting factors, which either limit older people's relative access to work, or their ability to be sufficiently productive.

#### **a) Diminished physical or mental capabilities**

In the developed world context, increasing socio-economic resources throughout life, growing success in the management, postponement or prevention of chronic disease, as well as in halting their impact of functional capacity have meant that the period of morbidity, disability and diminished physical capacity is progressively being shortened and compressed at the very end of the life span. For the developing world, there is as yet little hope of such success, given the poor socio-economic resources available to individuals

over their life course, and the limited provisions made by health systems for age-related disease – a further expression of the policy bias against the old (Kalache, Aboderin, and Hoskins, 2002; McIntyre, 2004). Old age, especially in poor developing countries is thus often expected to be accompanied by an often preventable significantly diminished physical capacity. Such an eroded capacity will likely reduce an older person's ability to engage in sufficiently productive work to sustain a standard of living above the poverty line.

The available evidence from Nigeria and Ghana points to a widespread prevalence of a diminished physical capacity among older people – in particular significantly eroded physical strength and visual impairment. A study among 681 urban and rural older people in Nigeria (Bakare, Ojofeimi, and Akiyemi, 2004) found 39% to report an eroded ability to engage in physical activities, and 54% to report a visual impairment, including blindness.

A similar picture emerged in earlier surveys among 1004 rural and urban older Nigerians (Ekpenyong, Oyene, and Peil, 1987), and among 176 urban and rural older Ghanaians (Brown, 1985). The Ghanaian study showed 43% of older people to have poor vision. The Nigerian survey showed a majority of rural women (54%) and men (69%) to report significant 'weakness' and a similarly large proportion (44% women, 39% men) to suffer from poor vision. Impairment rates among urban older people were somewhat lower, but substantial proportions of men (29%) and women (40%) still reported weakness, and impaired vision (25% of men and 20% of women).

#### *b) Poor nutrition – exacerbating diminished physical capabilities*

Indications are that a key factor likely contributing to older people's diminished physical capacity, in the West African context, is poor nutrition. An adequate intake of protein, vitamins and minerals in old age is known to be vital for maintaining health and functional capacity in old age (LaRue *et al.*, 1997; WHO, 2002b). Yet, the available evidence from Nigeria suggests that older people may often suffer from poor nutrition. In their study Bakare *et al.* (2004) found the dietary intake of more than two thirds of older people to consist mainly of cheap starchy energy foods, with only a minority eating leafy green vegetables, fruit, fish or meat daily. Findings of poor nutrition among older people have also been reported by small-scale research from rural Nigeria (Oguntona, Kuku, and Addo, 1998) and by the limited research carried out in other African countries (Charlton and Rose, 2001). The prevalence of malnutrition among older people, as these and other authors have pointed out, is exacerbated by the current bias against older adults in nutrition policies and programmes (Hodges, 2001; McIntyre, 2004).

In addition to documenting the prevalence of an eroded physical capacity among older people, some evidence has also highlighted its critical impact on older people's work and ability to generate income. In their study, Ekpenyong, Oyene, and Peil (1987), found 'weakness' to be a major factor forcing older people to reduce or give up their farming activities, while impaired vision was a cause of sudden forced early retirement and, as a result, great distress.

An eroded physical strength, as these findings indicate, is likely to have a particularly grave impact on

older people's capacity to engage sufficiently productively in agricultural work, given the typical absence of advanced farming technology and equipment (OPM, 2004), and the great physical effort required. The impact on older people's ability to generate income is likely compounded by three features of the rural setting in West Africa and specifically Nigeria (IFAD, 2001; Hillhorst and Ogwumike, 2003; OPM, 2004):

1. A generally declining fertility of the land, and poor farming systems which constrain productivity and output growth;
2. The outmigration of younger family members, especially young males, from rural to urban areas;
3. The impact of HIV/AIDS.

#### *c) Outmigration of the young: compounding older people's diminished capacity in the rural setting*

Indications are that the rural-urban outmigration of younger family members can critically exacerbate the effects of older people's diminished capacity to engage in farm work on their ability to stay out of poverty and deprivation (OPM, 2004). In the absence of the labour supply of such younger aged kin, older people left behind face a seriously diminished output, and thus a limited ability to employ paid labour. Such diminished output means not only less income from sales, but also less production to meet their subsistence needs – and thus greater dependence on the (expensive) market to meet their food needs. For many, this ultimately means lower consumption of food, not least in view of the upward price pressure caused by a high food import dependence and continuing exchange rate depreciation, in particular in Nigeria (Ogwumike and Aromolaran, 2001).

#### *d) HIV/AIDS – compounding older people's diminished capacity in the rural setting*

Indications are that the selective infection, disease and death of younger adults in wake of the HIV/AIDS epidemic in West African countries (UNAIDS/WHO, 2004) is an additional important factor compounding older people's diminished ability to sustain their livelihoods in the agricultural setting. Hillhorst and Ogwumike (2003) in Nigeria have shown that HIV/AIDS can directly affect older people's households and their farm operations. The costs of providing care and arranging funerals (which are costly and elaborate events in much of Nigeria and Ghana), compounded by costs of loss of labour supply or of whatever remittances were received from younger kin, can cripple such households. To cover these costs, households may spend all their financial capital, sell household property and planting materials, or even pledge labour or part of their land against a loan. As a result, they likely have to reduce farm operations, leading in turn to lower income.

#### *e) Lack of literacy skills*

While a weakened physical capacity will particularly affect an older person's capacity to work in the agricultural sector, a lack of basic literary skills will likely significantly limit their access, compared to younger adults, to employment in the urban setting.

All available evidence suggests that in countries such as Nigeria or Ghana, most older people and above all older women have arrived in old age after a

lifetime of poor access to formal education. The level of illiteracy among them, therefore, is marked and drastically higher than among younger adults who have benefited from the gradual expansion of education over the past decades (NPC, 2001, 2002).

Census estimates from Nigeria show 75% of all older people to be illiterate, with rates significantly higher among older women (88%) than men (66%), and higher in rural (80%) than in urban areas (70%). Illiteracy, moreover, is shown to rise with age: among those aged 85+, 90% of women and 76% of men are unable to read or write (NPC, 2004a). Recent Demographic and Health Survey figures for Nigeria for 2003 equally point to a high proportion of older women (89%) and older men (70%) who have not received any education. Moreover, only 5.3% of women and 12.8% of men have received an education beyond primary school (NPC, 2004b). Census data for rural Ghana reveals a similarly high proportion (83%) of older people who lack education (Mba, 2004).

The barrier to employment posed by this lack of formal education is likely reflected in the earlier described tiny minority of older people who work in non-manual occupations. Even older people with education, moreover, may require further training to meet the demands of the changing nature of employment in the urban context and the growing emphasis, for example, on computer literacy, and thus to avoid redundancy (UN, 2002; see Apt, this issue). However, the current policy bias against older people again means that so far hardly any public provision exists for this, the focus, if any, being solely on training and education for younger age-groups.

### **3. Older people's lesser likelihood to benefit from intra-familial resource allocation**

Their diminished capacity to sustain themselves through own income, savings, assets or pensions, and their consequent greater vulnerability to the acute poverty risk posed by life events such as sudden retirement, redundancy or death of a spouse (Adubi, Ogwumike, and Agba, 2002), render older people more dependent than younger adults on support from their families. Such reliance on family support, of course, accords with the customary value systems and arrangements in Nigeria, Ghana and other (West) African nations, which place the main responsibility for meeting older people's needs on the family, and in particular on adult children (Togonu-Bickersteth, 1989; Nukunya, 1992; Marzi, 1994; Apt, 1996b, and this issue; OAU, 2001).

Today, however, all indications are that – contrary to still prevailing assumptions – the West African family system no longer affords sufficient protection to many old. A number of surveys in Nigeria and Ghana have shown sizeable proportions of older people to report receiving insufficient support from kin (Robertson, 1981; Brown, 1985; Okraku, 1985; Togonu-Bickersteth, 1987; Peil, 1995; Apt, 1995, 1996b), while several small-scale ethnographic or small-scale qualitative studies have highlighted the nature and manifestations of such inadequacy in family support (van der Geest, 1997, 2002; HAI, 2002; Aboderin, 2004a).

Significantly, moreover, evidence emerging from in-depth qualitative research in urban Ghana (Aboderin, 2004a) suggests that older people may be systemati-

cally less likely than younger generation members to receive family resources to meet their needs (a situation that has also been described for other developing world settings [see e.g. Goldstein, Schuler, and Ross, 1983; Treas and Logue, 1986]). In the West African context, this lesser likelihood to benefit from intra-familial resource distribution crucially adds to the links between old age and poverty. The Ghanaian evidence suggests that the major factor underpinning this link is a normative hierarchy of generational priorities in the allocation of scarce resources. This hierarchy, which has crystallized in the overall context of economic constraint, is perceived as legitimate and 'natural', and gives clear priority to the needs of the young (self, spouse and children), before those of older parents or relatives (Aboderin, 2004a). The underlying rationale, as the evidence suggests, is not, as has been argued for other settings, that the old receive less because they contribute less to family income (Kochar, 1999; Cutler *et al.*, 2000). Rather, it is that the young represent 'future life', and that the old have no 'right' to absorb resources needed by them (Aboderin, 2004a).

A second, additional factor indicated to limit the family resources made available to older parents is that adult children are increasingly making the extent of support to parents dependent on their judgement of the parents' past conduct and care and thus his or her 'deservedness'. Where children consider a parent to have been neglectful, they increasingly withhold some, sometimes all, support. Rural and urban Ghanaian evidence suggests that such 'retaliation' affects above all older fathers, i.e. men, often leaving them exposed to a dependence on charity (van der Geest, 1997, 2002; Aboderin, 2004a).

Older women, though not so much affected by retaliation, are, in the West as in other African regions, increasingly exposed to accusations of witchcraft, which limit the family support given to them (Aboderin, 2000; HAI, 2002).

A final factor that likely limits the family support received by some older people in the (West) African context, and exposes them to poverty, is delayed child bearing. An older person, having had children relatively late in life or having to support a grandchild (for example as a result of HIV/AIDS), will, in his or her old age, have to face the often prohibitive costs in particular of providing for the children's education – despite a diminished capacity to generate own income or draw on savings or investments. Any support received from other kin, moreover, will likely go to meet the needs of the young children in his or her care, while the old person's even basic needs are likely to suffer (WHO, 2002a; HAI, 2004).

### **National level evidence on the relative extent of old age poverty**

Having explored the potential links between old age and a greater vulnerability to poverty in the West African context, the question arises as to what national-level evidence exists about on the relative extent of old age poverty? Solid evidence in Nigeria, as in other countries, is virtually absent.

What exists for Nigeria, are broad, imperfect indications derived from the series of National Consumer Surveys (NCS), conducted in 1980, 1985, 1992 and 1996 (FOS, 1999), which defined poverty as two-thirds of mean real per capita expenditure. The unit of analy-

sis in these surveys is the household, and 'headcount' measures of per capita household income are obtained by dividing total household income by the numbers of household members. The estimates of age patterns that these surveys provide, therefore, are based solely on the age of the household head. As such, they are deeply unsatisfactory, for three key reasons.

First, as others have pointed out (Barrientos, 2002), they do not consider dynamics of intra-household resource allocation and need. Given the apparent generational priorities in family resource allocation described above, they are thus likely to *underestimate* poverty among older individuals – a conclusion reached also by Deaton and Paxson (1997) in their analysis of Living Standard Measurement Survey data from Ghana and other developing countries.

Second, measures of poverty in an older person headed household may not reflect the livelihood generating capacity of that older person. The surveys define household head as 'the person all members of the household regard as the head' and this person is normally assumed to be the one 'who normally makes day to day decisions on the running of the household' (FOS, 1997, p.7). Given the West African strong cultural emphasis on formal, demonstrated respect for seniority and the 'moral leadership' of elders (Apt, 1996b; Nigeria Federal Ministry of Health, 2003), it is likely that many, if not most older people who live with kin in multi-generational households (a majority of older Africans do), will be designated as household head, even those who do not chiefly provide for the household livelihood.

Third, such measures do not capture older people who are not designated as household heads.

With these caveats in mind, an analysis of the household head based data on age patterns in poverty can nonetheless be useful for providing initial indications of the possible direction of age-poverty relationships. Table 2 details the distribution of poverty across age-bands.

It shows that for the whole period under review there is a broadly consistent increase in levels of poverty as we move up the age ladder. For all years, poverty was much higher for ages 45 or older compared to younger age groups. In 1980 and 1985, the highest incidence of poverty was in age group 55–64, while in 1992 poverty was greatest for the 65+ age-bracket. In 1996, poverty incidence was highest for ages 45–64, with that of ages 65+ only marginally lower. In terms of time trends, the data show a high and sustained 136% increase in poverty for ages 65 and above, and a 76%

**Table 2. Poverty Headcount (in %) by Age group of Household Heads**

Age Group of Household Head	Poverty Incidence (%)			
	1980	1985	1992	1996
15 – 24	16.2	25.3	28.7	37.4
25 – 34	17.8	33.4	28.5	52.7
35 – 44	26.7	46.0	42.1	64.6
45 – 54	27.1	49.7	45.7	71.3
55 – 64	39.7	55.7	48.2	69.9
65 +	28.8	49.1	49.5	68.0

Source: FOS (1999).

**Table 3. Poverty Headcount (in %) by Age Group of Household Head, Gender and Sector of Residence**

Age Group of Household Head	Poverty Incidence (%)			
	1980	1985	1992	1996
15 – 59	11.5	29.5	30.9	45.3
60 +	19.3	35.4	37.7	41.5
<b>Gender – Male</b>				
15 – 59	11.4	29.6	31.1	44.2
60 +	20.8	39.0	40.0	38.3
<b>Female</b>				
15 – 59	11.5	29.1	30.3	52.7
60 +	11.2	22.9	27.9	53.2
<b>Sector – Urban</b>				
15 – 59	9.4	28.5	26.5	56.7
60 +	16.4	31.9	33.1	44.3
<b>Rural</b>				
15 – 59	14.2	30.3	34.3	42.1
60 +	21.4	38.9	40.0	40.8

Source: Computed FOS (1999).

increase for ages 55–64 – broadly similar rates to those in younger age-groups. Table 3 provides an analysis of poverty patterns for old age (defined as 60+) compared to younger 'working' ages (15–59), for both men and women and by rural/urban residence.

Overall, the figures show the expected consistent rise in poverty over all years, and a noticeably higher poverty incidence for older person headed households in both rural and urban areas in all years except 1996, when rates converged. Disaggregated by sex the data show that for women headed households the expected age-gradient in poverty does not hold. Across all years under study, poverty incidence was either roughly the same for older and younger person headed households or higher among the latter. This pattern, however, may not necessarily reflect a greater livelihood generating capacity of older compared to younger women household heads. Rather, given the West African emphasis on seniority and the strongly patriarchal orientations in Nigerian society, it may reflect the greater likelihood of younger women heads to be the actual 'breadwinners' of their household, while older women heads may be more likely to be kin (mothers [in-law], grandmothers) of male, younger generation breadwinners.

## Discussion

This paper has sought to explore the potential links that may exist between old age and a risk of poverty specifically for the Anglophone West African context, and to examine currently available national-level data for Nigeria on the relative extent of poverty among older and younger age groups.

Drawing on a review of the very limited available research evidence mainly from Nigeria and Ghana, the paper has identified a range of factors that likely heighten older men's and women's risk of poverty compared to that of younger age-groups on three levels.

First, there are a series of influences – related to decades of economic strain and poor conditions for

investment and savings, as well as defective management of existing pension systems – that vitally diminish older people's ability to sustain themselves through accumulated savings, asset or pension insurance (in sharp contrast to what prevails in the developed world context [Whitehouse, 2000]), thus rendering them reliant on generating income through own work.

At the same time, however, a number of factors likely render older people less able than younger adults to either access, or engage sufficiently productively, in work to avoid poverty. These factors, include older people's diminished physical capacity and poor vision, an earlier lack of education, rural-urban migration dynamics, agricultural sector conditions and HIV/AIDS, and are exacerbated by existing biases in health and nutrition policies towards younger age-groups.

Older people, as a consequence, are likely much more dependent than younger adults on support from their family. However, indications are that in the prevailing situation of economic strain, the old are systematically less likely than younger generation members to receive family resources to meet their needs. The major factor seemingly underpinning this bias is a recognised normative hierarchy of generational priorities, which, in situations of scarce resources, gives clear priority to the needs of the young before the old.

The likely greater vulnerability of older people to poverty in the West African context is also indicated by the available data on age patterns and trends from the series of National Consumer Surveys 1980 – 1996 for Nigeria. Notwithstanding its serious limitations, related to its use of the household as the unit of analysis, the

evidence does point to a potentially heightened incidence of poverty among older compared to younger age-groups – a finding that echoes those from other developing world regions (Schwartz, 2003). Taken together, the indications generated in this paper thus suggest that the common assumptions, which have underpinned mainstream poverty and human development efforts in the West African context, – that older people are relatively less affected by or vulnerable to poverty than younger age-groups, or are largely adequately supported by family – are unjustified. The findings, rather, point to a substantial and possibly greater poverty risk among older adults, and thus to the need for mainstream policy to focus on ensuring a measure of economic security for present and future older cohorts as a part of overall efforts to attain the Millennium Development Goals.

Above all, the emerging findings, based as they are on extremely limited evidence, point to the urgent need for further research in West Africa. There is need, first, for national studies that generate individual-level evidence on livelihood expenditure, needs and contributions of older and younger age groups, and can thus provide a solid picture and raise awareness of the relative extent of old age poverty. Second, qualitative and quantitative inter-generational research is required to provide a better understanding of the individual, familial, normative and structural determinants of older women and men's vulnerability to poverty – and thus to help identify the most appropriate and effective policy approaches to addressing these (see Aboderin, 2004b).

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