Forum:	General Assembly 2
Issue:	The question of safeguarding sustainable social and financial resources for an ageing population
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Introduction

In 2000, the total population of people aged 60 and above was approximately 771 million. From 2000 onwards till today this age group has rapidly grown reaching 8,119 million and is further estimated to reach 2.1 billion by 2050 (which will be 22% of the total world population). This demographic shift is the result of decreased fertility rates and increased life expectancy. The unexpected and swift growth means that the young will soon be outnumbered by the old. As the 21st century progresses, majority of the countries will experience a fall in the number of children born to a family, resulting in the shift of the median age of the world so that the old outnumber the young. Elderlies offer a lot to the community; they take care of family members especially grandchildren, strengthen the young by passing on their experiences and wisdom and some even remain in labour to support their families. Hence, it is crucial that we acknowledge their importance in the world and prepare for the developmental opportunities and several public health challenges that the increasing aging population may present.

Background Information

The elderly are not only an integral part of our community but also play a significant role in the economy, as today many older men and women remain employed in formal labour of many developing countries. Studies in lower economically developed countries have shown that children living with pensioners have better health conditions and are more likely to be in education than those not living with pensioners. The shared pension therefore helps benefit other family members too. However, many rely on limited amount of pension which may not keep up with the inflammation. Many struggle to keep up with the increasing health care costs and property taxes. They have limited job opportunities available due to increased age or health issues; these factors may make them dependent on a family member which in return can cause tension and can strain relationships. Physical limitations or health issues tend to increase with age, resulting in reduced

ability of driving in the majority of elderly. Many public transport systems are not designed with the needs of elderly in mind, making it hard for elderly to access crucial services like hospitals, shopping centres or social events. Due to the rapid development in the technological sector, there are greater chances of miscommunication between the younger and older generation. This may make elderly feel unengaged and unvalued in the broader community. Hence, safeguarding sustainable social and financial resources for the aging population is crucial for their well-being and economic stability of nations. The first article of the Universal Declaration of Human Rights proclaims that all human beings are 'born free and equal in dignity and rights.' These rights do not fade with age, instead require greater protection.

Major Countries and Organisations Involved

- **UN**: securing complete rights of elderly by making sure that elderly all over the world age with security and dignity and persist to take part in their societies as any other member of their family.
- **WHO**: guaranteed longer, healthier and active lives of elderly during the COVID-19 pandemic by providing them with guidance and safety precautions regarding the disease. Further plans to focus on fostering a friendly environment and improved health care facilities for elderly all over the world.
- **The European union (EU)**: enforced many programmes focusing on forging financial and social support for the aging population.
- **ECOSOC:** working towards sustainable development in all three sectors – economic, social and environmental. Ensuring that everyone including elderly have access to improved healthcare and decent work opportunities. Investing in inclusive political, technological and financial resolutions to unleash the chances for shared prosperity.
- **NGO:** acknowledged for developing communities, healthcare facilities, and implementing social justice in societies all around the world.

Timeline of Events

Date	Description of Event
April, 2002	The Madrid International Plan of Action on Ageing; concentrates on three core areas: elderly and development, enhancing health and wellbeing into old age, and creating supportive environments for them. It's a source of legislation, providing governments, non-non-governmental organisations and other organisations involved methods in wh their their communities perceive, interact and care for their elder citizens. And it portra the the first time when governments linked ageing issues to other organisations for so and and economic development and human rights.
January 2nd, 2017	WHO's Global Strategy and Action Plan on Ageing and Health. Its main goal is to set up enough evidence and partnerships to aid a Decade of Healthy Ageing from 2020 to 2030. The strategy focuses on five strategic objectives; devotion to action on Healthy Ageing in each country, establishing age-friendly societies, enhancing medical facilities for older citizens, evolving sustainable procedures for providing long term care and refining research on Healthy Ageing.
September 14th, 2012	Active Aging Strategy by EU; aims to work on making the world more age-friendly by improving health and social care, transportation, and housing for elderly. The strategy focuses on changing our perception and actions towards age and ageing, and supplying access to long term care for elderly whom require it.
May 19-22, 2020	UN's triple imperative: aims to help countries respond to the COVID-19 pandemic , safeguard sustainable resources and ensure that recovery aligns with the attempts to achieve well-being for people and planet. A resolution was presented to the Economic and Social Council by the Secretary General Antonio Guterres during a series of virtual meetings from 19-22 May and on 27 May. The main purpose of this imperative is to help countries helm and speed up the progress towards achieving the Sustainable Development Goals. The secretary general stated that governments

	have evolved United Nations structures, tools, funding and mindset to betterment the 2030 Agenda for Sustainable Development.

Challenges and Obstacles

- **Economic Tension on Pension Procedures:** as the elderly population increases, the ratio of employees to retirees declines, putting a great load on pension procedures. Various countries run pay-as-you-go pension strategies, which depend entirely on the contributions of the present employees to fund the advantages of retirement. Due to decreasing fertility rates fewer employees are at hand currently. Along with this, increasing life expectancy may cause pension procedures to encounter financial pressures leading to financial and social instability of the retirees.

- **Healthcare and cost escalation:** elderly are more susceptible to chronic diseases, disabilities and so require long-term care. This puts a strain on the national healthcare processes. As the population ages, healthcare costs escalate due to increased need of medical treatments, rehabilitation and long-term care. Hence governments face two major issues simultaneously: ensuring that healthcare is provided to every individual and managing the rising costs.

- **Economic difficulties:** industries worldwide are facing employee shortage due to the decreasing ratio of employees to retirees. This demographic shift will lead to depreciating productivity and will resist economic growth. Besides this, elderly face discrimination in the employment sector, making it difficult for them to remain employed or take new roles in that sector.

- **Social insurance:** while the elder generation relies on pensions and social services, the young generation faces a heavy financial burden. Therefore balancing the intergenerational equity – making sure that the new generations are not worn by the needs of the ageing population – is another obstacle to be surpassed.

Previous Attempts to Solve the Issue

The 2030 Agenda for Sustainable Development was adopted by all United Nations Member States in 2015. It aims to tackle issues like poverty, climate change and developing the present (including the elderly) and future generation. It consists of 17 Sustainable Development Goals (SDG's) which are currently being executed by all countries around the world. Prior to this 2030 Agenda for Sustainable Development all UN member states had adopted the Millennium Declaration at the Millennium Summit in September 2002 at UN headquarters in New York. The Summit included eight Millennium Development Goals that had to be executed by 2015. Out of the eight Millennium Development Goals the ones which most benefited the elderly population were: eradicating poverty and hunger, combating diseases like HIV/AIDS and malaria and ensuring environmental sustainability. The present 2030 Agenda for Sustainable Development seeks to build on the Millennium Development Goals and complete what these did not achieve.

All UN members are determined to eradicate poverty and hunger of all forms worldwide and build on the concept of equality and justice in the societies so that each individual regardless of their age can fully fill their potential in dignity and equality in a healthy environment. Out of the 17 goals the ones which significantly advantage our older population include; ending poverty and hunger, fostering good health and well-being, providing clean water and sanitation, supplying affordable and clean energy, developing sustainable cities and communities and having peace justice and strong institutions. The UN secretary General meticulously monitors the progress of these 17 goals and so there's an assurance that by 2030 all member states will have accomplished all the 17 SDGs.

Possible Solutions

- **Amendments to the pension procedures:** all member states need to schedule amendments which benefit both life expectancy and economic growth. The changes should include raising the retirement age limit to balance out the increase in life expectancy and conduct pension systems which involve both the public and private plans.

- **Expenditure in the Healthcare sector:** governments worldwide should consider investing in the healthcare sectors to help cope with the rising costs and improve the lifestyle of elderly. Programs such as campaigns targeted at reducing smoking, encouraging healthy diets and physical activity can reduce the chances of chronic

disease among elderly. Furthermore, increasing home and society-based services can help manage the long-term care requirements and make them more efficient and affordable.

- **Supporting Active Ageing:** as discussed earlier, increasing the age limit at which an individual retires can resolve issues like labour shortages and it can also provide more financial security for elderly. Programmes such as training on technological advancements, flexible work options and age-friendly environments will help elderly to keep their productivity levels high.

- **Retirement plans:** introducing financial literacy programs will give individuals ideas for their retirement plans and hence this will help the process of financial sustainability. Offering easy access to financial products specific to the elderly, like retirement savings accounts and long term-investment ideas will prevent elderly from facing financial and social issues after retirement.

- **International Cooperation:** countries can get the advantage of sharing the best policies and resolutions through forums such as the United Nations, World Health Organisation (WHO) and the International Labour Organisation (ILO). By learning from the expertise of the member states which have already coped with this issue can help other countries adopt the policies to their unique economic and political contexts.

Questions for Considerations

1. What can be done to achieve a balance between the growing demands of an aging population and the restricted financial resources, while ensuring long term sustainability?

2. What roles can International Organisations such as the UN and WHO play in addressing the obstacles caused by an increase in the aging population?

3. How can governments involve both the private and public sector schemes in funding services for an ageing population?

4. What can be done to make sure that the ageing population can remain employed for a longer time period and participate in their societies as any other individual?

5. How can technological advancements be used to improve the life quality of elderly by reducing financial burden on the social sector?

6. How can countries solve the issue of limited sources available to the elderly, especially in developing countries?

7. What can be the ethical issues faced when allocating resources for an ageing population, especially in relation to younger generations?

8. How can elderly be helped at maintaining financial stability and independence after retiring, and what type of organisations can help achieve this?

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