



Older Women's Network OWN (Ireland)

SUBMISSION

to the Department of Social and Family Affairs

on

***The National Anti-Poverty Strategy for Social
Inclusion 2003-2005***

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What is **O.W.N.** (Ireland)?

The **Older Women's Network** is a membership organisation which links older women and older women's groups in Ireland together. It is an inclusive collective of older women in all their diversity. **OWN's** activities are structured to allow all of its members to participate.

OWN is one of the ten *National Anti-Poverty Networks* funded by the *Combat Poverty Agency*.

The Main Aims of OWN (Ireland).

- To provide a forum for discussion and action on older women's issues and needs.
- To highlight the inequalities experienced by older women due to their age and gender, while encouraging an awareness of social exclusion.
- To educate the public and policy-makers about the circumstances and interests of older women.
- To influence policy change on the issues of concern.
- To promote the personal development of older women living in Ireland.
- To enhance the education of older women through self-help and social groups.

The main Activities of OWN (Ireland)

- OWN brings older women together for conferences, seminars, Review days, meetings and other events. It facilitates members' working groups on issues of concern.
- Through newsletters and events, OWN provides its members with information on policies which affect them. It also provides information on interesting and creative activities which augment the life-long learning of its members.
- OWN exchanges information and networks with other organisations and statutory bodies.

Older Women and Social Exclusion

OWN was founded in 1993 by a number of older women in Ireland. It was motivated by their sense of exclusion from the social, economic and cultural agenda in the State.

The Roots of Social Exclusion

The variety of social, economic and cultural factors which may cause a person to be socially excluded have been documented in recent years in published reports, and in Government strategies and legislation. It is worth briefly mentioning these:

Material factors, which maintain “social exclusion”, include inadequate income, a low level of formal education and unemployment.

Social and cultural factors include the nine grounds on which recent equality legislation is based. These nine factors may have a negative effect on equality of opportunity, of participation and of outcome. Older women have been the focus of *two* grounds of inequality, *Age* and *Gender*. As well as being causes of past discrimination, sexist and ageist attitudes and assumptions have undermined the self-worth of many older women. Low self-esteem reduces a person’s capacity to assert her rights and to access information and opportunities for self-advancement.

We acknowledge that progress has been made in moderating the impact of the above factors on the lives of older women. However, we feel that this process is by no means complete. Furthermore, from conferences and meetings of OWN members, we have gathered information on diverse quality of life issues for older women. This kind of detail tends to get lost at broader national policy level. We see this submission as an opportunity to address this.

In the following pages we will highlight the perspectives of older women on the factors which still contribute to their poverty/social exclusion.

The material factors mentioned above are directly concerned with poverty and the social/cultural factors are concerned with inequality. In reality, poverty and inequality are closely linked.

Poverty and Inequality

“An effective anti-poverty strategy is one that recognises that poverty and inequality are closely linked, acknowledges diversity and mainstreams and targets those experiencing inequality and poverty.... This entails focusing on the combined experience of poverty and inequality by the targeted groups.”

(NAPS Social Inclusion Conference Report, 30th Jan.2003, citing Niall Crowley)

It will be clear from the following points that a combination of both, which is difficult to disentangle, impacts in particular on older women's lives.

1. POVERTY

We are aware that the NAPSIncl. has already identified older women as one of the groups which is particularly vulnerable to poverty, with 8.5% of women aged over 65 experiencing consistent poverty in the year 2000. Comparing the poverty levels of the various groups:- 3.7% of all men; 4.1% of older men; 5.2% of all women, it can be seen that older women's poverty levels are closest to those of children (8.3% in consistent poverty). In fact, many older women's economic status is similar to children's - having a history of dependent status and no incomes in their own right.

We note that the NAPSIncl. has a “key” target to reduce the numbers of those who are “consistently poor” below 2%. For women over 65, this means reducing the number in poverty from 21,000 to less than 4,900, by removing approximately 16,000 women over 65 from consistent poverty. (2002 figures). Because of the large increase in the number of women in the 55 to 64 age cohort (up 18.6% from 1996 to 2002), it is very important that the causes of consistent poverty among older women are tackled in the NAPSIncl.

Otherwise there may be an increase, rather than a decrease, in the numbers of future 65+ year old women in consistent poverty.

The NAPSIncl. in “Objective 1” has identified **employment, incomes, education, health and housing** as mechanisms to alleviate consistent poverty.

This submission will examine these factors in turn, identify the critical aspects for older women and suggest ways in which the NAPSIncl. might address them.

Employment

“Paid employment offers the best means of escaping from poverty and social exclusion” (NAPSIncl. Preliminary Draft). Secondly, the non-material benefits of paid employment – social contacts and self-sufficiency – are particularly helpful in boosting older women’s self-esteem, an issue referred to above.

The **Older Women’s Network** defines an older woman as 55+ years.

Because the official retirement age is still 65, we will discuss the age cohorts of 55-64 and 65+ separately.

Women aged 55 – 64.

There were approximately 145,000 women in the “working age” cohort of 55-64 years in 1996, and approximately 31,000 of them were “at work” i.e. 21.5%. (Only 3,500 or 2.5% were reported as “unable to work”).

(C.S.O. *Census of Population 1996*).

Women aged 55 - 69

According to the Equality Authority’s *“Implementing Equality for Older People”* (2002) “recent research” shows that in the age group 55 – 69, ***more than a quarter of those who are retired, in home duties or otherwise not working wished to take up some paid employment.*** From the various data sources above, OWN estimates that there may be up to 30,000 women aged 55 to 64 and 10,000 women aged 65 to 69 in this category.

In the age group 55-64 years, employment also gives the opportunity to women to accumulate Social Insurance contributions to provide for a Social Insurance contributory pension in retirement. Poverty in the 65 + age group is often related to women’s years spent caring and rearing, which for this age-group at present, do not count as “contributory” working years.

The “actions” and “targets” in the NAPSIncl. Preliminary Draft employment strategy seem to echo the Equality Authority’s suggestion that there is more emphasis on economic factors than on social or equality issues. (*Implementing Equality for Older People*, 2002:32). The strategy would appear to be weighted towards “the unemployed”, “the long-term unemployed” and “those who have been made redundant”. Older women who have been engaged in “home duties” for many years may not fit in to any of these categories.

“Supporting women returnees” is the only action which may include older women. We feel that much greater emphasis should be placed on encouraging older women to apply for employment and on encouraging employers to accept them. The strategic approach in the NAPS Incl. of “creating new opportunities for ... marginalized groups to access employment and training” should be specific in recognising older women as a marginalized group.

Women aged 65+

Relatively few older women in this age group are “at work” (6,821 in 1996), but those who are do not benefit from the normal protections available in employee protection legislation.

Gradual Retirement and Flexible Work Arrangements

The “recent research”, cited in the Equality Authority’s 2002 Report, shows that 7 out of 10 of those at work in the age group 55-69 would like gradual retirement. Secondly, conventional full-time working may act as a barrier to both the recruitment and participation of older people. The new ideology of a better life-work balance needs to be developed and promoted for all ages. We would like to emphasise that this is an age equality issue which needs to be borne in mind by the social partners, FAS and the recruitment industry.

Employment and Widows

We will be referring to the inadequate income provided by the Widows Non-Contributory Pension in the next section. Here, we would like to point out that if such widows, with or without dependent children, wish to take up employment, their pensions are reduced by the amount they earn over Euro 15. This compares very inequitably with the One Parent Payment, which is substantially disregarded in order to encourage lone parents to take up employment. The thresholds for means tested widows with children should be raised without delay. The present system sustains one situation of poverty and inequality experienced by a small tranche of older women.

Income Inadequacy

“By far the highest risk category” of the “older poor” are those on Non-Contributory Widows Pension, according to the National Council For Ageing and Older People (NCAOP).

“Those on Non-Contributory Old Age Pension and Contributory Widows Pension also have elevated risk of income poverty, and since the absolute numbers in these categories are large, they account for the largest portion of the income-poor elderly. Women are over-represented among those in the income categories just mentioned, and rural women are particularly over-represented. Income poverty among older people is thus feminised to a considerable degree and is especially prevalent among rural elderly women. This in part reflects low rates of female participation in insurable employment in the past and the non-participation of the self-employed - of which farmers account for a large portion – in the social insurance system until recently”.
(“Income, Deprivation and Well-being among Older Irish People”, 1999)

Bearing the above in mind and when examining the Draft NAPS Incl. we wish to draw attention to a number of key facts:

- For the year 2000, the EU commonly agreed indicator for “relative poverty” was 60% of median income; and its actual value for a single person household in 2000 was Euro 147.29.
- The percentage of those over 65 below the median income line increased between 1997 and 2000 from 24.2% to 43.3%.
- “Median Income” has been rising since then and so has inflation, about 5% annually.
- This year, 2003, the Non-Contributory Widows/Widowers/ Social Welfare Pension is Euro 144.
- In 1996, there were 71,000 women over 65 living alone.

Bearing these facts in mind, we strongly feel that the targets for “Non-Contributory” Pensions especially, will not reduce the percentage of older women below the relative poverty line by 2007.

We would re-iterate that older women’s “non-contributory” status as home-makers needs to be urgently addressed. We are aware, that under the Social Partnership Agreement - *Sustaining Progress* – there is a promised review of

the existing Homemakers Scheme in 2003. The present generation of older women are excluded from the scheme as it only applies to post 1994 family caring. We would urge that the review results in proposals to radically improve the “contribution” status of older women for Social Welfare pensions.

Education

According to the **NAPSIncl. Preliminary Draft:**

“Lifelong Learning will be promoted within available resources through the implementation of the Task Force Report on Lifelong Learning and the White Paper on Adult Education”.

We are concerned that these Documents might not be accorded the urgency of implementation which they merit. The “White Paper” describes age-based differentials in educational attainment as one of the most pervasive and persistent inequalities throughout the industrialised world. If adopted, the policy recommendations in the White Paper *“would lead to greatly improved access to education for people who were not able to avail of formal education, for whatever reason, in their youth”*. (Equality Authority Report, 2002:59).

Literacy and Numeracy

“Genuine participation in society ... economically, socially, culturally ... is close to impossible without an adequate level of literacy” (Equality Authority Report, 2002:60)..

This is an area which we are particularly concerned about. The Draft NAPSIncl. targets on improving literacy in the population refer only to “pupils” and adults aged 16-64. Survey data from 1997 indicate that 25% of Irish people were at the “lowest level of literacy”. (National Adult Literacy Agency). We would expect that a substantial number of these are aged over 65. It is a matter of equality of treatment that adults of all ages with literacy problems should be targeted and the participation of and outcomes for older people should be monitored.

Further Education

In the 1996 Census of Population, 163 women aged over 55 were categorised as “students” (48 of these were over 65). Though the situation has probably improved since then, and allowing for the fact that not all older women

students may describe themselves as such, it is clear that this age group is vastly underrepresented in full-time extended further education courses. Our older women members have pointed out that “Access to College” courses are specifically targeted at “young disadvantaged” people, and that there is little or no encouragement, either financial or personal, for older people to be included in the “PLC” or Third Level education sectors.

The low number in full-time education is also an indication of the greater suitability of part-time, flexible or modular educational courses for older women. Some of our members feel particularly strongly about the fact that third-level fees apply to part-time degree courses. Many also find that many modular courses are much too expensive or geared towards younger people. The establishment of “A National Office for Equity of Access to Third Level Education” will have little meaning for older women, unless the concept of “disadvantage” includes “age”.

In general, we feel that the measures proposed in the Draft NAPS Incl. are narrowly focussed on the Second and Third-Level sectors of the formal education sector, in effect, on younger age-groups. Though we are fully in favour of widening access to Second and Third Level education for the “disadvantaged”, we ask that there be no age limits to redressing educational disadvantage in the Strategy.

Other Education and Training

At “Community” level, for example V.E.C. courses, some of our members have suggested that older people are low on the list of priorities.

At a recent OWN Conference, older women’s lack of confidence and sense of inferiority due to their low formal level of education, emerged as key deterrents to their participation in new educational opportunities, thus exacerbating their sense of exclusion from younger participants. This problem is especially acute in ICT Training.

We welcome the proposed measures on “implementing flexible part-time access to education and training” for the “disadvantaged” and the development of a database of adult learning options. However, we feel that an “outreach” strategy is also necessary, due to the “confidence” and “ICT” deficits already mentioned above.

2. Inequality

As referred to already on Page 3, older women are still experiencing the effects of both past discrimination on the basis of their gender; and present discrimination, even if unintentional, on the basis of their age. Also on Page 3 the link between older women's poverty and inequality was mentioned. We have referred to some instances in the draft NAPSIncl. where we could argue that some level of gender-related and particularly age-related suppositions are perceptible. Examples include the upper age limit for reducing literacy problems and the lack of positive action, of the sort directed at other disadvantaged groups, for training and employment opportunities.

Education and Training

We propose that the Equality Authority's recommendation that an age-proofing element should be included in the provision of education and training provided by FAS, the VEC's and Third-Level Institutions, be fully implemented. This would involve tailoring course content specifically to the needs of older people and age-awareness training for providers.

Screening for Reproductive Cancers

OWN members continue to be concerned at the age limit of 65 for breast cancer screening. This policy disregards the "key principle" of equity underlying the Health Strategy. We recommend that this policy is reviewed as quickly as possible.

Older Women and Health Professionals

Some of our members have, from time to time, experienced ageist or what they describe as "dismissive" attitudes to their presenting health problems. There is also a sense that their health conditions and treatments are not adequately explained to them; and that this is due to assumptions which underrate older peoples' intellectual ability and health awareness. We note that the NAPSIncl. gives a central role to Primary Care and people-centredness. We recommend that this policy, which we endorse, incorporates age-awareness and, if necessary, an advocacy service for older people.

Research, Information and Monitoring

We welcome the incorporation of these mechanisms in to policy planning and implementation. We feel that community participation in this process is crucial, with reference to individuals' experiences of the Health services and the community groups which represent them. It is particularly important that this participation is ongoing.

Right to Services

- **Rural Transport** : Rural public transport continues to be an issue of major concern to older women. Lack of transport may actually prevent older women from living in the community. For those who remain in rural communities, isolation and lack of mobility is a primary cause of social exclusion. The inability to access free public transport and reliance on taxis may increase older women's poverty levels, as well as infringing their rights. We note that "The Government will bring forward in 2004 a new policy for public transport schemes in rural Ireland". We urge that this policy will recognise the frequent inaccessibility of public transport to rural older women for various reasons, such as mobility problems, unavailability of a motor car or inability to drive one, living in remote areas, dependency on others etc. We feel that a variety of options should be examined, as suggested in the Equality Authority's *"Implementing Equality for Older People"* (2002).
- **Urban Transport**: OWN (Ireland) has recently become aware that many of its members living in outer city areas are experiencing a curtailment in public bus services. The areas most affected are mature housing estates and older areas. There is a sense that services are increasingly directed at newer housing estates with young families. Some of our members feel that the pressure on the public transport service to be more "business" oriented militates against customers with free travel passes. In order that the mobility of older people is not compromised in *"securing efficiency and choice"* (*Sustaining Progress*), we suggest that provision be made for increased liaison between the Department of Social and Family Affairs and the Transport providers,

and that the Department be kept aware of changes to services affecting older people.

- **Other Services:** Some of our members, especially city members report a decline in services such as post offices and Gardai. Community services and activities, including educational and training opportunities, are increasingly concentrated in “younger” areas. To access these services, older women may have to travel, using public transport. The experiences of walking to and from distant bus-stops and the fear of being mugged limit older women’s inclusion in the community.
- **Access to Information:** Many older women must travel to access information on the nearest locally available education, courses and activities.

From the above points, it is clear that a well-integrated public transport system with frequent stops and linking suburban neighbourhoods both “horizontally” and “vertically” is needed in areas with a high proportion of older people. The developing services in “newer” and “disadvantaged” conurbations might then be accessible to older people from older areas; while allowing for better intergenerational integration.

We suggest that a review of Urban Transport be considered under Objective 2 – To Prevent the Risks of Exclusion.

Objective 3 – To Help The Most Vulnerable (Additional Provisions)

OWN (Ireland) endorses the proposed provisions for vulnerable groups. With regard to women, children and child-care, the integral role of older women as **grandmothers** and **carers** should be considered when developing support mechanisms.

Finally, the measures to prevent **violence against women** and to support victims of such violence should be inclusive of older women, who may be more subject to emotional or psychological abuse, for example, from offspring. This is an under-researched area in which we would recommend some Government funded research.

General Summary

In this submission we have highlighted the importance of increasing the inclusion of older women in the economic, social and cultural agenda in the State. We feel that the roots of much of older women's poverty and social exclusion lie in the State-sponsored view of these women as either "wives" or "mothers". Older women still face social and institutional stereotyping which perceives them as "unproductive" or "dependent". So long as they are regarded as not quite full and active members of society, they will be treated unequally. We repeat, therefore, that the NAPSIncl. must take account of this in all of the policy measures.