Forum: GA1

Issue: Combatting the challenges of aging populations and ensuring sustainable

social welfare systems

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### Introduction

Global demographics are currently going through a transformation. The challenge posed by aging populations is an issue not to be taken lightly by the international community. Countries that are developing have upgraded their life expectancy rates due to their healthcare and living standards experiencing an upward trend, and due to these facts, the proportion of individuals who are over the age of 65 has hit a peak at an immense speed, especially in regions like Europe and Asia. Due to the ratio of individuals who are either 65 or above in age increasing, this has put significant pressure on existing social welfare systems. This increase has also put pressure on long-term health service systems, and since all of these systems were created in an era where birth rates were high and life expectancy was short, the current system is struggling to keep up with the increase. In addition, except for the socioeconomic strain this issue has put on the world, the issue also poses problems for national security and labor market stability. However, with every global issue comes an international response; the World Health Organization (WHO) has already issued a report about the issue, even though there have been any actions taken yet. It is important not to forget the fact that addressing the issue of aging populations is not just a regional issue, it's an issue for the entire globe, since every country in the world is looking to develo,p and eventually they will, which will put them in the same position Europe is in currently. In coinclusion, this issue is currently an issue that developed countries are experiencing. However, countries that are currently developing have to take measures against the issue so that they do not face the same problems.



# **Definition of Key Terms**

# **Aging Population**

The term aging population refers to a demographic trend in which the ratio of individuals who are 65 years of age or above grows relative to younger age groups.

# Social Welfare System

A social welfare system is a system that is backed up by the government and provides assistance to people and families who are in need, typically in the form of services like health care, unemployment benefits, housing subsidies, and pensions. For instance, Sweden's welfare system ensures medical care and old-age pensions for all.

### Life Expectancy

Life expectancy is basically the information of the average number of years an individual is expected to live. A country that has a higher life expectancy probably has better healthcare and living standards.

### **Active Aging**

Active aging is a system promoted by the World Health Organization that encourages older people to participate fully in society.

# **Background Information**

# Global Demographics Shifts

One of the most unwanted situations a country can experience is an aging population, and it is important not to forget the fact that this issue is not limited only to nations that are developed or have high incomes. The global demographic shift is currently happening and is affecting the socioeconomic status of countries and individuals. The root of this issue is declining fertility rates and the increase in life expectancy, since countries are becoming even more developed, which results in the life expectancy increasing and the old population becoming more dominant. Advances in areas such as, but not limited to, healthcare improve the life expectancy



even more. As calculated by the United Nations Department of Economic and Social Affairs (UNDESA), the number of people 65 years and older is estimated to grow by over twice by 2050, from 761 million in 2021 to over 1.6 billion. Even though Europe and East Asia continue to experience the most when it comes to severe aging, with countries like Japan already seeing nearly a third of their population at retirement age, the majority of middle-income countries like Brazil, China, and Turkey are aging rapidly without similar robust systems to care for them. The process plays out what specialists call "aging before affluence," where demographic transition outpaces institutional and economic readiness. Africa remains the youngest continent demographically, yet even it will have its age structure rearranged by the late 21st century. Moreover, international migration and urbanization dictate where and how aging takes place. As more elderly people live in cities, worries grow regarding accessible housing, transportation, health care, and much more. It is only by understanding the geographic and socioeconomic nuances of global aging that policy solutions can be designed to be both precise and equitable.

## Economic and Social Challenges

The problem of aging populations and demographic shifts not only affects the demography but also affects the economy in a negative way. These problems are currently testing the system that was put in place by governments because of an aging population issue that governments are facing rising expenditures on public pensions, healthcare, and elderly welfare systems. The dependency ratio of citizens in the entire globe is becoming more messed up since the ratio of people who are not working and dependent at the same time is significantly higher than the individuals who are working and are not dependent. This poses a risk to the overall productivity of a country.

### The Current Approach to the Issue

Responding to the pressures created by aging populations, governments worldwide have embarked on a wave of reforms to sustain their social welfare institutions. Sweden and Germany are leading the way with universal pension



coverage and broad healthcare services, focusing on both curative and preventive interventions. Japan, faced with the world's most aged population, has developed innovative community-based eldercare models and invested heavily in robotics and telemedicine to support independent living. Uruguay, which stands out in the Latin American and Caribbean region, has expanded pension coverage to informal sector workers and older women. Global organizations such as the WHO and the ILO have promoted universal policy platforms such as the Decade of Healthy Ageing (2021–2030) and international social protection standards. However, the majority of low-income and post-conflict nations lack both the institutional structure and the funds to undertake similar reforms. These environments still rely on familial or fragmented care, from which many older people are excluded from adequate support. Also, the digitalization of welfare and health systems, while full of potential, risks perpetuating inequality if access is not universal. Smart home technologies, wearable health devices, and digital pension platforms are already making an impression in some places, but their impact will depend on affordability and accessibility. The diversity of country responses highlights that while aging is a global challenge, there is no one-size-fits-all solution—policies must be responsive, inclusive, and culturally sensitive.

# **Major Countries and Organizations Involved**

#### Sweden

Sweden is a country that is known for its amazing social welfare model. The social welfare programme that is offered in Sweden gives elderly citizens benefits like healthcare and universal pension coverage. The Swedish welfare system made it so that every single elderly citizen had access to healthcare on any means. Since Sweden also has a wide range of elderly people in their country, they have been taking preventative measures so that the effects of aging populations don't affect them. Examples of the preventative measures are community wellness programs and active aging programs.



## Germany

Germany is another country that is fending off this issue in an appropriate manner. Germany is taking a multiarmed approach against the issue, they are focusing on both pensions and healthcare for their elderly population. Germany has put measures in place, like long-term insurance, which has helped the elderly population a lot.

### Japan

Japan is the country that has the highest ratio of elderly citizens in the world. Currently, over 20 percent of Japan's population is considered to be made up of elderly citizens. Due to Japan having such a high population of elderly people, they have built measures to deal with the issue at hand. The country believes in technology to help the elderly, and smart homes and robots are the future of elderly care.

## Uruguay

In the context of Latin America, Uruguay is a regional leader in old-age welfare and pension coverage. It has been successful in expanding coverage to informal sector workers and elderly women, groups that have been poorly served by pension systems in the past. Uruguay's strategy combines contributory and non-contributory programs with a result of widespread coverage and redistributive protection. Over 90% of Uruguayan citizens aged 65 and above are protected by a pension of some sort, a remarkable figure in a region often marked by incomplete social safety nets. The non-contributory pillar—widely referred to as the solidarity pillar—ensures minimum pensions to older adults without a labor record or contribution to the formal sector. Uruguay's interventions are a benchmark for equitable and inclusive support for aging in emerging economies.

## **Timeline of Events**



16 December 1991	Adopted Resolution 46/91, outlining
	18 principles including
	independence, participation, care,
	self-fulfillment, and dignity for older
	persons
12 April 2002	Second Assembly on Ageing
1 January 2021	Launch of the UN Decade of Healthy
	Ageing

### **Relevant UN Resolutions and Other Documents**

• UN General Assembly Resolution 46/91

This resolution was adopted on the 16 of December 1991, and it outlines 18 principles and serves as a guideline for ethical national aging policies.

Madrid International Plan of Action on Ageing

This plan called for the integration of aging into global and national development agendas.

Vienna International Plan of Action on Ageing

The first UN framework was created to address aging.

UN Decade of Healthy Ageing

This act was launched by the World Health Organization and was also backed up by the General Assembly to enhance collaboration between governments to help elderly people.

# **Previous Attempts to Solve the Issue**

With all of the attempts that have been made above, no real solution has been found yet. These treaties represent the core of international cooperation when it comes to this issue. These documents truly emphasize the importance of the issue and provide us with a new point of understanding about the issue.



### **Possible Solutions**

Conquering the challenges of aging populations requires a multi-faceted and visionary approach that goes beyond traditional pension reform or increased health spending. Representatives are encouraged to explore innovative, culturally adaptable, and inclusive solutions that enhance the well-being and health of older persons as well as the long-term sustainability of national welfare systems.

One of them is the establishment of intergenerational community centers where older people engage in learning, social, or mentorship activities in the company of the younger generation. Such centers can reduce old age loneliness while preserving institutional memory and building intergenerational cohesion. Representatives can advise the addition of such centers to urban planning and development projects, especially in rapidly ageing cities.

One more innovative step is to call for government-supported digital literacy initiatives targeted at elderly citizens. With increasing reliance on digital services like telemedicine, banking, and online pensions, elderly citizens are left behind with low digital literacy. Training can extend from smartphone use, navigating healthcare portals, to identifying online fraud, with models developed based on volunteers like youth trainers. Encouraging public-private partnerships in this area can ensure scalability and innovativeness.

Delegates could also recommend formal caregiving registries, which would identify, support, and train informal caregivers, often women or family members. These registries would provide standardized caregiving training, mental health counseling, and even paid stipends or tax credits for those investing time in elder care. This not only enables caregivers but also relieves burden from overwhelmed public health systems.



Secondly, member states could try to build hybrid pension systems consisting of contributory and non-contributory pillars for broadening coverage, especially in countries with large informal economies. Drawing lessons from the Uruguayan experience, a non-contributory solidarity pillar could be proposed to ensure a floor pension for poor old persons who could not access the formal economy during their working years.

On the health side, delegates can recommend the introduction of preventive aging health strategies such as national annual screening campaigns, rural elderly mobile clinics, and promoting active aging through subsidized gyms. The integration of telemedicine into national insurance policies is also an effective proposal, especially in post-pandemic situations where e-care has become a necessity.

Delegates ought to propose gender-sensitive aging policies. These would capture the fact that women live longer, have lower earnings, and frequently carry the cost of unpaid care. Measures could include bridging pension gaps, recognizing unpaid care work in retirement pensions, and making health care available to older women, especially in widowed or rural cases.

Moreover, an innovative proposal would be to call for the establishment of national "Silver Economy Task Forces"—policy briefing panels that assemble government, academic, and private advice to drive age-inclusive economic policy-making. These groups could consider areas such as elder-friendly labor markets, AgeTech innovation (e.g., robotic health, wearable sensors), and accessible housing design.

Finally, in line with global partnership, the representatives may propose enhanced cooperation with international programs such as the UN Decade of Healthy Ageing or the ILO's social protection programs. The proposals may include information exchange mechanisms, the UN Trust Fund for Ageing appeal for



resources, or regional arrangements for cross-border health care and pension portability.

Finally, the delegates must consider not only economic sustainability but also considerations of dignity, participation, and rights. The solutions must be diverse enough to represent the diversity of older individuals and must seek to empower rather than merely support aging populations.

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