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**Social development: social development, including questions relating to the world social situation and to youth, ageing, persons with disabilities and the family**

## **Follow-up to the International Year of Older Persons: Second World Assembly on Ageing**

### **Report of the Secretary-General**

#### *Summary*

The present report is submitted pursuant to General Assembly resolution [74/125](#) on the follow-up to the Second World Assembly on Ageing. It provides an analysis of the impact of population ageing, among other global trends, on the future of work. The report explores pathways to guarantee economic security in old age by highlighting challenges and opportunities in the promotion of employment among older adults. It also features selected work carried out by the United Nations system on older persons in its response to the coronavirus disease (COVID-19) pandemic. The report concludes with key recommendations for consideration by the Assembly.

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\* [A/75/150](#).



## I. Introduction

1. The present report is submitted pursuant to General Assembly resolution [74/125](#) on the follow-up to the Second World Assembly on Ageing. It follows the previous report of the Secretary-General on the same subject ([A/74/170](#) and [A/74/170/Corr.1](#)), which provided an overview of ageing-related policies and priorities in the implementation of the 2030 Agenda for Sustainable Development reported by Member States and focused on policy perspectives of older persons in emergency crises.

2. In resolution [74/125](#), the General Assembly stressed, inter alia, the need to ensure that issues of relevance to older persons are taken into account in the implementation of the 2030 Agenda in order to ensure that no one is left behind, including older persons. In addition, the Assembly encouraged Member States to adopt and implement non-discriminatory policies, legislation and regulations and to take appropriate measures to prevent discrimination against older persons in, inter alia, employment and social protection.

3. The relevance of decent work for all, including older people, was recognized by Member States in the International Labour Organization (ILO) Centenary Declaration for the Future of Work, adopted in 2019 at the 108th session of the International Labour Conference, in which Governments, workers and employers committed to a road map for a human-centred approach to the future of work and the need to ensure that such a transition contributes to sustainable development in its economic, social and environmental dimensions (see [A/73/918](#), annex).

4. Section II of the present report provides an analysis of the impact of population ageing, among other global trends, on the future realities of work. In the analysis, current perspectives on the interlinkages between population ageing and economic progress are presented and the contributions that older persons make to economies and how economies can benefit from the longevity dividend are shown.

5. Section III of the report explores pathways to guarantee economic security in old age by highlighting challenges and opportunities in the promotion of freely chosen employment among older adults and by stressing the importance of adequate social protection systems.

6. Section IV features selected work carried out by the United Nations system regarding older persons in its response to the COVID-19 pandemic. Section V sets out key recommendations for consideration by the General Assembly.

## II. Population ageing and the future realities of work

### A. The future of work

7. Our world is changing in significant ways, through trends such as globalization, new technologies, the rise in inequality globally, demographic shifts, climate change and threats generated by the ongoing COVID-19 pandemic and the potential re-emergences thereof. The scale and pace of these developments are unprecedented and will have a dramatic impact on societies, economic structures and individuals of all ages. Today's global trends underscore the need to seize the moment, unleash new potential and provide credible responses for progress towards well-being, inclusion, equality, economic prosperity and environmental sustainability.<sup>1</sup>

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<sup>1</sup> ILO, *Work for a Brighter Future: Global Commission on the Future of Work* (Geneva, 2019).

8. Our capacity to understand how different emerging trends affect one another is likewise key to preparing for the future of work. Where adequately employed, technological advancements that are revolutionizing the job market can enable older persons to better adapt to the labour market by increasing flexibility, facilitating remote work, empowering older persons with disabilities and creating new ways to achieve lifelong learning. On the other hand, climate change will increase the number and severity of emergencies, to which older persons can be more vulnerable if adequate policies are not in place (see [A/74/170](#) and [A/74/170/Corr.1](#)), as illustrated by the current COVID-19 pandemic.

9. The current COVID-19 crisis has exposed existing inequalities in the realm of work, with sharp rises in unemployment and forced inactivity showing that pre-existing inequalities determine how groups and individuals fare during a crisis. For instance, workers in the informal economy have been identified as being among the most vulnerable, with older persons also recognized among the groups hardest-hit by the pandemic in the domain of work.<sup>2</sup> Older persons, who face a significantly higher risk of mortality, severe disease and longer recovery time following COVID-19 infection, may see their economic challenges exacerbated as a result of the pandemic. On the other hand, COVID-19 has catapulted us into a future that demands a rethinking of the labour market and provides an opportunity to harness the potential of longevity and to benefit from the participation of older persons on the path to economic recovery.

## **B. Economic impact of population ageing and the extension of longevity**

10. Growth in both the size and the proportion of older persons in the population of virtually every country in the world is a testament to human progress. By 2050, 1 in 6 people in the world will be aged 65 years or over, up from 1 in 11 in 2019. In some regions, the share of the population aged 65 years or over is projected to double between 2019 and 2050, including North Africa and West Asia, Central and South Asia, East and South-East Asia and Latin America and the Caribbean. In Europe and North America, 1 in 4 persons could be aged 65 years or over by 2050.<sup>3</sup>

11. Global life expectancy at birth has increased by 7.7 years between the periods 1990–1995 and 2015–2020, and is projected to increase by an additional 4.5 years between the periods 2015–2020 and 2045–2050. While this increase in lifespan has occurred in all regions, sub-Saharan Africa, which started from the lowest life expectancy rates in the world, has shown the largest gains (11.4 years) in the past 30 years. Survival beyond the age of 65 is also improving in most parts of the world, and projections show that such an increase will affect all countries within the next three decades. The current gender gap in life expectancy at birth, in favour of women, who live on average five years longer than men, is projected to narrow over the next three decades.<sup>4</sup>

12. Shifting population age structures will affect overall labour force participation and can also have an impact on economic growth. This impact calls for forward-looking policies and programmes that consider and integrate current and future population dynamics. As policymakers look for ways to address the impact of population ageing on standards of living and the sustainability of public programmes,

<sup>2</sup> United Nations, “Policy brief: the world of work and COVID-19”, June 2020.

<sup>3</sup> United Nations, Department of Economic and Social Affairs, Population Division, “World population prospects 2019: highlights – ten key findings”, June 2019. Available at [https://population.un.org/wpp/Publications/Files/WPP2019\\_10KeyFindings.pdf](https://population.un.org/wpp/Publications/Files/WPP2019_10KeyFindings.pdf).

<sup>4</sup> *World Population Ageing 2019: Highlights* (United Nations publication, Sales No. E.20.XIII.5).

they often rely on a prevailing model used for age-based accounting of economic flows. Such a model describes a flow of resources over time and across generations and assumes that individuals experience long periods of dependency at the beginning and the end of their lives, in which they rely on resources produced by the labour of the working age adults. In this model, older persons are categorized as dependent, with the assumption that all people of the chronological age of 60–65 years and older consume more resources than they produce through their own labour.<sup>5</sup>

13. As a result, population ageing is often depicted as a challenge to economic progress and to the sustainability of public expenditure, and older persons as an economic burden. Population ageing, it is argued, will irrevocably increase expenditures on health, social protection and long-term care schemes, while reducing the number of working age adults. Such analyses, however, are rooted on a fixed image of what old age looks like, as well as on assumptions based on current labour force participation rates. The modelling of higher participation rates among older persons and women in fact suggests a possibly significant positive effect on current projections of economic growth.<sup>6</sup>

14. In addition, chronological age alone is often a poor proxy for the level of dependency experienced in a population, since older persons are quite diverse with respect to economic activities, including in terms of labour force participation. Furthermore, not all persons of traditional working age are active in the labour force, and some are economically dependent. Several alternative measures, such as the prospective old-age dependency ratio, have been proposed to improve on the traditional demographic measures of population ageing by accounting for the diversity of capacities and dependency across age.<sup>7</sup>

15. As irreversible as population ageing is, its economic consequences are not predetermined if appropriate policies are adopted. In a recent report, the Asian Development Bank highlighted that changing workforce age and education profiles opened multiple windows of opportunity for the region's economies to gain from the demographic transition. With significant investments in educational attainment across the Asia-Pacific region, most economies are expecting increases in human capital even as their populations are ageing.<sup>8</sup>

16. Across countries of the Organization for Economic Cooperation and Development (OECD), giving older workers the best opportunities to work would raise the gross domestic product (GDP) per capita by 19 per cent over the next three decades.<sup>9</sup> In 2018, people aged 50 years and over contributed \$8.3 trillion in economic activity to the economy of the United States of America, which is equivalent to 40 per cent of the country's GDP. The impact of the economic activity driven by the population aged 50 years and over on GDP is equivalent to the third largest economy in the world, following the United States and China. It supports 88.6 million jobs, and these numbers are estimated to grow as millennials in the United States start to join the 50 years and over age category in around 10 years.<sup>10</sup>

17. The emerging multigenerational global labour force needs to be understood, not only from an ethical and social perspective, but also as an economic aspect that could

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<sup>5</sup> Ibid.

<sup>6</sup> See Economic and Social Commission for Asia and the Pacific, *Ageing and its economic implications*, social development policy paper No. 2020/01 (Bangkok, 2020).

<sup>7</sup> *World Population Ageing 2019: Highlights*.

<sup>8</sup> Asian Development Bank, *Asian Economic Integration Report 2019–2020: demographic change, productivity and the role of technology* (Manila, 2019).

<sup>9</sup> OECD, "Ageing and employment policies". Available at <https://www.oecd.org/els/emp/ageingandemploymentpolicies.htm> (accessed on 12 June 2020).

<sup>10</sup> AARP and the Economist Intelligence Unit, "The longevity economy outlook", 2019.

contribute to society as a whole.<sup>11</sup> As the United Nations marks its seventy-fifth anniversary, the thirteenth annual AARP and United Nations briefing series on global ageing featured a joint initiative of AARP, OECD and the World Economic Forum to identify and share multigenerational and inclusive workforce practices, called “Living, learning and earning longer”.<sup>12</sup> The initiative engaged global employers to develop insights based on workshops, site visits and case studies. The event showcased the preliminary findings of the initiative, highlighting the business case for creating and investing in the multigenerational workforce as well as the impact of age diversity and inclusion on the economy, businesses and employee growth and satisfaction.<sup>13</sup>

18. Drawing on insights from the preliminary findings, employers with age-inclusive workforces are more resilient and better positioned to be more successful in a competitive environment.<sup>14</sup> Corporate executives increasingly understand and value a multigenerational workforce, as evidenced by a recent survey of over 1,700 global companies, which found that 86 per cent identify a multigenerational workforce as valuable to their organization’s success and growth. However, a global cross-industry survey of businesses showed that only 8 per cent of corporate diversity and inclusion policies included age.<sup>15</sup>

19. In addition to enhancing workplace engagement, an understanding of the value of experience accumulated over the life course and the development of appropriate policies to harness that potential also presents an opportunity for older entrepreneurs. According to the Global Entrepreneurship Monitor, entrepreneurs aged between 50 and 80 years old make up a sizeable portion of all entrepreneurs and tend to start businesses at a rate that is comparable to or higher than younger entrepreneurs (aged between 18 and 29 years old).

20. Over 90 per cent of early-stage enterprises<sup>16</sup> across the age categories provide employment for fewer than five people.<sup>17</sup> Older entrepreneurs (aged between 65 and 80 years old) are slightly more likely to employ five or more people, whereas younger entrepreneurs are, on average, slightly more likely to be running non-employer businesses.<sup>18</sup> As social entrepreneurship is often associated with youth, the findings of the Global Entrepreneurship Monitor point to the fact that people aged between 65 and 80 years old are slightly more likely to be social entrepreneurs than entrepreneurs in the three age groups of 18-to-29 year-olds, 30-to-49 year-olds and 50-to-64 year-olds. Compared to the latter three age groups, older entrepreneurs are far less likely to discontinue a business because of challenges related to profitability and access to finance.<sup>19</sup> Older workers tend to have better networks and higher capacities to evaluate risks, which can help them to be successful entrepreneurs. Whatever the reason for which older people start businesses, they play a vital role in the economy

<sup>11</sup> ILO and International Organization of Employers, *Changing business and opportunities for employers’ and business organizations* (Geneva, 2019).

<sup>12</sup> AARP, “Living, learning and earning longer”, 2020.

<sup>13</sup> United Nations, “2020 AARP-United Nations briefing series (12 February 2020)”, 3 March 2020.

<sup>14</sup> AARP, “Insights from global companies on the multigenerational workforce”, 2020. Available at <https://www.aarpinternational.org/File%20Library/LLEL/AARP-Global-Workforce-Infographic.pdf>.

<sup>15</sup> PwC, “18th annual global CEO survey”, January 2015.

<sup>16</sup> According to the Global Entrepreneurship Monitor, early-stage entrepreneurship is the phase that combines the stage before the start of a new firm (nascent entrepreneurship) and the stage directly after the start of a new firm (owning-managing a new firm).

<sup>17</sup> Thomas Schött and others, *GEM Special Report on Senior Entrepreneurship* (London, 2017).

<sup>18</sup> According to the Global Entrepreneurship Monitor, non-employer businesses provide employment for no people other than the owner.

<sup>19</sup> Schött and others, *GEM Special Report on Senior Entrepreneurship*.

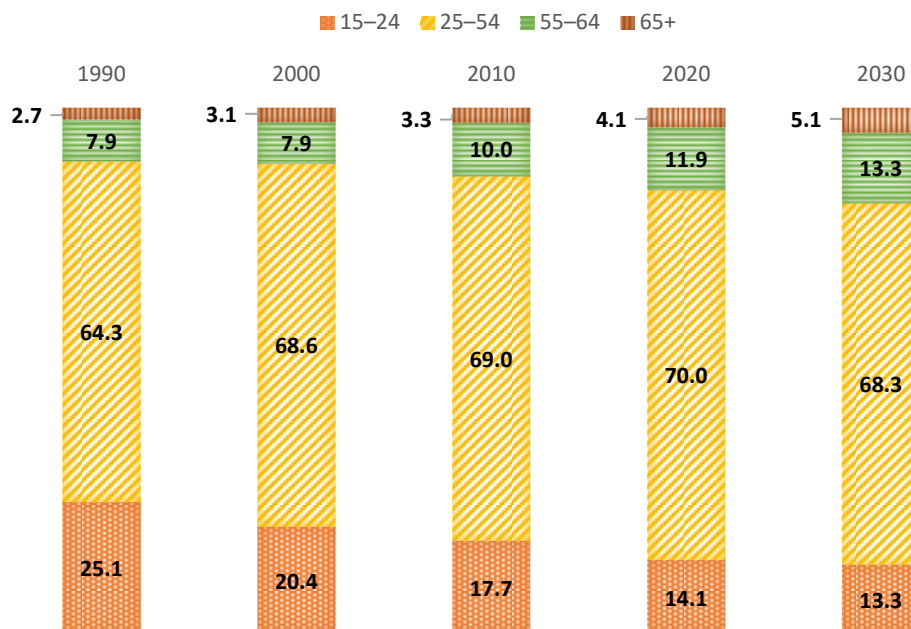
and it is important that Governments recognize them as assets and work across sectors to unleash their potential.

### C. Labour force participation trends of older persons

21. The impact of population ageing is already visible in labour force participation trends, with data showing that employment rates among older persons at the global level have increased in recent decades. As shown in figure I, the share of persons aged 65 years and over in the labour force has increased and is estimated to continue this upward trend at a faster pace in the near future. The increase in the workforce participation of workers aged 55 years and over will persist, despite a decline in the overall global labour force participation rate in the next decades.<sup>20</sup> The potential negative impact of COVID-19 on the global economy could significantly change labour force participation trends described in the present section.

22. In countries of OECD, the labour force participation of people aged between 55 and 64 years has increased by 8 percentage points in the past decade, from 56 per cent in 2008 to 64 per cent on average in 2018. In some countries, such as Hungary, Italy, Lithuania and the Netherlands, the increase for this age group was 18 percentage points. Although more modest, the labour force participation for persons aged 65 years and over also rose in this period in most OECD countries. These gains are mainly driven by increases in the average retirement age.<sup>21</sup>

Figure I  
**Distribution of the world's labour force by age group, 1990–2030**  
 (Percentage)



Source: ILOSTAT database, “Labour force by sex and age: ILO modelled estimates, July 2019”.

<sup>20</sup> ILO, “What about seniors? A quick analysis of the situation of older persons in the labour market”, May 2018. Available at [http://ilo.org/wcmsp5/groups/public/---dgreports/---stat/documents/publication/wcms\\_629567.pdf](http://ilo.org/wcmsp5/groups/public/---dgreports/---stat/documents/publication/wcms_629567.pdf).

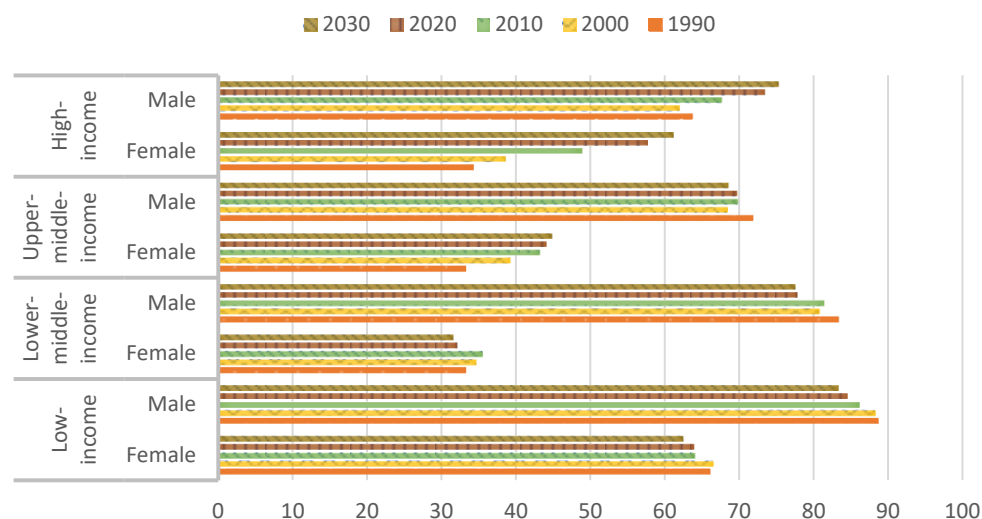
<sup>21</sup> OECD, *Working Better with Age: Ageing and Employment Policies* (Paris, 2019).

23. The rise in the labour force participation of workers aged 55 years and over at the global level masks significant variations that Member States need to take into account when adopting policies towards promoting the participation of older persons in the labour market. Data at the regional level show that increases are mainly driven in Asia and the Pacific, the Americas, Europe and Central Asia, in other words, those regions with a larger proportion of older persons.<sup>22</sup> Data disaggregation further reveals the impact of sex and a country's income level on labour force participation trends among workers aged 55 years and over between 1990 and 2030, as illustrated in figures II and III.

24. Among persons aged between 55 and 64 years old, the overall increase in the labour force participation rate has been and is estimated to continue to be driven by high-income and upper-middle-income countries. However, the disaggregation of data by sex shows that while women are expected to experience sharp increases in both settings, men in upper-middle-income countries will see their participation decline from around 71.8 per cent in 1990 to an estimated 68.5 per cent in 2030. Estimates indicate that the labour force participation rate in all other country income groups between 1990 and 2030 for the 55–64 age group will decline slightly for both men and women, although it will be less pronounced for women. For instance, in 1990, 88.7 per cent of men in low-income countries and 83.3 per cent in lower-middle-income countries participated in the labour force; those rates are projected to decrease to 83.3 per cent and 77.5 per cent, respectively, by 2030. Women in low-income countries will see their participation rate reduce from 66.1 per cent in 1990 to an estimated 62.5 per cent in 2030. In lower-middle-income countries, the percentage will decline from 33.2 per cent to 31.6 per cent in the same time period for women (see figure II).

Figure II  
**Labour force participation rates by sex and country income level, 1990–2030,  
for the 55–64 age group**

(Percentage)



Source: ILOSTAT database, “Labour force participation rate by sex and age: ILO modelled estimates, July 2019”.

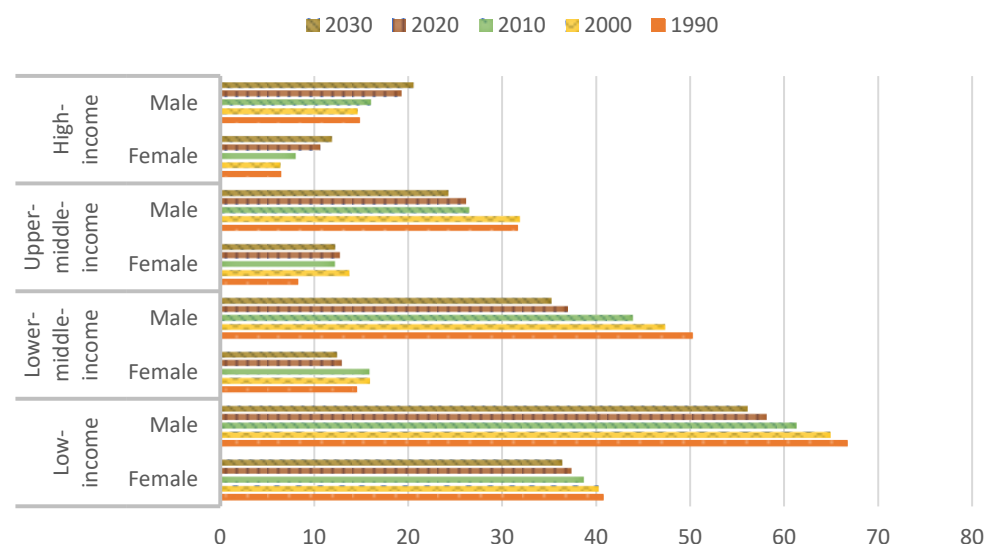
25. For men and women aged 65 years and over, data disaggregated by country income group and sex show that while the labour force participation rate for both

<sup>22</sup> ILO, “What about seniors?”.

women and men has increased and is projected to continue on an upward trend until 2030 in high-income countries, the labour force participation rate in all other country income groups will decline, except for women in upper-middle-income countries. As with the 55–64 age group, such a decrease will generally be less pronounced for women (see figure III). Despite the increases in older women’s participation, the overall labour force participation rate for persons aged 55 and over is consistently and significantly lower for women than for men across all country income groups between 1990 and 2030, owing to persistent gender barriers to women’s access to labour markets.

Figure III  
**Labour force participation rates by sex and country income level, 1990–2030, for the 65+ age group**

(Percentage)



Source: ILOSTAT database, “Labour force participation rate by sex and age: ILO modelled estimates, July 2019”.

26. Many older persons continue to work unrecognized by performing unpaid care work. In addition, many are engaging in the informal economy, which continues to play a significant role in the global labour market. While it is more prevalent in developing country settings, informality exists in all countries, regardless of the level of socioeconomic development. In 2018, around 2 billion people, representing 61.2 per cent of the world’s employed population, were in informal employment.<sup>23</sup>

27. The level of informal employment varies substantially over the life course. Worldwide, three out of four older persons (77.9 per cent) are in informal employment. Entrance into the informal economy is often not by choice, but is rather the result of a lack of opportunities in the formal economy and the absence of other means of livelihood, owing to the non-existence of or the inadequacy of benefits provided by pension systems, because of which older people have to work well into old age to sustain themselves and their families.<sup>24</sup>

28. The share of informal employment of persons aged 65 years and over varies in different regions. The table below, which presents the share of informal employment of persons aged 65 years and over in five main regions, indicates that the vast majority

<sup>23</sup> ILO, *Women and men in the informal economy: a statistical picture (third edition)* (Geneva, 2018).

<sup>24</sup> Ibid.



of employment of older Africans (96.0 per cent) is informal. The employment of older persons is also more likely to be informal in Asia and the Pacific (86.3 per cent) and the Arab States (71.7 per cent). In the Americas (54.4 per cent) and Europe and Central Asia (40.8 per cent), almost half of employment of older persons is informal.

### Share of informal employment of persons aged 65 years and over, by sex and region

(Percentage)

| Region                  | Total | Men  | Women | Gender gap |
|-------------------------|-------|------|-------|------------|
| Africa                  | 96.0  | 94.7 | 97.9  | 3.2        |
| Americas                | 54.4  | 55.5 | 52.2  | (3.3)      |
| Arab States             | 71.7  | 68.1 | 91.6  | 23.5       |
| Asia and the Pacific    | 86.3  | 86.5 | 85.9  | (0.7)      |
| Europe and Central Asia | 40.8  | 44.3 | 36.2  | (8.1)      |

Source: ILO, *Women and men in the informal economy: a statistical picture (third edition)* (Geneva, 2018), table C.3.

29. When the share of informal employment of older persons is disaggregated by sex, the gender gap shows that older men have higher rates of informal employment than older women around the world, except in Africa and the Arab States, where older women are more exposed to informal employment. Although informal jobs may offer certain appealing features, such as the opportunity to be employed closer to home and greater flexibility, economic need is often a strong driver of employment for women. Lower levels of or less access to education, gender-discriminatory laws, traditional gender roles, compromised property rights and discrimination based on gender or marital status regarding access to financial resources may limit older women's possibilities of working in the formal sector, particularly in low-income and lower-middle-income countries.<sup>25</sup> Against the backdrop of gender inequalities, massive labour market disruptions caused by COVID-19, while affecting all categories of workers, have particularly affected informal workers. According to ILO, the gender gap in the proportion of informal workers in sectors that have been hit hard is far greater, with 42 per cent of women working informally in those sectors at the onset of the crisis, compared with 32 per cent of men. At the same time, the increased burden of unpaid care brought by the crisis affects women more than men.<sup>26</sup>

30. Decent work deficits are most pronounced in the informal economy. Available evidence shows that poor occupational health and safety conditions prevail in the informal economy and are accompanied by high social and economic costs. New indicators of informality reveal that, in the absence of effective policies, the vulnerability experienced by informal economy workers will also be passed on to their families, particularly children and older persons, who disproportionately live in households engaged in the informal economy in developing countries.<sup>27</sup>

<sup>25</sup> Vivian Malta and others, "Informality and gender gaps going hand in hand", International Monetary Fund working paper, May 2019.

<sup>26</sup> ILO, "ILO Monitor: COVID-19 and the world of work – updated estimates and analysis", 5th edition, 30 June 2020. Available at [http://ilo.org/wcmsp5/groups/public/---dgreports/---stat/documents/publication/wcms\\_629567.pdf](http://ilo.org/wcmsp5/groups/public/---dgreports/---stat/documents/publication/wcms_629567.pdf).

<sup>27</sup> OECD and ILO, *Tackling Vulnerability in the Informal Economy* (Paris, 2019).

### III. Economic security for older persons

#### A. Diversity in old age

31. Harnessing population ageing for economic progress requires that assumptions and stereotypes regarding old age be challenged. Central to this is acknowledgement that diversity is a defining characteristic of old age, and the consequent reflection of this heterogeneity in public policies, including in employment and labour market policies. Heterogeneity among older persons is observed in needs, capacities, preferences and health and economic status, among other factors, suggesting that a successful response to population ageing and longevity needs to be multifaceted.

32. Intersecting forms of discrimination experienced by persons at all stages of their lives, including gender and disability, are crucial to understanding what old age looks like. Older women, for instance, face distinct needs and challenges that must be addressed at the policy level. One of the most pressing concerns for older women relates to their socioeconomic status. Cumulative effects of gender discrimination throughout the life course are key impediments to attaining income security in old age.

33. Owing to a number of factors, including unequal access to education, health care, income opportunities and resources, women are more likely to experience poverty in older age than men. Legal coverage of pensions for women (at 64.1 per cent), for example, is lower than that of the total population, which largely reflects women's lower labour market participation rates and the disproportionate number of women in informal employment, as well as shorter and interrupted work histories owing to unpaid care responsibilities for children and other family members.<sup>28</sup> According to a 2019 study conducted by the World Bank Group in 190 economies, discriminatory laws continue to threaten women's work-life balance and career growth. When measuring formal laws and regulations that govern women's ability to work or own businesses, on average, women only have three-fourths of the legal rights afforded to men. Despite improvements in the Middle East and North Africa, women only have half the legal rights of men.<sup>29</sup>

34. The needs and risks faced by older people with disabilities, whether they are persons with disabilities who are ageing or older persons who acquire a disability later in life, as well as the challenges they face in accessing assistance, are poorly understood and often left unaddressed. A recent report of the Special Rapporteur on the rights of persons with disabilities ([A/74/186](#)) draws attention to the social isolation, exclusion, poverty and abuse experienced by older persons with disabilities, which can be heightened in times of crisis, such as the COVID-19 pandemic. While many Governments have taken measures that require employers to make reasonable adjustments to include workers with disabilities, this requirement may not necessarily apply to older workers experiencing diminished intrinsic capacities and functional abilities that do not meet the disability criteria (see [A/AC.278/2020/CRP.3](#)). Residence in fragile settings with weak infrastructure and lack of access to basic services exacerbates disadvantages for older people. It is also important to recognize situations in which inequalities widen across the life course. Disadvantages experienced by groups such as migrant workers, domestic workers and workers from ethnic minorities are often amplified at older ages.

35. In the field of work, acknowledging diversity in old age entails putting in place systems that support older persons who are unable or choose not to work, while

<sup>28</sup> ILO, *Social protection for older persons: policy trends and statistics 2017–2019* (Geneva, 2018).

<sup>29</sup> World Bank, *Women, Business and the Law 2020* (Washington, D.C., 2020).

enabling others who can and wish to work to continue doing so. In such systems, older persons are able to navigate future transitions with freedom from fear and insecurity. Strong and responsive protection systems based on the principles of solidarity and risk-sharing, which provide support to meet people's needs over the life cycle, are crucial for the future of work.<sup>30</sup>

## B. Removing barriers to access to decent work

36. Older persons may choose to work beyond retirement age for different reasons. In some instances, older persons may wish to continue to be engaged in employment because work is an integral part of their lives or a means to participate in their societies. In other instances, work is and will be a necessity to ensure a minimum income for older persons with no other means of support, especially in the absence of social protection systems with high coverage and adequate benefits.

37. Whatever the circumstance, in order for older persons to remain economically active, policies must remove barriers to their participation in the labour market while protecting their right to freely choose whether to work and providing opportunities to extend employability. Barriers to the full participation of older persons in employment are multiple and reflect attitudes, legislation and the institutions of work.<sup>31</sup>

38. Age-based discrimination is one of the main barriers faced by older persons in the labour market. Age-based discrimination in employment manifests itself in the form of ageist individual, institutional, systemic or structural practices. The coexistence of variables, such as gender and disability, exacerbate age-based discrimination at work (see [A/AC.278/2020/CRP.3](#)). As articulated in the Madrid International Plan of Action on Ageing, 2002, the elimination of age-based discrimination is paramount to enable older persons to actively contribute to the economy and guarantee their well-being.

39. Examples of discrimination experienced by older persons at work include unequal employment terms and conditions, lack of opportunities for promotion and professional development, discrimination in access to further training and education, and pressure to retire. In recruitment, employers may give preference to younger workers with comparable resumes, which could result in extended periods of unemployment among older persons, with further negative implications for their career (*ibid.*). Ageism also occurs in the interpersonal sphere at the workplace, with older persons often exposed to ageist jokes or remarks and disrespectful treatment by employers, co-workers or clients because of their age.<sup>32</sup> This is by no means an exhaustive list, but rather examples of possible manifestations of age discrimination on the level of personal experiences.

40. Like all forms of entrenched and widespread prejudice, ageism has real and measurable effects on people's well-being and on the economy. A recent study in the United States exploring the economic costs of age discrimination in the workplace showed that, in 2018, a potential uplift of more than 5 per cent in GDP (\$850 billion) was foregone because older workers aged 50 years and over were not given the

<sup>30</sup> ILO, *Work for a Brighter Future: Global Commission on the Future of Work*.

<sup>31</sup> International Labour Conference, resolution concerning employment and social protection in the new demographic context, adopted on 19 June 2013.

<sup>32</sup> Justyna Stypińska and Pirjo Nikander, "Ageism and age discrimination in the labour market: a macrostructural perspective", in *Contemporary Perspectives on Ageism*, Liat Ayalon and Clemens Tesch-Römer, eds., International Perspectives on Ageing series, vol. 19 (Cham, Switzerland, Springer, 2018).

opportunity to remain in or re-enter the labour force, switch jobs or be promoted within their existing company.<sup>33</sup>

41. Discriminatory attitudes should give way to new narratives that make visible the contributions that older persons already make to our societies and debunk stereotypes portraying older persons as less productive or unable to learn and adapt to new technologies. This could be particularly damaging in contexts where such technologies gain more importance, such as in the current COVID-19 pandemic. Measures that address age discrimination, including policies, legislation and public awareness campaigns, are crucial to remove barriers for older workers in recruitment, promotion, training and employment retention.<sup>34</sup> Stronger diversity legislation and the extension of disability rights can also protect against discrimination based on an intersection of grounds, such as age, disability and sex, in the employment of older workers.<sup>35</sup>

42. Another barrier to the participation of older persons in the labour force are labour markets that do not offer the flexibility that would benefit older persons. Offering flexible and part-time work arrangements, which are highly valued by older workers, as well as exploiting the potential of new digital technologies, including robotics and artificial intelligence, to support employment among older persons can incentivize older workers to extend their working lives. While information and communications technologies (ICT) have become ubiquitous in the economic and social life of both developed and developing countries, digital divides continue to prevent ICT from achieving their full development potential, particularly in the least developed countries (see [A/75/62-E/2020/11](#)). Highlighting the importance of older persons as a cross-cutting topic, in 2020 the World Summit on the Information Society Forum, for the first time, has dedicated a special track to older persons and ICT. In collaboration with relevant stakeholders, the new track will address the role of ICT in combating age-based discrimination in the workplace, achieving healthier ageing, building smarter cities, ensuring the financial inclusion of older persons and supporting millions of caregivers across the world and in digital inclusion across the generations to enable the Decade of Healthy Ageing 2020–2030.

43. When policymakers consider changes to retirement ages, measures should acknowledge and reflect the diversity that characterizes old age. Given the widening gap in life expectancy by socioeconomic status, reforms to social security systems geared towards changing retirement ages should be mindful of the impact of socioeconomic disparities on life expectancy as well as individual health status and ensure that those who cannot continue working have guaranteed access to an adequate pension.

44. There is growing acceptance among Member States that demographic shifts and the growing complexity of the future of work demand a population that is adaptable and resilient, as well as a lifelong learning system that provides opportunities for older persons to strengthen their adaptability and resilience. Lifelong learning applies a holistic approach to education and training, by providing access to formal and informal learning to everyone at all phases of life, from early childhood education through to adult learning. Inadequate access to training opportunities for older persons can hamper their ability to continue working or find new employment, as many skills become obsolete in the rapidly changing labour market and the demand for skilling, reskilling and upskilling grows.<sup>36</sup> Beyond the impact of lifelong learning

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<sup>33</sup> AARP and the Economist Intelligence Unit, “The economic impact of age discrimination”, 2019.

<sup>34</sup> OECD, *Working Better with Age: Ageing and Employment Policies*.

<sup>35</sup> Andrew Scott, “The long, good life: longer, more productive lives will mean big changes to the old rules of ageing”, *Finance and Development*, vol. 57, No. 1 (March 2020).

<sup>36</sup> ILO, *Work for a Brighter Future: Global Commission on the Future of Work*.

on the employability of older persons, participation in such opportunities brings many other social benefits, both at the individual and the community level, including improvement of their mental health, development of new social networks and feelings of fulfilment, among others.

45. While there is little information on workers aged 65 years and over, there have been some positive trends in learning systems for older workers. For instance, in the European Union, the average rate for non-formal job-related adult learning and education in the 25–64 years age group increased by 37 per cent, whereas for the 55–64 years age group, the increase was as high as 71 per cent.<sup>37</sup> These differences are almost exclusively a consequence of better access to employer-supported adult learning and education, especially for older workers. However, this should not obscure the fact that participation rates in job-related adult learning and education in many European Union countries remain low, particularly for older people in positions that offer sparse opportunities for learning on the job.<sup>38</sup>

46. Funding for adult learning and education is inadequate. On the basis of survey responses supplied by 159 countries, less than a third of countries reported that adult learning and education spending had increased as a proportion of the education budget since 2015, with 17 per cent reporting a decrease and 41 per cent reporting no progress. The lack of appropriate provisions is a major barrier that needs to be addressed. An agenda for reducing inequalities will have to be informed by analysis of the future of work and consider a reinvigorated social contract that views the right to lifelong learning as a cornerstone.<sup>39</sup>

47. The participation of older persons in insecure and low-productivity work or informal employment is also a barrier to decent work (see [A/AC.278/2020/CRP.3](#)). Unpaid care work, often performed by women, can also be a barrier to the participation of older workers in the formal labour market. According to data from the United Kingdom of Great Britain and Northern Ireland, people aged 50 and over who provide 10 or more hours of care per week are more likely to leave formal employment. Furthermore, hours devoted to care work increase with the age of the caregiver.<sup>40</sup>

48. Promoting the inclusion of older persons in the new realities of work and harnessing the opportunity provided by the expansion of longevity requires policymakers to directly address all of the above-mentioned barriers. Such policies will be contingent on the level and availability of social protection systems, access to health care and other public services, and the labour market structures of each country.

### C. Improving access to social protection

49. Universal social protection systems are the foundation for social inclusion and economic prosperity and are key to guaranteeing that older persons, in particular the most disadvantaged, have access to at least an adequate minimum income in the form of contributory or non-contributory pensions and key services such as health care and long-term care.<sup>41</sup> In particular, nationally-defined social protection floors play a key

<sup>37</sup> United Nations Educational, Scientific and Cultural Organization (UNESCO), *4th Global Report on Adult Learning and Education* (Hamburg, Germany, UNESCO Institute for Lifelong Learning, 2019).

<sup>38</sup> Ibid.

<sup>39</sup> Ibid.

<sup>40</sup> Alison Dixley, Rachel Boughey and Alison Herrington, “Informal carers and employment: summary report of a systematic review”, United Kingdom, Department for Work and Pensions (London, 2019).

<sup>41</sup> *Report of the Second World Assembly on Ageing, Madrid, 8–12 April 2002* (United Nations publication, Sales No. E.02.IV.4), chap. I, resolution 1, annexes I and II; and ILO, *World Social Protection Report 2017–2019: Universal social protection to achieve the Sustainable Development Goals* (Geneva, 2017).

role in guaranteeing at least a basic level of social security to all.<sup>42</sup> The great diversity among older persons means that while many will be able and willing to continue working above retirement ages, for many older adults this will not be an option.

50. Adopting a life-course approach to social protection, whereby persons are protected from all transitions across their lifetime, including childhood, disability, maternity, unemployment and old age, is crucial.<sup>43</sup> Where such an approach to social protection is implemented, people are more likely to reach old age in better conditions in terms of economic security, health and social inclusion.

51. Although debates around social protection in the context of population ageing often revolve around the financial sustainability of pension systems, it is important to reiterate that such measures are anchored in human rights instruments and are key to economic security in old age. The right to social security is enshrined in the Universal Declaration of Human Rights as well as the International Covenant on Economic, Social and Cultural Rights. Numerous international social security standards have been adopted by ILO and provide concrete guidance to countries on how to realize the right to social security, with the underlying objective of achieving universality of protection for all older persons.

52. Old-age pensions are the most widespread form of social protection around the globe, with 68 per cent of people above retirement age receiving a pension. Progress in extending coverage of pension systems in recent decades has been significant, including through the introduction of universal pensions. Countries with high effective coverage<sup>44</sup> grew from 34 in 2000 to 53 in the period 2015–2017. Furthermore, the number of countries where pensions only cover 20 per cent of older persons or less fell from 73 in 2000 to 51 in 2015–2017. These data point to a positive trend in legal and effective coverage. Nevertheless, it is important to note that there are still acute regional variations. While in high-income countries, coverage rates are close to 100 per cent, in sub-Saharan Africa and South Asia, for example, they are 22.7 per cent and 23.6 per cent, respectively.<sup>45</sup>

53. Current efforts in developing countries are generally geared towards extending coverage to those in the informal economy, while in high-income and upper-middle-income countries, discussions around pensions tend to focus on ensuring financial sustainability in the context of demographic ageing. At the same time, the level of benefits of old-age pensions remains a key issue in many countries at all levels of development, with some pensions unable to push older persons out of poverty.

54. Pension systems should be designed to provide adequate protection to all through sustainable and equitable financing mechanisms based on solidarity, with specific attention to gender responsiveness and the inclusion of disadvantaged groups. Many countries achieve this objective through a combination of social insurance and tax-financed pensions. Social protection systems must be cognizant of how inequalities experienced during the life course can prevent older persons from accessing adequate pensions. Ensuring universal pension coverage at adequate levels allows workers above retirement age to reduce or stop working if they wish, while preventing or alleviating old-age poverty and ensuring income security.<sup>46</sup>

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<sup>42</sup> As reflected in target 1.3 of the Sustainable Development Goals and the Social Protection Floors Recommendation, 2012 (No. 202), of ILO.

<sup>43</sup> HelpAge International, “Why social pensions? Achieving income security for all in older age”, 2020.

<sup>44</sup> For a definition of effective coverage, see ILO, *World Social Protection Report 2017–2019*, annex II.

<sup>45</sup> ILO, *World Social Protection Report 2017–2019*.

<sup>46</sup> ILO, *Work for a Brighter Future: Global Commission on the Future of Work*.

55. Access to universal and equitable health care throughout the life course, including disease prevention, treatment and rehabilitation, would promote healthy ageing and improve health outcomes in old age. As a result, the burden of non-communicable diseases could be reduced so that old age is lived in better health and older persons can remain active for longer. Long-term care services will become very important as the population ages, yet few social protection systems have schemes focusing on such needs, and long-term care services are largely overlooked by policymakers both in less developed and more developed countries.<sup>47</sup>

56. The COVID-19 crisis has shed light on the importance of establishing strong social protection systems that support and strengthen the resilience of the entire population. While the risks linked to inadequate and insufficient social protection systems have been exposed worldwide, such vulnerabilities have been particularly felt in less developed countries. In designing an immediate response to the COVID-19 emergency, policymakers should also take a long-term perspective and develop strategies that strengthen social protection systems and crisis preparedness, including by adopting measures that support progressive transitions from the informal to the formal economy.<sup>48</sup>

#### **IV. Updates on progress achieved by the United Nations system in addressing older persons in the context of the COVID-19 pandemic**

57. The COVID-19 pandemic has accentuated the pre-existing inequalities, discrimination and challenges faced by certain social groups. A series of policy briefs were launched by my Executive Office to lay out a vision for how the international community can deliver an effective, coordinated response to COVID-19, with a focus on priority groups. On 1 May 2020, the policy brief on the impact of COVID-19 on older persons was issued, highlighting a range of particular risks and challenges for older persons, many of which are not new. Older persons have long been subject to inadequate protection of their human rights and overlooked in national policies and programmes, which, together with the absence of a dedicated internationally agreed legal framework, contributes to the vulnerability of older persons and may have contributed to at times inadequate responses to the COVID-19 crisis.

58. The policy brief calls for the building of stronger legal frameworks at both the national and international levels to protect the human rights of older persons, including by accelerating the efforts of the Open-ended Working Group on Ageing to develop proposals for an international legal instrument to promote and protect the rights and dignity of older persons. It also recommends that the international community draw on United Nations system support, in line with the United Nations framework for responding to the socioeconomic impacts of COVID-19 and the Global Humanitarian Response Plan for COVID-19. A total of 146 States Members of the United Nations have strongly supported the appeal to promote responses to the pandemic that are based on respect for the rights and dignity of older people as well

<sup>47</sup> ILO, *World Social Protection Report 2017–2019*.

<sup>48</sup> ILO, “Social protection responses to the COVID-19 pandemic in developing countries: strengthening resilience by building universal social protection”, May 2020; and “COVID-19 crisis and the informal economy: immediate responses and policy challenges”, May 2020. See also the ILO platform on the social protection response to the COVID-19 crisis, available at <https://www.social-protection.org/gimi/ShowWiki.action?id=62&lang=EN>.

as global solidarity.<sup>49</sup> Furthermore, a joint open letter from more than 100 non-governmental organizations was issued, calling for the further strengthening of the inclusion of older people in the work of the United Nations system at all levels.<sup>50</sup>

59. The informal Inter-Agency Group on Ageing welcomed the membership of the Development Coordination Office, which coordinates and manages the resident coordinator system. Members of the Group have issued a set of technical guidance as well as policy briefs on COVID-19 and older persons, which are available online.<sup>51</sup>

## V. Conclusions and recommendations

60. Emerging trends, including population ageing, will have profound consequences for every aspect of individual, community, national and international life, where every facet of humanity, including social and economic aspects, will evolve.<sup>52</sup> Decisive policy action can harness emerging trends towards redesigning and improving our communities and the working lives of individuals. At a time of persistent inequalities, the failure of policymakers to address or act on these global changes will have profound impacts on the nature and future of work, and on the place and dignity of people in it, as recognized in the ILO Centenary Declaration for the Future of Work.

61. An inclusive future of work is fundamental for sustainable development, ending poverty and leaving no one behind. Reaping the benefits of longevity for sustainable development in all its dimensions demands the adoption of evidence-based policies that incorporate the extension of longevity and re-examine existing attitudinal, legislative and institutional labour structures. Current underlying societal and policy structures that support long-standing assumptions of a life in three stages, of full-time education, then continuous work, followed by complete retirement, are not aligned with the realities of population ageing and extended longevity.<sup>53</sup> Policies can and should play an important role in shaping the future of work with a life-course approach. While the process is gradual and has already been ongoing for many years, changes at the margins may not be sufficient, and some suggest that an overhaul of current policies might be necessary in order to enable a human-centred future of work.<sup>54</sup>

62. Comprehensive policy responses should support a broader life-course approach that promotes quality of life at all ages and secures the benefits associated with longevity. Countries will need to review the concept of population ageing and what old age looks like, shifting from a depiction of older persons as a homogeneous group and population ageing as a burden on societies to a forward-thinking view that recognizes the social and economic contributions of older persons and that embraces the potential of an ageing population as a basis for future development. Guided by this course of thinking and action on ageing, evolving policies and initiatives will ensure economic prosperity and social cohesion, and will empower older persons and

<sup>49</sup> “Statement of support to the UN Secretary-General’s policy brief on the impact of COVID-19 on older persons”, 11 May 2020. Available at <https://www.un.org/development/desa/ageing/uncategorized/2020/05/140-member-states-support-the-sg-policy-brief-on-covid19-and-older-persons/>.

<sup>50</sup> “Joint letter to the UN Secretary-General from civil society organizations welcoming the Secretary-General’s brief on older persons and COVID-19 and requesting a plan of action”, 2 June 2020. Available at <https://www.helpage.org/newsroom/latest-news/ngos-call-on-un-secretarygeneral-to-set-out-plan-to-strengthen-recognition-and-inclusion-of-older-people-within-un-system/>.

<sup>51</sup> See <https://www.un.org/development/desa/ageing/covid19.html>.

<sup>52</sup> *Report of the Second World Assembly on Ageing, Madrid, 8–12 April 2002* (United Nations publication, Sales No. E.02.IV.4), chap. I, resolution 1, annex II.

<sup>53</sup> Lynda Gratton and Andrew Scott, *The 100-Year Life: Living and Working in an Age of Longevity* (London, Bloomsbury, 2016).

<sup>54</sup> OECD, “The future of work: OECD employment outlook 2019 – highlights”, 2019.



enable them to pursue opportunities for the full development of their potential, including in satisfying and productive work as long as they wish and are able to.

63. Member States may wish to:

(a) **Ensure that social protection systems, including access to long-term care protection and equitable and universal health care, are adequate and follow a life-course approach;**

(b) **Achieve economic security in old age and address the adverse impact of discrimination and inequalities experienced during the life course by older persons, in particular women;**

(c) **Enable persons to reach old age in better economic conditions by supporting the transition from informal to formal work and adequately valuing the economic contribution of unpaid care work;**

(d) **Adopt measures that combat age-based discrimination and correct damaging stereotypes in employment, among employers and in society at large, such as legislation and public-awareness campaigns;**

(e) **Establish and promote an effective lifelong learning system that enables people to acquire skills, upskill and reskill throughout their life course;**

(f) **Provide incentives encouraging employers to retain and hire older workers and promote good practices in managing and harnessing an age-diverse workforce;**

(g) **Encourage longer and more satisfying careers, including by offering flexible and part-time work arrangements, exploiting the potential of new technologies and adapting jobs and workplaces to facilitate the retention and employment of older workers with disabilities;**

(h) **Promote self-employment among older persons and support older entrepreneurs.**

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