

12th Annual AARP-United Nations Briefing Luncheon  
on

**Why it Matters: Social Protection for Older Women #thetimeisnow**

Delegates Dining Room, United Nations Headquarters  
Monday 11 March 2019 (1-3pm)

**Background**

**Today, women account for more than half of persons aged 60 years and over.** Among today's young people, 60 percent of women are expected to celebrate their 80<sup>th</sup> birthdays. The likelihood of living alone increases with age, especially for women. In Africa and Europe, older women were more than twice as likely as their male counterparts to be living alone. We also know well, that almost all countries worldwide are ageing and that by 2050, older persons will outnumber youth as well as children. Despite this data-driven imperative for action at the global level, older women continue to be overlooked in key global discussions on gender equality and women's empowerment – including at the United Nations Commission on the Status of Women.

**Protecting women's income security in old age is crucial.** Access to social security in old age is closely associated with existing gender inequalities. On average, older women fare notably worse than older men both in access to contributory pensions and in the level of benefits that these pensions provide. Women participate less than men in paid employment, spend more time away from paid employment owing to childbirth, often care for children or other family members who need it and tend to earn less than men while in employment. Over time, they contribute less to pension schemes and in turn receive lower payments in old age, despite having a longer life expectancy than men. This includes those most at risk of being left behind, notably widows, older women with disabilities, older women living in rural areas, migrant older women, and those in emergency situations.

**Social security is a universally-recognized human right.** In recent years, many countries have undertaken steps to expand social protection coverage, whether through establishment or expansion of non-contributory pension schemes which provide a basic level of protection for many older persons, or through the expansion of contributory schemes to previously uncovered groups such as the self-employed, domestic workers, farmers and other low-income groups. Despite this progress, only 45 percent of people worldwide are covered by at least one social protection benefit, while the remaining 55 percent – as many as 4 billion - are left unprotected. Public social security pensions have become essential tools to ensure that older persons receive a stable income after the end of their working life and throughout their old-age. However, in most low-income countries, less than 20 percent of older persons over statutory retirement age receive a pension. Coverage alone, however, is not enough. Fueled by fiscal consolidation and austerity measures, many older persons receive public pensions that are inadequate to keep them from living in or falling into poverty, and therefore continue to work into old age.

**Protection against health-related poverty is also needed.** Women tend to live longer than men, on average, and thus comprise a majority of older persons, especially at advanced ages. Therefore, their income security also depends on the availability of and access to secure and affordable publicly-provided social services, including healthcare and long-term care. Besides ensuring good health, equitable access and utilization of healthcare services provides a safety net for older women and protects them and their families, from falling into poverty in later life as a result of catastrophic out-of-pocket healthcare expenses.

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**Objective**

The 2019 AARP/United Nations briefing series aims to provide a platform for a diverse set of stakeholders, including Governments, civil society, and United Nations entities to undertake a policy dialogue and to enable a better understanding of progress made and challenges faced in ensuring social protection for older women, as well as exchange related experiences and lessons learned.

**Questions for the Audience**

- What policy options are needed to achieve full social security coverage and sufficient benefits to guarantee income security for women in old age?
- What measures can Governments take to ensure that pension systems meet the needs of men and women equitably, including addressing gender-biased contributory schemes?
- What steps can various stakeholders take to intensify efforts to eliminate all forms of discrimination that women face throughout their life in employment, social protection and the provision of basic social services?
- How can Member States support the development of improved data disaggregated by age and sex to better understand the impact of social pensions on older women?

**Format**

The event will consist of a moderator-driven, interactive panel discussion (Davos style) among representatives of Government, civil society and the United Nations to identify good practices and challenges about which they would like to share lessons learned. The floor will then be opened to all participants to raise questions and share comments either with regard to specific interventions made by panelists or to the theme of the event more broadly. The event is by invitation only.

**Suggested Reading Materials**

United Nations (UNDESA), *Promoting Inclusion through Social Protection: Report on the World Social Situation 2018*. Available from <https://bit.ly/2AkbPdE>

International Labour Organization (ILO), *World Social Protection Report 2017-19*. Available from <https://bit.ly/2xiRUsU>

United Nations (UNWOMEN), *Protecting Women's Income Security in Old Age: Toward Gender-Responsive Pension Systems*. Available from <https://bit.ly/2DacLTs>