WHO ARE THE "BOTTOM BILLION"? OLDER PEOPLE

INTRODUCTION

Older peopleⁱ are the fastest growing segment of the global population, and most countries are experiencing both an increase in the proportion and absolute numbers of older people in the population. Between 2019 and 2030, the UN projects that the number of persons aged 60 or over will grow by 38% globally, from 1 billion to 1.4 billion people, outnumbering youth.ⁱⁱ The fastest increase in the number of older people is expected in low- and middle-income countries (LMICs), which will be home to 80% of older people in 2050.ⁱⁱⁱ It is important to note that there is a diversity of experience of ageing across LMICs, economically, socially and culturally. This profile^{iv} summarises the evidence and data on poverty and older people to explore how older people in the "bottom billion" countries are likely to be disproportionally impacted by poverty and how that relates to other inequalities. This profile includes data and evidence related to people aged 60 and above.

The evidence in this profile largely pre-dates the COVID-19 pandemic, however, it is important to highlight the disproportional impacts of the pandemic on older people. Veridence shows that older people are being disproportionally impacted by the crisis, both in terms of risk of becoming severely ill and dying from the virus and secondary impacts. Globally, the COVID-19 death rate among persons over 80 years is five times higher than the average rate. VI High rates of underlying health conditions as well as pre-existing (and sometimes exacerbated) barriers to accessing health services contribute to the increased risk. There have been reports of neglect and abuse against older people in care homes and institutions during the pandemic, and older people who are quarantining with families or caregivers may be at increased risk of violence and abuse.vii viii In a number of countries, COVID-19 has been portrayed as 'disease of older people', which has fuelled social exclusion, stigma and discrimination against older people. ix Long periods of social isolation and physical distancing during COVID-19 are likely to have a serious impact on mental health of older people, especially as many older people are digitally excluded. * Older people also feel the economic impact of the crisis. Job losses affect older people in the labour force, and those financially dependent on their family.xi Many older people are experiencing increased food insecurity during the crisis.xii The economic consequences of the COVID-19 crisis are likely to have a disproportionate impact on older people in LMICs, where social protection systems have lower coverage than in high-income countries (HICs).xiii

EVIDENCE ON POVERTY AND EXCLUSION

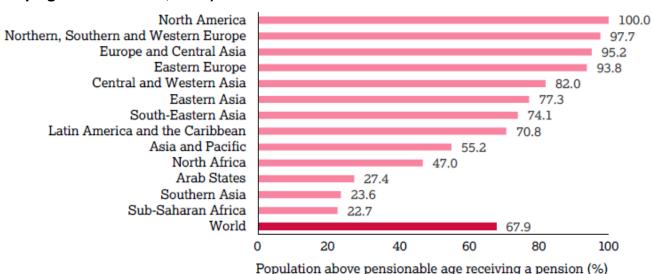
Income/consumption poverty: There is a lack of data on poverty rates among older people in LMICs.xiv . Factors that influence older people's economic status include access to pension schemes and family support. Evidence highlights that:





• Globally, 68% of people above retirement age are receiving a pension. However, the proportion of people receiving any pension is significantly lower in LMICs than in HICs. The region with the lowest pension coverage is Sub-Saharan Africa, where less than 23% of people above statutory pension age are receiving a pension.* Among the countries with the lowest effective pension coverage in the world (proportion of people of national statutory pension age that receive benefits) are Sierra Leone (0,9%), Haiti (1%) and Malawi (2,3%).*

Figure 1: Percentage of persons above statutory pensionable age receiving a pension (HelpAge International, 2020)



• Family members have traditionally constituted an important economic support system for older people in LMICs, especially in the absence of national pension schemes. VIII Older people and especially older women's caring responsibilities also continue into later life, contributing to the wellbeing of family and community members of all ages. VIII However, ongoing demographic transitions with people living longer and family sizes becoming smaller, combined with insecure job markets, economic migration and displacement, mean that many older people cannot rely on family support to meet their needs. XIX Research shows that family income support is often not sufficient to meet older people's basic needs. XXX For example, 50% of older people in a study in the Philippines reported facing considerable difficulty in meeting expenses despite economic support from children, and 45% of older people in Myanmar reported that their income was seldom or never adequate to meet their basic needs.

Health and education: There is a lack of systematic data from LMICs on older people's health and wellbeing,^{xxi} however, there is evidence of the multiple barriers to accessing health care, as well as disparities in education levels. Evidence include:

- Discriminatory attitudes against older people are widespread in health care settings and can take several forms, including neglect and excluding older people from decisionmaking around their care and treatments.
- Health care expenditures often increase in older age and many older people face economic barriers to accessing health care.xxiii WHO's World Health Survey found that more than 60% of older people in low-income countries do not access health care





- because of the cost of the visit, they did not have transportation, or they could not afford transportation.xxiv
- The disability*** prevalence is higher among older people than the general population, especially in LICs where the disability prevalence is 43% among people aged 60+ compared to 29% in HICs.** The disability prevalence is higher among older women than older men.**
- The risk of non-communicable diseases (NCDs) increases with age. The WHO identified that 75% of global NCD deaths take place in people aged 60 and over.xxviii NCDs can significantly increase expenditures on health care for older people and their families as NCDs often require lengthy and expensive care, and are often accompanied by a loss of paid or unpaid labour, as the affected person and/ or carers for the affected person may be forced to stop working.xxix
- The number of older people living with dementia (including Alzheimer's disease) is the rise globally, with the largest increase in LMICs which is already home to 60% of all people living with dementia. The increasing prevalence of dementia, especially in LMICs, puts a lot of economic pressure on health care systems and on the people living with dementia and their families. Many caregivers, most of them being women, are forced to reduce their paid work to carry out caregiver responsibilities, and health services for the person living with dementia are associated with increased expenditures.
- There are large education disparities between older people and younger people. For example, 90% of women aged 15-24 years have basic literacy skills compared to 73% of older women (65+ years).xxxiii In Sub-Saharan Africa, the youth literacy rate is 75% compared to 39% among older people.xxxiv
- Research in 9 LMICsxxxv have found that older women and men with lower education levels are less likely to access health care, and rate their health, wellbeing and functional ability lower than older people with higher education levels.xxxvi

Broader exclusion: Evidence from LMICs show that older people experience exclusion from employment with impacts on their economic security, and are subject to discrimination and violence in various spheres of society:

- **Employment:** People in LMICs tend to continue working into older ages than people in HICs to meet their basic needs and contribute to household income. The highest proportion of people aged 65+ still working is in Sub-Saharan Africa (48%), followed by South Eastern Asia (30%) and the Pacific and Southern Asia (27%). Older men are more likely than older women to work for money, while older women often have more family responsibilities that may limit their opportunities for paid work. The proposition opportunities for older people are also limited due to age discrimination and/ or health issues that may limit older people from engaging in certain income generating activities. The proposition of the people continue to work due to economic needs. Globally, 80% of older people are found in informal work, and many older people are forced to work for low wages and in precarious jobs.
- **Discrimination and violence:** Ageist attitudes are highly prevalent in many LMICs, with negative attitudes towards older age often being linked to assumptions that people's functioning declines with age. XIII There is limited data on the prevalence of violence against older people, particularly from LMICs. XIIII However, available evidence





- suggest that older people are at high risk of violence in their homes, communities as well as in institutions and care facilities.xliv One in six people aged 60+ experienced some form of abuse in a community setting in the past year.xlv xlvi Violence against older women is higher due to intersecting risk factors related to age and gender.xlvii For example, 83% of women in a survey in Peru, 75% in Mozambique and 39% in Kyrgyzstan reported experiencing at least one form of violence since the age of 50.xlviii
- Political engagement: Older people are in many societies perceived to possess the wisdom and experience for leadership roles. However, in patriarchal societies, these are often seen as a male domain. Research from Ethiopia highlights that while older people in general are perceived as wise by the communities, leadership roles are commonly given to older men as they are seen as better placed to act as leaders.
- Climate change: A majority of today's older people live in LMICs which are more vulnerable to climate change and natural disasters than HICs^{II}, and this proportion is projected to increase. Evidence suggest that older people are more vulnerable to the effects of climate change and are at disproportionate risk of dying in extreme weather events.^{III}

HOW POVERTY AND OLDER AGE INTERACT WITH OTHER IDENTITIES

Discrimination against older people interacts with gender inequality and other factors such as relationship status and disability, which may compound older people's experience of poverty:

- Older women: Due to a myriad of gender inequalities faced by women throughout their life, including less access to education and formal training, more unpaid care responsibilities, and spending more time in informal and lower-paid employment than men, older women are more likely to have experienced poverty during their life. This often continues and deepens in older age, with older women being more likely to experience income insecurity than older men. Many older women continue to work and inequalities carry over into later life with older women doing more than twice the amount of unpaid care than older men. The informal unpaid work is often unreported and not counted as part of household economies. Older women are less likely to have access to contributory pension systems than men, and those who have access, generally receive lower benefits than men. One of the countries with the largest pension gap between women and men is Jordan, where men are seven to eight times more likely than women to receive a pension.
- Divorced, separated, widowed and unmarried older women: Discriminatory laws around property, land, assets ownership and inheritance rights, put older women in many countries at risk of economic insecurity and violence in case of divorce, separation, or death of spouse. Vii A study found that female surviving spouses do not enjoy equal inheritance rights in 35 of 173 countries across East Asia and the Pacific, South Asia, Sub-Saharan African and Middle East and North Africa, where older women can be at high risk of losing property and land on the death of their spouse. Viii





- Older people with disabilities: While life expectancy is increasing globally, research on ageing shows that the healthy life expectancy is not increasing at the same rate, meaning that people are living longer but will often live a greater proportion of their life in poorer health, often caused by NCDs and onset of disability. Older people with disabilities face additional barriers to accessing health care, and data suggests that older people with disabilities are more likely to report lower levels of education and household wealth. Ixi IXII
- Older people from indigenous or minority ethnic and religious groups: There is limited data on poverty and older people from indigenous, ethnic minority and religious minority groups. However, there are reports highlighting the detrimental impact of discrimination on older indigenous and ethnic minorities' mental health and wellbeing.
- Older LGBT people: The is very limited data on the situation of older lesbian, gay, bisexual and transgender (LGBT) people in LMICs. Ixiv However, UN's Independent Expert on protection against violence and discrimination based on sexual orientation and gender identity has highlighted that older LGBT people are at elevated risk of social isolation and family rejection, which can expose older LGBT people to insecure economic and housing situations. Furthermore, LGBT people are at increased risk of experiencing employment discrimination throughout their lives, which may lead to less pension contributions and as a result, less economic security in older age. Ixv

OLDER PEOPLE, POVERTY AND GEOGRAPHY

Living in a rural or urban location, or in a conflict and displacement context influence the experience of poverty for older people. For example:

- Rural/urban divide: The rural labour force in many LMICs is more likely to work in the informal sector and insecure employment, resulting in disparities in pension coverage between rural and urban populations. This has a disproportionate impact on older women as they are overrepresented in rural areas in many LMICs, partly due to a larger share of male rural-urban migration. The majority of older people in rural areas in LMICs who are economically active are engaged in farming, which is a rapidly growing demographic trend. Ixviii
- Conflict and displacement: Older people's livelihoods can be disrupted and many loose access to land and productive assets during conflicts and other crisis. Ixix However, older people are often excluded from livelihood support such as "cash for work" or other income generating projects. Ixix This follows a general pattern that older people in humanitarian settings are often not consulted about their needs. Ixix As a result, humanitarian response may overlook older people's needs, which can have devastating consequences. For instance, evidence suggest that older women are at high risk of neglect, abuse and violence after a disaster. Ixxii

MEASUREMENT AND DATA

The UN has traditionally defined older people as those aged 60 above, though some countries and data sets define older people as those aged 65 or older. Although data and policymaking commonly uses chronological age as the defining variable of when a person is





'older', who is considered 'older' in a society is not only defined by years. Ageing is a fluid social process. How our lives will be in older age is determined by our life course experience, the contexts in which we live, economic and political factors, as well as social and cultural views on ageing across those different contexts.

Challenges and limitations of the data include:

- Older people are frequently excluded from population-based surveys. Many surveys have an upper age cap that commonly stops at 49 or 64 years. For example, Demographic Health Surveys tend to exclude women aged 50+, and men aged 55 or 60 and over. IXXIV
- When data on older people is collected, it often divides older people into one or two categories, such as 'over 60' or '65 and older'.\(^{\text{lxxv}}\) With little further disaggregation by age. This is also true for data collection in humanitarian settings.\(^{\text{lxxv}}\)
- Older women are often invisible in research and data on violence against women. A study in 2013 found that only 17% of sexual violence research considered violence against women aged over 49. lxxvii
- Older women are overlooked in sexual and reproductive health data and research, especially in LMICs. IXXVIII
- Other segments of older people with very limited data available to shed light on their situation include older people in institutional care settings, older people living in informal settings or who are homeless, and older LGBT people. Ixxix

KEY RESOURCES:

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This profile was produced by the *Disability Inclusion Helpdesk*, managed by *Social Development Direct* (SDDirect). SDDirect is a leading provider of high-quality, innovative and expert social development assistance and research services. We work to build inclusive societies in which people in all of their diversity are valued and empowered to make choices about their own development."

The Disability Inclusion Helpdesk provides research and advice to the *Foreign Commonwealth and Development Office (FCDO*) and other UK government departments on disability inclusion in policy and programming. We are a team of experienced in-house helpdesk researchers working alongside over 80 senior disability inclusion experts with experience across different themes, sectors and geographies. We can advise on disability inclusion in development, FCAS and humanitarian settings.

The Helpdesk is part of *FCDO's Disability Inclusive Development (DID) Programme* under the banner of *Inclusive Futures*, led by *Sightsavers*, which brings together 16 international development organisations, disabled people's organisations and country partners to ensure no one is left behind.

These factsheets were produced for FCDO to enhance knowledge and understanding of how different identities are impacted by poverty. The research was conducted using primarily pre-Covid sources, although the factsheets have sought to summarise the impact of COVID-19 where information is available. The researchers and authors are Harri Lee, Jessie Meaney-Davis, Veronica Ahlenback, Erika Fraser and Isabelle Cardinal.





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- ** HelpAge International (2020) Why Social Pensions? Achieving income security for all in older age, https://bit.ly/2HAYrsl
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