

Responding to COVID-19 with improved social protection for older people

May 8th, 2020

Social protection response to the COVID-19 pandemic

Social protection measures have become a critical component of countries' responses to the COVID-19 pandemic, enabling access to affordable health care and helping to address some of the immediate and longer-term social and economic implications of the pandemic. Interventions such as establishing, or scaling-up, cash transfer programmes can improve access to health services and protect individuals and households from the adverse social and economic repercussions of the crisis.

As of May 8, 2020, a total of 171 countries have introduced or adapted social protection programmes in response to COVID-19. Among classes of interventions, social assistance or non-contributory transfers are being the most widely used, followed by actions in social insurance and labour market programmes. Generally speaking, cash transfers are being adapted in the face of COVID-19 by expanding coverage, increasing benefits, and making administrative requirements simpler and more user-friendly.

Older people are most at risk to COVID-19

COVID-19 presents specific dangers for older people, as the risk of serious illness and death from the disease increases with age. Governments should therefore guarantee older people's continued and safe access to pensions and other forms of social protection in the context of widespread self-isolation, reduced access to income and curtailed access to support services. Accordingly, improvements to the coverage and benefits of pension systems have amongst the most common social protection responses to the crisis, following health, unemployment and general social assistance.

This brief aims to capture new or increased pensions or cash transfers specifically targeting older people in response to the COVID19 pandemic. It focuses on interventions directly targeting older people and excludes new cash transfers, or adjustments to existing ones, that are being provided to entire populations or target on the basis criteria other than age, although these general cash transfers are also very important for the wellbeing of older people.

This summary is based on information provided by the HelpAge International global network, as well as rapid reviews and regularly updated dashboards by the World Bank, UNICEF and the ILO^{1 2 3 4 5 6 7} and the ILO^{8 9 10}. Due to the rapidly evolving situation, this document will be regularly updated, and information should be verified at the country level.

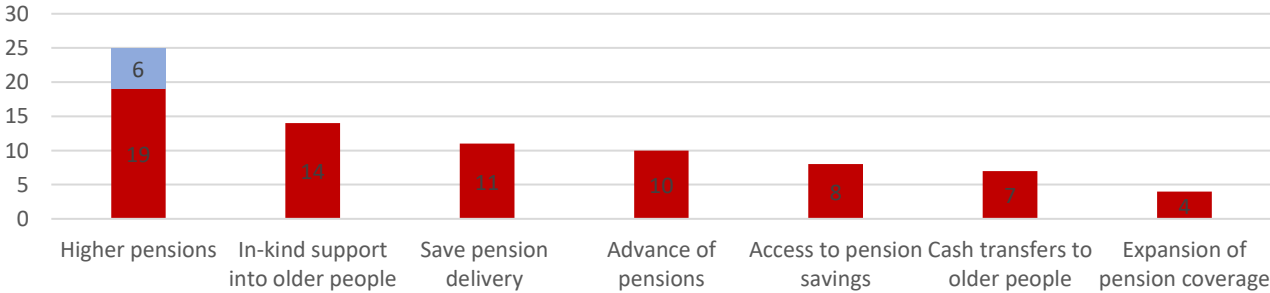


Figure 1. Countries responding to COVID-19 with social protection schemes specifically for older people (May 8th, 2020)



Figure 2. Countries responding to COVID-19 by increasing pensions temporarily (grey) and permanently (red) (May 8th, 2020)

Government social protection responses to COVID-19 targeting older people



Note: Of countries increasing pension coverage, 19 are temporary and 6 permanent (as of May 8th 2020).

Table 1. Government social protection responses to COVID-19 targeting older people (May 8th, 2020)

Higher pensions (permanent ones in bold)	Expansion of pension coverage	Advance of pensions	Access to pension savings	Save pension delivery	In-kind support into older people	Cash transfers to older people
Albania , Argentina, Australia, Brazil, Cameroon , Colombia, Cook Islands, Egypt , Hong Kong, Hungary , India, Kenya, Kosovo, Malaysia, Montenegro, Samoa, Serbia, Singapore, Slovenia, South Africa, Tonga, Tunisia, Turkey , Ukraine , Zambia	Bangladesh, Cost Rica, Guatemala, Sri Lanka	Belize, Cost Rica, Jamaica, Kosovo, Kyrgyzstan, Mexico, Paraguay, Peru, Saint Vincent and the Grenadines, South Africa	Australia, Brazil, Fiji, Iceland, India, Malaysia, Samoa, USA	Algeria, Armenia, Belarus, Egypt, Italy, Kosovo, Montenegro, Russia, Serbia, Trinidad and Tobago, Turkey	Albania, Antigua and Barbuda, Armenia, Bosnia and Herzegovina, Bulgaria, Congo, Jamaica, Jordan, Malaysia, Nepal, Russia, Sint Maarten, Spain, Uzbekistan	Mauretania, Nepal, Philippines, Russia, South Sudan, Tunisia, Ukraine

Table 2. Government social protection responses to COVID-19 targeting older people (May 8th, 2020)

Country	Type	Measure	Source
1. Albania	<i>In-kind support to older people</i>	Government establishes additional responsibilities to government institutions to ensure home delivery to the persons in need (older people, people with disabilities, recipients of economic assistance etc.) of food, medical products and other services.	World Bank (May 8, 2020)
	<i>Higher pensions</i>	Increases pension by 2.3 percent; Establishing new minimum pension off cc 14 thousands ALL (per month), plus compensations for the lower levels	
2. Algeria	<i>Save pension delivery</i>	To reduce exposition risk for older people, a proxy letter can be delivered to another person to receive pensions/benefits in place of the beneficiary (for retirees, old persons receiving cash transfers, etc.).	World Bank (April 3, 2020)
3. Antigua and Barbuda	<i>In-kind support to older people</i>	Government provides relief packages of food and medication to older people living alone, persons with disabilities, and unemployed adults with children.	World Bank (April 23, 2020)

4. Argentina	Higher pensions	<p>Beneficiaries of the non-contributory system (including those from Pension Universal para el Adulto Mayor, PUAM): 1,597,100 people beginning April. Cost estimated at 4.7B pesos. Beneficiaries of AUH include 4,357,227 minors and other beneficiaries and with an expenditure estimated at 14B pesos. (Benefits will be doubled for March).</p> <p>Beneficiaries of the contributory system: those who receive the minimum pension (15,892 pesos) will receive an additional 3,000 pesos for April only. This concerns 2,774,465 beneficiaries and an expenditure estimated at 8.3B pesos. Beneficiaries who receive a pension of more than 15,892 pesos and up to 18,892 pesos will receive an additional benefit equal to the difference to reach 18,892 pesos. This affects 277,252 beneficiaries and with an estimated cost of 416M pesos.</p>	World Bank (March 27, 2020)
5. Armenia	In-kind support to older people	<p>Provision of between 1 and 2 food and hygiene packages to 1,400 citizens, mainly older people living alone and people with disabilities, including Syrian-Armenian refugees and people in social housing.</p> <p>Government to also provide food packages and other protective measures for 2 months to about 90,000 households (including those aged 50+ and unemployed and PWD)</p>	World Bank (March 27, 2020)
	Save pension delivery	Pensioners who receive their pensions in cash will not need to go to the post office but will have their pensions delivered to them by post office employees.	
6. Australia	Higher pensions	<p>One-time cash payment to all those on the basic government pension and those receiving youth allowances, family tax benefits, disability support and carer payments of AUD 750 per person (around USD 455), to around 6.6 million people and costing AUD 4.8 billion (USD 2.9 billion) in total.</p>	World Bank (April 10, 2020)
	Access to pension savings	<p>The government is allowing individuals affected by the Coronavirus to access up to \$10,000 of their superannuation in 2019-20 and a further \$10,000 in 2020-21. Eligible individuals will be able to apply online to access up to \$10,000 of their superannuation before 1 July 2020. They will also be able to access up to a further \$10,000 from 1 July 2020 for approximately 3 months.</p>	
7. Bangladesh	Expansion of pension coverage	<p>Under the Social Protection Program, the allowance for the older people (OAA) will be increased to 100 percent coverage in the poorest 100 upazilas. The allocation for this budget is Tk 815 crore.</p>	HelpAge network
8. Belarus	Save pension delivery	<p>Belarusian Post Office) announced that it provides pensions home-delivery service by post worker because of the coronavirus situation.</p>	World Bank (April 23, 2020)

9. Belize	Advance of pensions	Advance of one-month pension payment.	ILO (n.d.)
10. Bosnia and Herzegovina	In-kind support to older people	Individual local governments are providing significant sums to assist the elderly and families with low or no income (\$250,000 thus far from Sarajevo municipality Stari Grad). Plans are underway for larger-scale assistance.	World Bank (April 3, 2020)
11. Brazil	Higher pensions	The 13th salary for retirees, salary bonus allowances and benefits for people with disabilities as well as sickness benefits will be anticipated.	World Bank (May 8, 2020)
	Access to pension savings	Government is allowing withdrawal from the FGTS for formal workers/	
12. Bulgaria	In-kind support to older people	Expanding the coverage and scope of the home visiting services provided to older people and other vulnerable groups (people with disabilities), including the delivery of food and medicines. Expanding the coverage and scope of in-kind support for older people, people with disabilities, and people living under the poverty line. This includes the provision of individual food packages by the Bulgarian Red Cross to an additional 41,000 beneficiaries, and the provision of hot meals through municipalities to 50,000 additional recipients.	World Bank (April 10, 2020)
13. Cameroon	Higher pensions	20 per cent increase in old age pensions.	ILO (n.d.)
14. Colombia	Higher pensions	Colombia Mayor (Unconditional transfers for destitute older adults, who do not have a pension or live in extreme poverty or indigence) will pay a single payment for 1.7 million older adults worth COP \$240,000 (US\$68). (new)	WB and ILO (May 8, 2020)
15. Congo, DR	In-kind support to older people	16, 000 people, chiefly older people, children and student looked down to receive food and hygiene packages.	WB and ILO (May 8, 2020)
16. Cook Islands	Higher pensions	One-off payment to be paid on top of the current welfare payment next fortnight in the amount \$400.00 per beneficiary to assist the most vulnerable as they are not only at health risk from the COVID19 but also likely to be exposed to its economic impact. The cash is only available to those who are currently on the welfare list, including pensioners.	World Bank (April 3, 2020)
17. Cost Rica	Advance of pensions	About 70% of pensioners will receive their pension a week in advance.	World Bank (April 23, 2020)
	Expansion of pension coverage	Expansion the non-contributory social pension by 126,000 older people.	
18. Dominican Republic	Paid sick leave for older people	Paid leave for employees who are over 60 years of age and have a special health condition.	World Bank (May 8, 2020)

19. Egypt	Higher pensions	Pensions have been increased by 14 percent in the budget of FY 2021.	World Bank (April 10, 2020)
	Save pension delivery	To facilitate payments, pension payments are scattered over different days (depending on the level of your payment) and schools are also being used as payment sites. Mobile payments will be piloted in Luxor and Port-Said for the transfer of pension.	
20. El Salvador	Paid sick leave for older people	The government has mandated private companies to ensure quarantine of particular worker categories, including those older than 60, pregnant women or those with pre-existing conditions. These workers would receive a paid sick leave for 30 days.	World Bank (May 8, 2020)
21. Fiji	Access to pension savings	Allows withdrawals of \$1,000 from national provident fund to workers in the hospitality sector (laid off/on reduced work hours) and withdrawals of \$500 from national provident fund for certain employees affected by covid-19.	ILO (n.d.)
22. Guatemala	Expansion of pension coverage	Expansion of the non-contributory social pension “Adulto Mayor”.	World Bank (April 23, 2020)
23. Hong Kong	Higher pensions	1.33 million recipients of the standard Comprehensive Social Security Assistance Payment, Old Age Allowance, Old Age Living Allowance, or Disability Allowance received a one-off extra allowance starting on 7 January.	ILO (25 March 2020)
24. Hungary	Higher pensions	An extra week of pension will be paid out every February from 2021 to 2024.	World Bank (April 23, 2020)
25. Iceland	Access to pension savings	During the next 15 months, individuals may withdraw a monthly sum from their voluntary pension savings to a maximum of ISK 800,000 (US\$5,680).	
26. India	Higher pensions	Rs1000 to all beneficiaries under the National Social Assistance Program (NSAP) for older people, widows and disabled receiving social pensions (35M beneficiaries).	World Bank (April 23, 2020)
	Higher pensions	Rs 4000- 5000 pension will be paid to 850,000 beneficiaries by April 7, 2020 (Delhi State).	
	Access to pension savings	Employees' Provident Fund Organisation allows workers to draw up to 75% non-refundable advance from their accounts or 3 months' salary, whichever is lower. National Pension System (NPS) allows partial withdrawals towards treatment for COVID related illness for subscriber, spouse and children. Rules do not apply to APY (informal sector) subscribers and therefore are applicable only for about 10 million people.	

27. Italy	<i>Save pension delivery</i>	Early pension payments and changes to pension payment mechanism to facilitate physical distancing through access on different days by surname.	HelpAge network ¹¹
28. Jamaica	<i>Advance of pensions</i>	Social insurance pensioners will receive their two fortnightly payments in one payment.	World Bank (April 10, 2020)
	<i>In-kind support to older people</i>	Provision of relief packages (food and other relief items) to persons in quarantine and to older people.	
29. Jordan	<i>In-kind support to older people</i>	The Social Security Corporation (SSC) will provide in-kind support to about 100,000 (other reports indicate 35,000-50,000) vulnerable families that include an individual over the age of 70 and casual workers.	World Bank (March 27, 2020)
30. Kenya	<i>Higher pensions</i>	More than one million (A total of 1,094,238 people will benefit) Inua Jamii beneficiaries, older people, PWD and OVC, will receive Sh8,000.	World Bank (April 23, 2020)
31. Kosovo	<i>Higher pensions</i>	Payment of an additional sum of thirty (€30) Euros per month to all beneficiaries of social assistance and pension schemes who receive a monthly payment lower than €100, for April, May and June.	World Bank (April 3, 2020)
	<i>Save pension delivery</i>	All verification procedures for social assistance (and pensions) benefits are suspended until further notice (requirements to visit public offices, etc.).	
	<i>Advance of pensions</i>	Early payment of pensions.	
32. Kyrgyzstan	<i>Save pension delivery</i>	Delivery of pensions at home.	ILO (n.d.)
33. Malaysia	<i>Higher pensions</i>	Public pensioners will be given a one-off cash transfer of RM500 per person in April 2020. This will benefit 850,000 pensioners.	World Bank (April 23, 2020)
	<i>In-kind support to older people</i>	The Government will allocate RM25 million (around US\$6 million) to be channelled to vulnerable groups including older people and children in shelters, the disabled, and the homeless.	
	<i>Access to pension savings</i>	Malaysians below the age of 55 will be allowed to withdraw RM500 per month from their Employees Provident Fund (EPF) Account 2 for 12 months to buy essential goods.	
34. Mauretania	<i>Cash transfers to older people</i>	The allocation of 5 billion ouguiya to support 30,000 'dependent families' headed by women, older people and people with disabilities a monthly financial aid for three months.	World Bank (April 10, 2020)
35. Mexico	<i>Advance of pensions</i>	Advance of 4 months of pension to older adults scheduled for the end of March. Usually, pensions are delivered in two months. Under the new measures, instead of the regular	World Bank (March 27, 2020)

		2,670 pesos (account for two months) older people will receive double that amount (account for four months).	
36. Montenegro	Higher pensions	Nearly 11,900 pensioners receiving the lowest pension and 8,500 beneficiaries of family allowance will receive a one-off amount of Euro 50.	World Bank (March 27, 2020)
	Save pension delivery	Payments are processed through the Post office and home deliveries, to support social distancing.	
37. Nepal	Cash transfers to older people	Rs 10,000 per month for the next three months to senior citizens staying at rehabilitation centres and elderly care homes.	HelpAge network ¹² World Bank (April 10, 2020)
	In-kind support to older people	Food assistance package to be distributed to informal sector laborers and those in need of assistance (including those living in old age homes, places of worship etc.) through ward committees at local level.	
38. Paraguay	Advance of pensions	An advance payment is set for Senior Citizen Program (del Programa de Adultos Mayores) for 207,000 people.	World Bank (March 27, 2020)
39. Peru	Advance of pensions	Double payment to recipients of the Pensión 65 to avoid contagion by exposure to queues or crowds of people. Thus, in the next bi-monthly payment they will also receive the payment of the two subsequent months in advance. The Pension 65 program reaches 557,000 older people, including 40,000 with severe disabilities.	World Bank (April 23, 2020)
	Access to pension savings	Permission to withdraw money from their pension funds up to US\$580 (Soles 2,000) or 25% of fund for individuals that have not been the payroll for the past 12 months, as part of the emergency situation.	
40. Philippines	Cash transfers to older people	Households with at least 1 older people or members of 'vulnerable groups' to receive the P5000-P8000 emergency cash aid.	HelpAge network ¹³
41. Russia	Cash transfers to older people	Muscovites over 65 years who are in self-isolation due to coronavirus from March 26 to April 14 will receive a cash grant of 4,000 Rubles.	HelpAge network ¹⁴ ; World Bank (April 3, 2020)
	In-kind support to older people	Citizens over 60 years will be able to order food and medicine delivery by (hotline) phone and get it delivered to their homes.	
	Safe pension delivery	All social benefits and entitlements over the next six months will be extended automatically, without submitting any additional information and going to the authorities.	
	Paid sick leave for older people	Payment of sick leave, payment of temporary disability benefits for persons 65 years and older who are in quarantine due to coronavirus.	

42. Samoa	Higher pensions	\$300 one-off special pension to be added to the next monthly pension payment.	World Bank (April 10, 2020)
	Access to pension savings	Early withdrawal of provident fund.	ILO (n.d.)
43. Saint Vincent and the Grenadines	Advance of pensions	National Insurance Scheme (NIS) will provide a pre-payment of two months pension benefits for all categories of pensioners (contributory and non-contributory).	World Bank (April 23, 2020)
44. Serbia	Higher pensions	All pensioners will receive one off support in the amount of 4000 dinars (around 35 EUR).	World Bank (April 3, 2020)
	Save pension delivery	Pensioners can now authorization to someone else to collect their pension instead of them or have the pensions delivered to pensioners in cash and the cost of the delivery covered by the government.	
45. Singapore	Higher pensions	A SG\$100 (US\$68.5) silver card top-up for all older people.	ILO (25 March 2020)
46. Sint Maarten	In-kind support to older people	Expansion of existing food voucher program, a food boxes program for the most vulnerable groups, and meals for older people.	World Bank (May 8, 2020)
47. Slovenia	Higher pensions	One-off solidarity supplement to minimum and low pension recipients (€300 for minimum pension, €230 and €130 for low pensions).	World Bank (May 8, 2020)
48. South Africa	Advance of pensions	Early payments of social grants to older persons and persons with disabilities (from March 30-31, 2020). Other beneficiaries will be able to access their grants from April 1, 2020.	World Bank (April 23, 2020)
	Higher pensions	R500 billion (approximately US\$25 billion, close to 10% of GDP) of emergency expenditure to counter the costs of the lockdown, including increased expenditure of R50 billion on social grants. Old Age Grant (or pension) and the Disability Grant will be increased by R250 per month from May to October.	
49. South Sudan	Cash transfers to older people	Nearly 430,000 people will receive cash transfers of the South Sudan Safety Net Project (SSSNP) in 10 counties across South Sudan. It will also provide direct grants to those who are unable to work, including people with disabilities, older people and pregnant or breastfeeding women.	World Bank (May 8, 2020)
50. Spain	In-kind support to older people	300 million euros for an extraordinary contingency fund to support social services with special attention to older persons and dependents (e.g. cover basic needs including through social assistance, people that need assistance at home, increases resources in centres, etc..).	World Bank (April 10, 2020)

51. Sri Lanka	Expansion of pension coverage	Transfer of LKR 5000 for 416,764 people who are the recipients of the senior citizens allowance and for 142,345 people who have been identified as adults and are in the waiting list.	HelpAge network;
52. Trinidad and Tobago	Safe delivery	Suspension of the life certification requirements for social pension recipients (normally required to visit their local board to sign a life certificate register).	World Bank (March 27, 2020)
53. Tonga	Higher pensions	Top up of TOP 100 made to Elderly Benefit and Disability Benefit in April 2020, in addition to regular benefit.	World Bank (May 8, 2020)
54. Tunisia	Cash transfers to older people	5 different one-off cash transfers worth \$51.3M and ranging from \$17 to \$68 paid to informal workers, targeting families with older people, orphans, people with disabilities. One-off cash transfer TND200 (\$68) to households with an older person.	World Bank (April 23, 2020)
	Higher pensions	Pension top-up of DT100 per month for 133,000 retirees whose monthly pension is below DT180.	
55. Turkey	Tax exemption for older people	Individuals over 65 years old or those with chronic conditions are exempt from tax payments until the end of the COVID-19 outbreak.	World Bank (May 8, 2020)
	Higher pensions	Minimum pension will be increased to Turkish Lira 1,500 (US\$230).	
	Safe delivery	A holiday bonus was planned to be paid to retirees just before the religious holiday, but it will be paid earlier (at the beginning of April 2020). To get the above bonus, the retiree had to go to the Bank Branch. But now, the bonus will be deposited to their Bank accounts.	
	Safe delivery	Social Assistance for the elderly and disabled will be made for three months without seeking income criteria and severe disability	
56. Ukraine	Cash transfers to older people	One-off cash assistance (\$35) for seniors with low pensions.	World Bank (March 27, 2020)
	Higher pensions	Slight increase in pensions for pensioners with incomes below the threshold UAH 5000, or \$ 180.	
57. USA	Access to pension savings	Allowing participants making emergency withdrawals of up to \$100 000 from their 401(k) accounts without any early withdrawal penalties	World Bank (April 23, 2020)
58. Uzbekistan	In-kind support to older people	Disposable masks, antiseptic sanitizers and antibacterial soap have been added to a list of 18 essentials foodstuffs and hygiene products provided to beneficiaries of regular goods baskets. Eligible populations include older people (men over 60 years and women over 55) and people with disabilities who do not have children, spouses and parents.	World Bank (May 8, 2020)

59. Zambia *Higher pensions* Increases budget allocation to public service pension fund. ILO (n.d.)

Deferring, reducing or waiving social security contributions: In addition to measures listed above, a significant number of countries (11 as of May 8th) is temporarily providing for the deferral, reduction or waiving of social security contributions to ease the pressure of businesses.

About this summary

This is a 'live' document that will be updated periodically. If you have any corrections or additional information on countries expanding or adjusting their social protection systems to better protect older people, please contact Florian Juergens (Florian.juergens@helpage.org).

References

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⁹ ILO (26 March 2020). Social Protection Monitor Social protection responses to the COVID-19 crisis around the world

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¹¹ <https://www.ilsole24ore.com/art/coronavirus-pagamento-pensioni-scaglionato-e-anticipo-850mila-ADFpGoE>

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¹⁴ <https://www.interfax.ru/moscow/700412>

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