

## SUBMISSION FROM SCOTTISH COMMISSION ON OLDER WOMEN

### Foreword

The reality for today's generation of older women is different from that of previous generations. Women over 50 today are healthier and can expect to live longer lives. And although they may have had more educational opportunities than previous generations, they are less likely to have formal qualifications than younger women. Older women need to work and want to work, but they also often have caring responsibilities for partners, for elderly parents and for grandchildren.

Public policy and employer practices, however, lag far behind this reality: for example, there is no statutory right to leave for carers; employment practices often fail to take account of the changes that take place across the whole life cycle; and older women report additional stresses and feeling undervalued as a result.

The Commission on Older Women, chaired by Harriet Harman, which reported in April this year, drew attention to the challenges facing older women across the UK. This report, by the Scottish Commission on Older Women (SCOW), highlights some of the particular experiences of older women in Scotland.

SCOW has produced this report as a contribution to an important discussion about future policies that will best meet the needs of older women, their families, and communities in Scotland.

We wanted to look more closely at the lives of women in Scotland in work and seeking work. Over 74 per cent of women in Scotland are in paid employment, with a significant number of those being over 50, and it is important that policies are developed to meet this new situation. Statistics are often not disaggregated to enable a clear picture reflecting differences between urban and rural Scotland. With a fifth of the population of Scotland living in rural areas, we felt it was essential to try to include women in remote and rural areas. We also wanted to include consideration of black and minority ethnic older women, despite their near invisibility in official statistics.

This report is based on a review of existing literature and new statistical analysis undertaken specifically for SCOW. The Scottish Commission also drew on two years of consultations, roundtable meetings and conferences throughout Scotland where we listened to the voices and lived experiences of this neglected and often invisible generation. The women who attended our meetings welcomed enthusiastically the opportunity to speak about their paid work and unpaid caring, and generously shared sometimes painful experiences of harassment and discrimination. Women also conveyed their commitment and experience in a range of different jobs, and wished to be able to share that more widely. We are grateful to all of them for taking part.

We hope this report will make a useful contribution to the goal of recognising the contribution older women make to the Scottish economy, and to their communities, and we encourage all levels of government as well as employers and trade unions to act on the recommendations based on the report's findings.

**Morag Alexander OBE**

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### **Acknowledgements**

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## **Executive Summary**

The number of older women in employment in Scotland has been steadily increasing for two decades. For many women, this is a positive choice, reflecting better education, improved health and more freedom to shape their own paths. But for others, there is no choice: an increasing state pension age and financial pressures mean that they and their families are dependent on their income.

The Scottish Commission on Older Women was set up in 2015 to examine the challenges facing older women in the workplace in Scotland; as well as those seeking to engage with the labour market. Based on a combination of existing literature review, new statistical analysis, and conferences and roundtable sessions at which the Commission heard first-hand the experiences of older women in Scotland, this report sets out a picture of policies and workplace practices that do not currently recognise the realities of modern society today.

First, the report considers the barriers to and in the workplace that prevent many women from fulfilling their potential and making a maximum contribution to the Scottish economy. Second, it considers the particular challenges faced by the growing number of women who are trying to balance unpaid but crucial caring responsibilities, for partners, parents and increasingly for grandchildren, with workplace commitments. Finally, it sets out a number of recommendations for government, employers and trade unions on the steps that will begin to address the barriers identified.

### **Older women and the Scottish workplace**

While statistics on the increasing number of older women in employment are encouraging, they shed no light on the quality of jobs in which older women are engaged. Indeed, the Commission found that they mask widespread and serious on-going challenges of pay inequality, job insecurity, underemployment, a lack of opportunities for development and career progression, and both implicit and explicit age discrimination that leaves many older women feeling vulnerable in the workplace.

For those seeking to access the workplace, older women looking for employment are likely to have lower levels of formal education than their younger counterparts, with knowledge and experience less valued in many recruitment processes. The focus of governmental work programmes is almost exclusively on supporting young people into employment, meaning that there is little or no tailored support for older women.

For those in the workplace, there is clear evidence that women in the 50 – 64 age group face the largest degree of gender-based wage differentials in the labour market; and are likely to be in lower-skilled positions than their male counterparts. This problem is compounded by the fact that women are significantly less likely to be eligible for the full state pension or to have access to an occupational pension. In addition, there is a growing body of evidence that women are being disproportionately negatively impacted by welfare reforms, as the focus shifts from payments to individuals towards payments to family units.

Age discrimination continues to be an issue for many women in the workforce, who report feeling undervalued and often invisible in the workplace. Some feel pressured into taking redundancy or 'managed out' to make way for younger colleagues who may be viewed more positively by employers. Health and well-being issues specific to older women are frequently over-looked, and there is insufficient evidence that employers are offering systematic training for older women either to enable them to adapt to changing workplace demands or to develop their own skills. Many older women also report a lack of identifiable progression opportunities, leaving them feeling frustrated in roles that are no longer challenging or fulfilling.

There are numerous reasons why older women increasingly seek more flexibility in the workplace, ranging from those who are juggling work with significant unpaid caring responsibilities to those who no longer need to work full time but feel that they continue to have skills and expertise to offer to their employers. But the demand for greater flexibility is not yet matched by supply of high-quality, flexible positions. Rather, many women find themselves in part-time roles which are likely to be lower-paid, lower-skilled and less secure.

Self-employment is seen by some older women as a route into the labour market, with some 10 per cent of women aged 50 – 64 in Scotland now in the self-employed category. Again, there may be positive reasons for this choice, with self-employment providing greater flexibility and overcoming challenges of age discrimination. Nevertheless, it is not an easy choice: self-employment generally pays less well and is a more precarious way to earn a living. Indeed, for some, self-employment may be the only option after redundancy or other form of job loss. Older women seeking to establish their own business have a number of challenges to overcome, including access to finance, continued occupational segregation and a lack of appropriate business support.

Self-employment is a particular feature of the older women workforce in rural Scotland, perhaps as a result of limited alternative job opportunities or traditions of crofting and undertaking multiple 'jobs' to make a living. However, women in rural Scotland face not only the barriers identified above, but also the additional challenges of inadequate infrastructure (both transport and telecommunications) which make working life substantially more difficult.

Finally, the Commission was disappointed to find that the experiences of older women from different ethnic groups are rarely considered in most reports and that there is almost no openly available data. First-hand experiences of women from BME backgrounds, however, suggest that many have faced the issues outlined above, and that in some cases the challenges have been more acute. A number of women reported that many years of working in family run businesses, during which contributions were not paid on their behalf, have left them with little or no pension entitlements in older age.

### **Older women and caring responsibilities**

Statistics show that an increasing number of women in Scotland are providing some unpaid care. The Scottish Government has noted that such responsibilities are most likely to be undertaken by the 50 – 64 age group, that this is mostly being done by

women and that women are far more likely to undertake substantial amounts of unpaid caring.

There is a concept of a pivot generation, with women often expected to combine care for their own children with informal care for elderly parents. Further, many older women now provide care for grandchildren and this role is vital in allowing their own children to return to work. The evidence is that many older women in Scotland are leaving the labour market entirely due to the complexity of caring demands and the incompatibility of these demands with jobs that are inflexible.

Public policy has not kept up with the changing realities of the complex patterns of caring demands placed on older women, either in respect of valuing and integrating the contribution made by unpaid carers into health and social care systems; or by incentivising employers to recognise and accommodate the needs of unpaid carers in the workplace.

## **Recommendations**

The Scottish Commission on Older Women calls on UK, Scottish and local governments, employers and trade unions to take the lead on tackling the challenges faced by older women in the workplace in Scotland, in order that older women are supported to continue playing an active, constructive and valuable role in both the Scottish economy and society.

Government at all levels should:

- Secure greater pay transparency that will contribute to a narrowing of the gender pay gap across all age groups and backgrounds. The analysis of pay gaps should be stratified by age and appropriate data collected on minority groups in order to obtain a realistic picture of trends and progress for all.
- Stringently monitor the equality impact of policy decisions and public spend and make full use of levers to mitigate the disproportionate impact of welfare reforms on women, including those aged over 50 and women from minority groups with protected characteristics.
- Lead by example by actively taking steps in the public sector to eliminate age discrimination; to highlight the value of older women in the workplace; to support older women to continue to learn and progress in their careers; to implement flexible working policies and statutory entitlement to carers leave; and to ensure that everyone is subject to fair terms and conditions in employment.
- Use the levers it holds, particularly through the procurement process, to encourage employers to take similar steps in the private sector.

Employers should:

- Undertake a comprehensive review of policies, procedures and workplace 'norms' to address implicit and explicit age discrimination, and the ways in

which age, gender and other protected characteristics (such as race or disability) may interact to create or reinforce barriers to employment.

- Work with older women and workplace representatives to design and implement modern policies for flexible working; and to share good practice across their sectors.

Trade unions should:

- Provide all trade union representatives with the training and information needed to represent all sections of their workforce irrespective of age, ethnicity, disability and caring responsibilities.
- Continue to support employers to engage with older women to design appropriate policies and practices that meet the objectives of a fairer and more supportive workplace.

## 1. Introduction

For almost twenty years there has been a steady increase in the number of older women in employment in Scotland. For many, this is a positive choice. Today's older women have had more educational opportunities than those of previous generations. Older women are confident that they have much to contribute to the workplace, and to Scotland's economy, offering maturity alongside a wealth of skills, expertise and experience. More women are living longer, healthier lives that enable them to work to a later age.

But for others, working to an older age is less about choice and more about economic necessity. Not only has the state pension age increased, but older women are less likely to qualify for the full state pension and less likely to have an occupational pension. Women and their families are more dependent on their income, both as a result of the significant rise in the cost of living and, for some, as a consequence of other social policy decisions such as welfare reforms. The result is pressure to remain in employment in order to earn necessary income but the challenge is that work is not always available.

Whatever the reasons behind the decision of an increasing number of older women to continue in employment, Scotland has much to gain from this diverse, skilled and experienced resource. The Scottish Government itself recognises that *“a healthier and more active population with a longer life expectancy, as well as improving overall wellbeing, also further improves a country's productive capacity”*<sup>1</sup>.

Nevertheless, older women face considerable challenges to fulfilling their potential in the workplace. Those in work continue to be subject to long-standing issues such as the gender pay gap, age discrimination and limited opportunities for career progression. Many face job insecurity, often in part-time roles that are low-paid or temporary; or in sectors reliant on public funding that is being reduced on an unprecedented scale. Older women seeking employment have little or no access to tailored support and often face barriers arising from lower levels of formal qualifications compared to the younger workforce today. And, significantly, little or no progress has been made in public policy or workplace practices to recognise and accommodate the vital and increasing role of older women in taking on unpaid care responsibilities, for their partners, relatives or grandchildren.

The Scottish Commission on Older Women (SCOW) was established in early 2015 to shine a spotlight on these issues: to spell out the realities of lives of older women at work in Scotland and to make recommendations to government, employers and wider society on how such barriers can be overcome to the benefit of older women themselves, and also of Scottish society and the economy.

### This report

SCOW's work builds on two years of active debate and discussion of these issues, led by the Scottish Women's Convention (SWC), STUC and others. It has reflected

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<sup>1</sup> The Scottish Government, 2015a. Scotland's Economic Strategy p30. Edinburgh: Scottish Government.

on the findings of the UK Commission on Older Women<sup>2</sup> and considered these further in the Scottish context. This report has been informed by existing reports, a new analysis of official statistics and also by the experiences of women themselves, discussed at a number of conferences, roundtable sessions and interviews that have provided real insight into the complexities of the lives of Scotland's older women<sup>3</sup>.

Shaped by the evidence and the experiences we have heard, this report considers the challenges that older women in Scotland face under two main sections.

First, it examines the barriers faced in relation to the workplace: in accessing the workplace; in sustaining a secure, fulfilling and valued role; and in opportunities for career progression for those who seek them. Issues of self-employment, employment in rural Scotland, and employment and ethnicity are also considered here. (Section 2).

Second, the report examines the challenges faced by a large and growing number of older women in balancing work with unpaid caring responsibilities. (Section 3).

Finally, the report sets out a number of recommendations to government, employers and trade unions that aim to help overcome the barriers identified throughout the report, so that older women in Scotland can fulfil their full potential in the workplace. (Section 4).

### **Definitions: older women and work**

In undertaking this initiative, it quickly became clear that the age range implied by the term 'older women' varied greatly in perception, policy and statistics. In most instances throughout this report, the age band 50 – 64 is used to capture the experiences of those in late working life and over 65 for those who are entitled to receive a state retirement pension. A fuller explanation of the difficulties of defining the term is set out in Appendix 2.

Similarly, the definition of 'work' is subject to a range of formal statistical terms and assumed attitudes, covering those who are in work, those who are looking for work, and those who are no longer involved in the labour market. Issues arise around the need to take account of 'unpaid work' (such as caring responsibilities) and how to differentiate between full- and part-time roles. Again, a fuller explanation of the issues is set out in Appendix 2.

### **Complexity and diversity**

Finally, it is important to be clear at the outset that 'older women' are an incredibly diverse part of the population. The work and life experiences of women over 50 will differ vastly. Some will have built their careers over decades; others may have recently returned to the workforce after raising their own families. Some will aspire to take their careers to new heights, while others will be considering a staged transition to retirement. Personal and family circumstances, including health, financial situation

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<sup>2</sup> The Commission on Older Women, 2015. Final Report – Our Time: a strategy for older women in work, in their caring responsibilities and in public life. London: Commission on Older Women.

<sup>3</sup> See Appendix 4: Evidence and references for further information.



and commitments outside of work, will all determine the needs and choices of older women.

While this report sets out a picture of the key challenges older women face in relation to the workplace, it must be remembered that there is no 'one size fits all' solution. Rather, older women must have greater visibility and a louder voice in both the public sphere and in the workplace that will allow them to help shape policy and practices for the benefit of all.

## 2. Older women in the workplace: accessing, sustaining and progressing in the workforce

With steady increases in the number of older women working since 1997, figures for Scotland in 2014 indicated that 62 per cent of women aged 50 – 64 were employed (against a figure of 72 per cent for men of the same age group); 33.9 per cent of women aged 60 – 64 were employed (compared to 15.9 per cent for the same group in 1997); and 12.7 per cent of over 65s were employed (some 20,000 women in Scotland)<sup>4</sup>.

Similar trends of increasing numbers of older women in employment have also been observed at UK<sup>5</sup> and European<sup>6</sup> levels. A recent STUC Labour Market Report, however, notes a “*remarkable feature*” of Scottish employment statistics: that Scotland, between 2013 and 2015, “*has seen growth in women’s employment of 5.6 per cent, more than two and a half times the UK average (2.2 per cent)*”<sup>7</sup>. The STUC goes further to note that growth in women’s employment has been particularly strong among the 50 – 64 age group.

While these statistics are encouraging, they shed no light on the quality of jobs in which older women find themselves. They mask the significant challenges of pay inequality, job insecurity, underemployment, lack of opportunities for development and career progression and age discrimination that can leave older women feeling vulnerable in the workplace. Nor do they illustrate the particular challenge that if older women leave the workplace, they are more likely to drop out of the labour market entirely.

This section of the report will consider the challenges that older women face in accessing, sustaining and progressing in the workforce.

### 2.1 Seeking employment

Despite the increase in the employment rate of older women, this is still lower than for men of a comparable age group. A major theme in this report is that women in this age group who lose their jobs find it very hard to re-enter employment due to age and gender discrimination, the demands of caring roles or ill-health. One problem that hinders the job search for older women is that they often have a lower level of formal education than younger women. Employability in Scotland quotes Annual Population Survey data for 2012 showing that in Scotland 47 per cent of 25 to 49 year olds (of both sexes) were qualified to N/SVQ level 4 or higher, while among 50 to 64 year olds the proportion was 33 per cent<sup>8</sup>. This can exclude older women from applying for jobs that they are suited to, as they fail to meet the formal job specification. This is one way in which the labour market indirectly discriminates against older women and is an issue that needs to be addressed.

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<sup>4</sup> Appendix 3, Table 2 of this report

<sup>5</sup> Summarised in Appendix 3, Tables 2 and 3 of this report

<sup>6</sup> Eurofound. 2014. Work preferences after 50. Luxembourg: Publications Office of the European Union

<sup>7</sup> STUC. 2015. Labour Market Report p9. Glasgow: STUC

<sup>8</sup> Employability in Scotland website. <http://www.employabilityinscotland.com/key-clients/older-workers/>. Accessed July 2015.

Historic lower levels of formal education are compounded by limited opportunities for older women for training and development in the workplace (see Section 2.3). Further, reduced public funding for subsidised lifelong learning, whether through Further Education Institutions or the third sector, means that women's ability to enhance their formal education outwith the workplace depends on whether they have the time and money to do so.

Women expressed frustration that job application processes increasingly value formal qualifications over the skills and experience that come with learning on the job; and that transferable skills count little for older women seeking to move between sectors as well as organisations.

“Every job I’ve looked at needs some sort of qualification and a lot of them don’t even say ‘or relevant experience’ any more. For me, training and education for women as they get older is very important”.

*Scottish Women’s Convention, Older Women’s Conference, Glasgow, July 2015*

The difficulties that older women face in seeking employment are exacerbated by a lack of support tailored to their needs. There is a clear policy focus across all levels of government on integrating young people into the workplace, for example through Modern Apprenticeships. An absence of understanding of the needs of older women, combined with the push towards moving employment support to digital channels, can leave many feeling disenfranchised. Equally, we heard experiences from older women of discrimination by private job agencies.

“One job agency phoned me within 20 minutes of receiving my CV and seemed very enthusiastic but within the first few minutes had asked my age and then blatantly back tracked saying he was over-subscribed with applicants. Then he never responded to emails requesting progress. I wonder if my CV was ever presented to the client.”

Employability in Scotland suggests that “*older people are less likely to engage with employment services due to a lack of awareness, distrust of what is on offer, or a sense of pride and self-sufficiency*”<sup>9</sup>.

These issues all contribute to the reality that older women who leave the workplace are more likely to leave the labour market completely. This amounts to a wasted resource, at a time when the Scottish Government has stated its commitment to “*invest in Scotland’s people at all stages of life to ensure that we have a well-skilled, healthy and resilient population and an innovative, engaged and productive workforce*”<sup>10</sup>.

<sup>9</sup> Employability in Scotland website. <http://www.employabilityinscotland.com/key-clients/older-workers/>. Accessed July 2015

<sup>10</sup> The Scottish Government, 2015a. Scotland’s Economic Strategy p9. Edinburgh: Scottish Government.

## 2.2 Income discrimination: pay inequality and other sources of income

Women in the 50 – 64 age group face the largest degree of gender-based wage differentials in the labour market. The evidence presented here is that the situation in Scotland mirrors that of the rest of Europe. UK statistics, including Scotland, indicate an average gender pay gap for the age group of 18.4 per cent<sup>11</sup>. Other reports have found that men over 50 are more likely to be in relatively well-paid senior posts and women tend to remain in low-skilled work<sup>12</sup>.

The relative shortfall of income from employment is compounded by two other forms of income discrimination. First, older women in Scotland receive much lower levels of state support (either as pensions or other benefits) than men. Second, women aged 50 – 64 in Scotland are much more likely to be outside the labour market than men of the same age group. These losses of income matter. Across the UK, two-thirds of pensioners living in poverty are women<sup>13</sup>, with similar rates applying in Scotland<sup>14</sup>.

### 2.2.1 Gender-based pay inequality

The initial impact of the recession from 2008 across the UK was that average women's earnings declined even faster than average male earnings. This reflects how the loss of public sector jobs and the re-allocation of work from the public to the tertiary sector (usually with worse terms and conditions) has particularly affected women<sup>15</sup>. While more recent overall patterns of women's earnings in Scotland show some signs of improvement<sup>16</sup>, analysis of the over-50s presents a rather different picture.

Figures from the nationally representative Quarterly Labour Force Survey<sup>17</sup> show that in 2012 the average net weekly wage for women aged 50+ in Scotland was 76 per cent of that of their male counterparts; by 2014, the figure had fallen to 66 per cent. However a more nuanced, like-for-like analysis suggests that the relative pay differentials between older men and women improved in both the private and the public sectors. In the private sector the relative wage differential between men and women working full time improved from 60 per cent to 71 per cent (i.e. on average female pay improved to 71 per cent of male pay). In the public sector, the differential improved from 88 per cent to 95 per cent. Thus, it would seem that the overall gender pay gap among the over 50s in Scotland arises from the fact that men are markedly more likely to be employed in those sectors with higher wages and higher wage growth: in 2014, two-thirds of men over 50 working full time were employed in the

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<sup>11</sup> TUC, 2013. *Older Women and the Labour Market*. London: TUC

<sup>12</sup> Office for National Statistics 2012. *Older Workers in the Labour Market, 2012*. London: ONS.

<sup>13</sup> Smeaton, D. & Vegeris, S. 2009. *Older people inside and outside the labour market: a review*. London: EHRC

<sup>14</sup> Sosenko, F., Netto, G., Fitzpatrick, S., Bramley, G. & Stephens, M. 2013. *Equality Outcomes: Age Evidence review*. Edinburgh: The Scottish Government.

<sup>15</sup> UK Women's Budget Group 2015. *To ensure economic recovery for women, we need Plan F*. London: The Fawcett Society.

<sup>16</sup> Scottish Parliament 2014a. *Earnings in Scotland 2013*. Edinburgh: Scottish Parliament Information Centre

<sup>17</sup> Data accessed under licence 88825, see Appendix 3.

private sector, as compared to only one-quarter of women. As a result, the relative pay for women is very dependent on the average level of pay in a few sectors rather than across the entire Scottish economy.

## 2.2.2 Other sources of income

Despite some improvements since 1997, pensioner poverty remains a significant problem. This especially affects older women due to broken contribution records: only 13 per cent of women in the UK qualify for the full state pension, and they are less likely to have an occupational pension<sup>18</sup>. EU data indicates a gender gap in pension income of 41 per cent in the UK, greater even than the average EU gap of 39 per cent<sup>19</sup>. Other important changes include auto-enrolment for pensions and the ways this may lead to gender-based differentials in terms of retirement pensions.

The Commission heard that this may be a particular problem for Asian women who have been expected to work in a family business, meaning they had no chance to build up their own pension entitlement.

Women "... talked about how they helped in the family business and had worked hard all their lives but the men had paid tax only for themselves, not for their wives. As a result they were receiving a lower pension in older age and felt let down by both the system and their family."

*Discussion held with the Scottish Asian Ekta Women's Group, Glasgow, 13 March 2015*

In addition, there is a growing body of evidence that recent welfare reforms have hit women the hardest<sup>20</sup>. This is not merely a result of the reducing level of benefits but in the fundamental design of Universal Credit as a means to administer the welfare system, as it is intended to be paid to a family unit rather than on the basis of individual need and previous national insurance contributions<sup>21</sup>. The potential loss of independent income (and visibility) for women is substantial<sup>22</sup>.

In addition, those who are in receipt of various in-work benefits now drawn into Universal Credit may find themselves subject to sanctions and 'conditionality' if they are unable to increase their hours or income. For the self-employed, the current plan is to consider each week of income in isolation to calculate entitlements and/or sanctions, raising potential for substantial difficulties for the 10 per cent of older women in work in Scotland who fall into this category.

<sup>18</sup> Thane, P. 2006. The 'scandal' of women's pensions in Britain: how did it come about? : History and Policy.

<sup>19</sup> Committee on Women's Rights and Gender Equality, 2015. FEMM newsletter June 2015 (figures based on EU-SILC 2011 data and calculated by the European Network of Experts on Gender Equality). Brussels: European Parliament.

<sup>20</sup> Scottish Government 2013a. The Gender Impact of Welfare Reform. Edinburgh: Scottish Government, Scottish Parliament 2014b. Welfare Reform Committee. Edinburgh: Scottish Parliament.

<sup>21</sup> Wood, J. 2014. Gender and 'Welfare Reform' in Scotland. Edinburgh: Engender.

<sup>22</sup> Bennett, F. & Himmelweit, S. 2013. Universal Credit: The Gender Impact. Women's Budget Group.

The Scottish Government is actively promoting the Fair Work agenda<sup>23</sup> and has stated its commitment to using its procurement of goods and services as an indirect tool to improve wages and working conditions<sup>24</sup>. In addition, it may review the levers it holds and new powers acquired as a result of further devolution to consider how it responds to the issues of unequal impact of welfare reforms on women that have been raised in many reports. But an improvement in data collection, alongside qualitative evidence, will be needed to assess progress.

### 2.3 Age discrimination: health and well-being; development and progression opportunities

The experiences shared with the Commission in focus groups reinforced the findings of existing literature: that older women feel undervalued and often invisible in the workplace<sup>25</sup>.

“I feel that my professional skills have not been valued properly since I left my last job as Director of a national voluntary organisation, where I was responsible for managing all aspects of the organisation, including staff, services, finances, and fundraising.”

“Some younger women seem to think that a woman in her 50s is ‘past it’, whereas a man at the same age is viewed as mature and competent.”

*Personal response to SCOW*

Age discrimination, both explicit and implicit, continues to be a serious challenge for older women in the workforce. Speaking to the Commission, women reported experiencing an inherent bias, based on outdated perceptions of the capabilities of the older workforce, often propagated by employers and managers in the workforce. Older women are most likely to be impacted by early severance and other redundancy programmes, not least as current research indicates that women are more likely to feel they need to leave in order to make space for young people in a difficult labour market<sup>26</sup>. Many report being ‘managed out’ of their jobs, for example by being placed under performance frameworks that prioritise the ability to do the work quickly, with little recognition of the wider skills and experience that older women can bring to the position.

“Many women are being told in appraisals that we are no longer capable of carrying out our roles, because we can’t cope with change. Many of my friends and colleagues in this sector are applying for Voluntary Redundancy, choosing to volunteer to leave rather than face being performance or absence managed out of the door.”

<sup>23</sup> Scottish Government, 2014. Working Together Review: Progressive Workplace Policies in Scotland. Edinburgh: Scottish Government.

<sup>24</sup> Procurement Reform (Scotland) Act 2014. Available on <http://www.legislation.gov.uk/asp/2014/12/contents>.

<sup>25</sup> For example, see Sweeney, E. 2014. Making work better: an agenda for government. London: Smith Institute. Loretto, W. (2013) and Vickerstaff, S. (2010) ‘The Relationship Between Gender and Age’, in E. Parry and S. Tyson (eds) *Managing an Age-Diverse Workforce*, London, Palgrave Macmillan.

<sup>26</sup> Fieldwork conducted for ‘Uncertain Futures’, funded under ESRC/MRC Lifelong Health and Well-being Programme. Further details available from [W.Loretto@ed.ac.uk](mailto:W.Loretto@ed.ac.uk)

The culmination of the failure of employers to recognise or capitalise on the value that older women bring to the workplace, to support their health and well-being or to provide appropriate development opportunities and clear paths for progression means that many older women feel, and in practice become, vulnerable to disciplinary action on performance or health-related issues.

### 2.3.1 Health and well-being

There is widespread failure among employers to properly provide for the health and well-being of their older female staff. Trade union equality representatives report little or no adjustment made to help women experiencing real health problems<sup>27</sup>. In particular, misunderstandings and misinformation around menopause can cause difficulties for women, and discourages them from seeking support from their employer. Accordingly, 70 per cent of women do not disclose to their manager that they are having symptoms<sup>28</sup>. With no support to accommodate or overcome these issues, older women may struggle to maintain their performance at their usual level. The trade union movement has undertaken initiatives to support women, predominantly by providing access to information about the importance of health and safety at work from women's perspectives<sup>29</sup>.

### 2.3.2 Training and development opportunities

There is inadequate evidence that employers are offering systematic training for older women or making efforts to retain their skills and knowledge in the workplace<sup>30</sup>. This is a significant barrier to older women progressing in their careers. Not only are they likely to have fewer formal qualifications than their younger counterparts (see Section 2.1), but older women are also more likely to remain in the same sector over their career spans<sup>31</sup>, and principally in sectors that are predicted either to shrink or remain static and that are characterised by lower-paid jobs<sup>32</sup>.

This phenomenon creates a particular problem. Older generations of workers may have little exposure to the wider context of skills and competencies at a time when economic activities are changing and demands for new jobs and new skills are on the increase.

“There’s a perception where I work that it’s not worth offering opportunities to women my age because we’re going to leave within a few years. This kind of attitude can have a real impact on your self-worth. It makes me think that if they don’t think I’m worth it, I mustn’t be.”

*Scottish Women’s Convention, Older Women’s Conference, Glasgow, July 2015*

<sup>27</sup> BEMIS Conference Women in Employment: Advancing Equal Opportunities, 24 March 2015, Glasgow.

<sup>28</sup> Alice Davis, Occupational health and safety issues for older women, STUC Seminar, Glasgow, 9 December 2014.

<sup>29</sup> Negotiator’s Guide. Women’s health, safety and well-being at work. Unite, June 2012.

<sup>30</sup> UKCES 2014. UKCES Employer Skills Survey 2013: Scotland (Online). London: UKCES. Available: <https://www.gov.uk/government/publications/uk-ces-employer-skills-survey-2013-scotland>. Accessed 7 July 2014.

<sup>31</sup> Sawers, L., 2015. The role and contribution of women in the Scottish economy. London: Scotland Office.

<sup>32</sup> *Ibid*, p15

However, the lack of appropriate training should not be confused with a lack of capability.

“I think there is sometimes a perception that older women are not capable of staying up-to-date with technological change, when the world of work relies so much on IT. That myth needs to be dispelled. Any woman who wants to learn more about IT can do that, and see the benefit of it in her own life as well as in the workplace.”

*Personal response to SCOW*

The Commission was encouraged, however, by good examples of employers working constructively to support older women to learn new skills, and which resulted in benefits to both the staff member and the company.

At Caledonian MacBrayne, for example, support through the union learning programme allowed a female senior clerk, an older member of staff, to complete the Certificate of Higher Education (Open) in Business Management.

“The experience has made me more professional and confident in my approach. I now have a better understanding of the business which will help if I apply for promotion opportunities.”

*SUL Highlands and Islands News, April 2015, Scottish Union Learning*

### 2.3.3 Career progression opportunities

Evidence provided to the UK Commission on Older Women highlighted the difference in men’s and women’s career experiences and outcomes. Only 36 per cent of women working past state pension age are in higher-skilled jobs, compared to 67 per cent of men<sup>33</sup>.

Although the conventional view is that women over 50 are content with their current role, or seeking to reduce their work commitment, a survey of UNISON members found that “*more than a third in the survey would like to move to a higher grade/job. However, virtually none of the respondents – fewer than 6% – feel that they have good promotion opportunities at this stage of their life.*”<sup>34</sup>

A lack of any identifiable opportunity for career progression is sometimes cited as a reason for opting to take early retirement. In effect the current role is no longer challenging but the individual faces the prospect of continuing in that post for a substantial number of years.

<sup>33</sup> Age UK, 2013. Evidence to the Commission on Older Women. Quoted in the Commission on Older Women’s Final Report, p9. London: Commission on Older Women.

<sup>34</sup> Labour Research Department 2014. Women Deserve Better: a better deal for women aged 50 and over in employment p3. London: Unison.



## 2.4 Job quality: flexibility, security and underemployment

### 2.4.1 Flexibility

One common theme in many studies is that women over 50 are looking for more flexible employment<sup>35</sup>. For the UK as a whole, 49 per cent of women aged over 50 and in full-time work have indicated they would want to work less<sup>36</sup>. It appears that as the age at which pensions are paid increases, there is growing interest in being able to shift to part-time work or to take a long period of leave before continuing to work up to retirement. For many, the assumption is no longer that retirement is a discrete event at the end of their working life but that they may want to work less before the state pension age and wish to carry on working (whether out of necessity or interest) afterwards.

Workplace flexibility is defined as “*the ability of workers to make choices influencing when, where and for how long they engage in work-related tasks*”<sup>37</sup>. For many older women, the need for flexibility in the workplace is a result of increased unpaid caring responsibilities, with an emphasis on “*better access to flexible working hours; the opportunity to reduce working hours if necessary; the right to time off for caring responsibilities; and the ability to work from home where feasible*”<sup>38</sup>. This is discussed in detail in Section 3. For others, however, the desire for flexibility may be driven by a wish for a less abrupt transition to retirement; or an end of significant financial pressures (such as paying off a mortgage, or supporting children in full-time education). Some older women no longer need to work or to continue to work full time, but want to remain active to pass on their skills and experience.

“I like the idea of something like flexible retirement, because I still want to be in the workplace and I still want to be contributing. I don’t really feel like I want to or have to work full time in order to still be a productive worker.”

*SWC/STUC/SCOW, Roundtable on Older Women and Employment. Glasgow, 23 March 2015*

However, none of the various reports on the value of this type of flexible working takes account of the extent to which this type of work is readily available<sup>39</sup>. A 2014 report from the Smith Institute notes that “*two in five women over 50 wanted to work*

<sup>35</sup> Office for National Statistics 2012. *Older Workers in the Labour Market*, 2012. London: ONS, Smeaton, D. & Vegeris, S. 2009. *Older people inside and outside the labour market: A review*. London: EHRC, Sweeney, E. 2014. *making work better: an agenda for government*. London: Smith Institute, UK Women's Budget Group 2015. *To ensure economic recovery for women, we need Plan F*. London: The Fawcett Society.

<sup>36</sup> Eurofound 2014. *Work preferences after 50*. Luxembourg: Publications Office of the European Union.

<sup>37</sup> Hill et al. 2008. *Defining and conceptualizing workplace flexibility*. Online: Routledge, Taylor and Francis Group.

<sup>38</sup> Loretto, W. & Vickerstaff, S. 2015. *Gender, age and flexible working in later life*. *Work, Employment & Society*. p.3

<sup>39</sup> Loretto, W. & Vickerstaff, S. 2015. *Gender, age and flexible working in later life*. *Work, Employment & Society*.

*fewer hours but anecdotal evidence suggests that negotiating flexible working arrangements is not always as straightforward as it should be*<sup>40</sup>.

Some employers are exploring options for flexible working which can benefit not only older women but workers of both genders and all ages. Scottish Enterprise, for example, offers a 'partial retirement' option which is open to members of the pension scheme aged 55 and over. Since the scheme opened in 2012, there has been a higher take-up among women than men, approximately 73 per cent women to 27 per cent men<sup>41</sup>. The option to 'buy' additional leave has also proved popular. Similarly, the Scottish Parliament has been recognised for its policies that support carers in the workforce. Nevertheless, such initiatives are not common in Scotland, or across the UK more widely.

Notwithstanding the varied and valid reasons for improving availability and awareness of flexible working opportunities, it should also be borne in mind that not all women will want to work flexibly at the end of their working lives. Indeed, as recent research suggests, there may be demand from older women to move to full-time work as a means to "escape from a low quality, unsatisfying job"<sup>42</sup>

#### **2.4.2 Job insecurity and underemployment**

Whether to accommodate a need for greater flexibility, as a pathway for returning to employment or a result of earlier career decisions, older women are more likely to be in part-time roles. While such roles may provide the flexibility needed, they are more likely to be lower-paid, lower-skilled and subject to short-term contracts than full-time positions.

Again, this is in part a consequence of the employment patterns of women, and of older women in particular, in Scotland. As noted in Section 2.3.2, women are more likely to be employed in sectors in which jobs are often lower-paid, such as retail and wholesale or caring and personal services. The third sector is characterised by a relatively high proportion of older women workers: one in four women employed in the third sector in Glasgow is aged between 45 and 54. A recent report for the Glasgow Centre for Population Health emphasises the problems of short-term project funding and subsequent job insecurity experienced by many employees in the sector<sup>43</sup>.

"My whole working life (in higher education, voluntary and public sectors) has been characterised by short-term contracts and job insecurity... This is my 'normal' despite being highly-educated, knowledgeable, skilled and experienced.

A chronic and spreading culture of short-term contracts and inequalities in the university sector is a major barrier [in the workplace]"

*Personal response to SCOW*

<sup>40</sup> Sweeney, E. 2014. making work better: an agenda for government. London: Smith Institute. P. 62

<sup>41</sup> SCOW interview with Scottish Enterprise, January 2015, and follow up submission

<sup>42</sup> Loretto, W. & Vickerstaff, S. 2015. Gender, age and flexible working in later life. *Work, Employment & Society*. p.7

<sup>43</sup> Glasgow Centre for Population Health, 2015. The changing nature of work in the Third Sector in Glasgow. Glasgow: GCPH.

Of those working for an employer, unlike for younger women<sup>44</sup>, there is little evidence that underemployment was a major problem<sup>45</sup> up to 2012. However, there is evidence that this is changing and, in 2014, 18 per cent of those not in permanent work indicated they wanted permanent work and 8 per cent of those working part time indicated they wanted full-time work or extra hours. Of those in work, 6 per cent indicated their contract was either 'on-call' or zero hours suggesting that the most abusive work contracts are not widely in use for this age group<sup>46</sup>. However, this is an increase over 2012 as they become more prevalent and some sectors, such as universities, have always made considerable use of short-term and partial contracts, especially for researchers. From the perspective of women who wish to work more hours, a reducing amount of full-time employment available for older workers is a concern<sup>47</sup>.

In addition, interpreting the nature of part-time work needs care. In the official employment statistics this is anything from 1 to 29 hours a week and thus reflects anything from a minimal amount of work up to someone who works for the equivalent of four days a week.

The Commission also heard experiences of older women who had been made redundant taking roles for which they were over-qualified.

“Many older women have been made redundant following long careers with employers, across all sectors. These women have been forced into accepting jobs which they are not only overqualified for, but which are precarious and often exploitative.”

*SWC/STUC/SCOW Roundtable on older women and employment, Glasgow, 23 March 2015*

“Job centre recommended a job thus: *'It is only £18k but you are used to chief exec level and this job deals with chief exec'*. When I looked at the job description it was for an assistant and the first item was to take messages off chief exec's phone in the morning and open his mail! I am slightly over qualified for that! The next suggestion from the job centre was to take some of my qualifications off my CV.”

Thus, job insecurity and underemployment, in terms of both number of working hours and skills, are features of the working lives of older women in Scotland.

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<sup>44</sup> Cook, R. 2013. *The Changing Face of Youth Unemployment and Employment in Scotland 1992-2012*. Glasgow: The Scotland Institute.

<sup>45</sup> Sosenko, F., Netto, G., Fitzpatrick, S., Bramley, G. & Stephens, M. 2013. *Equality Outcomes: Age Evidence Review*. Edinburgh: The Scottish Government.

<sup>46</sup> However, the ONS admits that the LFS undercounts the number of zero hours contracts: Office for National Statistics 2014. *Estimating Zero-Hour Contracts from the Labour Force Survey*. London: ONS.

<sup>47</sup> Sosenko, F., Netto, G., Fitzpatrick, S., Bramley, G. & Stephens, M. 2013. *Equality Outcomes: Age Evidence Review*. Edinburgh: The Scottish Government.

## 2.5 Self-employment

Some 10 per cent of women aged 50 – 64 in Scotland who are in work are now self-employed. Indeed, older workers are now far more likely to be self-employed than younger workers, with 14 per cent of workers (men and women) aged 55 – 64 in Scotland taking this career route.

For many older women, self-employment can be a means to a flexible mode of working that can fit around families, caring responsibilities and other commitments. It can serve as the start of a new career or provide a means to work without needing to worry about age discrimination.

“Age is irrelevant in self-employment. I won’t need to ask permission if I want to work for as long as I can.”

*SCOW Roundtable, Experiences of Older Women & Self-Employment in Rural Areas, Blairgowrie, April 2015*

However, there is evidence that such jobs tend to be poorly paid compared to full-time employment and self-employment is often a more precarious means of earning an income. It is possible that some older women have turned to self-employment as the result of redundancy or other changes in the labour market since the start of the economic crisis.

“My first two years working freelance were a huge struggle financially, as I earned just £10k in the first year and £12.5k the next. It took all my resilience to keep telling myself that earning so little was not a reflection of my worth, but a symptom of the global recession which led to massive funding cuts.”

*Personal response to SCOW*

Evidence from the OECD shows that women who start up their own business tend to do it on a smaller scale than men and in a more limited range of sectors, which serves to sustain the pay gap<sup>48</sup>.

Self-employed older women in Scotland with whom the Commission met stressed that there are a number of major barriers to setting up and running a business<sup>49</sup>:

- Access to finance (with a life-long pay gap, they have less access to collateral for borrowing, and poorer pensions, so women find it harder to access formal sources of finance);

<sup>48</sup> OECD, 2012. Close the Gender Gap: Act Now. Scottish Government 2015. Maximising economic opportunities for women. Edinburgh: Scottish Government

<sup>49</sup> Scottish Commission on Older Women 2015. Experiences of Older Women & Self-Employment in Rural Areas. Roundtable, Blairgowrie, April 2015

- Occupational segregation (women-owned businesses are still concentrated in lower-value service sectors);
- Lack of appropriate business support (the ‘transactional’ service provided by Business Gateway doesn’t reflect many women’s needs, while staff at employment agencies such as the Job Centre Plus were reported as being neither informed nor encouraging about the options and available support for those interested in becoming self-employed).

With self-employment far more common in rural rather than urban Scotland, these issues are considered further in the following section (2.6).

## 2.6 In focus: older women, work and rural Scotland

Nearly a fifth of Scotland’s population lives in rural areas. For older women in work, the practicalities and traditions of rural life raise specific challenges.

Workplaces are fewer and more scattered across rural Scotland, leading employees to find work at further distances or to work mainly from home<sup>50</sup>. Women are more likely to work part time<sup>51</sup> or in a self-employed capacity, either full or part time<sup>52</sup>. In rural Scotland, with limited job and career opportunities, self-employment can facilitate women’s efforts in finding new ways to make a living. It may also be driven by traditions of crofting and undertaking multiple ‘jobs’ to make a living<sup>53</sup>.

“One woman explained her family were from the Highlands and the majority of people, when she was a child, were either crofters or fisherfolk so self-employment was the only thing she ever saw.”

*SCOW Roundtable, Experiences of Older Women & Self-Employment in Rural Areas, Blairgowrie, April 2015*

However, the barriers to successful self-employment – of access to finance, occupational segregation and lack of appropriate support, as identified in Section 2.5 – apply equally, if not more so, to rural areas. Poor support, for example, is exacerbated by the geographic distances between communities and therefore between women interested in entrepreneurship and service providers. In addition, inadequate infrastructure, encompassing both transport and telecommunications, can make even straightforward business operations difficult, costly and time-consuming.

<sup>50</sup> Scottish Government 2015. Rural Scotland Key Facts 2015. People and Communities, Services, Lifestyle, Economy and Enterprise. Edinburgh: Scottish Government.

<sup>51</sup> Women are considerably more likely than men to work part time in all areas of Scotland, with half of women in remote rural areas working part time in their main job. See Scottish Government, 2015. Rural Scotland Key Facts 2015: People and Communities, Services and Lifestyle, Economy and Enterprise. Edinburgh: Scottish Government.

<sup>52</sup> Atterton, J. 2014. Rural Scotland in Focus. Edinburgh: Scottish Agricultural College

<sup>53</sup> Women’s Enterprise Scotland, 2015. Home page (online). Available: <http://wescotland.co.uk/> (accessed 9 May 2015).

Along with these additional pressures on older women in employment in rural Scotland, many rural communities have a population that is ageing faster than the rest of the country. As a result, older women in rural Scotland, whether in their working, personal or civic lives, will likely play an increasingly important role in delivering care for elderly people experiencing ill-health.

## 2.7 In focus: older women, work and ethnicity

The specific experience of older women from different ethnic groups is rarely considered in most published reports. There is almost no openly available data on employment rates for older women by ethnicity and the Labour Force Survey's small sample doesn't allow for detailed analysis. Nevertheless, the Commission spoke to older women from Black and Minority Ethnic (BME) backgrounds and heard their experiences of the workforce<sup>54</sup>.

Many identified cultural and language barriers as two key factors excluding them from the paid workforce, as well as a lack of formal qualifications. Participants of a conference on Equal Citizenship in Glasgow (March 2015) identified particular concerns for older women from BME backgrounds and those with disabilities, including: lack of privacy and empathy to respond to medical needs; a lack of sensitivity to specific issues related to ill-health; limited or no work experience impacting on retirement/pension due to limited national insurance contributions; and language barriers.

However, the experiences of women from BME backgrounds in accessing and engaging with the workplace varied greatly.

### Case Study 1:

A woman from a BME background applied for a number of jobs but her experience was that the role was always offered to a white Scottish woman. Eventually she gave up looking for work as she felt her colour was always going to be a barrier in the job market. She started to help her husband in his shop but her dreams of getting a job independently were shattered.

### Case Study 2:

A woman from a BME background worked in an Edinburgh crèche club for a long time and never felt discriminated against. She believes that you should never give up but to keep trying until you find a job. She is working full time and is very happy with her role.

*Case studies built upon SCOW interviews with women from BME backgrounds, Edinburgh, February 2015*

For all age groups, women from ethnic minorities are less likely to be in paid employment and there is no reason to believe that this is different for those aged over 50. A survey by UNISON of their female members over the age of 50 found that

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<sup>54</sup> SCOW roundtable events with BME Older Women, Edinburgh February 2015 and Glasgow March 2015.

“Asian and Asian British women as a group were less likely than those of other ethnic backgrounds to have been promoted or moved into a higher-grade job in the last five years”<sup>55</sup>.

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<sup>55</sup> Labour Research Department 2014. Women Deserve Better: a better deal for women aged 50 and over in employment. London: Unison.

### 3. Older women in the workplace: balancing work and care

In 2011<sup>56</sup> 25 per cent of women in Scotland aged 50 – 64 provided some unpaid care and 11 per cent of those aged over 65<sup>57</sup>. This compares with 17 per cent of all people aged 50 – 64 and 11 per cent of those aged over 65. Thus, the provision of some unpaid care remains very gendered for those up to 64 but becomes relatively even across the genders for those aged over 65<sup>58</sup>. The proportion of women providing some unpaid care has increased since 2001<sup>59</sup> when 20 per cent of those aged 50 – 64 and 9 per cent of those over 65 provided some unpaid care.

However, an EU study<sup>60</sup> argues that the real issue is not whether or not more people provide some care but whether some people are in a position of having to provide too much care. The same report also suggests that the amount of time demanded is a reflection of wider state support for carers. The demands on carers combine psychological, physical and financial<sup>61</sup> pressures with all this becoming more acute as the individual provides more care. Some 115,000 people in Scotland spend 50 or more hours a week providing care to a family member or friend, and this is expected to increase sharply as a result of Scotland's ageing population<sup>62</sup>.

“We also have an ageing population. Cuts to health, social care and child care services mean that many women, particularly those over 50, are constantly performing the impossible juggling act of balancing care and paid work. These pressures can have a negative impact on women's health needs which are often overlooked in the workplace.”

*Scottish Women's Convention, Older Women's Conference, Glasgow, July 2015*

The Scottish Government has noted that the age at which someone is most likely to undertake unpaid caring is between 50 and 64<sup>63</sup>, with this mostly being done by women, and that women are far more likely to undertake substantial amounts of unpaid caring<sup>64</sup>. The evidence in this report, both statistical and from interviews, is that many women in Scotland are ending their working lives due to the complexity of caring demands and the incompatibility of this with their current job. A report from Usdaw quotes figures from the Equality and Human Rights Commission that, across

<sup>56</sup> Appendix 3, Table 7, this report

<sup>57</sup> Estimated from tables LC3301SC (data by age band) and LC6129SCdz (economic activity by age and gender) of the 2011 Census to estimate the gender impact.

<sup>58</sup> Scottish Government 2015b. Scotland's Carers. Edinburgh: The Scottish Government.

<sup>59</sup> General Register Office for Scotland. 2012. *HomePage* [Online]. Edinburgh. Available: <http://www.gro-scotland.gov.uk/> [Accessed 1 June 2012]. Specifically table CAS025 of the 2001 Census returns

<sup>60</sup> Eurofound 2014. Work preferences after 50. Luxembourg: Publications Office of the European Union.

<sup>61</sup> Scottish Government 2015b. Scotland's Carers. Edinburgh: The Scottish Government.

<sup>62</sup> Employability in Scotland, website, Key Clients: Carers, <http://www.employabilityinscotland.com/key-clients/carers/>, [accessed August 2015]

<sup>63</sup> Scottish Government 2015b. Scotland's Carers. Edinburgh: The Scottish Government.

<sup>64</sup> Scottish Household Survey 2014. Scotland's People. Edinburgh: The Scottish Government.



the UK, “17 per cent of unemployed older women left their last job to care for someone, compared to only 1 per cent of men”<sup>65</sup>.

A joint statement by the National Carer Organisations to the Health and Sport Committee of the Scottish Parliament, which is currently scrutinising the Carers (Scotland) Bill, highlights the need for a gendered dimension in assessing the impact of the legislation: “*How the Bill will support women who are already experiencing a ‘carer penalty’ must be addressed, especially considering the barriers in relation to the women’s progress and status within the labour market*”<sup>66</sup>.

As noted earlier, many women over 50 are looking for more flexible working arrangements, often driven by the need to provide care, but this is rarely available. Requests for flexible working, part-time working or additional leave are hard to negotiate when the caring relationship does not fit narrowly defined criteria, particularly that of parent and child. For one specific group, of kinship carers who take on responsibility for grandchildren, they are very likely to exit the labour market and this tends to happen when they are aged between 50 and 60. Of this group, 75 per cent were working before taking on a care role<sup>67</sup>.

Critically, those women who leave the workforce in order to manage caring responsibilities may potentially face their own worsening financial situation as they are unable to contribute to pension entitlements while out of work and may struggle to get back into work if circumstances allow.

The analysis suggests two possible trends. One is that there is an increased expectation that older women will provide some care. The other is that many older women who are notionally retired are in fact undertaking full-time work as unpaid carers. A survey for UNISON found that 17 per cent of their women members aged between 50 and 64 provided ‘kinship care’ for their grandchildren, and that this was essential to allowing their own children to take up full-time work<sup>68</sup>.

Public policy has not kept up with the changing realities of the increasing and complex pattern of caring demands placed on older women, either in respect of valuing and integrating the contribution made by unpaid carers into health and social care systems; or by incentivising employers to recognise and accommodate the needs of unpaid carers in the workplace.

“Sometimes it’s just the little things that make all of the difference. Like... when you’re given the option of coming into work a bit earlier or leaving a bit later in order to accommodate popping in to see the person you provide care for, or get their shopping or whatever. It makes you want to go to work when an employer sees you as an asset and demonstrates this through the way they treat you.”

*Scottish Women’s Convention, Older Women’s Conference, Glasgow, July 2015*

<sup>65</sup> Usdaw (Union of Shop, Distributive and Allied Workers), 2015. The Coalition: Taking us backwards on women’s equality. Manchester: Usdaw p23

<sup>66</sup> National Carer Organisations 2015, Joint statement to the Scottish Parliament Health and Sport Committee on the Carers (Scotland) Bill. Edinburgh: Scottish Parliament.

<sup>67</sup> Grandparents Plus 2012. Giving up the day job: Kinship Carers and Employment. London: Grandparents Plus.

<sup>68</sup> Labour Research Department 2014. Women Deserve Better: a better deal for women aged 50 and over in employment. London: Unison.

A survey by YouGov for the (UK) Commission on Older Women found that “48 per cent of older women with caring responsibilities say that they have faced a challenge in the workplace in balancing their work and caring responsibilities and 49 per cent of the same group feel that, if there were redundancies in their workplace, they would be more likely to be made redundant than younger colleagues”<sup>69</sup>

Again, a number of important changes will affect those who need or offer care. The move to Self-Directed Support, designed to give those in receipt of care more choice, may lead to greater fragmentation of delivery. In particular some may choose to pay family members thus ending the problem of unpaid care provision but creating other problems. These could include issues of employment rights and how being paid might affect other state benefits that the carer is relying on.

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<sup>69</sup> YouGov/Older Women’s Commission polling 2015, reported in Commission on Older Women’s Final Report April 2015

## 4. Recommendations

The benefits of supporting older women to fulfil their potential in the workplace in Scotland, while supporting them in their unpaid caring responsibilities, will accrue not only to women themselves, but also to their families, employers, the Scottish economy and Scottish society as a whole.

The Scottish Government has stated its commitment to “*fully utilising the skills of the Scottish workforce... supporting sustainable economic growth*”<sup>70</sup>. Government – at UK, Scottish and local levels – has a leading role to play in overcoming many of the barriers facing older women in Scottish workplaces today. Employers must equally recognise and celebrate the value of older women in the workplace and deliver modern policies and practices that are designed in tandem with older women to meet their needs. Trade unions have an important role to play in supporting employers to design and develop best practice and in articulating older women’s rights.

“The reality is that initiatives will not work if the people controlling the budgets are not making them a priority or making them part of the bigger picture. We need resources, we need commitment but most of all we need a fundamental change in attitudes.”

*Scottish Women’s Convention, Older Women’s Conference, Glasgow, July 2015*

The Scottish Commission on Older Women has been encouraged and inspired by the commitment of many of the women with whom we met to playing an active and constructive role in the workplace while delivering on their responsibilities elsewhere. The voice of older women must be heard more loudly by policy-makers and employers if this vital resource is to continue to contribute to the well-being of Scotland in the future.

### Recommendations for Government

1. We welcome the UK Government’s recent commitment to improving transparency around equal pay by pressing larger employers to disclose details of their gender pay gap. Nevertheless, our findings show that an aggregation of such figures can obscure details of difference in certain age groups; and across minority groups including ethnic minorities and people with disabilities. As such we recommend that analysis of pay gaps is stratified by age and appropriate data collected on minority groups.
2. Women’s entitlements to state and occupational pensions have historically been low. More recently, there is a growing body of evidence that women are being disproportionately (negatively) impacted by welfare reforms. The SCOW calls for stringent, enforceable and visible monitoring of equality impact of policy decisions and public spend and for this to be implemented by the UK Government in relation to welfare policy. Government should also investigate the likelihood of a po-

<sup>70</sup> The Scottish Government. 2015a. Scotland’s Economic Strategy p28. Edinburgh: Scottish Government.

tentially disproportionately detrimental effect on ethnic minority older women and on those with disabilities of welfare reforms and pension reforms. The Scottish Government should consider the levers that it currently holds, and those that may come through the devolution of further powers, that could be used to mitigate the impact of reforms on women in Scotland.

3. Both the UK and Scottish Governments should proactively address the problem of a paucity of current data on employment issues facing older disabled women and older women from ethnic minorities by commissioning new research into this area, including the collation of statistics but also case studies. It should identify particular barriers facing women from these groups and practical recommendations for how these can be overcome.
4. Government at all levels should lead by example in recognising the value of older women in the workplace and adopting working policies and practices that meet their needs across the public sector. This will include identifying and eliminating implicit and explicit age discrimination; developing appropriate health and well-being policies; the provision of development and career progression opportunities; design and implementation of models of flexible working; and statutory entitlements to carers leave. Specific actions may include acting as a central hub for the sharing of good practice; national guidance on policy design; support for networks of appropriate role models or champions; and the development of mentoring schemes which provide opportunities for older women to share their expertise.
5. Government at all levels must ensure that the terms and conditions of contracts for public sector workers are fair; and must use the levers it holds, particularly procurement, to encourage equitable conditions across the private and third sectors. Government-led initiatives, such as the Scottish Government's Fair Work and Scottish Business Pledge programmes, must be properly monitored to allow evaluation of their impact.
6. Public agencies that provide employment support, particularly the Department of Work and Pensions through its Work Programmes and Job Centre Plus, should provide tailored support to older women seeking to return to the workplace. These agencies, together with business support agencies such as Business Gateway, should also recognise the growing numbers of older women turning to self-employment and provide more high-quality information and support accordingly.
7. Unpaid caring is now a significant activity for older women in Scotland, and is likely to become increasingly so as public funding for health and social care comes under further pressure. The psychological and physical demands on the increasing number of women aged over 50 who are now providing significant levels of unpaid care will inevitably impact on their well-being and their ability to remain in the workplace. As well as supporting the development of flexible working practices in the workplace, the Scottish Government must lead the effective integration of care systems and social support networks which engage and support unpaid carers and recognise and value their contribution.

## **Recommendations for employers**

8. As in the public sector (Recommendation 4), employers across the private and third sectors should undertake a comprehensive review of policies, procedures and workplace 'norms', with appropriate expert advice, to address age discrimination and the ways in which age, gender and other protected characteristics (such as race or disability) may interact to create or reinforce barriers to employment among particular groups of workers. Specifically, we recommend that these reviews and resulting policies recognise the value of older women and highlight their contribution to the workplace, for example through mentoring schemes. Employers must ensure that recruitment processes are non-discriminatory; that high-quality, appropriate training opportunities are available to all; and provide support for older women to identify and take advantage of opportunities for career progression, where they wish to do so. Equality Impact Assessments should be made of all voluntary severance schemes or severance packages.
9. Equally, employers should work with older women and workplace representatives to design and implement modern policies for flexible working that recognise the broad spectrum of reasons why older women may wish to work flexibly. It is crucial that any policies are communicated effectively in order to increase awareness and promote uptake. Unions also have a key role in negotiating such policies and in implementation of practice.

### **Recommendations for trade unions**

10. All trade union representatives should be given training and information to represent all sections of their workforce irrespective of age, ethnicity, disability and caring responsibilities. This will require specific measures to support representatives in negotiating to address those inequalities and discrimination identified by older women. Mentoring and peer support networks have a role to play too.
11. Trade unions should continue to support employers to engage with older women in the workplace to design appropriate policies and practices that meet the objectives of Recommendations 8 and 9 (including the elimination of age discrimination, equality impact assessments, development programmes and flexible working).

## **Appendix 1: The Scottish Commission on Older Women 2015**

### Co-Chairs:

#### **Morag Alexander OBE**

Morag Alexander has a lifelong commitment to equality: she wrote her first speech on equal pay in 1972; was a researcher on the first UK study on women in local government from 1979 – 1982; and the Equal Opportunities Commission's first Director in Scotland, from 1992 – 2001. From 2001 – 2006 she chaired Fair Play Scotland, and, from 2007 –2010, she was Commissioner with the Equality and Human Rights Commission and Chair of its statutory Scotland Committee. She has been a consultant to the European Commission on equal opportunities and from 1987 – 1992 was UK correspondent of Women in Europe. She was awarded the OBE for her contribution to equal opportunities in 2001.

An active campaigner for Scottish devolution, Morag was a board member of Partnership for a Parliament (the campaign for a 'yes, yes' vote in 1997), a member of the Expert Panel on Procedures and Standing Orders in the Scottish Parliament and a member of the Committee of Inquiry into Student Finance.

From 2001 – 2007, Morag was Convener of the Scottish Social Services Council and a Board Member of the Care Commission for Scotland. She is currently Chair of ELCAP, the Scottish Charity for people in the Lothians who need support to enjoy meaningful and fulfilling lives. She was also for six years a trustee of Turning Point Scotland and chaired the Early Years Advisory Group of Children in Scotland for seven years.

#### **Agnes Tolmie**

Agnes is Chair of the Scottish Women's Convention and has been an active campaigner in the women's movement for over thirty years. These campaigns include equal pay and women's representation in political and public life. During the 1990s, she was involved with a coalition of women in Scotland for the establishment of a Scottish Parliament.

Agnes is a member of the STUC Women's Committee, having chaired the Committee on three occasions. She is also a National Executive member of Unite the Union and member of the Unite Women's Committee, a member of the UNI Global Union World Executive Board and their World Women's Committee. Agnes is a past Commissioner of the Women's National Commission and current member of the Older Women's Commission. She is past President of the STUC and was the recipient of the STUC Women's Meritorious Award in 2012 and TUC Gold Badge for Service to Women in 2013.

### Members

#### **Mary Alexander**

Mary is Deputy Regional Secretary, Scotland, Unite the Union, and runs the Edinburgh office of UNITE. She has a background in the finance sector, extensive experience in representation and advocacy, and extensive knowledge of changes in

management and HR practices. Mary has recently served as a member of the independent Group established by Scottish Government, '*Working Together Review – Progressive Workplace Policies in Scotland*', and is currently a member of the Fair Work Convention, which was set up following the recommendations of the Working Together Review to look at establishing a fair employment framework.

Mary has much experience of campaigning on issues relating to equality and the workplace. She has a degree in International Development and an MA in West African politics, and a strong interest in international development and fair trade.

### **Brid Cullen**

Brid's background is in community development and the voluntary sector, and she currently works with a national charity which supports people with Learning Disabilities. She was a member of the Ministerial Advisory Group which developed "*All Our Futures: a Strategy for a Scotland with an Ageing Population*".

Brid has a strong commitment to promoting people's participation in society, through volunteering and community activism. She secured a Research Fellowship in the University of Edinburgh on the theme of "Active Citizenship in Later Life". She also has personal experience of the instability of employment in the sector, and is working on the Commission to share her experience and that of others in accessing the labour market in difficult economic times.

Brid was the first Chair of Scotland's Centre for Intergenerational Practice, now known as Generations Working Together, and has served on committees for the Scottish Older People's Assembly, Positive Scotland, and the Cross Party Groups on Age and Ageing, and Volunteering and the Voluntary Sector.

### **Ann Henderson**

Ann is an Assistant Secretary at the STUC (Scottish Trades Union Congress). Her responsibilities include Government and Parliament liaison, and supporting the work of the STUC Women's Committee. Ann was employed in the Scottish Parliament as a researcher from 1999 – 2007, and had previously worked for fourteen years in the railway industry in the west of Scotland. Ann is currently a member of the Scottish Government Ministerial Advisory group on Women and Work, chaired by Annabel Ewing MSP Minister for Youth and Women's Employment. Ann has had a long record of campaigning for equality and women's rights with many different organisations and communities. She has some public appointment experience, including serving as the Scotland Commissioner on the Women's National Commission 2008 – 2010, under the leadership of Baroness Joyce Gould.

### **Rohini Sharma Joshi**

Rohini Sharma Joshi is the Equality, Diversity and Inclusion Manager of Trust Housing Association and manages its award winning Equality, Diversity and Inclusion Programme.

Rohini devised the 'Happy to Translate' initiative to assist organisations to deliver access to information and services by overcoming language barriers. She has been

the Chair of the Edinburgh & Lothian Racial Equality Council, a member of Diversity Advisory committee for the Crown Office, and is currently a member the Equality Advisory Group for the Scottish Court Service. She is the current Chair of Nari Kallyan Shangho (an organisation for the welfare of South Asian women), PATH (Scotland) and W1 Minority Ethnic Women in Scotland. Rohini has been a member of the Advisory Group for the development of the Scottish Government's Ageing Population Strategy and is currently a member of the Scottish Older People Assembly.

In recognition of her work, Rohini was awarded the Robina Goodlad "Women Achiever in Housing" award in 2013. She also received the "Outstanding Contribution to the Scottish Society" award at the first Scottish Asian Woman Association Awards ceremony.

### **Sheila Kettles**

Sheila is the current Chair of the Scottish Regional Women's Committee of Unite the Union. She has been an active member of the Trade Union movement for 25 years, campaigning for equality of opportunity for women workers in the Finance Industry. She has played a key role in representing workers in the Finance & Legal National Industrial Sector.

Sheila is active in the Scottish Women's Convention, a member of the STUC Women's Committee, and recently chaired a seminar at the STUC in conjunction with the One Workplace Equal Rights Project, to raise awareness among union reps of the needs and experiences of older women in the workplace.

### **Professor Wendy Loretto**

Wendy is Professor of Organisational Behaviour at the University of Edinburgh. Wendy has 15 years' experience of research into age, retirement and employment, and well-being at work. She has a particular focus on changes in employees' and employers' attitudes and practices in extending working lives. She is especially interested in the ways in which gender and age interact to affect work and retirement experiences among older men and women. Current projects include case study investigation of transitions from paid work to retirement (ESRC/MRC Life-long Health and Well-being Programme). This project links to her second research area - employee well-being at work. She is Co-I on an ESRC seminar series examining Employee Well-being in the 21st Century.

Wendy has undertaken projects funded by research councils, Scottish and UK Governments, charities, trade unions and employers. Her publications include articles in world-leading journals, policy reports for the Scottish Government, Scottish Enterprise and the UK Department for Work and Pensions, briefing documents for employers and trade unions, and short articles for the professional Human Resource Management Community.



## Appendix 2: Definitions

### Age Range

One challenge for this report is to define what is meant by ‘older’ women. As a category, official statistics vary from using 40 – 64 (some health related statistics<sup>71</sup>) to 50 – 60 or 50 – 64 (often used in employment statistics) with those aged over 65 treated as a separate group. These definitions are important as they reflect the extent to which the usual discussion of the labour market is structured in terms of the traditional norms of male working and retirement ages<sup>72</sup>.

With the steady increase in the age at which the retirement pension is paid for women, and the removal of a statutory retirement age, the patterns of work and retirement for older women are rapidly changing. In particular, the age at which the state pension is paid for women has been recently increased from 60 (currently it is 63 and will increase again to 66 in 2020). To add to this complication, the notion of a normal retirement age has been removed, meaning that there is no statutory expectation that someone will leave work when they reach the state retirement age<sup>73</sup>. In terms of the employment rates for older women, one argument is that this has increased simply due to the delay in reaching the age at which the state pension can be claimed<sup>74</sup> rather than any real changes in employer practice.

Further, most existing public statistics do not explore either the differences between Scotland and the rest of the UK, or between women over 50 and women of all ages within Scotland. Many official statistics report key issues either by age or by gender. This often makes the issues facing older women opaque.

The final issue is one of expectations and self-identification.

“I didn’t think of myself as an older woman until I’d been trying for a few years to get back into full-time work again after being made redundant, due to funding cuts. I feel healthy, fit and well-qualified to bring my skills and experience to a new workplace, so I was reluctant to accept the idea that I was being view by potential employers as an older person.”

*Personal response to SCOW*

In this report, where possible the quarterly Labour Force Survey<sup>75</sup> has been used to generate the quoted statistics. This allows grouping of individuals into 5 year age bands and these are shown in full where appropriate (see Appendix 3) or aggregated for simplicity. In most instances the age band 50 – 64 is used to capture experienc-

<sup>71</sup> Scottish Government 2007. *Equally Well: Report of the Ministerial Task Force on Health Inequalities*. Edinburgh: Scottish Government.

<sup>72</sup> Loretto, W. & Vickerstaff, S. 2015. *Gender, age and flexible working in later life. Work, Employment & Society*.

<sup>73</sup> Gov.UK, 2014. *Retirement Age* [Online]. London: HM Treasury. Available: <https://www.gov.uk/retirement-age> [Accessed 14 April 2015].

<sup>74</sup> TUC 2013. *Older Women and the Labour Market*. London: TUC.

<sup>75</sup> The data was accessed using licences 67255 and 88825. Any table in this report with no other citation has been drawn from this source.

es in late working life and over 65 for those who are entitled to receive a state retirement pension.

## Defining Work

A second challenge is how to define being in work, looking for work or no longer being involved in the labour market.

In formal terms, the International Labour Organisation (ILO) definitions are useful and commonly adopted in most States<sup>76</sup>. They divide the population into four categories:

1. those in work (whether self-employed or employed, part time or full time);
2. those who are actively seeking work but are currently out of work (this is a wider definition than used by the DWP for the payment of unemployment benefits);
3. those who are not actively seeking work but would take a job if they could (this includes people who are temporarily too ill to work but also those who believe they will never be able to find a job and thus have stopped active job searching);
4. those who are not seeking work and would not take a job even if one was offered (this can include those who state they are retired and those suffering from long-term health problems as well as those whose primary focus is unpaid work).

A further statistical problem is how to define part-time as opposed to full-time work<sup>77</sup>. The UK Office for National Statistics follows the OECD norms and identifies anyone working between 1 and 29 hours as working part time. Thus any interpretation of part-time work needs great care as the category includes those working for 4 days a week full time and those undertaking minimal work.

However, as with the discussion about age, this is not just a matter of statistical definitions. These categories embed implicit assumptions in particular about the nature of 'work'. The ILO definitions exclude unpaid work, so someone providing 50 hours a week of unpaid caring is treated as 'not seeking work'. By any realistic definition, such an individual is undertaking full-time work and often helping others to enter work.

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<sup>76</sup> International Labour Organisation. 2013. *Employment and unemployment statistics* [Online]. Geneva: ILO. Available: <http://www.ilo.org/global/statistics-and-databases/statistics-overview-and-topics/employment-and-unemployment/lang--en/index.htm> [Accessed 13 February 2013].

<sup>77</sup> Bastelaer, A., Lemaitre, G. & Marianna, P. 1997. The Definition of Part-time Work for the Purpose of International Comparisons. *Labour Market and Social Policy Occasional Papers*. Geneva: OECD.

## Appendix 3: Supporting Statistical Data

This appendix presents a number of statistical tables prepared for this report. Most of the material in this section is drawn from the Labour Force Survey using licences 67255 and 88825. Unless otherwise noted the table has been drawn from an analysis of the 1997, 2002, 2007, 2012 and 2014 statistics as appropriate and shows the position for women aged over 50 in Scotland.

The tables are grouped into three main sections. The first covers wages and employment data; the second the amount of unpaid caring; and the final section looks at differences within Scotland.

### 1. Wages and Employment

Table 1 shows changes in average net weekly wages between 2012 and 2014. It needs to be treated with some caution as some categories have very low numbers and thus may imply a larger change than is likely to have been the case.

**Table 1: Average net weekly wages 2012 – 2014**

Employed	Sector	Female	Male
<b>2012</b>			
Full time	Private	£225.71	£378.20
	Public	£411.89	£466.33
Part time	Private	£149.78	£185.00
	Public	£183.44	£160.50
<b>Weighted average</b>		<b>£281.93</b>	<b>£368.86</b>
<b>2014</b>			
Full time	Private	£380.13	£532.73
	Public	£406.55	£426.86
Part time	Private	£161.38	£130.09
	Public	£224.73	£220.50
<b>Weighted average</b>		<b>£309.90</b>	<b>£470.17</b>

Table 2 tracks the growth of employment over the last 20 years.

**Table 2: Proportion in Employment by Age Group**

Age Group	% In Employment				
	1997	2002	2007	2012	2014
50 – 54	60.04%	67.18%	72.99%	75.33%	71.00%
55 – 59	41.08%	54.22%	56.76%	63.89%	66.47%
60 – 64	15.85%	22.59%	21.82%	26.67%	32.85%
65 – 69	3.88%	4.44%	6.02%	12.20%	12.67%
All	31.10%	47.31%	40.55%	42.75%	47.18%

Table 3 shows how the type of work shown in Table 2 has varied. Of those in employment (i.e. excluding those who are self-employed or not in work), the bulk of women aged over 50 are in permanent jobs. This has remained essentially unchanged at 95 per cent across the period.

There has been some variation in the proportion who work full time but this broadly implies a roughly 50:50 split between those who work full time and part time (again of those in salaried employment). The proportion of older women working in the public sector (this is again just in terms of the total in salaried employment) peaked at 46 per cent in 2007 and has since declined to 42 per cent.

**Table 3: Patterns of Employment**

Category	% of those in Employment				
	1997	2002	2007	2012	2014
Permanent Work <sup>78</sup>	93.15%	95.10%	97.27%	95.20%	95.39%
Full-Time Work	49.52%	47.01%	55.01%	49.50%	53.41%
Public Sector	39.35%	41.58%	46.31%	44.64%	42.20%
Self-Employed <sup>79</sup>	9.16%	7.80%	9.15%	9.09%	10.14%

The final row shows how many of the total working population were self-employed. This has recently started to increase but seems to have been relatively constant at around 9%.

Table 4 shows the employment rates for men and women by ethnicity. Unfortunately it is not possible to break this down just to show the employment rates for women over 50.

**Table 4: Employment rates in Scotland by ethnic group<sup>80</sup>**

Ethnicity	Gender		
	Males	Females	Total
White	74.6	68.1	71.3
Indians	79.5	56.8	69.7
Mixed Ethnic Group	75.3	51.6	63.6
Black/Black British	55.2	52.0	63.8
Other Ethnic Group	63.7	45.0	52.8
Pakistanis/Bangladeshis	64.9	37.5	51.7

Table 5 is a more complex version of Table 1. This draws on the range of definitions used by the ILO (discussed in Appendix 2) to show the proportions in work; out of

<sup>78</sup> As a proportion of all those who work for an employer

<sup>79</sup> As a proportion of all who are in work

<sup>80</sup> Employability in Scotland. 2014. *Minority Ethnic Groups in the Labour Market* [Online]. Employability in Scotland. Available: <http://www.employabilityinscotland.com/learning-materials/capacity-building/working-with-minority-ethnic-clients-to-promote-and-progress-racial-equalities-2014/section-2-minority-ethnic-groups-in-the-labour-market/> [Accessed 12 April 2015].

work but actively looking for work; out of work but not actively looking; and those who are no longer prepared (or able) to take up employment.

Again some categories have a relatively small sample so some of the differences need to be treated with caution. However, the main dynamic is that the proportion of those out of work but who would work if they could has remained fairly static across the period. Thus the change has come from the proportion of those no longer looking for work dropping (up to 2012) and those in work increasing. This strongly supports the argument that older women are either in work or out of the labour force.

**Table 5: Engagement with the Labour Market**

Age Group	Year	In Work	Unemployed	Inactive, would like to work	Inactive, not seeking work
50 – 54	1997	60.04%	2.40%	7.42%	30.13%
	2002	67.18%	1.84%	3.37%	27.61%
	2007	72.99%	2.67%	2.67%	21.66%
	2012	76.33%	2.50%	3.50%	16.67%
	2014	71.00%	2.42%	4.53%	22.05%
55 – 59	1997	41.08%	2.16%	8.92%	47.84%
	2002	54.22%	2.60%	9.54%	33.64%
	2007	56.76%	2.65%	4.77%	35.81%
	2012	63.89%	0.00%	8.33%	27.78%
	2014	66.47%	2.10%	6.59%	24.85%
60 – 64	1997	15.85%	0.58%	4.90%	78.67%
	2002	22.59%	0.00%	3.70%	73.70%
	2007	21.82%	0.00%	3.59%	74.59%
	2012	26.67%	6.67%	2.86%	63.81%
	2014	32.85%	1.44%	6.14%	59.57%
65 – 69	1997	3.88%	0.83%	0.00%	95.29%
	2002	4.44%	0.00%	2.22%	93.33%
	2007	6.02%	0.60%	3.92%	89.46%
	2012	12.20%	0.00%	2.44%	85.37%
	2014	12.67%	0.67%	3.00%	83.67%
All	1997	31.10%	1.56%	5.26%	62.08%
	2002	47.31%	1.48%	6.00%	45.21%
	2007	40.55%	1.52%	3.81%	54.12%
	2012	42.75%	1.53%	4.58%	51.15%
	2014	47.18%	1.69%	5.23%	45.89%

Table 6 shows the different reasons why an individual left their previous job.

**Table 6: Why an individual left their previous job**

	1997	2002	2007	2012	2014
Early retirement	11.16%	11.34%	9.83%	15.56%	16.05%
Made redundant	12.40%	6.48%	6.18%	11.11%	8.02%
State retirement age	33.88%	27.53%	42.98%	48.89%	41.55%
Health reasons	23.35%	28.74%	19.66%	11.11%	14.90%
Family reasons	8.68%	9.72%	8.71%	6.67%	5.44%
Other	10.54%	16.19%	12.64%	6.67%	14.04%

## 2. Unpaid Caring

Table 7 draws on the 2001<sup>81</sup> and 2011<sup>82</sup> census returns to estimate the amount of unpaid caring first by all people aged over 50, and then specifically by women over the age of 50 in Scotland.

**Table 7: Unpaid caring per week**

	Gender	Age Range	All people	Provides no unpaid care	Provides 1 to 19 hours unpaid care a week	Provides 20 to 34 hours unpaid care a week	Provides 35 to 49 hours unpaid care a week	Provides 50 or more hours unpaid care a week
2011	ALL	50 to 64	1,043,240	867,185	106,938	16,263	12,252	40,602
	ALL	65 and over	890,334	795,356	36,140	8,434	6,054	44,350
	Female	50 to 64	532,120	401,412	72,718	13,645	10,280	34,065
	Female	65 and over	473,873	423,322	19,235	4,489	3,222	23,605
2001	ALL	50 to 64	895,447	739,928	98,517	19,717	0	37,285
	ALL	65 and over	696,205	627,719	31,507	7,686	0	29,293
	Female	50 to 64	459,205	366,207	57,866	12,598	0	22,534
	Female	65 and over	401,014	363,587	17,492	4,062	0	15,873

(note that the 2001 census conflates 20-49 hours into a single category)

<sup>81</sup> General Register Office for Scotland. 2012. *Home Page* [Online]. Edinburgh. Available: <http://www.gro-scotland.gov.uk/> [Accessed 1 June 2012]. Specifically table CAS025

<sup>82</sup> This combines tables LC3301SC (data by age band) and LC6129SCdz (economic activity by age and gender) to estimate the gender impact.

### 3. Regional Differences

The two tables in this section are both derived from the 2011 census. The first looks at whether there are any major differences between urban and rural areas. The second looks at differences between the South of Scotland, the Central Belt, the North East and the North West.

**Table 8: Differences between Urban and Rural Areas<sup>83</sup>**

	Age band			
	50 to 54	55 to 59	60 to 64	65 to 74
<b>Proportion Economically Inactive</b>				
Urban	24.54%	33.46%	64.99%	90.67%
Rural	17.58%	27.54%	62.26%	88.07%
Neither	20.94%	31.30%	66.75%	91.54%
All	20.92%	30.71%	65.03%	90.31%
<b>Proportion in FT Work</b>				
Urban	41.95%	36.17%	14.23%	2.52%
Rural	39.80%	32.74%	12.37%	2.68%
Neither	43.70%	36.14%	12.91%	2.38%
All	42.22%	35.16%	13.04%	2.50%
<b>Proportion Self-Employed</b>				
Urban	5.43%	4.73%	3.24%	1.36%
Rural	9.29%	9.35%	6.42%	3.20%
Neither	5.34%	4.75%	3.09%	1.36%
All	6.43%	6.08%	4.12%	1.91%
<b>Proportion looking after home</b>				
Urban	7.88%	7.64%	2.01%	0.56%
Rural	7.41%	8.23%	2.06%	0.63%
Neither	7.20%	7.77%	1.90%	0.55%
All	7.43%	7.87%	1.97%	0.59%

<sup>83</sup> Drawn from Table DC6107SC, in each case the percentage is against all women in that particular age group

**Table 9: Geographical differences**

	Age band			
	50 to 54	55 to 59	60 to 64	65 to 74
<b>Proportion Economically Inactive</b>				
Central	22.45%	32.40%	66.81%	91.56%
North East	17.52%	26.58%	61.29%	87.37%
North West	17.91%	27.79%	59.08%	87.01%
South	16.74%	27.65%	63.81%	89.03%
All	20.92%	30.71%	65.03%	90.31%
<b>Proportion in FT Work</b>				
Central	43.02%	35.85%	13.14%	2.34%
North East	41.16%	34.93%	13.07%	2.88%
North West	39.58%	32.15%	14.13%	3.16%
South	39.33%	32.57%	11.14%	2.43%
All	42.22%	35.16%	13.04%	2.50%
<b>Proportion Self-Employed</b>				
Central	5.29%	4.73%	3.12%	1.36%
North East	8.10%	8.01%	5.49%	2.82%
North West	10.38%	10.65%	7.49%	3.50%
South	9.84%	9.29%	6.29%	3.13%
All	6.43%	6.08%	4.12%	1.91%
<b>Proportion looking after home</b>				
Central	6.15%	6.58%	1.32%	0.52%
North East	7.09%	7.80%	1.64%	0.57%
North West	6.48%	7.65%	1.56%	0.67%
South	5.49%	6.22%	1.11%	0.63%
All	6.27%	6.84%	1.37%	0.55%



## Appendix 4: Evidence and References

### Evidence

Discussions at the following events helped to inform this report. The Scottish Commission on Older Women would like to thank the individuals and organisations who assisted in organising the events and to all those who participated. The SCOW would also like to thank those organisations, particularly the Scottish Women's Convention and STUC, that provided access to reports of relevant events from recent years.

- Scottish Women's Convention, Older Women Conference, Glasgow, 18 July 2015.
- SCOW Roundtable, Women's Enterprise Scotland, Experiences of Older Women and Self-Employment in Rural Areas, Blairgowrie, 14 April 2015.
- Scottish Women's Convention, STUC and SCOW Roundtable, Older Women and Employment, Glasgow, 23 March 2015.
- BEMIS Conference, Workshop: Older Women in the Workplace, Glasgow, 24 March 2015.
- SCOW Roundtable, BME Older Women, Glasgow, 13 March 2015.
- SCOW Roundtable, BME Older Women, Edinburgh, 27 February 2015.
- Scottish Women's Convention, Older Women's Conference, Glasgow, 6 April 2013.

STUC/Close the Gap/One Workplace Equal Rights Conference on Older Women and Work, Glasgow, 9 December 2014.

The Scottish Commission on Older Women thanks the following organisations that provided their own experiences of older women in the workplace and links to further information:

The Equality and Human Rights Commission

Nari Kallyan Shangho, Edinburgh

Scottish Asian Women Ekta Group

Scottish Enterprise

Scottish Government

The Scottish Older People's Assembly

Scottish Parliament

Scottish Union Learning

STUC

STUC Women's Committee

Scottish Women's Budget Group

Women in Scotland's Economy Research Centre

Women's Enterprise Scotland

And finally, the SCOW would like to thank those who provided case studies and personal responses to the Commission's questions.

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