

HelpAge International's comments on the right to social protection and the right to work of older people

Response to the call issued by the Independent Expert on the enjoyment of all human rights by older persons

1. Introduction

HelpAge International is an international non-governmental organisation dedicated to promoting the rights of all older people to lead dignified, healthy, and secure lives. It serves as the secretariat of a global network of 199 organisations across 98 countries united in advancing the wellbeing, rights, and inclusion of older people.

2. Older people's income security and healthy ageing

The world is rapidly ageing; a demographic trend affecting all countries. The share of people aged 65 or older will nearly double between 2024 and 2054 (from 17 per cent to 33 per cent).¹ By the late 2070s, the number of people aged 65 years and higher globally is projected to reach 2.2 billion.²

Although there is great diversity in how people age, as people grow older their income tends to diminish, exposing them to poverty, with heightened risks for older people in low- and middle-income countries (LMICs). This is due to a combination of factors, including reduced income from employment, barriers in the labour market, inadequate pensions, and limited savings, assets, or family support.

Older people often have the greatest need for healthcare services, yet they are among the furthest behind in accessing them. They face high risks of deaths from non-communicable diseases, with most of them living with two or more health conditions (multimorbidity)^{3,4} However, health systems remain unprepared to meet older people's complex needs, often lacking integrated, people-centred, and community-based services.

As the global population ages, addressing old-age income insecurity and promoting healthy ageing is essential to achieving the 2030 Agenda for Sustainable Development while leaving no one behind. Ensuring older people's rights to social protection and right to work is key to their dignity, well-being, and the fulfilment of other rights.

3. Right to social protection

Despite significant investments in social protection systems over time, the realisation of older people's right to social protection remains hindered by the gaps in universal social protection systems that guarantee basic income security and access to essential healthcare services for all older people.

Tax-financed non-contributory pensions (or social pensions) play a fundamental role in guaranteeing a stable income in old age. However, while pensions are the most widespread form of social protection, there are still more than 165 million older people globally not receiving any form of pension, contributory or non-contributory.⁵ The largest coverage gaps are observed in low-income and lower-middle-income countries, where the share of older people receiving an old-age pension amounts to 12.7 per cent and

47.6 per cent, respectively.⁶ Countries in Africa and in the Arab region lag behind the most.

In countries where pensions are available, the benefit levels are often insufficient to meet essential needs. The International Labour Organization (ILO) showed that, out of 100 non-contributory schemes studied from 79 countries, in 38 countries the minimum level of pension falls below the national poverty line, suggesting that the measures are not sufficient to protect older people from poverty. Recent inflationary pressures have further eroded older people's incomes. This highlights the need for regular adjustments of the benefit level and for social protection systems that effectively respond to shocks.

Barriers to accessing social protection can also be encountered during the implementation of pensions and other programmes. Research conducted by HelpAge in Bangladesh, Malawi, and Tanzania offers examples of some of the barriers faced by older women.⁷ These include the informal reliance on male intermediaries for registration or for filing grievances and the gaps in technology availability and in digital skills, hindering the safe delivery of payments.

In the domain of health, universal health coverage (UHC) and long-term care are core pillars of social protection systems that protect the health and wellbeing of older people and promote healthy ageing. Long-term care is particularly important for older people with disabilities or chronic conditions. However, older people often face limited access to affordable and equitable healthcare, leading to poorer health outcomes and shorter life expectancy. Barriers such as inaccessible information, complex processes, restrictive eligibility, and affordability hinder their access to healthcare.

Across 3,000 older people surveyed by HelpAge and partners in nine countries across the globe in 2019, on average, older people rated the access, affordability, and quality of healthcare services as only 50 out of 100.⁸ In the same year, an estimated two billion people faced financial hardship from out-of-pocket health expenses, with older and intergenerational households most at risk of 'catastrophic' spending and of falling into poverty.⁹

4. Right to decent work

It is often wrongly assumed that older people are merely recipients of care and support from others. Older people offer a substantial contribution to the economy and to the wellbeing of the society through both paid work and caregiving responsibilities, which often remain invisible and unrecognised. Many older people continue engaging in paid employment in later life either out of necessity or as a deliberate choice.

It is difficult to give an accurate estimate of the numbers of older people engaged in employment, given that statistics are rarely disaggregated and there are diverse definitions of formal and informal sectors. However, recent research conducted by HelpAge and SurveyMeter highlighted that in Indonesia, as of 2022, a significant share of older people is working (52.55 per cent), increasing further if only rural areas are considered.¹⁰

Older people continue working for independence, self-fulfilment, community contribution, and an active lifestyle. The study conducted by HelpAge in Indonesia highlighted that despite the struggles that older workers encounter, almost all the interviewees reported feeling happy with their business activities.¹¹ However, some older people may be forced to remain economically active, especially in the absence of other sources of income.

Despite the active role of older people in the labour market, many older workers are denied 'decent' work opportunities, defined by the ILO as "full and productive work carried out in conditions of freedom, equity, security, and human dignity"¹². Pervasive ageism affects older people across recruitment, promotions, wages, and access to lifelong learning. In a consultation conducted by HelpAge in 2019 with 306 older people across 24 LMICs, 41 per cent of the interviewees reported that they had been denied work because of their older age.¹³

The lack of social protection and the prevalence of ageism leave older workers vulnerable to exploitation, poor working conditions, and health risks. As highlighted in another study conducted by Age International in 2021, globally, the youngest and the oldest workers are more likely than other age groups to be in informal, precarious, and unsafe employment with less access to social protection.¹⁴

Alongside these attitudinal and institutional barriers hindering older people's right to work, there are also legislative barriers to take into consideration, including mandatory retirement age. For instance, a recent study from HelpAge recommends the adoption of flexible retirement options for those able and willing to work in Jordan.¹⁵

5. Shocks and crises

Shocks and crises of diverse nature have become increasingly frequent, and the evidence shows that they disproportionately affect older people.¹⁶

A study conducted by HelpAge in 2022 across 10 countries found that rising food, fuel, and finance costs left many unable to meet basic needs, with older women bearing the brunt.¹⁷ Many older people resorted to negative coping strategies, such as skipping meals, with knock-on implications for their wellbeing. Another study conducted during the COVID-19 pandemic demonstrated that the impact of public health measures meant that health, social, financial, and care and support services were no longer affordable or available to older people.¹⁸ The pandemic also exposed the inadequacy of many services and inequality in accessing them.

These examples call for social protection floors, including universal social pensions and UHC, alongside adaptive and shock-responsive mechanisms to strengthen protection in times of shocks and crises – whether pandemics, climate crisis, economic crises, or other threats. While adaptive and shock-responsive interventions are increasingly used, the evidence shows that they tend to overlook older people's rights, needs, and agency.¹⁹

6. Intersectionality

Women face a lifetime of inequalities across multiple domains, spanning education, employment, health, and social participation. These cumulative disadvantages alongside age discrimination expose women to heightened risks of poverty and marginalisation in older age.

Globally, gender disparities in pension coverage and adequacy persist. Only 29.1 per cent of women of 'working age' contribute to pension schemes, compared to 40.9 per cent of men.²⁰ Women face greater barriers in accessing contributory pensions given the greater likelihood than men to have interrupted careers, lower wages, and to work in the informal economy. These gaps, combined with limited savings and assets, often force women to remain in employment without a choice. Universal social pensions are crucial

for providing basic income security, while contributory pensions must better reflect women's lived experiences.

Women of all ages, including older women, are the main providers of care and support globally. Research done by Age International reveals that older women globally do 4.3 hours a day of unpaid care and domestic work.²¹ At the same time, women live longer than men on average but spend a greater proportion of their lives in ill health or with a disability, contributing to older women being overrepresented among those requiring care and support.²² Despite this, older women's needs and rights, including in terms of health, remain poorly addressed.²³

Ageing and disability are strongly interconnected as the prevalence of disability rises with age. The share of older people with a disability is significant, with more than 46% of people aged 60 and over having a disability.²⁴ However, the levels of disability in old age may be underreported as many older people do not self-identify as having a disability, considering functional limitations to be 'natural' for their age. In addition, the extent of functional limitations experienced can be very diverse.

Older people with disabilities are likely to experience high risks of poverty and neglect due to the possible reduction in income from labour, limitations of social protection systems, and pervasive ageism intersecting with ableism. Pensions fail to compensate for the extra costs of disability and other indirect costs, and they should be accompanied by access to healthcare services that address the specific needs of older people with disabilities. Disability benefits play an important role but remain limited, with only 34 per cent of people with severe disabilities worldwide receiving a disability benefit in 2020.²⁵

7. Data and research

The Sustainable Development Goals (SDGs) have important implications for guiding efforts to support older people's wellbeing. As a recent report produced for the Titchfield City Group on Ageing and Age-disaggregated Data shows, currently in the SDG framework there is limited age disaggregation and a lack of guidance on monitoring progress for this specific population group, also reflecting gaps in underlying country data.²⁶

8. Legal frameworks

The unique barriers that older people face in realising their right to social protection and decent work are not adequately covered under international human rights law. These rights should be clearly set out in a new global convention on the rights of older people, building on existing human rights standards and applying them to the context of older age.

This international legally binding instrument would define States' obligations to ensure that all older people have equal access to social protection. It would also safeguard the rights of older individuals in informal or unremunerated work, ensuring access to employment opportunities, remedies, and legal protections for decent work in later life.

9. Examples of good practice

National social protection floors including universal social pensions and UHC –
These are effective measures to guarantee basic income protection and essential

healthcare for older people without exposing them to financial hardship. They support older people's wellbeing and strengthen dignity, fostering more resilient and equitable societies.

'Cash plus' programmes with skills development for older people – An example is in the context of the Inua Jamii social pension in Kenya, where a project in some sub-counties showed that digital literacy workshops organised alongside the digitally-delivered pension payments contributed to increased awareness and enhanced skills among older people.²⁷

Older People's Associations (OPAs) and self-help groups – These community-level mechanisms offer an effective approach to raise awareness of rights and entitlements among older people and to enhance accountability within social protection systems, as evidenced by the recent impact review of a multi-country programme implemented by HelpAge in Africa.²⁸ They also effectively cater to older people's healthcare needs. An example is the Intergenerational Self-Help Clubs (ISHCs) in Vietnam that have become the largest care providers in the country.²⁹

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