

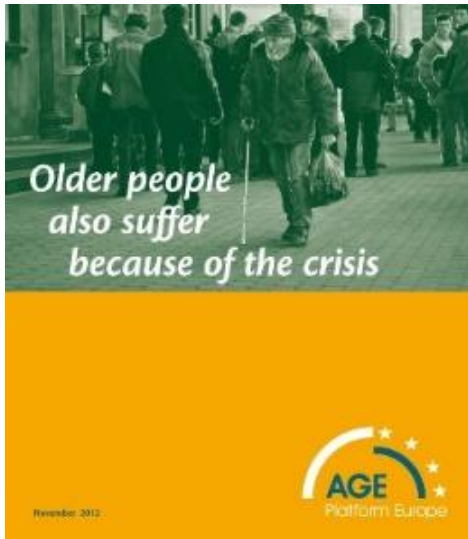
# **Risk of poverty and social exclusion in old age – a reality check**

16th FEAD Network Meeting

**TACKLING POVERTY AND SOCIAL EXCLUSION OF OLDER PEOPLE THROUGH FEAD INITIATIVES**

Vilnius, 4-5 June 2019

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**'Pognieciony' Olej na plotnie ('Hurt' Oil on canvas), Maciej Paukztetło, 2002**

# Are older people better off than other age groups?

- It is often argued that older people have been safeguarded from the worst effects of the crisis
- Lower relative poverty figures than for other population groups – average figures!

# Understand better social realities in old age

- **Older women** whose risk of poverty is on average **35% higher** than that of older men
- The **gender pensions gap** is on average close to 38%
- **Erosion of income** among the oldest old
- **Older people in nursing homes** – out of the poverty radar
- **Single and isolated older persons** – income poverty twice the level among older couples
- Poverty rate higher among **older people who rent their homes** than those owning property
- **Older homeless persons**

# Access to health services and long-term care

**Increased inequality in access to health care and long-term depending on individual resources and assets**

On-going trend towards re-individualization of protection against old-age dependency, while supplementary health insurance are often too expensive for many older people

# Loneliness and isolation

- Marginalisation, loneliness, isolation, withdrawal from social, civic or cultural activities
- Accumulation of advantages and disadvantages resulting in inequalities in social exclusion in later life

# Key challenges

- Erosion of income among the most vulnerable... single older women, oldest old, minorities
- Gender pension gap
- Less access to health services and LTC
- Lack of affordable and adequate housing
- Loneliness – social isolation – mental health
- Older people with incomes just above poverty line

# A life-course perspective and a comprehensive policy approach

- Old-age poverty and social exclusion is shaped by conditions in earlier life
- A combination of factors, such as low income, poor health, gender-based discrimination, reduced physical or mental capacity, unemployment, isolation, abuse, and limited access to services have impact on social realities in old age

**THANK YOU!**