

Aging and the universal non-contributory pension scheme in Samoa

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Abstract

Aging of societies is a human development issue that is under researched but presents much concern for both developed and developing countries alike. In most countries, the challenges of an ageing population began to unfold in the last thirty years. An ageing population slows down the growth of the working age population such as in the case of Japan. In the case of the Pacific, Samoa for example, an increase in the elderly cohort puts strain on the government budget through the non-contributory pension scheme, where all persons aged 65 years and above are paid a pension of SAT125.00 per month as a form of old age income. This paper explores how this pension has become an important additional source of income for many households in their efforts to provide for their basic needs as well as meeting church and cultural obligations.

Key words: Ageing population, non-contributory pension, church, cultural.

Introduction

Ageing of societies is a human development issue that is under researched but presents much concern for both developed and developing countries alike. With the proportion of the elderly steadily increasing world-wide in countries like Japan, Germany and Italy, the socio-economic implications in terms of healthcare and pension costs are inevitable. The Asia-Pacific region is the most rapidly ageing world region with 600 million older people with 20 percent of its projected population aged 60 plus by 2050 (Harper 2004:2). In Fiji, Samoa and Tonga, life expectancy is around 70 years which is quite high by developing country standards (Chand 2003). Increasing life expectancy and low fertility rates imply an unbalanced ratio between the aged and young people in the population. Global projections depict that by 2030 there will be 1.38 billion people over the age of 60 (Department of Social Affairs of the United Nations 2006). In Samoa, five percent of the population of 180,741 are aged 65 and over and the numbers are projected to increase over the next 10 years (Samoa Bureau of Statistics 2008). Obviously, ageing will present challenges and opportunities for individuals, families, communities and governments.

A small proportion of state resources is spent on the elderly (1.5 percent GDP for pensions), in the form of free healthcare and medications, and discount travel on public transport. In some countries, a disproportionate amount of resources is being channelled into caring for the elderly due to several factors:

- The very nature of the problems of the elderly - long term disabling conditions that often involve high-cost technology;
 - Families under strain, faced with chronic and complex problems put pressure on authorities to institutionalise their elderly who require more extensive care;
 - Social and geographic mobility, leading to situations where children are unable to provide the necessary care for their ageing parents; and

- In the absence of appropriate solutions, decision makers tend to emulate the institutionalised forms of care prevalent in many developed countries (Sen 1994).

The rapid pace of population ageing in the developing countries at a time of much lower socio-economic development can exacerbate country efforts to fund social infrastructure for its ageing population. An ageing population is expected to change societies' expectations whereby people would desire to live longer and more active and healthy life styles compared to their parents or grandparents. As such, an ageing population will have serious implications on social security, healthcare for the elderly and consumer behaviour and productivity. Social cohesion across younger and older generations is often overlooked when dealing with the ageing of societies, but balancing interactions across generations is important in the search for solutions to population ageing challenges (Zaidi 2008). There has also been some disturbing trends emerging in developed and developing societies. The elderly are viewed as more of a burden than a blessing, and increasingly vulnerable to physical and psychological abuse, financial exploitation and neglect in the hands of family or caregivers in residential and elderly housing communities (Vassallo 2000).

The socio-economic dimensions of ageing populations extend beyond issues of social welfare to include broader variables of human rights, poverty alleviation, social capital, capacity building and the recognition of the real value of the elderly persons' social-economic contributions to society. Ageing also varies across regions, with Europe having a higher rate of ageing than Asia, Latin America and the Caribbean (www.globalaging.org). In this respect, the challenges and opportunities for ageing societies need to be examined in the light of elderly engagement and productivity both in the workforce and community.

Population ageing is a global phenomenon, and occurs at two levels: societal-institutional and personal-individual. At the societal-institutional level, demographic changes have significant implications for labour supply, family structure, health service demand, and savings and consumption patterns. At the personal-individual level, the elderly, particularly in developing countries, are increasingly being relied upon to care for young children of working parents, single parents, or parentless, instead of enjoying retirement and quality living. This research will focus on the personal level.

While much of the literature focus on the social and economic impacts of an ageing society, there is a scarcity of published material on the social and economic contributions of the elderly to their communities and families through their pension funds. In Samoa, the old age pension scheme is almost twenty years old. It has served its purpose of assisting households with elderlies and to encourage investment in the country's human and social capital. Cash transfers in the form of non-contributory funds alleviates economic hardships among the elderly population. In Pacific island societies, the vulnerability of the elderly usually occurs because of poor health conditions, changes in household composition, which is often caused by the highly migratory nature of young economically active members of the household and retirement.

According to one study, in Asia, Africa and Latin America non-contributory pension funds reduce poverty among the elderly and their families (Lloyd-Sherlock 2006). There is also a general belief in the poverty alleviating impacts of universal pension schemes for the elderly and their families especially where the support of the extended family is waning (Barientos 2006).

Since the introduction of the non-contributory pension scheme in Samoa, households with a pensioner have been known to benefit from the monthly pension allowance. Anecdotal evidence suggest that younger children are the main beneficiaries

of old age pension funds, which are used to provide for their school fees, daily lunches, and other basic requirements.

It is estimated that no more than 10-15 percent of the world's working age population contribute to a formal system of old age pension (Gillion et al 2000). A non-contributory pension scheme would enable all citizens regardless of earnings and occupation to have an income in their old age. Pension schemes aim to reallocate resources from one's own means or supplemented in cash from the means of others to attain a 'socially acceptable' living standard. There is sufficient evidence to suggest a direct link between non-contributory pension and poverty alleviation in developing countries where the elderly and their households are known to benefit (Lloyd-Sherlock 2006, Bertranou and Grushka 2002).

Who are the elderly?

Most of the myths and misconceptions about ageing emerge out of a lack of understanding about the variation of experiences among elderly people. Ageing is a biological process with dynamics beyond human control, but subjected to societal constructions of what old and being elderly are. In most developed countries, the commonly accepted age above which a person is considered 'elderly' is 65 years. This definition is somewhat arbitrary when applied to the African context where an elderly person is considered to be someone between 50 to 65 years (Togunu-Bickersteth 1987). The age of 60 or 65, which is roughly equivalent to retirement age in most developed countries, is considered the beginning of old age. However, in many parts of the developing world, chronological time is irrelevant. Instead, it is the socially constructed meanings of old age that are important. The elderly are not just old people, but a series of different groups. There is a difference between a recently retired elderly person around the age of 60, and a person in their 70s. Older people over 80 are uniquely different due to their diminished physical capacity. For statistical purposes, the United Nations (UN) agreed on the cut off age of 60 plus which is roughly the age at which a person became eligible for statutory and occupational retirement pension. For the purpose of this study, age 65 is used as the defining age for being elderly.

What is a non-contributory pension?

The non-contributory pension is a universal pension paid out to all persons that are 65 years and over, irrespective of income, assets or work history, and are ideally fitted within the 'safety nets' category of social protection provided by the state for a proportion of its vulnerable population. Samoa's non-contributory universal senior citizen benefit started in November 1990. Since January 2009, it provides SAT125.00 a month to all residents over the age of 65, which is five percent of the population (Samoa Bureau of Statistics 2008:9). The total cost to the state of this scheme is one and a half percent of the GDP (National Provident Fund 2009).

Social and economic contributions of the elderly

A vast body of published material by organisations such as HelpAge International and Globalaging documents the various contributions that elderly people make to their communities. In the home, their contributions include, earning income, raising grand children, growing food, nursing the sick and disabled, and preparing food. Research from Africa (Kenya and Ethiopia) highlights the role of the elderly in caring for their

grandchildren, who have been orphaned as a result of HIV Aids (Fouad 2004). Society at large also benefits from elderly people through the latter's contribution to conflict resolution, and rebuilding communities affected by war and natural disasters. In Samoa, the elderly are revered as peace-makers and custodians of family treasures (*measina*) such as family lineage. The elderly have a role to play in traditional leadership and consultative roles in the community as well as providing for household livelihoods. In short, elderly people are a cost effective and culturally appropriate resource - a safety net especially for developing countries in their efforts towards poverty reduction and providing sustainable livelihoods for burgeoning populations in both urban and rural areas. In this respect, elderly people are valuable economic and social resources that should be harnessed for as long as possible.

While elderly people differ in their abilities to contribute due to differences in their health, age and sex, employment before retirement, education and individual preferences, they nevertheless make significant contributions to the social and economic welfare of society at large. In China, the elderly continue to play an important role in agriculture production while the urban elderly engage in the field of tertiary industry such as translating ancient books, assisting in teaching and learning of younger children (Wu 1987).

The elderly are also consumers of services and products that range from healthcare to food, clothing, travel and leisure. Products to assist with independent living and changing lifestyle needs for health and comfort are intensely advertised on the web targeting the elderly market. Senior super stores is a leading internet retailer of top quality foot and skin care products as well as hearing devices for the elderly. Likewise, the elderly offer new opportunities in the service economy and increasingly linked to the internet and e-commerce.

In Samoa, the elderly are a target market niche for local goods and services associated with the modern economy. Most notable are traditional Samoan food varieties such as *vaisalo*, *fa'aus* and *supoesi*, which are widely available in the food stalls around urban Apia. A wide range of seafood delicacies believed to provide a longer and healthier quality of life is also promoted through daily radio programmes such as the Fugalei market report aired twice daily on the 2AP radio and the privately owned FM radio station. These food promotions target the elderly market and anecdotal evidence indicate that urban families living with an elderly parent are regular clients of these kinds of food products.

Study objectives

The central issue in this activity is to examine the impact of the non-contributory pension fund on the social-economic welfare of the elderly population of Samoa (65 plus). Improving the quality of life for the elderly in any society is a desirable social development objective. Unfortunately, in the developing world an increasing number of elderly people are struggling to meet their basic needs in addition to the needs of those who depend on them for physical care and daily subsistence, such as young children left orphaned by the AIDS pandemic (Legido-Quigley 2003).

Dependence on a 'dependent' population implies many things. Firstly, that the family institution has deteriorated. This could be a result of diseases such as HIV-AIDS, as in the case of Africa, or internal and external migration, as in the Pacific where grandparents have assumed parental role for grandchildren whose parents are either separated or have migrated. Secondly, the increasing urbanisation and modernisation of Pacific island populations and economies requires a greater participation of the elderly in the caring and rearing of the younger generation. On the other hand, the social and

economic choices available to the elderly are limited, therefore, governments need to step in with a mix of economic choices to help support them and a non-contributory pension fund is one example of a state policy to provide protection for the elderly against economic poverty.

A non-contributory pension fund is a universal pension paid to the entire population of those who are 65 years of age and over, regardless of income, assets and work history. This form of cash transfer forms the basis of this study. The objectives of this study are:

- To profile spending of pension funds by 10 rural (Sasina and Falevao) elderly persons which is to be repeated with 12 urban (Taufusi and Palisi) ones,
- To compare the economic resources of the elderly in the rural-urban context,
- To determine the extent that such transfers contribute to improving the economic status of the elderly,
- To consider the extent that non-contributory pension funds contribute significantly to increasing household income.

Method of study

To achieve the objectives of this study, quantitative and qualitative data needed to be collected, processed and interpreted in an effort to provide answers to issues raised in the course of this study. The selection of a small sample survey of 22 elderly was a deliberate attempt to keep the sample manageable and to allow for an enabling environment where interviewer and interviewee are comfortable in smaller focus group discussions. Secondly, this is a case study of only a selected few elderly persons as a pilot study so a larger sample is not warranted in this context.

A structured questionnaire was used to elicit personal bio-demographic data, spending patterns, and personal opinions of the respondents to provide insights and to help understand people's lives in the home environment. In-depth interviews and key informant interviews to follow-up and clarify the responses stated in the questionnaires ensured a degree of accuracy in the information given at the time of the survey. Interviews were conducted in the home environment of the respondents to allow the interviewer to observe, participate and develop a dialogue where the interviewer can determine or verify the respondents experiences and actions/responses. All questions in the questionnaire were pre-tested.

Focus group sessions employing the *talanoa* (Vaiotei 2006:22) approach is one other important tool used in this study, especially when dealing with the elderly where time and tolerance on the part of the interviewer were necessary. The *talanoa* approach is considered appropriate for both formal and informal question-answer sessions on an individual and group basis. All forms of quantitative analysis utilised the excel package.

Demographics of study population

This is a case study of 22 pensioners, ten selected from two rural villages of Falevao and Sasina and 12 from urban Taufusi and Palisi area. Table 1 sums up the demographics of the study sample.

Table 1: Demographics of study population

Variables	Rural	Urban
Gender	4 males, 6 females	5 males, 7 females
Age range	68-79	65-75
Marital status	married (2), widowed (1)	married (3), widowed (2)
General health	mild hypertension and diabetes (1 male, 2 females), all of sound mental ability	mild diabetes (3 males, 3 females) all of sound mental ability
Community Participation	Active in daily village operations and church affairs	Active in church affairs and respective village obligations

All 22 elderly persons are of sound mental ability and actively involved in village and church affairs. One elderly respondent of the study population passed away and is therefore not included in the quantitative analysis, but her views with respect to the idea of 'old age pension in Samoa' are considered in the overall qualitative analysis. In terms of their physical health, four out of nine or 44.4 percent of elderly males suffered from mild hypertension and diabetes compared to five out of thirteen or 38.5 percent of females in the study sample. Common ailments that were reported to affect this age group, occasionally, are muscular aches and pains especially calves, knees and back problems.

Household composition

Household living arrangements are described as co-residence with spouse, married adult child(ren) and grandchildren with the exception of one elderly female in the rural area who was living with three grandchildren aged 13, ten and six (pensioner #14 in Table 2). Household residency arrangement is important in this study to determine the outcome of objective four of this activity. The pensioners were studied as 'individuals' regardless of their marital status, although their marital status is being acknowledged in the overall demographics of the study sample. Where a pensioner couple is involved, only one of the two was included in the sample survey. Table 2 itemises the variables used in answering some of the questions raised in objectives one to three above.

Table 2: Individual profiles of study population

Pensioner	Location	Gender	Age	Number of children	Number in household	Formal
1	Rural	Male	68	4	9	Yes
2	Rural	Male	69	6	6	Yes
3	Rural	Male	73	6	8	No
4	Rural	Male	76	7	10	No
5	Urban	Male	66	4	7	Yes
6	Urban	Male	68	6	10	Yes
7	Urban	Male	68	5	9	Yes
8	Urban	Male	75	6	8	Yes
9	Urban	Male	69	5	8	Yes
10	Rural	Female	68	7	10	Yes
11	Rural	Female	69	6	9	Yes

12	Rural	Female	69	6	11	Yes
13	Rural	Female	71	7	13	No
14	Rural	Female	72	5	4	No
15	Rural	Female	79	6	9	Yes
16	Urban	Female	65	7	13	Yes
17	Urban	Female	67	7	11	Yes
18	Urban	Female	67	6	9	Yes
19	Urban	Female	68	5	10	Yes
20	Urban	Female	69	7	12	Yes
21	Urban	Female	70	6	9	Yes
22	Urban	Female	71	6	12	Yes

Eighty two percent (18 out of 22) of the respondents were employed in some form of formal employment throughout their work history and only nine percent (2 out of 22) are currently employed on a part-time basis. It is important to note also that the nature or type of work the respondents were employed in are outside the set salary bracket that current graduates are paid. It is not within the scope of this enquiry to venture into the role of paid employment and how it may contribute to the economic status of pensioners. The pensioners have retired and were employed at lower wages compared to those enjoyed by the current work force. The significance of the non-contributory pension is highlighted in this respect when the employee retires and wages are not forthcoming and therefore place this group of older persons in a vulnerable situation of how to meet basic subsistence living. Their dilemma is aggravated by their reduced capacity to work and greater likelihood of poor health due to old age.

The average number of children born to the study population is 5.9 and confirms the economic theory of fertility in relation to the developing world where the children are generally viewed as "economic investment goods that will provide financial support and care for parents in old age" (Todaro 1997:210). Understandably, the idea of having more children with the intention of being looked after and cared for in their twilight years was relatively transparent during the informal talanoaga sessions. It is important to point out that such views were challenged as the research progressed.

Including male pensioners in the study is important for two reasons. Firstly, to maintain a gender balanced approach to discussing broader issues of income distribution, poverty and quality of life amongst the elderly segment of the total population of Samoa. Secondly, to demonstrate the differences (or similarities) in the experiences of men and women and how they are affected by the introduction of the non-contributory pension plan.

Views about the pension

With respect to family organisation, 21 out of 22 (95.5 percent) of pensioners resided with an adult child and grandchildren as shown in the number of people residing within the household. This pattern of co-residency is common throughout the developing world where one or both of the grandparents live with one of their adult children. This arrangement benefits both where the grandparents are cared for and they in turn assist with childcare. (Nyanguru 2007). At the same time, the household shares in any financial gains such as the monthly pension of SAT125.00 is paid to the resident pensioner. The following comments testify to this effect:

The cost of living has gone up, fortunately for my pension, I can contribute to some of our grocery needs such as soap, sugar, flour, for the family ... biscuits or a little something for my small children (Pensioner # 10 rural female).

The monthly pension has provided me with pocket money for weekly church fundraising such as our regular bingo, I spend SAT40:00 on bingo and SAT5:00 on lotto if the first prize money is a substantial amount (Pensioner # 13 rural female).

I can only offer to pay for SAT30:00-SAT40:00 worth of cash power for the month, the rest is spent on my young children (grandchildren) and paying off my *aitalafu* (debts) at the village store (Pensioner #19 urban female).

All the respondents commented either through the informal *talanoaga* sessions or formal questionnaires that the monthly pension is shared with other members of the household, through the pensioner paying for a small proportion of household goods/food items and/or cash power during and when they received pension payments. Twenty out of 22 (91 percent - all thirteen females and seven males - five urban and two rural) of pensioners spend a substantial proportion of their pension on food. The items include: sugar, rice, salt, flour, tea, tinned fish and milk normally bought from the local village store or a one off shopping from some of the cheaper supermarkets in Apia, in particular, Frankies and Chan Mow. Occasionally, the male pensioners (both urban and rural) purchase one or two bottles of vailima lager and the younger children are treated to twisties, ice cakes or candies.

Pension expenses

More than 50 percent of the monthly pension is spent on food items that benefit other household members. This gesture of contributing to the household expenditures is important for the pensioners from the perspective of the United Nations' Principles on Older Persons, which promotes their rights to independence, care, self fulfilment, dignity and participation in social and economic decision making. In this respect, the elderly are participating in providing for their household needs, albeit only in a small manner. Table 3 sums up a typical estimate of how the monthly pension is spent based on the survey responses.

Table 3: Summary breakdown of pension spending

Pensioner	Food	Lotto tickets	Cash Power	Bingo	Sundry items
1 Rural Male	\$40-\$50	\$10:00	\$20:00	-	\$45:00
2 Rural Male	\$30	\$20:00	\$30:00	-	\$45:00
3 Rural Male	\$100+				
4 Rural Male	\$20:00	\$40:00	-	\$20:00	\$45:00
5 Urban Male	\$60:00	\$5:00	\$30:00		\$30:00
6 Urban Male	\$30-\$60	\$20:00	-	\$30:00	
7 Urban Male	\$80-\$100				
8 Urban Male	\$70:00				\$55:00
9 Urban Male	\$60	\$20:00	\$40:00		
10 Rural Female	\$50:00				\$70:00
11 Rural Female	\$70-\$100			\$20:00	
12 Rural Female	\$30-\$50	\$10:00		\$20:00	\$45:00

13 Rural Female	\$40-\$60		\$20:00	\$40:00	
14 Rural Female	\$40:00				\$85:00
15 Rural Female	\$50-\$70	\$10			\$45:00
16 Urban Female	\$50:00		\$20-\$30		\$40:00
17 Urban Female	\$70+				\$55:00
18 Urban Female	\$60:00			\$30:00	\$30-\$35
19 Urban Female	\$70:00+		\$30:00		\$20:00
20 Urban Female	\$60-\$70	\$20:00	\$30:00		
21 Urban Female	\$80-\$100				
22 Urban Female	\$60+				\$60:00

The food column stands out as the obvious expenditure item that uses up an average of SAT62.30 of pension funds. Evidently, the elderly contribution to household food highlights two important aspects of the non-contributory monthly pension. Firstly, there is a mutual dependency between the pensioners and other members of the household where resources are shared and benefit the whole household. Secondly, the monthly pension is a guaranteed source of income to support the household budget. Sundry items include school fees for the young children which cost around SAT10.00 - \$20:00 per term, bus fares and small items purchased on credit from the village store. Buying lotto tickets and bonus number betting is the second most common expenditure item and it is a very common practice among the elderly to engage in some form of gambling and betting. Bingo expenses are primarily for church fundraising and leisure, 27 percent (or six out of 22) of the respondents spend a proportion of their pension on bingo expenses and 66.7 percent (or four out of six) are females with the exception of two males (or 33.3 percent) who pay for their spouses' bingo outing, 'mo le bingo a le lo'omatua'.

The non-contributory pension is an economic resource provided by the state as a form of social security for protection in old age. It adds to the household pool of resources, especially when adult children and extended family do not provide much support for the elderly. Fortunately for Samoa, the elderly are, in general, valued and cared for in their senior years. But there are isolated cases where the elderly become the sole provider for the younger children. Four and a half percent of the respondents fall into this category. In one instance, the grandmother assumed the responsibility of caring for three grandchildren due to parental marital breakdown. Occasionally, the biological mother sends them money and goods. However, the pensioner grandmother still bears most of the responsibility for raising her grandchildren. While the percentage appears small and insignificant, anecdotal evidence suggests that there are similar cases emerging within the Apia urban area, associated with child vendors. However, these remain outside the scope of this enquiry.

Due to the state's spending on the elderly and the ongoing debate on the ageing of populations, the respondents were asked to comment on how much the pension may have improved their economic wellbeing. Table 4 sums up their responses.

Table 4: How much has the monthly pension contributed to improving your economic status?

	Rural (n=10)	Urban (n=12)	(n=22)
	%	%	0/0
None/very little	30	75	54.5
Some improvement	50	16.7	32
Reasonable improvement	20	8.3	13.6

Thirty percent of rural respondents stated that the pension has not been effective in terms of improving their economic-financial status compared to seventy five percent of urban respondents. More than fifty percent of all respondents were appreciative of the state funded pension scheme, but the general feeling was that it should at least increase to match the escalating cost of living. According to some of the respondents, remittances from children/relatives overseas provided substantial improvements to pensioners' overall economic status compared to the monthly pension income.

If it wasn't for the regular financial assistance from my older children in Australia, it would be impossible to keep up with so many obligations here in the village, our family and our church, but the pension is helpful but I cannot say I depend on it (Pensioner #15 rural female).

For those rural and urban respondents who felt that the pension added reasonable improvement to their economic status, they simply viewed the pension as another desirable and welcoming source of income.

Focus group sessions suggested that the monthly pension was one of a few sources of economic resources for the pensioners that is useful, but inadequate. The most common and valued income source are the remittances from older children and relatives abroad and those employed in Apia. Eighteen out of 22 respondents (81.8 percent) have indicated that the pension is supplemented by income from other employed household members and remittances from abroad. There is not much difference between rural and urban pensioners in this respect supposedly due to the homogeneity of Samoan society, small size of the elderly population and 'honoured place in their extended families' (International Labour Organisation 2006).

On the question of whether or not the pension allowed for greater economic independence for the elderly, the respondents were adamant that the pension was long overdue and that it was about time the government recognised the social contributions by the elderly towards caring for the younger generations, administering village affairs, upholding law and order in the villages and lending general support to government activities that are implemented in the villages. In addition, it was not an issue of economic independence but a deserved reward owed to them. Table 5 sums up the various responses to this question.

Table 5: Does the pension allow for your economic independence?

Responses	Rural (n=10)	Urban (n=12)
	%	%
Yes. If it was fortnightly, it would make a difference	10	
Yes. But it should increase to equal the minimum wage	-	33.3
No. Economic independence is a foreign concept.	20	25
No. Family look to me for guidance and we share our resources-food, responsibilities,income.	70	41.7

Apparently, from the responses, it appears that the respondents would appreciate the idea of 'economic independence'. However, it would be lost in the context of *fa'asamoa* (Samoan culture) and family. Fifty percent of the respondents, both urban and rural, responded negatively to this question. Economic independence and social security underpins the developed countries' concept of non-contributory pension provision in the first instance, but in the Samoan context, the idea is one of *fa'amama avega* or easing the burden on families with elderly persons. This perception was supported by the informal focus group discussions, which alluded to a "feel good" experience about being able to make a contribution to the welfare of their household in general.

The comparison between 'economic' resources available to urban and rural older persons showed no marked difference in terms of access to land and cash. All the surveyed respondents in the rural sample have access to lands for crop cultivation, which is expected under current traditional land ownership. However, access to land does not necessarily imply cultivation, due to the changing household structures that occur as a result of migration and urbanisation. It is beyond the scope of this research paper to explore this issue, but suffice it to say that access to land as an economic resource open to the elderly remains an option. The urban sample, on the other hand, have purchased or leased freehold lands in and around urban Apia and have settled permanently or semi-permanently. While access to customary lands remain secure under customary laws, the physical act of moving, relocating, commuting and cultivating becomes costly and prevents 83 percent of those interviewed from taking up this option.

Cash availability is another economic variable used to measure elderly access to economic resources. While all the respondents are eligible to a non-contributory pension, some respondents noted that remittances and monies from their employed children supplemented their monthly pension. Seventy percent of rural respondents receive remitted cash from children overseas for particular social-religious events compared to 66.7 percent of urban respondents. Like the pension, such cash transfers benefit the entire household and provide for some material comforts that improve elderly persons' quality of life.

In relation to gender experience, there was not much difference between male and female responses to spending habits. Sixty six point seven percent of male respondents were smokers and a substantial proportion of their pension was supposedly spent on buying cigarettes, as shown in the sundries column in Table 3. Although there were a couple of female smokers in the sample survey, any impact on pension spending was negligible. There was no evidence of gender demarcations in spending patterns and both sexes were equally appreciative of their modest income.

Concluding statement

There is no doubt that the universal non-contributory pension scheme provides some form of social security to the elderly sector of the population. Findings from this exercise confirm that benefits from elderly pension are shared by the household, which supports the World Bank view that the universal pension is the best way to provide poverty relief to the elderly (World Bank 1994). It is valuable because it provides peace of mind regarding one's own fate in their twilight years. In a small country like Samoa, a universal non-contributory pension scheme is not only affordable but carries substantial political and economic benefits for urban and rural communities to improve quality of life in old age. This micro study serves to justify the ongoing discourse about the old age pension in Samoa and to provide advocacy for sustained increases to the non-contributory pension scheme, as it exists in Samoa.

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