



Joint AGE-EWL Paper on

Improving the situation of older women in the EU in the context of an ageing society and rapidly changing socio-economic environment

March, 2014

“The advancement of women and the achievement of equality between women and men are a matter of human rights and a condition for social justice and should not be seen in isolation as a women's issue. They are the only way to build a sustainable, just and developed society. Empowerment of women and equality between women and men are prerequisites for achieving political, social, economic, cultural and environmental security among all peoples”

Beijing Platform for Action, 1995

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AGE Platform Europe is a European network of around 167 organisations of and for people aged 50+ which aims to voice and promote the interests of the 150 million senior citizens in the European Union and to raise awareness on the issues that concern them most. www.age-platform.eu



The European Women's Lobby (EWL) is the largest umbrella organisation of women's associations in the European Union, working to promote women's rights and equality between women and men. EWL membership extends to organisations in all 28 EU member states and the three candidate countries, as well as to 20 European-wide bodies, representing a total of more than 2000 organisations. www.womenlobby.org

Executive summary

The situation of older women in Europe is often overlooked in studies, statistics and policy impact assessments. Usually, the situations of older persons and of women are analysed separately which obscures the particular challenges older women face when the disadvantages of gender and age compound.

In this paper, AGE Platform Europe – AGE and the European Women’s Lobby – EWL highlight the particular **challenges older women face in the intersection of gender and age and propose recommendations** to the European Commission, Member State governments and employers, aimed at improving the situation of older women in Europe. Older women’s situation is approached from a life course perspective and covers their human rights, dignity, labour market position and work-care patterns, discrimination, health care, care services provision and social benefits, in particular pensions. The negative impact of recent austerity measures on older women is also highlighted.

The issue of assuring adequate pensions for all is a matter of crucial importance when assessing older women’s situation in Europe since an adequate pension is essential to guarantee economic independence to lead a dignified life and avoid poverty in old age. At present, the **gender pension gap** in Europe is at an average of **39 %**, which is *more than twice as high as the gender pay gap* (16%). Single female pensioners together with lone mothers face the highest risk of poverty today. To understand and address the reasons behind this, it is essential to look both at women’s salaries, working conditions, employment patterns, availability of care services and the design of the pension systems.

Recent pension reforms in European countries are shifting from Pay-As-You-Go (PAYG) schemes towards systems which are increasingly being based on individual contributions (2nd and 3rd pillar pensions). Such shifts, in the absence of a gender equality perspective in pension reforms, are expected to **further increase the gender pension gap**. The reasons for this are the low levels of coverage that occupational pension schemes (2nd pillar) have in the female-concentrated sectors of the economy, and the gender pay gap which makes it more difficult for women to save for their pension in third pillar private pension systems. The labour market continues to be characterised by segmentation and a high proportion of **women are still concentrated in low-wage sectors and in lower hierarchical positions**. Women are for example still vastly underrepresented in company boards. In the female-concentrated sectors, the overall working conditions tend to be less favourable than male-concentrated sectors, access to in-work training is limited and the prevalence of precarious work and non-standard contracts is higher.

The gender pay gap, showing the gap in gross hourly earnings, fails to accurately reflect the actual income gap as almost one third of women in working age continue to work part-time to be able to provide informal care for dependent family members. The part time work is not always voluntary but is often a way to accommodate for the lack of access to high quality care for a reasonable price. The **current generation of older women**, still in the labour market, who did not have access to the same level of care services and leave provisions in their early careers, **continue to be negatively affected by their long care leaves** and/or drop-outs (often involuntary) from the

labour market and have trouble re-entering it. Their career pattern has influenced their employability, earning potential and confidence.

This generation of women are often called the “*sandwich generation*” since they are covering for the lack in care services by providing informal care both for their elderly parents and for their grandchildren, while still often being active in the labour market. The fact that **leave to care for dependent** family members is usually not counted towards the number of **minimum number of contribution** years necessary to receive a full pension, also affects women disproportionately. Women’s care responsibilities and historically different retirement ages have resulted in women generally retiring before men. All of the abovementioned factors **negatively affect women’s opportunities to build up adequate pensions**. It is essential that older women in this situation are provided with a pension allowing them to live a dignified life once they retire. Compensation measures, such as care credits, for legitimate career breaks or other valid reasons for lower pension contributions must be available to both women and men throughout the life cycle.

In addition, women are still treated as dependents in tax- and social benefits systems in a large number of European countries and are considered as “*second earners*” to a male breadwinner, instead of being treated as full-fledged workers and citizens in their own right. The “**second earner**” status is not only a pejorative term but can also work as a disincentive to take up paid employment, **confines women to their current disadvantaged labour market position** and discourages men to take up their share of the unpaid domestic work, including caring for dependent family members.

Older women, **especially women over 80**, also have more **trouble accessing basic services such as health services, long time care and decent housing**. Their limited income makes it more difficult for them to afford complementary health care – in particular long-term care which is very labour-intensive and consequently expensive. On the other hand, the current trend in eldercare across Europe to move from residential care to facilitating independent living increases the burden on informal carers, who are mostly women aged 50 years and over (see about the sandwich generation above). Older women also experience a **higher risk of social exclusion** after the passing of their spouse or a divorce.

Older LGBTI women face additional hardships as age and gender disadvantages compounds with the negative effects of homophobia. They often experience **lack of legal recognition of their relationships**, which influences inferences, taxes, pension benefits, survivor benefits and thereby jeopardises their financial security. The discrimination and stigmatisation LGBTI women have often suffered from health care professionals earlier, throughout their life can make their increasing dependency on these professionals, in old age, a traumatic experience. These women also suffer from higher risks of social exclusion since their family ties may have been severed as a result of them being open about their sexual orientation and because they are less likely to have children. Older LGBTI women also **risk being stigmatised** within the LGBTI communities.

Migrant women are another sub-group of women who **face particular hardships in old age** which can include a limited command of their host language, limited knowledge of their rights to services and social benefits, discrimination and lower

socio-economic status than in their countries of origin. The migrant population as a whole suffers from higher poverty levels and migrant women are at even higher poverty levels than migrant men. **Roma women are the worst off amongst ethnic minority women in Europe** and their poor health status combined with their low socio-economic status has led to a much lower life expectancy than the rest of the population.

Finally, **violence against women** is another issue, in which the situation of older women is invisible, hidden in the categories of “**domestic violence**” and “**elder abuse**”. Older women are less likely to report the instances of violence due to disability, confusion, frailty, pressure from the perpetrator or the family or because of limited access to external support. Statistics show that in 70 % of the cases of elder abuse, the perpetrator is a family member.

AGE and EWL recommendations to policy makers at all levels

The following recommendations build on previous calls for concrete policy measures by AGE and EWL members¹ aimed at reducing the precarious situations in which many older women find themselves trapped.

AGE and EWL call on the European Commission to address gender equality throughout the life-cycle in a comprehensive way through EU policy processes, action and initiatives, in particular:

- Use the Europe 2020 framework and the momentum of consecutive European Semesters to issue country-specific recommendations directly focused on gender equality in pensions, long-term care reforms, and boosting employment for women aged 50 and over;
- Support Member States in reforming their pensions through more effective EU coordination covering all pension schemes in a gender equality integrated way to ensure adequate and sustainable pensions for all population groups in the long-term;
- Table a legislative proposal for an adequate minimum income, including minimum pensions, as an indispensable non-contributory income safety net to prevent poverty among older people with no or inadequate pension rights, particularly older women;
- Develop ‘carer’s leave’ provisions for both women and men including the care of relatives such as children, young, dependent relatives and elderly parents and protect the pension rights and other social rights of informal carers.
- Provide guidance to Member States on reforms of retirement age with recommendations and targets to increase the low labour-market participation rate of women aged 50-64 and reduce other gender gaps in employment;
- Monitor the implementation and the approach from industry to the European Court of Justice ruling on *Test-Achats* Case Article 5(2) of Directive 2004/113, putting an end to the exemption from the rule of unisex premiums and benefits;
- Carry out studies on the situation of different groups of older women, focused on analysing the impact of EU policies on them; there is an urgent need to gather data on older women who are victims of violence.
- Encourage Member States to successfully transpose and implement the EU Framework for National Roma Integration Strategies and ensure that measures within this framework target the specific situation and needs of all older Roma including older Roma women;

¹ ‘Promoting gender equality for older people in the EU’: http://www.age-platform.eu/images/stories/EN/Gender_Equality_leaflet_EN.pdf ; Joint AGE-EWL press releases: (1) The proposed reforms in social protection are going to deepen the gender gap in old age http://www.age-platform.eu/images/stories/media/Joint_PR_7_Mar12_AGE-EWL_International_women_day.pdf ; 100th International Women’s Day: http://www.age-platform.eu/images/stories/media/PR_08Mar11-InternationalWomenDay2011.pdf ; ECJ ruling against sex discrimination in insurances key victory for women’s rights: http://www.age-platform.eu/images/stories/EN/AGE-EWL_JointPR-ECJ_ruling_on_discrimination_in_insurances_01Mar11.pdf

- Ensure that pension rights accumulated in an EU member state is not lost when the individual in question moves to another Member State or to a third country.

AGE and EWL call on Member States to create the conditions to enable both women and men to become equal earners and equal carers throughout their lives, in particular:

- Strengthen adequate old-age income for women through the promotion of individual rights to pension and through facilitating equal access to mandatory state-regulated pensions irrespective of the existence of supplementary pension schemes;
- Ensure provision of compensation in pension schemes, for both women and men, for time spent caring for children, parents and other dependants, when private funded schemes are encouraged or imposed,
- Ensure an equal outcome for women and men, such as direct subsidies instead of tax reductions, whenever 3rd pillar pension schemes are encouraged;
- Enforce gender equality in employment to ensure an adequate retirement income for women – apply a life-cycle approach to social protection based on equal gender opportunities in earlier life to prevent poverty in old age;
- Provide necessary compensation and action measures such as survivor benefits, pension indexation or adequate minimum income schemes, for women coming into or already in retirement with inadequate social protection rights due to career breaks, low paid jobs or other reasons,
- Translate EU target on poverty reduction to the national level and break it down by age and gender in order to better focus social inclusion policies on combating old-age poverty amongst older women, single older people or those living in rural areas, women from ethnic minorities and/or older migrants, etc;
- Recognise the value of informal caregiving through acknowledgement of carers' rights i.e. take better account of the gender dimension in labour market policies and develop more flexible care leave provisions to accommodate the needs of both women and men workers, in particular older women, who care for dependent relatives; ensure that measures in this area encourage men to take their share in informal caring;
- Address the low participation of older workers and women in the labour market by increasing the quality and affordability of child- and eldercare facilities i.e. report back in the National Social Reports on the percentage of young children in day care and the percentage of older people reporting unmet care needs out of the total number of older people who need care in their country;
- Recognise that spending on quality eldercare services is an investment which supports the care needs of society as well as increasing employment opportunities and that the care sector is an expansive growing economic sector;
- Adopt comprehensive Long Term Care (LTC) strategies that support self-care and help older people retain their autonomy for as long as possible;

- Promote training for both formal and informal carers and develop call centres to tackle violence and abuse which impacts mainly on older women and develop national and European research to obtain greater in depth knowledge so as to inform policy making in how to address this in the most effective way;
- Encourage a more positive view on ageing and consider older people as enriching the whole society; address and challenge gender stereotypes in everyday life;
- Design and implement National Roma Integration Strategies and ensure that these contribute effectively to the fight against discrimination which affects older Roma and older Roma women and that they are afforded protection against discrimination in education, employment, housing and healthcare;
- Through universal health coverage, provide both basic health care (e.g. mobile dental units) and specific medical and preventive treatments and care (e.g. breast cancer screening and osteoporosis for cohorts above 50+) in order to ensure older women's access to health care.

AGE and EWL call on the employers to implement gender mainstreaming and age diversity in the workplace and systematize these approaches in human resources in particular:

- Adopt specific protective measures for older workers and in particular older women for whom the employment rate remains persistently low, and support the involvement of men in family caring responsibilities;
- Assure equal pay for all workers, women and men, and especially address the gender pay gap within the work place and companies, as a way to tackle poverty of older women which translates into a higher gender pension gap;
- Provide quality jobs for both women and men, including older workers i.e. guarantee adequate wages; avoid economic exploitation, precarious employment and precarious working conditions;
- Improve access to training for older workers, in particular women 50+, to allow them to attain skills to reduce the risk of being dismissed or being made redundant;
- Introduce positive measures for older women to access managerial posts within companies;
- Create age-friendly workplaces to allow older workers to continue to participate in paid employment as they grow older and as their working health or ergonomic needs evolve;
- Develop contacts with the civil society in order to exchange ideas and good practices on age and gender management in companies;
- Implement actions with trade unions and workers representatives to raise awareness on the discrimination against older female workers;
- Take measures to facilitate women's return to the labour market after long periods of time out of the workforce caring for others.

Full Report

I. Aim and scope

Older women represent a sizeable minority of the EU's population and their number will continue to grow in line with projected demographic trends². The European Platform of Older People – AGE and the European Women's Lobby – EWL, seek to contribute to the debate on equal rights for women in old age and address a number of key recommendations which should be considered in relevant EU policy processes, in particular the Europe 2020 Strategy and the overall European Semester architecture including the flagship initiatives on *New Skills for New Jobs* and the *European Platform against Poverty*, the Social Investment Package and the EU agenda on pensions.

The overall aim of this joint report is to influence EU and national policy making on gender equality in old age. The joint report seeks to highlight a number of issues that specifically relate to older women in Europe and to make recommendations on how these should be addressed in the current EU policy framework.

It is crucial that gender equality remains a long term objective within a life course perspective to ensure that older women's rights are secured to enable them to live and enjoy a dignified life as they age.

II. Contexts

- **Demography and economic changes**

In a rapidly changing socio-economic environment, it is urgent to address the inequalities older women experience in terms of access to and levels of social protection, particularly with regards to adequate pension rights and the means to cover their long term care needs. The opportunity to build adequate pension rights is, for example, related to the type of employment or career and years spent in the labour market as well as the way in which pension systems are shaped as they tend favour employees with standard, full-time employment, based on the male bread-winner-model of 40-45 years of uninterrupted employment record, which rarely corresponds to the realities of the majority of older women. Most women today are still affected by their maternity history, as well as by informal caring responsibilities which have restricted and continue to restrict their access to full-time and quality employment. Women aged 50-64 years old make up the so-called "sandwich generation", carrying the responsibility of care for both their grandchildren and their dependent ageing parents.

On-going pension reforms are introducing a closer link between contributions and pension income. This development will lead to a further increase in the pension gap and result in larger cohorts of older women with low or very low pensions, if the issue of women's access to and benefit levels of these pension schemes is not addressed and if gender equality is not addressed in pension reforms.

² Europe's demographic future, European Commission: facts and figures on challenges and opportunities (2007)

Older women also have more difficulties than older men in accessing public health care and in attaining support from social services. This is being exacerbated by the cuts which Member States are making to address their budget deficits. Together with lone mothers, female single pensioners face the greatest hardship as a consequence of cuts in benefits and services due to the fact that these constitute an important source of their income and they need to rely on public services more than men.³

It is therefore essential in devising future economic and social policies that the EU and national policy makers take into consideration the specific challenges older women face in today's context of on-going crisis. Older women are exposed to additional sources of risk in terms of poverty and social exclusion and precarious financial and living conditions as a direct consequence of the gender-based discrimination they have suffered in employment and the disproportional negative effects that austerity measures are having on them.

- **Societal context**

In the past decades, the role of women in society has evolved positively and today gender equality is one of the most essential criteria for democracy and a measure of the level of social justice in our societies. Nevertheless, the perception of women and their role in society continues to be shaped by societal and cultural expectations. In the current context of low fertility rates, emphasis can be placed less on women's career and financial independence and more on women's perceived family duties which are considered to be crucial to cope with demographic ageing. This way of framing women's role in society shifts the collective mindset regarding gender roles, rights, responsibilities and opportunities and puts more pressure on women within the family and in society as a whole.

In this context, it is important to address the specific and additional challenges faced by older women from migrant, ethnic and religious minority backgrounds as well as older women with disabilities and older LGBTI women. The inherent challenges these minorities already face and the discrimination they are often the victims of, intersect with age and gender and compounds discrimination and disadvantage in older age.

Another pervading, but often hidden, aspect of older women's situation is violence against women which, appears less visible, does not disappear in old age and can take emotional, psychological, economic and physical forms.

III. Obstacles women encounter throughout their lives leading to further inequalities in old age

- **Career gaps, pay gaps and lack of access to quality employment**

Although women have made massive inroads into the labour market since the 1960s, their occupational situation remains less advantageous than that of men due to inequalities in wages, access to employment, underemployment and/or segmentation of the labour market. It should also be noted that the employment rates of older

³ EWL, The price of austerity – The impact on women's rights and gender equality in Europe, 2012

women, particularly in the 55 to 64 age category remain considerable low in the EU: 40.2 %⁴ in 2011 compared to 55.2 % for men.

Women are overrepresented in low-paid sectors and part-time work, and have more difficulty in accessing positions with more responsibility and in-work training opportunities compared to their male counterparts. This further increases older women's likelihood to have lower incomes and retirement pensions. The lack of older women in managerial positions or on executive boards also means that they are less widely perceived as potential key decision makers. AGE and EWL therefore welcome the Commission's proposal for a Directive to increase women's representation on company boards quoted on the stock markets⁵⁶.

The gender pay gap, currently at an average of 16%⁷, is another issue which clearly needs to be addressed, in particular in relation to the issues surrounding the hourly wage and equivalent full time salary rates in the calculation of part-time wages since the current way of measuring the gender pay gap obscures the real income gap. AGE and EWL call for concrete targets and timelines EU level for Member States to reduce the pay gap. Other issues that need to be addressed include indexation in line with inflation and the cost of living and the adoption of mandatory equal pay audits as part of transparency in the composition of wages.

Equal pay for women and men is one of the fundamental principles of European Community law and should be addressed in a life course perspective. During the active years, gender pay gaps in employment, discrimination in the labour market and women's unequal access to public and private pension schemes need to be addressed if poverty amongst older women is to be prevented. The ongoing crisis, resulting in cuts in benefits and cuts in jobs and salaries in the female-dominated public sector, makes this issue even more acute. Precarious working conditions, for example 'zero-hour' contracts⁸, perpetuate the gender division of paid work as women continue to juggle work-life responsibilities throughout their life-cycle.

AGE and EWL are also concerned that women are often confined to 'additional income' status and increasingly are referred to in pejorative terms such as "second earners"⁹. This serves to maintain and perpetuate women's standing in low paid jobs with little status and fails to engage men to take their share of unpaid domestic work or to assume responsibility for the care of dependent family members.

⁴ European Commission, *Progress on equality between women and men in 2012, A Europe 2020 initiative* 2013

⁵ **Gender balance in business leadership: a contribution to smart, sustainable and inclusive growth**, Brussels, 14.11.2012 COM(2012) 615 final

⁶ http://ec.europa.eu/commission_2010-2014/reading/multimedia/news/2012/03/20120305_en.htm

⁷ Eurostat *earn_gr_gpgr2ag* 2001.

⁸ A zero-hour contract is a contract of employment used in the United Kingdom which, while meeting the terms of the Employment Rights Act 1996 by providing a written statement of the terms and conditions of employment, contains provisions which create an 'on call' arrangement between employer and employee. It does not oblige the employer to provide work for the employee

⁹ See Country-Specific-Recommendations, issued to Member States in the context of the Europe 2020 Strategy, through the European Semester process. Although the terms appears neutral, and can apply to men, it nevertheless reflects the vast majority of women's experiences of the dual-earner model.

Moreover, women generally retire before men, partly because of historically different mandatory retirement ages, which are in the process of being aligned in most Member States and because accommodating family responsibilities continues to fall on women's shoulders.¹⁰ It is therefore essential that time spent caring for dependent relatives is taken into account when it comes to the eligibility for and level of pension benefits and that 'care crediting' is available to both women and men.

The accumulated inequalities that women experience throughout their working lives result in fewer contributions to pension schemes, social security systems and other retirement savings and have a substantial impact on income during retirement. The current, very worrying, gender gap in pensions, on average 39% in Europe, represents more than double the gender pay gap¹¹ and mirrors life-long inequalities and the impact on women in older age.

- **Family/ work reconciliation**

Women continue to juggle reconciling work and family life by taking career breaks and/or working part time. Approximately 30% of working age women in the EU who have care responsibilities continue to be "inactive" or to work part-time due to the lack of care services provision.¹²

Recent years have also seen an increase in the number of women aged 45-60 who work while providing care for their ageing parents and supporting their adult children by providing care for their grandchildren. Credits for caring for the dependent elderly are still rare, despite the fact that this form of care is provided mostly informally by female relatives.¹³ Prolonged periods of caring duties have an impact on older women's employability and earning potential and make them less confident about re-entering the labour market as the longer they stay out of the labour-market, the harder it is to return. Also skills acquired in informal settings have yet to be fully recognised and valued due to structural gender inequalities. Recent cutbacks on care services for children and older persons, resulting from the financial crisis, put even more pressure on this so-called "Sandwich Generation". These austerity measures are reinforcing and perpetuating women's role as the main care giver to the detriment of their economic independence, employment earnings and future pension entitlements. Ultimately, this results in a higher risk of poverty when these women retire.

Increasing policies that aim to extend the working age beyond the current standard 65 years will only partially respond to this problem. Due to budgetary cuts, in most countries there is a tendency to shift from residential care services towards facilitating independent living at home. Although this trend reflects people's preferences,

¹⁰ EWL letter to President Barroso on ensuring that the White Paper on Pensions provides a roadmap for bridging the gender pension gap, 2 January 2012.

¹¹ The gender pay gap is estimated in 2013 to be 16% on average in the EU, see http://ec.europa.eu/justice/gender-equality/gender-pay-gap/index_en.htm

¹² EWL letter to President Barroso on ensuring that the White Paper on Pensions provides a roadmap for bridging the gender pension gap, 2 January 2012

¹³ In 9 Member States less than 10% of dependent elderly receive care in institutions; more than 50% of dependent elderly receive informal care in 19 Member States. Review of the Implementation of the Beijing Platform for Action: Women and Economy. EIGE 2011.

allowing older people to live at home, this also increases the burden on informal carers who are mostly female family members. This additional constraint is often underestimated by policy makers where support to informal care is either inadequate or simply unavailable.

EWL and AGE consider that policy measures which promote gender equality must take account of these issues. In order to help workers balance professional and family responsibilities, we call for legislation which would make carers' leave available to all workers who look after dependent relatives, irrespective of gender and that care credits are made available to both women and men, as called for in the EC's White Paper on Pensions.¹⁴ This should entitle workers both to take a reasonable amount of time off to deal with an unexpected or sudden problems concerning a member of their immediate family or household and to make any necessary longer term arrangements; it should also allow for a certain amount of paid leave for anticipated care obligations, enabling the worker to use this leave as a tool to help them manage long-term informal care duties for a dependent relative¹⁵.

- **Recent pension reforms from a gender perspective**

AGE and EWL caution about the risk of widening the gender pension gap due to the on-going shift from statutory state pensions towards 2nd and 3rd pillar schemes, which places more responsibility on the individual. The 2nd and 3rd pillar pensions are often more discriminatory against older women than public pay-as-you-go (PAYG) pensions in several ways. First of all, women's access to occupational pension schemes is limited due to shorter working hours, working lives and gender segregation in the labour market. In predominantly female sectors of work, scheme conditions tend to be less favourable and the overall availability of pension schemes limited. Secondly, many women are unable to save through private pension schemes due to the persistent gender pay gap and care-related career breaks or part-time work and the fact that these schemes rarely benefit the low paid in general. As contribution-based pensions, the 2nd and 3rd pillar schemes also rarely take carer-related breaks and involuntary part-time work into account. Both men and women who are informal carers must benefit from recognition of the impact of caring responsibilities on their earnings and future pension rights.

Women's higher life expectancy negatively affects their pensions, irrespective of the type of pension concerned, due to the eroding effect of inflation and while the life expectancy of women is today longer than men, the so-called healthy-life-years expectancy for women compared to men is very similar.¹⁶ Finally, the negative impact of the financial crisis, the decline of lifelong marriage and the increasing number of single parent families are other reasons why it is crucial to build greater public support for adequate individual pension rights for everyone, especially for women.

¹⁴ EC White Paper on Pensions (2012) <http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=COM:2012:0055:FIN:EN:PDF>

¹⁵ AGE response to EC public consultation on possible EU measures http://www.age-platform.eu/images/stories/Response_AGE_15-09-11_FINAL.pdf

¹⁶ Life expectancy at birth in the EU Member States was 82 years for women as opposed to 76 years for men in 2008. Healthy life years however were 62.3 for women as opposed to 61.5 for men in the 2007. European Commission, Report on the progress on Equality between Women and Men in 2010.

Addressing the gender dimension of pensions requires a double approach: on the one hand, guaranteeing a dignified old-age income for women who have already retired and, on the other hand, ensuring that the future pension rights of women who are of working age today and will be entering the labour market in the future will be equal of those of men. Older women who are still at work, who have not benefitted from childcare services when they had their children, also still face similar conditions to access a full pension. This group will suffer most from the current pension reforms because it is too late for them to build adequate pension rights. For example, in Belgium since 2009, women, like men, need to contribute 45 years to benefit from a full pension which is an impossible task for the large cohort of women aged 55-65.

As life expectancy is influenced by a whole array of factors including lifestyle, working conditions, poverty and stress, future generations of older women are likely to have a life expectancy more similar to men due to the heavy demands that modern lifestyles place on them. Gender equality should, therefore be, both short and long-term priority of any pension reform. If most Member States propose to rely increasingly on private funded pension schemes to ensure an adequate replacement rate, then the various disadvantages faced by women in these schemes must be tackled: the gender career gap, unpaid carer's breaks, sex-based annuity rates and/or occupational segregation. For all of these reasons, access and eligibility of pensions must be based on full gender equality.

Member States – with the support of the EU must rethink the overall pension architecture and take full consideration of their adequacy with regard to those most at risk, including women in particular but also young people and those who are employed in poor quality jobs.

- **Older women at high risk of poverty and social exclusion**

In general, important differences are hidden and fail to take into account sub-groups of older people such as older women, single older persons, and older people in urban/rural areas or older migrants/ethnic minorities. Indeed older women and the very old (80+) tend to face a much higher poverty risk than the average figure in most of the countries. According to Eurostat figures (SILC) for 2012, in 15 Member States out of EU28, the poverty rate for women aged 65 years and over was higher than for the total population. Except from Belgium, Malta and the Netherlands, women 65+ in all other Member States faced a greater risk of poverty than men 65+¹⁷: the average at-risk-of-poverty rate for people 65+ in the EU28 was respectively 12.1 % for men and 16.4%¹⁸ for women. The situation of older women is particularly worrying in Eastern and Central Europe, where at-risk-of-poverty rate for older women in 2012 was almost double as high as for men, e.g. in Bulgaria, Czech Republic, Estonia, Latvia, Romania, Slovenia or Slovakia.

¹⁷ The average at-risk-of-poverty rate for older women is 22% against 16% for older men . Eurostat, EU-SILC data for 2009 ; 55.7 million (23%) of men experienced poverty and exclusion whereas 63.8 million (25.2%) of women were in this situation in the European Union in 2011. The risk of poverty is also significantly higher among elderly women over 75 - 20.1 % as against 16.9 % of the total population. .

¹⁸ At-risk-of-poverty rate of older people by sex and selected age groups (source: SILC 2012)

Keeping these figures in mind, it is clear that any interpretation of poverty figures in old-age must be age and gender-proofed, given the fact that overall the older population is not homogenous and very significant differences in poverty risk exist among its sub-groups. Moreover, it is crucial to use reliable poverty measures at national and EU levels, combining all existing methods and approaches such as relative income poverty and material deprivation indicators, to provide the most accurate picture of the social realities and specific risks faced by the most vulnerable older persons, older women in particular.

Women's lower pensions and informal care responsibilities are of course, as detailed above, an important reason why older women are at greater risk of poverty. Another reason which increases women's financial vulnerability is their risk of social exclusion. Despite the fact that older women often have a wider social circle than men, they face more difficulties after the death of their husband/partner or following a divorce in creating a new life for themselves, in part due to their lower income. Older women in rural areas are particularly vulnerable to isolation which is being made worse as local authorities cut back on public services and amenities.

It is essential to address all dimensions of poverty and social exclusion in old age which affect women, such as inadequate pension provisions, severe material deprivation, difficulties in access to basic services such as health and long-term care decent housing, and/or transport. National targets to combat old-age poverty need to be broken down by age and gender and these should include subgroups of people aged 65-79 and 80+ in order to measure the erosion of old-age income over time and to assess the pension adequacy for very old women.

In order to meet older women's needs and promote their active participation in society policy action should target all stages of their lives. Specific help should be also provided to older women after a divorce i.e. to find housing, information on their rights as well as pension and work possibilities. Further promotion is also needed in terms of including older women in social life by raising awareness among local actors about the specificity of their isolation. For example, the issue of security and mobility are among key aspects in tackling social exclusion among very old women.

Strengthening links within and between generations can also guarantee more gender equality, fairness and social justice. Active ageing contains untapped potential for the benefit of all. Women must be empowered in all stages of life so that they are able to participate and contribute to society in their old age both in the formal economy and informally within their families and communities.

- **Access to health care services**

As a result of the on-going crisis, Member States are reducing health care services and older women on limited incomes are finding it more difficult to access health and long-term care. They are also unable to afford complementary health insurance which further exposes them to lack of treatment or access to measures to prevent health problems. Some health risks that affect older women are either inadequately recognised for example, breast cancer as there is often a misconception that this form of cancer affects younger age groups. Other health risks are directly correlated with age e.g. higher risk of osteoporosis increases with age. The so-called 'oldest old' cohort, women aged 80 years and over, may experience even greater difficulties to

access basic healthcare than to the overall population of women 50+. For example, in absence of mobile dental units, this age cohort has trouble accessing dental treatment. Furthermore, an adequate income can gradually become inadequate as dependency increases which results in the need to spend more on health and long-term care. This can affect older women in particular as current generations of older women have a longer life expectancy as men.

Therefore, it is important to guarantee access to quality health and long-term care services for all and to share the dependency risk with the wider community through mandatory social protection. The promotion of well-being and quality of life in old age through universal access to essential services should be the aim of every reform in social protection. Moreover, quality standards for health and long-term care services should be introduced and adhered to by public authorities.

A key area of concern for AGE and EWL is the impact of the ongoing public cuts to healthcare and long-term care services and the increasing individualisation of risk which is placing the responsibility on older people to make their own financial provision for their health care i.e. by taking out private insurances. In some countries, private insurance cover is needed for what should normally be considered basic healthcare provision. The European Platform against Poverty should be used as a European forum to look for adequate and sustainable solutions for the financing of dependency/long-term care, in particular towards the most vulnerable older persons such as older women.

IV. Multiple discrimination in old age

- **Older women from ethnic and religious minority and migrant backgrounds**

Older women from ethnic and religious minorities and/or migrant backgrounds face additional challenges and have particular needs that are not always effectively met through the policies and infrastructures in the countries in which they live. Significant variations exist within and between different migrant and ethnic and religious minority groups. The challenges and needs differ depending on their country of origin, reasons for migrating, educational level, religious and cultural background, individual experiences with integration and socio-economic status. For example, there is considerable diversity in the extent of their knowledge of and access to their rights and entitlements to the full range of state income, social housing, social service and health-care benefits and services. This compounds the challenges they may face in old age related to having to manage on a reduced income, maintaining their social networks, and dealing with health issues in old age. Nonetheless, a number of common challenges can be discerned both in those countries with a long history of immigration and in countries with a more recent experience of immigration, in particular in central and eastern Europe. Common challenges include an often limited command of the host language, a lower socio-economic status than they might have had in their country of origin, various forms of social, discrimination and exploitation in different areas of their lives.

Older women from ethnic and religious minority and migrant backgrounds are at higher risk of poverty, given the low employment rate of migrant women in general 56% (20-64 years old) and the higher levels of poverty among the migrant population as a whole, which is higher amongst migrant women than migrant men 36 % and 34 % respectively.¹⁹ Furthermore, women who migrated to work in their adulthood may have contributed to pension systems where they worked and when they retire and return to their countries of origin, they may not be able to benefit from their pension contributions.

The vulnerabilities of older Roma women need particular attention. A survey issued by FRA in September 2013 on the situation of Roma women confirmed AGE's own findings that the health status of Roma women aged 50+ is particularly poor²⁰ and that the economic crisis has had a marked impact on the health and wellbeing of this vulnerable group. According to a survey carried out in Romania among Roma women between 18 and 73 years old, 23% had experienced gender discrimination in a health care setting. The poor socio-economic conditions of Roma women increase their health risks, drastically reducing their life expectancy as compared to non-Roma women. In Slovakia for instance, the life expectancy of Roma women is 17 years lower than that of the majority population; for men, the difference is 13 years. For the Roma and Traveller population in the UK, the life expectancy is between 10-12 years lower than for the settled population.²¹

Given the momentum of contemporary social, economic and political changes, demographic ageing and increasing migration, it is inevitable that issues concerning older women including those from ethnic and religious minority and migrant backgrounds will assume a growing importance for social policies. AGE and EWL are concerned that in the current climate where Member States are limiting resources, the needs of the most vulnerable in our societies which include older women from ethnic and religious minorities and migrants may be ignored. More must be done to implement policies and measures to improve their lives and to meet their specific needs and address the multiple discrimination they face.

- **Older LGBTI women**

Older LGBTI women face a number of specific difficulties due to homophobia which is prevalent in our societies, compounded by age and gender discrimination. Many older LGBTI women may have spent the majority of their lives in a context of social and legal stigma and may also find themselves victims of the stigma attached to ageing within LGBTI communities or suffer from the triple invisibility of being an invisible minority within the LGBTI community as well as a hidden part of the ageing population and discriminated against as women.

¹⁹ European Commission, , *Progress on equality between women and men in 2012, A Europe 2020 initiative* 2013

²⁰ Analysis of FRA Roma survey results by gender: <http://fra.europa.eu/en/news/2013/situation-roma-women-fra-data-analysis>

²¹ European Women's Lobby, *Position Paper, Tackling multiple discrimination of Romani and Traveller women - a crucial factor for the successful implementation of the national Roma integration strategies*, December 2012

For instance, the lack of legal recognition of their relationships in some countries, exemplified by the denial of entitlement to inheritance of property, tax inequality and lower or denied entitlement to pensions or survivor benefits, has a huge impact on their financial security and can be a major source of insecurity. In addition to the significant emotional impact, the financial situation of surviving partners may change dramatically depending on the country where they reside to the extent that surviving partners can even end up losing their homes to hostile members of the deceased partner's family.

This lack of financial security not only dramatically impacts their standard of living but also on their mental and physical health, which in turn can have a huge impact on their health status in old age.

Older LGBTI women may also encounter problems in accessing high quality health care. Throughout their lives, they have often experienced stigmatisation and discrimination in this area and ageing and becoming increasingly dependent on healthcare professionals can therefore be traumatic. Furthermore, their same sex partner may be unacknowledged by healthcare workers and excluded from access to, and information about, the health condition of their partner. They may even be denied the right to visit a partner in hospital. This raises question of whether long-term care is inclusive of older LGBTI women's needs.

Older LGBTI women may also experience social exclusion and invisibility and can not necessarily rely on the same family and support structures that other older women enjoy due to the impact of revealing their sexual orientation may have had on family relationships. For these reasons, older LGBTI women can often be more isolated than other older people in general and more likely to depend on formal structures which do not necessarily understand their particular needs or respond to these appropriately.

.Adequate policy responses need to be developed that meet the needs of older LGBTI women, in particular as they advance in age. More also needs to be done to raise general awareness on older LGBTI issues and for commitments to be taken by all appropriate actors to developing and implementing concrete measures that support the inclusion of older LGBTI women in society and combat more effectively the various strands of discrimination they face.

- **Violence against older women**

Contrary to popular belief, older women remain at risk of violence, in particular those who are very old and vulnerable. In Europe, 45% of women have been subjected to and suffered from some form of male violence²², and this violence occurs throughout the life span, including in old age.

Elder abuse and violence against women are usually gathered under the category of 'domestic violence' and elder abuse in particular is one of the most hidden types of domestic violence as the victims are less likely to report it due to a variety of reasons. These reasons include old age, disability, confusion frailty and/or pressure from the perpetrator and wider family, social networks and public bodies. Abuse against older

²² Council of Europe, 2009

women happens behind closed doors, mainly at home or in residential care institutions and the victim may have little or no access to external support. The abuse can be physical, psychological, medical, sexual, financial and material or take the form of neglect.

Also despite the fact that the majority of older people are women, studies on elder abuse generally omit the gender dimension, and studies and debates on violence against women often exclude women aged 55+. Violence against older women is also linked to both gender discrimination and ageism, but this intersection is rarely discussed.

Existing statistics on elder abuse in different EU Member States²³ show that around 70% of the perpetrators of abuse against older people are members of the family (or close environment) and a large proportion of these are their partners followed by their children. It follows from this that any real attempt to tackle violence against older women may need to look at wider family needs and support. Due to a lack of gender disaggregated data, violence against older women is often hidden but studies show that older women are more exposed to violence than older men and several indications point towards the fact that older women are more exposed to sexual abuse and financial abuse than older men. There are also indications that they are more exposed to social exclusion and poverty. This would mean that they have fewer opportunities to access quality health care and social assistance and security which are both key elements in preventing elder abuse. The lack of official data disaggregated by gender, both at European level and in some cases at national level demonstrates the absence of political will to concretely address violence against older women. This perpetuates the invisibility of violence against women and the underestimation of its prevalence as a structural phenomenon.²⁴

It is crucial to systematically take age and gender into account in designing policies and actions addressing violence against older women. A European Strategy on violence against women throughout the life-cycle, including a European Action Plan encompassing measures to address all forms of violence, including older women, is urgently required.

Conclusion

In the context of an ageing society and a rapidly changing socio-economic environment across Europe, the European Union has to seize all its available policies, processes and tools to address gender equality from a life course perspective and to address inequalities of one of the most vulnerable groups: older women. Policies must be formulated to effectively deal with issues of gender and age as part of comprehensive strategies addressing the crisis and the rapid demographic changes which are profoundly affecting our societies. The great diversity among older women and the different problems they face implies that specific measures are needed to take

²³ <http://age-platform.eu/en/daphne>

²⁴ European Women's Lobby, Position Paper, *Towards a Europe Free from All Forms of Male Violence against Women*, December 2010

into account their different situations. In particular, the implementation of measures to provide improved access to better and adequate pension income, health care, housing, security and transport, are necessary to counteract the exclusion that the increasing numbers of older women face today.

The European semester process should require and facilitate Member States to bring a comprehensive approach to both economic and social challenges, while addressing demographic ageing and meeting the needs of all specific groups among the ageing populations. The '*return to growth*' agenda must not blur the needs of different population groups, particularly older women. A '*crisis exit*' strategy must benefit all ages and include older persons, and in particular older women in designing and shaping their present and future to ensure high levels of quality of life as well as the right to dignified ageing.