

## RESEARCH ARTICLE

# “Celebration of Life”: Youth and Middle-Aged Perceptions of Older Adults and Ageist Attitudes Towards Mortality in Ghana

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## Abstract

**Background:** Aging is both a social construct and a biological reality, operating within the objective and subjective parameters of normative social values. Ghana and Africa maintain an ambivalent love-hate relationship toward aging. The prevailing attitude across workplaces throughout the continent is that any individual aged 60 years and above ought to retire and return home to rest. Nevertheless, the vast majority of African populations hold elderly people in deep reverence and affection. **Objective:** This paper aims to explore the underlying foundations of the objective and subjective love-hate dichotomy surrounding aging across Africa. **Methodology:** This study adopts a case-study approach examining Ghana’s policies and practices relating to ageism. The research employs qualitative analysis of literature, policy documents, and legal texts. Data was drawn exclusively from secondary sources, including official policy documents, legislation, audit reports, parliamentary records, and publicly documented cases of corruption. Furthermore, the analytical framework integrates established theories including relative deprivation, social constructivism, and age-crime propensity, alongside micro-, meso-, and macro-level analytical concepts. An original theoretical construct, Africa-Specific Age-Crime Propensity, is proposed to account for institutional corruption and financial irregularities prevalent within public-sector workforces among adult populations. **Results:** The literature review demonstrates that implicit self-directed ageism remains largely unrecognised, yet produces debilitating health consequences alongside stereotypical devaluation of older workers’ capabilities and expertise. Age falsification, institutional corruption among professional officials, and related misconduct are strongly associated with limited social capital, scarce post-retirement employment prospects, and inadequate social support systems across Africa. In monetary terms, the total economic harm caused by adult offenders exceeds that perpetrated by young people. Despite this, individuals aged 60 and above continue to be widely revered, cherished, and respected. Abuse against older adults remains a widespread issue across many nations. **Discussion:** The boomerang consequences of ageism, stereotypical marginalisation of older adults, and their minoritisation within society are inevitable life-course phenomena that nearly all individuals will experience. Strengthened social support networks and improved governance of retirement associations may foster harmonious intergenerational relations between older adults, young people, and middle-aged members of society. **Conclusion:** Enhanced social support provisions for adult populations are highly likely to reduce instances of institutional corruption, official misconduct, and abuse of authority, while improving intersectional social relationships.

**Keywords:** ageism, discrimination, social network, social support, employment opportunities

## 1 Introduction

### 1.1 Ageism: A social and biological Construct

Aging is a social construct as well as a biological reality within both objective and subjective parameters of normative social values, as mentioned in the abstract. The physical and emotional conditions of older members of any given society observed in the villages, towns or cities, in religious centers, and in the public spaces, such as markets and hospitals, reveal a shared burden of either the presence or absence of care; and social programs in support of the older

people (Nanteer-Oteng & Mate-Kole, 2023, pp. 176-180; Palmore, 2015). It also reveals the magnanimity and hospitality of that society to their fellow humans and the value that society places on human life, including their own (Ayalon & Tesch-Römer, 2018, pp. 2-4). Aging is an inescapable pathway to maturity and eventual glycation and dissipation of human beings into the catacombs of the earth, depending on one's views about salvation or life everlasting. Ghana has a mixed bag of care for the older members of the nation, tapering more towards social neglect and exclusion, from the organizational level, than an integrated and inclusive social setup at the family and community levels (Oteng et al., 2024, pp. 1-22). Some see older adults as minorities (Palmore, 2000), while others see older people as the enemy of progress. Levy offered that ageism is often directed at one's self and can be implicit. It occurs with little awareness or intention, although it impacts the social interactions of each one of us. That is to say, everyone who grows old, would one day be subjected to ageism (Palmore, 2001; Ayalon & Tesch-Römer, 2018).

## 1.2 Review of the National Aging Policy

Ghana, like some of the nations in Sub-Saharan Africa, have a national age policy, which to all intents and purposes, exists on paper but in reality, there is no policy in operation for the older population. The salient parts of the policy to the topic of Aging in this paper are as follows: The National Aging Policy is vested with the Ministry of Employment and Social Welfare. The Policy document started with truism, that, "one of the major concerns of older persons in Ghana is the absence of a comprehensive, coherent and well-articulated policy document of Aging". This observation has not changed as of this period in the last quarter of 2025, under President John Dramani Mahama's administration and the 9<sup>th</sup> Parliament of Ghana. The Policy document added, "As a society we have not been able to meet these challenges [i.e.: efficient health care services and conducive living environment to ensure they age actively and with adequate security and recognizable dignity]". The Policy recognized "the unsatisfactory performance is partly due to the unsatisfactory treatment" given to older persons by the Ministry of Employment and Social Welfare, government and the broader society. The write-up of the policy has many structural and analytical shortfalls. In Section 4.1 of the policy, the official government understanding and perception of older persons, appears to be no different from the views they hold about unemployed youth. The Section stated that, "the overarching goal of the national Aging policy is to achieve the overall social, economic and cultural re-integration of older persons into mainstream society, to enable them as far as practicable to participate fully in the national development process". Such a statement is both condescending and shows the lack of understanding of the older members of society. They do not need re-integration because they have been part of the integral society. The reasons for their withdrawal from active participation in national development, is because the government and legislature say they cannot participate after age 60. In April of 2025, the government of President Dramani Mahama suspended all post-retirement contract appointments in the public sector beyond the mandatory age, to create opportunities for younger professionals. The aim of the 2025 Presidential Directive against post-retirement contract, characteristic of the National Democratic Congress as seen in the 2010 National Policy on Aging, was to boost employment opportunities for the youth; at the disadvantage and neglect of capable, able and competent older adults. This is the crust of the social challenges confronting older adults. If the government recognizes that older adults are the repository of professional experiences, technical know-how, the historicity of the nation and systems, but routinely discard such stock of personnel from the political economy, there is the need for a critical look at the age of retirement in Ghana. Retirement can be in situ and progressive, accompanied with the training and mentoring of younger workers to replace the older generation. The entire national policy on Aging, was put together from the view point of academic research paper. It lacks the step-by-step approach to problem solving in real time, due to the lack of specific and itemized deliverables as the driving force behind the policy. Devoting so much space in Section 6.1 on the human rights claim of older persons on issues such as Fundamental Human Rights, Ensuring Active Participation of older persons in society, reducing poverty, improving health, nutrition and well-being, housing, income and security and attention to gender variations, is redundant and marginally useful, without the accompanying approaches to curing these deficiencies. The National Policy contains so much repetitive statements, from page 1 to 68, it is not worth the title given to that document. It is a mere recitation of aspirations towards the interests and needs of the older persons in Ghana, but lacks any specific solutions, approaches and suggestions towards the amelioration of the conditions of suffering and neglect

by government of the older adults. In 2020, the government of President Akufo-Addo with his Minister of Health, Kwaku Agyeman-Manu expended the focus and goals of the National Health Policy with the sub-theme: “Ensuring healthy lives for all”. A portion of this document covered the older generation of Ghana with no substantive indicators and expected deliverables other than nicely written aspirational goals in nice sounding sentences and verbiage. Prior to this was another policy on the aged, labeled “The Elderly in Ghana, (2013)” put out by the Ghana Statistical Service during NDC/President Mahama’s first administration. The information in the 2013 policy, was culled from the 2010 Population & Housing Census. This document also relied on the July 2010 National Aging Policy. Here too, apart from the litany of demographic and biostatistical data about the elderly population of Ghana, this document did not offer any solution to the challenges facing the elderly or older members of the national society (GSS: The Elderly in Ghana, 2013).

Incidentally, the Ghana Medical Trust Fund, established by (Act 1144) otherwise known as MahamaCares of 2025, is an innovative national program to support chronic disease care in Ghana. Right now, in Ghana, none of the health programs addresses the needs of this cohort in the way that similar age cohorts in other nations even in Africa are cared for such as the aged in South Africa, Algeria or Botswana. “MahamaCares” supports general care of those with chronic disease. Chronic diseases such as Type 2 diabetes, kidney diseases, pancreatic cancer, cystic fibrosis, breast cancers, tuberculosis, palliative care, etc., are not the purview of the older adults only. Ghana’s health care system appears to be wickedly designed, when it comes to the health outcomes of the older adults, due to the many gaps in caring for geriatrics, with zero to limited programs for hospice, palliative, mental health of the aged and lacks nutrition programs to support the health of the aged. The public health sector of the Ghana Health Service, (GHS) under the Ministry of Health and the National Health Insurance Scheme, (NHIS) do not appear to be sensitive to the needs of the older adults despite the huge health budget and allocations made to that sector, contrary to the general view that the population is being cared for by the administration (Amoateng et al., 2024). In the 2026 financial year alone, the Parliament of Ghana approved GHc2.9 billion (or US\$ 263, 636, 364) given to the National Health Insurance Scheme to manage Mahama Cares. This is in addition to the NHIS’s own budgetary allocation. This program does not specifically address comprehensively, the unmet economic, housing, mobility and transportation or income, and other needs of the older adults in the political economy of Ghana.

### 1.3 Analysis of Ageism in Africa

A moment is taken to explain the concept of macro, meso, and micro levels of analysis in sociology where this paper belongs, due to the complexities of the issues in ageism. The issues include perceptions about older adults, the perceptions of older adults about the youth, issues of discrimination, social exclusion, the lack of social network support for older adults, the concerns of the middle-aged persons for carrying the greater economic burden for the youth and the older adults, the lack of central government will to provide for all sectors of the economy, create jobs, issues of succession, inheritance and retirement of public service workers, the economic burden to society of the maintenance of older adults and the rest of the population, the entire analysis in this paper, maneuvers through Macro; Meso; and, Micro levels of analysis, when it is appropriate to the aspects of the issue under discussion (Jepperson & Meyer, 2011).

#### 1.3.1 Macro Level of Analysis

In the interest of clarity of concept, macro level of analysis concerns intersectional relationships between the people in society and government, organizations or groups, the economic systems, and nations. The originators of macro level theorists include Emile Durkheim; Max Weber; and Karl Max (Ritzer, 1985). The interactions simply mean the duties, responsibilities and rights of the ruler to the ruled and the reciprocal obligations of the ruled to the ruler to create a society governed by the rule of law, comity of understanding for individual and state sovereignty. This includes the responsible management of social assets, apportionment and the distribution of social wealth and economic opportunities, without consideration to partisanship or neopatrimonial grounds but driven by fairness, equity, equality and meritocracy. At the macro level, institutions, governments and systems are supposed to take the whole of society approach, not driven by individual or personal aspirations but the needs of the collective society. In Ghana and in most African nations, such intellectual aspirations remain to be sought after in the management of social wealth and in the distribution of income.

### 1.3.2 Meso Level Analysis of Ageism

At the meso level of analysis, one expects to experience the operational modalities of the groups, organizations, companies, occupations and political parties, and the intersectional dealings with the members of the society to promote the capabilities and functioning of the individuals in that society. The outcome of such interactions of political parties, companies and organizations can be measured qualitatively and quantitatively over a period, to determine the effectiveness of the interactions. What are the motivations of the organization or the groups over an issue and how does society address the needs of the group or the individuals in the group? In the case of the older adults, what are the groups that have formed to protect the interests of the retirees? How is that group managed? What beneficial contributions has that organization made to the members of the group? How is the group handling the intersectional relationships between the youth and the older adults or between the middle-aged persons and the older adults? Are the issues being raised by each of these groups in the age spectrum valid and how should it be treated? Meso level of analysis would lead to the dissecting of how female retirees are treated, for example, compared to male retirees, or how gender equity issues are being handled by Ghana governments or the other governments in Africa.

### 1.3.3 Micro Level Analysis of Ageism

Ageism is about human beings. Due to the fact that, whether the activity is being performed by an organization or government, it is also by human beings and for human beings, makes the study of human interactions possible to analyze from any of the three levels of analysis (Simmel, 1971). Simmel who is credited with developing formal sociology is also credited in saying that, "society exists where a number of individuals enter into interaction" (1908/1971). Micro level analysis considers the relationships between individuals, their dealings, communications, social etiquette, their sources of information and data, and how all these bring them together into a unit with commonality of interests (Marks & MacDermid, 1996, pp. 417-432). How inter-personal relationships are being regulated by the members of a given group at any given time to moderate their interactions in order to reduce conflict, confusion and misunderstanding.

## 1.4 Ageism and Stereotyping Older Adults in general

The goal of this work is to shed light on the teeming older generation or older adults of Ghana who are facing the existential and real threat of being neglected by their families, the government and even their children, a challenge captured by the National Aging Policy of 2010. Ageism is demonstrated at work places, public spaces and transportation systems, and in many other places imbedded in the cultural and social context and values. Butler (1969) described ageism as "prejudice by one age group against another age group". Ageism is practiced often by those who are themselves vulnerable to aging. The phenomenon is commonly expressed by the middle-aged people, who are responsible for the welfare of the younger members of the society as well as the older adults in terms of economic burden, tax burden, contributions to social security benefits, social network programs earmarked for the older and younger generations. Ageism is another form of classism, or discrimination based on social and economic classes, and compares with sexism, racism, homosexuality, through social and institutional attitudes, and even legislation (Butler, 1969).

*"Human Aging is not solely the biological process of senescence—the gradual deterioration of bodily functions that increases the risk for morbidity and mortality after maturation. Human Aging is embedded in social contexts and is shaped by social factors. We grow old within a social network of partners, family members, and friends. [...] As soon as we neglect the differences between individuals, we over-generalize and treat older people, Aging, and old age in a stereotypical manner. This stereotypical construction of older people, Aging, and old age is called "ageism" (Ayalon & Tesch-Römer, 2018, pp. 1-11).*

This work is devoted to the Ghanaian, and African brand of ageism in its various dimensions and the way we manage Aging within the society as a whole. The social network and protections for this huge cohort of the Ghanaian population has been regrettably left unattended to by the members of this same cohort when they were not at that precarious age of 60 and above (Oteng et al., 2024). They were seen as the enemy within. They must have felt, perhaps, they will never reach that age and made no provision for the care of those over 60 years of age and above, when

they had the time and state resources at their disposal to achieve such goals. Such thinking feeds into the basic assumptions of stereotyping age and in some cases, neglecting those that have become older. Age stereotypes easily equate into age discrimination in many nations irrespective of economic status (Butler, 1969). With age discrimination also comes with social exclusion and neglect with a long list of unmet needs. They need employment opportunities and favorable Taxation policy that allows them to earn some money with limited amount of taxes or none at all (Jepperson & Meyer, 2011; Palmore, 2000). The most challenging economic burden for those over 60 is the cost of healthcare and their Well-being.

### 1.5 Life Expectancy, Retirement, Rights and Privileges of 60+ cohort

As mentioned before, the general feeling in Ghana about aging is, anyone who has lived long enough to reach age 60, deserves to be sent or made to go home and rest or wait till death becomes one, which is also the beginning of their struggles with the healthcare system (Issahaku & Sulemana, 2021, pp. 1-3). This expectation poses a moral dilemma for the society. Today, the life expectancy of the average Ghanaian is 66.50 years as of 2023. There is also data projecting life expectancy for males to be 63.7 and for females, 69.2. recording an improvement of some 7.9% since 2000. It is reported that girls born in 2021 have an average life expectancy of 79, and the males have 73 (Dept of Physiology and Aging, 2024). But for improvements in the healthcare delivery system, which has, perhaps, accidentally prolonged the life expectancy of Ghanaians, the average Ghanaian was expected to die by age 52 or thereabouts. Considering the reality that not much health interventions have been prepared in anticipation of the expected long lives of the average Ghanaian by way of purpose or disease driven health facilities, training of healthcare professionals for the emerging health concerns, pharmacological and technological investment for drug manufacturing and medical devices production, pain management and hospice care, it appears the healthcare system cannot absorb the expected longevity of the average Ghanaian due to improved lifestyles, sanitation, healthcare and universalization of access to health. Ghana in particular celebrates death more than life. When pre-mature death of a young person happens, there are large format placards with the notation, “*Gone Too Soon*” to announce one’s passing. When an older person dies, particularly those over 60+ years old, the placard reads, “*Celebration of Life*”. This is supposed to be both a sad moment and a moment of eulogy of a life well-lived, but to some of those who appear to be mourning, it is a moment of celebration: access to your leftover wealth, money, beautiful wife or handsome husband, and nicely decorated home. The large formatted billboard type of public announcements of the death of someone, reveals the wealth of the person, and the potential struggle for succession among those left behind, the kind of skirmishes, the strategies, and the machinations to claim the wealth of the person who just died, whose body may still be in the mortuary and waiting to be buried. It does not matter to many traditional family members, whether he or she died Intestate or left a Last Will and Testament.

In Ghana, the legal structure about the allowable age of work, is designed to render a large cohort of the population redundant and unproductive, perhaps, useless, and ignorable. The biggest population in Ghana that is legally sanctioned to be ignored, socially permitted to be neglected and structurally designed to be relegated to the times past, are those who are almost 60 years and above. It is not only the youth that is teeming as far as the governments are concerned but the teeming older adults who are seen or perceived to be nothing more than a huge burden on the national budget for health. These older members of the communities often ignored by their own families and even children, only wait in obscurity in retirement to die because they are no longer needed, almost redundant and a huge burden on society. The Civil Service Act of 1993, (PNDCL 327) of Ghana has delineated series of epochs in one’s employment to retire, irrespective of whether or not there was finagling about one’s age at the point of entry into the service. The first option (Compulsory retirement) is, where the system appears to have the most incidence of post-employment age falsification by affidavit or actual falsification of employment documents within the civil service (Norman, 2022).

If at the workplace, one who is not in a position of authority but occupies middle level management rank, is likely to experience bureaucratic ageism. The retirement in Ghana and in many other African nations fall under “political speech acts” often supported by legislation but with no critical basis or relationship to the abilities of the worker. As at the time of writing this paper in 2025, despite the author’s efforts, not a single legislation on age discrimination was

found, though it had enacted, in addition to the Labor Act of 2003, (Act 651), UN Protocols and the Constitutional protections for women, the Affirmative Action Act of 2024, (Act 1121) for the protection of women against discrimination in the work place. The National Aging Policy provides some weak protections against discriminatory practices in addition to the 1992 Constitution protections to all citizens irrespective of age, rank, tribal and ethnic identity. This canker also shows its ugly head in other employment opportunities such as political appointments to manage public systems or units. Ageism in Ghana creates very vile and debilitating status, stereotyping those near 60 years of age or above on the basis of their antecedents and lifetime achievements, which renders bureaucratic ageism into an objective approach devoid of subjective considerations and supported by legislation, especially when it suits the goals of the political class.

As provided for by the Civil Service Act 1993, these periods are:

Section 71-Compulsory retirement:

- (1) A person holding a civil service post shall in accordance with article 199 of the Constitution retire from the Service on reaching the age of sixty years;*  
*(2) Subsection (1) does not prevent the appointment of a person who is more than sixty years of age on a limited engagement for two years at a time not exceeding five years in total.*

The 1992 Constitution provides in Article 199 (1) that:

*“A public officer shall, except as otherwise provided in this Constitution, retire from the public service on attaining the age of sixty years”.*

You are asked to retire from active life. This includes retirement from paying taxes to government and being a source of income. Once your income sources dry out, you become baseless and almost, a complete burden to the overall income generation of the nation. The Constitution admonishes the 60+1-day old person to vanish from the professional spaces and the public spaces.

*“Voluntary retirement, otherwise known as early retirement, can occur immediately after reaching the age of forty-five years. In Ghana, it is seldom to see a bureaucrat in the public service exercising this option to pursue other more profitable, and probably more challenging new ventures. The obvious goal of voluntary retirement provision is, to encourage the public service workers to transfer the knowledge and experiences obtained on the job to other ventures and industry, to become their own bosses” (Norman, 2022).*

Section 72-Voluntary retirement:

*A person holding a civil service post other than on a limited engagement may, in accordance with clause (2) of article 199 of the Constitution, retire from the Service at any time after attaining the age of forty-five years.*

Below is the applicable provision of the law on retirement for medical reasons:

Section 73-Retirement for medical reasons:

- (1) A civil servant shall retire from the Service if, in accordance with the prescribed procedure, it is found that he is incapable, by reason of infirmity of mind or body which is likely to be permanent, of discharging the duties of office.*  
*(2) Subsection 1 shall not prevent a civil servant found incapable from being moved to grade to which his infirmity will not prevent the discharge of the duties of office.*

If the cause of the medical condition was as a result of the performance of one's work, then there has to be a medical determination as to the degree of injury or disability that makes it difficult to continue to perform one's duties. Retirement for medical reasons is tied with the Workmen's Compensation regime of Ghana. To qualify for Workmen's Compensation benefits, such persons must have been employees of a public or private company or even self-employed provided the self-employed is insured with a compensation scheme or insurer. In order to come under the Workmen's Compensation Scheme, the injury should have occurred during the course of the work of the employee-claimant. Such employees include salaried workers whether on hourly wage schedule or not; as provided for in the 1987 Workmen's Compensation Law

187 (WCL 187). ‘The Constitutional provisions for occupational health and safety of persons employed at workplaces in Ghana are guaranteed by Article 24(1) of the 1992 Constitution of Ghana. Article 24(1) provides, among others that ... “every person has the right to work under satisfactory, safe and healthy conditions ...” It covers those who are engaged in both the formal and informal sectors, as well as those who are self-employed. The aim is to ensure that all workers work under safe conditions devoid of significant adverse effects on their health. The Constitutional protections are broader than the Workmen’s Compensation Law 187. The constitution places the burden on the government to ensure that the safety, health and welfare of persons at work are safeguarded. This is additionally provided for under Article 36(10), that: The State shall safeguard the health, safety and welfare of all persons in employment, and shall establish the basis for the full deployment of the creative potential of all Ghanaians’ (Norman et al., 2014).

## 1.6 Ageism Perceptions in Africa and the West

Although many African researchers usually rely on Western models for the analysis of ageism in their respective nations such as Nanteer-Oteng and Mate-Kole (2023); Oteng et al. (2024); Amoateng et al. (2024), it is very difficult to use Western rational frameworks, whether legislative or policies, and theories on ageism, discrimination and social exclusion in the cultural and modern setting of nations like Ghana and other African nations. Unlike the Western world, in Africa, the older persons are generally treated with veneration, which is not the same in the West. Among Asiatic nations and cultures, despite the massive industrialization of their economies, older persons are still held in high esteem in the public spaces, housing and access to social support, so long as they are economically independent. There is, however, a large portion of older members of the populations in bigger, more anonymous city dwellings, who feel isolated, neglected and with no sense of social belonging identity (Ota, 2009). Due to the feeling of not belonging to the mainstream society, the older people engage in crime and anti-social conduct, such as shoplifting and disturbing the peace, or trespassing.

### 1.6.1 Age-Crime propensity in Japan

For companionship and to feel as relevant members of society, some older persons in some Japanese communities, for example, deliberately commit crimes that would send them to prison so that they too could be surrounded by “neighbors” and “colleagues”? The causal reasons are their attempts to cure social isolation, poverty, and lack of adequate social support in order to gain access to basic necessities of life such as three-square meals a day (Roccamo, 2024; Ota, 2009). “The majority of older offenders (56 percent) committed their first crime at the age of 65 years or older – most are not chronic, repeat offenders but are first time criminals” (Population Association Org, 2010, p. 2). The phenomenon of elderly criminal elements would certainly impact the age-crime propensity and curve in Japan. The crimes committed by the elderly in Japan are mostly shoplifting, stealing and public disturbances.

### 1.6.2 Age-Crime Propensity in Ghana

In Ghana, crimes by the elderly and pre-elderly are not initially age-associated, yet factual analysis attributes such offences to age-related factors: fear of redundancy, unemployment and social neglect. The routine crimes committed by older adults who happen to be officeholders in Ghana, are financial misappropriation of state funds, embezzlement, stealing from state coffers, over-and-under invoicing in government contracts in order to attract hefty commissions or payback. The quantum of money stolen or misappropriated by the adult population of public workers, Presidents, CEOs, Ministers of State, Parliamentarians and other public officials, are perpetrated by those ranging in age from about 45 to 65 plus. These elements’ crime propensity compels a re-articulation or the enlargement of the age-crime-propensity, removing the peg from 15 and 25 years of age in Ghana and many other African nations to include those falling within the 45 and 65 age cohort. The propensity of crime in Africa ranges from age 15 to 65 plus, rendering each nation a crime scene. This reality throws into question why do the citizens still respect and even admire the older adults engaged in such deeds?

### 1.6.3 Veneration of the Elderly despite crimes by the elderly

In Africa, the veneration for older persons in society was seen in the recent elections of the oldest President in the world in Cameroun, President Paul Biya, aged 92 as of 2025, or the respects given to the old Presidents in Uganda, Yoweri Museveni, aged 81 as of 2025.

Rwanda's President Paul Kagame, aged 68 years old as of 2025, Ivory Coast's President Alassane Quattara, aged 83 as of 2025, and Malawi, President Peter Mutharika, 85-years-old, and Tanzania President, Samia Suluhu Hassan, aged 65 years old, and President of Namibia, Nandi-Ndaitwah, aged 72 years of age, who replaced, 83-year-old outgoing President Nangolo Mbumba on 22 March, 2025: - all point to the reality that, in Africa, ageism has both objective and subjective dimensions. Additionally, there are legislative and bureaucratic dimensions, which have already been discussed in the previous pages. There is also the cultural dimension, where older persons are revered and inured with wisdom, specialized knowledge and high social standing, depending on the professional or cultural experiences of the aged. The nation routinely respects the older members of the population irrespective of their political power, and accord them with titles of either being referred to as "dad" or "daddy" or "mom" or "mommy" by the youth and the middle-aged persons in bureaucratic environment or private and public spaces. This instantly shows emotional acceptance and inter-personal association with the younger members of the society that observe such social etiquette. All these variables make ageism analysis in Ghana and Africa very different and moves the framework from the Western template for ageism analysis, due to cultural, legislative, policy and economic differences.

## 2 Method and Methodology

The method was a case-study of Ghana's policy and practices towards ageism. The methodology was qualitative literature, policy and legal document analysis. The work relied on secondary sources and policy documents, laws, audit reports, parliamentary records and published corruption cases. In addition, the work's analytical framework adopted theories such as: - relative deprivation; social constructivism; age-crime propensity as well as concepts such as *micro-level*, *meso-level*, and *macro-levels* of analysis, bringing out other theories for this work. Also, *Africa Specific-Age-Crime-propensity* was proposed to explain the incidence of institutional corruption, and financial irregularities common in the public workplaces among the adult populations. Ghana was used as the primary case-study, due to the author's familiarity with the litany of criminal suspicions and cases initiated by the Attorney-General of Ghana and the Office of Special Prosecutor against adult perpetrators of massive corruption and financial irregularities documentarily identified by the Ghana Audit Service as well as the Public Accounts Committee of the Parliament of Ghana. Ghana is a leader in Africa in practicing democracy, the rule of law and holdings appreciable respect for State and Subjective sovereignty. Specific phrases were designed to search for pertinent literature opportunistically. After the selected papers were read and analyzed, important citations or knowledge were used as guide to inform the focus and expanse of this paper. Appropriate case law was relied on to give consideration to the legal aspects of the topic, the cumulative effects of all the variables researched have led to the outcomes reported in the results. Due to the use of phenomenological and ethnographical approaches adopted for this work, the discussion section has been combined with the results for efficiency and deep analysis.

## 3 Results and Discussions

### 3.1 Theoretical foci of micro level of Ageism in many cultures

The micro-level of analysis of ageism, brings out operative concepts or theories in psychology such as *Terror Management Theory*; *Social Identity Theory*; and *Stereotype Content model*, to help understand the complex emotions and ideas about ageism and mortality. [Greenberg et al. \(1986\)](#) offered that the Terror Management Theory is a form of denial or delusion about the presence of older persons as a constant reminder that, the young would also eventually get old. This certainly creates discomfort for the youth due to the realistic reminder by the presence of older adults, that they too would one day, suffer the curvature of the spine, perhaps, and walk in walking-frame. This suggests that, the absence of older persons from the public view, symbolizes the sense of immortality and increased sense of self-schemata or self-esteem of the young one. It gives young people greater peace of mind about death and the lack of the certainty of life ([Baumeister, 1986](#)). Greenberg and his compatriots argued that people create cultural activities to "reduce the terror engendered by the awareness of our vulnerability and mortality by providing a shared symbolic conception of reality that imputes order, predictability, significance and permanence to our lives ([Greenberg et al., 1986](#), p. 206). That is to say, the

cultural norms observed by the respective communities would outlive us and to fulfill the innate desire for self-preservation. In religion, the believe in life after death, is one of the motivating factors used by society of believers to ensure their immortality. The protection motivation practices of individuals in risk reduction and health seeking behaviors, otherwise known as Terror Management Health Model, (TMHM) are all part of positive delusional approaches to the delay of death through the gradual processes of glycation and Aging, despite the level of attention to the personal protection motivation culture and practices (Goldenberg & Arndt, 2008), although TMHM is also considered as a form of self-preservation and empowerment (Cooper et al., 2011). Tajfel et al. (2001) proffered that Social Identity gives people a positive sense of self-identity. It helps them to define themselves based on the group to which they belong. The modern application of social identity can lead to neopatrimonialism, stereotyping, prejudice and hate speech against a particular group different from the mainstream members. It can be used as a weapon against both the youth and older persons within a given nation (Fligstein et al., 2012; Holmes, 2009; Norman, 2022).

### 3.2 Stereotyping, Discrimination and Hostilities towards older persons at work

Notwithstanding positivist social constructivism on the acceptance of older adults within cultural view of ageism in Ghana and elsewhere in Africa, where the older persons are often held in high esteem, at the same time, they are cast into a stereotypic imagery of being “too old” if one is 60+ in years. Ghana and in some African nations, it is presumed that one is old when reaches the arbitrarily set retirement age of 60 years for some public servants, academics, security services, and the rest (Nanteer-Oteng & Mate-Kole, 2023; Oteng et al., 2024; Amoateng et al., 2024). Yet, one can work officially till he or she is 65 years old in the Attorney-General’s office, or be a Justice of the Supreme Court of Ghana till one is 70 years old. In Ghana and in Africa, political appointments have no age limit, even if one is an octogenarian, rendering the legislatively scheduled retirement age infantile, lugubrious and macabre.

President John Dramani Mahama on 25<sup>th</sup> November, 2025, barely seven months after the Presidential Declarative Directive suspending all post-retirement contracts was issued, surprisingly announced the post-retirement contract for the Inspector General of Police, Christian Tetteh Yohunu, a two-year extension, effective 28<sup>th</sup> December 2025. The IGP’s old contract was to end statutorily on 27<sup>th</sup> December 2025.

The arbitrariness of presidential power is hard to rationalize but as it is well-known, the politician has the option of “dirty hands” concept to engage in, sometimes, diametrically opposed position against their own prior directives and statements. The inherent discriminatory nature of the retirement age system in Ghana is part of the issue. Once, an older person is labeled as a 60-year-old, other labels also follow, such as being considered as weak; slow; and lacking sharp analytical skills, particularly if one is not wealthy, and does not have political or cultural authority power. If one is not a royalty, or a senior member of accountable professions such as law, medicine, engineer, lecturer, pastor or politician, the level of respect goes down several notches (Amoateng et al., 2024). In a nation where politics leads the law, it makes little sense to apply Western age-based theories, legislations and policies to explain ageism in Africa.

### 3.3 Stereotype Content Model (Meso-Level Analysis)

The Stereotype Content Model suggests older adults are perceived as being warm but incompetent, leading to pity, sympathy or even envy (Fiske et al., 2024, 2005 2024;). However, lifetime exposure to older people leads to Stereotype Embodiment Theory. This proposes that, older persons have internalized negative reaction about ageism of their own age group. Negative age stereotypes and self-perceptions of Aging have adverse influence on health, and cognitive abilities (Wurm & Benyamini, 2014). Evolutionary theories on group memberships, under meso-level explanation of ageism, offer that people are naturally pre-disposed to be part of a group, upon the realization that their subjective well-being is dependent on the group support and collaboration. Ghana has not yet attained this level of awareness when it comes to the multiplicity of Associations for various retired people which would have pushed these various associations to combine their goals, objectives and resources into a national entity to lobby and offer economically beneficial programs to the members. Group members benefit from cooperation and reciprocal acts to all. The areas of group interests’ intersection depend on age,

wealth, education, reputation, health and social standing as qualifiers for assistance from the group.

### 3.4 Inter-Group Threat

The degree of economic and political threats or illness motivates the group help. [Burnstein et al. \(1994\)](#) provided the view that, where there is risk to life within the group or family situation, other members of the group are more willing to assist the very young and the very old, or the sick or poor members. Despite this observation, in Ghana and in other African nations, there is age segregation between the young and the old on the basis of education, work, experience, family antecedents and retirement ([Riley & Riley, 1994](#)). Limited interaction with the older persons allows ageism to thrive over collaboration ([Hagestad & Uhlenberg, 2006](#)). One expected intergroup threat support against President Akufo-Addo's debt re-structure in 2023/2024 which led to the "hair cut" of the retirement income of some retirees. But due to partisan politics and sheer jealousies among the various Associations of retired personnels, overwhelming support was missing from the public demonstrations staged by the affected treasury bond and other government bond investments.

### 3.5 Inter-Generational Conflict Theory

In addition to the lack of coordination among the various associations of retired persons, there is Intergenerational Conflict Theory which offers that expectation of the young for the succession of the wealth and resources of the older generation, the minimal uses and consumption of shared resources by the older members, creates tensions in that relationship. The tensions could lead to violence, abuse and ostracism. That is to say, older persons should not desire to be part of the younger generation but pursue age-appropriate activities. Ageism, at the Macro-level analysis, is imbedded in the cultural norms which seek to depreciate and devalue older people as a way of making it emotionally and intellectually easier to ignore them, pack them, literally, into retirement homes like kids in boarding schools, regulated by age-related policies.

### 3.6 Modernization Theory (Macro-Level Analysis)

The premises of Modernization Theory appears to be biased. It presumes that as society moves from the traditional to the technological, industrialization, and urbanization, the older adults are not able to keep in line with such advances, shifting adaptability and new skills set to the younger population. This contributes to the loss of identity, skills, importance and efficiency among the older adults. The counter to this argument is the captains of industries and technological advances are those with wealth and financial power to be able to push modernization and these captains, whether it is Google, Face Book or Meta, whether it is with real estate development and job creation have been driven by older adults before the younger generations could rise and be counted as industrial leaders. In the case of Google, the four angel investors were not considered as members of the younger generation at the time of their funding: Andy Bechtolseim, co-founder of Sun Microsystems, 48-years old (1998) provided \$100,000; David Cheriton, aged 47-years old (1998) provided \$100,000, Stanford University computer science professor, Ram Shriram, aged 42-years old (1998), \$250,000, venture capitalist and Jeff Bezos, 34-years old, (1998) gave out \$250,000, founder and CEO of Amazon, plus additional contributions from Larry Page, Sergey Brin. The quantum of investment and venture capital, investment in AI Algorithms industry, Car manufacturing, real estate investment in the world, are still held in the hands of older adults as a collective unit: all these pointers collectively render modernization theory unfair and biased theory, contributing to ageism and its attendant psychological sequelae on some vulnerable older persons, but not on those with greater level of personal resilience ([Fourie, 2012](#)). At any rate, [Krekula \(2007\)](#), [Marcus and Fritzsche \(2014\)](#) and others offer Modernization Theory to explain the dynamics between the young and older people. They argue that, it is not age per se that cause the disconnection between the young and the old, but intersectional relationships on the issues of age, gender, race, socio-economic factors, sexual orientation, wealth, which lead to discrimination ([Krekula, 2007](#)). Ghana is essential materialistic society and intensely status driven, even if one is not entitled to such a social rank or status. Although there is generally pretentious respect in public places for the old persons, in private spaces, the aged are considered witches and a waste, leading to physical and psychological abuses ([Malmedal & Anyan, 2020](#)). In the workplaces discriminatory practices such as being selected to be a part of Continuing Professional Development training as a

participant, often are denied to the older employees. Such discriminatory practices, which could be subtle or more direct in its application, happen more in the public service environment than in many other places of work.

### 3.7 Three Core Economic Burdens for Older Adults

The reason why Ghana has lost all its social moral and ethical values, and has been described by various politicians including presidents of the nation that Ghana is a “crime scene” is, due to these three variables that combine to ensure the presence or absence of human flourishing post-retirement period of the Ghanaian worker: Income Support, Employment Opportunities and Favorable Taxation Policy. It is the same rationale used to justify age cheating in various walks of lives in Ghana and in some African nations. What is true in Ghana, is often found as phenomena that also occur in Nigeria, Kenya, Malawi and other African nations, due to the similarities of the economic activities and government controls over economic opportunities and which turns the event into common phenomena.

On the other hand, what is true in Ghana, is not necessarily true in all nations of Africa. For example, South Africa has income support for the elderly. The Older Persons Grant, also known as the State Pension, is administered by the South African Social Security Agency, (SASSA). Access to such funding depends on being a citizen of South Africa, permanent resident or refugee aged 60 or older. One must pass a means test which assess personal income in assets and do not receive any other support from government or not be cared for in a state institution. In addition, a beneficiary cannot earn from employment of more than R86,280 for a single person or R172,560 for married couple, with a net worth not exceeding R1,227,600, if single or R2,455,200 if married. The grant ceases when the recipient passes away. The grant is R2,315 per month for those under 75 and slightly higher amount for those over 75 (<https://www.gcce2024.co.za>). The eternal question is if South Africa can afford to take care of its elderly population, how come Ghana cannot do the same? The simple answer lies in the corrupt practices bedeviling Ghana and not merely due to the lack of resources, which creates a cyclical vortex against the evolution of public assistance programs in nations like Ghana.

### 3.8 Correlation between Cessation of income in-flows and Corruption/Bribery

The cessation of income in-flows into the personal coffers of most workers nearing the age of 60 or already above that age, have provided the most indelible and effective motivations for demand for bribes, misappropriation of government funds, embezzlement and financial improprieties often reported in the financial statements of various companies that appear before the Public Accounts Committee of Parliament of Ghana. Stealing from the public purse becomes an acceptable national conduct, irrespective of religious controls, because stealing becomes an effective tool for personal resilience, survival and prolongation of life. To many Ghanaian workers, particularly those with spending authority or mandate, stealing is a life affirming ‘dirty-hands’ equitable principle operating on them, necessitated by basic need and the fear of hunger, thirst, lack of housing, transportation, medical care and so many basic rights of a man or a woman in society. The reality is that some of such people are also motivated to go bad by Relative Deprivation Theory of need. They want to be as rich as their peer, even if they don’t or have not worked hard enough to obtain such wealth or riches. The moment they are put in charge of public funds for the use of the general public, they make the unilateral decision to represent the public in the use of the funds and accumulate such funds for their personal use. Ghana has many cases of such abuse of the public trust by the older population of Ghana. From the public dossier of Ghana, in the case of a 55-year-old-lady, *The Republic Vs. Sedina Christian Tamakloe Attionu and Daniel Axim [2024] DLHC17438*, Suit No CR 24/2019, the High Court in Accra, sentenced the former CEO of MASLOC or the Microfinance and Small Loans Centre to 10 years jail term with hard labor on 78 counts for causing financial loss of Ghc90 million or (US\$8,571,429) to the State in April of 2024. Her former Chief Operating Officer, Mr. Daniel Axim, was also sentenced to 5 years in prison also with hard labor. These are just two cases that have been proven to support the statement that, a large section of the adults in the workplace of Ghana are thieves.

Applying Social constructivism theory to the personal dilemma of adult workers at the cusp of their retirement to interpersonal and intersectional relations, brings the conduct of many of

the adult population in Ghana under critical review. Individuals react differently to situations, needs and obligations; depending on how they perceive the situation or reality around them. Although the theory has been criticized as promoting anarchy, it also describes the freedom of choice of an entity and what pleases him or her often times, despite the oath of office taken and respect for the law.

### 3.9 Africa-Specific Age-Crime Propensity

I have postulated that the lack of social network has severely impacted the morality of the adult population of Ghana that, there are many systems and theories we need to change for the better. Part of the reasons for this call stems from the fact that, when the adult population which houses the parents and role models of the children are morally broken, the nation can be declared as morally bankrupt. The level of impunity before the law being constantly demonstrated by accountable professionals or officeholders in Ghana, is a serious moral challenge to the civic responsibility of Ghanaians. This appears to be transforming the morality of the children who are being imparted with immorality. In order to address the dwindling moral landscape of Ghanaians, the national actors need to find the time to diagnose the disease in order to address it head on. I have suggested as one of such approaches for society to take a look at theories on age-crime-propensity. This is in my paper in 2025: *Africa Specific Age-Crime Propensity: Who is the Most Dangerous age-crime Cohort, those between 15-and-25-years or 45-and-65-years?*

I offered that, theories are necessary in understanding the intersectionality between people and systems and in society in general. The overwhelming majority of social sciences, sociology, physiologist, scientists and researchers agree that theory helps to organize a body of concepts and principles intended to explain a particular phenomenon such as Africa-specific Age Propensity to Crime in appreciating some of the underlying factors in Aging (Yahaya et al., 2019). Theory is a set of analytical principle or statement constructed to align with our observation, perception and description of the world (Carpiano & Daley, 2006; Yahaya et al., 2019). Those researchers who believe that theory is critical to research include researchers as Yahaya et al. (2019) and Bennetti (2009). Yahaya et al. (2019) have provided the features of theory to include, stability, coherency, consistency, prediction and explanation, uniqueness, generalizability and conservatism. By Stability, Yahaya et al., explained it to mean one which is unchanged over time. The cases used in this paper on Africa-Specific Age Propensity to crime are found to be stable and occurs within a given cohort of officeholders in Ghana. There is coherency of the theory. That is to say, it meets the requirement of satisfying a comprehensive and non-contradictory statement with internal harmony. Consistency suggests that it should not be possible to arrive at different outcomes when the theory is applied. Predictive quality of the theory should explain how and why a particular approach ends up in the way it does, and uniqueness simply means the theory should be different from all others for it to be useful. Generalizability is that the theory should allow the researcher to look at a particular case and be able to generalize to other cases similarly. By conservatism, it means the theory cannot simply replace an existing theory which is still useful and applicable to the same phenomenon that the new suggested theory is proposing. The proposed Africa-Specific Propensity to Crime actually contains the variables described by Yahaya et al., and others, and even offer additional variables for its evaluation and uses.

The profiles of perpetrators of crimes in Ghana, have compelled a change over the age range which has the highest propensity to crime, but the sciences of criminology and sociology, as well as psychology, are still lagging behind the emerging reality in Ghana and other comparator nations. Ghanaian and African scholars have the tendency to follow the theories from Western scholars without any attempt to interrogate the theory if it applies to our unique situation or not. We rather bend the theories like Beckham bends the football to fit the goal post. There was a time, one could surely state that crimes were often the preserve of young people between ages 15 and 25. This was both hypocritical of the adults making such claims. It was also built on a false premise. Despite it being labeled as scientific and being studied in thousands of Sociology and Criminology modules around the world, in both prestigious and not so prestigious colleges, scientists have not been able to tear away the collective knowledge of crime propensity built on Quetelet's 1831 research findings that, crimes are committed by those aged between 15 and 25 until it tapers off due to age and wisdom.

Ghana needs to change the age propensity of crime from 15 to 25, which is probably the un-interrogated universal standard, and create another age-crime curve that reflects the national profile of perpetrators of crimes. The disturbing age-crime curve in Ghana and in many of the

nations in Africa is between 45-and-65-year cohort. Before providing the rationale for this call, permit a short investigation into the age-old propensity basis for crime as designed from the Western point of view, without consideration to the changing criminal landscape; population demographics; technology; and globalization of criminal enterprises around the world including transnational criminal gangs, often run by older men and women and not those within ages 15 and 25 years old. In the work of [Rocque et al. \(2015\)](#), they stated that, “the relationship between age and crime is one of the most robust relationships in all of criminology. This relationship shows that crime increases in early adolescence, around the age of 14, peaks in the early to mid-20s, and then declines thereafter. This standard shape, which has been termed the “age–crime curve,” is not questioned by scholars” (p. 1). This is a very strong, emphatic statement which may have lost its relevancy and intensity over time. They pulled back on their own statement with an objective view that, [...] questions surrounding how much variation occurs in the age–crime curve by crime type, social group, and historical period remain” (p. 1). This is the gap my piece tries to help fill with this exposition.

The approach to the analysis of perpetrators of crime based on age, started with one of the personalities regarded as one of the “founders” of criminology. He is the Belgian-French astronomer and mathematician, Lambert Adolphe Jacques Quetelet, (circa: 1796 – 1874). He “was one of the first to recognize the persistent relationship between age and crime”. All of which were reasonable, probably, reliable in his time and thereafter. However, in the modern times, things have changed, moderated by population bulge, teeming youth and increased life span of older persons in just about every economy. At any rate, “In his 1831 publication *Research on the Propensity for Crime at Different Ages*, he examined the national crime statistics in France for the years 1826–1829, and discovered that crime rose with age, peaking around age 25 and declining precipitously thereafter. [Quetelet \(2003\)](#) wrote: Among all the causes which have an influence for developing or halting the propensity for crime, the most vigorous is, without contradiction, age. It is, in fact, with age that man’s physical strength and passions develop and that their energy afterwards diminishes. This propensity must be practically nil at both extremes of life since, on the one hand, strength and passions, those two powerful instruments of crime, have scarcely been born, and when, on the other hand, their energy (pretty nearly extinguished) is found weakened by reason. It is about the age of 25 years when the propensity for crime attains its maximum” ([Rocque et al., 2015](#), p. 2).

[Rocque et al. \(2015\)](#) concluded their paper thus, “research on age and crime has been conducted for, at least, as long as scholars have empirically examined criminal behavior. The shape of the age–crime curve is remarkable for its consistency and persistence over time. A tremendous amount of attention has been paid to better understand the curve and what it means for theories and policies surrounding crime. While it appears, there is much continuity in terms of the shape over time and across offenses, there is also evidence of change. Research will likely continue into the future in an attempt to settle these important debates” (p. 8). The analysis contained in this chapter, which disagrees with [Rocque et al. \(2015\)](#), as well as Quetelet’s analysis dating back to the tail end of the first Industrial revolution between 1760 to 1840, is part of the change and research that [Rocque et al. \(2015\)](#) requested or suggested. As already refuted discounting the set age–crime propensity for Ghana and Africa, it is hereby submitted that, the conventional view of the propensity of crime considered only the ‘incidence’ and ‘frequency’ of crimes committed by that cohort, namely robberies, break-ins, pick-pocket, knife-stabbing, occasional murders, and occasional rapes, arson, and other torts. Quetelet’s theory did not take into consideration crimes by adults even at the epoch of his long life as a researcher, which even then included financial irregularities, bank heist, stealing by professionals, swindling, Ponzi schemes, stock manipulation, murders, criminal gangs, and smuggling as well as rape, robberies, poisoning and abductions.

Quetelet’s age-crime propensity was and is now inadequate approach to evaluating the real cost of crime to society. It did not assess the effect or intensity of the weight of the crimes being committed by other members of the population. The financial value and weight of the crimes committed by those between ages 45 and 65, in addition to those between ages 65 and 85 dwarfs the real cost of the crimes committed by those within ages 15 and 25. This statement can be factually, scientifically and empirically proven beyond a reasonable doubt, using evidence-based theory and actuarial science as the basis of analysis. Evidence-based theory and Actuarial Science would allow the use of mathematics, statistics, and financial theory to assess and analyze the magnitude of the cost to society of financial crimes and their effect on

health, child mortality, road accidents, chronic diseases, underdevelopment of the health system and so many other negative outcomes. This would form part of scientific research and legal evaluation even in Courts of law, which will really dilute the use of age-crime curve analysis articulated by various researchers since Quetelet in 1831 till today.

If, for example, two thousand young people between ages 15 and 25 commit all kinds of robberies, breaking and entering, assault and battery, vandalism, sexual assault, and other crimes quantified, using useful life assessment as basis for both assets and human life, as costing society \$1bn a year, aside of the cost of trial and maintaining the perpetrators in a correctional facility, we have a definitive value for the cumulative crimes committed by that cohort. Compare that to another set of crimes committed by another cohort of people between ages 45 and 65: - such as:

- (1) embezzlement of State funds totaling \$10bn a year;
- (2) steal States lands and other properties valued as \$70bn; and for example,
- (3) divert development funds for building 88 hospitals in; say, 2020 in Ghana as part of the government 5-prong approach to manage the Covid-19 Pandemic and to “[...] (v) use the opportunity afforded by the emergency to expand domestic capability and deepen self-reliance”, and secured US\$100 million start-up fund for “Agenda 111’ hospital project, through the Ghana Investment Infrastructure Fund, (GIIF); but builds only one out of the 88 hospitals promised, and lastly
- (4) spend another \$95m to prepare a hole in the ground to build a national cathedral.

which of these cohort’s activities place heavier burden on the economy, the debt stock and the economic development of the nation?

Though the analysis conducted by Quetelet between 1826 and 1829 then might have been genuine and scientific, science research also contains a great deal of uncertainties making scientific research a never-ending story (Doyle et al., 2023, pp. 1-29). In the current age, the age-crime space has expanded to include just about all ages and all sexes, where the adult population in the case of Africa commit crimes, in fiscal terms, the greatest amounts of crimes by individuals or a group of them with the most negative overall impact on society and economic wellbeing. The greatest financial value crimes running into billions of dollars in Ghana, and in most of Africa, are perpetrated with intentionality, rational choice and opportunism by the Middle Class, and those within ages 45 and 65 in addition to those between ages 65 and 85. These professionals and managerial cohort, are often appointment holders, including the Presidency, Central Bank Governorships, Judges and Justices, Chief Executive Officers of underperforming public institutions but who still receive large salaries unmatched by their performances in addition to financial improprieties, or they are part of the accountable professions and institutions: Pastors, General Overseers, Auditors, Accountants, Lawyers, Chiefs, Medical doctors, Pharmacists and CEOs of agencies such as the National Buffer Stock, National Signals Bureau, National Service Secretariate, plus Ministry of Finance as well as military officers in charge of the national Armory. They pose the biggest direct and existential threat to the nation’s liquidity, optimal project cost, and increased financial burden to the nation. In place of the “age-crime propensity” I propose “Africa Specific Age-Crime Propensity”.

### 3.10 Income Support and Security: Employment Opportunities and Favorable Taxation Policy

When it comes to income support and security of those 60 years of age and older, there is very little national programs for those who, even if they were previously gainfully employed, but who did not optimize their premium payments and social security contributions. In recent years, government used tricks to take money away from the elderly who had made the unfortunate decision to invest their pension funds in treasury bills. They are left with nothing to live on. Ghana does not have a national income support program for the elderly, and some governments take the little income-related-investments of the elderly to finance the servicing of the national debt. Soon after retirement, personal savings begin to dwindle very rapidly due to both exogenous and personal factors of poor wealth management, inflation, rising cost of basic commodities, cost of medications for chronic conditions and high cost of rent and utilities. Since 2022 on the internet, there has been a phrase that has trended on social media thus: “*Akufo Addo’s haircut of the elderly*”. This refers to the financial losses the pensioners suffered due to the Domestic Debt Exchange Program in 2022. The program compelled individual investors

which included many pensioners to exchange their bonds for new ones with lower interest rates and longer maturity periods. This exposed Akufo Addo's party, the New Patriotic Party to subterfuge, lies and deception. The effect on the pensioners led to the death of some 700 elderly people, worsened the chronic conditions and increased mental health issues for the elderly and their families. While some of these deaths cannot be traced to the poor government management of Akufo-Addo's government and the resulting haircut, there is definitely a strong correlation between the encroachment or breach of the previous arrangement on return on investment into treasury bills, and the death of all those who could not afford the medicines they needed to live or the food they had to eat to remain alive. Despite the public outcry, the picketing and condemnation of the haircut, the government wickedly ignored the concerns of the elderly and made zero provisions to ameliorate their situations as the haircut took effect in the national economy and on those investors. All these developments about haircuts happened after Nana Addo Dankwa Akufo-Addo had said on October 31, 2022 that:

*"I also want to assure all Ghanaians that no individual or institutional investor, including pension funds, in Government treasury bills or instruments will lose their money, as a result of our ongoing IMF negotiations. There will be no "haircuts", so I urge all of you to ignore the false rumors, just as, in the banking sector clean-up, Government ensured that the 4.6 million depositors affected by the exercise did not lose their deposits"*

According to the Ghana Statistical Service census statistics of the elderly (60 years and older) has increased from about 213,477 in 1960 to almost 2 million (1,991,736) in 2021, consisting of 861,830 (43.3%) males and 1,129,906 (56.7%) females. It was reported by the Statistical Service in October 2022 that "one-quarter of the elderly in Ghana are multidimensionally poor.

*A little over a third (37.5%) of the elderly population is employed – five in every 10 (50.0%) for the age group 60 to 69 years, about three in every 10 (28.6%) for the age group 70 to 79 years, and one in every 10 (10.7%) for the age group 80 years and older. Nine out of every 10 (90.1%) employed elderly persons is working in the private informal sector with eight out of every ten (80.0%) being self-employed without employees. Nationally, 395,693 older persons representing over half (53.2%) of the employed elderly population are in vulnerable employment (Ghana PHC Report 3B: Age and Sex Profile, 2021; Ghana Statistical Service, 2022).*

The Service warned that due to the increasing population of the elderly, Ghana needs to develop the preparedness to safeguard the well-being of the growing numbers of older persons in the nation.

The Ministry of Youth Employment, by its name, appears to be only interested in the employment opportunities for the youth. This makes no entity directly responsible for the employment opportunities for senior citizens. There is no agency like Senior Community Service Employment Program as it pertains in more civilized and cosmopolitan communities in the Western world. The current National Democratic Congress, NDC speaks loudly about inclusivity in its manifesto of 2024 which led it to win the general elections of that year, but does have any clue about Senior Citizens Work Force Inclusion (Jobs for Senior Citizens, 2025). A significant number of Ghana's intellectuals especially in public health and population studies, do not have the habit of studying phenomenon that affects them but rather are glad to jump on Western funded projects to study, for example, the re-emerging of "neglected tropical diseases" or conduct repeat studies on "mosquitoes treated nets". For those in other sciences, they conduct repeat studies such as "election violence in constituency A" and turn around to repeat the same study on "election violence in constituency B", both of which do not reveal significant finding. Some these academics do such studies for promotion and have no intention to contribute knowledge to that public health challenge. The issue of age cheating is a concerning phenomenon but not too many of Ghana's national researchers have paid attention to this phenomenon, perhaps, some of these same researchers are themselves perpetrators of age cheating. The root causes of age cheating are found to be due to the absence of these variables: Income Support and Security; Employment Opportunities; and, Favorable Taxation Policy. The motivation to age cheat will be eliminated if the worker knows that even after retirement, he or she would have opportunity to continue to earn a living and be relevant to the economy. Above all, he or she will not go hungry, left unattended to if sick.

## 4 Conclusions

Government operatives, ministers, directors and even medical doctors as well as social science specialists need to pull their resources together to design better policy for the welfare, upkeep and maintenance of the elderly members of the Ghanaian population. Although the Ghana Medical Trust Fund is a good initiative for chronic disease treatment, it is not designed for the specific needs of the elderly but for everyone. The health profile of the elderly is vastly different from the younger populations, irrespective of the good intentions of the government. As the findings in this paper show, the aged are not only neglected by the healthcare delivery system in many instances, but also by the ministry of justice and the attorney general's office, the Commission for Human Rights and Administrative Justice, the Judiciary and the Security Agencies in Ghana as well as the housing and transportation sectors in terms of the legal protections of older women being routinely labeled as Witches and being abused because of such labels, etc., despite the existence of legislations to protect the aged. This calls for public education and health promotion among the population. Age-cheating, institutional corruption by members of accountable professions, all appear to be due to the lack of adequate social network, post-retirement employment opportunities, and wicked social support mechanisms in Africa. This paper is loudly suggesting to the various political parties and government in Ghana that their neglect of the older generation is inhospitable and falls outside good governance standards. They should take steps to correct this age-old neglect with programs that are progressive and humane. Such programs should include Public Social Support network, programs and services that assist individuals and families with financial difficulties and other social challenges, such as direct cash payment for food and rent, Medicare to cover inpatient health care, doctor's medical services, tests, and preventive services consistent with the scheduled fees. Ghana does not have a single private or public nursing facility care for the aged, or organized hospice and palliative care and home health care services, including buying of groceries, medicine supplies and such needs for the home-bound retirees. Apart from premium based personal pension plans, such as Social Security, Pension Plan, job related emoluments, Ghana lacks social welfare support. There is the perception that the leaderships, from time immemorial, only think of themselves and in sickness, the state is routinely airlifting members of parliament, government leaders such as Vice-Presidents and related family members to Europe and the U.S.A for medical attention. It is important for the elderly close to retirement age to plan their futures in order to reduce moral conflicts between their self-interests and state duties and to reduce the incidence of corruption which contributes to social hatred towards the aged. The conflation of their needs with the state interests often lead to questionable actions which can easily be avoided. It is accepted that "optimism buffers the detrimental effect of negative self-perceptions of Aging on physical and mental health" (Wurm & Benyamini, 2014, p. 832). This calls for investment in healthcare programs, post retirement activities and retooling of the personnel that fall into the age cohort of the elderly, to help restore the confidence of the population in the system. The citizens need to believe that in old age, the nation is willing to offer help, in collaboration with each person's effort towards their self-protection and resilience.

## Conflicts of Interest

The author declares no conflicts of interest.

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