



# Rights, jobs and social security: New visions for older women and men

Longevity is one of the most positive, crucial and relevant demographic phenomena of this era. More than at any other time in history, the world's population is living longer. In absolute terms this is a sign of progress and a reason to rejoice. The ageing of populations and the new inter-generational relationships that it is bringing about are radically changing the human landscape of our societies.

Increases in life expectancy involve changes in the entire life cycle. One fundamental change that has been noted is a shift from three-generation societies to four-generation societies<sup>1</sup>. Many of today's grandparents remain engaged, mobile and active<sup>2</sup>. Traditional characteristics attributed to "seniors" are shifting to an older age bracket (seventies and eighties)<sup>3</sup>. But as the majority of the world's population does not have entitlements to any form of old-age pension, for many persons, living longer also means living with scarcity for longer periods of time. Poverty in old age is a key issue of concern.

Demographic changes are also raising new challenges for societies worldwide. In general, people are living longer and also having fewer children. This is affecting nearly all the countries in the world, although variations of the timing and pace of longevity gains and fertility declines differ in certain regions. Globally, the number of older persons is expected to exceed the number of children for the first time in 2047, with this tipping point having already been reached in the more developed regions in 1998<sup>4</sup>. By 2010, populations will start decreasing in affluent industrial countries such as France, Italy, and Japan. Populations are also rapidly ageing in Eastern Europe, creating a unique set of issues for this region<sup>5</sup>.

Populations of all countries are ageing, even those which are now relatively "young". These countries have comparatively high fertility rates and low life expectancy at birth<sup>6</sup> – such as in Africa or the Middle East<sup>7</sup>. In addition, the ongoing global urbanization process has significant social and economic implications on the decline of fertility and – to some extent – mortality rates<sup>8</sup>. In this respect, the world reached another milestone in 2008. For the first time in history, half of the world's population will be living in urban areas.



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<sup>1</sup> As quoted in Ben-Israel, G & R., 2002. *Senior Citizens: Social dignity, status and the right to representative freedom of organization*, International Labour Review, Vol. 141, No.3 (ILO Geneva), p. 253.

<sup>2</sup> WHO coined the concept of "active ageing" in the 1990s. Walker, A., 2002. *A strategy for active ageing*, International Social Security Review, Vol. 55, No. 1. A slogan was launched "To add life to the years that have been added to life."

<sup>3</sup> Bateson, M.C. (forthcoming), *Composing a Further Life: The Age of Active Wisdom*. Bateson has coined the term "active wisdom" to describe the potential of older adults. [www.marycatherinebateson.com](http://www.marycatherinebateson.com)

<sup>4</sup> UN, 2007. *World Population Ageing*, DESA, Population Division, xxvi.

<sup>5</sup> Chawla, M. et al., 2007. *From Red to Gray: The "Third Transition" of Aging Populations in Eastern Europe and the Former Soviet Union*, World Bank (Washington DC), p.1

<sup>6</sup> Even in countries with low life expectancies at birth (due mainly to child mortality), men and women who survive to older age (60 or more) will have life expectancies not much lower than those living in rich countries with high life expectancies at birth.

<sup>7</sup> Hayutin, A., 2007. *How Population Ageing Differs Across Countries*, Stanford Center on Longevity, p.9.

<sup>8</sup> UN, 2008. United Nations Expert Group Meeting on Population Distribution, *Urbanization, Internal Migration and Development*, DESA Population Division, p. iii.



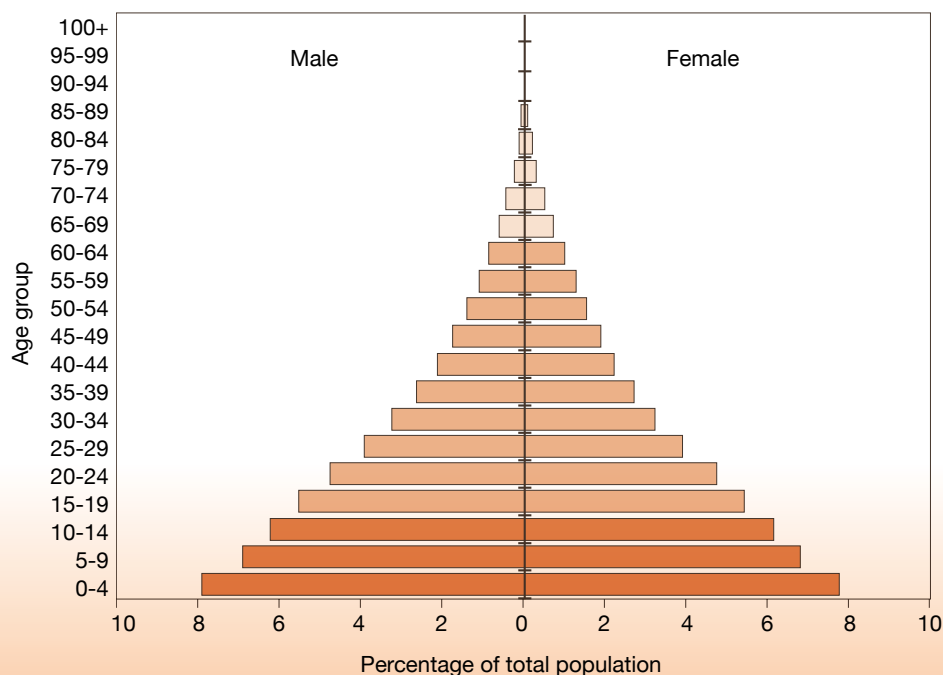
## GENDER EQUALITY AT THE HEART OF DECENT WORK

Living longer costs money, both to individuals and to society. The proportion of people over 60 has grown from 8 per cent in 1950 to 11 per cent today, and is projected to grow to 22 per cent in 2050, reaching 2 billion strong. This means that one out of five persons on the planet will be 60 years or older in roughly forty years. Living longer entails the need to have longer access to good and affordable health care and to adequate income. Families and societies have to regroup, find and develop ways to provide care and living arrangements for their older members and to mobilize to provide health care and other services. Discrimination against older persons, in particular older women, as well as abuse of the elderly are also elements that need to be addressed<sup>9</sup>. As the proportion between those who can work and those who need support and transfers will change unfavourably, the promotion of productive employment and decent work will be key to adequately support the finances of the expanding social protection systems.



Demographic shifts will have profound economic consequences on growth, savings, investment, consumption, labour markets, pensions, taxation and intergenerational transfers<sup>10</sup>. The ILO has been working on policy implications of the rapidly changing and different realities facing ageing societies worldwide. The changing demographics are creating new strains and complex social and employment issues that the Office will be grappling with for years to come, including the growing demands on the care economy. Increasingly in many parts of the world, older people – even those in poor health – may have no other choice but to work continuously until very old age. They may not have rights to affordable retirement, nor access to any retirement benefits in order to cover their costs of living.

### POPULATION PYRAMIDS BY DEVELOPMENT GROUP, 2005 (LEAST DEVELOPED COUNTRIES)



Source: [http://www.un.org/ageing/popageing\\_demo1.html](http://www.un.org/ageing/popageing_demo1.html)

<sup>9</sup> Perel-Levin, S., 2008. *Discussing Screening for Elder Abuse at Primary Health Care Level* (WHO Geneva).

<sup>10</sup> UN, 2007. *World Population Ageing*, DESA, Population Division, xxvi.



Questions abound regarding mandatory retirement ages when many workers either need to continue working or wish to continue working. Longer lives require more and better jobs, well designed and targeted employment policies and effective social security systems throughout working lives. Presently, even those workers belonging to the global minority with pension entitlements have become increasingly concerned that their shrinking benefits will not keep up with their needs and living costs over the years.

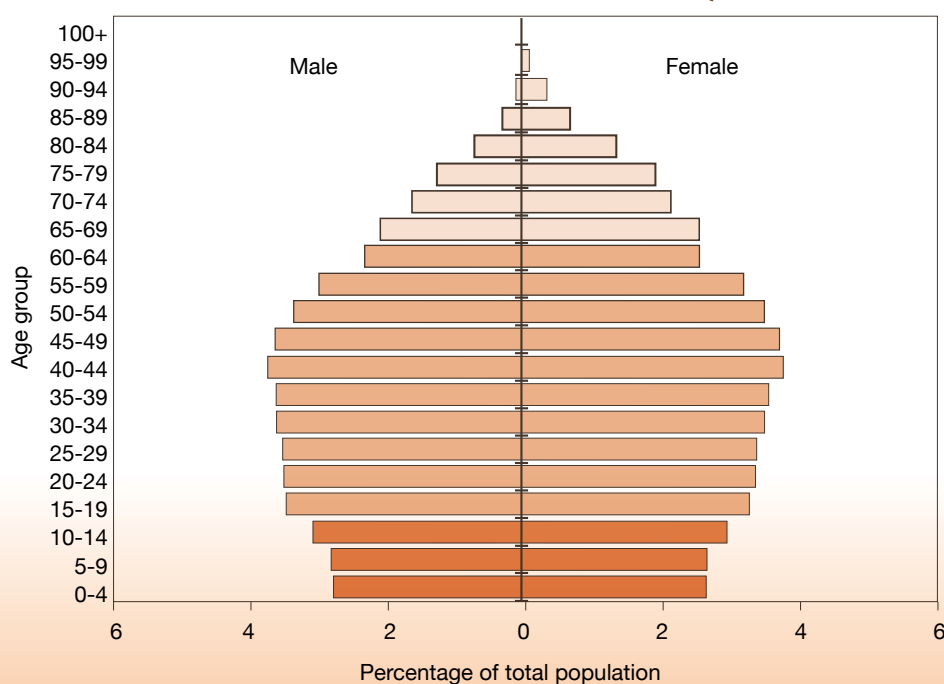
### BABY BOOMERS

Following World War II and through the early 1960s, many countries experienced an unusual spike in birth rates, a phenomenon commonly referred to as the "baby boom." Analysing the progression of baby boomers has revealed interesting demographic perspectives on health, employment, ageing and gender issues. The number of older workers in the U.S. has significantly increased as the tail end of the baby boomers generation has aged. The US Bureau of Labor Statistics has reported that more Americans over 55 are now working than at any time over the past thirty years - many because they need to in order to maintain their standards of living<sup>11</sup>.

In developing countries older people may have to work despite poor health in order to survive without pensions. There are, however, few decent employment opportunities available to them. At the same time in developed countries, many older people are in good physical and mental health and are perfectly capable and willing to offer their experiences and capacities to employers even though they have the right to retirement. Some consider entrepreneurial activities that at times combine their wisdom and experience with some of their savings.

A fundamental objective is to build societies fit for people of all ages<sup>12</sup>. This objective has been placed high on the international community's agenda in order to allow the inclusion of all older women and men in such societies, as proclaimed by the Madrid World Assembly on Ageing in April 2002<sup>13</sup>. A society for all ages requires rethinking the conventional course of working life. It entails introducing more flexible and tailored working patterns, yet at the same ensuring that people have both the right to continue working if they so wish and the right to retire in an affordable manner if they do not wish to continue an economically active life. There needs to be a shift from competition to solidarity among working age groups and to remove the employment barriers facing older people<sup>14</sup>.

### POPULATION PYRAMIDS BY DEVELOPMENT GROUP, 2005 (MORE DEVELOPED COUNTRIES)



Source: [http://www.un.org/ageing/popageing\\_demo1.html](http://www.un.org/ageing/popageing_demo1.html)

<sup>11</sup> Leland, J. Uchitelle, L., 23 September 2008. *Retirees Filling the Front Line in Market Fears*, The New York Times (NYC).

<sup>12</sup> ILO, 2003. *Promoting Decent Work for an Ageing Population: Actors, Partners and Corporate Social Responsibility* (Geneva). <http://www.ilo.org/public/english/employment/skills/older/download/g8report.pdf>

<sup>13</sup> Gender dimensions of the Madrid International Plan of Action on Ageing and its implementation, <http://daccessdds.un.org/doc/UNDOC/GEN/N03/433/34/PDF/N0343334.pdf>

<sup>14</sup> Commission of the European Communities, 2005. *Green Paper "Confronting demographic change: A new solidarity between the generations"* (Brussels). [http://ec.europa.eu/employment\\_social/news/2005/mar/comm2005-94\\_en.pdf](http://ec.europa.eu/employment_social/news/2005/mar/comm2005-94_en.pdf)

### DEFINING OLDER WORKERS

Chronological age is an arbitrary measure of performance as many older people can actively contribute irrespective of their years. The ILO's Older Workers Recommendation, 1980 (R162)<sup>15</sup> applies to "all workers who are liable to encounter difficulties in employment and occupation because of advancement in age," while allowing for more specific age categories to be adopted by the Member States in a manner consistent with national laws, regulations and practice and appropriate under local conditions.

Older working women and men in both high and low income strata will face specific challenges in the decades to come. Combating age discrimination and offering lifelong learning opportunities so as to enhance employability and/or entrepreneurship prospects are key factors. Providing access to social protection with quality health care and affordable retirement and benefits are part of decent work and a society of all ages<sup>16</sup>. Older persons should have opportunities along the continuum of opting to work, whether in full-time or part-time positions and benefiting from social security, old-age benefits, retirement benefits or long-service benefits<sup>17</sup>. However, in many poor countries, given the absence or low coverage of social protection systems, old women and men are forced to continue working, often in the informal economy and in precarious conditions, in order to afford a living.

## GENDER, DECENT WORK AND OLDER WORKERS

Because women live longer than men, they form the majority of older persons (55 percent)<sup>18</sup>. Currently, women outnumber men by about 70 million among those aged 60 years or over<sup>19</sup>. In the last 50 years, global life expectancy of women has increased from 48 to 67 years, as compared to 45 to 63 years for men. The proportion of women among the elderly is higher in more developed countries than in the less developed ones.

Throughout their life cycles, women accumulate disadvantages that pile up at older ages. Double or triple discrimination is often amplified as women advance in age. Women are especially vulnerable owing to their high numbers in unpaid, low-paid, part-time, frequently interrupted, or informal economy work. As a result they are less often entitled to any contributory pension benefits in their own right. Even if they are, their pensions are often significantly lower than those of men due to lower earnings and shorter contribution periods.



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A large part of the economic contribution of women is through their care-giving roles, household chores and informal economy activity. Social security schemes providing minimum benefit guarantees and compensating loss of benefit entitlements are particularly relevant to women workers whose entitlements can otherwise be very low due to low pay and/or holding part-time jobs, often interrupted by family responsibilities and unemployment. For those women who had never been remunerated for work, these guarantees could be life-lines.

Poverty in old age has a strong gender dimension. Life expectancy for women is higher than for men; therefore, women may be in poverty for a longer period of their lives. A woman's chance of losing her partner is higher, and women are less likely to remarry than men. Women over 60 who have lost their partners greatly outnumber their male equivalents.

In some countries, widows are often denied access to or control over resources. Women's inheritance rights are poorly established in many societies. The husband's resources, including house, land, equipment and money may be distributed among

other family members. In these countries, widowhood means more than the loss of a husband. It is usually accompanied by a loss of status and a loss of identity. The increasing number of widows over the next century will challenge societies in not only providing the necessary and immediately required support through social security cash benefits but also in providing them with opportunities to become more self-supportive.

For women, socio-cultural factors play a significant role in determining when a woman worker is considered "old". Older women may also experience double discrimination in the form of sexist and ageist stereotypes. They may also be discriminated against

<sup>15</sup> <http://www.ilo.org/ilolex/cgi-lex/convde.pl?R162>

<sup>16</sup> United Nations Programme on Ageing, <http://www.un.org/ageing/>

<sup>17</sup> ILO's Older Workers Recommendation, 1980 (No. 162) defines old-age benefit a "benefit provided in the case of survival beyond a prescribed age"; retirement benefit – "old-age benefit awarded upon the cessation of any gainful activity"; long-service benefit – "benefit granted upon the completion of a long qualifying period, irrespective of age".

<sup>18</sup> UN Population Division, Department of Economic and Social Affairs, DESA.

<sup>19</sup> Among those aged 80 years or over, women are nearly twice as numerous as men, and among centenarians women are between four and five times as numerous as men. UN, 2007. *World Population Ageing*, DESA, Population Division, xxviii.





not only account of their biological age, but their appearance. As these women workers grow older it appears that they are more likely to be made redundant, and less likely to find alternative employment than other groups within the labour market<sup>20</sup>.

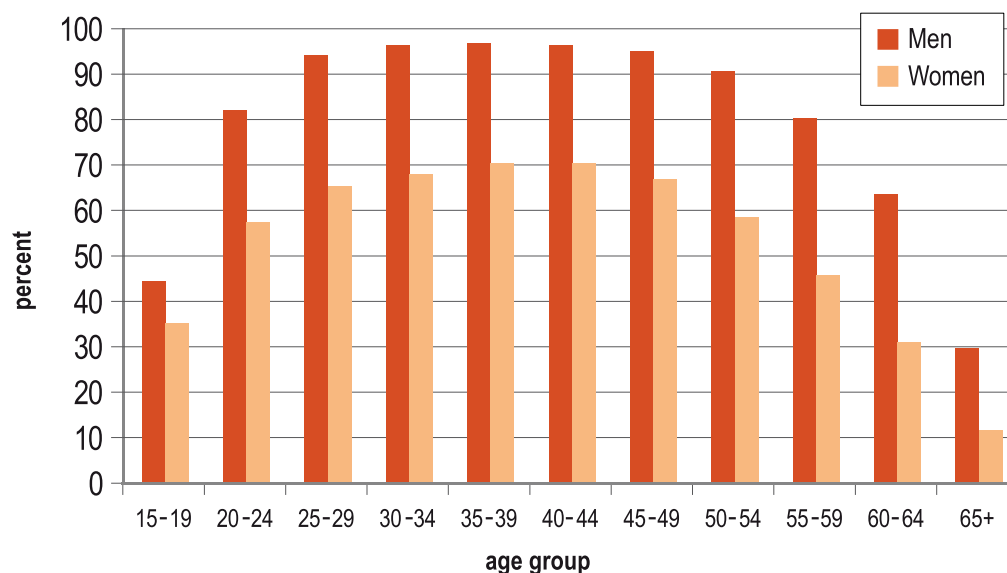
Not only is age-based discrimination an affront to social dignity, but when directed against older women it can sometimes be fatal. In certain parts of Africa, older women are accused of witchcraft and sometimes killed or chased away from their communities. These crimes seem to be driven by economic shocks to the community, when providing for older women becomes difficult and justifications are sought for misfortunes<sup>21</sup>.

Labour force participation rates for older women are generally lower than for older men. While much focus is being placed on retaining older male workers in the labour force over the past decades, not much visibility has been given to older women workers. This lower participation does not mean that older women are not working. Older women workers who work for only a few hours or undertake irregular or seasonal employment, women who are in unpaid employment, or women who work near or in their home are often not captured in the labour market indicators. Since women, more so than men, are found in these situations, it is to be expected that the number of women in employment tends to be underestimated to a larger extent than the number of men. Older women who worked shorter periods or did not work at all in formal employment may not be protected by any existing social security provisions<sup>22</sup>.



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### WORLD, PARTICIPATION RATES BY AGE AND SEX, 2008



Source: ILO data base of labour statistics. Economically Active Population Estimates and Projections 1980-2020 (EAPEP)

When they are working outside the home, older women are concentrated in many of the unprotected and precarious categories. They have less opportunity than men and they are prone to become employees in small-scale economic units. It is also frequent that women take up economic activities, usually in agriculture, classified by labour market statistics as activities considered "unpaid" or as "helping family workers." These activities are not always taken into account when labour force participation is assessed<sup>23</sup>.

<sup>20</sup> Chant, S.; Pedwell, C. 2008. *Women, gender and the informal economy: An assessment of ILO research and suggested ways forward*, (ILO, Geneva), chp. 6.

<sup>21</sup> Miguel, E. 2005. *Poverty and Witch Killing*, Review of Economic Studies, Blackwell, p. 1153.

<sup>22</sup> ILO, 2007, Key Indicators of the Labour Market (KILM), <http://www.ilo.org/public/english/employment/strat/kilm/>

<sup>23</sup> The Inter-American Centre for Knowledge Development in Vocational Training, <http://www.ilo.org/public/english/region/ampro/cinterfor/temas/informal/genero/index.htm>

## GENDER EQUALITY AT THE HEART OF DECENT WORK

Among informal sector activities, home-based work, own account work and domestic work are, proportionally, the most relevant categories in the total amount of female workers. Home-based work may offer older women the chance of combining their domestic and family responsibilities with paid activities<sup>24</sup>. While women spend several hours a day on unpaid tasks, which limits their involvement in remunerated labour, domestic work is still not counted as "work"<sup>25</sup>.

### HIV/AIDS AND OLDER WOMEN

The additional burden of care caused by the impact of HIV/AIDS in many countries in Africa and the Caribbean has not only added to the unpaid workload of predominantly older women, but it has also added to their poverty. These grandmothers and other relatives are increasingly being called upon to take care of their sick children and/or spouses and are often left to look after the orphaned grandchildren when parents afflicted with the disease die. In many instances women are the only care-givers because of the lack of hospital beds or because of the stigma and discrimination associated with the disease, which again makes this unpaid work invisible. Inadequate social service delivery programmes, the lack of access to social security, and the lack of income are major challenges for these older women<sup>26 27</sup>.

## LABOUR MARKET POLICIES

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Labour market policies adequately designed and targeted to older workers and in particular older women workers can be highly effective in promoting their employment opportunities. Career guidance and counseling and job search assistance for older workers can play key roles to promote employability of the older age groups. Training and continuing education are crucial in helping older workers to adapt to changing demands and opportunities. The demand for new skills and knowledge places older workers at a disadvantage, as their training earlier in life is likely to be obsolete if not continuously renewed. In some developing countries, older women are more likely than men to lack basic literacy and numeracy skills. Lifelong learning is a long-term, preventative strategy that is far broader than just providing

«second-chance» education for those adults who were not provided with initial quality education and training in their childhood and youth. Lifelong learning rejects the notion of an age-structured society, where education is a one-off event experienced early in life<sup>28</sup>. For those adults, many of whom are older women with deficient initial education and training, lifelong learning is about delivering job-relevant learning and building the foundation for further learning.

Mid-career and older women often return to work after raising their families and they may have specific skills and retraining requirements. If these needs are not met, women re-entering the labour market may be pushed to lower level jobs. This underutilization of female workers' skills has implications for economic productivity. The Global Employment Agenda, the principal aim of which is to make employment central in economic and social policy-making in order to create more and better jobs, can provide a useful overarching framework to meet the employment challenges of the older population.

### e-Inclusion in Switzerland

rapid changes in information and communication technologies (ICT) can be daunting for older persons, but has enormous potential to enhance their contributions and quality of life. In Switzerland, internet use is only 15% within the age group 65 and over, and the percentage of women users is even lower (56% women compared to 73% men). Since those over 65 are to constitute 23% of the total Swiss population by 2025, technological support for older persons will contribute to their social and economic integration<sup>29</sup>.

<sup>24</sup> <http://www.eclac.cl/mujer/noticias/paginas/9/29289/NoRemunerado.pdf>

<sup>25</sup> S. Chant; C. Pedwell: *Women, gender and the informal economy: An assessment of ILO research and suggested ways forward*, (Geneva, ILO, 2008).

<sup>26</sup> UN ECLAC, 2007. *The Contribution of Women to the Economy and Social Protection especially in relation to Unpaid Work Performed by Women in the Caribbean*, Tenth session of the Regional Conference on Women in Latin America and the Caribbean, Quito, Ecuador, 6-9 August 2007 <http://www.eclac.cl/mujer/noticias/paginas/9/29289/NoRemunerado.pdf> pp. 8-9

<sup>27</sup> Conclusions concerning social security International Labour Conference, 89<sup>th</sup> Session, Geneva, 2001.

<http://www.ilo.org/public/english/employment/skills/older/download/engage.pdf>

<sup>28</sup> ILO, 2004. *A Guide on Employment of Older Women Workers in Estonia*, Series on Gender in Life Cycle (Geneva, Gender Promotion Programme (GENPROM)), p.54.

<sup>29</sup> Swiss Federal Office of Communications, <http://www.bakom.admin.ch/themen/infosociety/02104/index.html?lang=en>



## SOCIAL SECURITY

Much of the world's population – 80 per cent – is still without access to comprehensive social security protection. This lack of protection is becoming glaringly obvious as populations age<sup>30</sup>. Financing affordable access of their populations to health care services will be one of the main challenges for most countries. In developing countries, to be able to retire from work is a luxury few older people can afford and the majority continue to work, mainly in the informal economy. In countries where there are no appropriate social services and social security benefits, the family has traditionally taken on the responsibility of caring for frail older people. But these informal mechanisms of social protection have declined because of the erosion of extended family systems, rapid urbanization and increasing mobility<sup>31</sup>. The absence of relatives and emerging socio-economic pressures are increasingly forcing older people to rely on themselves.



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### THE CARE ECONOMY AND THE ELDERLY

An ageing population creates jobs in the care economy. From skilled health care professionals to unskilled domestic workers, assistance is needed to cater to the growing segment of the elderly in many societies. Following traditional gender occupational segregation patterns, women tend to dominate this stream of workers as nurses, live-in carers and domestic helpers, many of them migrant workers with varying levels of skills. The international migration of skilled health care professionals often has a negative impact on the health services of some of the world's poor countries. Inadequate public support in caring for the elderly has also increased the need for domestic help. The situation of migrant domestic workers replicates the situation of domestic workers worldwide: the single largest occupation excluded from labour and social protection; and an entry into wage work for women from lower economic and social classes defined by colour, race, ethnicity and caste<sup>32</sup>.

There is evidence that basic, non-contributory social security pensions help to reduce gender inequalities in income and quality of life between older women and men<sup>33</sup>. This is critically important given the different constraints faced by women in terms of labour force participation at different stages of the life course. For example, while low social protection coverage continues to be a problem in Latin America, governments have been paying increasing attention to providing income support to poor older persons who had not contributed to formal social protection systems (or not contributed long enough) – in many cases, women. In Chile, 55 % of recipients of Chile's social pension scheme have moved from being extremely poor to poor and 45 % have moved out of poverty altogether. Since older women are at the lowest economic rungs, they stand to benefit most from these schemes<sup>34</sup>.



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In the formal economy, older men have been over-represented in declining industries and under-represented in growth areas, and have therefore been affected by the reduced demand for low-skilled workers. Mandatory early retirement ages are set with the hope that these will create more jobs for youth. Empirical evidence, however, has shown that substitution between older and younger workers rarely occurs<sup>35</sup>. Countries may have different mandatory retirement ages for women and men (usually lower for women), although many are shifting to a single retirement age applicable to both women and men. Some countries are considering that retirement ages need to be raised in order to afford their ageing populations. Many also promote the advantages of long service benefits based

<sup>30</sup> ILO, 2008. *Can low-income countries afford basic social security?* Social Security Policy Briefings, Paper 3, p. 1.; <http://www.ilo.org/public/english/protection/secsoc/downloads/policy/policy3e.pdf>

<sup>31</sup> The Economic Commission for Africa reported low competing priorities for funds and lack of institutional capacity to respond to social protection needs. Formal social security coverage is mostly limited to the formal economy and to civil services. UN, 2008. *Report to the Secretary-General on the Follow-up to the Second World Assembly on Ageing*, General Assembly, 63<sup>rd</sup> Session (New York), p.4.

<sup>32</sup> King-Dejardin, A., 2008. *Gender Dimensions of Globalization* (ILO Geneva).

<sup>33</sup> Tabor, S., 2002. *Assisting the Poor with Cash: Design and Implementation of Social Transfer Programs*, Social Protection Discussion Paper Series #223, Social Protection Unit, Human Development Network, World Bank.

<sup>34</sup> Bertranou F, et al. 2006. *Pensiones no contributivas: Su relevancia en la reforma previsional* (ILO).

<sup>35</sup> In countries such as Belgium and France, the use of these schemes led to a steep decline in employment rates for older people, but failed to increase youth employment or reduce youth unemployment. Organization for Economic Co-operation and Development (OECD), 2006. *Older Workers: Live Longer, Work Longer: A synthesis report* (Paris, 2006)

on years of accumulated employment in lieu of mandatory cut-off ages. There are also views that there should not be a mandatory retirement age, that after a certain minimum retirement age retirement decisions should be voluntary, and that qualifying for pensions should be flexible in order to allow for a gradual transition from working life to freedom of activity.

### AGE DISCRIMINATION IN EMPLOYMENT

Age discrimination underlies many of the difficulties faced by older workers and in particular, older women workers. The ability of older workers to learn new skills is sometimes questioned although there is ample evidence that these prejudices are mostly unfounded. In countries where wage systems and benefits are strongly linked to age and length of service (Austria, Belgium, France, Japan and the United States), there is a reluctance to recruit and retain older workers. Social perceptions are slow to change and laws banning age discrimination are an important means of accelerating the pace of change in behaviour. In countries such as Australia, Canada, New Zealand and the United States, the law has prohibited age discrimination for many years. More recently, under the impetus of the EU framework Directive on equality<sup>36</sup>, the majority of Member States have transposed into national law the provisions on age-based discrimination. For example, the UK Employment Equality (Age) Regulations, which came into force in October 2006, prohibit direct and indirect discrimination, harassment and victimization on grounds of age of people of any age, young or old. In most countries enforcement is based on individual complaints, with the burden of the proof on the plaintiff. This may discourage victims from filing complaints, especially when discrimination is indirect and thus more difficult to prove.

## WHAT CAN BE DONE?

The ILO's Older Workers Recommendation, 1980 (R162) states "Employment problems of older workers should be dealt with in the context of an over-all and well balanced strategy for full employment and, at the level of the undertaking, of an over-all and well balanced social policy, due attention being given to all population groups, thereby ensuring that employment problems are not shifted from one group to another"<sup>37</sup>.

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The following non-exhaustive list may provide guidance in regard to measures to be taken to assist older workers:

- Demonstrating a commitment to gender equality through ratification of Discrimination (Employment and Occupation), 1958 Convention (No. 111). While age is not specifically listed among the prohibited grounds of discrimination, a number of countries have included age among the prohibited grounds under Article 1(1)(b) of the Convention. Article 5 of the Convention foresees the possibility of special measures to meet the particular needs of workers based on age.
- Continuously strengthening and implementation of legislation to prohibit age discrimination as crucial in building equality of opportunity for older women since they experience multiple forms of discrimination including sexist and ageist stereotypes<sup>38</sup>.
- Employment policies and in particular public and private employment services may need to be gender sensitive as well as adequately designed and targeted in providing tailored help to the older age groups<sup>39</sup>. Dismantling employment barriers to hiring and retaining older workers through action by both governments and the social partners is particularly important. Tax incentives for older entrepreneurs as well as favourable access to credit may give them additional help.
- Encouraging lifelong learning and skills development policies for the upgrading of competencies throughout working lives and by providing opportunities for older workers. Skills in supporting entrepreneurship development in later years is also an area to consider.

<sup>36</sup> Council Directive 2000/78/EC of 27 Nov. 2000 establishing a general framework for equal treatment in employment and occupation, [http://ec.europa.eu/employment\\_social/news/2001/jul/directive78ec\\_en.pdf](http://ec.europa.eu/employment_social/news/2001/jul/directive78ec_en.pdf)

<sup>37</sup> See R. 162 <http://www.ilo.org/ilolex/cgi-lex/convde.pl?R162>

<sup>38</sup> ILO, 2003. *Promoting Decent Work for an Ageing Population: Actors, Partners and Corporate Social Responsibility*, Background paper contributed by the ILO to the G8 High level meeting on employment (Geneva) p.6. <http://www.ilo.org/public/english/employment/skills/older/download/g8report.pdf>

<sup>39</sup> See Convention on the Organisation of Employment Services, 1948 (No.88) and Convention 181 on Private Employment Agencies, 1997 (No. 181).





- Adopting a life-cycle approach to overcoming the challenges that specifically confront women in gaining access to education and training and in utilizing training to secure better employment. This includes improving the access of girls to basic education, overcoming barriers to further training for young women and taking into account women's home and care responsibilities.
- Addressing the training and re-training needs of women re-entering the labour market after absences for child-rearing and the reintegration into the labour market of older women who have not had equal access to opportunities for lifelong learning. This is an integral part of a life cycle approach<sup>40</sup>.



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- In the context of improving occupational health and safety for workers of all ages, specifically providing an adequate and flexible working environment for older workers by eliminating unsafe and unhealthy working conditions that may threaten their capacity and productivity.
- Emphasizing the role of social security as a productive factor in promoting employment, stimulating structural change and fostering economic growth<sup>41</sup>. While high-income countries face the challenge of ensuring the sustainability of social protection systems, low-income countries are faced with the challenge of extending social security coverage to uncovered majorities through the gradual build-up of basic social security systems. Both need to pay attention to older women's access to coverage<sup>42</sup>.
- Listening to the rising voices of older women and men in addressing the pressing issues of age discrimination, productive employment opportunities and access to social protection. Raising awareness and seeking solutions with employers' and workers' organizations through social dialogue concerning the issues that older workers encounter is important for ensuring that their choices and rights are observed<sup>43</sup>.

## ILO RESPONSES AND PARTNERSHIPS

There is considerable international focus on gender and older persons<sup>44</sup>. The Madrid International Plan of Action on Ageing<sup>45</sup> (MIPAA) emphasizes the role of older women in providing unpaid care. It underlines that women carried the costs in the forms of the financial penalties of low pension contributions, forgone promotions, lower incomes, and the physical and emotional costs resulting from balancing work and household obligations.

The International Day of Older Persons 2008<sup>46</sup> also marks the 60<sup>th</sup> anniversary of the Universal Declaration of Human Rights and will serve as the platform to call for a Convention on the Rights of Older Persons. The proposed Convention is to incorporate the United Nations Principles of Older Persons and reflect the Madrid International Plan of Action on Ageing.

The Committee of the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)<sup>47</sup> has also expressed strong concern about abuses of older women's rights. The committee recognised older women as a vulnerable group, and is studying a General Recommendation on older women's rights.

Individual governments have key responsibilities in these times of changing demographics. On the one hand they are entrusted with developing and implementing policies and programmes aimed at avoiding premature exclusion of older workers from the labour market, and on the other hand they play the primary role in ensuring the development of a social floor and adequate levels of social protection to all its citizens. They have key roles in increasing the financial incentives to carry on working should older workers wish to do so, and by rewarding flexibility in combining income from work and pensions so that the older workers are better off.

<sup>40</sup> ILO, 2008. Skills for improved productivity, employment growth and development, ILC 97<sup>th</sup> Session, Report V. <http://www.ilo.org/public/english/employment/skills/download/ilcreport.pdf>

<sup>41</sup> ILO (2006): Social security for all: Investing in global social and economic development. A consultation. Issues in Social Protection: Discussion Paper 16 (Geneva); <http://www.ilo.org/public/english/protection/secsoc/downloads/publ/1519sp1.pdf>

<sup>42</sup> ILO Governing Body March 2007. *Employment and social protection in the new demographic context*, GB.298/2 P. 11.

<sup>43</sup> ILO's Older Workers Recommendation, 1980 (No. 162) implementation provisions call for appropriate measures to be taken in order to inform the public and those responsible for guidance, training, placement and social services – as well as employers, workers and their respective organisations – of the problems which older workers may encounter.

<sup>44</sup> *An inclusive society for an ageing population: The employment and social protection challenge*, paper contributed to the Second world assembly of Ageing: Madrid, 8-12 April 2002.

<sup>45</sup> <http://daccessdds.un.org/doc/UNDOC/GEN/N03/433/34/PDF/N0343334.pdf?OpenElement>

<sup>46</sup> Please see the NGO Committee on Ageing NY and Department for Economic and Social Affairs (ECOSOC), <http://www.ngocooa-ny.org/events/>

<sup>47</sup> UN, Division for the Advancement of Women, <http://www0.un.org/womenwatch/daw/cedaw/>

## GENDER EQUALITY AT THE HEART OF DECENT WORK

Employers' and Workers' organizations also have lead roles to play in promoting job opportunities, employment policies and social security for older women and men through active social dialogue. Employers recognize the impact of changing demographics on the labour market. The key challenge is to balance effective workplace policies for diverse workforces and to meet the needs of business. Workers' organizations have paid particular attention to the healthy ageing of workers by tackling the working condition factors that lead to early ageing, thereby striving for fit and healthy older workers. In 2009, both changing demographics and gender equality are the subjects of two separate tripartite general discussions at the world's "parliament of labour," the International Labour Conference. The resulting conclusions will chart the strategic courses of action to be taken.



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The ILO considers access to retirement through adequate pensions and health care as part of its core mandate and as integral components of its Decent Work Agenda. Social Security (Minimum Standards) Convention, 1952 (No. 102) sets minimum requirements for a comprehensive social security system<sup>48</sup>. The ILO Social Security Department promotes the application of this and other relevant Conventions through its Global Campaign to extend social security to all women and men. The Campaign has a gendered dimension in that women are more often among those who are not covered by any social security provisions. Similarly, it deals with the challenges to social security of ageing and with the global responses aimed at providing protection for growing numbers of elderly women and men while ensuring sustainable financing of expanded social security systems.

The ILO Employment Policy Department and the Skills and Employability Department emphasize that adequate employment policies and human resources development and lifelong learning are key in maximizing the potential of senior women and men. Ageing and discrimination at work for those seeking continuous productive employment have greater impact on women workers. The gender dimensions of the labour force participation of older workers have been an important feature in employment policies targeting this age group, including the generation of opportunities for entrepreneurial activity.

The ILO International Labour Standards Department promotes equality for all workers, whatever their age, and encourages measures for the prevention of discrimination in employment and occupation with regard to older workers. Many instruments cover issues that relate to older workers, such as in the areas of equality of opportunity and treatment, collective bargaining, employment policy and promotion, occupational safety and health, and social security (invalidity, old age and survivor's insurance). The Older Workers Recommendation, 1980 (No. 162) aims to protect the rights of older workers to equality of treatment and stresses the measures that should be implemented to address their needs.

The Conditions of Work and Employment Programme is examining some of the age-related employment and conditions of work issues such as age discrimination, work organization, and work-family life. The Bureau for Gender Equality works as both an advocate and a catalyst in promoting progress towards equality between women and men. It offers advice to constituents and units alike on specific issues, in addition to conducting technical cooperation programmes.



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<sup>48</sup> See: ILO, 2008. *Setting social security standards in a global society. An analysis of present state and practice and of future options for global social security standard setting in the International Labour Organization. Consultation Paper. Social Security Policy Briefings, Paper 2(Geneva).* <http://www.ilo.org/public/english/protection/secsoc/downloads/policy/policy2e.pdf>



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This background brochure has been prepared as part of the ILO public awareness raising campaign on "Gender equality at the heart of decent work".

Please contact us on [gendercampaign@ilo.org](mailto:gendercampaign@ilo.org) for information on additional ILO themes addressed by this gender equality campaign.