

# Key messages for older people on the collection of pension payments during the COVID-19 pandemic

This document provides governments, HelpAge International staff, network members and partners with key messages to advocate for the effective inclusion of older people in preparedness planning and ongoing responses to the COVID-19 pandemic.

Specifically, this document provides key messages in relation to COVID-19 preparedness and response in the context of pension payments.

**This is a live document and will be updated as the situation evolves.**

**Messages should be adapted for use at the national level**, based on the specifics of the outbreak in each setting and information available through programmes and engagement with governments, network members and other actors.

**Please email Gabrielle Kelly (gkelly@sifar.org.za) or Florian Juergens (florian.juergens@helpage.org) with specific suggestions about modifications and additions for future editions.**

**Version: 03/23/2020**

Valuable inputs from numerous experts will be acknowledged in future editions.

## COVID-19 and pension payments

COVID-19 or coronavirus is a new virus that causes respiratory infection. Older adults are at significantly greater risk of complications from the coronavirus and case fatality rates increase significantly with age due to reduced immunity and the increased likelihood of existing chronic conditions. Preparing for an outbreak is essential to contain and delay the spread of COVID-19 and reduce the risk to older people.

Older people who collect pensions or other cash transfers from pay-points are at significant risk of exposure to the virus, if adequate provisions are not made by payment agencies to protect them and if behaviour change is not encouraged among beneficiaries and payment providers.

Below are key messages and information that can be shared with older people about the virus and how to protect themselves, both when collecting pensions and more generally.

Pension payment agencies need to collaborate with community-level leadership, government health and other services and commercial partners to develop an appropriate and coordinated response. Older people have the right to be consulted on response planning and can provide valuable input on how to reach older people across different contexts.

Preparedness and response should always be carried out in accordance with human rights standards and in a way that is necessary and proportionate to the evaluated risk.

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## What is COVID-19 or coronavirus?

- COVID-19 or 'coronavirus' is a new disease that emerged in 2019.
- COVID-19 was first seen in China but is now spreading all over the world, with cases in well over 100 countries by mid-March 2020.
- COVID-19 causes respiratory infection.
- The most common symptoms of COVID-19 are fever, a dry cough and shortage of breath. Some people may have aches and pains, a runny nose, sore throat or diarrhoea.
- Some people become infected but don't develop any symptoms and don't feel unwell.
- Most people (about 80%) recover from COVID-19 without needing special treatment.
- Around 1 in 6 people will become more seriously unwell and will develop difficulty breathing.
- Older people, and those with underlying health problems like high blood pressure, heart problems or diabetes, are more likely to become seriously unwell with COVID-19, and are more likely to die.
- People with fever, cough and difficulty breathing should seek medical help.

## How is COVID-19 spread?

- People can catch COVID-19 from others who have the virus.
- The disease can spread from person to person through small droplets from the nose or mouth. These are spread when a person with the virus coughs or sneezes.
- People can catch COVID-19 if:
  - Someone with the virus coughs or sneezes and droplets land on objects and surfaces. If other people touch those surfaces and then touch their mouth, nose or eyes, they can become infected.
  - Someone with the virus coughs or sneezes on to another person who breathes in the droplets.
  - Someone with the virus coughs or sneezes into their hand and then touches another person on the face, or touches another person's hand, and then they touch their mouth, nose or eyes.

## Precautions for pension collection

- You need to protect yourself from infection when collecting your pension.
- If you are able to walk or drive rather than using public transport to collect your pension, please do.
- If using public transport avoid touching surfaces, your face and others as much as possible and wash your hands with soap and water as soon as possible afterwards.
- Wash your hands for twenty seconds using soap before and after visiting a pension cash pay point, retailer or ATM and after handling any cash you receive.
- You do not need fresh water or special soap to wash your hands – pre-used water and ordinary soap are fine. If soap and water are not available, you can use an alcohol-based hand rub
- Stand apart from other people, if possible at least 2 meters (6 feet) away, both at pension pay-points and in any place where people are gathered.
- If you need to sneeze or cough, please cover your nose and mouth with a tissue and dispose of it in a trash can afterwards. If you have no tissue, then sneeze into the crook of your elbow and wash your hands as soon as possible afterwards.
- If you are feeling unwell, have a fever or a dry cough or shortness of breath please make a plan for someone that you trust to collect your pension on your behalf. Please also self-isolate by remaining at home and avoiding contact with any person, avoid sharing utensils with others and make sure your home is cleaned thoroughly, particularly areas that you touch regularly.

- Consider avoiding doing your shopping on the first few days after cash transfers are paid. Shops might be busier than usual, and you will risk exposing yourself in these settings. Rather ask someone you trust to do your shopping for you.

## How can I protect myself?

There are some basic things everyone can do to reduce their risk of catching COVID-19:

- Regularly and thoroughly wash your hands with soap and water. You should wash your hands for at least 20 seconds, including the palms and backs of your hands, between your fingers, your fingers, fingertips and your nails.
- While washing your hands with soap and water is preferable, if you are out, or do not have access to soap and water, use alcohol-based hand rub to clean your hands. This must also be done for at least 20 seconds with enough rub for your hands to stay wet for the whole 20 seconds.
- Avoid touching your eyes, nose and mouth, particularly if you have not washed your hands.
- Make sure you cough or sneeze into a tissue. Throw the tissue away immediately. If you do not have a tissue, cough or sneeze into your elbow. Then, immediately wash your hands thoroughly.
- Stay at least 2 metres (6 feet) away from anyone who is coughing or sneezing.
- Stay at home or away from other people if you feel unwell with a fever, cough or shortness of breath.
- Try to find information about places that are affected by COVID-19 and avoid going to those places.
- Consider avoiding large groups or gatherings of people, for example social events, community meetings and cultural activities.
- Avoid greeting other people by shaking hands, hugging or kissing.
- Only wear a mask if you are ill or if you are looking after someone who is ill. Masks are not very useful in stopping you from becoming infected. There is now a worldwide shortage of masks so only use a mask in these circumstances.
- If you do use a mask, wash your hands before putting it on, after touching the mask while you are wearing it, and after taking the mask off and throwing it away.
- Single use masks should only be worn once, and multiple masks should not be worn at the same time. Masks should be taken off and replaced as soon as they are damp.

**Please remember: COVID-19 is a serious illness, but there are things we can all do to protect ourselves and others. Taking sensible precautions is important but there is no need to panic.**

## Contacts of authors

- **Gabrielle Kelly**, Samson Institute for Ageing Research, Senior Researcher (gkelly@sifar.org.za)
- **Peter Lloyd-Sherlock**, University of East Anglia, Professor of Social Policy and International Development (P.Lloyd-sherlock@uea.ac.uk)
- **Florian Juergens**, HelpAge international, Global Advisor on Social Protection (florian.juergens@helpage.org)

## HelpAge International information hub on COVID-19 and older people:

- <https://www.helpage.org/what-we-do/coronavirus-covid19/>

## WHO's global advice on COVID-19:

- [www.who.int/news-room/q-a-detail/q-a-coronaviruses](http://www.who.int/news-room/q-a-detail/q-a-coronaviruses)
- [www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public](http://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public)