ECLAC
Economic Commission for Latin America and the Caribbean

LIVING CONDITIONS OF THE ELDERLY: DEVELOPMENT AND FAMILY CONTEXT */

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SUMMARY

This topic will be dealt with in four sections. The first involves a conceptual discussion on what is to be understood by "humanitarian aspects", their relationship to development and links with the family. The second provides an empirical background, which describes the living conditions of the elderly in some countries of the region. The third deals with the family at both a conceptual and descriptive empirical level. The fourth discusses some of the issues and challenges which arise out of the analysis.
I. ANALYTICAL FRAMEWORK

This framework comprises a set of premises and affirmations for selecting those aspects of old age which may be observed and described. In addition, it allows one to understand the significance of those aspects and to interpret empirically obtained results.

We begin by establishing that this chapter deals with the so-called humanitarian aspects, which involve living conditions and the degree to which the needs of those over 60 are met. More specifically, the aging process is studied from the standpoint of those undergoing the experience and in terms of how this process affects their quality of life.

It should be remembered that on the occasion of the World Congress on Aging it was decided that the topic of aging would be dealt with from a dual analytical perspective: that of its humanitarian aspects, which emphasizes examination of the degree to which the needs of the elderly are met, and that of development, whose objective is to see what impact the elderly have on the development of their societies. Subsequently, however, this latter aspect of the problem tended to be forgotten and attention was focused almost exclusively on the satisfaction of senior citizens' needs. Thus, the elderly tended to be viewed as merely unsatisfied and passive receivers, with their role as actors involved in the collective development effort being forgotten.

A disjunction was thus proposed: that those over 60 depend on others for receiving or that they themselves continue to contribute. What is important to emphasize is that the choice of one or other option is not dependent upon the mere will of those over 60, but rather on the role that the society in which they live defines for them and on the social opportunities which it provides for them to either receive or contribute.

It is useful to examine the possibility of linking concern for living conditions of the elderly with achievement of development process objectives. This is exactly what Chawlaj/states as being essential in the study on aging. For this he turns to A.K. Sen's 2/ view of development. For Sen, economic development may be seen as a process of expansion of people's capabilities. The author argues that every society offers its
members a particular set of goods and services, the nature and quantity of which are what make it possible for people to acquire certain capabilities (or the ability to do something) or what limit them from doing so. In other words, members of a society - in this case the elderly - possess a set of potentials whose fulfillment will depend on the opportunities which that society provides for doing so.

As a result, it may be said, to paraphrase professor Thomae, that old age is a social destiny, since it is society's characteristics which condition both the quantity of life or the average number of years which its inhabitants will live, and the quality of life or how they will live their old age.

Peter Townsend referred to something similar when he claimed that the current dependency situation of the elderly has been created by social policy, i.e., that it is a product of society's actions. This is picked up on by Chawla who states: "The elderly are not always dependent merely by virtue of physical decrepitude. They are often made so by societal categorization and pressure."

Hence the importance of examining those societal factors which condition how the roles and activities corresponding to the elderly in a given society are defined. Townsend charges that up to now, instead of being aimed at clarifying this societal phenomenon, interest has focused on individual processes. That is to say, that instead of studying, for example, social changes triggered by work retirement and the consequences which this has in defining the elder's role, attention has focused on how individuals adjust to this fact; instead of examining why the elderly turn into a social burden, an attempt is made, instead, to lessen the burden which falls on relatives.

Consequently, it is necessary to understand the societal factors which affect the development of the aging's potentials.

There are two major changes which accompany the aging process, whose consequences no doubt limit the social opportunities of senior citizens. These are retirement from work and deterioration in the functional capacity of the elderly.

Retirement from the labour force occurs because the law requires it, or due to social pressure on those who are older in years to vacate their jobs for those who are younger, or because in effect they are denied the opportunity to work as a result of age discrimination in hiring.

To clarify the meaning of work retirement, it is useful to point out that the right to retire from work is one of humanity's achievements, which became possible thanks to technological progress which allowed man's productivity to increase beyond what
he needed for his survival and that of his family. To this was added the decision to allocate part of this surplus towards freeing those who were older from the need to work for a living, thus granting them the privilege of making use of their time as they wished.

This general idea must be complemented by the actual facts to which it gave rise and which contradict its intention, resulting in that what was a privilege became, in effect, a way of penalizing the elderly.

It is useful then to comment on the consequences of work retirement. These are essentially the following two:

a) It is a way of empowering the elderly, since retirement pensions are generally equivalent to a fraction of salaries while survivor annuities and widow's benefits are even less.

Thus, their material living conditions and their opportunities for work are limited. This process of economic undermining culminates when, by the fact of retiring, they are defined as economically dependent, thus going on to be considered a burden on society, which influences the way in which they are treated.

There is, then, a loss of economic independence implicit in depending on others, even if it is on the State. There are studies which show that in the three years following mandatory retirement, people tend to deteriorate because "they lose their sense of independence and dignity". When, in addition, they have the impression of becoming a burden on their families, these persons lose the will to live.

b) It is a way of losing social identity and the purpose of life.

In the type of society where the prevailing economic organization's essential goal is production, work becomes the means for earning others' respect and for acquiring a sense of personal worth. The problem is that society, up to now, has been unable to define a set of activities for individuals who retire from work; i.e., it has not created a role for them to replace that of worker, nor has it defined an alternative social function. In short, society has given them the right not to work, but without bearing in mind that, given current conditions, it means being a social nobody. Hence, retirement from work means a loss of social identity.

If one looks at retirement from the individual's point of view, stopping work implies substituting one way of life organized around work, for another whose organizing element has
yet to be defined. Hence the loss of meaning to life. The role of the elderly is a role without content, for which society has oftentimes only defined, and negatively so, the stereotypical characteristics of those engaged in it 10/.

It is clear from what has been said, that it is essential to examine empirically the work situation of the elderly, the occupational activities who manage to continue working and their income levels.

The second factor which accompanies the aging process refers to the biological processes of change and to the functional capacity of the elderly. As people age, there is a gradual increase in the risk of illness and functional difficulties (motor, sensory, etc.). There is continuous deterioration in the ability to face life and daily chores, although this occurs in different ways among different people and in relation to the various organs and functions 11/.

The physical conditions of the elderly thus affect their chances of being functionally independent and also, to a similar extent, of participating in other activities of their society. Hence the importance of knowing empirically what is the degree of functional independence and the capacity for engaging in daily activities prevalent among the elderly in countries of the region.

Biological decrescence in some cases brings in its wake the incapacity to fend for oneself and, in the majority of cases, the need for relying on certain care and some help in carrying out daily chores. This occurs especially in the fragility stage where there may be serious difficulties in facing the environment on their own. Let us consider, for example, climbing a flight of stairs, bathing in the tub, crossing busy avenues, getting on and off buses. Thus, those who arrive at this condition need the assistance of others. For the elderly this means becoming a bother and a burden to others. This inhibits and frightens them. Moreover, because they are unsure of receiving the assistance they require, the elderly tend to experience insecurity and fear, not of death, as is often thought, but of the indignity of not being able to fend for themselves, of being a bother to others, of not being able to rely on the necessary assistance.

Therefore, it is useful to distinguish in general between the 65-80 stage of old age and decrepitude, generally over age 80. To omit this distinction leads to a contamination of the notion of old age as a still-active stage of life, with the characteristics of frailty and decrepitude, typical of the oldest, or with the image of prostration and weakness which is characteristic at death's door. Thus empirical analysis should involve distinguishing three subgroups among those over 60.
While not a matter for study in this document, it is worth pointing out that, although deterioration commonly occurs in physical capacity, which is heavily marked after age 80, the same does not occur psychically, since around 70% of the elderly do not see their capacity to reason as being altered, and less so their affective capacity and that for seeking spiritual expression.

Therefore, it is important to abandon the view of man as merely a "naked ape" and to emphasize that the typically human capabilities of reason, spirituality and affectiveness do not decrease or do so at a much later time and to a lesser extent.12/

In conclusion, it may be said that: "If this dependence of the elderly is indeed a real accomplished social fact, then it is evidence of a huge loss for the society in question. By imposing a stigma on the elderly, and thereby marginalizing them, a social burden is created and a major developmental potential is lost". 13/

The question which arises then, is, "What is the potential of the elderly?" or put another way, "What are the opportunities which society offers them for maintaining their functional capacity at an organic level, their capacity to be active at an economic level and for having an adequate income level?" The reply to this constitutes the topic of the next section.

Up to now the aging process has been dealt with from the point of view of attempting to find out what are the objective conditions of the elderly. In this sense, the characteristics of aging arise from the interplay between the circumstance of growing old in a society with a particular type of social organization - which results in a distinctive set of social opportunities which either allow for development or limit fulfillment of the potentials of the elderly - and the biological conditions of the aging individual.

There is however, another complementary way of viewing the problem. It involves finding out how the individual lives his aging process. Attention is focused on the fact that individuals, upon aging, face changes which arise out of their social milieu as well as out of their own organism and which require that the individual adapt to them, whether by compensating for them, where possible, or by accepting them where they are inevitable.

From this standpoint, the family plays a critical role, now as a source of material help and services (where possible), now as a source of psycho-social support. Thus it is interesting to elucidate on what is the family structure of those over 60 in some countries of the region, what is the nature of family relationships and to what extent can the family contribute to
meeting the needs for care and socio-economic assistance of the elderly. This constitutes the topic of section three of this document.
II. CHARACTERISTICS AND LIVING CONDITIONS OF THE ELDERLY

The economic conditions of the elderly and their physical conditions will be empirically described, according to what was established in the analytical framework, in terms of what is reflected in their functional capacity and in carrying out daily activities.

1. Nature of the data and manner of analysis

Data used stem from the secondary analysis of two sources: (i) household surveys carried out in some countries around 1982 and 1986, which have been systematically tabulated and processed by the Division of Statistics and Projections of the Economic Commission for Latin America and the Caribbean (ECLAC); (ii) the surveys undertaken around 1985 by P.A.H.O. (Pan American Health Organization) on the needs of the older adult population.

The use of these sources imposes options for obvious pragmatic reasons. This study included the requirement of comparability between countries. From the household survey, in comparable terms, data on income and household composition were obtained for four countries: Argentina, Colombia, Guatemala and Panama. A methodological appendix is included where limits and risks of studying the elderly population based on household surveys are dealt with. The P.A.H.O. survey yielded data on functional capacity and on the nature of family relationships. Unfortunately, the latter information was only available for two of the countries surveyed: Argentina and Chile.

In order to palliate somewhat the limitations of studying so few countries, one can resort to the device of placing them within a typology of countries, in order to view them, not only as individual cases, but to interpret them as illustrative cases of a category or type of countries with similar traits. The most relevant typology is that prepared by CELADE (Latin American Demographic Centre), based on changes in fertility rate, which is the key variable in the aging process of the Latin American population. It classifies the countries into five groups which range from the youngest countries, or those with a high
fertility rate (group I), to the oldest, or those with low fertility (group V). (See also chapter one.)

Thus, Guatemala (studied here) is in group I, as are Honduras, Nicaragua and Bolivia; group II includes Ecuador, El Salvador, Paraguay, Peru and Haiti; Colombia and Panama (studied here) are part of group III as are Costa Rica, Mexico, the Dominican Republic, Venezuela and Brazil; Chile (studied here) is in group IV as is Cuba; Argentina (studied here) belongs to group V together with Uruguay.

A second typology which could prove very useful, especially for interpreting differences which could arise between countries studied is that proposed by Mesa-Lago 17/. It is essentially based on age and scope of coverage of social security systems. Three types of countries are distinguished: a high group characterized by pensions programmes which began in the twenties and which have broad coverage which, if non-contributive or assistance programmes are added, is almost universal. Expenditure is divided almost equally between pensions and health. In an intermediate group, pensions programmes began in the 30's and 40's and in which coverage varies between 18 and 52% of the population, and gross expenditure - 60 to 80% - is dedicated to health and the rest to pensions. In a low group, programmes began between the 50's and 60's and coverage extends only to 10% of the population. Expenditure is close to 80% for health and 20% for pensions. Regarding countries studied, in the high group are Argentina and Chile. In addition, this group includes Uruguay, Cuba, Brazil and Costa Rica. In the intermediate group are Panama, Colombia, Mexico, Peru, Bolivia, Ecuador, Paraguay and Venezuela. In the low group are Guatemala, the Dominican Republic, El Salvador, Nicaragua and Honduras.

Thus, while one cannot generalize in the strict sense of the word, one may suggest that a similar situation occurs in countries with similar conditions.

Information from the household sample surveys was analyzed making consistent use of certain distinctions or controls. The first breakdown used is between the elderly who are heads of households and those who are not. Theoretical justification for this differentiation is found in section 3 of this document. The second breakdown is by age group. They are as follows: age 15 to 59 (sometimes 30 to 59), 60 to 64, 65 to 79 and age 80 and over. This distinction is based on taking the following three factors as a whole: (i) the assumption that at each stage of life society defines roles and offers different opportunities to adults (15, or better, age 30 to 59) and those it considers to be elderly; (ii) work retirement age, corresponding to the 60 to 64 age group; (iii) the greater impact of the aging process and the appearance of fragility, thence the breakdown into the age groups 65 to 79 and 80 and over. The third breakdown is between men and
women, since it is thought that the relative distinctions with regard to economic activity as well as the role of the family continue to be valid in old age. This decision is reinforced if one considers that at a physical health level it is also a significant distinction.

2. Characteristics and economic conditions of the elderly

As may be recalled, attention was focused on examining what opportunities society provides the elderly for working and for having an adequate income level.

According to what was discussed in the analytical framework it is hypothesized that as of age 60 retirement from work will occur and that this will be more noted among those who are employees and less so among those who are self employed.

The analysis focuses on heads of households which is where the topic gains greater significance. The pertinent data appears in tables II.1 and II.2. In terms of economic activity let us highlight some tendencies.

First, as hypothesized, after age 60 income decreases by close to 30 percentage points, except in Guatemala, where this occurs as of age 65. Replacing them are the retirees.

Second, the figures by countries of those who declare themselves to be retirees, confirm what was established by Mesa-Lago in his typology. Thus, for those over age 65, in urban Argentina coverage is very broad, becoming almost complete as one approaches age 80. In the other countries, however, figures border on 30% in Panama, 20% in urban Colombia and 10% in Guatemala.

Third, the rather obvious relationship between low social security coverage and the requirement to continue working should be mentioned.

Fourth, focusing attention on non-workers over 65, there is a difference between Argentina, where age and scope of the social security system makes them overwhelmingly qualify as retirees, and countries with low coverage. In these countries, upon leaving work and not being able to rely on a retirement benefit, women become classified as housewives and men are placed in "other" and handicapped categories. This can be interpreted as an indicator of the inadequacy of the current way of categorizing the elderly. An alternative interpretation is that it is embarrassing for them to admit being in a non-working capacity; hence the disguising of this fact in very different ways. For example in light of the over 40% of those over 80 who are
categorized as handicapped in Guatemala, one could ask the question, "Is this, in effect, the social price paid for the scant percentage of retirees or is it an excuse used by informants?"

Regarding the occupational category of those who continue working beyond age 60, what was hypothesized becomes a reality, since one observes, from age 60 onwards, a progressive reduction with age in the percentage of those working as wage earners and an increase in those who are self employed. The Data on those 80 and over given the small number of cases included in this category, are statistically insignificant.

The picture of the occupational situation of the elderly is completed upon examining whether work occurs in the formal or informal labour market. As was to be expected, according to what was set out in the analytical framework, one observes that as heads of households age, the percentage of those employed in the informal sector increases. That is to say, as society limits the opportunities for continuing to carry out an occupational role, they create their own jobs. This has high economic costs for individuals since incomes from informal sector occupations are less than those stemming from formal sector occupations (see table II.3).

With regard to income, it should be remembered that, based on what was established in the analytical framework, it was hypothesized that from age 60 onward empoverishment would occur in relation to adult age. Data used to compare this hypothesis with a standard is that of decile income distribution. The latter is studied for personal well as household income (see tables II.4, II.5 & II.6). The data show that the elderly's income decreases in relation to that of other ages, i.e., the percentage of population in deciles with the lowest income is higher among elderly age groups than among those of adults and the percentage of the elderly in deciles with highest income is lower. Something similar occurs with income distributions of heads of households. It should be noted in passing that in both cases women are always poorer than men and that this difference increases as they age.

Something different occurs with the decile distribution of per capita household income, since the income of adults and the elderly are either similar or the previously described pattern is reversed. That is to say, per capita household income is greater for elderly heads of households than those of adult heads of households. This is an unexpected finding which requires an explanation.

Prior to this it was thought convenient to summarize the information presented on income distribution, comparing the
situation of adult heads (age 15 to 59) with that of aging heads (65 and older) (see table II.7).

What follows is an attempt to find a plausible and reasonable explanation for the fact that total per capita household income is higher in households with aging heads, despite the fact that personal and household incomes are lower. For this a minimum of variables will be analyzed which, together, could yield some clues for interpreting this fact.

The first thing which it would be pertinent to find out is whether the average number of persons per household varies in relation to the age of head of the household. Likewise, it would be of interest to find out whether the average number of working persons varies per household, depending on the age of the household head. Table II.8 shows this information. The figures indicate that in those households whose heads are older there dwell a lower average number of persons and there is also a lower average number of working persons. In other words, the greater the age of the head of household the lower the average number of working persons in the household. The explicative value of these data is obtained upon examining them in terms of the ratio between dwellers/working persons. Two indicators were calculated with regard to this ratio: the number of working persons over the total number of persons and the number of persons supposedly supported by each working person. The trend observed is that the greater the age of the head of household the lower the number of working persons in relation to dwellers or, put another way, the number of persons supported by each working person is higher.

With the information presented thus far, the question raised not only is unanswered but rather has become even more intriguing. Thus it seemed timely to find out whether these differences would hold upon controlling for the number of dwellers. Table II.9 shows this information. Evidence indicates for all age groups that the amount in which household income increases is not proportional to the number of dwellers. For illustration purposes, if we look at the data for Argentina for the 15 to 59 age group, one sees that when the household is composed of one person, income is 357; when it is composed of two persons income is not double but is 1.2 times greater; when there are three persons, income is 1.5 times greater; and when there are four or more persons, income is 1.6 times greater. In accordance with this it is understandable that if households with elderly heads are smaller in size, total per capita household income will be larger. However, this is only a partial explanation of the phenomenon, which will be better understood upon completing two other observations regarding the contents of table II.9.

The first is that if one compares what was said in the preceding paragraph (regarding the 15 and 59 age group) with what
occurs in that of 65 to 79, one sees that in the latter when there is one person in the household income is 161; when there are two it is 2.4 times higher; when there are three it is 2.5 and when there are four and over it is 3.7. From this one can infer that the increase in the number of household dwellers is comparatively more favourable, since they contribute a greater difference in income to those households where heads are elderly. That is to say, in households with elderly heads, the increase in household size would be a better way of gathering resources, not only human but economic as well, to resolve the problems which they face. This point will be dealt with again in the section on family and will be seen as a mechanism in the strategy for survival.

The second observation on table II.9 is that, if one controls for the number of persons in a household, one observes that in one and two-person households, the greater the age of the head of household the lower the total per capita household income. In larger sized households, on the other hand, one observes great variability; i.e., there is not a clear tendency between variation in age of heads and that of per capita household income.

3. Conditions of organic functioning and capacity for carrying out daily activities

It is important to find out what opportunities society provides the elderly for maintaining their functional capacity.

Data were obtained from the P.A.H.O. survey. Unfortunately, only data for Argentina was available. Information prepared for that country permits one to appreciate the percentage of men and women who have seen their functional capacities deteriorate, that is to say, who have stopped being independent and who require others' help to carry out certain everyday activities. Table II.10 distinguishes between three types of activities which suggest a growing range of dependency: the old person may require help to leave his house, to maintain its upkeep, to care for himself, even in matters as crucial for his well being and which are so often carried out, such as getting in and out of bed, eating and voiding.

Three trends arise out of the data: first, the percentage of dependent older persons increases in direct proportion with age; second, it is over age 80 when there is a sharp rise in the percentage of those requiring help; third, women lose in greater proportion to men their capacity to care for themselves on their own and therefore require almost twice as much assistance than men of similar age do. This is a fact of great significance if one considers that the proportion of women is very high in this age group and that a high percentage of them live alone.
III. THE FAMILY OF THE ELDERLY

This section is composed of four parts: The first attempts to examine the role of the family with regard to social security. The second discusses which family unit is most significant for the elderly. The third describes the family structure of the elderly. The fourth deals with the nature of family relationships.

The first thing to be discussed is how the role of the family is understood vis a vis caring for the elderly. Then, the role to be played by the family will be focused on.

1. Family versus social security

The family has always been the social institution responsible for satisfying the needs for maintenance and daily care of the members of society. Given that the family is seen as being responsible for its members, it should constitute the natural context within which the elderly could obtain the care and help they might need. Nevertheless, in the case of the elderly, some of their needs run the risk of not being met, whether because there is no family to take care of doing so or because despite having one it is incapable of dealing with them. In part, policies in favour of senior citizens arise to make up for the lack of family and/or to complement services carried out by it.

This fact should not permit us to forget that there is another approach from which social policy originates. That is the idea of relying on social security to protect individuals from those risks which they are unable to adequately face on their own, as, for example, the case of death of the head of the household and the idea of ensuring an annuity for those who survive him; another case is that of workers who upon aging are physically restricted and the idea is of ensuring them with life annuity. In other words, in light of the possibility of suffering major mishaps which are difficult to foresee and/or difficult to forestall on their own, the idea arises of not running the risks alone but rather to collectively share in the responsibility of
luck, diluting the burden and of being sure of having help to rely on.

To this one may add what Rawls has stated. This author maintains that, given the impossibility of foreseeing his future social condition with certainty, the individual will in general attempt to advocate an improvement of the position of those less fortunate in his society. This attitude adds a redistributive component to social security.

Irrespective of the basis for argument underlying the preoccupation for social security, what is important is that the granting of this type of help is not tied to the family but rather is assumed by members of society as a whole. There is a transfer, in the specific case of senior citizen programmes, from one generation to another not only within the family context, but also at a broader level of society. Thus is created what is frequently called a social network which involves social supportiveness which generally functions, in addition, with a redistributive connotation.

Since this matter will be dealt with in another chapter, suffice it to say that the idea of social security continues to be a valid and valuable one since it is supported by values of social supportiveness and redistributive justice. This, despite the fact that it suffers from two kinds of flaws: some benefit more than others and many are left out of the ambit of social security systems. These are wrongs which have to be redressed but which do not attempt against the validity of the concept of social security. In short, family and social network should be seen as complementary instances in the granting of help and services to the elderly.

Despite the preceding, as has been established in the report presented by the Secretary General on the second review and appraisal of the Vienna International Plan of Action on Aging, the idea has been generally accepted that, in developing countries the panacea for the elderly should be found within the family and in the care which the latter provides for them. Consequently, the family occupies a central role in the strategy for the elderly; with the result that it is of major importance to examine whether, in effect, the family has the capacity for caring for its elderly members which is assumed for it. This capacity varies, essentially depending on three factors: the family's social and economic situation; the nature and structure of the family unit itself and participation or not in a social security system. One should mention that whether or not the family relies on relief provided by a social security system will not greatly affect the fact of the family becoming responsible for caring for its older members, but rather what will be greatly affected will be the elderly person's potential. Put another way, the existence of a social security system improves the
quality of life for the elderly. As Chawla says: "by far the majority of countries operate without either an adequate system of free medical care, or a social security system that guarantees a minimum of dignity and welfare to elderly people, irrespective of whether they can depend upon the informal care and security of their families... therefore to emphasize the importance of the family without any consideration of the entitlement to, and availability of medical care and social security serves only to obfuscate the issue" 24/.

Having established the principle that assistance for the elderly is a responsibility shared between both types of social institutions, we shall go on to examine the family.

2. Family Unit

Knowing which is the significant family unit for the elderly presupposes an analysis of family organization norms in force in each society. Since this is beyond the scope of this document, we shall limit ourselves to a conceptual discussion of certain characteristics and principles on which its organization is based.

Who makes up the family group? 25/ There immediately arises a distinction between the group who lives under the same roof—that termed household or domestic unit — and the group composed of all those who, whether or not they share a same dwelling, feel as if they belong to a family and see each other as being mutually supportive.

Our starting point is the hypothesis that households tend to be composed, for the large part, of what is usually called a nuclear family 26/. The prototype consists of the head of the family, his spouse and dependent children. The nuclear family, contrary to what is commonly thought, is not a recent phenomenon. Historical research shows that it has always been the prevailing norm of dwelling and that multigenerational households have been and continue to be a minority 27/. In this sense it should be emphasized, in addition, that the preference of the younger generations as well as the older is to live independently. Only the pressure of circumstances forces the cohabitation of different generations in one household. Hence an important difference to be considered in analyzing the family situation of the elderly is that between the elderly who live in their own home and the elderly who go to live in the homes of their children or relatives.

With respect to the elderly's nuclear family its distinctiveness lies in that it is already at an advanced stage of its life cycle or course: the children are already grown up and have as a rule become independent, with only the elderly
couple or one widowed spouse remaining in the home. Consequently, another aspect which would be important to learn about is the household composition of the elderly.

Following are two hypothesis regarding the affective and supportive ties which bond the family: (i) that family relationships are ruled by the principle of "intimacy at a distance"; i.e., although the members of different generations live (and wish to live) apart, maintaining their privacy, they admit to strong affective ties and they interact frequently 28/. The fact of separate dwellings does not consequently imply isolation, and what is important is not so much the geographic proximity, as the affective commitment which exists between family members. Moreover, both the elderly and the younger generations wish to live in their own homes. For the elderly this is the way in which they maintain their biographic continuity, they experience less conflict and are therefore, more comfortable. On the other hand, those who live in others' households are those who experience the greatest conflict 29/; (ii) that there is a hierarchy in the way in which help is given among members of kindred groups, i.e., there is a given order for giving help and offering services. The main responsibility lies with members of the nuclear family, with that of parents for their children and spouses for each other being predominant. As a result, children attend first to their own homes and, to a lesser extent, to their elderly parents. Moreover, where there is competition for scarce resources to help different relatives, helping one's spouse and one's own children becomes predominant over helping elderly parents, which becomes residual. The aforesaid points to the need for analyzing relationships which exist between family members.

In light of these concepts we go on to examine the current situation in the four countries of the region under study.

3. Structure of the elderly's family unit.

From the above one can deduce the importance of studying at least two facets. The first refers to the position which those over 60 occupy in the household, differentiating between those who live in their own home whether as head or as spouse and those who live in their children's or relatives' households.

The corresponding information appears in tables II.11 through II.14. Mention should be made of certain trends observed therein.

1) The predominant position among the elderly is that of heading one's own household whether as head or as spouse,
although this diminishes among those 80 and over (see table II.11).

ii) The great majority of men upon aging remain head of their households (see table II.12).

iii) The proportion of women heads of households increases with age. An increase is observed ranging from 16 percentage points in Panama to 30 in Argentina (see table II.13).

iv) As one ages, especially after age 80, the probability increases that one will live in the household of one's children or other relatives. Thus it is that among those 80 and over more than 40% find themselves in this condition; on the other hand, among those in the 15 to 59 age group, this percentage varies between 5 and 10% (see table II.11). There are major differences between sexes, with the finding that the percentage of women living in others' households is always higher than that for men. The percentage of those dependent among men 80 and over is around 20%, while among women the greater figures from the 65 to 74 age group reach figures bordering on 50% among the oldest age groups (see table II.12).

v) Relatives over 60 who live in the nuclear family households of others are fundamentally the parents of the head of the household or his spouse (see table II.14 for Argentina and Guatemala, which are the only countries which allow one to make this distinction). In addition, it should be noted that the percentage of parents who live in their children's household greatly increases as parents age. Thus it is that for Argentina between age 60 and 64 they are 9.3%; in the 65 to 79 age group this percentage is tripled and in the 80 and over age group it is multiplied more than seven fold. In the case of Guatemala it rises from 25% to 60%.

vi) In all countries studied and at all ages of the head of household it is observed that the nuclear family is also willing to take in other categories of relatives, among which should be emphasized brothers and sisters of the head of the household.

Thus, there are two main ways of extending the family which dwells in a household: one, is for it to extend vertically, by taking in the parents of the head of the household or his spouse, while another is for it to extend horizontally, by taking in brothers and sisters 31/. According to the information shown, both occurs in the countries studied but the first occurs more frequently. According to findings by Myers & Nathanson, in Latin America this form is 8 times more common.

vii) Households whose heads are between 60 and 79 years old are those who take in, proportionately, a greater number of dependent relatives.
The second facet of family organization involves analysis of the composition of households of the elderly, both in reference to the number of persons who live in the household and to the type of family relationship connecting the residents. Tables II.4 and II.5 contain the relevant information.

With regard to household size, the following trends should be noted:

First, the older the head of the household, the greater the increase in the percentage of one-person households, although these figures vary from country to country. Thus, in Argentina they reach 35.7%; in Panama 26.8%, while in Guatemala it is 18.4% and in Colombia 16.1% (see table II.15). Other studies undertaken in the region show similar figures. Thus, in a study carried out in six countries, it was found that 20% of those over 60 lived alone 

Second, it is important to emphasize the percentage of persons living in small sized households (of one and two persons). Those who live thus constitute an important percentage of the elderly population, which increases with age, although varying from country to country. Within the 65 to 79 age group for heads of households in Argentina, 70.5% dwell in one and two person households; in Panama it is 46.3%; in Guatemala 34.5% and in Colombia 25.9%. In comparing it with the 80 and over age group for heads of households the figures increase: in Argentina to 74.5%; in Panama to 55.6%; in Guatemala to 43.7% and in Colombia to 42.5% (see table II.15).

Third, modal household size, or that which occurs more frequently, varies according to age of the head. Thus, while in the 30 to 59 age group it consists of 4 persons in urban Argentina and urban Colombia and more than 7 persons in Panama and Guatemala, in the 65 to 79 age group it drops to 2 persons for Argentina and also for Guatemala and Panama, with Colombia being the exception.

Fourth, in households with female heads there tend to be more than double the number of one-person households and multiperson households are smaller in size.

Fifth, the average number of persons per household decreases as age of the head of the household increases (see table II.8). Data on household composition according to existing kinship relationship between household members appears in table II.14. Data will be analyzed separately, by examining the traits associated with each type of relative.
Spouses. The difference between households with spouses and those without is very important. Spouseless households increase as heads of households age, growing to be predominant percentage-wise in the 80 and over age group. This is obviously an indicator of widower and widowhood and reflects especially differences in life expectancy by sex.

Sons and daughters. Three situations are discussed: i) childless households; these increase as age of head of household increases or, stated another way, as children grow, they become independent and abandon the paternal household. If one focuses on households whose heads are between 65 and 79, the situation varies between countries; thus, in Argentina 68% of these households are childless; in Panama this figure drops to 53%; in Guatemala to 40% and in Colombia it is only 26%. If one observes heads of households in the 80 and over age group, the percentage of childless households increases while the diversity between countries remains the same and in the same order of magnitude; ii) it should nevertheless be emphasized that children continue to dwell with their elderly parents in a high percentage of cases. So it is that parents 80 years and over have one child in the household ranging from 30% of cases in Argentina up to 60% in Colombia; iii) the greatest variability among countries occurs in the magnitude of percentage of households with three children and more, which reflects their different positions in terms of the stage of demographic transition in which they find themselves.

Other relatives. In all countries studied the figures observed confirm the predominance of the nuclear family, as a standard for family organization. The former would nevertheless be willing to take in other relatives as the fact of its coexistence with a varied percentage of extended families would indicate. In this respect, there are major differences between the countries. Thus, in urban Argentina are found the largest percentage of households without other relatives, followed by Panama, then urban Colombia and lastly, Guatemala. In the latter two countries the fact is notable that in households whose heads are 60 and older the percentage of households with three or more "other relatives" borders or exceeds 15%.

It would seem, then, that adding other members under the same roof is a type of family arrangement used as a means of survival. That is to say, the presence of other family members in the household would make it possible to use survival strategies which are both economic and of assistance, which would not be otherwise available. Consequently, there is a reaffirmation of what was said on the convenience of the extended family as a form of organization which makes it possible, under certain circumstances, to maximize resources available for resolving the problems of supporting and caring for its members. With the result that the correct attitude would not be to
underrate it for being old-fashioned, but rather to appreciate it for its instrumental value.

**Domestic service.** Although the percentage of households with domestic service is small it is interesting, from the point of view of the elderly, that in the 4 countries studied the percentage of domestic service increases when the head of the household is 80 or over. This allows one to infer that this would be one of the ways used by the elderly to obtain the necessary help in order to compensate for their defects.

From what has been said up to this point, there is a need to cast doubt on the validity of considering the elderly as socially dependent, since, for the large part, they continue as official heads of their households, even showing great capacity to take in other relatives into their homes.

4. **Family relationships and the family's capacity to provide help**

It was said before that among family members there exist affective ties and intentions of supportiveness - although differentiated according to a determined order for giving help. However, the possibility of putting these intentions into practice obviously depends on the resources available. These resources are three-fold in nature: human, economic and expressive.

The family's human resources have tended to decline and continue to do so. The number of children has declined. Growing numbers of women have entered the labour force and many of these have set for themselves self-fulfillment goals, thus not being totally available for the family anymore, as was previously the case with women. In turn, medical progress has increased the number of the elderly and extended the period of old age. In short, today there are more old people requiring help and over a longer time, in circumstances where the family's human resources have decreased.

Regarding the economic resources a family has available for helping its elderly members, these obviously vary, according to socio-economic level. Hence the recommendation of not studying the elderly as if they were homogenous, but differentiating between them according to the family's income level, firstly that of the old person himself and secondly that of his children.

Now we go on to study the expressive resources of the family and the possibilities of providing psycho-social support for the elderly 34/. Expressive resources consist of the capacity to demonstrate feelings and to communicate emotions which permit the
establishment of a relationship of congeniality, understanding, affectionate and loving welcome. This type of support is necessary given the point to which the aging process implies a series of changes which undermine the elderly's person: loss of abilities and social position, retirement from work, health traumas, widowhood, etc. Old age brings with it then, a series of problems: some capable of being resolved, eased or at least compensated for; others, on the contrary, generate irreversible losses which can only be assumed and accepted.

Expressive support has two functions: The first lies in facilitating adaptation of the elderly person to changes typical to old age, helping him to accept his condition. The second consists of offering the elderly person forms of sociability which, notwithstanding his limitations, keep him integrated into a network of communication and through it, to society, so as to give him a sense of belonging and valuing his identity and self esteem.

From the afore-mentioned, one can then ask "How realistic is it to expect the family to take care of its elderly members?"

The information available is unfortunately scanty and very fragmented.

With regard to the exchange of help, this occurs especially among elderly couples and between the elderly and their children. The elderly know that the primary obligation of their children is towards their own families, for which reason they turn to them only in an emergency. What they would never wish to have to do is ask for financial assistance. In terms of emotional support, the elderly highly value the understanding and affection of their relatives. It has been proven in many cases that the elderly who are seriously handicapped are able to withstand their situation on the basis of being able to rely on the affection of their relatives.

There are some data which show that in relationships where help and support are exchanged, the elderly in practice give more help than they receive, except in the item "company" (see table II.17). If one observes differences based on sex, they clearly reflect the norms typical to each genre; thus, for example, men more often tend to give money and women to receive it.

This is complemented by evidence on who the elderly think could take care of them in case of sickness (see table II.18). Four trends are noted from there: i) nearly all the elderly hope that help will come from their family; ii) only a few of the elderly would have no one to take care of them and this occurs more frequently among women; iii) elderly men overwhelmingly expect to be assisted by their spouses; women expect this to a
much lesser extent; iv) elderly women expect to receive the most care from their children, particularly from their daughters.

Consequently, one may conclude that, as in other countries, the family is a source of help, care and emotional support and that family relationships are reciprocal and not dependent on the part of the elderly. Nevertheless, one should bear in mind that society provides assistance for the family through a network of social services and a social security system.
IV. CHANGES IN THE LABOUR MARKET FOR THOSE OVER AGE 60 BETWEEN 1982 AND 1986

This section will attempt to indicate what has occurred with work rates and the occupational situation of elderly groups between 1982 and 1986, a period of economic crisis in most countries of the region. To show occupational changes we have calculated what is called the formal and informal work sectors, which is the central theme of this part of the document.

Data corresponds to the most recent household surveys in Colombia and Panama. Both involve urban surveys; coverage in Colombia included 8 major cities and in Panama the survey only covered the Metropolitan Area.

1. Variations in economic conditions of the elderly between 1982 and 1986

What is observed in the specific work rates obtained for both the total population over 15 and for heads of households for Colombia and Panama between 1982 and 1986 is as follows:

- Total work rate is slightly higher in 1986 than it was in 1982 in Colombia, for both the population over 15 and for heads of households. In Panama, the rate remains the same for total population and there is a slight drop in that of heads of households.

- On going over specific work rates by age, the two countries show different performances. In Colombia the rates for those over 60 recorded a 4% increase in 1986 over 1982. Rates for heads of households remained the same in the 60-64 age group and declined in the 65-79 age group. The 80 and over age group will not be dealt with given its small size which makes it more sensitive to errors in statement of economic activity and thus also to changes over time.

In Panama the rates for those over 60 decrease considerably, especially those for the 60-64 age group. Rates corresponding to those under 60 remain practically constant.
Work rates by sex show, for their part, differences in variation over time. In both countries an increase is recorded in female work rates, slight in the case of Panama and with a deline in rates of women over age 60. In Colombia, it would appear important to note the increase in work of women over 60, this being higher where they are heads of households (tables II.19 and II.20).

A counterpart to changes in work rates is the increase in number of retirees between 1982 and 1986. Panama, in this case, shows the greatest increase in the proportion of retirees among the total population and total heads of households. The 60-64 age group among the total population increases from 29.7% to 40.8%; and in the case of heads of households from 38.4% to 51.1% which amounts to 37% and 33% respectively in those four years; in the 65-79 age group the increase drops by half.

In Colombia the change is much less; the increase in the proportion does not reach 10%. It is possible that the elderly continue to work, since work rates would indicate this. What is most probable is that many persons over 60 are not covered by retirement systems and so declare themselves working or unemployed. It may also be an indicator of the effects of the crisis which affected the countries in these years, requiring that the elderly work (tables II.21 and II.22).

On the other hand, it is interesting to note the increase in the proportion of female retirees in the 60-64 age group of both countries. Although a decline in the housewife category is recorded, especially in Panama, it is possible to think of an increase in the retirement coverage for women.

2. The labour market of the elderly before and after the crisis

To show occupational changes for those over 60 the criteria of dividing the labour market into what is termed the formal and informal sector (agricultural and non-agricultural) has been used 37/.

The formal sector includes all workers who are all employees and wage labourers, without differentiating between occupations, plus non-wage earning professionals. The informal sector includes all self-employed non-professional workers and unpaid, family workers. By including the size of the establishment, all those employed in establishments with less than 5 employees are included in the informal sector.
This criteria has the advantage of using occupational information gathered from household surveys in a more aggregate way and therefore making it more comparable over time. Basic data refers to those employees - depending on whether they are heads of households or population over age 15 - who declare an occupational category, main occupation, branch of activity and size of establishment. The calculation of formal and informal sectors including size of establishment is only for Panama, since Colombia does not include this variable in its survey.

Tables II.23 through II.26 show the percentage distribution of the employed in each sector for the employed population over 15 and employed heads of households broken down by age groups and sex. This allows one to estimate the size of the formal and informal sectors in percentage terms. Taking into account only the urban non-agricultural sector, it is observed that:

- In Colombia, those over 60 are increasingly concentrated in the informal sector, as age advances, especially in the 65-79 age group, which also shows an increase in the differences between 1982 and 1986. For those under 60, the formal sector is more important, being 4 times the proportion of the informal sector in the age group 15-29 and twice in the 30-59 group. Panama also shows a concentration of those over 60 in the informal sector, with an increase in the 60-64 age group in 1986 over 1982.

In Colombia the proportion of the 65-79 age group in the informal sector is 3 times larger than in the 15-29 age group. In the formal sector, the latter age group appears to be twice as large as that of the elderly. In Panama the relation is reduced two-fold in the first case and to less than two in the second, with an increase in the difference in 1986.

In controlling for sex, similar behaviour is observed with very noted differences in the case of females.

Table II.23 shows the percentage changes of the non-agricultural formal and informal sectors corresponding to heads of households. According to the hypothesis stated an important change would have to occur in the informal sector, if many retirement age persons on one hand are not enrolled in a retirement system or their retirement income is so very low that they have to become self-employed. From the information obtained, we observe the following:

- In Colombia the increase in the informal sector is relatively significant: almost 4 percentage points. It is interesting to note that the increase in the 65-79 age group is higher than for the 15-29 age group, growing by almost 16%. The greatest increase in informal employment of any age group. Upon controlling for sex, the sign changes: male heads of households
have the same total average performance, female heads of households within the 65-79 age group remain proportionately the same in the informal sector between 1982 and 1986. On the other hand, in the 60-64 age group an increase of 11% is recorded.

Panama has a much higher increase in informal sector than does Colombia, taking into account the informal sector both with and without including small establishments. The total proportional increase in the informal sector is 16% when small establishments are considered and 34% when only self-employed and family workers are taken into account. This difference in criteria is maintained in the elderly group, with the exception of the 60-64 age group, where a decrease in the sector is observed when establishments are not considered. In observing changes by sex within this same age group, the informal sector of female heads of households is reduced considerably. This leads one to think that there might be some distortion, since domestic servants are included in the formal sector. Also one has to bear in mind that the volume of female heads of households is small and is therefore subject to errors.

To complement these changes, table II.27 shows the distribution of employed heads according to occupational category. This information permits one to assess the change in percentage distribution between wage earners and non-wage earners between 1982 and 1986.

In Panama a major increase in self employed workers is recorded. The proportion of self employed heads of households with respect to the total number of employed was 17% in 1982, increasing to 23% in 1986. This is equivalent to an increase of 33%. In Colombia, the change reaches 3%.

If one observes the age distribution, one sees that the elderly are for the most part self employed: in Panama 62% of the active heads between age 65-79 are self employed in 1986 as opposed to 39% in 1982. Thirty two percent worked as private sector employees in 1982, which number drops to 17% in 1986. Government employees dropped from 19% to 9% of this age group in the same period.

It is also interesting to note the occupational change when size of establishment is considered. On one hand is the increase in self employed heads and those employed in establishments with less than 5 employees which reaches an increase of 13% between 1982 and 1986, with a major increase being noted in the 15-29 and 65-79 age groups. On the other hand, there is a slight increase in the category of employees and labourers in the 60-64 age group and a drop in those under 60.

In Colombia, the changes are more moderate. Self employed heads over 60 are more than 50% of the total heads of households
occupied in both age group of the elderly. The self-employed heads of the 65-79 age groups are 64% in 1986 and 56% in 1982. Private sector employees were 21% and 26% of this age group in 1982 and 1986 respectively. The opposite is recorded in the 15-29 age group.

In summary, although on the whole the data is limited to heads of households, it is possible to say that in both Colombia and Panama, informal sector employment tended to increase among the elderly, and to increase more than in other age groups. The increase in the proportion of retirees in Panama could be an improvement of the retirement and pensions systems in that country.
V. LOOKING TOWARDS THE FUTURE: DILEMMAS AND CHALLENGES

In conclusion, crucial issues or dilemmas are highlighted which would appear to be unresolvable, as well as challenges or matters which need to be addressed with greater urgency. The order in which they will be presented does not reflect priority but rather follows the sequence of the previous sections.

(a) To attempt to face the problem of the reduced work opportunities which society provides the elderly is to face a dilemma, due to the difficulties which countries of the region currently face in generating employment. The already chronic underemployment situation in the region must be remembered. It is stated that this is, nevertheless, an apparent dilemma, since it could have a answer if instead of thinking about inserting the elderly into a social life via an economic role, as occurs at the adult age, a different social role were created for them. This could be a role geared at the same time towards personal development - in terms of reflection which would help in completing their life with dignity and of work on their own inner selves - and to the development of their participation in community affairs and in public service.

(b) The opportunities offered by society to the elderly for them to remain in the health conditions required in order to be capable of fend for themselves in carrying out daily activities, exist for the large majority of individuals up to age 75, but then they decrease. This aspect of living conditions of the elderly implies three challenges: one, to overcome the prejudices which make us view them as deteriorated and dependent individuals when, in fact, this occurs in a small percentage of cases especially after age 80. That is to say, the great majority of the elderly have around 20 years of independent life and this is a social resource that should be used in pursuing development. The second is to use medical knowledge available to maintain functional autonomy, especially of women, in proportions and for longer periods of time than are current. Third, to consider that there is a percentage of individuals to whom a special type of help should be provided which is necessary for them to palliate their distinctive and concrete failings.
(c) The family, as an institution in which the elderly find care and psychosocial support, effectively acts in favour of its elderly members and they, in turn, also do the same, since between them there exist mutual ties of supportiveness and affection. The exchange occurs; nevertheless, according to an order of priority. Hence, the particularly critical nature of those cases of the oldest senior citizens who are spouseless and childless.

One must also consider that today there are more senior citizens to assist and for over longer periods of time, under circumstances where the family's human resources - number of children and availability of women - have declined. Consequently, it is necessary to supplement family help, especially when the burden is excessive, as occurs in those cases of extreme dependency and those in which continuous and permanent help is required.

Beyond the solutions to these problems, the greatest challenge lies in fully valuing the family, not at the level of easy discourse which is limited to denoting it as a basic cell of society, but rather turning its reinforcement into one of the most important objectives of social policy. That is to say, the challenge, given the family's vital importance in the quality of life of its members, is for society to offer the family the necessary services to help it in its helping role and to support it in its supporting role. This, which seems a cliché, is an enormous challenge which implies redefining what has up to now been considered to be a private matter, transforming it into a matter for collective interest and responsibility and, therefore, a matter for social policy.

(d) Women over 80 suffer two very afflicting conditions: in around 50% of cases they become dependent and view their capacity to undertake their daily activities as greatly diminished. Consequently, they will require priority consideration when it comes time for proposing projects for the elderly.

Lastly, it would be useful to clarify that the social conditions studied are the scenario within which each individual who ages shapes and constructs his own old age. In other words, each senior citizen is the outcome of his own personal destiny and the latter depends on how each individual faces the particular reality of his own aging and of the way in which he adapts and acts within the framework defined by society. This implies that if the elderly wish to attain improvements, they will have to become aware of the social factors which affect them and organize themselves to assume an active role as agents for change. Together with this, one must take into account that there is a greater probability that all of us will be old, that we will become so in an adverse social environment, but that the manner in which we age will depend on ourselves. It seems
obvious that it is much easier to age gracefully in some societies than in others and that if we wish to do so under better conditions, we should simultaneously undertake two tasks: a long term one, to transform current societal organization; and also that each one of us has to begin right now to prepare ourselves in order to be capable of adequately facing the challenge of fully culminating our own lives and of helping our loved ones to do so as well.
NOTES

3/ Hans Thomae, renowned German gerontologist, former president of the International Association of Gerontology and professor in the Department of Psychology at the University of Bonn.
6/ There is a third kind of change which is as important as the two mentioned, but which shall not be dealt with in this document. It involves sociocultural change, which has to do with the importance that society assigns to old age and the elderly.
7/ It is worth pointing out, even in passing, that this way of assessing human activity places secondary importance on other activities, which, being sustained, systematic and creating value, although of a different nature, could be considered work in a broad sense. This is the case with reproductive work and work on personal development. The latter is vitally important in the case of the elderly, where, perhaps, what is most appropriate is working on one's inner self.
8/ In a survey undertaken in 1970 in the European Economic Community it was shown that 81% of those between ages 50 and 55 often thought about retirement and that a third of these were anxious about retirement. A large part of this anxiety derived from the understanding that, after retirement, older persons lose their place in society and, according to their own perceptions, are divested of useful social function.
   This coincides with findings of case studies in Chile. The majority of senior citizens studied expressed the wish to continue working because they felt capable of doing so, expressing at the same time discouragement because nobody accepted them, to the point of asking themselves, "What is left for us?" and convincing themselves that they were facing the end and that they declined because they were useless. Veronica Botteselle, Otro rostro de la vejez (Another facet of old age), Master's Thesis, School of Public Health, Santiago, 1982.
9/ At no time should one think that the solution would be to abolish retirement. What would be useful would be to create a role for the elderly, which is not an easy task since there are few precedents to follow and this role must be invented. For this there are some clues at large, such as the idea of senior citizen.
One should specify that this situation affects men and women differently. The psychological impact caused by work retirement is greater for men, for whom remaining at home means becoming a nuisance to others, having nothing to do, getting bored and losing their value as individuals. The economic impact is greater on women, since the majority of them are economically dependent on their spouses and, upon widowing, their annuities and pensions are even more reduced than retirement pensions.

This view coincides with the definition of health adopted in 1959 by the World Health Organization, (World Health Organization, Report of the Working Group on Aging), Report No. EURO 112, Geneva, 1959. There, health with regard to aging is defined in terms of pathological functioning and non-functioning. This report states that "...health in the elderly is best measured in terms of function...(and that the) degree of functional capability, rather than the magnitude of pathology, may be used as a measure of the amount of services which the elderly will require from the community".


In order to understand the nature of the information it should be pointed out that the sample studied is at the national level for Panama and Guatemala, at the metropolitan area level for Argentina and at the level of seven major cities for Colombia.

In Argentina the sample included Buenos Aires and five other cities with populations of 500,000 or more. In Chile it included Santiago and other cities with populations of 20,000 or more.

CELADE, Boletín Deemográfico (Demographic Bulletin), year XXI, No. 42 (July, 1988).


The informal sector was operationally defined, following ILO practice, as that which includes those employed in the occupational categories of self employed workers - excluding those who are professionals and non-paid family workers. The formal sector includes employees and wage labourers, employers and self-employed professionals.

Data available allow one to compare between cross sections of the population, i.e., comparing whether certain age groups earn more or less than others. To talk of progressive impoverishment, on the other hand, as was done in the analytical framework, presupposes, studying individuals' life histories and comparing periods of their lives.


Problems in operation and especially financing should not lead one to cast doubt on the idea either, but rather to redefine the system's operative modalities, requirements for accessing benefits, etc.
Defining the family is very difficult due to the wide variety of forms it assumes. The concept used here sees it as involving a set of persons united by a sense of belonging to a kin group and who feel tied by bonds of solidarity and affection.

It is worth mentioning some of the many varieties and types of family which are often distinguished. The main one is between nuclear family - head/spouse/children - and extended family - head/spouse/children and other relatives. These two main distinctions may be: a) simple or composite, depending on whether the children are single, in the first case, or married in the second; b) complete if the head has a spouse or incomplete if not. Another important distinction refers to whether the bonds linking members are organized around the conjugal couple or are based on kinship ties.

This hypothesis is not accepted by all authors. Moreover, the view is widespread that one of the traits of modern times is the passing of the predominance of the extended type of family organization to a nuclear one. This has led to the underrating of the extended family for not being modern. The opinion held here is that this type of family organization should be viewed as a strategy for survival which could be very appropriate given certain circumstances as opposed to being a backward or old-fashioned modality.


Carmen Barros, Luz E. Cereceda & Paz Covarrubias, La vejez marginada (Marginality and old age), Department of Sociology, Catholic University, Santiago, 1979.

This trend is confirmed if one compares it with census data available for other countries of the region.


34/ For more details see Carmen Barros, "La familia ¿apoyo para el anciano? o el anciano ¿estorbo para la familia?" (The family: support for the elderly? or The elderly: a bother for the family?), in Paz Covarrubias, Mónica Muñoz, Carmen Reyes, Crisis en la familia (Crisis in the family). Cuadernos of the Institute of Sociology, Catholic University of Chile, Santiago, Chile, 1983

35/ From case studies undertaken by various classes of students in the course "Problemas Sociales" (Social Problems) given by the Catholic University of Santiago, Chile, throughout the decade.

36/ In this section we deal with the metropolitan area of Panama, since the 1982 survey is only available for that area. In other sections of this chapter, the 1986 Panama survey is at a national level.

37/ Although the difference between agricultural/non-agricultural is made, it is not representative, since surveys in both countries are urban in this section.
APPENDIX I: METHODOLOGICAL NOTES
METHODOLOGICAL NOTES

1. Sources. Computer tapes from the household survey Data Bank of ECLAC’s Division of Statistics and Projections and processed at ECLAC Computer Centre arise out of a survey questionnaire given to a sample of households. Said figures are then expanded in such a way as to be representative of the properties of the total universe of households of the areas studied. For Panama and Guatemala the sample is at national level, for Argentina and for Colombia it is at a level of major cities.

2. Size of samples. Immediately following is the information on age distribution of the population and of heads of households in the original sample and in the expanded total.

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<th>ORIGINAL SAMPLE</th>
<th>EXPANDED TOTAL</th>
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</tr>
<tr>
<td>Age 65-79</td>
<td>1 415</td>
<td>846</td>
</tr>
<tr>
<td>Age 80 and over</td>
<td>348</td>
<td>177</td>
</tr>
<tr>
<td><strong>Panama</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age 15-9</td>
<td>21 901</td>
<td>6 736</td>
</tr>
<tr>
<td>Age 60-64</td>
<td>1 107</td>
<td>695</td>
</tr>
<tr>
<td>Age 65-79</td>
<td>1 729</td>
<td>1 119</td>
</tr>
<tr>
<td>Age 80 and over</td>
<td>395</td>
<td>207</td>
</tr>
</tbody>
</table>
In this respect, there is a concern to be posed of whether the sample which is representative at the total level of households would continue to be so at the level of each one of the age groups studied.

It is also important to note that, given that the 60-64 and especially the 80 and up age groups contain few cases, when they are cross tabulated for a greater number of variables and/or when one of the variables distinguishes among various categories, the results become more uncertain. In other words, as the number of cells increases and the number of cases in each one of them decreases, there is a greater probability that the cases included in them will not be representative of what occurs in the total population. In particular, data referring to the over 80 population should be interpreted with caution when more than two variables or categories are crossed, due to the relatively small number of cases in the samples that fall into this age group.

3. **Definition of formal and informal sectors.** The informal sector was operationally defined, following ILO practice, as that which includes those employed in the occupational categories of self employed workers - excluding those who are professionals and non-paid family workers. The formal sector includes employees and wage labourers, employers and self-employed professionals.

4. **Definition of income.** The definition of income varies from country to country. For Argentina, information given here refers to total net monetary income (excluding social security payments and in-kind income); for Colombia, total disposable net income, including in-kind envolments of salarial workers (excluding social security payments, capital income and income in-kind of self-employed workers); in Panama, total gross income (including social security payments and other forms of income); in Guatemala, income from work and from transfers (pensions, gifts, etc.).

Most income tables in this chapter are presented in terms of percentile distribution of the population or of households by income; only Table II. presents absolute income levels. Thus, in tables dealing with individual persons, those reporting no income are excluded and all income earners over age 15 are grouped by deciles, from the poorest 10% of income earners to the richest 10% of income earners. In tables dealing with households, these are grouped by deciles ranging from the poorest 10% of households to the richest 10% according to two forms of income measurement: total household income reported by all members, and total household income per capita for each household.
APPENDIX II: TABLES
Table II.1

WORKING CONDITION OF HEADS OF HOUSEHOLDS, ACCORDING TO AGE, FOR FLR COUNTRIES, 1986

<table>
<thead>
<tr>
<th>Living condition in %</th>
<th>Age 15-29</th>
<th>Age 30-59</th>
<th>Age 60-64</th>
<th>Age 65-79</th>
<th>Age 80 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working population</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employed</td>
<td>91.8</td>
<td>89.0</td>
<td>94.1</td>
<td>89.0</td>
<td>89.4</td>
</tr>
<tr>
<td>Unemployed</td>
<td>3.5</td>
<td>5.2</td>
<td>1.6</td>
<td>4.6</td>
<td>3.1</td>
</tr>
<tr>
<td>Working for 1st. time</td>
<td>--</td>
<td>0.4</td>
<td>0.2</td>
<td>0.8</td>
<td>--</td>
</tr>
<tr>
<td>Passives</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retired, pensioned</td>
<td>0.5</td>
<td>0.1</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Student</td>
<td>3.0</td>
<td>2.6</td>
<td>0.3</td>
<td>1.6</td>
<td>0.0</td>
</tr>
<tr>
<td>Housewife</td>
<td>0.7</td>
<td>2.1</td>
<td>3.8</td>
<td>3.8</td>
<td>1.7</td>
</tr>
<tr>
<td>Independent income</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Handicapped</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Other</td>
<td>0.5</td>
<td>0.5</td>
<td>0.0</td>
<td>0.1</td>
<td>0.6</td>
</tr>
<tr>
<td>TOTAL b/</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>N (thousands)</td>
<td>272</td>
<td>360</td>
<td>284</td>
<td>54</td>
<td>1 816</td>
</tr>
</tbody>
</table>

Source: Household surveys in the respective countries. Tabulations undertaken by ECLAC’s Social Development Division on the basis of household surveys available in the Data Bank of the ECLAC’s Division of Statistics and Projections.

b/ The countries are: Argentina, Colombia, Guatemala and Panama.

Note: The symbol -- indicates no information in the survey in question.
### Table II.2

**Occupation Category of Employed Heads of Households, According to Age, for Four Countries, 1986**

<table>
<thead>
<tr>
<th></th>
<th>Age 15-59</th>
<th>Age 60-64</th>
<th>Age 65-79</th>
<th>Age 80 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed</td>
<td>57.3</td>
<td>58.9</td>
<td>52.0</td>
<td>67.0</td>
</tr>
<tr>
<td>Self employed</td>
<td>20.9</td>
<td>29.8</td>
<td>43.8</td>
<td>29.8</td>
</tr>
<tr>
<td>Employer or owner</td>
<td>5.8</td>
<td>5.8</td>
<td>4.0</td>
<td>2.8</td>
</tr>
<tr>
<td>Factory worker</td>
<td>0.0</td>
<td>0.1</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>Domestic employee</td>
<td>--</td>
<td>0.9</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Did not answer</td>
<td>16.0</td>
<td>4.5</td>
<td>0.1</td>
<td>0.3</td>
</tr>
<tr>
<td><strong>TOTAL a/</strong></td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>N (thousands)</strong></td>
<td>1,938</td>
<td>1,670</td>
<td>1,155</td>
<td>312</td>
</tr>
</tbody>
</table>

**Source:** Household surveys in the respective countries. Tabulations undertaken by ECLAC's Social Development Division on the basis of household surveys available in the Data Bank of the ECLAC's Division of Statistics and Projections.

a/ May not total exactly 100% due to rounding out of figures.

b/ Due to small sample size, figures may not be representative.

**Note:** The symbol -- indicates no information in the survey in question.
Table II.3

PERCENTAGE OF HEADS OF HOUSEHOLD EMPLOYED IN THE FORMAL AND INFORMAL SECTORS, BY AGRICULTURAL AND NON-AGRICULTURAL WORK, ACCORDING TO AGE, FOR THREE COUNTRIES, 1986

<table>
<thead>
<tr>
<th>Population distribution in %</th>
<th>Colombia Agricultural</th>
<th>Colombia Non-agricultural</th>
<th>Guatemala Agricultural</th>
<th>Guatemala Non-agricultural</th>
<th>Panama Agricultural</th>
<th>Panama Non-agricultural</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Formal</td>
<td>Informal</td>
<td>Formal</td>
<td>Informal</td>
<td>Formal</td>
<td>Informal</td>
</tr>
<tr>
<td>15-59</td>
<td>63.5</td>
<td>34.7</td>
<td>69.8</td>
<td>30.2</td>
<td>43.6</td>
<td>56.4</td>
</tr>
<tr>
<td>60-64</td>
<td>71.1 a/</td>
<td>24.9 a/</td>
<td>45.1</td>
<td>54.9</td>
<td>35.4</td>
<td>64.6</td>
</tr>
<tr>
<td>65 and over</td>
<td>49.1 a/</td>
<td>50.9 a/</td>
<td>33.5</td>
<td>66.5</td>
<td>23.9</td>
<td>76.1</td>
</tr>
</tbody>
</table>

Average income (in currency of each country)

<table>
<thead>
<tr>
<th></th>
<th>Colombia</th>
<th>Guatemala</th>
<th>Panama</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-59</td>
<td>89 839</td>
<td>192</td>
<td>348</td>
</tr>
<tr>
<td>60-64</td>
<td>185 934 a/</td>
<td>383</td>
<td>644 a/</td>
</tr>
<tr>
<td>65 and over</td>
<td>98 633 a/</td>
<td>387</td>
<td>413 a/</td>
</tr>
</tbody>
</table>

Source: Household surveys in the respective countries. Tabulations undertaken by ECLAC's Social Development Division on the basis of household surveys available in the Data Bank of the ECLAC's Division of Statistics and Projections.

a/ Due to small sample size, figures may not be representative.

Note: The symbol - indicates no information in the survey in question.
Table II.4

DECILE DISTRIBUTION OF THE RECIPIENT POPULATION ACCORDING TO TOTAL PERSONAL INCOME FOR THE POPULATION AGE 15 AND OLDER ACCORDING TO AGE, FOR FOUR COUNTRIES, 1986

<table>
<thead>
<tr>
<th>Personal Income deciles</th>
<th>Argentina 15/59</th>
<th>60/64</th>
<th>&gt;65</th>
<th>Colombia 15/59</th>
<th>60/64</th>
<th>&gt;65</th>
<th>Guatemala 15/59</th>
<th>60/64</th>
<th>&gt;65</th>
<th>Panama 15/59</th>
<th>60/64</th>
<th>&gt;65</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower 10%</td>
<td>9.5</td>
<td>15.7</td>
<td>18.5</td>
<td>10.1</td>
<td>6.9</td>
<td>8.8</td>
<td>8.8</td>
<td>10.6</td>
<td>19.1</td>
<td>10.3</td>
<td>17.0</td>
<td>18.0</td>
</tr>
<tr>
<td>2nd decile</td>
<td>1.7</td>
<td>20.9</td>
<td>35.9</td>
<td>10.3</td>
<td>6.8</td>
<td>10.8</td>
<td>9.7</td>
<td>11.8</td>
<td>15.0</td>
<td>8.8</td>
<td>12.1</td>
<td>15.5</td>
</tr>
<tr>
<td>3rd decile</td>
<td>7.2</td>
<td>13.1</td>
<td>17.2</td>
<td>9.3</td>
<td>9.3</td>
<td>11.6</td>
<td>11.3</td>
<td>8.4</td>
<td>14.3</td>
<td>7.4</td>
<td>7.6</td>
<td>8.6</td>
</tr>
<tr>
<td>4th decile</td>
<td>10.3</td>
<td>6.9</td>
<td>4.1</td>
<td>9.1</td>
<td>12.2</td>
<td>12.9</td>
<td>9.5</td>
<td>12.9</td>
<td>9.8</td>
<td>10.9</td>
<td>10.2</td>
<td>11.7</td>
</tr>
<tr>
<td>5th decile</td>
<td>12.8</td>
<td>7.5</td>
<td>5.0</td>
<td>11.2</td>
<td>10.2</td>
<td>10.6</td>
<td>8.8</td>
<td>9.4</td>
<td>6.7</td>
<td>10.8</td>
<td>8.5</td>
<td>13.6</td>
</tr>
<tr>
<td>6th decile</td>
<td>11.1</td>
<td>8.6</td>
<td>5.8</td>
<td>9.3</td>
<td>11.2</td>
<td>10.3</td>
<td>12.9</td>
<td>10.4</td>
<td>9.3</td>
<td>9.3</td>
<td>8.6</td>
<td>8.3</td>
</tr>
<tr>
<td>7th decile</td>
<td>11.8</td>
<td>5.4</td>
<td>4.4</td>
<td>10.1</td>
<td>8.9</td>
<td>8.5</td>
<td>9.2</td>
<td>11.0</td>
<td>7.3</td>
<td>13.4</td>
<td>9.9</td>
<td>7.6</td>
</tr>
<tr>
<td>8th decile</td>
<td>13.0</td>
<td>8.5</td>
<td>4.3</td>
<td>10.8</td>
<td>11.0</td>
<td>9.5</td>
<td>9.7</td>
<td>9.3</td>
<td>5.8</td>
<td>8.0</td>
<td>5.7</td>
<td>3.5</td>
</tr>
<tr>
<td>9th decile</td>
<td>12.5</td>
<td>6.1</td>
<td>2.2</td>
<td>9.5</td>
<td>9.9</td>
<td>9.1</td>
<td>10.4</td>
<td>5.8</td>
<td>6.9</td>
<td>11.1</td>
<td>11.6</td>
<td>7.2</td>
</tr>
<tr>
<td>Upper 10%</td>
<td>10.1</td>
<td>7.3</td>
<td>2.6</td>
<td>10.1</td>
<td>13.7</td>
<td>8.0</td>
<td>9.8</td>
<td>10.5</td>
<td>5.7</td>
<td>10.0</td>
<td>9.3</td>
<td>5.9</td>
</tr>
<tr>
<td>TOTAL g/</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>N (in thousands)</td>
<td>3,306</td>
<td>336</td>
<td>840</td>
<td>3,286</td>
<td>116</td>
<td>188</td>
<td>2,050</td>
<td>83</td>
<td>151</td>
<td>662</td>
<td>42</td>
<td>73</td>
</tr>
</tbody>
</table>

Source: Household surveys in the respective countries. Tabulations undertaken by ECAC's Social Development Division on the basis of household surveys available in the Data Bank of the ECAC's Division of Statistics and Projections.

g/ May not total exactly 100% due to rounding out of figures.

Note: The symbol -- indicates no information in the survey in question.
Table II.5

DECILE DISTRIBUTION OF HOUSEHOLDS BY TOTAL INCOME, ACCORDING TO AGE OF HEAD OF HOUSEHOLD,
FOR FOUR COUNTRIES, 1986

<table>
<thead>
<tr>
<th>Household income deciles</th>
<th>ARGENTINA</th>
<th>COLOMBIA</th>
<th>GUATEMALA</th>
<th>PANAMA</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>15/59 60/64 &gt;65</td>
<td>15/59 60/64 &gt;65</td>
<td>15/59 60/64 &gt;65</td>
<td>15/59 60/64 &gt;65</td>
</tr>
<tr>
<td>Lower 10%</td>
<td>4.7 15.2 28.4</td>
<td>10.0 7.1 10.5</td>
<td>9.4 11.0 14.8</td>
<td>9.9 13.8 18.1</td>
</tr>
<tr>
<td>2nd decile</td>
<td>8.0 11.7 11.1</td>
<td>9.2 7.9 11.6</td>
<td>9.9 8.5 15.5</td>
<td>8.7 10.8 13.5</td>
</tr>
<tr>
<td>3rd decile</td>
<td>7.9 10.9 15.8</td>
<td>9.9 9.1 10.6</td>
<td>9.9 8.5 9.6</td>
<td>9.7 7.7 10.9</td>
</tr>
<tr>
<td>4th decile</td>
<td>10.3 9.3 9.8</td>
<td>11.4 10.8 10.6</td>
<td>10.3 9.4 9.4</td>
<td>10.0 10.3 11.0</td>
</tr>
<tr>
<td>5th decile</td>
<td>9.8 5.6 7.8</td>
<td>9.2 6.6 9.0</td>
<td>9.8 9.3 8.1</td>
<td>8.7 7.6 8.1</td>
</tr>
<tr>
<td>6th decile</td>
<td>12.6 11.7 6.9</td>
<td>11.2 11.3 11.5</td>
<td>10.9 9.8 8.7</td>
<td>11.1 10.9 9.9</td>
</tr>
<tr>
<td>7th decile</td>
<td>11.3 5.9 6.0</td>
<td>9.7 9.8 8.8</td>
<td>10.2 11.5 7.8</td>
<td>10.5 9.0 7.0</td>
</tr>
<tr>
<td>8th decile</td>
<td>11.8 11.0 4.8</td>
<td>9.9 12.6 9.3</td>
<td>10.1 9.4 9.0</td>
<td>10.8 9.3 7.4</td>
</tr>
<tr>
<td>9th decile</td>
<td>11.8 10.3 4.3</td>
<td>9.9 13.2 9.1</td>
<td>10.2 11.1 8.0</td>
<td>10.1 9.3 7.7</td>
</tr>
<tr>
<td>Upper 10%</td>
<td>11.7 8.5 5.2</td>
<td>9.4 11.6 8.9</td>
<td>9.5 11.5 9.0</td>
<td>10.6 11.5 6.3</td>
</tr>
<tr>
<td>TOTAL</td>
<td>110.0 100.0 100.0</td>
<td>100.0 100.0 100.0</td>
<td>100.0 100.0 100.0</td>
<td>100.0 100.0 100.0</td>
</tr>
<tr>
<td>N (in thousands)</td>
<td>1 845 271 98</td>
<td>1 643 116 200</td>
<td>1 023 80 156</td>
<td>345 36 64</td>
</tr>
</tbody>
</table>

Source: Household surveys in the respective countries. Tabulations undertaken by BID's Social Development Division on the basis of household surveys available in the Data Bank of the BID's Division of Statistics and Projections.

\(^a\) May not total exactly 100% due to rounding out of figures.

Note: The symbol -- indicates no information in the survey in question.
Table II.6
DECILE DISTRIBUTION OF HOUSEHOLDS BY TOTAL PER CAPITA HOUSEHOLD INCOME, ACCORDING TO HEAD OF HOUSEHOLD AGE, FOR FOUR COUNTRIES, 1986

<table>
<thead>
<tr>
<th>Per capita household income deciles</th>
<th>Argentina</th>
<th>Colombia</th>
<th>Guatemala</th>
<th>Panama</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>15/16/17</td>
<td>15/16/17</td>
<td>15/16/17</td>
<td>15/16/17</td>
</tr>
<tr>
<td>Lower 10%</td>
<td>12.3</td>
<td>10.5</td>
<td>10.3</td>
<td>9.4</td>
</tr>
<tr>
<td>2nd decile</td>
<td>9.5</td>
<td>10.6</td>
<td>10.7</td>
<td>9.7</td>
</tr>
<tr>
<td>3rd decile</td>
<td>11.1</td>
<td>10.1</td>
<td>10.2</td>
<td>9.9</td>
</tr>
<tr>
<td>4th decile</td>
<td>11.7</td>
<td>9.4</td>
<td>10.3</td>
<td>10.0</td>
</tr>
<tr>
<td>5th decile</td>
<td>3.9</td>
<td>10.4</td>
<td>9.7</td>
<td>10.0</td>
</tr>
<tr>
<td>6th decile</td>
<td>10.4</td>
<td>11.2</td>
<td>10.5</td>
<td>10.0</td>
</tr>
<tr>
<td>7th decile</td>
<td>10.5</td>
<td>10.5</td>
<td>10.4</td>
<td>10.5</td>
</tr>
<tr>
<td>8th decile</td>
<td>9.3</td>
<td>10.5</td>
<td>8.6</td>
<td>9.8</td>
</tr>
<tr>
<td>9th decile</td>
<td>10.4</td>
<td>13.0</td>
<td>9.9</td>
<td>10.9</td>
</tr>
<tr>
<td>Upper 10%</td>
<td>11.0</td>
<td>10.6</td>
<td>9.6</td>
<td>11.6</td>
</tr>
<tr>
<td>TOTAL g/</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>N (in thousands)</td>
<td>1.865</td>
<td>2.7</td>
<td>1.665</td>
<td>1.208</td>
</tr>
</tbody>
</table>

Source: Household surveys in the respective countries. Tabulations undertaken by ECLAC's Social Development Division on the basis of household surveys available in the Data Bank of the ECLAC's Division of Statistics and Projections.

* May not total exactly 100% due to rounding out of figures.

Note: The symbol -- indicates no information in the survey in question.
Table II.7

SELECTIVE COMPARISON OF DECILE DISTRIBUTION OF HOUSEHOLDS AND HOUSEHOLD HEADS BY INCOME AND BY AGE OF HEAD OF HOUSEHOLD

<table>
<thead>
<tr>
<th></th>
<th>Argentina</th>
<th>Colombia</th>
<th>Guatemala</th>
<th>Panama</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Age 15-59</td>
<td>Age 65</td>
<td>Age 15-59</td>
<td>Age 65</td>
</tr>
<tr>
<td>30% lowest bracket</td>
<td>32.9</td>
<td>25.8</td>
<td>30.7</td>
<td>27.3</td>
</tr>
<tr>
<td>30% highest bracket</td>
<td>30.7</td>
<td>25.0</td>
<td>29.7</td>
<td>31.5</td>
</tr>
<tr>
<td></td>
<td>Age 15-59</td>
<td>Age 65</td>
<td>Age 15-59</td>
<td>Age 65</td>
</tr>
<tr>
<td>30% lowest bracket</td>
<td>30.9</td>
<td>25.5</td>
<td>30.0</td>
<td>27.0</td>
</tr>
<tr>
<td>30% highest bracket</td>
<td>28.7</td>
<td>25.2</td>
<td>29.4</td>
<td>30.4</td>
</tr>
</tbody>
</table>

Source: Household surveys in the respective countries. Tabulations undertaken by ECLAC's Social Development Division on the basis of household surveys available in the Data Bank of the ECLAC's Division of Statistics and Projections. Compiled on the basis of tables II.4, II.5 and II.6.
Table II.8

AVERAGE NUMBER OF PERSONS IN THE HOUSEHOLD, AVERAGE NUMBER OF WORKING PERSONS IN THE HOUSEHOLD, RATIO OF WORKING PERSONS TO DWELLERS, ACCORDING TO HEAD OF HOUSEHOLD AGE, FOR FOUR COUNTRIES, 1986

<table>
<thead>
<tr>
<th>Age of head of household</th>
<th>Age 15-59</th>
<th>Age 60-64</th>
<th>Age 65-79</th>
<th>Age 80 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average number of persons per household</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Argentina</td>
<td>3.3</td>
<td>2.6</td>
<td>2.2</td>
<td>2.0</td>
</tr>
<tr>
<td>Colombia</td>
<td>4.4</td>
<td>5.0</td>
<td>4.1</td>
<td>3.4</td>
</tr>
<tr>
<td>Guatemala</td>
<td>3.7</td>
<td>3.3</td>
<td>3.0</td>
<td>2.8</td>
</tr>
<tr>
<td>Panama</td>
<td>3.5</td>
<td>3.0</td>
<td>2.7</td>
<td>2.4</td>
</tr>
<tr>
<td>Average number of working persons per household</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Argentina</td>
<td>1.6</td>
<td>1.2</td>
<td>0.6</td>
<td>0.4</td>
</tr>
<tr>
<td>Colombia</td>
<td>1.8</td>
<td>2.1</td>
<td>1.8</td>
<td>1.2</td>
</tr>
<tr>
<td>Guatemala</td>
<td>1.7</td>
<td>2.0</td>
<td>1.7</td>
<td>1.3</td>
</tr>
<tr>
<td>Panama</td>
<td>1.7</td>
<td>1.5</td>
<td>1.1</td>
<td>0.8</td>
</tr>
<tr>
<td>Ratio of working persons/total persons</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Argentina</td>
<td>0.48</td>
<td>2.0</td>
<td>0.46</td>
<td>2.2</td>
</tr>
<tr>
<td>Colombia</td>
<td>0.41</td>
<td>2.4</td>
<td>0.42</td>
<td>2.4</td>
</tr>
<tr>
<td>Guatemala</td>
<td>0.46</td>
<td>2.2</td>
<td>0.60</td>
<td>1.6</td>
</tr>
<tr>
<td>Panama</td>
<td>0.48</td>
<td>2.1</td>
<td>0.50</td>
<td>2.0</td>
</tr>
</tbody>
</table>

Source: Household surveys in the respective countries. Tabulations undertaken by ECAC's Social Development Division on the basis of household surveys available in the Data Bank of the ECAC's Division of Statistics and Projections.

a/ Number of working persons per total number of persons in the household. Example: for Argentina in 15-59 age group there are 0.48 working persons per dweller.

b/ Number of persons per working person. Example: for Argentina in 15-59 age group there are 2.0 persons per working person.
<table>
<thead>
<tr>
<th>Country and N° of persons in household</th>
<th>Age 15-59</th>
<th>Age 60-64</th>
<th>Age 65-79</th>
<th>Age 80 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Argentina</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 person</td>
<td>357</td>
<td>180</td>
<td>161</td>
<td>131</td>
</tr>
<tr>
<td>2 persons</td>
<td>437</td>
<td>356</td>
<td>391</td>
<td>259</td>
</tr>
<tr>
<td>3 persons</td>
<td>545</td>
<td>620</td>
<td>408</td>
<td>404 a/</td>
</tr>
<tr>
<td>4 and more persons</td>
<td>576</td>
<td>585</td>
<td>606</td>
<td>543 a/</td>
</tr>
<tr>
<td><strong>Colombia</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 person</td>
<td>40 306</td>
<td>17 669 a/</td>
<td>20 960 a/</td>
<td>18 500 a/</td>
</tr>
<tr>
<td>2 persons</td>
<td>49 719</td>
<td>53 260</td>
<td>31 570</td>
<td>55 849 a/</td>
</tr>
<tr>
<td>3 persons</td>
<td>45 432</td>
<td>51 436</td>
<td>39 200</td>
<td>43 771 a/</td>
</tr>
<tr>
<td>4 and more persons</td>
<td>54 262</td>
<td>70 463</td>
<td>61 831</td>
<td>50 676</td>
</tr>
<tr>
<td><strong>Costa Rica</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 person</td>
<td>174</td>
<td>137 a/</td>
<td>64</td>
<td>124 a/</td>
</tr>
<tr>
<td>2 persons</td>
<td>234</td>
<td>153</td>
<td>160</td>
<td>120 a/</td>
</tr>
<tr>
<td>3 persons</td>
<td>242</td>
<td>202</td>
<td>245</td>
<td>166 a/</td>
</tr>
<tr>
<td>4 and more persons</td>
<td>250</td>
<td>387</td>
<td>289</td>
<td>310</td>
</tr>
<tr>
<td><strong>Panama</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 person</td>
<td>239</td>
<td>169 a/</td>
<td>168</td>
<td>122 a/</td>
</tr>
<tr>
<td>2 persons</td>
<td>408</td>
<td>347 a/</td>
<td>327</td>
<td>155</td>
</tr>
<tr>
<td>3 persons</td>
<td>469</td>
<td>647 a/</td>
<td>392 a/</td>
<td>532 a/</td>
</tr>
<tr>
<td>4 and more persons</td>
<td>529</td>
<td>536</td>
<td>489</td>
<td>486 a/</td>
</tr>
</tbody>
</table>

Source: Household surveys in the respective countries. Tabulations undertaken by ECLAC's Social Development Division on the basis of household surveys available in the Data Bank of the ECLAC's Division of Statistics and Projections.

a/ Small number of cases detracts representativeness.
### Table II.10

PERCENTAGE OF THOSE OVER 60 WHO REQUIRE HELP FOR CARRYING OUT VARIOUS EVERYDAY ACTIVITIES, 
ACCORDING TO AGE AND BY SEX, ARGENTINA, 1985

<table>
<thead>
<tr>
<th>Type of help</th>
<th>BUES AIRES 60-64 M</th>
<th>BUES AIRES 60-64 F</th>
<th>BUES AIRES 65-79 M</th>
<th>BUES AIRES 65-79 F</th>
<th>BUES AIRES 80+ M</th>
<th>BUES AIRES 80+ F</th>
<th>FIVE OTHER CITIES 60-64 M</th>
<th>FIVE OTHER CITIES 60-64 F</th>
<th>FIVE OTHER CITIES 65-79 M</th>
<th>FIVE OTHER CITIES 65-79 F</th>
<th>FIVE OTHER CITIES 80+ M</th>
<th>FIVE OTHER CITIES 80+ F</th>
</tr>
</thead>
<tbody>
<tr>
<td>To leave the house a/</td>
<td>3.4</td>
<td>4.2</td>
<td>4.3</td>
<td>10.9</td>
<td>10.3</td>
<td>52.9</td>
<td>1.6</td>
<td>5.7</td>
<td>5.0</td>
<td>6.6</td>
<td>6.6</td>
<td>21.4</td>
</tr>
<tr>
<td>Within the house b/</td>
<td>6.8</td>
<td>4.8</td>
<td>11.6</td>
<td>10.3</td>
<td>20.5</td>
<td>43.8</td>
<td>8.8</td>
<td>8.4</td>
<td>13.5</td>
<td>9.1</td>
<td>28.2</td>
<td>41.3</td>
</tr>
<tr>
<td>For personal care c/</td>
<td>2.0</td>
<td>3.7</td>
<td>2.7</td>
<td>5.7</td>
<td>7.7</td>
<td>32.4</td>
<td>5.1</td>
<td>4.3</td>
<td>3.9</td>
<td>4.2</td>
<td>14.5</td>
<td>28.5</td>
</tr>
<tr>
<td>% with critical and continuous personal needs d/</td>
<td>1.4</td>
<td>3.2</td>
<td>1.5</td>
<td>3.1</td>
<td>0.0</td>
<td>17.6</td>
<td>2.4</td>
<td>3.5</td>
<td>2.4</td>
<td>1.8</td>
<td>8.5</td>
<td>11.5</td>
</tr>
</tbody>
</table>


a/ Includes outings for short distances, long distances and using the bus.
b/ Includes preparing meals and doing housework.
c/ Includes getting dressed, combing one's hair, getting out of bed, feeding oneself and using the bathroom in a timely manner (being continent).
d/ Within personal care these activities were distinguished the lack of which implies help being required which is critical for the individual's well being and implies continuous care. These are getting out of bed on one's own, being continent and feeding oneself.
<table>
<thead>
<tr>
<th>Position in the household ( ^{\text{ii}} )</th>
<th>AGE 15-59</th>
<th>AGE 60-64</th>
<th>AGE 65-79</th>
<th>AGE 80 AND OVER</th>
</tr>
</thead>
<tbody>
<tr>
<td>% Head</td>
<td>35.0</td>
<td>58.2</td>
<td>60.2</td>
<td>48.3</td>
</tr>
<tr>
<td>% Spouse</td>
<td>20.5</td>
<td>33.7</td>
<td>22.8</td>
<td>8.0</td>
</tr>
<tr>
<td>Sub-total (Head + Spouse)</td>
<td>(55.3)</td>
<td>(91.9)</td>
<td>(83.0)</td>
<td>(56.3)</td>
</tr>
<tr>
<td>% Son or daughter</td>
<td>28.6</td>
<td>0.8</td>
<td>0.4</td>
<td>0.8</td>
</tr>
<tr>
<td>% Son or daughter in-law</td>
<td>1.7</td>
<td>0.0</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>% Brother or sister</td>
<td>0.9</td>
<td>1.8</td>
<td>2.1</td>
<td>4.7</td>
</tr>
<tr>
<td>% Brother or sister-in-law</td>
<td>0.5</td>
<td>1.1</td>
<td>1.4</td>
<td>0.5</td>
</tr>
<tr>
<td>% Grandson or granddaughter</td>
<td>0.5</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>% Father/mother</td>
<td>0.6</td>
<td>3.9</td>
<td>11.0</td>
<td>34.0</td>
</tr>
<tr>
<td>% Other relatives</td>
<td>0.9</td>
<td>0.4</td>
<td>1.3</td>
<td>3.0</td>
</tr>
<tr>
<td>Sub-total (dependent relatives)</td>
<td>(5.1)</td>
<td>(7.2)</td>
<td>(15.9)</td>
<td>(42.2)</td>
</tr>
<tr>
<td>% Domestic service</td>
<td>0.6</td>
<td>0.0</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>% Other services</td>
<td>0.4</td>
<td>0.1</td>
<td>0.6</td>
<td>0.8</td>
</tr>
<tr>
<td>% Other non-relatives</td>
<td>--</td>
<td>0.8</td>
<td>1.1</td>
<td>1.7</td>
</tr>
<tr>
<td>TOTAL %</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>N (in thousands)</td>
<td>5 966</td>
<td>5 580</td>
<td>3 904</td>
<td>1 133</td>
</tr>
</tbody>
</table>

Source: Household surveys in the respective countries. Tabulations undertaken by ECLAC’s Social Development Division on the basis of household surveys available in the Data Bank of the ECLAC’s Division of Statistics and Projections.

Note: The symbol -- indicates no information in the survey in question.
### Table II.12

**Population Distribution According to Certain Family Roles by Age and Sex**

<table>
<thead>
<tr>
<th></th>
<th>Heads</th>
<th>Spouses</th>
<th>Dependent relative</th>
<th>Son or daughter</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Men</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age 15-59</td>
<td>63.8</td>
<td>49.0</td>
<td>57.7</td>
<td>49.3</td>
</tr>
<tr>
<td>Age 60-64</td>
<td>95.1</td>
<td>90.5</td>
<td>93.3</td>
<td>92.9</td>
</tr>
<tr>
<td>Age 65-74</td>
<td>93.1</td>
<td>87.3</td>
<td>88.7</td>
<td>89.9</td>
</tr>
<tr>
<td>Age 80 and over</td>
<td>78.6</td>
<td>68.6</td>
<td>69.1</td>
<td>67.6</td>
</tr>
<tr>
<td><strong>Women</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age 15-59</td>
<td>9.5</td>
<td>10.6</td>
<td>8.1</td>
<td>12.1</td>
</tr>
<tr>
<td>Age 60-64</td>
<td>28.2</td>
<td>34.3</td>
<td>23.7</td>
<td>33.2</td>
</tr>
<tr>
<td>Age 65-74</td>
<td>36.5</td>
<td>37.1</td>
<td>28.4</td>
<td>35.1</td>
</tr>
<tr>
<td>Age 80 and over</td>
<td>32.8</td>
<td>27.7</td>
<td>35.5</td>
<td>34.6</td>
</tr>
</tbody>
</table>

Source: Household surveys in the respective countries. Tabulations undertaken by EIAC's Social Development Division on the basis of household surveys available in the Data Bank of the EIAC's Division of Statistics and Projections.
## Table II.13

PERCENTAGE OF HOUSEHOLDS WITH FEMALE HEADS, ACCORDING TO AGE OF HEAD OF HOUSEHOLD, FOR FOUR COUNTRIES, 1986

<table>
<thead>
<tr>
<th>Countries</th>
<th>Age 15-59</th>
<th>Age 60-64</th>
<th>Age 65-79</th>
<th>Age 80 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>Argentina</td>
<td>14.3</td>
<td>26.6</td>
<td>35.2</td>
<td>44.8</td>
</tr>
<tr>
<td>Colombia</td>
<td>20.3</td>
<td>31.7</td>
<td>37.5</td>
<td>38.2</td>
</tr>
<tr>
<td>Guatemala</td>
<td>13.2</td>
<td>21.2</td>
<td>24.3</td>
<td>40.4</td>
</tr>
<tr>
<td>Panama</td>
<td>20.1</td>
<td>26.2</td>
<td>26.4</td>
<td>36.0</td>
</tr>
</tbody>
</table>

Source: Household surveys in the respective countries. Tabulations undertaken by ECLAC's Social Development Division on the basis of household surveys available in the Data Bank of the ECLAC's Division of Statistics and Projections.
<table>
<thead>
<tr>
<th>Kinship relationship</th>
<th>Age 60-64</th>
<th>Age 65-79</th>
<th>Age 80 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>% Spouse</td>
<td>80.7</td>
<td>54.3</td>
<td>56.3</td>
</tr>
<tr>
<td>% Son or daughter</td>
<td>1.9</td>
<td>1.4</td>
<td>0.9</td>
</tr>
<tr>
<td>% Son or daughter in-law</td>
<td>0.0</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>% Brother/sister</td>
<td>4.2</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>% Brother/sister</td>
<td>2.6</td>
<td>--</td>
<td>25.5</td>
</tr>
<tr>
<td>% Father/mother</td>
<td>9.3</td>
<td>--</td>
<td>25.5</td>
</tr>
<tr>
<td>% Other relatives</td>
<td>1.0</td>
<td>39.5</td>
<td>14.9</td>
</tr>
<tr>
<td>% Non relatives</td>
<td>--</td>
<td>1.8</td>
<td>2.2</td>
</tr>
<tr>
<td>% Domestic service</td>
<td>0.0</td>
<td>2.9</td>
<td>0.1</td>
</tr>
<tr>
<td>% Other services</td>
<td>0.3</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>N (in thousands)</td>
<td>209</td>
<td>90</td>
<td>60</td>
</tr>
</tbody>
</table>
### Table II.15

PERCENT DISTRIBUTION OF THE HOUSEHOLDS ACCORDING TO AGE OF HEAD AND BY NUMBER OF PERSONS IN THE HOUSEHOLD, FOR FOUR COUNTRIES, 1986

<table>
<thead>
<tr>
<th>No. of persons in the household</th>
<th>Age 15-29</th>
<th></th>
<th></th>
<th>Age 30-59</th>
<th></th>
<th></th>
<th>Age 60-64</th>
<th></th>
<th></th>
<th>Age 65-79</th>
<th></th>
<th></th>
<th>Age 80 and Over</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1 person</td>
<td>10.2</td>
<td>6.2</td>
<td>2.3</td>
<td>9.3</td>
<td>5.4</td>
<td>3.5</td>
<td>2.0</td>
<td>5.9</td>
<td>14.0</td>
<td>5.0</td>
<td>7.3</td>
<td>14.2</td>
<td>26.2</td>
<td>9.3</td>
<td>12.2</td>
<td>21.6</td>
</tr>
<tr>
<td>2 persons</td>
<td>24.0</td>
<td>19.0</td>
<td>9.2</td>
<td>14.9</td>
<td>14.0</td>
<td>6.8</td>
<td>5.3</td>
<td>9.4</td>
<td>37.1</td>
<td>12.4</td>
<td>13.6</td>
<td>19.0</td>
<td>44.3</td>
<td>16.6</td>
<td>22.3</td>
<td>24.7</td>
</tr>
<tr>
<td>3 persons</td>
<td>27.1</td>
<td>32.2</td>
<td>26.3</td>
<td>27.2</td>
<td>18.8</td>
<td>13.3</td>
<td>8.7</td>
<td>12.1</td>
<td>25.9</td>
<td>16.1</td>
<td>14.7</td>
<td>15.5</td>
<td>16.7</td>
<td>18.6</td>
<td>15.3</td>
<td>16.6</td>
</tr>
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<td>14.0</td>
<td>18.1</td>
<td>13.7</td>
<td>17.0</td>
<td>14.7</td>
<td>14.4</td>
<td>5.6</td>
<td>14.9</td>
<td>13.8</td>
<td>10.5</td>
</tr>
<tr>
<td>5 persons</td>
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<td>11.7</td>
<td>18.3</td>
<td>12.7</td>
<td>17.7</td>
<td>20.7</td>
<td>15.6</td>
<td>19.0</td>
<td>4.4</td>
<td>16.3</td>
<td>13.1</td>
<td>11.1</td>
<td>4.3</td>
<td>11.5</td>
<td>12.1</td>
<td>8.2</td>
</tr>
<tr>
<td>6 persons</td>
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<td>12.4</td>
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<td>13.5</td>
<td>17.1</td>
<td>14.5</td>
<td>3.1</td>
<td>10.2</td>
<td>9.3</td>
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<td>1.7</td>
<td>9.2</td>
<td>7.1</td>
<td>6.1</td>
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<td>7.9</td>
<td>5.8</td>
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<td>18.9</td>
<td>37.4</td>
<td>21.0</td>
<td>1.8</td>
<td>23.1</td>
<td>27.3</td>
<td>17.6</td>
<td>1.3</td>
<td>19.9</td>
<td>17.1</td>
<td>12.3</td>
</tr>
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<td>100.0</td>
<td>100.0</td>
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<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>N (in thousands)</td>
<td>272</td>
<td>359</td>
<td>284</td>
<td>54</td>
<td>1,816</td>
<td>2,206</td>
<td>963</td>
<td>291</td>
<td>292</td>
<td>132</td>
<td>81</td>
<td>36</td>
<td>534</td>
<td>196</td>
<td>138</td>
<td>55</td>
</tr>
</tbody>
</table>

**Source:** Household surveys in the respective countries. Tabulations undertaken by ECLAC's Social Development Division on the basis of household surveys available in the Data Bank of the ECLAC's Division of Statistics and Projections.
Table II.16

HOUSEHOLD COMPOSITION ACCORDING TO THE AGE OF THE HEAD OF THE HOUSEHOLD, FOR FOUR COUNTRIES, 1986

<table>
<thead>
<tr>
<th>Countries and age of head of household</th>
<th>Spouses</th>
<th>N° sons and daughters</th>
<th>N° other relatives</th>
<th>N° domestics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Without</td>
<td>With</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3+</td>
</tr>
<tr>
<td>Argentina</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age 30-59</td>
<td>20.2</td>
<td>99.8</td>
<td>18.1</td>
<td>20.1</td>
</tr>
<tr>
<td>Age 60-64</td>
<td>33.6</td>
<td>66.4</td>
<td>47.2</td>
<td>33.1</td>
</tr>
<tr>
<td>Age 65-79</td>
<td>44.0</td>
<td>56.0</td>
<td>68.5</td>
<td>20.1</td>
</tr>
<tr>
<td>Age 80 and over</td>
<td>60.6</td>
<td>39.4</td>
<td>69.1</td>
<td>16.2</td>
</tr>
<tr>
<td>Colombia</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age 30-59</td>
<td>25.4</td>
<td>74.6</td>
<td>11.5</td>
<td>15.5</td>
</tr>
<tr>
<td>Age 60-64</td>
<td>36.8</td>
<td>61.2</td>
<td>17.8</td>
<td>24.4</td>
</tr>
<tr>
<td>Age 65-79</td>
<td>47.4</td>
<td>52.6</td>
<td>26.5</td>
<td>28.5</td>
</tr>
<tr>
<td>Age 80 and over</td>
<td>56.9</td>
<td>43.2</td>
<td>39.2</td>
<td>29.3</td>
</tr>
<tr>
<td>Guatemala</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age 30-59</td>
<td>18.9</td>
<td>81.1</td>
<td>7.6</td>
<td>10.9</td>
</tr>
<tr>
<td>Age 60-64</td>
<td>31.7</td>
<td>68.4</td>
<td>24.8</td>
<td>24.0</td>
</tr>
<tr>
<td>Age 65-79</td>
<td>37.7</td>
<td>62.2</td>
<td>39.9</td>
<td>29.0</td>
</tr>
<tr>
<td>Age 80 and over</td>
<td>55.8</td>
<td>44.2</td>
<td>53.6</td>
<td>25.9</td>
</tr>
<tr>
<td>Peru</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age 30-59</td>
<td>29.2</td>
<td>70.7</td>
<td>53.1</td>
<td>17.7</td>
</tr>
<tr>
<td>Age 60-64</td>
<td>4.14</td>
<td>95.8</td>
<td>39.4</td>
<td>25.5</td>
</tr>
<tr>
<td>Age 65-79</td>
<td>46.7</td>
<td>53.3</td>
<td>53.4</td>
<td>26.5</td>
</tr>
<tr>
<td>Age 80 and over</td>
<td>56.2</td>
<td>43.8</td>
<td>61.3</td>
<td>20.3</td>
</tr>
</tbody>
</table>

Source: Household surveys in the respective countries. Tabulations undertaken by ECLAC's Social Development Division on the basis of household surveys available in the Data Bank of the ECLAC's Division of Statistics and Projections.
Table II.17

EXCHANGE OF HELP BETWEEN THE ELDERLY AND THEIR RELATIVES, 
ACCORDING TO SEX, 1984

<table>
<thead>
<tr>
<th>Type of help</th>
<th>% elderly receiving it</th>
<th>% elderly giving it</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Man</td>
<td>Women</td>
</tr>
<tr>
<td>Money</td>
<td>20.5</td>
<td>32.6</td>
</tr>
<tr>
<td>House</td>
<td>10.2</td>
<td>19.2</td>
</tr>
<tr>
<td>Clothing</td>
<td>11.6</td>
<td>24.3</td>
</tr>
<tr>
<td>Food</td>
<td>21.2</td>
<td>34.9</td>
</tr>
<tr>
<td>Company</td>
<td>41.3</td>
<td>51.2</td>
</tr>
<tr>
<td>Other</td>
<td>2.8</td>
<td>4.8</td>
</tr>
</tbody>
</table>

Source: PAHO, Survey of the needs of the older adult in the respective countries.
Table II.18

WHO WOULD BE ABLE TO LOOK AFTER THE OLDER PERSON IN CASE OF ILLNESS, ACCORDING TO SEX, FOR ARGENTINA AND CHILE, 1984-1986

<table>
<thead>
<tr>
<th>N° of persons</th>
<th>Argentina</th>
<th>Chile</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Buenos Aires</td>
<td>Other cities</td>
</tr>
<tr>
<td></td>
<td>Men</td>
<td>Women</td>
</tr>
<tr>
<td>No-one</td>
<td>5.0</td>
<td>4.2</td>
</tr>
<tr>
<td>Spouse</td>
<td>70.0</td>
<td>70.5</td>
</tr>
<tr>
<td>Son</td>
<td>5.2</td>
<td>5.4</td>
</tr>
<tr>
<td>Daughter</td>
<td>9.4</td>
<td>9.9</td>
</tr>
<tr>
<td>Other relative</td>
<td>7.0</td>
<td>6.4</td>
</tr>
<tr>
<td>Other person</td>
<td>2.7</td>
<td>2.3</td>
</tr>
<tr>
<td>Does not know</td>
<td>0.7</td>
<td>1.3</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Compilation based on PAHO survey on needs of the older adult for the respective countries.
Table II.19
SPECIFIC WORK RATES BY LARGE AGE GROUPS AND SEX OF THE URBAN POPULATION AGE 15 AND OLDER, COLOMBIA AND PANAMA, 1982 AND 1986

<table>
<thead>
<tr>
<th>Age groups</th>
<th>Colombia</th>
<th>Panama</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1982</td>
<td>1986</td>
</tr>
<tr>
<td>Total</td>
<td>52.3</td>
<td>59.1</td>
</tr>
<tr>
<td>Age 15-29</td>
<td>48.3</td>
<td>56.4</td>
</tr>
<tr>
<td>Age 30-59</td>
<td>62.8</td>
<td>69.2</td>
</tr>
<tr>
<td>Age 60-64</td>
<td>35.3</td>
<td>36.7</td>
</tr>
<tr>
<td>Age 65-79</td>
<td>22.3</td>
<td>23.2</td>
</tr>
<tr>
<td>Age 80 and over</td>
<td>6.2</td>
<td>6.7</td>
</tr>
<tr>
<td>Men Total</td>
<td>74.0</td>
<td>77.6</td>
</tr>
<tr>
<td>Age 15-29</td>
<td>63.5</td>
<td>67.8</td>
</tr>
<tr>
<td>Age 30-59</td>
<td>92.2</td>
<td>94.5</td>
</tr>
<tr>
<td>Age 60-64</td>
<td>61.6</td>
<td>62.3</td>
</tr>
<tr>
<td>Age 65-79</td>
<td>40.7</td>
<td>42.4</td>
</tr>
<tr>
<td>Age 80 and over</td>
<td>14.3</td>
<td>13.5</td>
</tr>
<tr>
<td>Women Total</td>
<td>33.9</td>
<td>43.7</td>
</tr>
<tr>
<td>Age 15-29</td>
<td>35.6</td>
<td>46.8</td>
</tr>
<tr>
<td>Age 30-59</td>
<td>36.9</td>
<td>47.4</td>
</tr>
<tr>
<td>Age 60-64</td>
<td>13.4</td>
<td>15.7</td>
</tr>
<tr>
<td>Age 65-79</td>
<td>7.5</td>
<td>9.5</td>
</tr>
<tr>
<td>Age 80 and over</td>
<td>1.2</td>
<td>2.3</td>
</tr>
</tbody>
</table>

Source: Household surveys in the respective countries. Tabulations undertaken by ECLAC’s Social Development Division on the basis of household surveys available in the Data Bank of the ECLAC’s Division of Statistics and Projections, Colombia and Panama, 1982 and 1986.
<table>
<thead>
<tr>
<th>Age groups</th>
<th>Columbia 1982</th>
<th>Columbia 1986</th>
<th>Panama 1982</th>
<th>Panama 1986</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>79.9</td>
<td>81.7</td>
<td>77.9</td>
<td>76.6</td>
</tr>
<tr>
<td>Age 15-29</td>
<td>91.8</td>
<td>94.6</td>
<td>95.0</td>
<td>94.3</td>
</tr>
<tr>
<td>Age 30-59</td>
<td>85.9</td>
<td>89.4</td>
<td>88.5</td>
<td>88.8</td>
</tr>
<tr>
<td>Age 60-64</td>
<td>49.1</td>
<td>49.7</td>
<td>44.0</td>
<td>34.1</td>
</tr>
<tr>
<td>Age 65-79</td>
<td>34.3</td>
<td>32.6</td>
<td>24.7</td>
<td>21.6</td>
</tr>
<tr>
<td>Age 80 and over</td>
<td>14.3</td>
<td>11.6</td>
<td>13.8</td>
<td>7.1</td>
</tr>
<tr>
<td>Men Total</td>
<td>88.2</td>
<td>89.6</td>
<td>85.3</td>
<td>83.4</td>
</tr>
<tr>
<td>Age 15-29</td>
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<td>97.1</td>
<td>98.9</td>
<td>99.1</td>
</tr>
<tr>
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<td>94.8</td>
<td>95.2</td>
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<tr>
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<td>62.8</td>
<td>50.1</td>
<td>38.8</td>
</tr>
<tr>
<td>Age 65-79</td>
<td>44.9</td>
<td>43.9</td>
<td>30.9</td>
<td>27.4</td>
</tr>
<tr>
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<td>20.3</td>
<td>16.6</td>
<td>23.1</td>
<td>9.4</td>
</tr>
<tr>
<td>Women Total</td>
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<td>55.1</td>
<td>54.7</td>
<td>55.7</td>
</tr>
<tr>
<td>Age 15-29</td>
<td>66.9</td>
<td>82.1</td>
<td>79.7</td>
<td>71.9</td>
</tr>
<tr>
<td>Age 30-59</td>
<td>55.7</td>
<td>65.9</td>
<td>66.8</td>
<td>69.4</td>
</tr>
<tr>
<td>Age 60-64</td>
<td>17.3</td>
<td>21.6</td>
<td>23.3</td>
<td>22.0</td>
</tr>
<tr>
<td>Age 65-79</td>
<td>10.6</td>
<td>13.9</td>
<td>13.9</td>
<td>6.2</td>
</tr>
<tr>
<td>Age 80 and over</td>
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<td>3.4</td>
<td>4.0</td>
<td>4.1</td>
</tr>
</tbody>
</table>

Source: Household surveys in the respective countries. Tabulations undertaken by ECLAC's Social Development Division on the basis of household surveys available in the Data Bank of the ECLAC's Division of Statistics and Projections. Colombia and Panama, 1982 and 1986.
### Table II.21

**Condition of Work of the Urban Population Age 15 and Older by Age Groups and Sex.**

**Colombia and Panama, 1982-1986**

<table>
<thead>
<tr>
<th>Condition of work and sex</th>
<th>Age groups</th>
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<th></th>
<th></th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>15-29</td>
<td>30-59</td>
<td>60-64</td>
<td>65-79</td>
<td>80 and over</td>
<td>Total</td>
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</tr>
<tr>
<td></td>
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<td>Panama</td>
<td>Colombia</td>
<td>Panama</td>
<td>Colombia</td>
<td>Panama</td>
<td>Colombia</td>
<td>Panama</td>
<td>Colombia</td>
<td>Panama</td>
<td>Colombia</td>
</tr>
<tr>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employed</td>
<td>42.6</td>
<td>44.8</td>
<td>42.2</td>
<td>39.8</td>
<td>60.9</td>
<td>64.4</td>
<td>65.1</td>
<td>65.2</td>
<td>34.5</td>
<td>35.1</td>
<td>33.4</td>
</tr>
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<td>11.7</td>
<td>1.9</td>
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<td>3.9</td>
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<td>3.9</td>
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<td>-</td>
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<td>1.2</td>
<td>2.2</td>
<td>1.1</td>
<td>7.6</td>
<td>4.6</td>
<td>5.5</td>
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<td>100.0</td>
<td>99.9</td>
<td>100.0</td>
<td>99.9</td>
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<tr>
<td><strong>MEN - WORKING</strong></td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>Employed</td>
<td>55.6</td>
<td>56.4</td>
<td>54.3</td>
<td>49.2</td>
<td>89.2</td>
<td>89.5</td>
<td>89.3</td>
<td>89.7</td>
<td>59.5</td>
<td>59.2</td>
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WOMEN - WORKING

| Employed | 31.8 | 36.5 | 31.5 | 30.9 | 30.9 | 36.0 | 42.9 | 42.2 | 45.6 | 13.2 | 15.4 | 13.6 | 13.6 | 7.4  | 9.2  | 10.9 | 5.4  | 1.2  | 2.3  | 2.9  | 1.5  | 31.6 | 36.1 | 33.6 | 34.9 |
| Unemployed| 3.8  | 11.7 | 9.2  | 10.8 | 0.9  | 4.5  | 3.2  | 3.3  | 0.2  | 0.3  | 1.1  | 0.5  | 0.1  | 0.4  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  | 2.3  | 7.5  | 5.6  | 6.3  |       |

NON-WORKING

| Retirees | 0.0  | 0.0  | 0.2  | 0.0  | 1.0  | 4.0  | 4.0  | 5.2  | 6.5  | 14.9 | 27.4 | 5.9  | 4.7  | 25.8 | 29.8 | 3.6  | 4.6  | 17.7 | 32.7 | 0.9  | 0.9  | 4.3  | 5.0  |       |
| Students | 28.7 | 25.7 | 29.1 | 31.4 | 0.5  | 0.5  | 0.6  | 0.3  | 0.1  | 0.3  | 0.0  | 0.1  | 0.1  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  | 15.1 | 12.8 | 13.5 | 0.0  |       |
| Housewife| 30.7 | 25.4 | 26.7 | 25.7 | 58.1 | 49.3 | 48.6 | 46.2 | 69.2 | 71.6 | 67.4 | 55.6 | 62.9 | 68.9 | 52.8 | 58.4 | 37.9 | 45.6 | 29.9 | 27.6 | 44.3 | 39.3 | 39.4 | 37.8 |
| Independent:              |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| means                     | 0.0  | 0.0  | 0.6  | 0.5  | 2.2  | 1.6  | 2.8  | 2.9  | 2.4  | 1.8  | 0.5  | 0.4  |       |       |       |       |       |       |       |       |       |       |       |
| Handicapped               | 0.5  | 0.4  | 0.7  | 0.5  | 3.2  | 1.9  | 7.2  | 7.5  | 27.7 | 18.7 | 1.2  | 1.1  |       |       |       |       |       |       |       |       |       |       |       |
| Other:                    |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| conditions                | 4.3  | 1.6  | 3.3  | 1.2  | 2.2  | 0.9  | 1.4  | 0.7  | 6.7  | 2.4  | 2.9  | 13.6 | 6.3  | 10.5 | 6.4  | 27.1 | 27.0 | 49.4 | 38.2 | 4.2  | 1.9  | 3.6  | 1.8  |       |
| Total                     | 99.8 | 99.9 | 100.0| 100.0| 100.1| 100.0| 100.1| 100.0| 99.9 | 100.0| 100.0| 100.0| 100.0| 99.9 | 100.0| 99.9 | 100.0| 100.0| 85.8 |       |       |       |       |

Source: Household surveys in the respective countries. Tabulations undertaken by BDAC's Social Development Division on the basis of household surveys available in the Data Bank of the BDAC's Division of Statistics and Projections, Colombia and Panama, 1982-1986.

Note: The symbol - indicates no information in the survey in question.
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<th>65-79</th>
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Source: Household surveys in the respective countries. Tabulations undertaken by BCIA's Social Development Division on the basis of household surveys available in the Data Bank of the BCIA's Division of Statistics and Projections. Colombia and Panama, 1982-1986.

Note: The symbol - indicates no information in the survey in question.
Table II.23

PERCENTAGE CHANGE IN HEADS OF URBAN HOUSEHOLDS EMPLOYED IN THE NON-AGRICULTURAL FORMAL AND INFORMAL SECTORS BETWEEN 1982 AND 1986, BY AGE GROUPS AND SEX

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**Source:** Household surveys in the respective countries. Tabulations undertaken by ECLAC's Social Development Division on the basis of household surveys available in the Data Bank of the ECLAC's Division of Statistics and Projections. Tables II.25, II.26.

**Note:**
- w.o./est (w.o/e) = without considering size of establishments.
- w./est (w/e) = includes establishments with less than 5 employees in the informal sector.
### Table II.24

**The Population Age 15 and Older by Age Groups and Sex and by Formal and Informal Sectors, Panama (Metropolitan Area) and Urban Colombia, 1982-1986**

| Age groups | Non-Agric. Active Pop. | Formal Sector | | Informal Sector | | | |
|------------|------------------------|---------------|---------------|---------------|---|---|
|            |                        | Colombia 1982 |           | Panama 1982 |           |          |                | Colombia 1982 |           | Panama 1982 |          |
| TOTAL      | 73.0                   | 70.7          | 88.6  | 84.4        | 27.0 | 29.3     | 11.4         | 15.6         |
| Age 15-29  | 83.1                   | 80.5          | 91.1  | 86.4        | 16.9 | 19.5     | 8.9          | 13.6         |
| Age 30-59  | 66.9                   | 66.0          | 88.5  | 84.6        | 33.1 | 34.0     | 11.5         | 15.4         |
| Age 60-64  | 46.6                   | 43.4          | 67.9  | 66.7        | 53.4 | 56.6     | 32.1         | 33.3         |
| Age 65-79  | 41.1                   | 31.2          | 68.3  | 46.1        | 58.9 | 68.8     | 31.7         | 53.9         |
| Age 80 and over | 26.6 | 33.2 | 85.6 | - | 73.4 | 66.8 | 14.4 | 100.0 |

**MEN**

|            | 72.3                   | 70.4          | 85.7  | 79.8        | 27.7 | 29.6     | 14.3         | 20.2         |
| Age 15-29  | 81.5                   | 79.1          | 86.9  | 80.6        | 18.5 | 20.9     | 13.1         | 19.4         |
| Age 30-59  | 67.6                   | 67.0          | 86.3  | 81.1        | 32.4 | 33.0     | 13.7         | 18.9         |
| Age 60-64  | 49.8                   | 46.9          | 70.1  | 63.4        | 50.2 | 53.1     | 29.9         | 36.6         |
| Age 65-79  | 44.2                   | 34.5          | 73.1  | 37.1        | 55.8 | 65.5     | 26.3         | 62.9         |
| Age 80 and over | 29.7 | 32.8 | 79.9 | - | 70.3 | 67.2 | 20.1 | 100.0 |

**WOMEN**

|            | 74.6                   | 71.4          | 93.3  | 90.9        | 25.4 | 28.8     | 6.7          | 9.1          |
| Age 15-29  | 86.0                   | 82.8          | 96.9  | 93.7        | 14.0 | 17.2     | 3.1          | 6.3          |
| Age 30-59  | 65.2                   | 64.1          | 92.5  | 89.9        | 34.8 | 35.9     | 7.5          | 10.1         |
| Age 60-64  | 30.8                   | 30.2          | 59.0  | 72.4        | 69.2 | 69.8     | 41.0         | 27.6         |
| Age 65-79  | 23.3                   | 20.0          | 59.3  | 71.9        | 76.7 | 80.0     | 40.7         | 28.1         |
| Age 80 and over | 34.7 | 100.0 | - | 100.0 | 65.3 | - | 100.0 |


*Note:* The symbol - indicates no cases in this cell.
Table II.25

FORMAL AND INFORMAL SECTORS OF THE HEADS OF HOUSEHOLDS BY AGE GROUPS AND SEX. PANAMA (METROPOLITAN AREA) AND COLOMBIA, 1982-1986

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<tr>
<td>age 15-29</td>
<td>78.9 76.5 89.5 83.7</td>
</tr>
<tr>
<td>age 30-59</td>
<td>66.5 66.4 87.1 82.9</td>
</tr>
<tr>
<td>age 60-64</td>
<td>48.3 44.3 66.4 67.2</td>
</tr>
<tr>
<td>age 65-79</td>
<td>42.0 32.9 71.7 44.6</td>
</tr>
<tr>
<td>80 and over</td>
<td>33.4 39.0 83.3</td>
</tr>
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</table>

MEN

| TOTAL      | 68.2 67.0 86.0 81.2 | 31.8 33.0 14.0 18.8 |
| age 15-29  | 79.0 76.1 88.5 83.0 | 21.0 23.9 11.5 17.0 |
| age 30-59  | 67.4 67.2 86.5 82.5 | 32.6 32.8 13.5 17.5 |
| age 60-64  | 49.4 46.2 69.9 64.1 | 50.6 53.8 30.1 35.9 |
| age 65-79  | 43.9 35.0 80.9 40.7 | 56.1 65.0 19.1 59.3 |
| 80 and over| 34.8 36.7 79.9 | - | 65.2 63.3 20.1 100.0 |

WOMEN

| TOTAL      | 62.0 62.3 87.8 84.2 | 38.0 37.7 12.2 15.8 |
| age 15-29  | 78.0 79.1 94.8 89.1 | 22.0 20.9 5.2 10.9 |
| age 30-59  | 60.4 62.0 89.8 84.5 | 39.6 38.0 10.2 15.5 |
| age 60-64  | 38.9 32.2 77.4 77.3 | 61.1 67.8 62.6 22.7 |
| age 65-79  | 22.7 22.1 46.1 67.0 | 77.3 77.9 53.9 33.0 |
| 80 and over| - 58.5 100.0 | - | 100.0 41.5 - 100.0 |

Source: Household surveys in the respective countries. Tabulations undertaken by ECLAC's Social Development Division on the basis of household surveys available in the Data Bank of the ECLAC's Division of Statistics and Projections. Colombia and Panama, 1982 and 1986.

Note: The symbol - indicates no cases in this cell.
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<th>Age groups</th>
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<th>Non-agric. Employed Heads of Households</th>
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<tr>
<td>Total</td>
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<td>72.9</td>
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<td>45.8</td>
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<td>53.8</td>
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<tr>
<td>Age 65-79</td>
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<td>35.6</td>
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</tr>
<tr>
<td>Age 80 and over</td>
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**Source:** Household surveys in the respective countries. Tabulations undertaken by ECLAC's Social Development Division on the basis of household surveys available in the Data Bank of the ECLAC's Division of Statistics and Projections.
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<th>Age Group</th>
<th>Colombia</th>
<th>Panama</th>
<th>Colombia</th>
<th>Panama</th>
<th>Colombia</th>
<th>Panama</th>
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</thead>
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<tr>
<td></td>
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<td>Private employee</td>
<td>Self-employed</td>
<td>Employer owner</td>
<td>Domestic employee</td>
<td>Government employee</td>
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<tr>
<td>Total</td>
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<td>12.2</td>
<td>48.0</td>
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<td>60.9</td>
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**Source:** Household surveys in the respective countries. Tabulations undertaken by ECLAC’s Social Development Division on the basis of household surveys available in the Data Bank of the ECLAC’s Division of Statistics and Projections, Colombia and Panama, 1982-1986.
Table II.28  
DISTRIBUTION OF EMPLOYED HEADS OF HOUSEHOLDS BY OCCUPATIONAL CATEGORY AND  
SIZE OF ESTABLISHMENTS AND BY AGE GROUPS AND SEX. METROPOLITAN AREA  
of Panama, 1982-1986

<table>
<thead>
<tr>
<th>AGE GROUPS</th>
<th>SIZE OF ESTABLISHMENTS</th>
<th>LESS THAN 5 WORKERS</th>
<th>5 OR MORE WORKERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
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<td>0.5</td>
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</tr>
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<td>1.9</td>
<td>-</td>
<td>19.9</td>
</tr>
<tr>
<td>Age 65-79</td>
<td>2.6</td>
<td>-</td>
<td>17.4</td>
</tr>
<tr>
<td>Age 80 and over</td>
<td>-</td>
<td>-</td>
<td>-</td>
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</tbody>
</table>

Men

<table>
<thead>
<tr>
<th>AGE GROUPS</th>
<th>SIZE OF ESTABLISHMENTS</th>
<th>LESS THAN 5 WORKERS</th>
<th>5 OR MORE WORKERS</th>
</tr>
</thead>
<tbody>
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<td>Total</td>
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</tr>
<tr>
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<td>35.9</td>
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<td>Age 30-59</td>
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<td>1.7</td>
<td>17.1</td>
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<td>18.2</td>
</tr>
<tr>
<td>Age 65-79</td>
<td>3.5</td>
<td>-</td>
<td>12.2</td>
</tr>
<tr>
<td>Age 80 and over</td>
<td>-</td>
<td>-</td>
<td>-</td>
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</table>

Women

<table>
<thead>
<tr>
<th>AGE GROUPS</th>
<th>SIZE OF ESTABLISHMENTS</th>
<th>LESS THAN 5 WORKERS</th>
<th>5 OR MORE WORKERS</th>
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<tbody>
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Note: The symbol - indicates no cases in this cell.