



International  
Labour  
Office

# Social protection for older persons

Caribbean preparatory meeting for the Fourth Regional  
Intergovernmental Conference on Ageing  
and the Rights of Older Persons

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# Why SP for older persons?

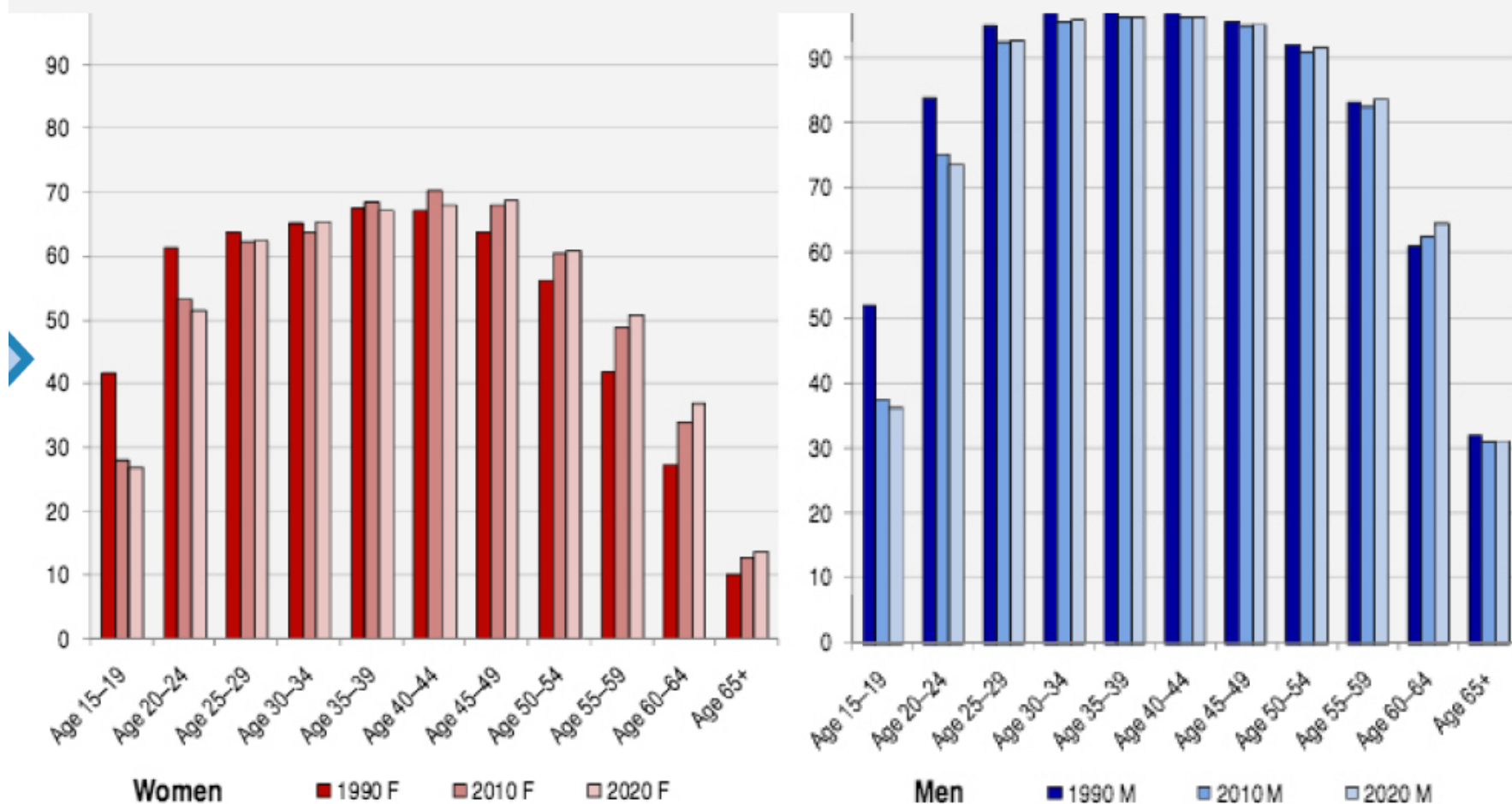
- Realize a human right
- Guarantee income security and health coverage
- Deal with gender issues
- Address a social and economic necessity
- Reduce poverty, exclusion and inequality
- Foster social cohesion and social justice
- Give a clear message to the youth

**PROTECTION TO OLDER PERSONS STARTS VERY EARLY!**



# Life cycle risks

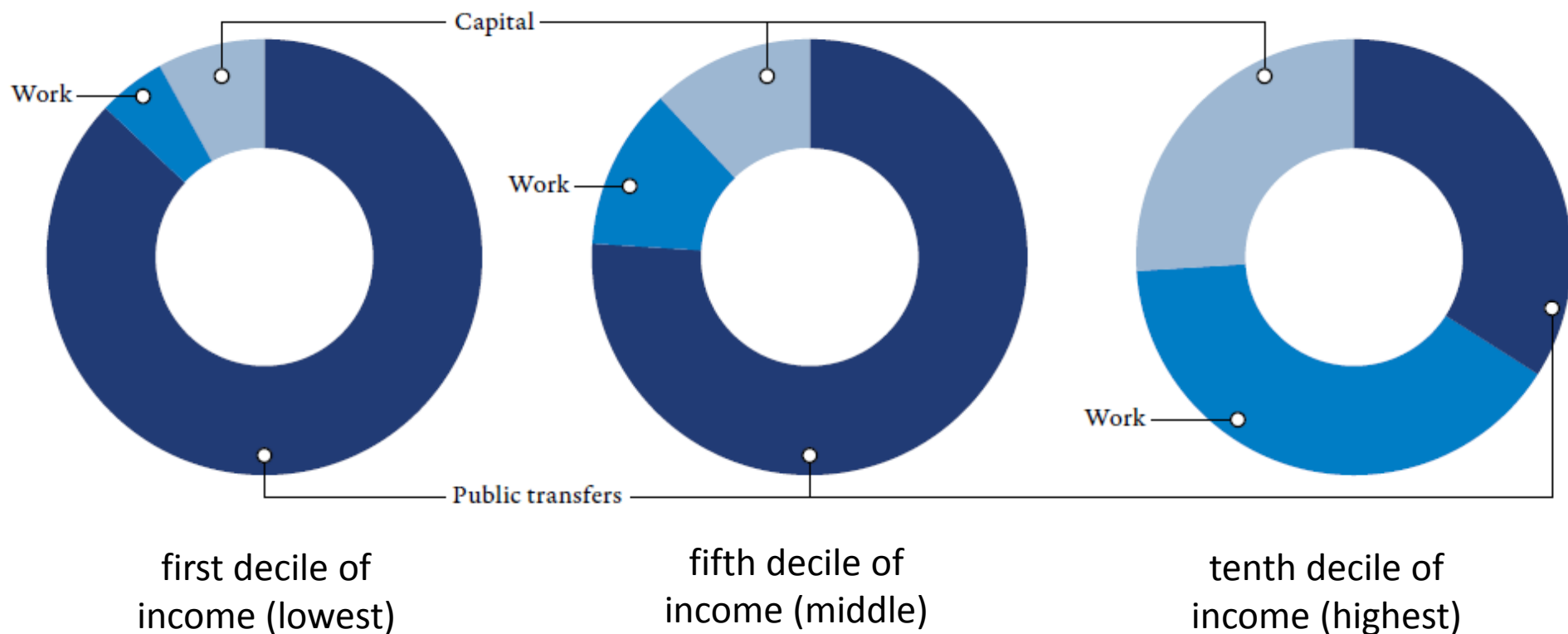
**World labour force participation rates by age and gender (%)**





# Income in retirement

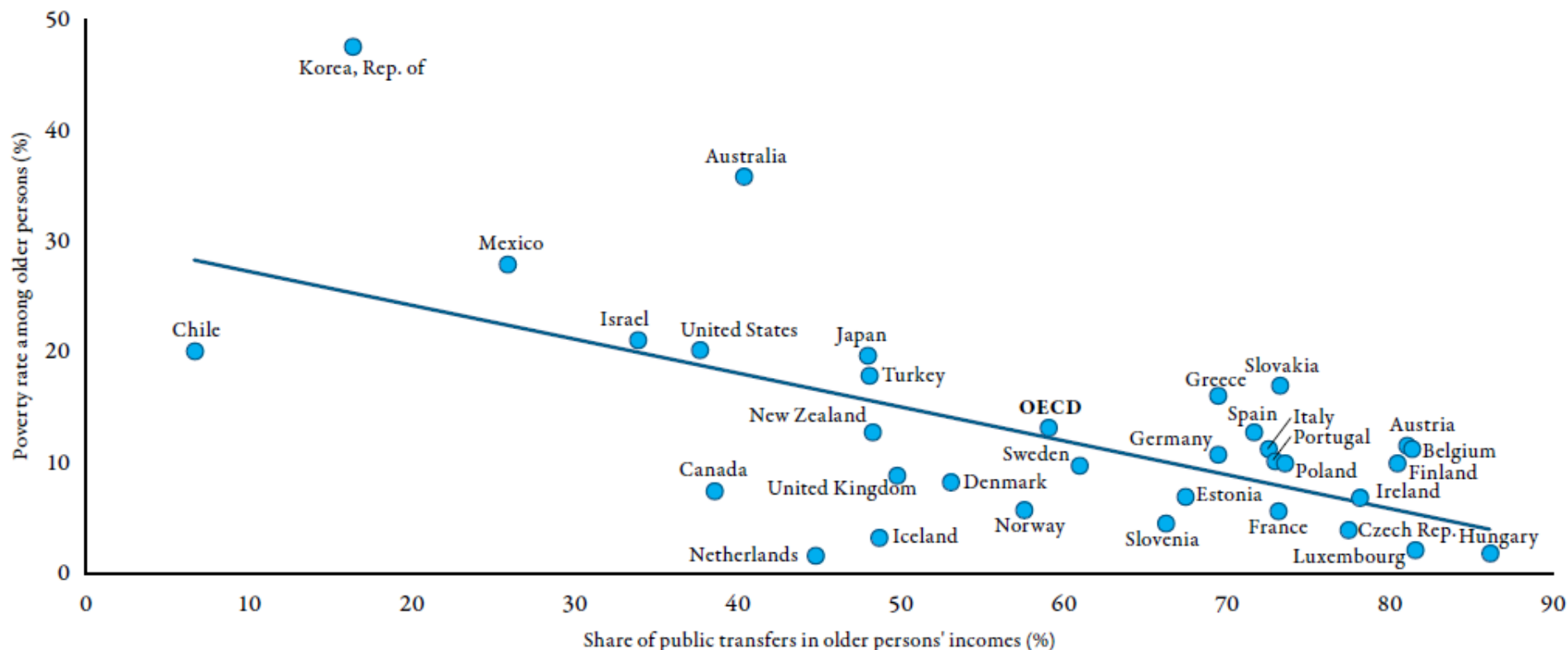
Sources of income of people aged 65 and over, OECD countries





# Pensions and poverty

Correlation between greater public pension provision and lower poverty levels, OECD countries





# Old-age pension schemes

Information available for 178 countries (100%)

**Old-age pension schemes anchored in national legislation providing periodic cash benefits**  
166 countries | **93%**

**Contributory**

**Contributory  
scheme only**  
77 countries  
**43%**

**Contributory  
scheme  
and  
non-contributory  
universal scheme**  
27 countries  
**15%**

**Contributory  
scheme  
and  
non-contributory  
means-tested  
scheme**  
50 countries  
**28%**

**Non-contributory**

**Non-contributory  
means-tested  
scheme only**  
3 countries  
**2%**

**Non-contributory  
universal scheme  
only**  
9 countries  
**5%**

**No old-age pension  
scheme anchored in  
national legislation  
providing periodic  
cash benefits**

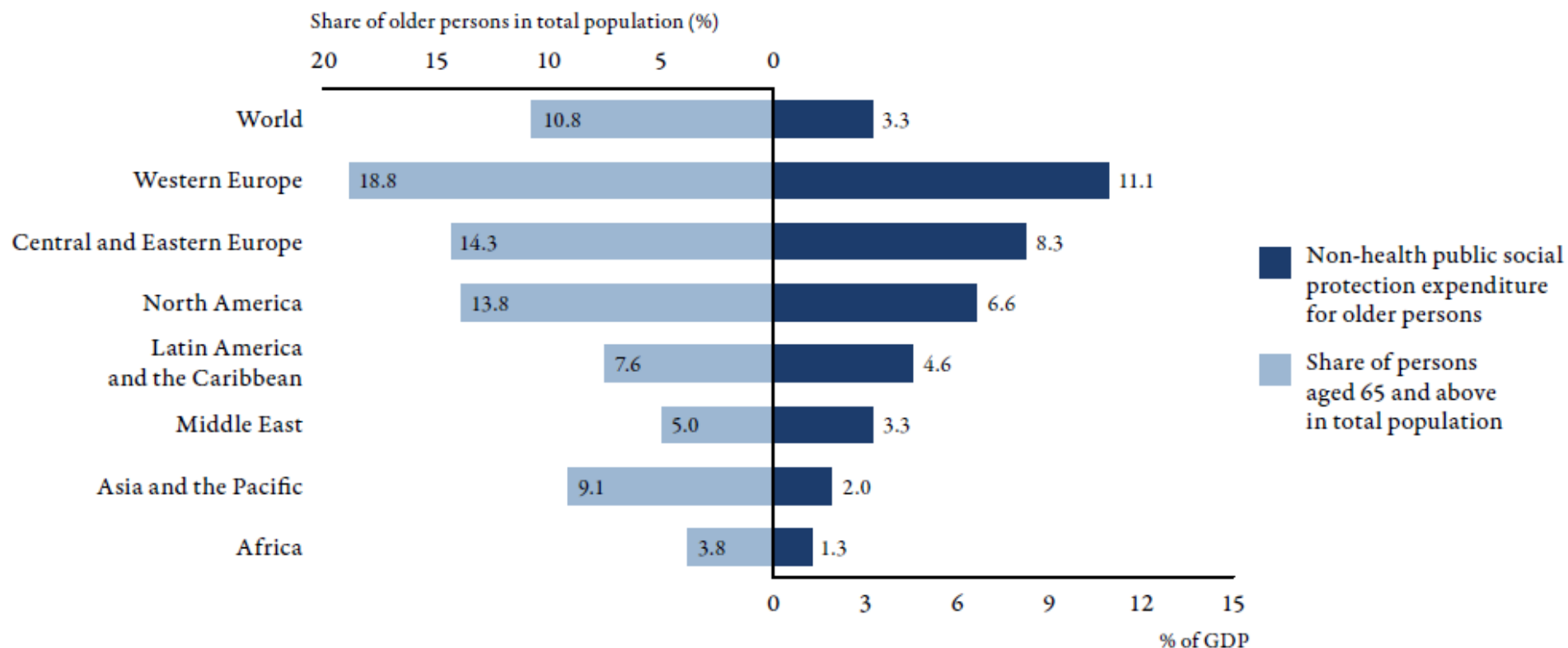
12 countries  
**7%**

(of which 11 countries  
with provident funds  
providing lump-sum  
benefits to employees  
and sometimes also  
self-employed)



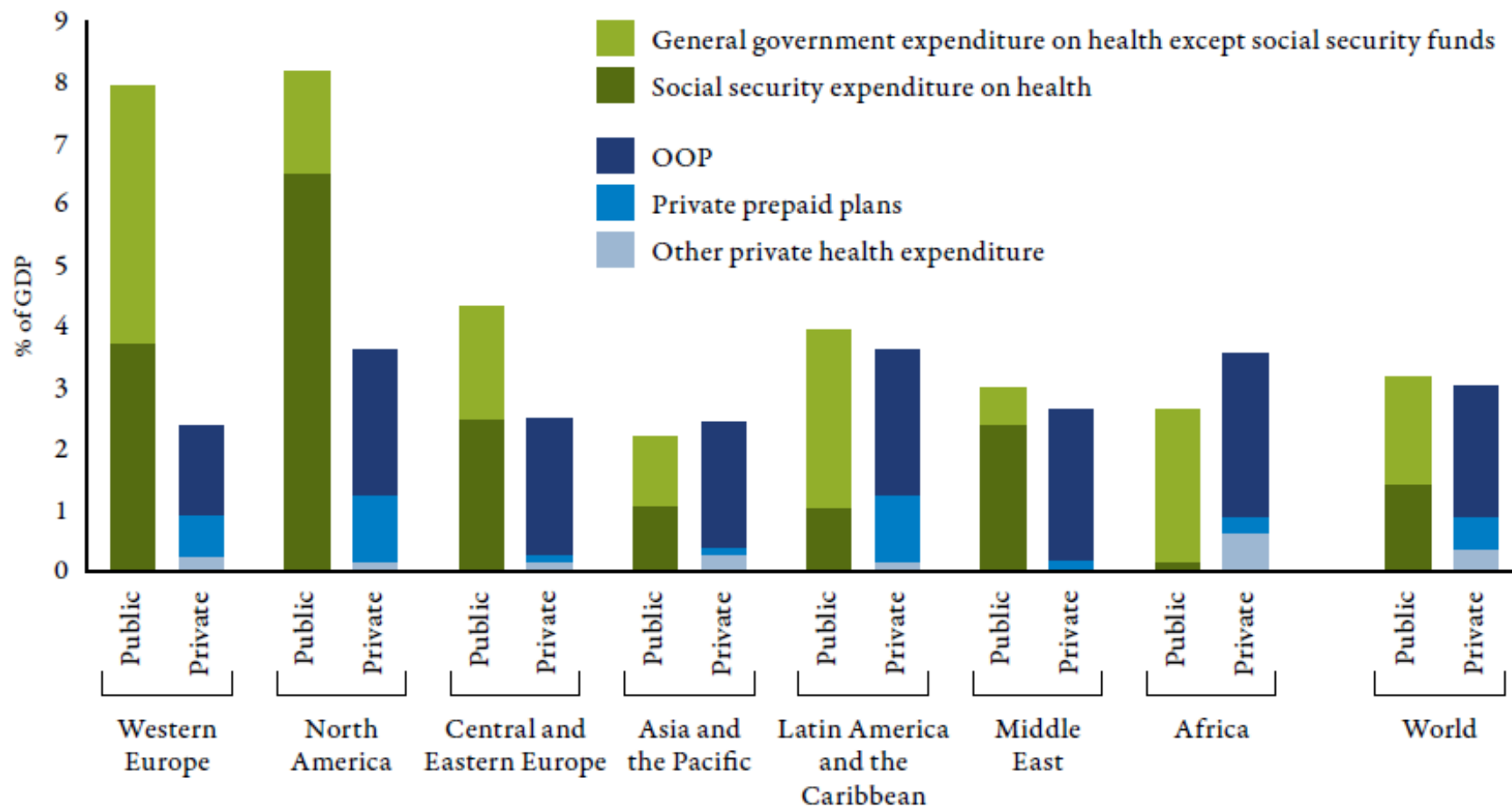
# Social protection expenditure

Non-health public social protection expenditure on pensions and other benefits for older persons, and share of older population (65 and above) in total population, 2010/11





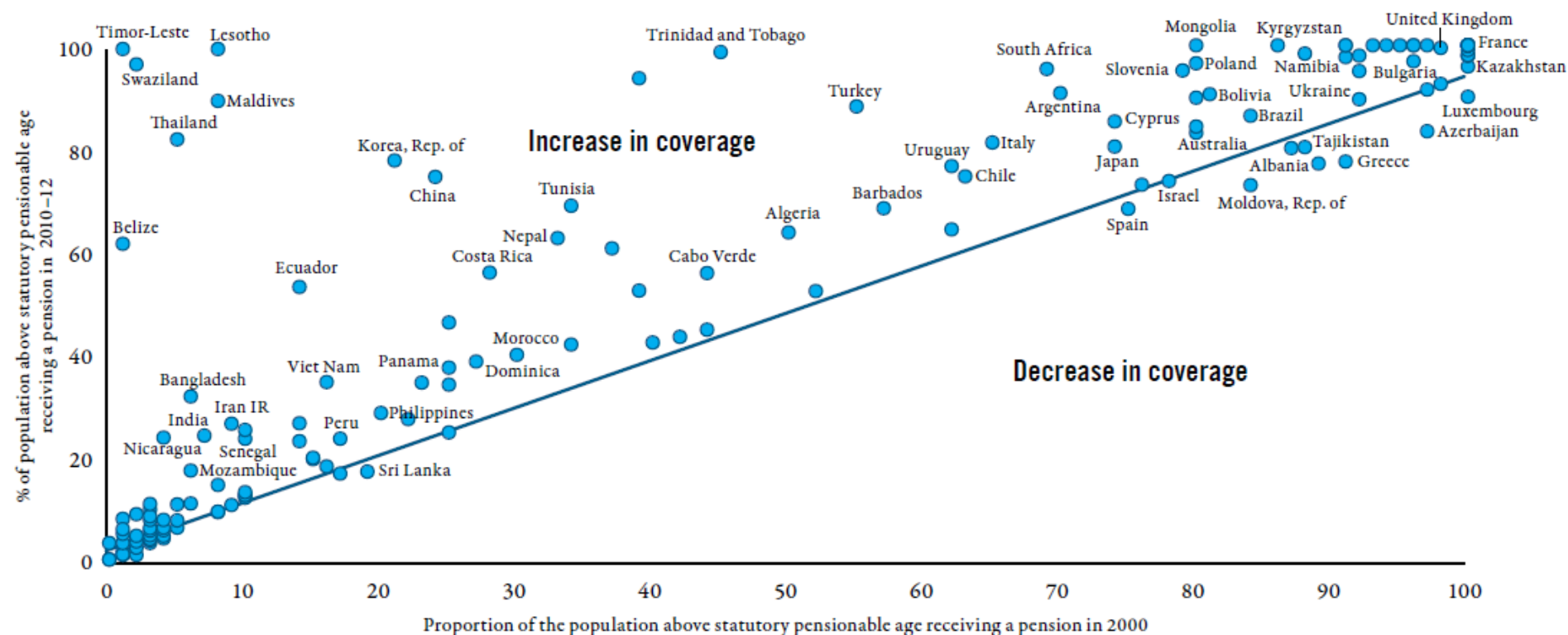
# Health care financing





# Extension of coverage

Comparison of the proportion of older persons receiving a pension, 2000 and 2010–12 (percentages)







# Social Protection

**SOCIAL  
TRANSFERS:  
IN CASH OR IN  
KIND**

**Social Insurance**  
**Social Security Scheme**  
(Contributory Schemes)

**Social Assistance**  
**Targeted to the poor or not**  
(Non-Contributory Schemes)

**USUALLY NO COMBINATION / COORDINATION IN PLANNING,  
FINANCING, POLICY AND IMPLEMENTATION**



To compensate for  
the loss of income  
and cover health care  
expenditures

To facilitate access to  
social services and  
fulfill basic needs

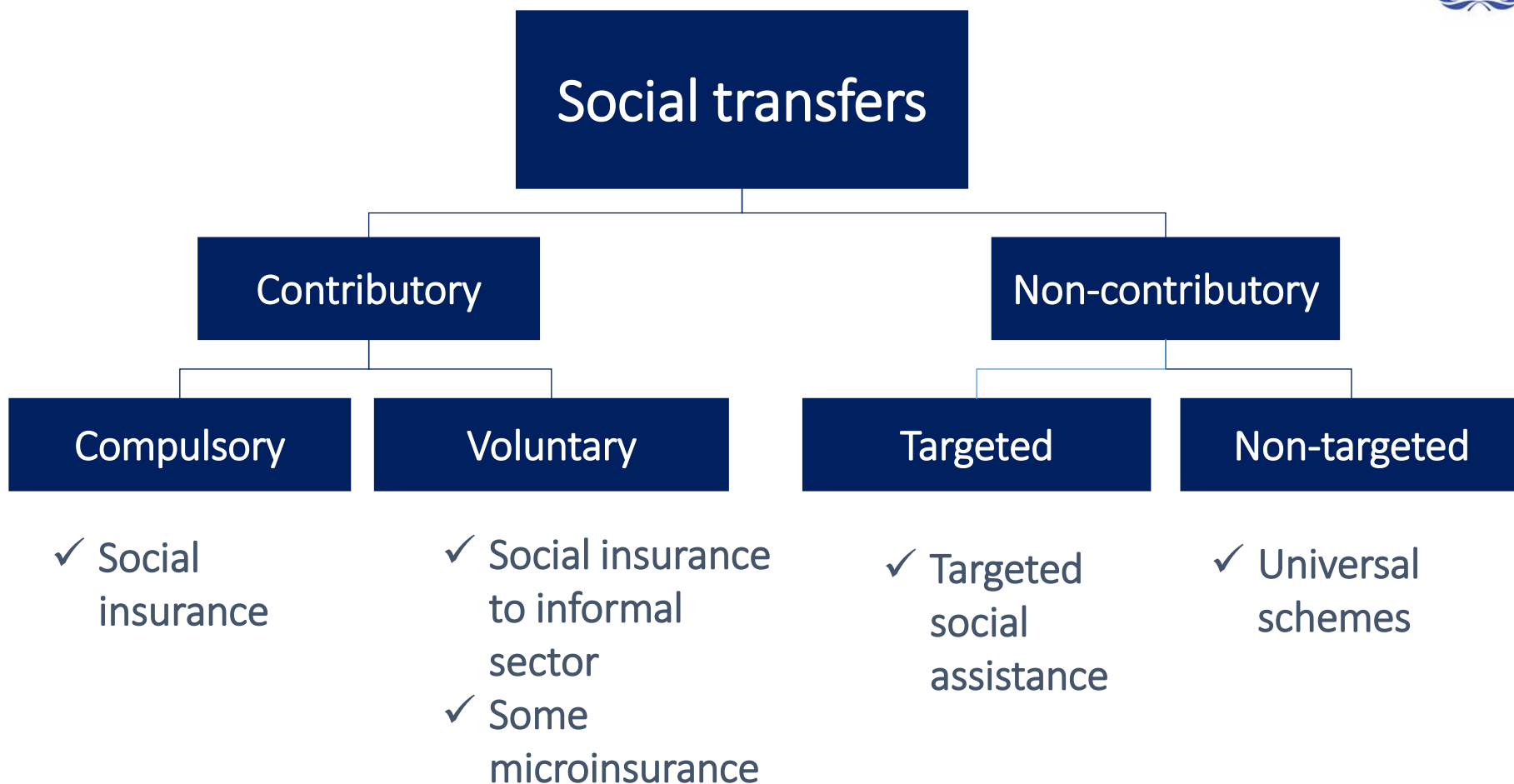
Financial support

Access to services



Social transfers







# Complete and coherent SP systems

**Children**



**Working age**



**Old age**



**Child benefit**

**Support for those without jobs**

**Maternity**

**Work injury**

**Old Age  
Pension &  
Services**

**Disability benefit**

**Access to health services**

- Combination of social assistance and social security
- Good governance mechanism to implement policies
- Social dialogue as a basis to build universal social protection



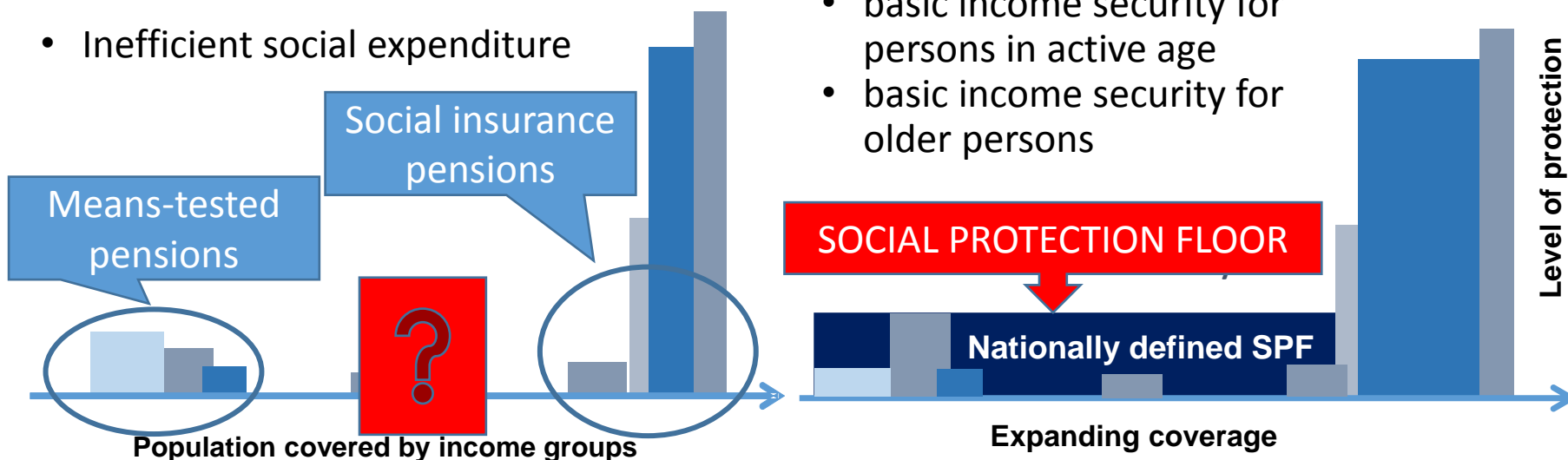
# Towards universal coverage

From here to a

minimum level of  
guarantees to all

- Patchwork of benefits (targeted groups)
- Large number of people uncovered
- Inefficient social expenditure

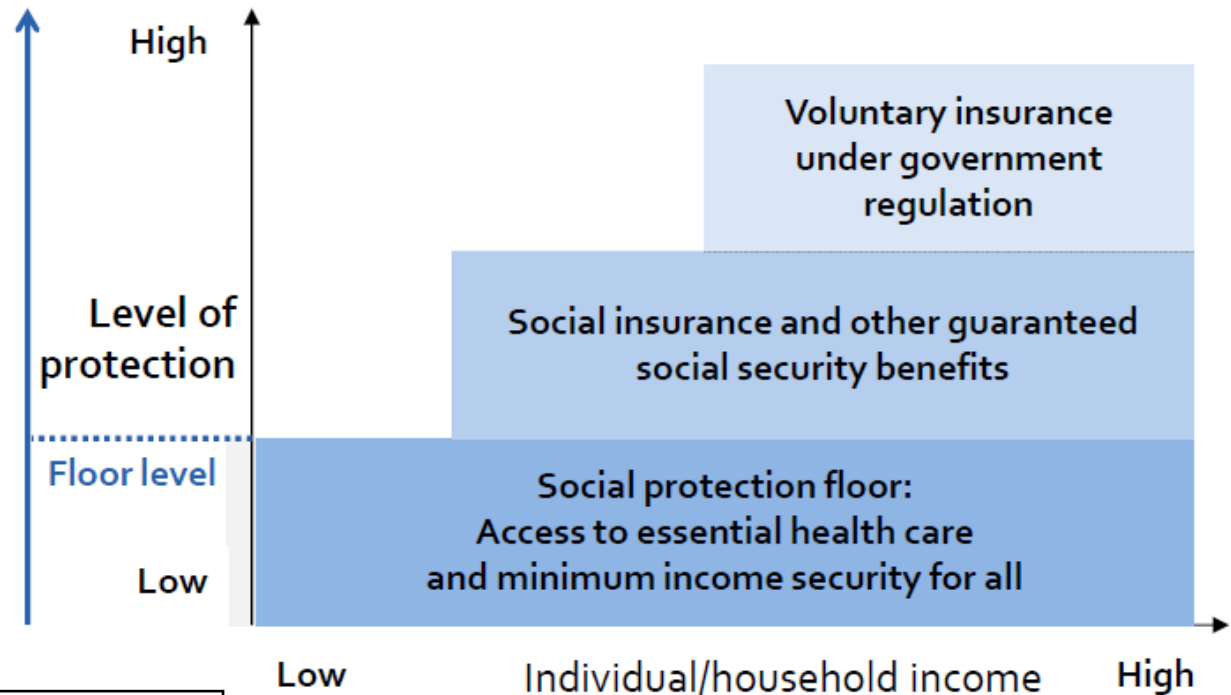
- essential health care, including maternity care
- basic income security for children
- basic income security for persons in active age
- basic income security for older persons





# Two-dimensional strategy to leave no one behind

**Vertical dimension:** progressively ensuring higher levels of protection depending on individuals' abilities to finance their own protection.



**SDG – 1.3:** Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable

**Horizontal dimension:**  
Guaranteeing access to essential health care and minimum income security for all.



# What to do at national level?



## Government led Assessment-Based National Dialogue Social Protection Systems/Floors

- Social protection system **assessments** (design, costs, financing options) for national dialogue
- National dialogue sets the priorities and the social protection **financing strategies**
- **Implementation**: social protection legislation, capacity development, administration, IT etc

Social Partners  
UN agencies  
Development partners  
Academia  
...

- SP is not the ownership of a Ministry
- Coordination is key in reaching consensus and developing policies
- Building capacities of all actors
- Appropriate information and communications systems
- Social dialogue, including relevant and representative organizations

ENABLERS