## **UN General Assembly's Open-ended Working Group (OEWG) on Ageing**

## **Inputs from UN Women**

1. **"Social protection and social security including social protection floors"**

Globally, about [one third of people above the retirement age lack access to an old-age pension](http://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_604882.pdf). In most countries, women are less likely than men to receive one and, where they do their benefit, levels are usually lower:

* The global gender gap in access to old-age pensions stands at 10.6 percentage points.
* Even where women are relatively well covered, their benefit levels tend to be lower than men’s. In the European Union, for example, women ’s pensions are on average [36.6 percent lower](https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_457317.pdf) than men ’s.

Against this backdrop, paid work often remains a necessity for older women, especially in LMICs and among those have experienced shocks, widowhood, HIV/AIDS in the family or migration of family members. Meanwhile, older women also play an important role as unpaid caregivers for care-dependent adults and grandchildren. While some older women report paid and unpaid care work as rewarding experience, the necessity to juggle both way into old age can [negatively affect](https://www.odi.org/older-women/empowerment) physical and mental health.

To strengthen women’s income security in old age, [UN Women’s policy brief on gender-responsive pension systems](http://www.unwomen.org/en/digital-library/publications/2015/12/women-income-security-in-old-age) recommends for countries to:

* Expand non-contributory social pensions that provide basic income security for all regardless of individual labour market trajectories or contributory records. Evidence shows that the expansion of non-contributory social pensions cannot only boost overall coverage but also significantly reduce the gender gaps in pension coverage: In Bolivia and Ecuador, for example, two countries where overall coverage was very low in the mid-1990s (35 and 22 per cent of older people had access to a pension in 1995) the expansion of social pensions led to an increase in coverage to 96 and 66 per cent respectively by 2013 and gender gaps in coverage practically disappeared.
* Privilege universal social pension schemes which are the most effective way to reach women as individuals
* Pending the introduction of universal schemes, choose pension-testing over means-testing in non-contributory programmes to ensure women’s economic autonomy
* Ensure that the benefit levels of social pensions are at least high enough to keep older women out of poverty
* Avoid punishing short or interrupted labour market histories by ensuring that the requirements to access minimum contributory pensions allow for the incorporation of most women
* Compensate for time dedicated to childrearing or other unpaid care work through adequate contribution credits (“care credits”)
* Pool longevity risks broadly and avoid penalizing women for higher life expectancy, including by eliminating the use of gender-specific actuarial tables
* Regularly adjust benefit levels to inflation or wage increases to avoid the gradual loss of purchasing power, which affects women disproportionately

[The sixty-third session of the Commission on the Status of Women](http://www.unwomen.org/en/csw/csw63-2019) (CSW) will take place at the United Nations Headquarters in New York from 11 to 22 March 2019. As it’s priority theme, CSW will consider “*Social protection systems, access to public services and sustainable infrastructure for gender equality and the empowerment of women and girls.”* This is an important opportunity for Member States to adopt strong conclusions about social protection for older women and strengthening long term care systems.

1. **“Long-term and Palliative Care**”

Adequate and dignified care provision for care-dependent older persons, also known as long-term care (LTC), is becoming an urgent policy issue in all countries, both developed and developing. UN Women’s global monitoring report [Turning Promises into Action: Gender Equality in the 2030 Agenda for Sustainable Development](http://www.unwomen.org/en/digital-library/publications/2018/2/gender-equality-in-the-2030-agenda-for-sustainable-development-2018#view) (Chapter 6) shows that LTC is a critical policy area for achieving the SDGs for women. investments in affordable, accessible and quality LTC systems can contribute to progress across multiple goals, for example by:

* Enabling the well-being and autonomy of older persons, among whom women are overrepresented (Target 3.4)
* Providing respite for unpaid caregivers, also predominantly women, by shifting some of the responsibility to care workers (Target 5.4)
* Giving unpaid caregivers the capacity to maintain their connection to the labour market (Target 8.5)
* Creating decent jobs (Target 8.3) in the social care sector by promoting adequate wages, working conditions and training opportunities for a predominantly female workforce that is often also disadvantaged in terms of ethnic, racial and migration status.

The low priority accorded to LTC is in part because policymakers may not be aware of the pressure this is exerting on unpaid caregivers, predominantly female spouses, daughters and daughters-in-law. In addition, there is a pervasive view that families are best placed to care for the older generation.

Yet models of exclusive family care are unsustainable in the face of far-reaching societal changes, such as migration; women’s increasing participation in the labour force and the concomitant reliance of families on their earnings; social norm change which means that frail older persons themselves sometimes express a preference for greater autonomy and not wanting to rely exclusively on their children.

UN Women’s [policy brief on long-term care for older people](http://www.unwomen.org/en/digital-library/publications/2017/12/long-term-care-for-older-people) argues that integrated and gender-responsive LTC systems should pursue multiple objectives, including promoting the well-being, dignity and rights of care-dependent older people; the reduction and redistribution of the heavy responsibilities placed on unpaid family carers; improving the accessibility, affordability and quality of LTC services; and respecting the rights of paid LTC workers. It recommends for countries to:

* Develop focused public communication campaigns highlighting the need for societal engagement with long-term care as a human rights and gender equality priority
* Generate and publicize data and knowledge about the effects of LTC on women and address key evidence gaps, including the working conditions and well-being of paid and unpaid carers as well as the vulnerability of frail older women to abuse and neglect
* Support and promote efforts by paid and unpaid carers, as well as those who rely on their care, to organize and form political alliances to reduce their marginalization from policymaking and emphasize their key stakeholder status
* Ensure that activities aimed at enhancing the status and reducing the exploitation of domestic workers reflect their growing involvement in elder care
* Grow organizational expertise about gender and LTC by facilitating and supporting strategic alliances between women’s rights groups and organizations working in this sector, including those representing older people
* Promote interventions based on those that have already been successfully implemented, mainly in high-income countries, to reduce the burden and stress experienced by unpaid caregivers
* Explore acceptable complements to unpaid family care, including community-based services such as day centres and home visits, especially in those developing countries where limited and low-quality residential care is currently the only option
* Ensure that paid carer conditions comply with decent work standards and link this to accreditation and professional standards to improve the status of this growing sector of the labour force