Autonomy and independence

Income security and long-term care needs are critical issues for the autonomy and independence of older women.

- Globally, about one third of people above the retirement age lack access to an old-age pension. In most countries, women are less likely than men to receive one and, where they do their benefit, levels are usually lower. In urban China, for example, poverty rates among older women are three to four times higher than among older men; and in the European Union, older women are 37 per cent more likely than men to live in poverty.
- Prevailing gender norms and the fact that women tend to outlive the men they marry, mean that they provide the bulk of unpaid care for ageing spouses. They also play an important role in caring for grandchildren, enabling their parents to engage in paid work or taking their place as primary caregivers when children are orphaned by HIV/AIDS or left behind in the context of migration.
- Ironically, women who often spend a lifetime caring for others may face poverty in old age, because of pension systems fail to recognize this work; they may also have fewer long-term care options when they themselves become frail.

To strengthen women’s income security in old age, UN Women’s policy brief on gender-responsive pension systems 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
- Privilege universal schemes, which are the most effective way to reach women as individuals
- Pending the introduction of universal schemes, choose pension-testing over means-testing to bolster 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
- 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
Ways to address long-term care in a gender-responsive manner are dealt with under the next focus area.

**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 recently launched global monitoring report *Turning Promises into Action: Gender Equality in the 2030 Agenda for Sustainable Development* (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. Many countries have put in place legal obligations for family members to provide LTC services to their relatives. Yet models of exclusive family care are unsustainable in the face of far-reaching societal changes:

- Domestic and transnational migration means generations are more likely to be spatially separated from each other, and adult children may not be able to care for their frail, elderly parents even if they want to.
- Women’s increasing attachment to the labour force and the concomitant reliance of families on their earnings make it difficult for them to provide full-time care for ageing spouses or parents while also holding on to their jobs.
- Social norms and expectations are changing. Frail older persons themselves sometimes express a preference for greater autonomy and not wanting to be a burden on their children (e.g. in China). And it is increasingly recognized that unpaid family caregivers cannot be left on their own to do all the work, even in countries where intergenerational family relations are strong.

UN Women’s recently launched *policy brief on 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