



# Advocacy Brief

## Older Women: Inequality at the Intersection of Age and Gender

This advocacy brief explores some areas where ageism intersects with gender-based discrimination. The situation, challenges, opportunities, and diversity of older women in our societies are often overlooked in discussions concerning women and gender and, to some degree, in those devoted to older persons. This brief, produced by [UN DESA](#), [UN Women](#), and the [UN Independent Expert on the enjoyment of all human rights by older persons](#) with support from [AARP](#), seeks to spark a conversation among relevant stakeholders on how to better integrate old age and gender perspectives in policymaking.

The gendered nature of aging plays an important role in shaping the lives of older persons. While both women and men experience ageism when they get older,<sup>1</sup> women experience aging and its impact differently. Gender-based discrimination and inequalities are exacerbated at older ages, with these inequalities emerging from gendered stereotypes deeply rooted in cultural and social norms.<sup>2</sup> The combination of ageism and sexism has a unique and aggravating effect on discrimination and inequality. Gender stereotypes and sexist attitudes do not vanish with age but rather are compounded with assumptions about later life, such as frailty, dependence, lack of ability, and passivity.<sup>3</sup> Other intersectional factors, such as race, ethnicity, sexual orientation, gender identity, religion, national or social origin, or other status, exacerbate the risk of gender inequality and discrimination in later life.

The discrimination and inequality faced by older women are usually the result of disadvantages accumulated over the life course, which ageism and age discrimination only exacerbate. As a result, many older women are denied their fundamental rights and freedoms. The COVID-19 pandemic further increased the disproportionate effect of discrimination on older persons, and especially on older women. According to the World Economic Forum, the pandemic, in a mere two years of its beginning, has increased the gender wealth gap by a generation. This means that women will continue to reach older age in a more disadvantaged position than men unless structural changes are made.<sup>4</sup>

The international human rights and policy frameworks provide robust guarantees and tools for the promotion and protection of women's rights. The Convention on the Elimination of all Forms of Discrimination against Women in particular protects the rights of women through their lifespan and addresses some of the specific issues faced by older women. However, the absence of a specific convention on the rights of older persons results in gaps in the protection of older women as a distinct group. At the regional level, the 2016 Protocol to the African Charter on Human and Peoples' Rights on the Rights of Older Persons and the 2015 Inter-American Convention on Protecting the Human Rights of Older Persons also offer specific protections for older

women. The disproportionate impact of the COVID-19 pandemic on older persons, especially on older women, has shed light on the human rights protection gaps at the global level for this age group, due to the absence of a comprehensive legally binding instrument.<sup>1</sup> The existence of such gaps in the international human rights framework is one of the main reasons older persons, and in particular older women, remain overlooked in policy-making decisions.

## The intersecting discriminations that women experience in their lifetimes have a cumulative impact in old age that makes their situation more vulnerable in a crisis, including in the COVID-19 pandemic.<sup>5</sup>

Although the COVID-19 pandemic has highlighted the need to adapt social and economic policies to ensure the protection of the rights of older persons, aging's gender dimension has remained unevenly reflected in policy discussions and decision-making. Several initiatives relating to older persons during the pandemic have not articulated gender-differentiated concerns, needs, and actions.<sup>3</sup> Related to this issue is that limited data has resulted in an incomplete picture of how older women have fared during the COVID-19 pandemic.

The mortality rate due to COVID-19 has been notably higher among older persons than other age groups. Older women are more likely than older men to be living alone and receive long-term care, and they outnumber men in nursing facilities. As caregivers for older relatives, young children and other dependents, older women are exposed to a range of people and therefore face higher risks from contracting the COVID-19 virus. Furthermore, older women's vulnerability to social isolation, financial and economic insecurity, and violence and abuse increased during the pandemic. The economic downturn resulting from the crisis also disproportionately affects them, due to their limited access to income, land and property as compared to older men.<sup>6</sup>

### The Impact of COVID-19 on the Economic Situation of Older Women in the United States

The recently released AARP survey *“Women, Work, and the Road to Resilience: Working Women at Mid-Life and Beyond,”* conducted among women aged 40 to 65 years, shed light on the impact of the COVID-19 pandemic on the economic security of older women in the United States. Since the beginning of 2020, 41 percent of women lost job-based income and 14 percent lost their jobs all together. Job loss for African American women, at 20 percent, and Hispanic women, at 23 percent, was higher than for Asian women (14 percent) and White women (13 percent). Of those who lost jobs, nearly 70 percent who were still unemployed at the time of the survey had been without work for six months or more, and thus were considered long-term unemployed, with resulting long-term financial consequences.

Among women who lost a job, credit card debt rose for nearly one-quarter (23 percent), while 20 percent borrowed from family, 15 percent borrowed from friends, 15 percent started working independently to earn money, and 11 percent took money from a retirement account. The survey also showed that having a job does not ensure that women are sufficiently employed. Of those women who are currently employed, 21 percent would prefer to be working more hours.

These numbers increase significantly for Hispanic (39 percent), African American (32 percent) and Asian (31 percent) women. In addition, the survey found that nearly one-quarter (23 percent) of women who are providing unpaid care for others would prefer to be working more hours. Finally, it is important to note that 25 percent of women said their financial situation had worsened in the last year and most believed it will take 1-5 years to recover financially.



These realities play out in other crises and emergencies as well, both those due to climate change and conflict, with the multiple and intersecting forms of discrimination intensified during such situations.<sup>7</sup> For example, in emergencies older women might be viewed as a burden and therefore be vulnerable to abuse and neglect. They also face a particular risk of vulnerability to climate impacts, experiencing disproportionate health risks (for example chronic diseases and air pollution harms), and have higher rates of mortality from extreme heat events.<sup>8</sup> In cases of forced displacement, older women can face increased risks due to the lack of traditional support systems and structures. Furthermore, as a result of higher levels of illiteracy, including digital illiteracy, cultural practices, and gendered expectations on the role they play in communities, older women may encounter additional barriers to accessing information and aid during an emergency. Despite available studies showing that older women, like all women, are at increased risk of physical and sexual violence during emergencies, programs on sexual and gender-based violence in such settings often exclude them, possibly a result of the ageist assumption that they are not subject to these crimes, or of there simply being no data on older women on the issue, as most survey modules are limited to women aged 15-49.<sup>9</sup>



*In the planning for and response to natural and man-made disasters, policies and relevant actors should ensure that their interventions do not worsen the invisibility, marginalization, or exclusion of older women, and address their specific perspectives, priorities, and needs.<sup>9</sup>*

## **Many women are confronted with economic insecurity in old age as a consequence of inequalities and discriminatory practices experienced throughout the life course.**

Older women face economic insecurity to a larger extent than older men. Data in the area of social protection at the global level are particularly clear in showing the gender gap: only 26.3 percent of working-age women are covered under a pension scheme, compared with 38.7 percent of men. In lower-middle-income countries, the gender gap is greater, with only 8.1 percent of women covered by such schemes compared to 20.8 percent of men. Gender inequalities in the access to pensions go beyond coverage because even when employed in the formal labor market, women have on average lower earnings than men, resulting in less ability to save for retirement. In addition, they often are more likely than men to interrupt their careers to perform unpaid care work. As is the case with other issues discussed in this brief where age and gender discrimination intersect, where an older woman experiences discrimination on additional grounds, economic inequalities are even more acute. For instance, data from the United States show that Black and Hispanic women working full time make, respectively, 64 and 57 cents for every dollar paid to their White, non-Hispanic male counterparts.<sup>10</sup>

While non-contributory pensions have benefited many older women, benefit levels are often inadequate.<sup>11</sup> Entitlements under non-contributory pensions need to be set high enough to keep older women out of poverty and ensure an adequate standard of living, including with regard to housing.<sup>3</sup> A UN Women's study finds that about a third of older women aged 50–59 and a quarter of older women aged 60 and over have either been denied of basic needs (e.g., money, shelter, food, water, healthcare) or know of another woman who has. The study also shows that nearly a third of women aged 50 and over are more likely to be food insecure.<sup>12</sup>

Gender differences are also observed in the retirement decision-making process. Larger numbers of men stop work due to mandatory retirement age as compared to women. Women's savings, health issues, and family caregiving responsibilities are some of the reasons women are more likely to retire before a mandatory age.<sup>13</sup> Retiring earlier puts older women at further risk of economic insecurity.

Many older persons are employed in informal labor markets with no assurance of a stable pension and income as they age. Older women are less likely to work in the formal sector, particularly in less developed countries, due to factors such as lower levels of education (often the result of less access), gender-discriminatory laws, traditional gender roles, compromised property rights, and discrimination based on gender or marital status regarding access to financial resources.<sup>14</sup> In terms of wages, older women's labor is often less valued than that of older men and the rest of the population, as they are perceived to be less productive. For example, in Bangladesh, older women working in the informal economy on average earn one-third less than older men for similar work.<sup>13</sup>

Prior to the pandemic, employment rates among older people showed an upward trend at the global level in recent decades. Although labor-force participation of older women has also increased, the overall labor force participation rate for persons aged 55 and over since 1990 remains consistently and significantly lower for women than for men across all countries' income groups, due to persistent gender barriers in women's access to labor markets.<sup>14</sup> During the pandemic, UN Women's rapid gender assessments also showed that the pandemic adversely impacted older women's income and ability to work. Six out of 10 women (61%) aged 60 years or more reported having lost income as a result of the pandemic. This loss of income could partly be explained by a reduction in paid working hours as more than half of older women (54%) aged 60 years or more reported a reduction in paid working hours, significantly more than men (38%).<sup>15</sup> Data from the United States show labor force participation rates for women continued to lag behind pre-pandemic numbers by the end of 2021. Employment-change differences among men and women are also striking for older workers. Between December 2021 and January 2022, the number of men ages 55 and older in the labor force increased by 459,000<sup>16</sup>. Meanwhile, the number of women ages 55 and older in the labor force declined by 39,000.<sup>17</sup>



*Achieving income security among older women and addressing the adverse impact of discrimination and inequalities experienced by older women during their lifetime is a priority to ensure the well-being of women in old age.*

## **The invisibility of abuse and violence against older women makes their situation more vulnerable.**

One out of six people aged 60 or over experienced some form of abuse in community settings in 2020, while two out of three employees in nursing homes and long-term care facilities admitted to having committed abuse against older persons in the same year, according to available data from WHO.<sup>18</sup> As the world continues to age, rates of elder abuse are expected to increase, translating to serious health, financial and social consequences to older persons and their communities. The intersecting forms of discrimination experienced by older women, coupled with their higher life expectancy, suggest that abuse and violence against older women is an issue of concern.

As a result of insufficient data, we know less about patterns of gender-based violence against older women than for their younger counterparts, as older women are often left out of research on gender-based violence and protection services.<sup>19</sup> Available evidence suggests that a large proportion of reported violence towards older women is perpetrated by their intimate partners, though it is believed that older women often do not report it and such cases regularly go undetected by health professionals and other service systems.<sup>13</sup> Sexual violence against older women has been particularly overlooked in data and research due to ageist assumptions about rape, rape victims, and sexual abuse. However, available evidence shows that older women, like many other women, are victims of sexual violence. For instance, an investigation conducted in five situations of protracted displacement among women and men aged 49 and over revealed that 11 percent of those interviewed experienced sexual violence during displacement.<sup>9</sup>

Financial abuse or exploitation, whereby an older person's money, property, or assets are illegally or improperly used, has been found to be higher among older women than among older men. Studies have shown that older women who are in receipt of care services, divorced, separated, lonely, or isolated are at greater risk of financial abuse.<sup>20</sup>

The COVID-19 crisis has exacerbated violence against women, including against older women. To ensure that no woman is left behind, UN Women's COVID-19 and violence against women survey produced the first set of reliable, cross-country, and nationally representative data on women aged 50 or over, reaching beyond the 15-to-49 age range on which such statistics usually focus. Results show that 34 percent of women aged 60 and over reported having experienced violence or knowing someone who has, since the beginning of the pandemic. Further, 63 percent of women 60 years or over think that domestic violence in the hands of their partner has increased since the pandemic, while 55 percent think that sexual harassment has worsened during this period.<sup>12</sup> This highlights the need for timely disaggregated data for all groups of women, including older groups.



*Data collection instruments and research on gender-based violence and abuse need to be revised to measure the experience of older women adequately and systematically so that their needs are addressed at all levels.*

## **As women age, their social roles evolve.**

Transitioning to new social identities and roles as women age present them with both new challenges and opportunities. These are to a high degree determined by the socio-cultural and economic context in which older women live, as well as by individual circumstances. This section will seek to identify some of these transitions.

Most **unpaid care and domestic work** around the world are carried out by women, who do on average 2.5 times the amount of unpaid care and domestic work as men globally.<sup>21</sup> While older persons are often depicted as dependent and recipients of care, unpaid care, and domestic work continues for women in old age, with many older women providing care to other older persons and family members even as the financial and emotional cost of this work typically goes unrecognized. Available data showing that older women at the global level are more likely to reside alone than older men (21 percent and 10 percent respectively)<sup>22</sup> suggest that women across age groups are more likely than men to provide care to older persons and less likely than men to receive it in their old age.<sup>23</sup> UN Women's rapid gender assessments revealed that, during the COVID-19 pandemic, more than half of older women (57%) aged 60 years or more reported increased time spent on unpaid care and domestic work.<sup>15</sup> Nearly four in ten women aged 60 years or over have reported their mental and emotional health being negatively affected due to the pandemic.

Globally, many older women assume caregiving roles as they become grandmothers, or when they take care of older relatives or family members with disabilities. While some studies suggest that when undertaken in low intensity, grandparenting can improve the health and life satisfaction of older persons, continued and high-intensity caregiving responsibilities may take a considerable toll on their physical and mental well-being.<sup>13</sup> Despite older women being the main caregivers in many situations and contexts, their key contributions to the wellbeing of families and communities are often overlooked and not adequately integrated into public policy, including in mother and child health programs.<sup>13</sup>



*Unpaid care performed by older women should be recognized through access to social and economic benefits and relevant support, such as childcare or family benefits, counseling, and respite care.*

The prevalence of **widowhood** is higher among older women than older men due to a universal pattern of men marrying younger women, the fact that men are more likely than women to remarry after divorce or in widowhood, and the higher life expectancy of women.<sup>22</sup> Given the importance that many societies accord to marriage and the role it plays in the social identities of people, widowhood can involve significant changes in the social status of women. Marriage as a gendered social institution has a bearing on how older widows and widowers navigate through their new experiences and reconstruct their new social identities. Available evidence shows that widows around the world are routinely subjected to stigmatization and highly discriminatory social practices such as mandatory ritual cleansing and mobility restrictions. Further, discriminatory marital property and inheritance regimes continue to disadvantage women, including in older age. In 43 countries, women and men do not have equal rights to inherit assets from their spouses.<sup>24</sup> Older widows may then face economic insecurity due to unequal rights in the access to land, property, and income, discriminatory practices, financial abuse, and, as previously mentioned, structural gender inequalities such as the gender gaps in accessing pensions.



*In addition to ending discrimination in law, social and economic reforms are needed to improve the access of widows to inheritance, land, and social protection.<sup>25</sup>*

Another transition for women as they age is menopause, an event that is socially constructed in different ways across societies, therefore impacting women differently. To the extent that menopause is socially linked to sexuality, it has historically framed women's experiences of ageing through negative associations with the loss of fertility, productivity, youth and importance.<sup>3</sup> This may translate into erroneous assumptions that sexuality and sexual violence disappear with age and might impact the social roles played by women in the family and their communities. For example, according to available research, in instances where menopause is seen as providing a gendered space to abstain or suppress from husband's sexual demands, quality of support from husbands is an important determinant in how older women relate to their sexuality and reproductive health after menopause.<sup>13</sup> At the policy and research level, the end of the reproductive life has impacted statistics and data collection in areas such as violence against women, thus intensifying the invisibility of older women's experiences.

## Supporting the well-being of all older women across the world demands more and better data.

Data disaggregation and collection of individual-level data to ensure that no one is left behind in pandemic recovery efforts and beyond should be prioritized. As mentioned by the UN Independent Expert on the enjoyment of all human rights by older persons and the CEDAW Committee, the lack of statistical data disaggregated by age and gender makes it difficult to identify gendered patterns of inequality and discrimination in older age.<sup>2,3</sup> Such timely and quality gender-age data can play a key role in informing governments' policies and ensuring that older women's needs and circumstances are holistically and adequately covered in policymaking and in the response to the pandemic.

Evidence has shown that when timely and quality gender data are available and used to inform policies and crisis recovery plans, countries can rebuild more effectively, and more positively impact the lives of women. For instance, in Colombia, the country's national care policy was informed by disaggregated data from UN Women's rapid gender assessments revealing that women were more likely to provide increased unpaid care during the pandemic. In Albania, UN Women's rapid gender assessment was used to help the expansion of farm subsidies to better reach women. The results of the rapid gender assessments in Senegal have fueled a new Resilience-Building Program for Households and Vulnerable Groups (PAREM) led by the Ministry of Women, Family, Gender and Child Protection (MFFGPE).<sup>26</sup>

More investment in gender and age data collection and use are needed to strengthen data systems. Age cohorts for data collection need to be granular enough to reflect the difference in experiences at different stages of later life.<sup>3</sup> Even before COVID-19, gender data systems long faced chronic underfunding. With limited resources, data on specific vulnerable groups of women are often affected. Redoubling efforts to invest in the production and use of more and better gender data is essential to ensuring that older women are counted and visible.



*Producing data and disaggregating it by relevant levels such as by sex, age and other key characteristics, is essential to understanding the multiple social and economic roles of older women and their varied needs.*

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- <sup>1</sup> [A/HRC/48/53](#). Ageism is defined as “prejudices, stereotypes and discriminatory actions or practices against older persons that are based on their chronological age or on a perception that the person is ‘old’ ”.
- <sup>2</sup> CEDAW Committee (2010), General recommendation No. 27 on older women and protection of their human rights
- <sup>3</sup> [A/76/157](#)
- <sup>4</sup> World Economic Forum (2021) [Global Gender Gap Report](#)
- <sup>5</sup> [A/76/156](#)
- <sup>6</sup> United Nations (2020) [Policy Brief: The impact of COVID-19 on older persons](#)
- <sup>7</sup> Human Rights Watch (2022) [No One Is Spared: Abuses Against Older People in Armed Conflict](#)
- <sup>8</sup> UN Special Rapporteur on toxics and human rights, Marcos A. Orellana UN Special Rapporteur on human rights and the environment, David R. Boyd UN Independent Expert on the enjoyment of all human rights by older persons, Claudia Mahler, “[Amicus curiae brief on Verein KlimaSeniorinnen Schweiz et. al. v. Switzerland](#)” (2021) Para. 16.
- <sup>9</sup> [A/74/170](#)
- <sup>10</sup> National Women’s Law Center-data based on CPS 2021 Annual Social and Economic Supplement
- <sup>11</sup> International Labour Organization (2021) [World Social Protection Report 2020-2022](#)
- <sup>12</sup> UN Women (2021) [Measuring the shadow pandemic: violence against women during COVID-19](#)
- <sup>13</sup> Supriya Akerkar, “[Gender and Older people](#)”, background paper prepared for the United Nations Department of Economic and Social Affairs (December 2021)
- <sup>14</sup> [A/75/218](#)
- <sup>15</sup> UN Women (2021) [Women and Girls left behind: Glaring gaps in pandemic responses](#)
- <sup>16</sup> Seasonally adjusted
- <sup>17</sup> US Bureau of Labor Statistics, Current Population Survey data. Consulted in January 2022
- <sup>18</sup> World Health Organization (2021) [Fact sheet: Elder Abuse](#)
- <sup>19</sup> Perel-Levin, S. (2019) [Abuse, Neglect and Violence against Older Persons](#)
- <sup>20</sup> UN DESA (2013) [Neglect, Abuse and Violence Against Older Women](#)
- <sup>21</sup> UN DESA (2021) [Achieve gender equality and empower all women and girls](#)
- <sup>22</sup> UN DESA (2020) [Measuring household and living arrangements of older persons around the world](#)
- <sup>23</sup> [A/73/213](#)
- <sup>24</sup> UN Women (2022) [Shaping the Law for Women And Girls: Experiences And Lessons From UN Women’s Interventions \(2015-2020\)](#)
- <sup>25</sup> UN WOMEN (2021) [Explainer: what you should know about widowhood](#)
- <sup>26</sup> UN Women (2021) [Gender Data Story: Colombia](#) ; [Gender Data Story: Albania](#); [Gender Data Story: Senegal](#)