

Responding to COVID-19 with new and improved pensions and cash transfers to older people

April 10, 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 programs can improve access to health services and protect individuals and households from the adverse social and economic repercussions of the crisis.

As of April 10, 2020, 126 countries have introduced or adapted social protection programs in response to COVID-19. Among classes of interventions, social assistance (non-contributory transfers) keeps being the most widely used (including a total of 304 programs), followed by actions in social insurance (127) and supply-side labor market interventions (74) (Gentilini et al, 2020).^{1 2 3 4}

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 are among the most common social protection responses to the crisis, following health, unemployment and general social assistance.

Summary of new or increased pensions or cash transfers to older people

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 by the World Bank and the ILO.^{5 6} Due to the rapidly evolving situation, this document will be regularly updated, and information should be verified at the country level.

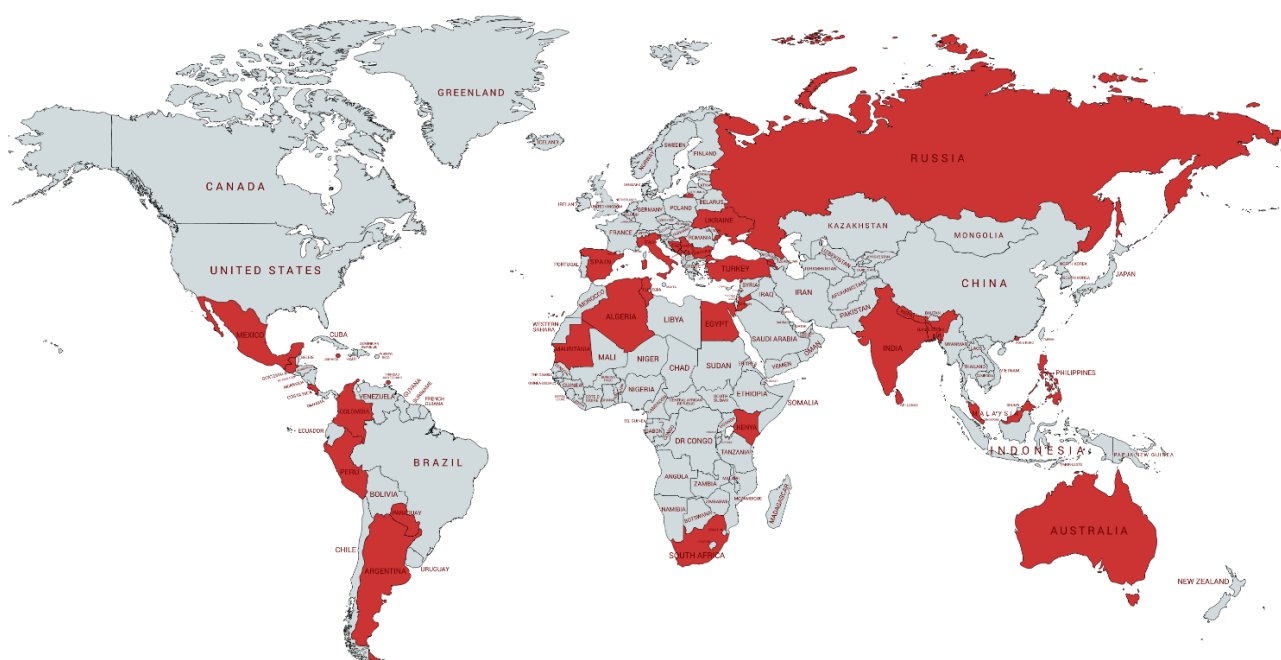


Figure 1. Countries responding to COVID-19 with social protection schemes specifically for older people (April 10th, 2020)

Table 1. Examples of actions improving social protection for older people

Higher pension transfers	Expanding pension coverage	Cash transfers for older people	Safe delivery of pensions	Advance payment of pensions	Scale-up of in-kind support
<p>Sri Lanka: Increase of social pension from LKR 2,000 to 5,000</p> <p>Tunisia, India, Colombia, Hongkong, Singapore, Australia, Argentina, Serbia, Slovenia, Ukraine, Montenegro, Turkey: One-off boosts to old age pensions</p>	<p>Sri Lanka: Adding people from the waiting list to the old age allowance</p>	<p>Tunisia, Philippines, Malaysia: One-off grants to various groups, including older people</p> <p>Kenya: Additional Ksh 10B (\$100M) for supporting older people, orphans and vulnerable members with cash transfers</p>	<p>Armenia, Turkey: Pensions delivered to older people’s homes by post office employees</p> <p>Algeria: Older people can nominate a proxy</p> <p>Trinidad & Tobago: Suspension of life certification requirements for social pension recipients</p>	<p>Mexico, Italy, Paraguay, Peru, Costa Rica, South Africa, Kosovo: Pulling forward pension payments</p>	<p>Bulgaria: Home visits and delivery of hygiene products, food and medicines</p>

Table 2. Government social protection responses to COVID-19 (April 10th, 2020)

Country	Social protection measure	Source
1. Algeria	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.).	WB and ILO (April 3, 2020)
2. Argentina	<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 (more for children with disabilities,) and with an expenditure estimated at 14B pesos. (In other words, 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>	WB and ILO (March 27, 2020)
3. Armenia	<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 people with disabilities). 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.</p>	WB and ILO (March 27, 2020)
4. Australia	<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> <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>	WB and ILO (April 10, 2020)
5. Bangladesh	Under the Social Protection Program, the allowance for the older people (OAA) will be increased to 100 percent coverage	HelpAge network

	in the most poverty-stricken 100 upazilas. The allocation for this budget is Tk 815 crore.	
6. Bosnia and Herzegovina	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.	WB and ILO (April 3, 2020)
7. Bulgaria	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.	WB and ILO (April 10, 2020)
8. Colombia	One additional cash payment to 1.7M beneficiaries of Colombia Adulto Mayor (the old-age social pension for the poor over 60+). This includes 3 monthly payments for March, April, and May (total of COP 80,000, or \$240) advanced to March 25 and April 6.	WB and ILO (March 27, 2020)
9. Cook Islands	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.	WB and ILO (April 3, 2020)
10. Cost Rica	About 70% of pensioners will receive their pension a week in advance.	WB and ILO (March 27, 2020)
11. Egypt	Pensions have been increased by 14 percent in the budget of FY 21. 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.	WB and ILO (April 10, 2020)
12. Guatemala	Special transfers are planned to older people and families with children for a total of Q350M or \$46M.	WB and ILO (March 27, 2020)
13. Hong Kong	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)
14. India	Rs1000 to all beneficiaries under the National Social Assistance Program (NSAP) for elderly, widows and disabled receiving social pensions (35M beneficiaries).	WB and ILO (April 3, 2020)

	Rs 4000- 5000 pension will be paid to 850,000 beneficiaries by April 7, 2020 (Delhi State).	
15. Italy	Early pension payments and changes to pension payment mechanism to facilitate physical distancing through access on different days by surname.	HelpAge network ⁷
16. Jamaica	Social insurance pensioners will receive their two fortnightly payments in one payment.	WB and ILO (April 10, 2020)
17. Jordan	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.	WB and ILO (March 27, 2020)
18. Kenya	Additional Ksh10B (equivalent to \$100M) for supporting older people, orphans and other vulnerable members with cash transfers.	WB and ILO (March 27, 2020)
19. Kosovo	<p>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.</p> <p>All verification procedures for social assistance (and pensions) benefits are suspended until further notice (requirements to visit public offices, etc.).</p> <p>Early payment of pensions.</p>	WB and ILO (April 3, 2020)
20. Malaysia	<p>Public pensioners will be given a one-off cash transfer of RM500 per person in April 2020. This will benefit 850,000 pensioners.</p> <p>The Government will allocate RM25 million (around US\$6 million) to be channelled to vulnerable groups including the elderly and children in shelters, the disabled, and the homeless.</p>	WB and ILO (April 3, 2020)
21. Mauretania	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.	WB and ILO (April 10, 2020)
22. Mexico	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 2,670 pesos (account for two months) older people will receive double that amount (account for four months).	WB and ILO (March 27, 2020)
23. Montenegro	Nearly 11,900 pensioners receiving the lowest pension and 8,500 beneficiaries of family allowance will receive a one-off amount of Euro50. Payments are processed through the Post office and home deliveries, to support social distancing.	WB and ILO (March 27, 2020)

24. Nepal	<p>Rs 10,000 per month for the next three months to senior citizens staying at rehabilitation centres and elderly care homes.</p> <p>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.</p>	<p>HelpAge network⁸ WB and ILO (April 10, 2020)</p>
25. Peru	<p>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.</p>	<p>World Bank and ILO (March 27, 2020)</p>
26. Paraguay	<p>An advance payment is set for Senior Citizen Program (del Programa de Adultos Mayores) for 207,000 people.</p>	<p>WB and ILO (March 27, 2020)</p>
27. Philippines	<p>Households with at least 1 older people or members of 'vulnerable groups' to receive the P5000-P8000 emergency cash aid.</p>	<p>HelpAge network⁹</p>
28. Russia	<p>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.</p> <p>Citizens over 60 years will be able to order food and medicine delivery by (hotline) phone and get it delivered to their homes.</p> <p>The Moscow city Government abolished contributions of citizens for overhaul (capital renewal) for 3 months (April 1 – June 30, 2020).</p> <p>Payment of sick leave, payment of temporary disability benefits for persons 65 years and older who are in quarantine due to coronavirus.</p>	<p>HelpAge network¹⁰; WB and ILO (April 3, 2020)</p>
29. Samoa	<p>\$300 one-off special pension to be added to the next monthly pension payment.</p>	<p>WB and ILO (April 10, 2020)</p>
30. Serbia	<p>All pensioners will receive one off support in the amount of 4000 dinars (around 35 EUR). Furthermore, 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.</p>	<p>WB and ILO (April 3, 2020)</p>
31. Singapore	<p>A SG\$100 (US\$68.5) silver card top-up for all older people.</p>	<p>ILO (25 March 2020)</p>
32. Sri Lanka	<p>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.</p> <p>Disability: Payment of LKR 5000 for 84,071 people who are the recipients of the disability allowance and for 35,229 people</p>	<p>HelpAge network; WB and ILO (April 3, 2020)</p>

	who have been identified as people with disabilities and are in the waiting list.	
33. Slovenia	Pensioners with the lowest pensions will receive a solidarity bonus due to the impact of the coronavirus.	WB and ILO (March 27, 2020)
34. South Africa	<p>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.</p> <p>Grant amounts have been increased effective 1 April, as follows:</p> <ul style="list-style-type: none"> • Grants for older persons and disability grants increase to R1 860 • Grants for war veterans and older persons older than 75 years increase to R1 880 	WB and ILO (April 10, 2020)
35. Spain	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..).	WB and ILO (April 10, 2020)
36. Trinidad and Tobago	Suspension of the life certification requirements for social pension recipients (normally required to visit their local board to sign a life certificate register).	WB and ILO (March 27, 2020)
37. Tunisia	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.	WB and ILO (March 27, 2020)
38. Turkey	<p>Individuals over 65 years old or those with chronic conditions are exempt from tax payments until the end of the COVID-19 outbreak.</p> <p>Minimum pension will be increased to Turkish Lira 1,500 (US\$230).</p> <p>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.</p>	WB and ILO (March 27, 2020)
39. Ukraine	One-off cash assistance (\$35) for seniors with low pensions. Slight increase in pensions for pensioners with incomes below the threshold UAH 5000, or \$ 180.	WB and ILO (March 27, 2020)

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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