

Head Office, 207–221 Pentonville Road, London N1 9UZ
T 020 7278 1114 F 020 7278 1116
E info@helptheaged.org.uk www.helptheaged.org.uk



Working together to improve
the lives of disadvantaged
older people around the world

HelpAge
International
Leading global action on ageing



Pensions not Poverty

A basic human right
Help us deliver the message

HELP THE AGED[®]

WE WILL

Working together to improve
the lives of disadvantaged
older people around the world

HelpAge
International

Leading global action on ageing

Do you have a pension?

Find out why we won't make poverty history until all older people in the world's poorest countries have one too.

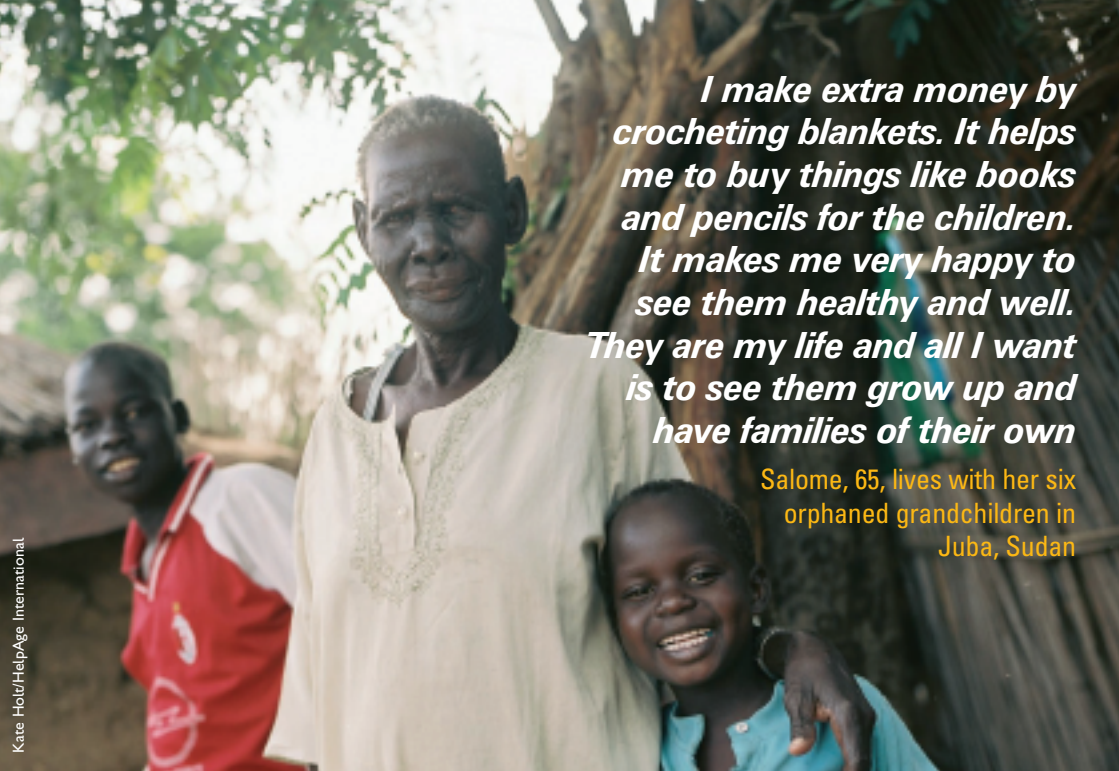
If you live in the UK, the chances are you receive a pension or will be entitled to one later in life.

Although it might not be enough, it will go some way towards making sure you have food, clothes and a roof over your head. If you're lucky, your pension will not only pay for these things but also possibly more. In many poor countries, older people are not as fortunate. There is no state pension – not even a small one.

Poorest of the poor

Older people in poor countries are often the poorest and most vulnerable. Later life can bring persistent poverty, isolation and limited access to healthcare. Older people often work long, hard days to support their families who are dependent on them. In countries ravaged by AIDS, older people often look after grandchildren orphaned by the epidemic.

And when disaster strikes, older people are often overlooked or are the last to receive emergency relief.



I make extra money by crocheting blankets. It helps me to buy things like books and pencils for the children. It makes me very happy to see them healthy and well. They are my life and all I want is to see them grow up and have families of their own

Salome, 65, lives with her six orphaned grandchildren in Juba, Sudan

We believe older people have a right to social security. A social pension provides a regular minimum income that prevents poverty and helps older people to realise their rights.

Where pensions exist, they have had a major impact on reducing poverty and increasing access to education and healthcare, not just for the older person but also for those family members who depend on that person. Evidence also tells us that well-being, self-respect, dignity and participation in family and community are enhanced through a social pension.

The statistics:

- Two-thirds of the world's older people live in poor countries, 80 per cent of whom have no regular access to social security.
- More than 100 million older people in poor countries live on less than a dollar a day.
- Six million children in sub-Saharan Africa are cared for by their grandparents.
- In poor countries women make up the majority of older people. They are often the most vulnerable and disadvantaged, carrying the burden of family care and lacking access to healthcare.

How we help

In 1961 Help the Aged was established as a UK-based international agency responding to the needs of older refugees in war-torn countries.

Later we started helping disadvantaged older people across the UK. But our international work is still a vital part of our work and constitutes a quarter of our spending.

In partnership with HelpAge International we support work in Africa, Asia, Latin America, Southern and Eastern Europe and Asia Pacific.

We also work with civil society groups in poorer countries, which are lobbying and campaigning their governments to introduce social pensions.

Working with HelpAge International and other partner organisations, we aim to help older people:

- combat poverty;
- reduce isolation;
- challenge neglect; and
- defeat ageism.

The importance of cash in hand

A regular sum of money enables older people to buy food and clothing for themselves and their families. Parents and grandparents use this money to pay for children's school fees, uniforms and school books. But this money does more than just meet their basic needs. People say that using this money to pay their way and support others helps to restore their dignity and sense of self-worth, and also improves their relationships with other family members and gains them greater respect.

Every older person, no matter where they live, has the right to life, dignity and security and a say on the issues that affect them. Receiving a guaranteed social pension can help turn this into a reality.

This is why we're launching a campaign to ask the Government to take action.

We need your help to deliver this message and to campaign for a universal pension for older people.

What is a social pension?

A social pension is a regular cash transfer provided by the state, given to every older person.

Evidence shows that giving older people a minimum monthly income helps them, their families and communities. Social pensions are an effective way to protect older people's rights, to give them a voice and to ensure a more secure future for them and their children.

Social pensions can transform the future of the most vulnerable communities in the world's poorest countries.

Why is a social pension a good solution?

The 2002 Madrid International Plan of Action on Ageing committed all governments to promote and protect the rights and freedoms of older citizens. The developed world has long relied on predictable income in old age through pensions to combat poverty. Research shows



Jon Spautll

'I start working from 7am every morning. I never have the chance to just go for a walk. If I had a pension, I could rest a while.'

Maria, 67, lives in Rio de Janeiro, Brazil



‘Social protection is a basic human right, a helping hand in times of need, and it is something that was hard fought for in British history.’ Hilary Benn, Secretary of State for International Development

that without forms of social security, such as pensions, poverty levels in the rich world would be a fifth higher. Social pensions can transform poorer countries in the 21st century in the same way that they transformed the developed world in the 20th.

A social pension is a practical and cost-effective way to secure international targets on poverty and development.

It has been 96 years since the state pension was introduced in the UK. Our research, and that of our

partners, shows that social pensions are not difficult to implement, nor expensive for governments. And the long-term benefits far outweigh the initial costs. Over two-thirds of the world’s low and middle-income countries would be able to deliver a social pension for under 1 per cent of their Gross Domestic Product (GDP).

A social pension is a viable option for tackling poverty in poorer countries.

Forty-six low or middle-income countries, including some of the poorest countries in the world, such

as Bolivia, Lesotho, Vietnam and Nepal, already offer a non-contributory pension to their older citizens. Universal social pension schemes in Botswana, Brazil, Namibia and South Africa cost between 0.2 and 2 per cent of GDP.

If this is the case, why shouldn't every country have a social pension? Social pensions should become the norm, not the exception.

A social pension is a way to reach whole families and communities

Where social pensions exist, they are having a significant impact on overall levels of poverty and access to education and healthcare.

As the majority of older people live and share resources with younger family members, social pensions can help break the cycle of poverty by paying for school fees, food and medicines.

In particular, social pensions promote the rights of older women. They give more income to women, who generally live longer than men, carry more family responsibilities and face greater inequality and discrimination in public life.

Social pensions in action:

Fifty-five per cent of recipients of Chile's social pension have moved from being 'extremely poor' to 'poor' and 45 per cent have moved out of poverty altogether.

Social pensions in action:

In Brazil, 5.5 million older people receive a social pension. Having a pensioner in the family reduces a household's probability of being poor.

Social pensions in action:

There is now strong evidence that providing small but regular transfers of cash, such as a pension, have huge benefits for poor people. A pension reduces hunger and boosts incomes. It also helps families to send their children to school, helps women to use health services, and helps people with AIDS to get extra support. Furthermore, pensions inject cash into local economies, creating demand for goods and services that help small businesses to grow.



Cash in action:

When 72-year-old Zambian widower Haatantala qualified for a government scheme, providing him with a regular income of about \$6 a month, he chose to spend it cultivating the maize field next to his small mud house. 'It is only by growing my own food that I can be sure I will never again have to beg from my neighbours to survive.'

Cash in action:

I started taking care of Viriado, my grandson (10) when my daughter passed away. I give him food, clothes and support him to go to school. Now the Social Assistance Fund is helping us. It is good for him to go to school – even though he is an orphan he will be able to do something with his future.

Nquinia, Mozambique

A social pension can reduce the devastating impact of HIV and AIDS

A social pension is a vital source of income for older people who have to care for their HIV-positive children or grandchildren orphaned by AIDS. A pension can also enable HIV-positive older people to access extra support and services.

A social pension is a long-term solution to global poverty

By 2050, there will be an estimated 2 billion people over 60, two-thirds of whom will live in poor countries.

Many older people invest their pension in enterprise and in their local economy. Studies from South Africa show that pensioners help younger family members to find work, while households that include a pensioner have lower levels of unemployment than non-pensioner households.

A social pension is an investment in a country's future development.

What a social pension could mean



'The first thing I do when I get the pension is buy medicine for my wife. Afterwards I go to the butcher and buy some meat.'

Tiago Neto, Brazil

'I use my pension to buy blankets which I re-sell to support my family. I buy a dozen or two depending on the price. My pension is a capital.'

Haris Ali, Bangladesh



'If I was not getting this allowance I would be dead. It has really helped me to continue to live.'

Geraldine Sango, Dominica



'Our children these days do not support us any more. There is rampant unemployment and people would die of starvation without the pension.'

Miranda Julius, South Africa



Pensions not Poverty

Join our campaign to ask the UK Government to take action to support older people in developing countries.

We need your help to deliver this message and to campaign for a universal pension for older people. Your support is vital.

You can also directly support our work with older people by helping us to expand our empowering community projects, which provide older people with cash payments and the means to earn a regular income. To find out more, please visit our website at www.helptheaged.org.uk

What can I do?

Send this postcard to Gordon Brown, Chancellor of the Exchequer, and to Hilary Benn, Secretary of State for International Development, about social pensions for the world's poorest older people.

Visit the website

www.helptheaged.org.uk/pensionsnotpoverty for further information and to email the UK Government online.

Order campaign materials by calling 020 7239 1944 and get others involved in this campaign.





Thank you

Dear Gordon Brown and Hilary Benn

'The money made me happy as I did not earn it from begging but it was from the government and therefore my right.' Nekjun Bibi, 68, Bangladesh

We believe older people have a right to security through the provision of a social pension.

Older people in poor countries are often the poorest and most vulnerable. Later life can bring persistent poverty, isolation and poor access to healthcare.

The developed world has long relied on predictable income in old age through pensions to combat poverty. **Where social pensions exist, they have had a major impact on reducing poverty and increasing access to education and healthcare across generations.**

We welcome the steps the UK Government has already taken on this issue but believe more can be done to put social pensions at the top of the international agenda and to ensure social pensions are a vital part of all relevant aid, development and debt-relief initiatives.

The UK Government must help end poverty for older people and use the opportunity of this summer's G8 summit in Germany to challenge other world leaders to take action to ensure pensions not poverty.

Your sincerely

Name: _____ Address: _____

Postcode: _____

Email: _____

By providing your email address and/or mobile number you are agreeing to us contacting you in these ways. You may contact us at any time to unsubscribe from our communications.

NO
STAMP
NEEDED

Campaigns Help the Aged Freepost NAT 6005 London N1 9BR

**HelpAge
International**

Leading global action on ageing

Working together to
improve the lives of
disadvantaged older
people around the world

HELPTHEAGED
WE WILL



Pensions not Poverty

A basic human right
Help us deliver the message

**Social protection is a basic human right, a helping hand in times of need,
and it is something that was hard fought for in British history.**

Hilary Benn, Secretary of State for International Development