



Global AgeWatch Index 2014

Insight report

**HelpAge
International**

age helps

HelpAge International helps older people claim their rights, challenge discrimination and overcome poverty, so that they can lead dignified, secure, active and healthy lives. Our work is strengthened through our global network of like-minded organisations – the only one of its kind in the world.

The Global AgeWatch Index is the only global index to rank countries according to the social and economic wellbeing of older people.

www.globalagewatch.org

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People do not stop developing when they reach sixty or seventy or eighty. Our older years should be as much a time to expand our horizons as our younger years.

Preface

The Global AgeWatch Index 2014 presents a unique snapshot of the situation of older people in 96 countries of the world today. It highlights which countries are doing best for their older populations and how this links with policies towards pensions, health, education, employment and the social environment in which older people live.

The report underlines how economic growth alone is not sufficient to improve the wellbeing of older people. In recent years, a narrow focus on economic growth in many countries has led to soaring income inequality, leaving many older people short of food and income, with inadequate access to health and welfare and increasingly vulnerable.

This need not be. The world has made considerable progress in advancing towards the Millennium Development Goals since 2000. The new goals for sustainable development now need to give attention to advances among the different age groups, including older people.

This report shows that every country has room for improvement. Comparisons with other countries show what is possible and can raise public awareness and stimulate political commitment. The tables provide striking evidence that in each region, some lower-income countries provide better for their older people than countries that are richer.

People do not stop developing when they reach sixty or seventy or eighty. Our older years should be as much a time to expand our horizons as our earlier years. Supporting older people will help to create a world where all feel confident to live with dignity and security.

Professor Sir Richard Jolly
*Institute of Development Studies
University of Sussex*

Foreword

I am delighted to present the second Global AgeWatch Index. We are at a key moment for the world's older women and men, with UN Member States negotiating new Sustainable Development Goals to succeed the Millennium Development Goals in 2015.

The UN Secretary-General has called for a “data revolution” to underpin this new international development framework to ensure that “no one is left behind”. We need new and better data, nationally and internationally, to make this call a reality.

For too long, older people have been excluded from international and national development planning and programmes due partly to exceptionally poor data on people aged 50 and over. This approach is outdated and unsuited to the reality of people living longer all over the world. To continue in this vein has serious and pernicious consequences for older people. It renders them invisible, excludes them, and limits their access to services.

HelpAge International sees the Global AgeWatch Index as a contribution to this data revolution. It helps to measure and assess countries' progress in supporting their older populations, highlighting gaps in international and national data sets, and pointing to appropriate policies.

I hope you find the Index useful. This year we have a special focus on income security. This puts a spotlight on how different countries are responding to people's right to a secure income in later life, particularly by extending pension coverage.

Toby Porter
*Chief Executive Officer
HelpAge International*

Table 1: Global AgeWatch Index overall rankings

1. Norway	21. Spain	41. Romania	61. Tajikistan	81. Ghana
2. Sweden	22. Chile	42. Peru	62. Dominican Republic	82. Ukraine
3. Switzerland	23. Uruguay	43. Sri Lanka	63. Guatemala	83. Morocco
4. Canada	24. Panama	44. Philippines	64. Belarus	84. Lao PDR
5. Germany	25. Czech Republic	45. Vietnam	65. Russia	85. Nigeria
6. Netherlands	26. Costa Rica	46. Hungary	66. Paraguay	86. Rwanda
7. Iceland	27. Belgium	47. Slovakia	67. Croatia	87. Iraq
8. USA	28. Georgia	48. China	68. Montenegro	88. Zambia
9. Japan	29. Slovenia	49. Kyrgyzstan	69. India	89. Uganda
10. New Zealand	30. Mexico	50. South Korea	70. Nepal	90. Jordan
11. United Kingdom	31. Argentina	51. Bolivia	71. Indonesia	91. Pakistan
12. Denmark	32. Poland	52. Colombia	72. Mongolia	92. Tanzania
13. Australia	33. Ecuador	53. Albania	73. Greece	93. Malawi
14. Austria	34. Cyprus	54. Nicaragua	74. Moldova	94. West Bank and Gaza
15. Finland	35. Latvia	55. Malta	75. Honduras	95. Mozambique
16. France	36. Thailand	56. Bulgaria	76. Venezuela	96. Afghanistan
17. Ireland	37. Portugal	57. El Salvador	77. Turkey	
18. Israel	38. Mauritius	58. Brazil	78. Serbia	
19. Luxembourg	39. Italy	59. Bangladesh	79. Cambodia	
20. Estonia	40. Armenia	60. Lithuania	80. South Africa	

Index ranking



Executive summary

Fred has just turned 70 in Norway and Zaina recently celebrated her 61st birthday in Tanzania. But how do their lives compare? Fred can expect to live until his mid-80s, with subsidised healthcare and transport, and a state and company pension, whereas Zaina can expect to live till her mid-70s, with no hope of a pension. She has a small business selling doughnuts, supporting her paralysed husband and two nieces but also volunteers caring for people living with HIV.

In many countries, life expectancy at 60 is now at least a third more than what it was in the mid-twentieth century. However, people's experience of later life varies, depending to a large extent on where they live and their circumstances earlier in life. While many more people are living in better health and comfort than in the past, millions still face a bleak old age.

The 2014 Global AgeWatch Index ranks 96 countries according to the social and economic wellbeing of older people. This represents 91 per cent or nine out of ten people over 60 across the world.

In low- and middle-income countries, only one in four people over 65 receive a pension. Providing basic social protection to older people is about recognising the right to a dignified old age as well as the need for financial independence.

The Index shows that policies supporting people in later life such as pensions, educational and employment opportunities, free healthcare and subsidised transport exist but need to be implemented faster and more systematically.

Winners and losers

This year, the Index shows Norway (1) is the best country to be old in. Apart from Japan (9), all the top 10 countries are again in Western Europe, North America and Australasia.

The worst country to be old in is Afghanistan (96). All regions are represented in the lowest quarter, with African countries making up half of those with low income security rankings and poor health results. Venezuela (76), Serbia (78), and Turkey (77) are included in this section in similar positions to countries in sub-Saharan Africa and Asia.

The Index tells us that economic growth alone will not improve older people's wellbeing and specific policies need to be put in place to address the implications of ageing. Policies on income security in Mexico (30) have lifted it 26 places in the overall rankings since last year despite being less wealthy than Turkey.



Marius Arnesen/Flickr



Harald Groven/Flickr

The Index shows that Norway (left) is the best country to be old in and the worst is Afghanistan (above).

The pension revolution

Longer lives are a triumph of human development and are contributing to growing numbers of older people worldwide, yet older people are often seen as a burden or ignored all together. Already, 868 million people are over 60 – that’s nearly 12 per cent of the global population. By 2050, it’s predicted that there will be nearly as many people aged 60 or over as children under 15 – 2.02 billion compared with 2.03 billion.

Virtually all countries have some kind of pension system, but over the past two decades there has been an explosion of new tax-financed, non-contributory “social” pensions. They now exist in more than 100 countries and have the potential to create a basic regular income for some of the very poorest older people. Some of the biggest changes in the Index this year have been driven by the extension of social pensions, such as in Latin America that have dramatically extended coverage. This reflects a recent global trend. China (48) introduced a rural social pension in 2009 covering 133 million people over 60. Other countries such as Nepal (70) and Thailand (36) have followed a similar route.

The rise of social pensions marks a shift in priorities for pension policy. Historically most focus has been on contributory pensions but in low- and middle-income countries these schemes are not meeting the needs of a large proportion of their citizens. This is because most people work in the informal sector where jobs are precarious and they do not have access to formal pension schemes. Incomes are often too low to save for old age. For the growing “fragile middle” of people who have escaped extreme poverty, few are likely to be able to save for a pension.

Mexico and Peru (42) are prime examples of this shift. The contributory pension scheme introduced in Mexico in 1943 still only covers around a quarter of older Mexicans. But the rapid expansion of social pension schemes in the past decade means that nearly nine out of 10 people aged 65-plus are now covered.



Adam Jones/Flickr

Longer lives are a triumph of human development but only half the world’s population can expect to receive even a basic pension in old age.

In Peru, Juana Huamaní Bautista, 74, has become eligible for a social pension under the Pension 65 programme. At 250 nuevo soles (US\$89) every two months, Juana’s pension is not much, but it gives her some independence.

“Now I don’t have to worry so much about money. Whenever I get sick, I can buy medicine without asking my children,” she says.

Is a basic income affordable?

Social pensions help to tackle inequality and support growth. In most European Union countries, pensions systems as a whole now do more to reduce inequality than all other parts of the tax or benefit system combined. They can also contribute to reducing poverty by increasing the amount families have to spend. In low-income countries this can have the same results. In Bolivia, the universal Dignity Pension for everyone from the age of 60 has led to dramatic increases in school enrolment and falls in child labour in households with an older person.

So, is a guaranteed basic income for older people affordable for low- and middle- income countries? The cost is, in reality, much less than often assumed. Research in 50 countries found that the cost of a universal pension for all people over 65 at 20 per cent of average income would range from 0.4 per cent of GDP in Burkina Faso to 1.8 per cent in China.

Despite the positive developments, the bigger picture remains that only half the world’s population can expect to receive even a basic pension in old age. Even in countries with social pensions, many of these remain narrowly targeted and too small to make a real difference. If this is to change, more countries will need to see themselves move up the Index by guaranteeing an adequate minimum income to all older people.

Global results

The Global AgeWatch Index helps to identify policies that are improving the lives of older people in different regions of the world. It measures older people's quality of life and wellbeing in four key domains – income security, health status, capability and enabling environment.

This year's report focuses on income security, which older people consistently identify as their top priority. Poverty is still a critical risk in older age, in countries that span the wealth spectrum. This report highlights how the world is ageing (see Figure 1) and shows that while some countries have made substantial progress towards guaranteeing basic income security in old age, half of the world's population can still expect to spend their old age without a pension.¹

Five countries (Bangladesh, Iraq, Mozambique, Uganda and Zambia) have been added to the Index this year, bringing the total to 96. These 96 countries represent 790 million people aged 60 and over – 91 per cent of the global older population.

The inclusion of new countries, together with new and improved data, has led to new rankings.

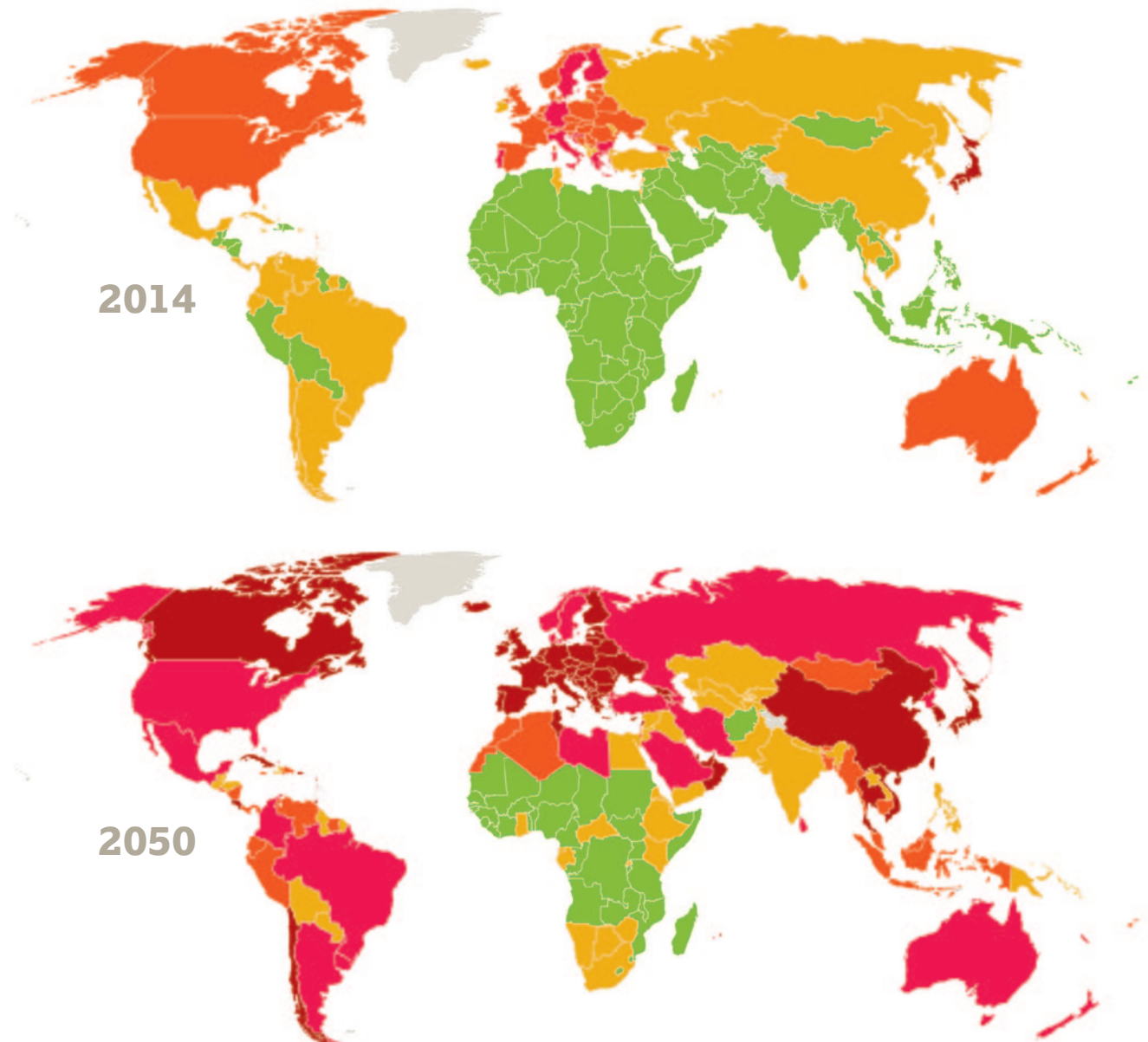
Norway has replaced Sweden at the top of the ranking. Life expectancy at 60 has risen in many countries. Pension coverage has also increased across the globe, an encouraging sign of progress. Yet overall, social and economic policies are failing to keep pace with changing demographics.

■ 0-9% ■ 10-19% ■ 20-24% ■ 25-29% ■ 30+% ■ No data

Source: UNDESA Population Division, *World population prospects: the 2012 revision*, DVD edition, 2013

Note: The boundaries shown on this map do not imply official endorsement or acceptance by the United Nations

Figure 1: Proportion of population aged 60 or over in 2014 and 2050



Leading the way

Apart from Japan (9), all the top 10 countries are again in Western Europe, North America and Australasia.

Israel (18) and Estonia (20) are new entrants to the top 20. The top 20 countries enjoy high gross domestic product (GDP) per capita, have high-coverage pension systems, high levels of healthcare provision, and supportive social environments. In these countries, ageing features significantly in national debates and public policy, in response to high proportions of older people (ranging from 18 per cent in Iceland to 32 per cent in Japan).²

Lying low

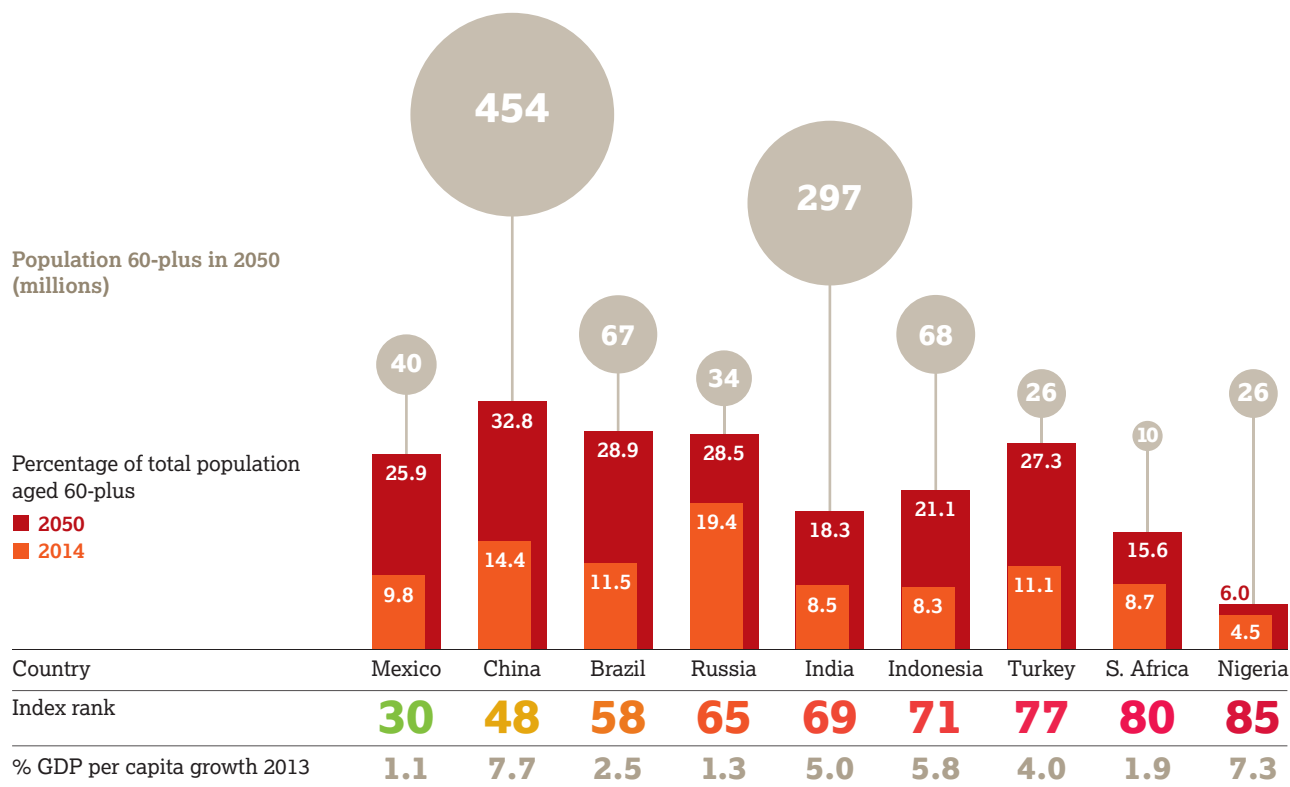
All regions of the world are represented in the lowest quarter, with African countries making up half of this section. Venezuela (76), Serbia (78) and Turkey (77) are included in this section in similar positions to countries in sub-Saharan Africa and Asia.

In the lowest quarter, we find conspicuously low income security rankings, together with poor health results. With the exception of Rwanda (ranked 13 for enabling environment), perceptions of safety and social connections remain low. Countries at the lower end of the Index also tend to have a low proportion of over-60s. For example, the older populations of the three lowest-ranked countries – West Bank and Gaza, Mozambique, and Afghanistan – still account for less than 5 per cent of the total population.³

BRICS and MINT – some way to go

A look at the 2014 rankings of the BRICS – Brazil (58), Russia (65), India (69), China (48) and South Africa (80) – indicates there is still much to do to ensure that the pace of ageing is matched by investments commensurate with economic growth and appropriate policies.

Figure 2: Rankings of BRICS and MINT economies, GDP and proportion of population aged 60-plus



Sources: UNDESA Population Division, *World population prospects: the 2012 revision*, DVD edition; World Bank, <http://data.worldbank.org/indicator/ny.gdp.mktp.kd.zg>

The rankings show that economic growth alone will not improve older people's wellbeing, and that specific policies must be put in place to address the context-specific challenges of demographic changes.

The MINT countries (Mexico, Indonesia, Nigeria and Turkey) are seen as following in the footsteps of, and even outpacing, the BRICS in terms of economic development.

A comparison of Mexico (30) and Turkey (77) shows that Turkey is lagging in terms of support to older people.

Within the MINTs, Turkey has the highest GDP per capita (US\$13,608) and largest share of older people (10.8 per cent). It ranks 90 out of 187 countries in the Human Development Index but is in the lowest third of the Global AgeWatch Index. Mexico, by contrast, has a lower GDP per capita (US\$12,747) and a lower share of older people (9.5 per cent), but ranks higher (61) in the Human Development Index and is in the top third of the Global AgeWatch Index.

Key findings

The 2014 Index reveals some encouraging developments, but also highlights areas where more action is needed. For instance, while in many countries people are living longer, there is considerable variation in life expectancy at age 60 and healthy life expectancy at 60.

Social policies to support healthy ageing are lagging in many countries, and a dearth of robust sex- and age-disaggregated data continues to hinder a full assessment and comparison of older women and men's wellbeing. And while the 2014 Index reveals a welcome rise in pension income coverage, around 150 million people over 65 in the 96 countries included in the Index still do not receive a pension. In 29 Index countries, less than half the older population receive a pension.⁴

Years of gain or pain

The Index shows that average life expectancy at age 60 is at least 16 more years. However, there is considerable variation in the number of years a person of 60 can expect to live and the number of years they can expect to live in good health (see Figure 3).

The Index also shows that life expectancy at 60 is rising in many countries. In 83 of the 96 countries in the Index, life expectancy at age 60 rose by at least two years between 1990 and 2012, and in 19 countries, it rose by four or more years. On average, a woman aged 60 today can expect to live until she is 82, whereas in 1990, she could expect to live until she was 80.⁵

In countries such as Cambodia (79), Honduras (75), Rwanda (86) and Venezuela (76), life expectancy at 60 has risen on a par with high-income countries. People aged 60 can expect to live seven years longer in Cambodia than they would have in 1990, four years longer in Venezuela, and three years longer in Honduras and Rwanda. However, these four countries all rank in the lower half of the Index, showing that gains in longevity are not being accompanied by policies to improve the quality of life and wellbeing of their older citizens.

Learning from the leaders

Policies that support people in later life – such as pensions, educational and employment opportunities, free healthcare and treatment of chronic conditions, support for carers, and subsidised transport – have been slow to evolve compared with the fast rise in the numbers of older people. A look at the Index values shows that more than one-third of countries lag significantly behind the best-performing countries. Thirty-two countries have an overall value of less than 50 per cent of the “benchmark” value set by Norway, the best-performing country (see Figure 4).

In the income security domain, 26 countries have a value of less than 50 per cent of the “benchmark” values set by Norway and France, the best-performing countries, at 89.1 and 88.0 respectively. Most notable among countries ranked low on income security are Malawi, Pakistan and Tanzania, which have values of less than 7 per cent of the best-performing countries.

On the other hand, three middle-income countries – Mauritius, Brazil and South Africa – have values of at least 90 per cent of the best-performing countries. This is a reflection of how social pensions are boosting pension income coverage in these countries – a tried and tested policy that other countries could consider.

An analysis of the other three domains shows similar opportunities for improvement. Japan stands out as the top-ranked country with respect to the health status of its older people (with a value of 83.9). However, 29 countries score only half way to this benchmark, and 12 countries score less than a third. The lowest-ranked countries in this domain – Afghanistan, Malawi and Mozambique – have values of less than 23 per cent of Japan's.

Norway is again the best-performing country in the capability domain. Many countries show substantial potential for improvement in this domain, with 62 of the 96 having a value of less than 50 per cent of Norway's value (76.2).

Figure 3: Life expectancy and healthy life expectancy at 60

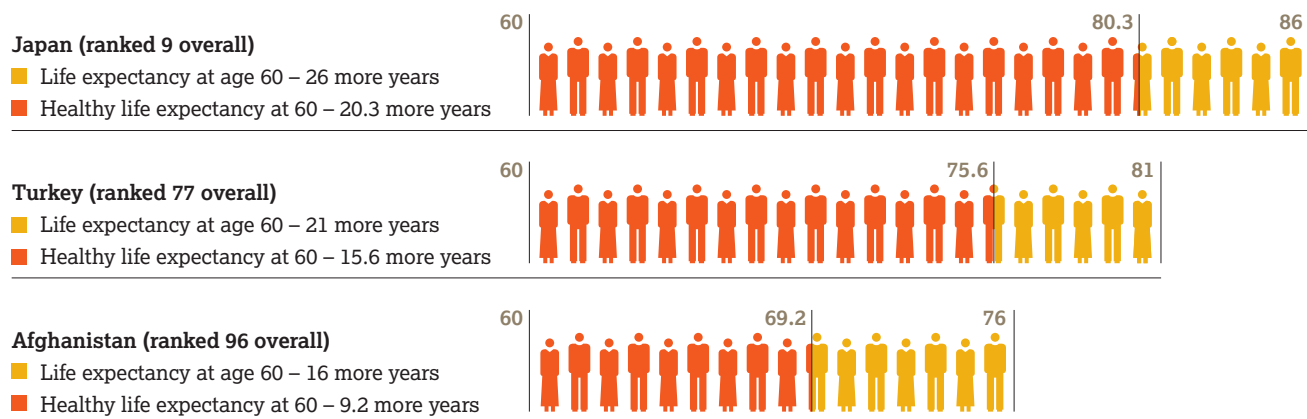
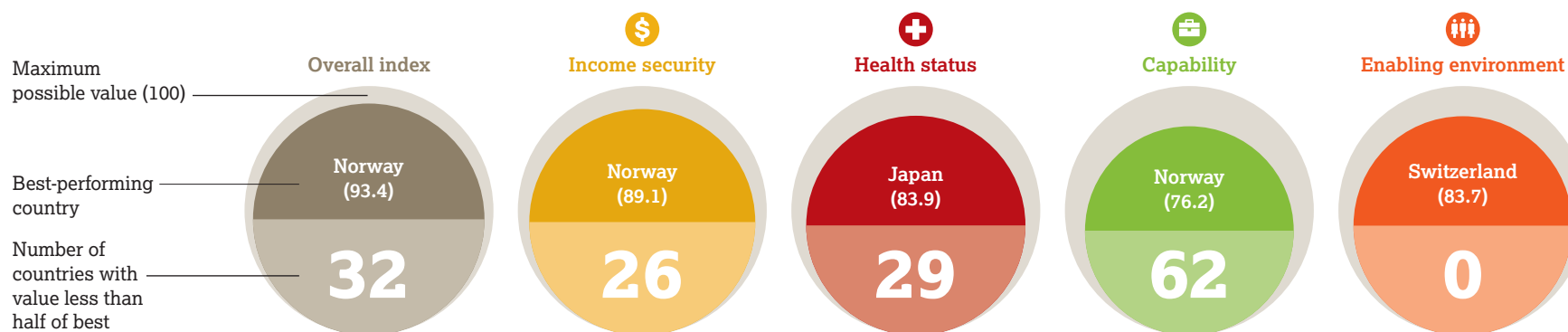


Figure 4: Comparison with the best-performing countries



The two Middle Eastern countries – Jordan, and West Bank and Gaza – rank lowest in this domain, with exceptionally low values of 1.6 and 1.3 respectively. Serbia and Turkey also score surprisingly low, given their performance in other domains, with values of less than 10.

Values in the enabling environment domain are less wide-ranging but still reveal marked differences. The two central European countries, Switzerland and Austria, perform best in this domain, with values of 83.7 and 82.7 respectively. Mozambique, Afghanistan and Malawi, ranked lowest, have values of less than 60 per cent of the best-performing countries.

Missing vital statistics

Good data underpins good policy, but data on older people is often not collected. Data that does exist is often not fully analysed, reported or utilised, which means that many of the issues affecting older people are not addressed by policies and development interventions.

The Index exposes the limitations of existing data. Sufficient data was only available in international data sets for 96 countries, resulting in many countries not being included. Gaps in data collection at the national level and in international data sets call into question the capacity of governments and other organisations to make informed and appropriate policy decisions affecting older people, and highlight the need for change in the way that data systems work.

The lack of data disaggregated by sex also means that it has not been possible to analyse the different situations of older women and men. Yet we know that

the experience of ageing differs between men and women in all regions. Globally, women aged 60 can expect to live three years longer than men of the same age.⁶ Fewer older women are in the labour force – 22 per cent of older women compared with 42 per cent of men in low-income countries, and 6 per cent compared with 11 per cent in higher-income countries.⁷ Older women are less likely to receive a pension. In Latin America, only 52 per cent of older women have a pension compared with 62 per cent of older men, and in Western Europe, 86 per cent of older women have a pension compared with 99 per cent of older men.⁸

Cross-national data on life expectancy at 60, healthy life expectancy at 60, educational status and employment is disaggregated by sex for most countries. However, sex-disaggregated data on pension coverage, poverty in old age, and indicators in the enabling environment domain is either sparse or not easily accessible.

Income security in a changing world

The most significant changes in the Index this year are in the income security domain, particularly in Latin America, and notably in Mexico (30) and Panama (24). The main reason for these changes is an increase in the number of people receiving a pension. This reflects a recent global trend in which a variety of low- and middle-income countries have rapidly increased pension coverage from a low level. The most dramatic change has been in China, where the introduction of the Rural Social Pension in 2009 has resulted in 133 million more people receiving a pension – equivalent

to 16 per cent of the global population of people aged 60-plus.⁹ Other countries such as Cape Verde, Lesotho, Nepal, South Korea, Swaziland, Timor-Leste and Thailand have followed a similar path.

The rise of social pensions

The main driver of increased pension coverage has been the introduction or expansion of non-contributory pensions, or “social pensions”. These are financed exclusively from taxes and are not dependent on recipients having made regular contributions from their wages.

The first social pensions were introduced more than a century ago by a handful of countries, including Australia, Denmark, Sweden and the UK. Although they have a long history, until recently, there were still only a few countries with social pension schemes, which often played only a minor part in the overall pension system. The past two decades have seen an explosion of such schemes, which are now a common social policy across the world. Since 1990, the number of countries providing social pensions has doubled from around 50 to more than 100. More than 30 of these have been introduced since 2000 (see Figure 5).¹⁰

Figure 5: The rise of social pensions (timeline)



Why social pensions are popular now

Part of the reason why social pensions have become popular is that major economic, social and demographic shifts are changing what it means to grow old. Trends such as increasing life expectancy, reduced fertility, and labour migration are changing family structures and affecting traditional forms of economic security in old age. In many situations, older people are the main breadwinners for a household. In many African countries, the role that grandparents have taken on in caring for children orphaned by AIDS has been one of the main motivations for the introduction of social pensions.¹¹

Governments in low- and middle-income countries are also recognising that a person's expectations of older age can influence their choices earlier in life. For example, the prospect of receiving a pension can affect a younger person's decisions about saving, landholding and fertility.¹²

In China, smaller family sizes mean that more people are saving for their old age and spending less. Part of the rationale for introducing the Rural Social Pension was to free up people's savings and boost domestic consumption.¹³

Decisions about pensions are almost always political. In countries as diverse as Lesotho, Mexico, Peru and South Korea, expansion of pension coverage has been strongly tied to electoral politics.¹⁴ It would be easy to dismiss this trend as being driven by a "grey vote", but this does not reflect the demographic reality of low- and middle-income countries. In Peru, for example, the electoral promise of a guaranteed basic pension for everybody over 65 gained widespread support from people of all ages who campaigned in its favour, despite only 6 per cent of the population being over the eligibility age (see box).¹⁵

Pensions, development and inequality

The expansion of pension coverage highlighted by the 2014 Index is also due to growing recognition of the importance of social protection for development. Until recently, it was commonly assumed that social protection systems – including pensions, and disability, unemployment and family benefits – were a luxury for rich countries, and that less wealthy countries should prioritise economic development. Yet experiences from low- and middle-income countries that have invested in social protection schemes show that ensuring a basic level of financial security for all people is feasible and actually provides a stronger foundation for economic development.¹⁶

It is also becoming clear that development centred on economic growth alone has exacerbated inequality. Seven out of ten people live in countries where inequality has increased in the past 30 years. Half of the world's wealth is now owned by the richest 1 per cent.¹⁷ The rise in inequality has been observed for decades in Latin America, but is now being seen in other regions too. In Asia, rapid economic growth and a reduction in extreme poverty have been accompanied by significant increases in inequality in most countries, including the three most populous: China, India and Indonesia.¹⁸



Jaime Castilla/HelpAge International

Peru – electoral promise

Juana Bautista, aged 74, receives 250 nuevos soles (about US\$89) every two months under the Pension 65 programme, introduced as part of President Humala's electoral promise to introduce a social pension in response to widespread support. She says: "Now, I don't have to worry so much about money. I know it's not much but to me it's a great help... Whenever I get sick I can buy medicine without asking my children."

Federico Arnillas, President of the Roundtable for Poverty Reduction (a joint government-civil society platform for tackling poverty issues), says: "Non-contributory [social] pensions should be understood as a mechanism to ensure the universal right to social security... They protect older people who, during their working lives, weren't covered by state social security. Priority groups are the rural populations that have historically been neglected..."

Source: HelpAge International interviews, 2014

In response to rising inequality and financial insecurity, there have been growing calls for governments to prioritise a “social protection floor” that provides income security to people at all stages of life. In 2012, the 185 Member States of the International Labour Organization (ILO) adopted a recommendation on social protection floors, which states that social security is a human right and that all people should be guaranteed at least a basic level of social protection.¹⁹

As part of a social protection system, pensions can make a major contribution to tackling inequality and supporting economic growth. In most EU countries, pension systems do more to reduce inequality than all other parts of the tax or benefit system combined.²⁰ Similar evidence is emerging from low- and middle-income countries. It is no coincidence that the region with the highest levels of inequality – Latin America – is also the one where substantial efforts are now being made to increase pension coverage, particularly through social pensions. In Brazil, for example, pensions tied to the minimum wage (including a non-contributory pension covering nearly all rural workers) were responsible for one-third of the reduction in inequality between 1995 and 2004.²¹

The reductions in inequality that pensions bring do not only benefit older people. Financial support from younger generations to older relatives can constitute a major cost to the household, particularly among poorer families. By sharing this cost across society, pensions can both relieve the pressure on poorer households and provide extra income that benefits people of all ages.

In Bolivia, for example, the universal social pension, the *Renta Dignidad*, was introduced in 2008 for everyone from the age of 60. It has resulted in a 16 per cent increase in household income, a 15 per cent increase in consumption and a 14 per cent reduction in poverty. It has also benefited children living with older people, who are now less likely to be working and more likely to be attending school.

Limitations of contributory schemes

Until recently, pension policy in low- and middle-income countries focused primarily on strengthening contributory pensions, following the precedent set by OECD countries. Most OECD countries have made contributory pensions the core of universal social security systems and achieved high coverage this way, based on the Bismarck model introduced in Germany 125 years ago.

However, achieving high coverage through contributory schemes has only been possible because of these countries’ large, formalised workforces and a variety of measures used to make it easier for low-income workers to contribute. Most contributory schemes are heavily subsidised by general taxes, and involve substantial redistribution between members. They are often supplemented by smaller-scale social assistance schemes to support those who are left out of contributory schemes.



Jeff Williams/HelpAge International

Tanzania – steps towards a pension

Over the past decade, the Government of Tanzania has taken steps towards the introduction of a universal pension, influenced by a civil society campaign driven by older people. But despite repeated verbal commitments, the scheme has yet to be implemented.

One person who could benefit is Zaina, 61, from Kagera. Zaina can expect to live till her mid-70s and has no hope of a pension. She looks after her husband, who is paralysed, and two nieces after their mother died. Three of her own children have died.

Zaina sells doughnuts to make a living. She also works unpaid as an HIV educator and carer. “Money is always a problem. My husband has been sick for 11 years and I had expected my children to look after us. Yet now I am looking after my sister’s children,” she says.

A feasibility study has shown that a universal pension would reach nearly one in four households and lift 1.5 million Tanzanians out of poverty. However small the amount, it would be better than nothing.

Sources: HelpAge International interview, 2011, and Ministry of Labour, Employment and Youth Development and HelpAge International, Dar es Salaam, *Achieving income security in old age for all Tanzanians*, 2010

Many low- and middle-income countries introduced contributory pension systems a long time ago, hoping that they would follow a similar path. However, with the exception of some countries in Latin America and the former Soviet Union, pension coverage has remained extremely low. In low- and middle-income countries, only one in four people over 65 receive a pension.²² In most African countries, fewer than one in ten older people receive a pension. Even in the more affluent countries of Colombia and the Philippines, only around one in five older people are covered.²³

One of the main reasons for such low coverage is that most low- and middle-income countries have followed radically different trajectories of economic development from high-income countries, which has hindered the expansion of contributory pensions. While high-income countries have relatively stable formal labour markets, most people in low- and middle-income countries work in informal employment characterised by few labour rights, unpredictability, and no access to contributory pension schemes.²⁴

At the same time, poverty and financial insecurity make it hard for many people in low- and middle-income countries to save for old age. While globally, levels of extreme poverty have been falling, there is recognition of a growing “fragile middle” of people who are not living in abject poverty, but face significant insecurity and risk of poverty.

It is over-optimistic to expect these people to put aside the regular and sizeable contributions necessary to secure even a basic pension. Research by the Inter-American Development Bank found that, even in the relatively affluent urban centres of Mexico City and Lima, close to half of workers who were not contributing to a pension said that this was because they did not have enough money, or because their earnings were too irregular.²⁵

Low coverage of contributory pensions not only concerns today’s older people; unless action is taken now, it will affect future generations. In many low- and middle-income countries, the proportion of people of working age who are contributing to a pension still constitutes a minority (see Figure 6).

Pensions and women

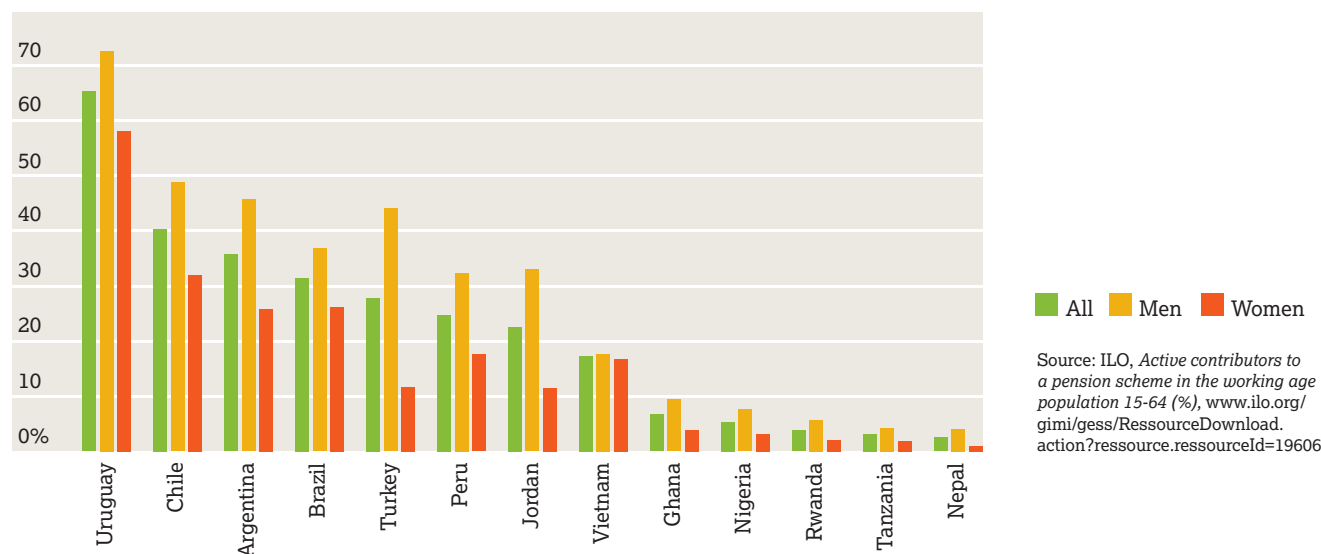
Contributory pension schemes often disadvantage women because they are based on the assumption that people work continuously and full-time in the formal sector. The fact that women often have reduced access to paid work, lower wages, and are more likely to work in the informal sector means that they have less opportunity to gain an entitlement through contributory schemes.²⁶ In countries such as the Dominican Republic, El Salvador and Mexico, more than twice as many older men are likely to receive a contributory pension benefit as older women.²⁷

In Chile, recognition of gender inequalities was one of the major drivers of a number of reforms that included replacing the existing social pension, which targeted the very poorest, with one that provides a minimum pension guarantee to all older people in the poorest 60 per cent of the population.²⁸ Women make up 71 per cent of recipients of the new social pension.²⁹ Overall pension coverage is now much more equal, with 76 per cent of men and 73 per cent of women receiving a pension.³⁰

Contributory and social pensions – shifting the balance

In low- and middle-income countries, where only a minority of people are covered by contributory pensions,³¹ social pensions are proving an essential way to accelerate universal pension coverage. A prime example is Mexico. The contributory pension scheme, introduced in 1943, still only covers around a quarter of older Mexicans. However, the rapid expansion of social pension schemes in the past decade, and particularly last year, means that nearly 9 in 10 people aged 65-plus are now covered (see box).³²

Figure 6: Proportion of people of working age (15-64) contributing to a pension



Source: ILO, *Active contributors to a pension scheme in the working age population 15-64 (%)*, www.ilo.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=19606



Pilar Almenar/Flickr

Mexico – rapid expansion

In Mexico, rapid expansion of social pensions meant that by 2013, 88 per cent of older people were receiving a pension.

Social pensions are improving older people’s lives through better health and nutrition. In one town, the number of visits by pensioners to a doctor increased by 22 per cent. Having more money to buy food has boosted energy intake of the poorest pensioners by more than 200 calories a day. And as one pensioner confirmed: “I used to feel ashamed because I didn’t have enough money to buy the things I needed. But now, at least we have some money. If I get sick, at least I can buy medicine.”

Better wellbeing as a result of the pension has also reduced incidence of depression, especially among older women. Older people also report having a greater say in household decisions now.

Sources: Aguila E et al, *Experimental analysis of the health and wellbeing effects of a non-contributory social security program*, Santa Monica, RAND, 2011. Rodriguez et al, *Impact evaluation of the non-contributory social pension programme 70 y más in Mexico*, International Initiative for Impact Evaluation, Impact evaluation 5, 2014

This rise of social pensions signals a shift in thinking on how to design national pension systems. Instead of focusing on expanding a contributory system to cover all workers, and seeking to fill in remaining gaps, more countries are prioritising a basic social pension with a view to strengthening contributory systems over time. This approach is aligned to growing support for a basic social protection floor upon which to build higher levels of social protection in the longer term.

Reaching all older people

Not all social pension schemes have the potential to lay the foundation for a comprehensive system. Countries such as Bangladesh, Kenya, Peru and the Philippines target social pensions to the very poorest. By design, such schemes fail to cover those who are neither

well-enough off to receive a contributory pension, nor poor enough to be eligible for the social pension. Errors inherent in poverty targeting also mean that a large proportion of the poorest people are excluded.³³ For example, the Old Age Allowance in Bangladesh targets the poorest 30 per cent of older people, yet reaches less than half of the target group.³⁴

The best way to guarantee universal pension coverage is to distribute a universal social pension, based solely on age and residency or citizenship. Such schemes exist in a number of countries, including Mauritius, Namibia, New Zealand and Timor-Leste. The simple eligibility criteria mean that these schemes are relatively straightforward to implement, even in low-income countries, and their universality means that people are not put off paying into contributory schemes. A relatively common alternative is a scheme that aims to exclude

wealthier people through “affluence testing” such as in Australia, Chile and South Africa, although this approach is not without its problems.

Some high-income countries are also seeing the benefits of a simple basic pension as a foundation for their pension systems. For example, the UK is currently reforming its notoriously complex state pension (which is not a social pension but performs a similar role), replacing it with a flat-rate benefit of around £150 (US\$257) per week. A major motivation for the reform is that the simplicity of the new scheme will provide people with a clearer idea about what the state will provide, making it easier for them to plan their retirement savings. The flat-rate benefit also helps to iron out inequalities in the present system, which particularly affect women.

Is it affordable?

So, is a guaranteed basic income for older people affordable for low- and middle-income countries? The cost is, in reality, much less than often assumed. Research in 50 low- and middle-income countries found that the cost of a universal pension for all people over 65 at a level equal to 20 per cent of average income would range from 0.4 per cent of GDP in Burkina Faso to 1.8 per cent in China.³⁵ Calculations of future costs found that, despite rapidly ageing populations, most countries could keep costs relatively stable as a percentage of GDP while indexing pension levels to keep pace with the cost of living.³⁶

The scope for expanding pension coverage is also demonstrated by the fact that a diverse range of low- and middle-income countries have been able to do so. There is no clear correlation between a country's level of economic development and its spending on a social pension. Nepal spends five times as much as India on its social pension relative to GDP, despite its GDP per capita being half that of India. Similarly, Bolivia spends more than 10 times as much as Peru on its social pension (relative to GDP), even though its average income is only half that of its neighbour.³⁷

Low- and middle-income countries with social pension schemes have found a variety of ways to fund them. Bolivia and Timor-Leste, for example, have been able to take advantage of income from natural resources; but most social pensions are funded from general taxation.³⁸ A practical approach is to start small and find ways of gradually extending the scheme. Examples of this include Nepal, which, in 2008, lowered the age of eligibility from 75 to 70 years, and lowered it further (to 60) for Dalits and people living in poorer regions of the country (see box).

Investing in the future

The 2014 Global AgeWatch Index highlights the fact that an increasing number of low- and middle-income countries are expanding pension income coverage particularly through social pensions. This is welcome progress. Today, widespread poverty and inequality,

compounded by high informal sector employment, limited labour rights and the growth of irregular work, make it hard for many people to save for their older age.

Many countries are looking to social pensions as a necessary foundation for the pension system, upon which contributory pensions can be developed over time. This particular preference for social pensions marks a realisation that in most low- and middle-income countries, contributory pensions alone have limited scope for expansion in the short term. Countries that have introduced social pensions have been able to rapidly increase pension coverage, with transformative impacts not only on older people but also on their families and communities.

Despite these positive developments, the bigger picture remains that only half the world's population can expect to receive even a basic pension in old age.³⁹ Even in countries that have social pensions, many of these schemes remain narrowly targeted and too small to make a real difference. If this is to change, more countries will need to introduce social pensions that guarantee an adequate minimum income to all older people.



Sarah Hertzog/HelpAge International

Nepal – lowering the eligibility age

Nepal is a low-income country that introduced a near-universal social pension for over-75s in the late 1990s. In 2008 it lowered the eligibility age to 70 (and to 60 for Dalits and people in the poorest regions).

Chandra, aged 80, lives alone. Widowed for more than 40 years, she has no children.

“Life is very difficult for me... Luckily, I have been receiving the pension for the last five years. It is my only source of income and allows me to buy milk and food each day.

“I heard about the pension through my brother and my older people's association. The pension enables me to go on religious pilgrimages, which are very important to me.”

Source: HelpAge International interview, 2011

Regional results

The regional results of the 2014 Index show that most of the African countries are still ranked low; with predominantly young populations, ageing issues are rarely high on domestic policy agendas. Among Asian countries included in the Index, some of these with strong economic growth, such as India, rank lower than might be expected, particularly in relation to their poorer neighbours. Eastern Europe continues to occupy the middle ground across all four domains, while countries in Western Europe, North America and Australasia are again clustered at the top of the Index. The most striking difference compared with 2013 is in Latin America, notably in the income security domain.

Africa – ageing low on the agenda

Although Africa’s population is predominantly young, the number and proportion of older people are growing rapidly. The low rankings of African countries in the Index may reflect the low priority given to ageing issues on domestic policy agendas. It is notable that few African countries are included in the Index because internationally comparable data sets on older people are missing.

As in 2013, the best-performing African countries are Mauritius (38) and South Africa (80) (see Figure 7). Mauritius does particularly well in the income security domain (8) and well in the enabling environment domain (38), reflecting its long-term investment in social security for older citizens.

South Africa also has a high ranking for income security (19). However, these middle-income countries are untypical of sub-Saharan Africa as a whole. Even in these countries, healthcare is still problematic, and in South Africa – ranked 83 for enabling environment – personal security remains an issue for older people.

Other African countries included in the Index are clustered at the lower end of the rankings, with income security for older people particularly weak. This reflects the absence of basic pensions, and the strain on household incomes, which reduces the amount of cash or in-kind support available to older family members. For example, Tanzania (92), where the government has committed to a social pension for older people but has yet to implement it, has an income security ranking of 94.

Figure 7: Rankings and values for Africa

	Overall index	\$ Income security		+ Health status		🏠 Capability		👥 Enabling environment	
	Rank	Rank	Value	Rank	Value	Rank	Value	Rank	Value
Mauritius	38	8		63		70		38	
South Africa	80	19		89		75		83	
Ghana	81	87		77		25		56	
Morocco	83	64		72		88		89	
Nigeria	85	90		88		47		75	
Rwanda	86	92		81		89		13	
Zambia	88	91		91		57		84	
Uganda	89	93		92		72		70	
Tanzania	92	94		69		86		88	
Malawi	93	96		95		82		94	
Mozambique	95	88		94		94		96	

Asia – widely different policy responses

Population ageing is rapid but uneven across this large region, which is very diverse economically and socially. Japan – ranked highest in the region and in the top 10 globally – has the highest GDP per capita (US\$30,764), the largest share of older people (at 32.8 per cent),⁴⁰ and the lowest inequality.⁴¹ Japan has recognised the scale of the challenges presented by its ageing population, and has begun to implement a broad range of policies in response, from employment to long-term care.

In contrast, Japan's near neighbour, China (48), where older people comprise 14.4 per cent of the population

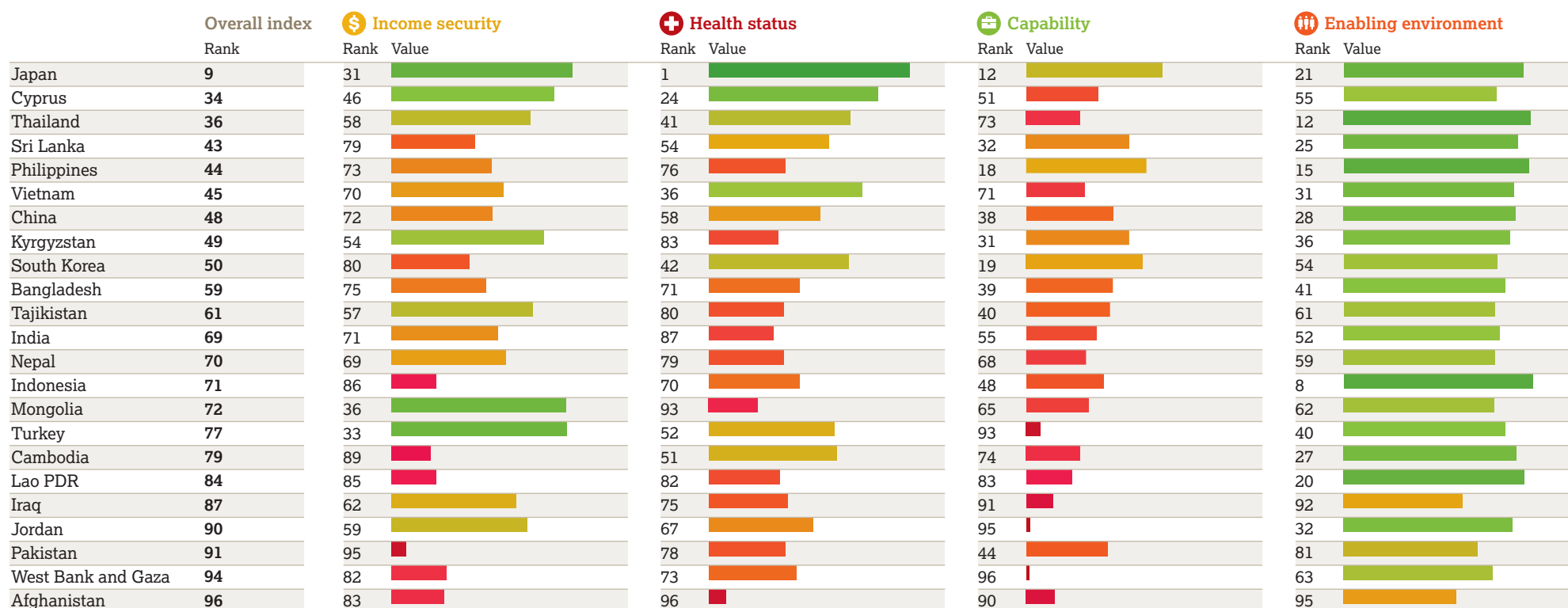
and the annual population growth rate is 4.3 per cent, policy responses to ageing are only in their early stages.⁴² This is reflected in China's significantly lower ranking than Japan for health (China 58, Japan 1) and income security (China 72, Japan 31) (see Figure 8). However, China (with more than a fifth of the world's population aged 60-plus)⁴³ recently introduced the Rural Social Pension which means that over 133 million more older people are receiving a pension.⁴⁴ Strong drivers of this policy were desires to boost domestic consumption and to decrease economic disparities between rural and urban populations in order to quell social unrest.

Some countries with high rates of economic growth rank lower than might be expected. For example, India

(69) is ranked only one place higher than its poorer neighbour, Nepal (70). Pension coverage in India is low, at 28 per cent. Life expectancy at 60 in India is second lowest in the region, at 17 more years, and older people can expect to live one year less in good health than the regional average of 14.7 years.⁴⁵ These factors contribute to India's low rankings in income security (72) and health (87).

South Korea (50) – another country with strong economic growth and significant overall national wealth – has a lower income security ranking (80) than might be expected. National debate is required about the depth and extent of old-age poverty and how to tackle it, including adequacy of pension levels and how to achieve universal coverage.

Figure 8: Rankings and values for Asia



Latin America and the Caribbean – striking income security results

The most striking changes in the Index from 2013 are in Latin America, particularly in the income security domain. Some of these changes reflect real improvements in income security for older people, while others result from improved pension income coverage data.

Mexico (30) and Panama (24) have achieved the most significant improvements in the income security ranking, with Mexico up 36 places to 34, and Panama up 16 places to 39 (see Figure 9). These changes reflect an increase in pension coverage.

Brazil (58), Uruguay (23) and Argentina (31) have high rankings for income security similar to their 2013 positions, with Brazil ranked 14, Uruguay 10, and Argentina 17 in this domain. Research also shows how income security programmes for older people, such as the rural pension in Brazil, contribute to a reduction in inequality in old age.⁴⁶

In some cases, gains in the income security domain in Latin America are offset by declines in the enabling environment domain. There are some significant shifts here. Brazil's ranking in the enabling environment domain has dropped by 47 places to 87. Venezuela (ranked 76 overall) has dropped by 19 places to 93 in this domain. Arguably, civil unrest has contributed to older people's growing sense of insecurity in these countries.

As with Asia, Latin America is also a rapidly ageing and emerging region, but spending on healthcare overall in Latin America accounts for a higher share of GDP per capita than in Asia. This is reflected in high rankings in the health domain for Chile (14), Costa Rica (15) and Colombia (18). Healthcare reforms in countries such as Chile and Mexico (35 in this domain) may feed into health gains for older populations in future.

Figure 9: Rankings and values for Latin America and the Caribbean

	Overall index	\$ Income security		+ Health status		🏠 Capability		🏠 Enabling environment	
	Rank	Rank	Value	Rank	Value	Rank	Value	Rank	Value
Chile	22	42		14		27		49	
Uruguay	23	10		37		29		57	
Panama	24	39		31		33		48	
Costa Rica	26	51		15		49		29	
Mexico	30	34		35		52		46	
Argentina	31	17		40		35		66	
Ecuador	33	56		28		42		58	
Peru	42	65		32		24		79	
Bolivia	51	55		59		22		78	
Colombia	52	68		18		76		42	
Nicaragua	54	77		45		59		33	
El Salvador	57	76		34		67		53	
Brazil	58	14		43		66		87	
Dominican Republic	62	81		39		62		43	
Guatemala	63	74		44		84		34	
Paraguay	66	78		50		41		77	
Honduras	75	84		46		63		65	
Venezuela	76	67		29		60		93	

Western Europe, North America and Australasia – noticeable anomalies

Although this group of countries have much in common, they present a very varied picture of demographic change. For example, ageing is happening faster in most countries of the European Union than in the USA and Australasia. Nevertheless, in all these countries, rapidly growing older populations are reinforcing the importance of addressing ageing-related policy issues.

In 2014, these countries are again clustered at the top of the Index. The three top-ranking countries – Norway, Sweden and Switzerland – all rank in the top 10 in three out of the four domains (see Figure 10).

Within the top 10, there are noticeable anomalies between countries, such as the widely different health status of older people in the USA (ranked 8 overall but 25 in the health domain) compared with its neighbour Canada (ranked 4 overall and 4 in the health domain). As well as longer life expectancy at 60 in Canada, a significantly higher level of public expenditure on healthcare may be factors contributing to Canada's higher ranking in the health domain.

A comparison of Norway (1) and Portugal (37) highlights the difference that strong civil society and government support makes. While older people in Norway benefit from well-resourced older people's associations, public recognition of ageing issues through the media and

a long tradition of state welfare, older people in Portugal have borne the brunt of government austerity measures over the past four years. As well as cuts in pensions, these include lower transport subsidies and reduced transport services, contributing to Portugal's relatively low enabling environment ranking of 51.

The UK remains at the upper end of the table in relation to income security, although the decline in pensioner poverty over recent years appears to have stalled. Major reforms to both contributory and non-contributory pensions (which should improve income security for lower-income groups) will start to feed through in future years, while the employment rate for older workers is rising.

Figure 10: Rankings and values for Western Europe, North America and Australasia

	Overall index		💰 Income security		🏥 Health status		🏠 Capability		👥 Enabling environment	
	Rank	Value	Rank	Value	Rank	Value	Rank	Value	Rank	Value
Norway	1		1		16		1		4	
Sweden	2		9		12		3		6	
Switzerland	3		29		2		10		1	
Canada	4		7		4		8		9	
Germany	5		15		11		5		11	
Netherlands	6		5		13		11		5	
Iceland	7		3		8		16		10	
United States	8		22		25		4		17	
New Zealand	10		27		9		6		30	
United Kingdom	11		11		27		23		3	
Denmark	12		18		33		20		14	
Australia	13		61		5		2		26	
Austria	14		6		19		43		2	
Finland	15		16		21		30		18	
France	16		2		7		37		23	
Ireland	17		20		17		34		16	
Israel	18		45		26		13		35	
Luxembourg	19		4		10		54		19	
Spain	21		41		3		56		22	
Belgium	27		40		30		58		24	
Portugal	37		12		23		79		51	
Italy	39		25		6		69		74	
Malta	55		52		20		87		47	
Greece	73		28		22		80		91	

However, this positive result for income is not matched in health. The need to re-focus health and care systems to better meet the requirements of an ageing population has been recognised but the process of transformation is likely to take some time and has only just begun.

There is a strong correlation between high-income countries' performance in the Global AgeWatch Index and the Human Development Index. Exceptions are Greece (73) and Italy (39), which have lower pension income coverage, employment and educational attainment rates, and enabling environment rankings than might be expected. Older people's welfare has been affected by government austerity programmes in recent years, affecting health services, and in the case of Greece, pensions.

Eastern Europe – holding the middle ground

Most of the 20 countries in Eastern Europe continue to occupy the middle ground of the Index in all domains, with the exception of Estonia, which is ranked 20, mainly due to improvements in the enabling environment domain (see Figure 11).

Rapid economic and social change in the region since the collapse of the Soviet Union almost 25 years ago has had a particularly severe impact on the current generation of older people. Many have experienced loss of employment and the erosion of state benefit systems. Multigenerational extended family households have also declined, partly due to the migration of younger workers seeking employment opportunities in the European Union.

Some Eastern European countries are, however, making progress. For example, Slovenia (29), Czech Republic (25), Poland (32) and Croatia (67) fare relatively well in the health domain (between 38 and 49). This may reflect economic progress in recent decades (and, it has been suggested, a change in the attitude of the current generation of older people, who no longer expect the state to take sole responsibility for their health).⁴⁷





The Czech Republic, Slovakia (47), Slovenia and Poland head the income security domain rankings for the region (between 13 and 24), suggesting that economic development may have benefited the current older generation. However, the poverty risk for some groups of older people remains high. In Slovenia, for example, the poverty risk for older women, especially those living alone, is twice that for the population as a whole, emphasising again the need to address the diversity of ageing populations.⁴⁸





Figure 11: Rankings and values for Eastern Europe





	Overall index	\$ Income security		+ Health status		🏠 Capability		🏠 Enabling environment	
	Rank	Rank	Value	Rank	Value	Rank	Value	Rank	Value
Estonia	20	38		55		7		39	
Czech Republic	25	13		47		28		50	
Georgia	28	48		60		15		45	
Slovenia	29	23		38		81		7	
Poland	32	24		48		61		37	
Latvia	35	32		66		14		68	
Armenia	40	30		74		9		73	
Romania	41	26		64		46		64	
Hungary	46	35		57		53		60	
Slovakia	47	21		53		36		80	
Albania	53	44		61		21		86	
Bulgaria	56	47		68		45		69	
Lithuania	60	53		65		17		90	
Belarus	64	50		84		64		44	
Russia	65	37		86		26		82	
Croatia	67	66		49		77		72	
Montenegro	68	60		56		78		70	
Moldova	74	63		90		50		76	
Serbia	78	49		62		92		67	
Ukraine	82	43		85		85		85	

Rankings and values

Table 2: Rankings and values overall and for each domain

	Overall rank and value		Income security 		Health status 		Capability 		Enabling environment 	
	Rank	Value	Rank	Value	Rank	Value	Rank	Value	Rank	Value
Norway	1	93.4	1	89.1	16	73.5	1	76.2	4	80.1
Sweden	2	88.3	9	82.8	12	75.2	3	65.7	6	79.4
Switzerland	3	87.9	29	76.0	2	81.3	10	58.0	1	83.7
Canada	4	87.5	7	83.2	4	80.3	8	59.7	9	78.9
Germany	5	86.3	15	80.5	11	75.6	5	62.8	11	78.6
Netherlands	6	86.0	5	85.6	13	74.8	11	57.4	5	79.6
Iceland	7	85.3	3	87.5	8	78.2	16	52.8	10	78.8
United States	8	83.5	22	78.7	25	70.1	4	65.0	17	76.8
Japan	9	82.6	31	75.4	1	83.9	12	56.8	21	75.0
New Zealand	10	80.7	27	77.1	9	77.8	6	61.8	30	71.5
United Kingdom	11	80.1	11	82.7	27	69.3	23	46.1	3	81.8
Denmark	12	77.6	18	79.8	33	68.1	20	48.3	14	77.7
Australia	13	76.1	61	52.2	5	79.8	2	70.2	26	72.5
Austria	14	76.0	6	84.6	19	72.7	43	34.1	2	82.7
Finland	15	75.8	16	80.4	21	70.8	30	43.9	18	76.1
France	16	74.8	2	88.0	7	78.3	37	36.3	23	74.2
Ireland	17	74.2	20	79.1	17	73.1	34	38.7	16	77.0
Israel	18	72.2	45	68.1	26	69.8	13	55.3	35	69.6
Luxembourg	19	71.3	4	87.0	10	76.6	54	29.4	19	76.1
Estonia	20	67.7	38	72.4	55	50.0	7	61.8	39	68.1
Spain	21	67.6	41	71.3	3	80.5	56	29.2	22	74.7
Chile	22	67.5	42	70.5	14	74.4	27	44.7	49	66.0
Uruguay	23	65.3	10	82.8	37	63.3	29	44.5	57	63.5
Panama	24	65.0	39	72.3	31	68.7	33	40.2	48	66.4
Czech Republic	25	64.8	13	82.0	47	56.1	28	44.5	50	65.8
Costa Rica	26	64.0	51	64.6	15	73.8	49	32.0	29	71.6
Belgium	27	63.9	40	71.8	30	68.7	58	28.9	24	73.4
Georgia	28	61.3	48	65.9	60	46.2	15	53.2	45	67.1
Slovenia	29	60.1	23	78.6	38	63.2	81	19.2	7	79.2
Mexico	30	59.5	34	73.3	35	64.5	52	29.9	46	66.7
Argentina	31	59.4	17	80.1	40	59.4	35	38.0	66	61.7
Poland	32	58.1	24	77.8	48	55.3	61	27.3	37	69.2
Ecuador	33	57.9	56	62.4	28	69.2	42	34.4	58	63.4
Cyprus	34	57.8	46	67.9	24	70.7	51	30.0	55	63.8
Latvia	35	57.0	32	74.2	66	44.1	14	54.0	68	60.1
Thailand	36	56.3	58	57.9	41	59.1	73	22.6	12	78.2
Portugal	37	55.3	12	82.1	23	70.7	79	19.4	51	65.4
Mauritius	38	54.2	8	82.8	63	45.0	70	24.6	38	69.2
Italy	39	53.9	25	77.5	6	78.7	69	24.6	74	58.5
Armenia	40	53.0	30	75.6	74	34.0	9	58.9	73	58.9
Romania	41	52.8	26	77.2	64	44.9	46	33.5	64	62.0
Peru	42	52.6	65	50.7	32	68.1	24	46.0	79	56.9
Sri Lanka	43	52.6	79	34.9	54	50.0	32	43.0	25	72.9
Philippines	44	52.3	73	41.9	76	31.9	18	50.2	15	77.3
Vietnam	45	52.2	70	46.8	36	63.9	71	24.4	31	71.3
Hungary	46	51.9	35	73.1	57	47.4	53	29.4	60	63.1
Slovakia	47	51.7	21	78.8	53	51.4	36	37.0	80	56.8
China	48	51.5	72	42.1	58	46.5	38	36.2	28	71.8
Kyrgyzstan	49	51.0	54	63.5	83	28.9	31	43.0	36	69.6
South Korea	50	50.4	80	32.5	42	58.2	19	48.6	54	64.1

	Overall rank and value		 Income security		 Health status		 Capability		 Enabling environment	
	Rank	Value	Rank	Value	Rank	Value	Rank	Value	Rank	Value
Bolivia	51	50.3	55	62.6	59	46.4	22	46.6	78	57.1
Colombia	52	50.3	68	48.2	18	72.8	76	20.8	42	67.5
Albania	53	48.9	44	68.6	61	45.7	21	47.9	86	54.7
Nicaragua	54	48.9	77	38.0	45	57.0	59	27.7	33	70.6
Malta	55	48.4	52	64.1	20	72.1	87	14.3	47	66.4
Bulgaria	56	47.5	47	67.8	68	40.0	45	33.5	69	59.8
El Salvador	57	47.0	76	38.1	34	66.3	67	25.2	53	65.3
Brazil	58	46.3	14	80.8	43	57.4	66	25.6	87	54.6
Bangladesh	59	45.5	75	39.6	71	37.7	39	36.2	41	67.5
Lithuania	60	45.4	53	63.9	65	44.2	17	50.3	90	52.6
Tajikistan	61	45.0	57	59.0	80	31.1	40	35.0	61	63.1
Dominican Republic	62	44.4	81	29.9	39	61.0	62	26.8	43	67.3
Guatemala	63	44.3	74	41.3	44	57.0	84	17.7	34	70.2
Belarus	64	43.7	50	65.0	84	28.6	64	26.0	44	67.1
Russia	65	42.5	37	72.9	86	27.1	26	45.1	82	55.5
Paraguay	66	42.1	78	35.8	50	54.4	41	34.7	77	57.5
Croatia	67	41.7	66	50.6	49	55.3	77	20.5	72	58.9
Montenegro	68	40.9	60	56.0	56	49.1	78	19.5	70	58.9
India	69	39.0	71	44.6	87	27.0	55	29.3	52	65.3
Nepal	70	38.9	69	47.9	79	31.2	68	25.0	59	63.2
Indonesia	71	38.6	86	18.6	70	37.8	48	32.3	8	79.0
Mongolia	72	38.1	36	73.0	93	20.5	65	26.0	62	62.9
Greece	73	37.3	28	76.0	22	70.7	80	19.3	91	49.6
Moldova	74	36.2	63	51.6	90	25.8	50	31.6	76	57.7
Honduras	75	36.2	84	21.4	46	56.2	63	26.2	65	62.0

	Overall rank and value		 Income security		 Health status		 Capability		 Enabling environment	
	Rank	Value	Rank	Value	Rank	Value	Rank	Value	Rank	Value
Venezuela	76	36.1	67	49.8	29	69.1	60	27.4	93	49.5
Turkey	77	36.1	33	73.3	52	52.5	93	6.0	40	67.6
Serbia	78	35.4	49	65.7	62	45.3	92	9.9	67	60.2
Cambodia	79	35.2	89	16.5	51	53.3	74	22.5	27	72.2
South Africa	80	35.2	19	79.6	89	25.9	75	22.3	83	55.0
Ghana	81	34.0	87	17.8	77	31.9	25	45.9	56	63.7
Ukraine	82	31.0	43	70.2	85	27.3	85	15.2	85	54.8
Morocco	83	30.3	64	51.1	72	37.5	88	14.2	89	53.9
Lao PDR	84	30.3	85	18.7	82	29.7	83	19.0	20	75.5
Nigeria	85	25.7	90	16.3	88	25.9	47	32.3	75	58.3
Rwanda	86	23.4	92	11.5	81	30.0	89	13.8	13	78.2
Iraq	87	23.1	62	52.2	75	32.8	91	11.2	92	49.6
Zambia	88	21.1	91	13.3	91	24.7	57	29.2	84	54.8
Uganda	89	19.5	93	11.3	92	22.1	72	23.9	70	58.9
Jordan	90	17.0	59	56.6	67	43.6	95	1.6	32	70.6
Pakistan	91	12.3	95	6.0	78	31.8	44	33.9	81	56.0
Tanzania	92	10.7	94	6.1	69	39.8	86	14.6	88	54.5
Malawi	93	6.4	96	6.0	95	18.8	82	19.0	94	48.4
West Bank & Gaza	94	4.5	82	23.0	73	36.6	96	1.3	63	62.3
Mozambique	95	4.1	88	17.3	94	18.9	94	4.2	96	45.1
Afghanistan	96	3.7	83	22.0	96	7.1	90	12.0	95	47.0

Population ageing

The twenty-first century is witnessing unprecedented demographic change. Until the twentieth century, the world was predominantly “young”, with high rates of child mortality keeping down life expectancy at birth. People over 60 made up less than 5 per cent of the global population. But this has changed.

During the twentieth century, advances in healthcare and education associated with rapid economic development caused a swift decline in both child mortality and fertility rates. These developments, combined with people living longer at older ages in many parts of the world, led to a steep rise in the numbers and proportions of older people – a trend that is continuing (see Figure 12 and Table 3).

The proportion of the world’s over-60s is projected to rise from nearly 12 per cent in 2014 to 21 per cent in 2050.⁴⁹ By 2050 – just over a generation away – there will be 2 billion people over 60 – nearly as many as children under 15 – compared with 868 million now.⁵⁰ Thirty-three countries will each have more than 10 million people

over 60, and three (China, India and the USA) will each have more than 100 million.⁵¹

Population ageing is happening in all regions (see Figure 12). Already, two-thirds of the world’s over-60s live in low- and middle-income countries, and this will rise to four-fifths by 2050. The proportion of over-80s is growing fastest – projected to rise from 2 per cent of the global population now to 4 per cent by 2050.⁵² Since women generally live longer than men, they form the majority of older people, and the proportion rises with age, reaching 62 per cent of those aged 80-plus.⁵³

In many countries, life expectancy at 60 is now at least a third more than what it was in the mid-twentieth century.⁵⁴ However, people’s experience of later life varies considerably, depending to a large extent on their circumstances earlier in life. While many more people are living their later life in better health and comfort than in the past, millions of people still face a bleak old age.

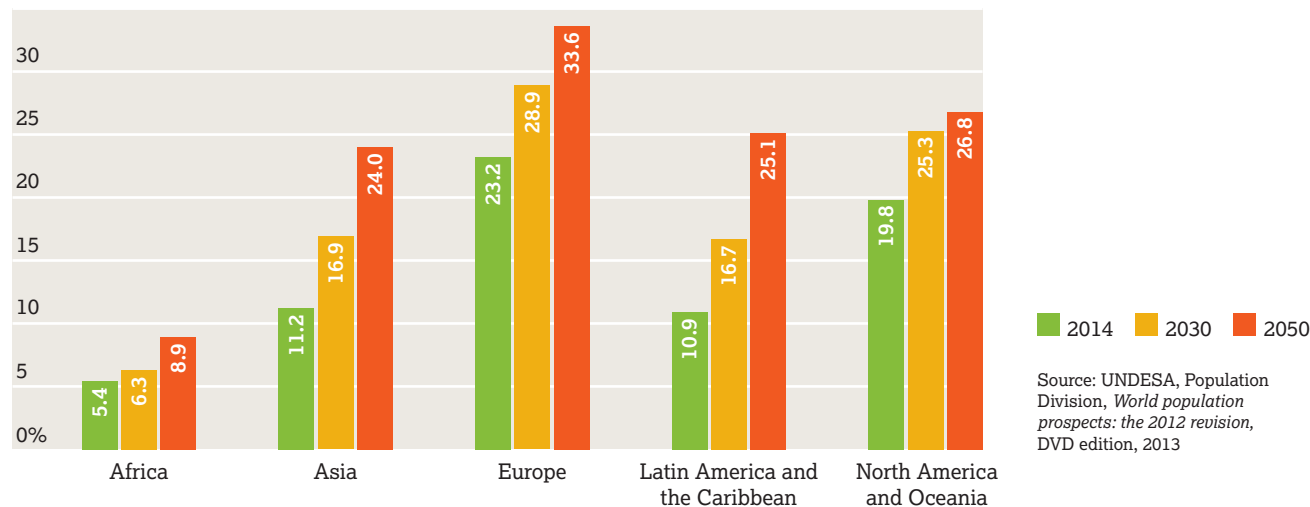
When the young grow old

Population ageing is not the only feature of the global demographic transition. In high-income countries and some middle-income countries (especially in Europe and Central Asia), a fall in fertility rates has contributed to an “age bulge” of middle-aged and older people. In contrast, most low- and middle-income countries, where fertility rates remain higher, are experiencing a “youth bulge” (those aged 15-24) that is either peaking now or will do so in the next decade. Today, nearly half the world’s population is under 24 years old. Of these young people, 82 per cent live in low- and middle-income countries, primarily in sub-Saharan Africa and Asia.⁵⁵

Economic and social progress, accompanied by better education and opportunities for women, invariably leads to a decline in fertility rates – and as fertility rates continue to fall, many countries will grow older. The ageing of populations will have significant impacts on many aspects of life, including employment, education and health.

Social and economic policies that reflect these changing dynamics support people at all stages of their lives and respond to changing needs for education, training and healthcare as their populations grow older. They also recognise that a person’s ability to function can be affected by their social and physical environment, and that older people’s opportunities can be enhanced or limited according to how they are perceived by society. All of these factors are measured by the Index.

Figure 12: Proportion of population aged 60 or over by region in 2014, 2030 and 2050



Source: UNDESA, Population Division, *World population prospects: the 2012 revision*, DVD edition, 2013

Table 3: Percentage of population aged 60-plus by region in 2014, 2030 and 2050

Africa				Asia-Pacific and West Bank and Gaza				Western Europe, North America and Australasia				Eastern Europe			
	2014	2030	2050		2014	2030	2050		2014	2030	2050		2014	2030	2050
Mauritius	14.2	22.8	29.6	Japan	32.8	37.5	42.7	Germany	27.5	36.4	39.6	Bulgaria	26.6	29.9	36.5
South Africa	8.7	10.8	15.6	South Korea	17.7	31.1	41.1	Italy	27.4	34.6	38.7	Croatia	25.6	31.2	36.0
Morocco	8.1	13.8	21.0	Cyprus	17.6	23.4	33.1	Finland	26.8	31.1	31.5	Latvia	24.4	26.9	30.4
Ghana	5.3	6.8	10.5	Thailand	15.1	27.0	37.5	Greece	26.0	32.4	37.9	Slovenia	24.4	31.7	37.1
Mozambique	5.1	5.3	6.1	China	14.4	23.8	32.8	Sweden	25.6	28.0	28.5	Estonia	24.4	27.6	32.5
Tanzania	4.9	5.2	7.3	Sri Lanka	13.0	19.7	25.7	Portugal	25.1	32.6	40.8	Hungary	24.3	26.7	32.7
Malawi	4.9	4.5	6.3	Turkey	11.1	17.3	27.3	France	24.5	29.2	31.0	Czech Republic	24.0	27.1	33.2
Nigeria	4.5	4.6	6.0	Vietnam	10.0	18.3	30.6	Denmark	24.4	28.5	28.5	Poland	21.8	27.6	36.7
Rwanda	4.1	5.6	10.3	India	8.5	12.3	18.3	Belgium	24.3	30.0	31.8	Ukraine	21.7	24.9	30.8
Zambia	3.8	4.0	6.1	Indonesia	8.3	14.1	21.1	Malta	24.1	30.9	36.8	Serbia	21.6	26.8	36.4
Uganda	3.7	4.0	6.2	Cambodia	8.1	12.8	21.2	Austria	24.0	31.5	33.5	Romania	21.4	26.7	36.7
				Nepal	8.0	11.3	18.1	Netherlands	23.8	31.7	32.9	Lithuania	20.9	25.8	31.2
				Bangladesh	7.0	11.7	22.3	Switzerland	23.6	28.4	30.4	Georgia	20.1	27.0	32.0
				Philippines	6.6	9.6	13.7	Spain	23.4	31.6	40.2	Slovakia	19.8	25.8	35.4
				Kyrgyzstan	6.6	10.5	15.2	United Kingdom	23.3	28.2	30.7	Belarus	19.7	24.8	30.3
				Pakistan	6.5	8.9	14.8	Norway	21.8	26.1	28.1	Montenegro	19.5	24.7	29.6
				Mongolia	6.1	11.5	19.8	Canada	21.7	28.5	30.7	Russia	19.4	23.3	28.5
				Lao PDR	5.9	8.3	15.7	United States	20.1	25.6	27.0	Moldova	17.7	22.6	31.2
				Jordan	5.4	9.2	17.4	Australia	20.1	24.6	27.6	Albania	15.7	23.9	30.9
				Iraq	5.1	6.4	10.8	New Zealand	19.7	25.9	28.8	Armenia	14.7	22.2	31.5
				Tajikistan	4.9	8.1	11.9	Luxembourg	19.5	24.5	29.1				
				West Bank and Gaza	4.6	6.6	11.4	Iceland	18.3	24.4	29.8				
				Afghanistan	3.9	5.1	8.5	Ireland	17.2	23.1	29.7				
								Israel	15.4	18.4	22.5				

Source: UNDESA Population Division, *World population prospects: the 2012 revision*, DVD edition, 2013

Methodology

Older people consistently identify sufficient income, good health and the ability to participate in society as central to their wellbeing. For this reason, the Global AgeWatch Index is based on four domains: income security, health status, capability and enabling environment.

We have changed the name of the third domain from “employment and education” to “capability” following consultations and the recommendation that this best reflects the domain’s objectives. These domains consist of 13 indicators derived from international data sources, including the World Bank, the World Health Organization (WHO), the International Labour Organization (ILO), Barro and Lee, and Gallup (see Figure 13).

Interpreting the data

The Index rankings show how countries compare in terms of older people’s wellbeing. The Index values, on which the rankings are based, show how countries are performing. In particular, they show how different countries compare with the best-performing countries and their potential for improvement. The difference in Index values between countries is sometimes minimal. A difference of 10 or more points is considered statistically significant.

Changes in 2014

Some indicators in the 2014 Index have been updated using new data. These are: employment rate of older people, using 2012 or latest available data from ILO; life expectancy at 60, using 2012 data from WHO; and all four indicators in the enabling environment domain, using 2013 or latest available data from Gallup.

Other indicators have been updated using minor revisions of definitions and new data sources. These are: pension income coverage, using a combination of new and improved data from the World Bank and ILO; poverty rate in old age and relative welfare of older people, using revised data from the World Bank; and GDP per capita, using updated estimates from the World Bank. This year we are using UN political groupings in response to feedback from last year.

Time lag

The 2014 Index has been calculated using the most relevant, reliable and recent data from international sources that is comparable across countries. Data from national sources is often more up to date than international data sets because of the time it takes to process, standardise and introduce data into international data sets. The Global AgeWatch Index necessarily relies on large, global data sets to allow comparison across countries. This means that the 2014 Index does not necessarily reflect the current situation, such as policies that have recently been introduced.

Open approach

Details of how the Index was constructed and links to all the data sets used are given in our methodology report, *Global AgeWatch Index 2013: Purpose, methodology and results*, and the 2014 update. We encourage people to examine the methodology at www.globalagewatch.org

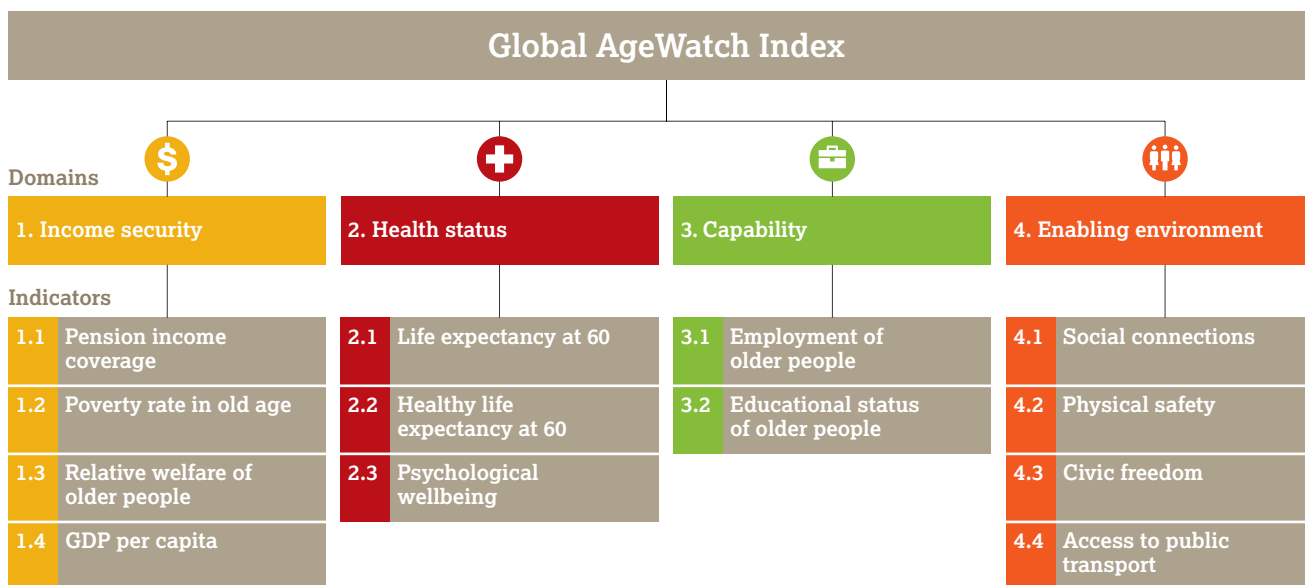
Extending the Index

The 2014 Index shows there are still serious gaps in international data sets on older people, particularly in Africa, the Caribbean, the Middle East, and some larger countries such as Brazil.

It is not possible to present the results broken down by sex because not all the data has been disaggregated in this way. However, sex-disaggregated data is available for four indicators – life expectancy at 60, healthy life expectancy at 60, employment rate and educational attainment – and, for some countries, for the pension income coverage indicator. You can download sex-disaggregated results for these indicators from our website at www.globalagewatch.org

We will continue to advocate for more and better data on older people and extend the Index to cover all countries, with results broken down by sex.

Figure 13: Global AgeWatch Index domains and indicators



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