



Older Women's Rights in the United Kingdom

NGO Thematic Shadow Report September 2012

Submitted by the Older Women's Network, Europe
and the National Alliance of Women's Organisations
to the 55th session of the Committee on the
Convention for the Elimination of All Forms of Discrimination Against Women
on the United Kingdom's seventh periodic report of States Parties,
June 2011

*“While both men and women experience discrimination
as they become older, older women experience ageing differently.
The impact of gender inequality throughout their lifespan
is exacerbated in old age and is often based
on deep-rooted cultural and social norms.
The discrimination that older women experience
is often a result of unfair resource allocation, maltreatment,
neglect and limited access to basic services”*

[GR27, paragraph 11] ¹

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Executive summary

- 1 This is the first shadow report on older women from the United Kingdom (UK). It is a response to the CEDAW Committee's adoption, in October 2010, of *General Recommendation 27 on older women and the protection of their human rights* (GR27). The framework of GR27 has been used to outline progress and continuing challenges in the realisation of older women's human rights in the UK.
- 2 The report has been informed by:
 - meetings of NGOs from across the UK held in January and July 2011
 - original qualitative research carried out with focus groups of older women from across England and Scotland between 2010 and 2012, and
 - discussions with academics, advocacy groups and NGO service providers from across the UK.
- 3 Significant differences in policy and outcomes across UK jurisdictions are identified.
- 4 In gathering evidence, every effort has been made to reference published research, quantitative and qualitative data. However it should be noted that the lack of data disaggregated by gender and older age in some areas means that the picture is not as full as we would like. Specific references to CEDAW articles are noted, as are areas of particular concern and policy recommendations.

Impact of economic crisis

- 5 Consultation for this report has occurred at a time of severe economic pressure with the UK Government bringing in an emergency budget (June 2010) and carrying out a critical spending review (October 2010). This has resulted in severe reductions in public spending. As women of all ages are the major users of public services, this has also had a significant impact on older women's lives, in particular single older women.²³

Progress on age equality

- 6 For England, Scotland and Wales, age discrimination in employment and vocational training was outlawed by the Employment Equality (Age) Regulations 2006 – now consolidated into the Equality Act 2010. Separate provisions apply in Northern Ireland: Employment Equality (Age) Regulations (Northern Ireland) 2006.
- 7 The Equality Act 2010 also contains provisions to ban age discrimination in services, public functions and associations. However, in February 2012,

the Government announced that it would not commence these provisions in April 2012 as originally planned, and that the ban is unlikely to take effect before October 2012. The legislation will allow people to be treated differently on the basis of age where this can be "objectively justified" and there will also be a Ministerial Order setting out express exceptions to the general ban.

- 8 This legislation does not extend to Northern Ireland although, as documented in its *Programme for Government 2012-15*, the Northern Ireland Government is committed to extend age discrimination legislation to the provision of goods, facilities and services. However this will take time to prepare and adopt impacting on the equality of older women across the UK.⁴
- 9 In addition, the Equality Act 2010 contains a new public sector equality duty that took effect in April 2011. The duty requires public authorities to have due regard to the need to eliminate discrimination, advance equality and foster good relations when carrying out their functions. The duty applies to seven protected characteristics, including age.⁵
- 10 Older women consulted for this report were concerned that the UK's seventh periodic review does not address GR27 and made minimal references to older women. They draw the Committee's attention to the following five priorities:

Poverty, employment and pensions

- 11 In 2010, over two thirds of older women were living in relative poverty.⁶ Although the Government has reduced the number of qualifying years for state pension from 39 to 30 years, the Government's Equality Impact Assessment of July 2009⁷ indicated that by 2015 over 46% of women will still not be entitled to a full state pension. Given that occupational segregation and low-paid, part-time work characterises many older women's employment⁸ and feeds into poverty in retirement, it is important to regularly monitor the gender pay gap at older age so that all stakeholders can identify and take action to redress it. The impact on older women from minority ethnic communities (particularly the Pakistani and Bangladeshi) is significant.⁹
- 12 In Northern Ireland, women receive on average just 68% of male pension income. They are four times more likely to be in part-time work than men, and women in their 50s earn £90 per week less than men¹⁰ and 47% of pensioners' households live in fuel poverty.¹¹

Access to health and social care

- 13 In consultations, older women have reported increased pressure on health and social care services as health and local authorities struggle with

reduced budgets. Not only is access to services an issue, concerns were also expressed about quality. This has been confirmed in the Equality and Human Rights Commission inquiry¹² into domiciliary care in England and Wales, which found that whilst around half of the older people, friends and family members who gave evidence expressed satisfaction with their home care, the evidence also revealed many instances of care that raised real concerns, including human rights breaches.

- 14 By 2021, persons aged 85 and over in Northern Ireland are projected to increase by 67% to 47,900, of whom 70% will be women. Life expectancy has increased, but life without ill health has not. Northern Ireland has the lowest level of disability-free life expectancy in the UK: women can expect 63.9 years of disability-free life compared with 60.3 years for men. Levels of dementia are projected to increase to 60,000 by 2051, up from 19,000 in 2010.¹³

Media and stereotyping

- 15 Research in 2009¹⁴ and 2010¹⁵ confirms that older women continue to be discriminated against in the media. Older women urge the Government to implement the Committee's 2008 recommendation "*to encourage the media to project positive images of women, including older women*". Currently the UK Press Complaints Commission Code of Practice for Editors does not cover age discrimination.¹⁶

Violence and abuse

- 16 Among service providers and researchers consulted for the report,¹⁷ it was accepted that there is significant under-reporting of domestic violence by older women in the UK. Local government's 'high risk' threshold for accessing older adult services in England, means many older women have little or no access to local authority advice and support, when the domestic violence they experience does not trigger the service threshold. The Government's action plan to end violence against women and girls¹⁸ makes no mention of older women or the particular services they may need.

Older women in prison

- 17 The number of older people in prison in the UK is growing.¹⁹ Older women make up less than 10% of the women's prison population.²⁰ As a minority within a minority, their needs are often overlooked and unmet. The prison estate for older women is often inappropriate for their needs and degree of frailty, making it difficult to access common areas for work or recreation.²¹

List of recommendations

Older women recommend that the UK Government should:

18 *Article 2: Equality and human rights legislation*

- Commit to keep under review the wide scope of exceptions to the ban on age discrimination in services, public functions and associations to ensure they do not undermine the effectiveness of the provisions.
- Review the decision not to implement the dual discrimination section of the Equality Act 2010 (see also Article 11).
- Accelerate the passage of the Northern Ireland legislation to bridge the inequality gap between older people in Great Britain and those in Northern Ireland.

19 *Article 5: Stereotyping and the media*

- Implement the CEDAW Committee's 2008 recommendation that the Government encourage the media to project positive images of women, including older women, and encourage editors and broadcasters to rid their output of prejudicial or pejorative references to older women and, to present a more positive image of later life in their journalism, programme-making and broadcasting.
- Urge the Press Complaints Commission to include age discrimination in its Code of Practice for Editors.

20 *Article 9: Nationality and settlement of older migrant women*

- Retain the qualifying criteria for the settlement of migrants to the United Kingdom and do not introduce additional language requirements for spouses and partners applying for settlement in the UK.
- Ensure the provision of accessible and affordable interpretation services for older migrants, particularly those working in the agricultural sector.

Article 10: Access to learning and development

21 *Lifelong learning*

- Ensure local authority ring-fenced funding for non-qualifying courses is available for affordable, high-quality vocational courses for mid-life and older women.

22 *Information technology*

- Support local organisations to get poor or excluded older women online.
- Work with suppliers and local organisations to promote affordable and accessible hardware, online connection and support services.

- Maintain alternatives to the internet in service delivery.

23 *Article 11: Employment and self-employment*

- Review the decision not to implement the dual discrimination in employment clause of the Equality Act 2010.
- Monitor the gender pay gap at older age and take action to redress imbalance.
- Monitor the effect of redundancy policies on older women in lower pay grades and redress any disadvantage.

24 *Self-employment*

- Promote the role of older women as micro-entrepreneurs and resource training, development and support during first three years after start-up.
- Reform the benefits system to take account of the needs of women entrepreneurs in their 50s and 60s. This should provide personalised support.

25 *Article 12: Health and social care*

- Remove the upper age limit for automatic invitation to breast cancer screening.
- Ring-fence funds so that local authorities ensure older women can secure their rights to be cared for in their own homes for as long as they wish and is practicable, and can access quality, affordable residential and nursing home care when required.
- Encourage the regular disaggregation and analysis of data by gender and age in order to contribute to targeted policy development.

26 *Article 13: Income and poverty in old age*

- Allow a longer time for the rise in State Pension Age (SPA) as planned with no automatic linking of SPA to life expectancy.
- Ensure adequate indexation of state pensions that takes full account of rises in cost of fuel and food.
- Introduce a single tier pension (STP) for all, in full for those with 30-plus years of National Insurance contributions/credits, to a level above the internationally accepted poverty level (that is, greater than 60% median national income) including those now over SPA.

27 *Article 14: Rural older women*

- Work with all stakeholders to integrate, co-ordinate and improve affordable transport services in rural areas, including a range of options from dial-a-ride schemes to buses.

- Ensure access to affordable, quality health and social care services and enable rural older women to work with other stakeholders involving them in decisions during the design and delivery of such services.
- Resource value for money schemes (such as befriending), that are cost-effective and reduce isolation in rural communities.
- Harness the resources and skills of older women that are currently under-utilised, providing routes to employment or business development to enable rural older women to earn money.
- Consider an additional 'rural' element in the state retirement pension to reflect the additional costs of living in a rural area.

28 *Article 15: Older women in prison*

- Develop an explicit and integrated set of policies and programmes to address the specific needs of older women in prison in all jurisdictions in the UK, enabling a national strategy to be implemented and good practice to be identified. This should include facilities geared towards the needs of older women.

29 *Article 16: Violence against older women including elder abuse*

- Encourage the British Crime Survey to collect self-reporting data on intimate partner violence beyond the age of 59.
- Review its action plan to end violence against women and girls to include policy and guidance on older women, outlining the roles and responsibilities of service organisations.
- Make resources available for service providers to meet the needs of older women including staff, accommodation and outreach services.
- Review and provide mechanisms for financial support to older women who have pensions or savings but do not have direct access to these funds.

UK Government response to financial crisis

“Social services, including long-term care, for older women might be disproportionately reduced when public expenditure is cut”
[GR27, paragraph 21]

“State parties should adopt a comprehensive healthcare policy aimed at protecting the health needs of older women Such policy should ensure affordable and accessible healthcare to all older women ... ”
[GR27, paragraph 45]

- 30 The UK population is ageing and is predominantly female in later life. The number of people aged 65 years and over is expected to rise by 65% in the next 25 years to over 16.4 million in 2033.²² In June 2010, the total population of those aged 65 and over in the UK was 10.1 million, of which 4.4 million were men and 5.7 million were women. For the population aged 85 and over, women outnumber men by over 2:1, with 0.93 million women and 0.44 million men.²³
- 31 Following its election in May 2010, the Government set up a wide-ranging comprehensive spending review (CSR), making proposals for substantial and far reaching reductions in public spending over the next three years. A gender equality impact assessment of the CSR by the Women's Budget Group²⁴ found that lone parents and single women pensioners would be most affected.²⁵
- 32 Throughout the consultation process from January to December 2011, great concern was expressed about the impact of current and impending public sector cuts imposed by the Government due to the national and global financial crisis. This related to access to, and availability of, services as well as the impact of redundancies that may target older, part-time workers (mainly women). Whilst it is recognised that some action has to be taken, the current approach by the Government is generally accepted to have a disproportionate impact on women, including older women.²⁶ A report by False Economy in August 2011 confirmed local authority cuts to 142 older people related charities as a result of government public sector cuts.²⁷
- 33 In Northern Ireland, 20% of pensioners are on low incomes – a slightly higher proportion than elsewhere in the UK.²⁸ It is estimated that 45% of single pensioners have an annual income of £10,000 or less, and 61% of couples £15,000 or less.²⁹ Older women have a higher risk of poverty than men and pensioners living alone are most at risk at 28%. The at risk poverty rate for women aged 75 and over is considerable. Lack of income restricts many older people in retirement. Of older people living in households with incomes less than 60% of the median income two-thirds are women.³⁰

Equality and human rights legislation – Article 2

“The discrimination experienced by older women is often multi-dimensional, with the age factor compounding other forms of discrimination ...”
[GR27, paragraph 13]

“States parties should therefore ensure that all legal provisions, policies and interventions aimed at the full development and advancement of women do not discriminate against older women”
[GR27, paragraph 30]

“States parties’ obligations should take into account the multi-dimensional nature of discrimination against women ... and ensure that legislation proscribes discrimination on the grounds of age and sex”
[GR27, paragraph 31]

- 34 Gender equality legislation has been on the statutes in the UK since 1975. The Equality Act 2006 brought in the public sector duty to promote gender equality and develop gender equality schemes. These require public bodies to identify gender equality objectives and set out how the organisation will achieve them. The Equality Act 2010 introduced a new, integrated public sector equality duty covering seven protected characteristics including age. The new duty, which took effect in April 2011, may act as a stimulus for public authorities to consider the impact of its policies and decisions on older women.
- 35 In 2006, age discrimination in employment was outlawed. This legislation has been consolidated into the Equality Act 2010, which also has provisions for outlawing age discrimination in services, public functions and associations. Unfortunately, it is expected that there will be a significant exception for financial services that will directly affect older women. Equally unfortunately, the government has recently announced that the introduction of these provisions is to be delayed to at least October 2012, despite its indications that the ban would be introduced by April 2012.
- 36 The Equality Act 2010 has a provision allowing for ‘combined’ (dual) discrimination claims to be made, for example, because of gender and age. However the Government announced in March 2011 that it would not bring this Section into force.
- 37 This act applies to England, Wales and Scotland, but not to Northern Ireland. Therefore there is no immediate prospect of a ban on age discrimination in relation to services, public functions and associations in this part of the UK. In Northern Ireland it is still legal to discriminate on the grounds of age in relation to goods facilities and services. This is in direct contrast to

the legislative protection that exists in Great Britain. As documented in its *Programme for Government 2012-15*, the Northern Ireland Executive is committed to introduce similar legislation, its timetable will vary from that of Great Britain resulting in differential treatment in different parts of the United Kingdom and gaps in provision.

Recommendations

UK Government should:

- 38
- commit to keep under review the wide scope of exceptions to the ban on age discrimination in services, public functions and associations to ensure they do not undermine the effectiveness of the provisions.
 - as a matter of urgency, review the decision not to implement the dual discrimination section of the Equality Act 2010 (see also Article 11).
 - accelerate the passage of the Northern Ireland legislation to bridge the inequality gap between older people in Great Britain and those in Northern Ireland.

Stereotyping and the media – Article 5

“Gender stereotyping ... can have harmful impacts on all areas of the lives of older women ... and can result in physical violence as well as psychological, verbal and financial abuse”
[GR27, paragraph 16]

“States parties have an obligation to eliminate negative stereotyping and modify social and cultural patterns of conduct that are prejudicial and harmful to older women”
[GR27, paragraph 36]

- 39 In 2008, the CEDAW Committee recommended that the UK Government encourage the media to project positive images of women, including older women. Yet the Government includes no action or comment on this recommendation in its 2011 seventh periodic report.
- 40 Given the media's unique position as a shaper and mediator of public attitudes, it is urgent that ageism in the media is countered. The UK Press Complaints Commission Code of Practice for Editors does not cover age discrimination.³¹
- 41 The successful case of age discrimination brought against the British Broadcasting Corporation (BBC) by TV presenter Miriam O'Reilly in January 2011 raised the profile of age discrimination in the UK. Ms O'Reilly had to bring two separate complaints of age and of sex discrimination. Age discrimination was found. In summing up, the Judge said that although he did not find sex discrimination in this case, (from the evidence presented) he had no doubt that older women faced particular disadvantage within broadcast media.³² In a recent interview, Mark Thomson, the current Director General of the BBC, stated “there is an underlying problem that – whatever the individual success stories – there are manifestly too few older women broadcasting on the BBC especially in iconic roles and on iconic topical programmes” and promised to act to address this.³³
- 42 The report – *Serving all ages*, commissioned by the BBC on behalf of the Creative Diversity Network and published in January 2012 – provides evidence of both audience and industry expert perceptions of age portrayal and representation in the media as a whole, but specifically across television, radio and the internet. It found that age representation and portrayal is more likely to become an issue for the audience when depicting younger and older people on television in particular (rather than on radio or the internet): there was a perceived lack of middle and older aged women. This was a key concern across all age groups of both genders, especially for middle aged and older women themselves. This issue was also raised by experts who participated in the survey.³⁴

- 43 In March 2010, research on the actual and perceived presence of older people in terrestrial television programmes confirmed the findings of a decade earlier: during the week that was surveyed, 50-64 year olds and 65 and over age groups were under-represented amongst the television presenters and cast members in television programmes as compared with the general population.³⁵ Under-representation of females over the age of 50 was particularly marked.³⁶

Recommendations

The UK Government should:

- 44
- implement the CEDAW Committee's 2008 recommendation that "the Government encourage the media to project positive images of women, including older women and encourage editors and broadcasters to rid their output of prejudicial or pejorative references to older women and to present a more positive image of later life in their journalism, programme-making and broadcasting".
 - urge the Press Complaints Commission to amend its Code of Practice for Editors to include age discrimination.

Nationality and settlement of older migrant women – Article 9

“Older women with refugee status or who are stateless or asylum-seekers, as well as those who are migrant workers or internally displaced, often face discrimination, abuse and neglect They may also experience cultural and language barriers in accessing services”
[GR27, paragraph 18]

“States parties should enable older women to seek redress for and resolve infringements of their rights ... and ensure that older women are not deprived of their legal capacity on arbitrary or discriminatory grounds”
[GR27, paragraph 34]

- 45 Older migrants come to the UK for a range of reasons, including to join other family members or to work in seasonal commercial agricultural work or market gardens. Consultation with members of the National Council of Women identified the importance of accessible and affordable interpretation services for older migrant agricultural workers to enable them to access services to meet their needs.³⁷

Policy context

- 46 The UK Government has proposed that spouses and partners applying for settlement (permanent residence) in the UK should be required to understand everyday English.³⁸ The provision is to aid integration and enable applicants to contribute meaningfully to UK life.

Particular concerns of older women

- 47 NGOs working with refugee and asylum seekers that were consulted for the shadow report, believe that increasing these requirements will disadvantage vulnerable older women. For example, they may be unable to attend English classes due to infirmity, cultural norms or being in abusive households. Older women in these situations may be forced to stay on ‘limited leave to remain’. This means they may not be able to obtain ‘indefinite leave to remain’ status, so have no recourse to public funds, have limited ability to travel, and are likely to be on visas that make them dependent on their partner’s or other family member’s status.

Recommendations

The UK Government should:

- 48
- retain the qualifying criteria for the settlement of migrants to the UK and not introduce additional language requirements for spouses and partners applying for settlement in the UK.
 - ensure the provision of accessible and affordable interpretation services for older migrants, particularly those working in the agricultural sector.

Access to learning and development (including information technology) – Article 10

“Employers often regard older women as non-profitable investments for education and vocational training Illiteracy and innumeracy can severely restrict older women’s full participation in public and political life, the economy, and access to a range of services, entitlements and recreational activities”

[GR27, paragraph 19]

“States parties have an obligation to ensure equal opportunity in the field of education for women of all ages, and to ensure older women have access to adult education and lifelong learning opportunities ...”

[GR27, paragraph 40]

- 49 There has been a long-term decline in those participating in adult and community learning.³⁹ In addition, the number of people aged 60 and over participating in further education declined by 38% between 2005/6 and 2006/7.⁴⁰ In higher education, the problems facing older learners may be increased by the withdrawal of institutional funding for studying for a qualification at a level equivalent to or lower than a qualification already held (ELQs).^{41,42}

Policy context

- 50 Vocational courses can be provided at local level through a local authority, contracted providers or through voluntary groups. Although central government makes funding available for non-qualifying courses, this money is not ring-fenced and so vocational courses are rarely subsidised. Organisations consulted indicated that this is causing high-quality adult education to be put beyond the reach of many older women living on state pensions and other state benefits. In some areas of the UK, the requirement to pay full fees in advance also places particular strain on women whose income is below the national average wage.
- 51 Although some older people may enjoy financial security, older people in Northern Ireland are generally less likely than their counterparts in the rest of the UK to have sources of income other than the state pension to enable them to participate in vocational courses.

“Concrete forms of discrimination against older women may differ considerably In many countries, the lack of telecommunications skills, access to adequate housing,

*social services and the Internet, loneliness and isolation
pose problems for older women”*
[GR27, paragraph 12]

*“State parties must recognise that older women are an important
resource to society ... [and] should adopt gender-sensitive
and age-specific policies and measures ... to ensure
that older women participate fully and effectively in the political,
social, economic, cultural and civil life, and any other field
in their societies”*
[GR27, paragraph 29]

- 52 Although the research available does not give data disaggregated by gender and age, we know from older women consulted for this report that computers and other ICT services are difficult to learn to use, too expensive to buy, as well as difficult to access in public libraries.⁴³ Older people in the UK remain the largest group without access to the internet. Only 41% of 65-74 year olds and 22% of those over the age of 75 had access to the internet at home in 2010, as compared with 73% of households across the UK that currently have access.⁴⁴
- 53 Evidence shows that those with no access to the internet will suffer growing disadvantage.⁴⁵ For example, it is cheaper to pay bills online; an increasing number of companies only give their website or email address as a method of contact, and many retailers will only deliver items that have been bought online.

Policy context

- 54 The Government has announced it is committed to greater take up of digital technologies and has set a target that no-one should retire without web skills.⁴⁶ However it is still mainly NGOs that are seeking to ensure already retired older people are offered training and support through locally-funded projects.

Particular concerns of older women

- 55 During consultations, concerns were expressed about the apparent assumption by government and service providers that access to information technology was universal. In addition to parts of remote regions in Wales and Scotland that have no broadband cover, there are many older women for whom access to the internet is expensive and unintelligible, these contribute to their social exclusion. A member of the Older Women's Network, Lewisham expressed her frustration as follows:

“If you are not on the internet, you do not exist”
Stella, aged 82

- 56 Lifelong learning opportunities are often accessed through the use of IT platforms that can be a barrier to accessing education for older women, particularly those living in rural areas.

*“You have to have a reasonable level of personal self-assurance.
It is not an option unless you are a confident learner”*

Delegate at the Scottish Women's Convention consultations with older women

- 57 Older women are often less positive about the accessibility of distance learning, especially if computer literacy is poor or access is limited. In rural areas of Scotland, broadband is seen as a “luxury” rather than a necessity. Sparse availability means cheaper service deals on offer in urban areas do not apply in remote, rural and super-sparse parts of the country.⁴⁷

- 58 A delegate from Northern Ireland gave the following example of recent difficulties in getting information about water shortages after a month of very cold weather in January 2011:

“During the period of repair to the water supply in Belfast, the water company used its website to inform residents of the roads that would have supplies cut off and when. This was useless to older people without access to information technology. The solution many older people used was to fill baths full when the supply was available, empty them when they needed a bath then fill them up again against further interruptions in supply.

“This approach by the water company did nothing to meet the needs of older customers for accurate and up-to-date information. It contributed to huge amounts of water being wasted at a time of severe shortage and restrictions”

Representative from Northern Ireland, consultation meeting, January 2011

- 59 Key issues of affordability, training and maintaining skills in an ever-changing IT environment have also been raised. Among those with access to IT, older women also expressed the need for computer software that has some stability so that they do not have to frequently buy and learn new programmes.

Recommendations

- 60 With respect to *lifelong learning*, the UK Government should:
- ensure local authority ring-fenced funding for non-qualifying courses is available for affordable, high-quality vocational courses for mid-life and older women.

61 With respect to *information technology*, the UK Government should:

- support local organisations to get poor or excluded older women online
- work with suppliers and local organisations to promote affordable and accessible hardware, online connection and support services
- maintain alternatives to the internet in service delivery.

Employment and self-employment – Article 11

“States parties have an obligation to facilitate the participation of older women in paid work without facing any discrimination based on their age and sex”
[GR27, paragraph 41]

- 62 The Equality and Human Rights Commission Triennial Review 2010 found that, although more women in the UK were in employment than in 1997, occupational segregation continues to feed pay differences especially in the private and voluntary sectors where, at age 40, men are earning on average 27% more than women.⁴⁸ The large proportion of women in part-time jobs contributes to this.⁴⁹ In addition, 40% of female jobs are in the public sector (compared to 15% among men), making women particularly vulnerable to public sector budget cuts.⁵⁰
- 63 Older people in Northern Ireland are less likely than those in the rest of the UK to be in paid work. The 2008 Labour Force Survey revealed that 86% of people aged 60 and over in Northern Ireland were no longer in work, compared to 82% in the UK as a whole.⁵¹

Policy context

- 64 The Age Regulations 2006, now incorporated into the Equality Act 2010 outlaw age discrimination in employment. Employment tribunal figures for 2008/9 show the number of age discrimination cases has risen since 2006/7. However it is still very small in relation to the size of the problem and lags far behind sex discrimination cases and somewhat behind disability and race.⁵²

Particular concerns of older women

- 65 Had the section of the Equality Act 2010 permitting claims on grounds of dual discrimination been in force, it is generally agreed that both age and gender discrimination would have been found in the previously referenced case of BBC TV presenter Miriam O'Reilly (see Article 5).

Self-employment

- 66 Older women have the potential to be, and often are, entrepreneurs. However research shows that more work needs to be done to support them when creating new enterprises, and sustain them once they are running.⁵³

- 67 In London, local policies exist to support older women and men becoming entrepreneurs. However, research shows that there is little translation of this into customised business support. Issues include:
- Older women stereotyped as not being viable entrepreneurs. This is often reflected in public sector funding streams which target younger people and specifically exclude those 50 and over.
 - Lack of specific targeted business start-up support, client-centred support and guidance in the initial three years.
 - Lack of a financial 'bridge' from benefits to self-employment which means that potential entrepreneurs are inhibited from moving off benefits.⁵⁴

Recommendations

- 68 With respect to *employment*, the UK Government should:
- review the decision not to implement the dual discrimination section of the Equality Act 2010.
 - monitor the gender pay gap at older age and take action to redress imbalance
 - monitor the effect of redundancy policies on older women in lower pay grades and redress any disadvantage.
- 69 With respect to *self-employment*, the UK Government should:
- promote the role of older women as micro-entrepreneurs and provide resources for training, development and support during the three years after start-up
 - reform the benefits system to take account of the needs of women entrepreneurs in their 50s and 60s. This should be personalised and supportive.

Older women carers

“States parties should ensure that older women, including those who have responsibility for the care of children, have access to appropriate social and economic benefits such as childcare benefits, as well as access to all necessary support when caring for elderly parents or relatives”
[GR27, paragraph 43]

- 70 Of the carers across the UK, 3.4 million are female (58%) and 2.46 million are men (42%).⁵⁵ Recent research has shown that older women in the UK

are more likely to be carers than older men; they also tend to care for longer hours.⁵⁶ Older carers represent a sub-group of carers with special needs that are not necessarily met by present service provision.⁵⁷

- 71 Women are much more likely to combine part-time work with caring: of the 662,000 carers who work part time, 89% are women.⁵⁸ One in five carers aged 45-59 are women who work full time.⁵⁹ These are women at the peak of their careers; if they were forced to leave work they would find it extremely difficult to return and, consequently, their pensions are likely to be significantly reduced. Employees with caring responsibilities are two-to-three times more likely to be in poor health than those without.⁶⁰
- 72 In Northern Ireland, 21% of carers are aged 60 years or over. Women are more likely to be informal carers than men, and 34% of female carers report that they spend at least 30 hours per week caring. Of women aged 60-74, 17% provide care in their own household, while 25% of children provide informal care for a person not living with them.⁶¹

Policy context

- 73 Recent government legislation has helped to support women in their caring roles. For example:
- Three quarters of people claiming Carer's Allowance are women.⁶² However this benefit is not available after State Pension Age.
 - The Pensions Act 2007 meant that 120,000 more people gained a credit to the Basic State Pension in 2010 through the new carer's credit. This includes around 85,000 women.⁶³
 - Women carers also benefit from the wider reforms to the pension system, particularly reducing the number of qualifying years for the full Basic State Pension to 30.
 - Following the introduction of the Flexible Working Regulations in 2003 (and subsequent expansion in the provisions in 2007 and 2009), carers have had the right to request flexible working hours from their employers. More than 2.6 million carers are eligible for this right.

Particular concerns of older women

- 74 The inability to receive Carers Allowance once State Pension Age is reached is one of the major concerns of older women carers.⁶⁴ However the situation is complicated: while older women's contributions as carers are not recognised, they can still receive benefits for being on low income. This means older women can receive some support, but the Government is unable to make provisions for the specific needs of older women carers.⁶⁵
- 75 Older carers in the Age UK *Invisible but invaluable* campaign, are calling for improved financial, emotional and practical support.⁶⁶

Recommendations

76 The UK Government should:

- monitor the impact of public sector service reductions on informal carers
- introduce a carer's allowance post-retirement.
- give carers a statutory entitlement to the support they need in order to achieve an acceptable quality of life, in terms of mental and physical health as well as opportunities for social and financial inclusion.

Health and social care – Article 12

*“States parties should adopt a comprehensive health care policy
for the protection of the health needs of older women”*
[GR27, paragraph 45]

- 77 The Equalities and Human Rights Commission Triennial Review 2010 identified that women are more likely to live their last years in ill health.⁶⁷
- 78 According to research by the Centre for Policy on Ageing,^{68,69} most age discrimination in UK healthcare occurs in individual clinical decisions, the effects of which can only be seen by assessing the outcomes for different groups of patients. Even when other factors that might affect referral rates are taken into account – such as frailty and co-morbidity – it is clear that older women are less likely to be referred for treatment or to be given the appropriate treatment once referred. This applies for a range of conditions including cancer, heart disease and stroke.
- 79 For some conditions, older women appear to suffer dual discrimination as a result of being older and a woman. There is evidence that women aged 75 and over may be only one tenth as likely as a woman aged 40-64 to receive the best standard of treatment for a heart attack and around one half as likely as an older man to receive such treatment.⁷⁰
- 80 Several studies have shown that the prevalence of Alzheimer's disease is increasing among women.⁷¹ Diagnosis rates of dementia are not only influenced by dementia *per se* and the disability that derives from it, but also by the wider social prejudice, discrimination and stigma surrounding ageing and dementia more generally.⁷²
- 81 It is this facet of awareness and diagnosis where women may suffer greater disadvantage than their male counterparts. Age discrimination against women is well-documented in many societies including the UK; therefore older women affected by conditions such as dementia are exposed to a “triple jeopardy”⁷³ – of discrimination by age, sex and disease. It is still the case that specific symptoms of dementia are powerfully stigmatising both in the community and in care settings – for example, disturbed behaviour, poor self-care and incontinence.
- 82 The Equality and Human Rights Commission recently undertook an inquiry into older people's human rights in home-based care in England. Around half of the older people, friends and family members who gave evidence expressed satisfaction with their home care. However the evidence also revealed many instances of care that raised concerns, including human rights breaches. Whilst it is known that, due to longevity, the majority of recipients of home-based care are women, there was minimal data in relation to age and gender in the study.⁷⁴

Policy context

- 83 Much overt direct age discrimination has been eliminated from health service policies in the UK.⁷⁵ Public health screening is an exception. For example, the 'by invitation' NHS automatic breast cancer screening programme that predominantly affects women currently has an upper age limit of 70 despite the incidence rate for female breast cancer remaining high beyond that age.⁷⁶
- 84 Due to longevity, older women are the major recipients of social care. A recent survey by the Association of Directors of Adult Social Services suggests that local authority social services budgets will be reduced by £1bn, and it is expected that 25% of that decrease will come from curtailed services.⁷⁷
- 85 Although the UK Government allocated an extra £1bn for adult social care in the last public spending round, this money was not ring-fenced which means local authorities are not obliged to spend it in these areas. Therefore adult social care budgets face cuts along with other public services. In an attempt to manage diminishing resources, many local authorities have raised the "threshold of risk" for accessing care so high that many will now fail to qualify.⁷⁸
- 86 Concern about the treatment of older people in hospital is widespread. The Health Service Ombudsman's report of February 2011⁷⁹ outlined 10 illustrative cases of seriously poor or negligent care breaching older people's human rights that reached the ombudsman after failure to resolve them locally. These cases form the tip of a much larger iceberg. For example, although NHS policy seeks to place patients in single-sex accommodation, older people are more likely than younger patients to say they have had to share a room or bay with a patient of the opposite sex – an experience that may be particularly disturbing for an older woman.⁸⁰
- 87 The Scottish Government provides a Free Personal Care scheme for those over 65 assessed to have needs for services to be put in place. While this is welcomed, there are concerns that provision levels and individual needs are not always taken into account when assisting older women.

Particular concerns of older women

- 88 Following consultations with women in Scotland, the Scottish Women's Convention report that the cuts to public spending are having a serious impact on the quality of care received, with providers operating a "time versus cost ratio".

"Carers and patients are unable to establish relationships (with the professionals) and patients just feel like a commodity"

Delegate at the Scottish Women's Convention consultations with older women

- 89 These views were also reflected by the older women consulted among the Age UK focus groups, particularly in relation to access to social care services.

Recommendations

- 90 The UK Government should:
- remove the upper age limit for automatic invitation to breast cancer screening
 - ring-fence funds to local authorities in order to ensure older women can secure their rights to be cared for in their own homes for as long as they wish, and is practicable and can access quality, affordable residential and nursing home care when required
 - encourage the regular disaggregation and analysis of data by gender and age in order to contribute to targeted policy development.

Income and poverty in old age – Article 13

“Gender-based discrimination in employment throughout their life has a cumulative impact in old age, compelling older women to face disproportionately lower income and lower or no access to pensions compared with older men”

[GR27, paragraph 20]

“States parties have an obligation to ensure that retirement ages in both the public and private sectors do not discriminate against women. Consequently, States parties have an obligation to ensure that pension policies do not discriminate against women”

[GR27, paragraph 42]

- 91 According to the Office for National Statistics (ONS), over two-thirds of pensioners living in relative poverty are women.⁸¹ This is because of three factors: there are more female pensioners (than male) aged over 65; low pension income of many women pensioners;⁸² and because women predominate in the older age groups, where inadequate indexation has most severely eroded their pensions' value.
- 92 The experience of low income and poverty of people of pensionable age in Northern Ireland varies according to family type, gender and age. Single pensioner households are at higher risk of poverty than pensioner couples. There has been an increase in the proportion of single female pensioners aged over 75 with incomes below the 60% of median household income: 30% live in poverty.⁸³
- 93 Low income levels of women pensioners reflect the gender pay gap during their working lives, interrupted employment histories due to caring responsibilities, and resulting impaired ability to save for retirement through the pension system. In addition, many older women pensioners are widows, and the level of occupational pension received is generally only half the pension received by the husband when he was alive.⁸⁴
- 94 Increasingly, women who raise children are not married and/or often retire without any widow's pension. Divorce is having an increased impact on older women's poverty; divorced older women are a growing group and one of the poorest.⁸⁵ Women over the age of 50 are disproportionately represented in part-time, low-waged work and have fewer chances than men to build full contributions to state or private pensions (occupational/personal).⁸⁶
- 95 The gender difference is much greater in private than state pensions. Figures for 2006-8 indicate that working men's estimated median pension wealth at age 56 is £52,800, compared with women's of £9,100.⁸⁷ Nearly half the women aged over 35 have accumulated no pension wealth at all.⁸⁸

- 96 For women who annuitised a defined contribution pension pot before EU legislation required sex equality in annuity rates from December 2011, UK rates were about 10% lower for women than for men – older women's annuity income is permanently reduced as a result.⁸⁹ Most annuity purchasers are men and choose a 'single life' annuity, forfeiting any survivor benefit for their widow but giving a higher amount during their lifetime. Since there is no requirement to inform their spouse, married women cannot rely on this source of income continuing when their husband dies.⁹⁰

Policy context

- 97 In the longer term, women will benefit from the wider reforms to the pension system – particularly the reduction to 30 in the number of qualifying years for the full basic state pension. However in its Equality Impact Assessment of this policy, the government estimated that over 46% of women in 2015 will still not be entitled to a full basic state pension.⁹¹
- 98 The Pensions Act 2011 includes measures to equalise the State Pension Age (SPA) for men and women at 65 in 2018 (two years earlier than planned), and raise it to 66 in 2020. In a recent amendment, the Government agreed to a six-month delay for women affected by the changes so no one will need to wait more than 18 months extra to claim their state pensions. However the accelerated rate of change still leaves women in their late 50s with little time to adjust to a later pension age.
- 99 There is also a proposal to index the SPA automatically to life expectancy, a proposal that ignores the more relevant data on *healthy* life expectancy and the large class differences in disability and job opportunities. It will leave working people without any certainty of the SPA when planning for their future. The Government fully expect the SPA to rise to 68 or more in future.
- 100 The UK Government's decision to introduce a single-tier flat-rate state pension of £155 per week (in 2012 prices) for each individual reaching the SPA in 2015 with 30 qualifying years will benefit women with low lifetime earnings. However, those already over the SPA will not be eligible. In future, working age women will have no way of obtaining a good wage replacement rate except through private pensions. Since these disadvantage women by allowing no carer credits, gender inequality in private pensions will remain.

Particular concerns of older women

- 101 Women in their late 50s will be affected by the speedier equalisation of state pension age. Although most women would accept the need for equal state pension ages, there is great concern that this is being accelerated with too little time to rearrange financial plans. The care of grandchildren and

frail relatives by women in their 60s is vital to society, saving costs to the state. Yet the accelerated rise in the SPA threatens these arrangements.

“Since the proposal gained some publicity, angry, anxious women have contacted Age UK. Many say that they have already adjusted their financial plans once to take account increases already agreed by Parliament and now these plans are being undermined. They feel that they have worked most of their lives often from the age of 15 or 16. They have paid National Insurance and taxes and often contributed more widely to society. Now the goal posts are being moved, forcing hundreds of thousands of them to work for longer”.

“Even though most had expected to retire at 60, they are not arguing that the State Pension Age should not be raised in the light of rising life expectancy. They simply feel that speeding up the equalisation which is already taking place is a step too far”⁹²

New ‘auto-enrolled defined contribution’ pensions

- 102 Auto-enrolment into personal pensions – including the National Employee Savings Trust (NEST) – will allow employees to opt out, but others will be excluded due to low wages. NEST will be phased in from 2012, eventually requiring contributions of 4% from an employee, 3% from employer and 1% tax relief, all as a percentage of employee band earnings.⁹³ But NEST and similar auto-enrolled personal pensions, as private funded schemes, allow no credits for periods of family caring, unlike state pensions. Thus women will be disadvantaged, since they undertake most informal caring at the expense of paid employment.⁹⁴
- 103 As in any defined contribution scheme, there are charges and investment risk. The returns are uncertain and will often produce trivial funds at retirement, especially for low paid women with interrupted careers. Funds must be annuitised but small amounts attract very poor annuity rates. The NEST scheme has been condemned by some as a poor way of using low paid employees' money.⁹⁵
- 104 If it is desirable to encourage additional second-tier pension saving with voluntary contributions from employees and employers, this could be operated through an auto-enrolled Voluntary Earnings-related State Pension Addition (VESPA) with credits for caring as with National Insurance. This would be far more beneficial for women, reducing the gender gap in pensions.⁹⁶

*Older women from Irish and black and minority
ethnic communities*

*“Older women who are members of minority, ethnic or indigenous
groups, or who are internally displaced or stateless
often experience a disproportionate degree of discrimination”
[GR27, paragraph 13]*

- 105 Although there is little published data focusing specifically on older black and minority ethnic (BME) women in the UK, data are available for older people from these communities.
- 106 The Irish are the oldest minority ethnic group in Britain. However, the tendency to view ethnicity in terms of skin colour means that the Irish, being a predominantly white community, are largely excluded from debates about inequality and discrimination.
- 107 The poor physical and mental health of Irish people in Britain has been demonstrated by researchers for about three decades and yet, because of the focus on skin colour as a marker of health and social disadvantage, this group has received little attention. The reality that many Irish people are economically, educationally and socially successful in Britain compounds the neglect by masking the disadvantage that exists in sections of the community.⁹⁷
- 108 Nearly half of Irish women aged 60-64 continue to work after their pension age, compared with only one third of British-born women. This suggests poverty is a significant issue for retired Irish older women in the UK.⁹⁸
- 109 The 2001 Census revealed that BME groups comprised 8.7% of the population of England and Wales, but only 2.8% of people aged 65 and over.⁹⁹ Only 5.1% of the BME population were aged 65 and over, as opposed to 17% of the population who described themselves as white British. Of specific ethnic groups, less than 5% of the Pakistani, Bangladeshi and black African population were 65 and over.¹⁰⁰
- 110 A report by the Pensions Policy Institute found that minority ethnic women are the group most likely to be disadvantaged by low pay and incomplete employment.¹⁰¹ Unusually high rates of chronic long-term health problems afflicting minority ethnic people mean that many older women approach old age prematurely.¹⁰² This brings an added disadvantage of being forced into early retirement, thus reducing their opportunity to secure adequate income in retirement.
- 111 The Equality and Human Rights Commission's Triennial Review of 2008/9 states that 49% of Bangladeshi and Pakistani pensioners live below the poverty line. As in the wider population, many of these will be women.

- 112 A range of studies¹⁰³ with Bangladeshi women in East London revealed a significant lack of work histories and information about the sectors of the economy in which they have worked, potential problems with understanding the language or finding their way around the system; moreover they often do not know their actual age. All of this makes the notion of a retirement or pension age meaningless to older women in this community.

Older disabled women

- 113 Older women are more likely to be living with a disability in later life.¹⁰⁴ Their disabilities may significantly affect their quality of life and mobility. Even at the age of 60, 40% of women had limitations in Activities of Daily Living, 20% of women were severely affected.¹⁰⁵
- 114 In 2009, the Pension Policy Institute called for a policy response from the Government to recognise the situation of 'under-pensioned' individuals who fall into more than one of the disadvantaged groups identified above and who might experience 'multiple, or 'cross-sectional', disadvantages as a result.¹⁰⁶
- 115 Despite being major users of healthcare in Northern Ireland, disabled people often have many unmet needs. For example, research by the Equality Commission for Northern Ireland highlighted difficulties experienced by many disabled women in accessing key services such as reproductive healthcare and screening.¹⁰⁷

Recommendations

- 116 The UK Government should:
- allow a longer time for the rise in the State Pension Age (SPA) as planned with no automatic linking of the SPA to life expectancy
 - ensure adequate indexation of state pensions that takes full account of rises in cost of fuel and food
 - introduce a universal pension for all with 30-plus years of National Insurance contributions/credits, to a level above the internationally accepted poverty level (that is, greater than 60% median income) including those over the SPA now.

Rural older women – Article 14

“States parties should ensure that older women are included and represented in rural and urban development planning processes”
[GR27, paragraph 49]

- 117 Issues of isolation, rural poverty and lack of accessible services are of particular concern to older women and men in rural areas. The systematic closure of many rural post offices as part of the proposed privatisation of Royal Mail, means many older people have to travel considerable distances to access pension, benefits and banking services.
- 118 Car use by those over the age of 70 diminishes leading to greater reliance on public transport. Older women are especially heavy users of this service.¹⁰⁸
- 119 The current public spending cuts are affecting local authorities' ability to support rural bus services. Research by the Campaign for Better Transport in 2011¹⁰⁹ revealed that 70% of local authorities in England plan major cuts in their bus services; some councils plan to cut *all* supported bus services. This will severely limit the ability of older women to participate in public life and access health, social and other services.
- 120 In response to the outcry from civil society about the closures of so many post offices, particularly in rural areas, the Government announced that it plans to explore the possibility of 'mutualising' remaining post offices with all stakeholders having a say in their management. Consultation on their proposals ended in December 2011. Further developments will require new legislation which is unlikely to be enacted until after 2015.

Particular concerns of older women

- 121 Rural older women face the challenges and difficulties of older women in urban areas. However these difficulties are exacerbated by living in isolated rural communities. The poor and frail are most affected. The following concerns were expressed during consultations for this report.
- Cuts in public transport, especially rural bus services, affect older women disproportionately. Public transport is critical to get to health appointments or visit relatives in hospital or care homes.
 - Cuts to health, social care and libraries in rural areas restrict access to health and other services. The high cost of living in rural areas has disproportionate impact on older women's pensions and their quality of life.

- Rural communities are themselves poor with few or no services, amenities or infrastructure to support frail, isolated older women and men. This is illustrated by the closure of many rural post offices and village shops.
- Self-help groups that bring older women together are a lifeline, provide a personalised approach, and should attract some public sector funding.
- Lack of older women's involvement in planning services to meet needs results in resources wasted on 'one size fits all' provision.
- The rural experience is not homogeneous: rural areas vary in the issues and challenges they present. Service provision should meet the needs of older women from different communities.

Recommendations

122 The UK Government should:

- work with all stakeholders to co-ordinate, integrate and improve affordable transport services in rural areas, including a range of options from dial-a-ride schemes to buses
- ensure access to affordable, quality health and social care services and enable rural older women to work with other stakeholders involving them in decisions during the design and delivery of such services
- resource schemes (such as befriending) that are cost effective and reduce isolation in rural communities
- harness the resources and skills of older women that are currently under-utilised, providing routes to employment or business development that enable rural older women to earn money
- consider an additional 'rural' element in the state retirement pension to reflect the additional costs of living in a rural area.

Older women in prison – Article 15

“States parties should adopt gender-sensitive and age-specific policies and measures, including temporary special measures ... to ensure that older women participate fully and effectively in the political, social, economic, cultural, civil and any other field in their societies”

[GR27, paragraph 29]

“I walk along corridors unseen, invisible to the young. My hair loses its purchased gold and steely grey replaces the once careful disguise. It declares its independent hue. It is a colour worn here by very few. The furrows on my brow, matching lines under my eyes – over-fifties age ten years inside this place ...”

M ... Being over fifty, inside (from a 'writer in residence' project working with older women in prison which ran concurrently with the consultation for this report)¹¹⁰

- 123 The number of older people in UK prisons is growing. The failure of the Government to meet the specific needs of women in the criminal justice system is more acute for some minority groups, including older women.¹¹¹
- 124 For England and Wales in June 2010, there were 369 older women in prison; 301 aged 50-59; 60 aged 60-69; and eight over 70. In Scotland, the figures for May 2011 were 25 aged 50-60 and one aged 70-80. In Northern Ireland in August 2011, there were four aged 50-60.¹¹²
- 125 Long-term prisoners tend to age 10 years more than their biological age.¹¹³ This means that older women and men will face increasing physical and mental health difficulties, within inadequate facilities, and without trained personnel to respond to these problems.

Policy Context (England and Wales)

- 126 Prison Service Order 4800, a mandatory directive issued in 2008, covers older women prisoners (those over 50) and requires that “the different needs of older women are understood and addressed” in all women’s prisons. Women’s prisons are audited on this annually,¹¹⁴ however a gap remains between policy and practice.
- 127 No specific reference was made to older prisoners in the Government’s recent plans for criminal justice reform.

Particular concerns of older women

- 128 Older women make up less than 10% of the women’s prison population.¹¹⁵

129 As a minority within a minority, their needs are overlooked and unmet. Particular concerns include:

- severe problems with regards access to appropriate, adequate health-care and in-patient treatment – for example, shackling in hospital following operations.
- less access to work and association because prisons are not designed for older inmates. This has a significant impact on the mental and physical health of older women and limits their opportunities for successful rehabilitation and preparation for release and resettlement.

Recommendation

130 The Government should develop an explicit and integrated set of policies and programmes to address the specific needs of older women in all jurisdictions in the UK, enabling a national strategy to be implemented and good practice to be identified. This should include facilities geared towards the needs of older women.

Violence against older women including elder abuse – Article 16

“States parties have an obligation to recognize and prohibit violence against older women, including those with disabilities, in legislation on domestic violence, sexual violence and violence in institutional settings”
[GR27, paragraph 37]

“States parties should provide older women with information on their rights and how to access legal services. They should train the police, the judiciary as well as legal aid and paralegal services on the rights of older women”
[GR27, paragraph 33]

Intimate partner violence

- 131 For the purposes of this shadow report, a distinction is made between intimate partner violence and elder abuse.
- 132 It is accepted that there is significant under-reporting by older women of intimate partner violence in the UK. Data collection is less than reliable. For example, the British Crime Survey's self completion module on intimate violence stops at age 59, so that women aged 60 and over are not asked to complete the schedule; therefore any intimate partner violence they might experience is not reported.¹¹⁶ Other limiting factors include self-censoring by older women due to shame or fear. Data from services only give information relating to individuals who have been able to engage with those specific services.
- 133 The 2009 data from the National Domestic Violence Helpline for England¹¹⁷ show the following numbers contacted the service:
- 226 aged 60-69
 - 70 aged 70-79, and
 - 15 aged 80 and over.
- 134 Figures for 2011 from the Women's Aid Federation, England indicate that less than 1% of women using refuge services are over 60 years.

Elder abuse including financial abuse

- 135 Abuse of older people is largely a 'hidden problem'. Official police statistics consistently report low levels of abuse against older people. But prevalence surveys suggest that around 340,000 (about 1 in 25) of older people living in the community are affected by abuse every year.¹¹⁸

- 136 The UK-wide study of abuse and neglect of older people (60+), published by Action on Elder Abuse in 2007 found that victims are predominantly women (5.4%) rather than men (1.2%). However there were differences between nations:
- in England, considerably more women (5.6%) than men (1.6%)
 - in Northern Ireland, more women (3.4%) than men (2.4%)
 - in Wales, slightly more women (6.2%) than men (5.8%)
 - in Scotland, significantly more men (5.2%) than women (3.6%).¹¹⁹
- 137 A briefing paper on the financial abuse of older people, by the Centre for Policy on Ageing in August 2008, identified that older women who are separated or divorced are particularly susceptible to financial abuse.¹²⁰

Policy context (Intimate partner violence)

- 138 The law in relation to violence against women, working definitions and the policy context is different for the devolved administrations in Northern Ireland, Scotland and Wales. In England, the working definition of domestic violence is “any incident of threatening behaviour, violence or abuse (psychological, physical, sexual, financial or emotional) against those who are or have been intimate partners or family members regardless of gender or sexuality”.¹²¹
- 139 In March 2011, the Government launched *Call to end violence against women and girls: Action plan*.¹²² This commits government resources for specialist services over the next four years. However it makes no mention of older women or the particular services they may need.
- 140 Wales, Scotland and Northern Ireland have developed national strategies to prevent, and support, women experiencing violence that reflect their specific jurisdictions and policy contexts. Older women's needs are not specifically reflected in any of the devolved administrations strategies or action plans, although the Scottish Strategic Framework does make a reference to age as a factor that affects women's experiences.¹²³
- 141 Services are typically designed with a ‘default victim’ of a younger woman with dependent children. Older women are often invisible in estimates of demand for these services. Refuges and interventions that ignore their caring responsibilities are rarely desirable to older women.
- 142 Local government's ‘high risk’ threshold for accessing older adult services in England means many older women have little or no access to local authority advice and support, when the violence and abuse they experience does not trigger the service threshold.

Policy context (Elder abuse)

- 143 Best practice in the UK calls for a co-ordinated response at local level between police, health, local authority and voluntary services. These should offer support, advice and refuge to victims as well as take action against perpetrators. For example, the Crown Prosecution Service's policy for prosecuting crimes against older people has a strong partnership approach and takes into account the impact of the crime and any court proceedings.
- 144 It should be noted that age hate crime is not covered in law in the same way as hate crime related to other protected characteristics – that is, it is not considered an aggravating feature, so the penalties would be less.¹²⁴

Particular concerns of older women

- 145 Recent research¹²⁵ and meetings with organisations supporting women experiencing intimate partner violence have identified concerns including:
- intimate partner violence against older women remains a 'hidden issue' as a result of lack of data collection and monitoring at local or national level.
 - insufficient awareness of the issues among professionals and public with a lack of targeted outreach and advice to victims.
 - inappropriate refuge facilities for older women.
 - financial hardship of women leaving abusive relationships unable to access pensions or savings immediately.
 - cuts to local public services following the Government's Comprehensive Spending Review mean that many domestic violence services are under severe pressure.

Recommendations

- 146 The UK Government should:
- encourage the British Crime Survey to collect self-reporting data on intimate violence beyond the age of 59
 - review its action plan to end violence against women and girls to include policy and guidance on older women, outlining the roles and responsibilities of service organisations
 - make resources available for service providers to meet the needs of older women including staff, accommodation and outreach services
 - review and provide mechanisms for financial support to older women who have pensions or savings but do not have direct access to these funds.

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Appendix 1: Organisations that endorse this report

Age UK
Association of Teachers' Widows
British Association of Women Entrepreneurs
British Federation of Women Graduates
Coventry Women's Voices
International Longevity Centre, UK
League of Jewish Women
National Alliance of Women's Organisations
National Council of Women Great Britain
National Pensioners Convention
Older Feminist Network
Older Women's Network, Europe
Scottish Women's Convention
Sisters of Mercy
Soroptomists International (GBNI)
Trades Union Congress, UK
UN Women, UK
Wales Assembly of Women
Widows for Peace through Development
Women in Prison
Women@thewell
Women's Aid Federation England
Women's Resource Centre

Appendix 2: Organisations and individuals consulted

NGOs that were consulted, and contributed to, this report

Age UK
Association of Jewish Women's Organisations
Association of Teachers' Widows
British Association for Women in Policing
Elcena Jeffers Foundation
Equality Network, Northeast
Liberal Democrat Women
London Metropolitan University
National Alliance of Women's Organisations
National Council of Women of Great Britain
National Pensioners Convention

Northern Ireland Women's European Platform
Older Women's Network, Europe
Older Feminist Network
PRIME – The Prince's initiative for mature enterprise
Scottish Women's Convention
SOLACE Women's Aid
Soroptimists International (GBNI)
UN Women, UK
Unite the Union
Women in Music
Women in Prison
Women's Aid Federation England
Women's Resource Centre

Focus groups

Age UK held focus groups in York, Forest of Dean, Leicester and North Norfolk in July 2011. Consultations across Scotland by the Scottish Women's Convention were undertaken between 2010 and 2012.

Individuals and academics consulted

Nony Ardil, Equality and Human Rights Commission
Dr Sally-Marie Bamford, International Longevity Centre, UK
Professor Miriam Barnard, Keele University
Jackie Barron, Women's Aid Federation England
Ken Bluestone, Age UK
Dr Gillian Crosby, Centre for Policy on Ageing
Jenny Earle, Equality and Human Rights Commission
Professor Eileen Fairhurst, Salford University
Alison Fenny, Age UK (from September 2011)
Evelyn Fraser, Scottish Women's Convention
Professor Jay Ginn, King's College London
Scarlett Harris, Trades Union Congress, UK
Katherine Hill, Age UK (to July 2011)
Dr Nat Lievesley, Centre for Policy on Ageing
Kathleen McCullough, Northern Ireland Women's European Platform
Jennifer Moses, National Association of Schoolmasters
and Union of Women Teachers
Katherine Perks, Rights of Women
Mo Poole, Mo Poole Ltd
Dr Marsha Scott, Engender, Scotland
Mary Sinfield, Merton Seniors' Forum
Leah Thorn, Poet in residence, Women in Prison
Professor Mary Tilki, Southbank University, London
Dr Azrini Wahidin, Queen's University, Belfast
Dr Lorna Warren, Sheffield University