



THE NGO COMMITTEE ON AGEING

BUILDING A SOCIETY FOR ALL AGES



Welcome to the February 2025 Issue of the UN NGO Committee on Ageing/NY Newsletter

A Word From Our Chair

The NGO Committee on Ageing is hard at work, focusing on the Commission for Social Development. The CSD meetings will be held from 10 - 14 February 2025 in New York. The priority theme will be strengthening solidarity, social inclusion, and social cohesion to accelerate the delivery of the commitments of the Copenhagen Declaration on Social Development and Program of Action of the World Summit for Social Development and the implementation of the 2030 Agenda for Sustainable Development.

The World Programme of Action for Youth and the Madrid International Plan of Action, 2002, along with Family Issues, policies and programmes will be the focus of this meeting.

In March 2025, the CSW69/Beijing+30 (2025) will be held, and its main focus will be on the review and appraisal of the implementation of the Beijing Declaration and Platform for Action. Review will focus on current challenges and the achievement of gender equality and the empowerment of women. During CSW our NGO CoA subcommittee on Older Women will be sponsoring a virtual parallel event on March 12. Stay tuned for details.

Both UN sessions are instrumental in promoting women's and girls' rights, documenting the reality of their lives throughout the world and shaping global standards. This newsletter issue will also including other interesting information on Financial Issues important for older women.

Please be attentive to the NGO CoA website and other important issues that affect our focus for the future.

Thank you for your support. Happy New Year.

Yours,

William Smith, President/CEO, Aging in America and UN Representative, IAHPA.



What's in This Issue

We are intrigued by what the Commission on Social Development lists as an Emerging Issue—social resilience and social development. Adriane Berg deconstructs the term “SOCIAL RESILIENCE” (*Words that are Trending*) and notes the need for more data about older people, using the example of tourism (*Age Biased Statistics: A Lesson From Tourism*).

Looking ahead to the Commission on the Status of Women (*Deeper Dive*) we focus on economic issues affecting older women and welcome guest contributors from two NGO's that are leaders in global advocacy on ageing at the UN. Tanvi Patel, Gender Policy Advisor at HelpAge International describes the funding gap for older women especially for projects addressing older women in poverty *Investing in Inequality*.

Finally, we have been given permission to reprint a recent post from AARP 's *Thinking Policy Blog* that challenges the idea that women's economic inequality can be solved solely by programs to teach financial literacy. Co-authors Bethany Brown and Julie Miller cite the need for labor policies that provide fair wages, caregiving support, and secure retirement. (*Financial Literacy is a Building Block not a Panacea.*)

It is now too late to register for in-person attendance at either of these UN commissions, but the plenary sessions and many side events are available On UN WebTV or on recorded events (see the lists of sessions and side events on the web pages for each commission. UN Commission on Social Development 2025 <https://social.desa.un.org/csocd/63rd-session> and <https://ecosoc.un.org/en/events/2025/commission-status-women>

Martha Bial, Editor and Chair of the NGOCOA Communications Committee, Representative to the UN, International Association of Gerontology and Geriatrics

A Deeper Dive: Investing in Equality - Addressing the Funding Gap for Older Women

By Tanvi Patel, HelpAge International's Gender Policy Adviser



Poverty is a particular risk for older people, both men and women. On average, people aged 65 years or over more often live in relatively poor households than those aged 25–64 years. In low- and middle-income countries, whilst women suffer higher levels of poverty than men at all ages, the gender gap is largest in old age. [Recognising Older Women - Gender Equality for All Ages / Medicus Mundi Switzerland](#)

“The biggest impact on our quality of life is the poverty we live in. This affects many areas: health, education, social relationships.” Older woman from Moldova

Poverty and Older Women: A Growing Crisis

HelpAge's work exposes the profound impact of poverty and inequality on older women, limiting their ability to afford essentials like food, healthcare, and housing. Escalating conflicts and climate crises magnify these challenges, leaving older women disproportionately affected. They often face hunger, inadequate healthcare, and the mental strain of managing households and caring for family members amidst crises, can lead to harmful coping mechanisms, as well as subject them further to gender-based violence and abuse.

In Pakistan, for instance, extreme weather events such as floods have isolated older women, as younger family members migrate for work, leaving them to endure food shortages and inadequate shelter, with limited access to vital services. Despite bearing these burdens, older women are frequently excluded from decisions on how governments and humanitarian agencies respond to crises, perpetuating their marginalization and deepening inequities.

Invisible and Ignored: The Funding Gap for Older Women

Women over the age of fifty account for 27 percent of the world's women, a figure expected to rise to 35 percent by 2050. Despite this growing demographic, the international community overlooks their rights, needs, and fails to consider the specific challenges older women face.

HelpAge's recent report ["Investing in Equality - Addressing the Funding Gap for Older Women"](#) highlights that only 0.1% of OECD-DAC aid funding targeting gender equality included any reference to older women. From 7,231 gender-focused aid projects funded by 29 OECD-DAC donors, only sixteen explicitly included older women. These projects accounted for just \$7.8 million of the \$5.7 billion allocated to gender equality. From the analysis, two-thirds of the donors studied failed to fund a single project addressing older women's needs.

Even more troubling, a further analysis of some of the projects from four selected donors which mentioned older women showed no targeted support for older women's wellbeing or rights. References to older women in these projects were often vague, with their inclusion as part of a wider list of vulnerable groups, lacking specific actions to address their unique challenges or empower them. This glaring oversight leaves older women invisible in development and humanitarian funding, perpetuating issues faced, and their exclusion from efforts to achieve true gender equality.

Older women must be included in the achievement of gender equality.

Gender equality efforts have the potential to reverse poverty and promote opportunities for women of all ages. However, this potential can only be realized if older women are included in policy and programming.

The international community has a critical role to play in ensuring that gender equality and women's economic empowerment initiatives target women of all ages and help to ensure that no woman is left behind in the achievement of gender equality. With only a few years left to accelerate progress on the Sustainable Development Goals (SDGs) and at a pivotal time in reflecting progress on women's rights and gender equality, it is more urgent than ever to adopt an all-ages approach to gender equality and women's empowerment, ensuring that no woman is left behind in global efforts.

HelpAge is calling on donors and multilateral agencies to take full account of global ageing in their work and urgently address the rights and needs of older women in future work on gender equality and women's empowerment. By investing in older women, we can create a more inclusive and equitable future for all.

HelpAge International

HelpAge International is the secretariat of the HelpAge global network, which has grown steadily in size and influence since 1983. Across 90 countries, there are 199 member organisations from small grassroots groups to large international organisations.



Age-Biased Statistics: A Lesson From Tourism

**By Adriane G. Berg,
Representative to the United Nations from the International Federation on Ageing, Board Member of The UN Global NGO Executive Committee (GNEC),
Host of On The Ground, the**

podcast of GNEC, Co-Founder of Ageless Tourism

Despite their growing numbers and substantial contributions to society, people over sixty are routinely overlooked in statistical analyses that shape community planning and policy decisions. Whether in healthcare, transportation, or education, older adults often remain invisible in the datasets that inform societal priorities. This systemic exclusion perpetuates gaps in services and undermines efforts to build resilient communities capable of addressing the needs of all their members.

Tourism is a significant area where this exclusion is starkly evident, where older women, particularly those over eighty, emerge as a crucial demographic. Statistics show that older women in this age bracket spend the most on solo and grandparent travel. However, there is a glaring lack of data on the specific needs of widows, who often outlive their male companions and may face financial challenges due to lower pensions and reduced income post-widowhood.

Recent advancements in tourism data collection underscore the importance of inclusive research. For instance, under Saudi Arabia's leadership, the United Nations World Tourism Organization (UNWTO) has launched a groundbreaking dataset that aligns tourism employment with the United Nations Sustainable Development Goals (SDGs). This initiative provides detailed insights into employment across the tourism sector, including breakdowns by gender and job type. While commendable, this effort highlights the need for similar approaches that explicitly include older adults.

Tourism as a Data-Driven Model

The UNWTO dataset represents a significant step in understanding tourism's economic and social impact. It measures employment across ten primary tourism sectors, offering stakeholders actionable insights to promote

sustainability and inclusiveness. Yet, it does not include age-specific data, neglecting older adults who are pivotal as consumers and contributors to the tourism industry.

The Broader Implications of Exclusion

This exclusion of age-specific data extends beyond tourism, affecting the healthcare, transportation, and education sectors. Public policies and services often fail to meet the needs of older adults due to inadequate data on their preferences and challenges. For instance, transportation systems may not cater to their mobility needs, and healthcare services may not adequately address geriatric care.

Older women are frequently overlooked in data collection and policy planning, leading to gaps in services and perpetuating inequalities.

To build resilient communities, we must include older adults, particularly older women, in data collection, research, and policy planning. The lack of specific data on older adults, especially women, affects various sectors, including tourism, healthcare, and transportation. Investing in older women and ensuring they are included in gender equality initiatives can create a more inclusive and equitable future for all.

Why Age-Inclusive Data Matters

Inclusivity in data collection is crucial for building resilient, age-friendly communities. Older adults are active participants in society, contributing through various roles like caregivers, volunteers, and consumers. Their exclusion from data analysis marginalizes their needs and limits opportunities to enhance services tailored to their requirements.

Lessons from Tourism for Community Resilience

The UNWTO's initiative demonstrates the transformative potential of data-driven decision-making. To replicate this success across sectors, stakeholders must expand data collection to include age as a key demographic variable. This approach would ensure that policies and services address the diverse needs of older adults, fostering intergenerational collaboration and leveraging technological advancements for targeted interventions.

Conclusion

The UNWTO's dataset exemplifies how data can drive progress when inclusive. To build truly resilient communities, including older adults, particularly older women, in data collection and policy planning is imperative. By doing so, we can ensure that the benefits of societal progress are equitably shared, empowering all members of society to thrive.

Financial Literacy is a Building Block, Not a Panacea For Women's Inequality

By Bethany Brown, JD, Director of Global Advocacy for AARP International and Julie Miller,



How can leaders support women to be as resourceful and resilient as ever? International Women's Day on March 8 and National Financial Literacy Month in April is the moment to understand the role of financial literacy in advancing women's financial status. What can efforts to build women's financial literacy accomplish, and in what ways are efforts limited?

Annamaria Lusardi and Olivia Mitchell describe [financial literacy](#) as “the knowledge of and ability to use fundamental financial concepts in... economic decision making.” Greater financial literacy gives women better abilities to plan, save, prepare for emergencies and to locate financial products that meet our needs.

Knowing that women in the U.S. have [lower rates](#) of financial literacy at all stages of life, regardless of education level or marital status, concerted efforts to build financial literacy among women, including in older adulthood, are critical. The more financial acumen women have, the more we can direct our own financial lives and influence that of others within and across our generations.

The [OECD reports](#) that a lack of financial literacy “may have negative consequences not only on individuals’ and households’ future financial well-being, but also on the long-term stability of financial and economic systems.” According to a [survey](#) conducted by the National Financial Educators Council, a lack of financial literacy cost Americans more than \$388 billion in 2023.

A [2023 AARP report, "How Women 50-Plus Are Driving The Global Longevity Economy,"](#) projects that by 2030, women will control 66 percent of America's wealth, skyrocketing from just [33 percent in 2020](#). This shift is largely spurred by the Baby Boomer generation's [wealth transfers](#) by inheritance as married women on average outlive older male partners. In this way, older women's financial literacy will be even more important for the strength of the U.S. economy.

Women's financial literacy efforts in context

Concerted efforts to improve financial literacy among women of all ages are vital for older women and societies, particularly in countries like the U.S. with large Baby Boom generations. But there are reasons these programs are not a panacea for older women's financial inequality in the U.S. and around the world.

Older women's financial inequality happens for many more reasons than simply a lack of financial literacy. Efforts for women's better financial literacy [cannot change](#) that older women live longer, are more likely to be widowed than men, are less likely to remarry, and are more likely to live alone. They cannot change that women are less likely to work in the formal labor market, more likely to work for shorter periods, and for lower wages.

Such efforts do not address the absence of financial education before older age, or contributing factors to systemic change for equality in care provision, labor, financial access, and social security (described in in a [collaborative](#)

[report](#) by Research for Impact, The Center for Economic and Social Research, and HelpAge USA). These all exist in addition to taboos about discussing money that work against us, along with harmful social stereotypes.

The shares of labor income accruing to women and men should be equal around the world, yet current [female labor income shares](#) range from just 10 percent of total labor income at its lowest to 45 percent at its highest. In wealthy countries that are monitoring [poverty in older age](#), higher rates of poverty among older people compared to rates for middle-aged individuals are due to the greater poverty of older women. One of the reasons this poverty endures is because of [gender pension gaps](#), which are even greater than gender pay gaps in nearly every country in the OECD.

These barriers affect a huge swath of women. Women aged 50 and over are more than 25 percent of the world's population of women. To really address women's financial inequality in older age, financial literacy efforts from private and public sectors should complement government efforts to eliminate discrimination across women's lives, to transition to rights-based social protection systems that lift all older women out of extreme poverty, and to support family caregivers.

Here are examples of policies and practices that could contribute to these efforts:

- **Support accessible resources designed for older women to build financial literacy.** AARP's website has some existing general resources through offerings such as the [AARP Money Map](#) and insights from AARP's experts and ambassadors such as HerMoney founder [Jean Chatzky](#).
- **Invest in age-inclusive organizations.** A 2018 [AARP report](#) found that the U.S. economy lost \$850 billion in GDP due to age discrimination. One-third of this was linked to women's involuntary retirement. Business leaders can learn about initiatives like AARP's [Living Learning Earning Longer Collaborative](#), which uses research and industry partnerships to promote age-inclusive workplace practices.
- **Invest in support to family caregivers** through legislative protections and support. [Business leaders should identify gaps](#) in workplace policies affecting family caregivers.
- **Advocate for the participation of 50-plus women in policies that affect them,** and design policymaking and legislative efforts for financial equity in ways that are age- and gender-responsive. Policymakers should work to address harmful impacts of age and gender discrimination across all aspects of society.

Collectively, we must support the economic empowerment of women at every age with high-quality work, fair wages, caregiving support, and a secure retirement. As we move toward a future where women will control most of America's wealth, improving our financial literacy is one important building block for our own security, and the prosperity of the systems in which we live.

**Words That Are Trending:
Social Resilience and the**

Interface of Population Ageing

**By Adriane G. Berg,
Representative to the United Nations from the International Federation on Ageing, Board Member of The UN Global NGO Executive Committee (GNEC),
Host of On The Ground, the podcast of GNEC**



The United Nations has emphasized the critical importance of fostering social resilience in the aftermath of emergencies such as wars, natural disasters, government changes, and other significant disruptions. The UN defined Social Resilience as "the capacity of individuals, households, communities, and societies to withstand, adapt to, and transform in the face of shocks and stresses while maintaining or improving their well-being."

Social Resilience as a goal has become a cornerstone of global development efforts. Yet, a common consensus persists that older populations may hinder a community's ability to achieve social resilience due to mobility challenges, health concerns, and economic constraints. Contrary to this belief, emerging evidence suggests that older adults can contribute to resilient societies.

The impact of an aging population on social resilience is nuanced, presenting both potential benefits and challenges. Below, we explore these aspects, highlighting opportunities for leveraging the strengths of older adults while addressing the vulnerabilities they may face.

Potential Benefits of Aging Populations for Social Resilience

1. **Experience and Wisdom:** Older adults bring a wealth of life experience, knowledge, and wisdom that can be invaluable in navigating crises and adapting to change. Their historical perspective and problem-solving skills enhance a community's capacity to respond effectively to challenges.
2. **Social Networks:** Strong social networks and community ties often characterize older adults. These connections foster support, disseminate critical information, and promote a sense of belonging during times of stress, acting as buffers against social isolation and contributing to community cohesion.
3. **Volunteerism and Civic Engagement:** Many older adults remain active in their communities through volunteering, mentoring, and civic participation. These activities bolster social capital, enrich intergenerational relationships, and enhance community resilience.

Challenges Posed by Aging Populations

1. **Increased Vulnerability:** Older adults may be susceptible to specific shocks, such as natural disasters, pandemics, and economic downturns. These vulnerabilities can strain community resources and amplify the challenges faced during crises.
2. **Health and Care Needs:** As populations age, there is an increased demand for healthcare, long-term care, and social services. This can

place significant pressure on public resources, potentially diverting attention from other critical areas of community resilience.

3. **Intergenerational Equity:** Balancing the needs of older adults with those of younger generations presents a considerable challenge. Achieving intergenerational equity requires thoughtful planning and resource allocation to ensure a sustainable future for all.

Key Considerations for Maximizing the Role of Older Adults in Social Resilience

1. **Active Aging Policies:** It is vital to encourage older adults to remain engaged in their communities, maintain their health, and contribute actively to society. Policies that promote physical activity, lifelong learning, and social participation can amplify the positive impact of aging populations.
2. **Intergenerational Collaboration:** Initiatives that foster intergenerational collaboration—such as mentoring programs and community projects—can strengthen societal bonds and enhance resilience by combining the energy of youth with the wisdom of age.
3. **Addressing Ageism:** Eliminating ageism and creating age-friendly environments ensure that older adults can fully participate in community life. This includes addressing stereotypes, improving accessibility, and valuing the contributions of all age groups.

Broader Context and Research Insights

The growing global population of older adults, projected to reach 2.1 billion by 2050, underscores the urgency of addressing the opportunities and challenges associated with aging. The World Economic Forum highlights six "Longevity Economy Principles" to navigate this demographic shift:

1. Ensure financial resilience during key life events through public-private partnerships.
2. Provide universal access to impartial financial education.
3. Prioritize healthy aging with equitable access to health services.
4. Support lifelong skill-building for a multigenerational workforce.
5. Design systems that promote social connection and purpose.
6. Address longevity inequalities to ensure equity across gender, race, and class.

These principles align with the UN's emphasis on building resilient communities by strengthening social cohesion, reducing inequalities, and enhancing adaptive capacities.

Conclusion

The interplay between population aging and social resilience is complex but ripe with potential. By recognizing and leveraging the strengths of older adults—their experience, social networks, and civic contributions—while addressing vulnerabilities such as health needs and economic inequalities, societies can build more resilient and inclusive communities.

Achieving this requires coordinated efforts from governments, businesses, and civil society to implement policies and initiatives that support active aging, intergenerational collaboration, and the eradication of ageism. In doing so, we

strengthen our communities and honor the invaluable contributions of older generations to the fabric of society.

Given the complexity, we feel that data regarding the needs and contributions of older persons is needed at every level of inquiry. In our companion article, we challenged the United Nations to develop data pertinent to the resiliency of individuals and communities about resilience. We cite the lack of such data even in tourism, a singular topic relating to the SDGs, especially poverty and employment, as an example. We ask that older persons be included in all research that gathers population-driven information.

Thank you for reading this issue of our newsletter. We welcome any feedback! Feel free to drop us a line [here](#).

To discover more about how you can be part of the dialogue and the solutions, visit ngocoa-ny.org/participate

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Discussion Points

In this new feature of our Newsletter, we encourage you to discuss the theme of social resilience in your meetings and writings.

Here are some Discussion Points to consider. By all means, let us know what has caught your attention in this issue.

- **"In the aftermath of crises, older adults can be a valuable resource for community resilience,** but their unique needs and contributions are often overlooked. While it's commonly thought that older populations may hinder a community's resilience, evidence suggests that their experience, social networks, and civic engagement can significantly enhance a community's capacity to recover and adapt after a crisis. Organizations should explore how to leverage the strengths of older adults while addressing their vulnerabilities."

Key elements to explore in your discussion:

- **Experience and Wisdom:** Older adults possess a wealth of life experience, knowledge, and problem-solving skills that can be invaluable in navigating crises and adapting to change. Consider how your organization can tap into this resource through mentorship programs or community advisory boards.

- **Social Networks:** Strong social networks and community ties among older adults can provide vital support during times of stress. Discuss how to strengthen these networks and ensure they can act as buffers against social isolation.
- **Volunteerism and Civic Engagement:** Many older adults actively contribute to their communities through volunteering and civic participation. Explore how your organization can engage older adults in recovery efforts and other civic activities.
- **Vulnerabilities:** Recognize that older adults may also have specific vulnerabilities, such as health concerns, mobility challenges, and economic constraints. Develop strategies to ensure these needs are addressed during crisis response and recovery.
- **Data Collection:** Highlight the importance of including older adults, particularly older women, in data collection and policy planning. Identify gaps in your data and work to address them so that your organization has a good picture of the entire community's needs.
- **Intergenerational Collaboration:** Foster initiatives that encourage intergenerational collaboration as a means of strengthening community bonds and sharing of resources.

Additional Considerations for your organization's discussion:

- **Ageism:** Examine how ageism might be limiting the inclusion of older adults in resilience efforts. Take active steps to challenge stereotypes, improve accessibility, and recognize the value of older adults' contributions.
- **Active Aging Policies:** Explore how your organization might encourage older adults to remain engaged in their communities and maintain their health and well-being.
- **Policy and Program Inclusion:** Consider how to include older people in policy and programming so that no one is left behind in community resilience efforts.

By focusing on these points, organizations can begin to build more inclusive and resilient communities that recognize and utilize the valuable resources older adults provide, while ensuring their specific needs are met.



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