

# Scottish Women's Convention

## Older Women's Conference

Saturday 18th July 2015

Disability Family Sanctions Caring  
Low Skilled Low Paid Employment  
**Older Women**  
Living Wage Benefits Progression  
Development Training Barriers  
Welfare Reform Mental Health

Older women contribute so much to the social and economic prosperity of Scotland. But they are often forgotten when it comes to key policy decisions particularly around employment, health and caring. There is a perception that older women are there to just make up the numbers. They are slow at their job, they're not as conscientious or dynamic as some of their younger colleagues, or they're not as committed as others. This is far from the truth.

As older women, we need to ask for help when we need it and not shy away from the fast-moving pace of modern technology. We need to support one another. Although we may be older in years, we have experience - real-life, hard-lived experiences – which younger people should listen to and respect. We need to celebrate becoming older, not apologise for it.

Agnes Tolmie, SWC Chair

[www.scottishwomensconvention.org](http://www.scottishwomensconvention.org)

## Introduction

The Scottish Women's Convention (SWC) has been talking about issues relating to older women over the past few years. Specific discussions have taken place around older women in the media (*SWC Women and the Media Conference, September 2011*) and older women and employment (*SWC Older Women and Employment Conference, April 2013, SWC/Scottish Commission on Older Women Roundtable, March 2015*). Issues have also been raised at a number of SWC Roadshows and through the 2014 Scottish Referendum Conferences.

This event was held to explore further the experiences of older women across a number of subject areas. Over 120 women attended the Hilton Grosvenor Hotel, Glasgow, on Saturday 18th July. Women attending heard presentations from invited speakers and were given the opportunity to participate both in a Q&A session and further consultation.



## Sheila Kettles

**Sheila Kettles** has been employed in the Finance Sector for the majority of her working life. She has campaigned for equality of opportunity for women workers in that industry for over 25 years in her role as a Workplace and Equality Representative.

She is a member of the Scottish Commission on Older Women. She is currently Chair of Unite the Union's Scottish Women's Committee and is in her 2nd year as a member of the STUC Women's Committee.

"I have worked in the finance sector most of my working life. Like many women, my only break was when I stopped working to raise my daughter. All in all I have 36 years service in banking, within a number of different financial institutions. I was drawn to banking as it was seen as a 'good job' with a good salary and good prospects. There were women working in banks and building societies, however when I started work in 1972 the majority were in clerical or secretarial roles. For many, the prospect of becoming head of the secretarial staff in the typing pool was as high a position as they were going to get. The Equal Pay Act had become legislation in 1970 and men and women coming into banking were offered the same salary, although this was age-based.

I found an old advert for Barclay's Bank from the late 1960's, which highlights the differences between men and 'girls'.

*'The bank wants young men of character and integrity with a good standard of general education. There is no reason why you shouldn't find yourself a branch manager in your 30's, with a salary upwards of £1,675 and the chance of doubling your pay by the time you reach 50. Looking ahead, you could be a manager whose salary exceeds £5,000 a year, a man with a job full of responsibility.'*

*And there's scope for girls as well! The women's salary runs from £300 upon entry to a minimum of £750 at age 41. We offer a wide range of positions. Girls can and do become cashiers, supervisors, income tax specialists and officers in the executor and trustee department. If you are keen to get on, prepared to study and are not afraid to work, why not think of banking as a career? Incidentally, a girl who marries after five years service qualifies for a gratuity.'*

Older women tend to have started their banking career in the lower and poorly paid roles, predominantly in branches. The majority have stayed there, with some entering into branch management and some middle management roles. While the numbers of women have risen, many of the jobs have been re-evaluated and are somehow worth less and carry lower status than when men did them. Many older women have not had a pay rise for years due to salary banding and the use of performance management frameworks. This, coupled with rising inflation, has seen their standard of living diminish.

Changes came in the late 80's and early 90's, when banks became retail outlets and the sales culture appeared. The pressure to sell loans, credit cards, insurance and PPI was particularly hard for frontline staff, the majority of whom were women. They had worked in a service industry until the need for bigger profits to create bigger bonuses for men at the top took over. Suddenly selling was paramount within the role. Many older women were moved to call centre working which was, at the start, more about servicing customer enquiries than sales. However, that only lasted for about ten years and the sales culture carried on into these centres and became an integral part of banking.

Much of the progression made over the last 40 years has been around the advancement of computers, yet many older women in the finance sector have received little or no formal training. They compete to keep their jobs alongside younger workers who have been using technology since nursery. This, alongside FSA regulations in complaint handling, fraud and money laundering regulations and identifying customers in financial difficulty, together with an increase in abusive behaviour towards frontline staff, are just some of the changes these women have seen.

Many older 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 (VR), choosing to volunteer to leave rather than face being performance or absence managed out of the door.

I took VR in September last year along with about 40 other people from my centre, the majority of whom were older women. Two days later an advert appeared for Modern Apprenticeships in the same role at the same centre. The salary £14,000 per year, which was a long way off the salary of those who had gone out of the door. Many older women are forced to stay in finance because they believe they're incapable of anything else. The lack of formal training or qualifications keeps them there.

There is a lot of talk at the moment about older women's representation. The next time you head into your local bank or building society branch, have a look round and see how many older women you can see working there."

## Eileen Dinning

**Eileen Dinning** has been UNISON Scotland's Equalities Officer for 23 years. She is a previous Chair of the STUC Women's Committee. She is a qualified assertiveness trainer and regularly undertakes equalities training. She is also a trained investigator in bullying and harassment issues. She is currently a member of the STUC's One Workplace Equal Rights Project Advisory Board, STUC Women's Committee and sits on the Advisory Group for Show Racism the Red Card. She has been trained in Job Evaluation and has been a member of UNISON staff Job Evaluation panel for 8 years.

"Having worked to the age of 59 my experience so far has been a positive one. However the evidence increasingly shows that for the majority of women in the 50-59 year age group, that is not their experience.

I am a proud member of the STUC Women's Committee. The issue of older women in the workplace has been a big priority for us for a long time, not at least because 51% of the population are women and that is reflected in trade union membership. Trade Union membership amongst women is greatest in the 50-59 age group, yet too often their voices go unheard. This is despite the fact many of these women were trailblazers for gender equality. We owe them not only a debt of gratitude, but we also must ensure they're in a good economic position, because they were the ones who started this job for us.

Statistics show that the number of working women over 50 in the UK is on the increase. That's down to a number of factors including increased life expectancy, falling birth rate, changes to retirement age and cuts to private pension arrangements. The Trade Union movement recognised this a number of years ago. Yet despite this trend, many employers are failing to recognise the specific needs of this group of workers.

As a result, the TUC produced an invaluable report called 'Age Immaterial'. They undertook research to establish a comprehensive picture of this undervalued group. The results were not pretty. The TUC found:

- Women over the age of 50 have felt the full force of the spending cuts ushered in by the Coalition Government in 2010.
- Half of women aged 50-64 work in the delivery of public services, compared to a quarter of women aged 16-25. Redundancies, pay freezes and increased contracting out of services featured prominently in the stories the TUC gathered from older women.
- 2 in 5 older women wanted to work fewer hours but struggled to access flexible working. Part-time work is prevalent amongst women over 50 and the majority earn less than £10k per year.
- Issues such as low pay, lack of job security and weak employment rights are exacerbated by those in precarious forms of work such as zero hours contracts or agency work.

Older women also struggle to access training opportunities, particularly those working part-time. This may be one of the factors which makes it difficult for them to progress out of low paid work. We also have an ageing population. Cuts to health, social care and childcare services mean that many women, particularly those over 50, are constantly performing the impossible act of juggling care and paid work. These pressures can have a negative impact on women's health needs which are often overlooked in the workplace. Issues such as the menopause can have a significant impact on a woman's ability to be able to do her work. This is particularly detrimental as a lot of employers are increasingly looking for any excuse to get rid of staff.

Where do we go from here? The use of employment legislation is absolutely crucial. My experience as a full time Trade Union official is that I would very reluctantly take someone through the process of an Employment Tribunal (ET). While it is important to build up case law and to access justice, that needs to be balanced with the stress of actually taking a case.

That then leaves us in Scotland to consider what the Scottish Government can do. They have recently produced a report entitled *Maximising Economic Opportunities for Women in Scotland*, which sets out women's economic position in Scotland. The report highlights issues of employment, pay and barriers facing women of all ages and also reinforces research and work done by TUC. It details initiatives set up by the Scottish Government to address these problems, particularly around equality outcomes, childcare, flexible working and maternity leave. It also mentions the Strategic Group on Women and Work.

It is important, as part of such initiatives and strategies, to consider the issue of feminist economics. A key point of that is how much money is saved because of the amount of unpaid work that women do. This is an issue that the STUC Women's Committee, in collaboration with the WiSE (Women in Scotland's Economy) group from Glasgow Caledonian University have looked at in detail over the years.

We believe it has to become an integral part of a progressive economic strategy.

The Scottish Government has set out its commitment to undertake the work it has powers over. However, despite all of the groups and committees which have been set up over the years, there has been little to no improvement in the economic position of women. It is crucial that we use the Scotland Specific Duties which are part of the Public Sector Equality Duties. 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.”



## Morag Alexander

**Morag Alexander** has a lifelong commitment to equality. She wrote her first speech on equal pay in 1972 and was a researcher on the first UK study on women in local government from 1979-1982. Morag was the Equal Opportunities Commission's first Director in Scotland from 1992-2001 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 the 9-language publication Women of Europe, and founder editor of Women in Europe, from 1985-89. She was awarded the OBE for her contribution to equal opportunities in 2001.

From 2001-2007, Morag was Convener of the Scottish Social Services Council and a Board Member of the Care Commission for Scotland. Carrying on her interest in effective professional regulation, from 2007-2014 she was a lay member of the General Optical Council. 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 (1997-98), and a member of the Committee of Inquiry into Student Finance (1999-2000).

“In common with people in the rest of the UK, older women in Scotland are living longer and healthier lives. They pay their taxes and the income they receive is important to them and their families. They also make a huge contribution not only in caring for older relatives but also for grandchildren. Increasingly they face discrimination at work, in their communities and in public life. Older women today are better educated than previous generations and they have much to offer which can benefit the Scottish economy. Older women can bring experience, maturity and commitment, however they are overlooked for promotion at work, are subject to harassment and are much more likely to be unemployed than men of the same age and younger women and men.

The Scottish Commission on Older Women (SCOW) aims to highlight this neglected resource that Scotland needs to value and develop. In March this year, working with the UK Commission on Older Women which was initiated by Harriet Harman MP, we established the SCOW, building on two years of Scotland-wide debates and discussion.

I want to flag up some of the issues we have found which are particularly relevant to Scotland. We have more older women and rapidly ageing women in Scotland than other parts of the UK. Rurality is also a significant issue for women in Scotland. We have much larger rural areas, which are sparsely populated and there are fewer services and resources to support those who live in these areas.

Women from BME communities have not had any particular focus in this discussion so we've had a look at their experiences too.

I want to start with a bit of myth-busting. There are a number of myths about ageing which I want to put to bed.

- **Chronological age determines health.** Sometimes it does, but sometimes it doesn't. We can see people in their 80s and 90s who have full and active lives and who are sharp as tacks. It's not always about physical deterioration when you get older.
- **Getting older is associated with loss of cognitive capacity.** Some do suffer from conditions which impair cognitive ability but not everyone does.
- **Older workers have less physical strength and endurance.** Again, sometimes that's true but it's not the case for all older workers. Older people manage to get about just fine a lot of the time.
- **Older workers have poorer sensory abilities.** Have those who say this never heard of spectacles or hearing aids? We can cope with sensory impairments which sometimes occur as there are ways to assist that.
- **Older workers take more time off work.** Where is the evidence for that?
- **Older workers have more accidents in the workplace.** What about young people who leap into things without thinking? We tend to be more sensible and measured about doing things and there is no evidence to suggest we have more accidents at work.
- **Older workers are less productive.** Productivity, as we've heard a lot recently, is a lot more dependent on investment in the workplace, not necessarily about the number of widgets you produce or telephone calls you make in a day.
- **Older women all have choices** – they can choose to remain in the workforce, what kind of work they do, and how many hours they work. The reality is that most older women don't have those choices. They are often helping their families, and are in part-time work.

We need to challenge some of the myths and accept that older women have a place in the world of work and they continue to be valuable.



In 2014 more than 6% of women aged 50-64 and 4% of women aged over 65 provided over 50 hours of unpaid care per week. That number of hours is much more than a full time job. It's important to recognise that so many more women than that percentage are providing care for many hours a week. While some women with financial security might be able to enjoy their retirement and get involved with voluntary work, others have no choice but to work full time. Sometimes they work two or three jobs to have enough money to be able to live a decent life.

Here's a quote from one of the women who attended one of our roundtables:

*"I am looking for a job at the moment and it's nothing short of a nightmare. I can get an 8 hour contract in a clothes shop, or 12 hours in B&Q, who are held up as great employers of older people, but they don't offer full time work"*

It is important to remember that for many women, their working lives have not provided them with a good pension. Living longer and having no formal retirement age or access to even the state pension is difficult for many.

SCOW were provided with another personal experience, relating to a woman who had been managed out of the workplace.

*'Marian was 54 and had 15 years of service with her employer. She had no sickness absence, no policy breaches and no complaints were made against her. She also had a fantastic reputation as a dedicated worker and a supportive colleague. When dealing with customer cases she was extremely thorough. Her work was of outstanding quality because she wanted to ensure she was doing things right. That was more important to her than targets.*

*But because Marian did not process her work as quickly as her colleagues, she was put on a plan to improve productivity. Her manager did not think she needed to take as long correcting cases and sorting out problems because the company's tolerance level for error had decreased when processing work more quickly. In other words, they put up with the errors made because they wanted to meet targets. Marian struggled with time for processing her cases, failed to deliver the targets her employer had set and disciplinary action was taken against her. She was put under intolerable pressure and when she was on a final written warning she became more and more stressed. She lost a lot of weight and became ill. More disciplinary proceedings followed and she resigned before she was sacked.'*

This is all too typical of some of the pressures that older women at work are put under. I hope that some of the things we say in the SCOW report will help people to think about what changes might be made. We will also be making recommendations to central Government.

An option available to some women, particularly if they live in rural areas, is self-employment. A recommendation we will put forward is to make sure that the right information is available and that the support is there for people who want to take up this type of employment.

There's no data for older women by ethnicity, so we had a roundtable where BME women spoke about the role of culture and language barriers in finding work. Many lack formal qualifications and are unable to find work. One woman's experience was that whenever she applied for a job, it was given to a white Scottish woman. She gave up seeking work as she felt her colour was always going to be a barrier and worked in her husband's shop. Her dreams of getting a job independently had been shattered. She didn't have a pension so her dependency increased as she got older. However, on the other hand, another woman had worked at a crèche for a long time and did not feel discriminated against. There are good stories and not so good stories.

I hope that the SCOW will be able to highlight examples of good employment practice in order to encourage other employers to do better for all women."



## Johann Lamont MSP

**Johann Lamont** is the Scottish Labour and Co-operative member for the Scottish Parliament constituency of Glasgow Pollok. She was first elected as the MSP for Glasgow Pollok in 1999. Johann served as Leader of the Scottish Labour Party from December 2011 – October 2014 and as Deputy Leader of the Scottish Labour Party from September 2008 – December 2011. She was Deputy Minister for Communities from October 2004 – November 2006 and Deputy Minister for Justice from November 2006 – May 2007.

Born in Glasgow into a Gaelic speaking family from Tìre, Johann attended Woodside Secondary School. She obtained MA (Hons) at the University of Glasgow and a Post Grad teaching qualification at Jordanhill College of Education. She also gained a Certificate of Guidance at Strathclyde University. Prior to being elected, Johann worked as a classroom teacher for 20 years.

“I remember when the Labour Party were in Government in Scotland and we brought about an older people’s strategy. That strategy, aimed at those over 45, reflected the fact that amongst older women there are ages and stages of development we have to recognise. There will be those who need more help in terms of support and there will be those who are perfectly able to live independently. It’s important that we recognise that.

I taught for 20 years before I became an elected member, and both in teaching and in politics there is at least an image of equality. Men and women are paid the same and we have the same terms and conditions. However, both of these areas of work are still filled by men, and the men in those professions are more likely to be promoted and more likely to be listened to. While you can achieve a certain degree of equality, we have to look at how discrimination is embedded.

It’s also true in politics that not only is it men who largely define what it is to be a politician, the journalists who report on it are also disproportionately men. In the lobby of the Scottish Parliament there are a few women journalists, but the majority are men. It stands to reason that if they see themselves in a certain way, they look for the same skills and talents in politicians. Very often male politicians only have to be, whereas women have to prove. I think that’s something of a challenge.

We know in the media is dominated by men. I’m struck particularly that women’s appearance has become so important. There are a number of fantastic women journalists/presenters, but are any of them bigger than a size 10? They’re beautiful, they’re talented, they’re able, but it’s clear that in terms of their appearance the pressure on them is huge. It seems that you can be David Dimbleby but you can’t be the equivalent female. This is arguable partly because what we expect of women presenters is different.

We are also living in a world of what I call the 'pass remarkable'. We make comments about people which might be made at the dinner table, but now they're being put online through social media. That's a very unforgiving world, particularly for women. Cheap comments are being elevated to political analysis. Sadly too much of the political commentary is cheap and unpleasant. There must be younger women stepping back from those public roles because of that. I would think twice about it myself. It seems that individuals are becoming something who it is entirely legitimate to attack.

The worst comment I received was when I was described as a 'wee Glasgow wifie'. This wasn't made in the tabloid press, it was a commentator in a broadsheet who thought it was ok to describe me like that. It was very dismissive and the person was unaware of my politics. Too often we still see that kind of description. If women are arguing it's a 'stairhead rammy', but when it's men they're having a thoughtful conversation.

If we can see women who are achieving and are supported, then it's more likely others will come behind them. This is important in politics although it's true in any area of work. I think it's wonderful that we have a woman First Minister. I think as women we should recognise the degree of pressure that's on Nicola Sturgeon not just to appear but to be groomed and perfect at all times. I don't know if the previous First Minister had as much commentary about his footwear as the current one does!

Women do not get into these positions by accident, so it's not enough to say that because we have a woman First Minister that we've sorted the issue of women's equality. It's important to understand the need for positive action, to create a culture where it's simply unacceptable to have a Cabinet full of men, a leadership which is entirely male and where it's entirely unacceptable to have all-male panels in our news studios. Once you understand the context that made it possible for women to come through, further progress will be made.

We do have to recognise that progress has been made. My mother's generation had less opportunities than mine, my grandmother's far fewer still and my daughter will have more than I have. However if we look at that progress as being somehow inevitable there's a danger that such progress will stall. We look back and laugh at what was said in the 60's, but at the same time we wonder if our daughters in the future are going to face discrimination which although maybe not as explicit, is equally as excluding.

I'm old enough to have people in my own family who asked if I was going to go back to work once I had a child. Now it's accepted that women both have the right to work and the right to expect some support in getting to work. We also talk about issues like Violence against Women (VAW), whereas a generation ago that kind of behaviour wasn't spoken about but was simply tolerated. That's made a huge difference to women, because if you're frightened in your own home then how can you be expected to achieve equality in the workplace? We now recognise the importance of childcare and the role of society in supporting people to be able to work, as well as acknowledging women's caring responsibilities.

All of this shows that we have a bigger and deeper understanding of the experience of women now than we ever did before. The reality, of course, is that older women have experienced discrimination throughout their lives. Older women have poorer pension rights and less opportunity to work. Where they are now has been defined by what happens to women throughout their lives. It means that if we make progress, for example, in pension equality, then women's lives will improve in the future. That means we need to continue the fight discrimination against women in all of its forms.

While some women want to remain in work for as long as they are able, we also know there are women reaching the age of 60 who are tired. They've worked hard in difficult jobs over the years with poor remuneration. We need to talk about that right to retire as well. Women, as they get older, undertake caring responsibilities, holding together families and communities often with very little support. They're more likely to be low paid and their work is likely to be undervalued. As a society we embed discrimination by virtue of the fact we've never fixed the problem of job segregation that starts at a very early age. It stands to reason that if you've never had the chance to go into a certain kind of work, then inevitably, as an older woman, you're going to be even less able.

We need to start talking about policy as not just a 'good thing to do', but actually understanding how things like the Living Wage, or a care or transport policy affect women. The Living Wage matters because two thirds of those who are low paid and who will benefit from its implementation are women. It will have a huge impact on their lives. Equally if we can address the problem of social care and supporting people in their own homes, then we will ease the burden on women who currently provide the care. We know the pressures faced by local services, and we know that where there are gaps in provision they have been filled, in the main, by women. Women, working in paid care, are taking on more and more, as well as working shifts which are less amenable to them and their families. We therefore need to talk more about why a policy matters and how it affects women.

We need to recognise the challenges older women face and understand that, for example, if a woman in her 50's loses her job, she's less likely to get another. This type of situation simply reminds us that we will only change the lives of older women if we continue to fight to change the lives of women from a young age. That's why the SWC matters, that's why events like this matter. Whether it was my grandmother's, mothers, mine or my daughter's generation, that continues. It's not a separate battle. It's one and the same thing."



## Question and Answer Session

### Question from the Floor

*“If we protect all women in the workplace, then things will get better as they progress. From the point of view of employers, trade unions, Government and legislation overall, what can and should be done to support older women in the workplace?”*

### **Eileen Dinning (ED)**

It is becoming increasingly problematic for trade union reps to negotiate with employers. If the employer isn't interested it becomes more difficult. We need to look at how we instil confidence in women, so that they recognise they are a crucial part of the workforce. There is also a need for the Scottish Government to actively look at how public authorities are adopting and using the Public Sector Equality Duties – inevitably that goes back to policy. It's difficult to do anything without good policy. The other point which is important is the amount of outsourcing which has gone on within the public sector. Significant amounts of public money are being handed over to the private sector, with very little input into the terms and conditions they apply to the people they employ. The idea that the public sector is bad needs to change, because the people who are being most affected by this are women.



### **Sheila Kettles (SK)**

I think it is paramount that older women value themselves first and foremost. A lot of older women think that they can't do very much, when this is far from true. I was in the unfortunate position of having to attend the Jobcentre recently, which was a truly horrendous experience. 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. I have recently been advised about the Individual Learning Account (ILA) and I'm going to use mine to do a computer course – the European Computer Driving Licence (ECDL) qualification. To some that maybe doesn't seem like much, but it's a helpful thing for older women who are looking for work. We need to get older women on a par with others when they are looking for jobs.

### **Morag Alexander (MA)**

It is important to recognise that we could make lifelong learning a reality if there was sensible access to training for people who are no longer very young. That access is cut off from so many and unless you work within an organisation where they value the individuals and invest in training then you're not going to be included in that process. We have now access to leave for parents so why can't we have leave for carers? More and more older women are looking after their grandchildren and other members of their family with no legislative access to leave as carers. There are some good practice employers such as Scottish Enterprise who offer leave for people who have family responsibilities. They don't distinguish between men and women but unsurprisingly it is women who take advantage of this policy.

There are real opportunities if employers wanted to value and utilise the experience of older workers, for example, job sharing with a younger worker. Older women in the workplace could mentor, support and encourage younger colleagues, and instil in them the sense that older people have real value and can continue to contribute in lots of ways.

### **Johann Lamont (JL)**

One question I would put back to trade unions is how they go about recruiting older women. Union membership is not always something that people think they should do when they go into work, and that needs to be looked at. In terms of policy, we currently have one in relation to further education which has involved significant levels of cuts, particularly to part-time places. This inevitably discriminates against anybody with a caring responsibility, particularly women. I think we need a much more grown up conversation about education – about how we fund it, and about how important it is for people who need re-training. If you can't access what's available, because there are only full time places which are not suitable because of other pressures, then that's an issue. A number of people have told me they've had to give up their jobs to care for a loved one. That puts a lot of pressure on families, particularly on women. To me, there must be something quite simple we can do about that. It's about how we get resources and support to people without them having to pay for the privilege. There is a lot of silent suffering, particularly amongst women because there isn't a lot of money, and if there's no money, women are stepping into the breach to fill the gaps in services. We need to talk about how to get services tailored to individual needs rather than a theoretically existing benefit, and how we are we going to find a way of funding that.

### **Question from the Floor**

*"We hear a lot about the rise of women in self employment, but as ever we have to look underneath the figures of that. We have to recognise that a lot of that rise is as a result of jobs traditionally having been done by women being made redundant, and them being forced to take on different employment. The other issue is around what are now being called 'necessity entrepreneurs' – in the main these are older women who want to seek a second job as a result of a lack of pension provision. We know that the majority of women's businesses do not have a large turnover so that's a key issue we need consider."*

## SK

As part of SCOW, I took part in a roundtable in Blairgowrie, which is a fairly rural area, where there were a lot of women who owned small businesses. The majority of women at the roundtable enjoyed what they were doing and the work ranged from a coffee shop to jobs they could do at home such as homeopathy. A few said they were doing things they wanted to when they were 16 but couldn't, because they didn't have the experience or the money. The other thing that came out from the discussions was there is a lot of help for big business, but for women who just want to make a decent living it's hard to get the information and help to start up. Self employment should be discussed as part of careers advice.

## JL

I think some of the economic development work which is done should consider how to create capacity and confidence, within the community it is working in, so that people are able to set up their own businesses. Not only should we encourage people, but we should use public money to do so. We also need to be much more challenging if public money is going to try and encourage companies to come into areas. There needs to be conditions attached which look at how we support women. You will quite often see women running very successful small businesses and supporting a lot of activity in the high street. That needs to continue.

## MA

The SCOW has identified some of the challenges for entrepreneurs, particularly in rural Scotland. Access to finance was a significant one, but also poor infrastructure, such as roads, transport and internet access. Improving the basic infrastructure could help women in more rural parts of the country. There are in fact quite a lot of areas which need to be improved before women can have decent access to what they need for a business to bring in enough money it needs to.

### Comment from the Floor

*"The ILA is a fantastic way of accessing learning, however the key problem with them is that they are unavailable to anyone who has a degree, regardless of how long ago that was obtained. I have no income at the moment which is limiting my choices in life. As well as looking at the support for entrepreneurs, we need to look at ways of linking those who have skills who may be able to help entrepreneurs. It's important to think about both sides of the coin."*

### Question from the Floor

*"We can't live in a non-sustainable way anymore, so as we talk about employment we have to also consider environmental issues and sustainability as we age. It is time to be very visionary in what we can do as women when we have the technology and skills to join the dots. How can we begin to value what is truly valuable as opposed to what we're told to?"*



**JL**

I am an optimist and the women's movement has made me an optimist – the capacity for change is immense and that can be demonstrated by many examples. The women who said we should have the vote and fought for it, those who said it's not right you can't get a mortgage on your own or once you're married you can't teach. One of the problems we have is demographic changes. We need to take inspiration from people who are inventing ways of saving the planet and make those discussions part of our daily conversations.

**Question from the Floor**

*“Political structures are still dominated by men, and although there has been progress, that extends down throughout the system. A key issue in the voluntary sector is that the workforce is dominated by women, and we would like to have more in senior positions. However the funding structures mean there's often little or insecure resources available to run good services. We are missing the opportunity to employ and promote more women. There is a lot of voluntary help but producing a low-paid sector. Could more be done from national Government downwards to help?”*

**JL**

Yes. We need to continue to make sure there's fair treatment when women are going for jobs. Something I regret very much was the decision to get rid of the Equal Opportunities Commission (EOC), because if you have information and can name discrimination then it's easier to tackle it. The closure of the EOC means we're not able to do that properly any more. In terms of the voluntary sector, they can often do a better job than a Local Authority but they shouldn't be seen as better simply because they can do it cheaper. There are groups, for example, who have worked with people with learning difficulties, who have created a way of ensuring service users can reach their full potential. The funding situation means that for many quality is driven down, service is poorer and those working in that service are poorly remunerated. It is possible to create better conditions and opportunities for people through the use of public money, but you can only do that if you use resources wisely.



Following the speakers presentations and question and answer session, women broke into groups to discuss two key questions:

- **What are your experiences as an older woman?**
- **What do you want the Government do to support you?**

Participants were provided with flipchart paper and post-it notes. They were encouraged to make note of three key points from the first question and one key point from the second. After discussions took place, each table fed back their findings to the rest of the room.

Below is a summary of the main points which were brought up. The SWC will use this information in the future to respond to consultations, calls for evidence etc.



## What are your experiences as an older woman?

### GENERAL EXPERIENCES

The way in which an 'older woman' is defined has an impact on those who find themselves in this category, either personally or having been placed there.

*"There is no specific definition of the term which is problematic. Because it applies to different women depending on the situation, the focus of issues of 'older women' overall can be lost."*

Those who are considered to be older face unconscious bias from society.

*"Too many people look at a date of birth and presume to know a person's abilities from that, before they even know anything about them."*

Assumptions are often made that older women are less dynamic or able than a younger person, both in the workplace and in the community overall. Women are seen to prefer to undertake caring responsibilities as they get older, often because they are perceived as unable to cope with changing requirements within the workplace.

There is also an increased pressure both within and from the media. Women over the age of 50 are very seldom seen as, for example, newscasters or TV presenters. Magazines can provide contradictory views - on the one hand, women are encouraged to *“age gracefully and embrace their wrinkles”*, yet on the other hand articles give information on how to look younger, how to dress younger and which hairstyles to have to compliment their age.

*“Once women get to the age where we can think about retirement, we should be able to reflect on our working lives, about the jobs we have done and the families we may have raised, and have the capacity to make decisions about what we want to do. This idea of choice is so simple but is just not an option for so many of us.”*

Health issues are also a significant issue for older women. The menopause is seen as an excuse by many, rather than as a process which has varying impacts on individual women.

*“There is very little understanding about the menopause from employers, which can often lead to discrimination. It’s taken as a bit of a joke by a lot of people, something which older women can use to blame feeling a ‘bit hot’ or a ‘bit tired’. Often if you go to the doctors with symptoms which could be related to menopause, but could also be something else, it’s always put down to being a ‘woman of a certain age’.”*

## **EXPERIENCES IN EMPLOYMENT**

### ***Training and Development***

Employers can be reluctant to invest in training and development for older women in the workplace.

*“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.”*

The lack of investment in what are perceived as ‘older women’ - some of whom are only in their late thirties - is causing a significant gap in talent in a number of areas. Without the ability to gain more skills and grow within the workplace, women will inevitably remain in low-paid work which offers little in the way of progression.

*“Once it seemed to become clear to my employers that I wasn’t going to have any more children, I went from them being wary of me because I was ‘of childbearing age’ to them being wary because I was ‘getting older’. A lot of my ideas and some of the work which is part of my role was being passed to younger colleagues.”*

Outwith the workplace, it can be difficult for women to access further education and training. Cuts to college places have curtailed part-time opportunities, which are often the most suitable ways of learning for older women. Courses which cover subjects such as basic IT skills, which can be extremely valuable for those seeking to re-enter the workforce, either following time away for caring responsibilities, or through redundancy from previous job roles, are often difficult to get into. This is particularly the case for women in rural areas.

*“Unless you know where to get information about basic courses, then you’re stuck. Even providing information in local libraries, newspapers etc would be a big help.”*

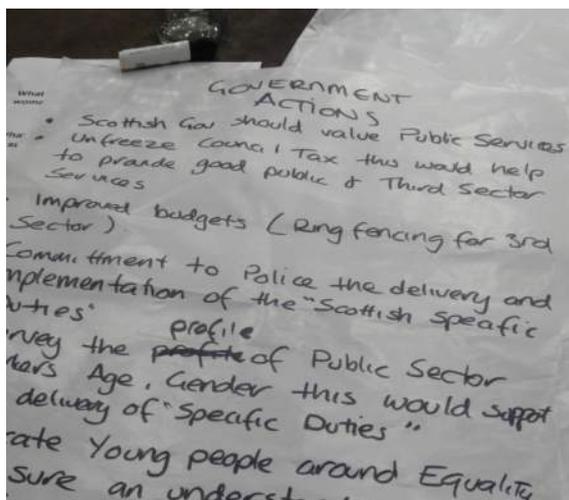
### **Retirement and Pensions**

The ever-increasing retirement age has an impact on older women, specifically the lack of choice when they are deciding to end their working lives. There are those who feel both ready and financially secure enough to stop working when they reach the age of 60, however there are those who wish to continue with their employment until they are into their 60s.

There are also women who are forced to remain in the workplace for financial reasons.

*“Older women frequently take time out of their working lives to bring up their children, support their husband’s career or to care for relatives. This, coupled with the type of jobs many have undertaken - part-time, low paid and low skilled - leads to little or no pension provision in later life. They have no choice but to keep working, often in physically challenging jobs.”*

As the retirement age increases, consideration must be given to those women who work in physical manual jobs, such as carers, who often have health issues resulting from years of heavy lifting and bending. Employers should do more to facilitate changes and adjustments within these women’s jobs, or even role changes, as they get older.



### **Entering or Re-Entering the Workplace**

There are a number of barriers for women who look to seek work, or to re-enter the workplace. For many, even going along to their local Jobcentre can be an extremely intimidating experience. They are worried about being judged by staff as “*incompetent*”, “*slower than a younger person*” and “*lacking skills*”. Women often put themselves down as having “*just been a wife and mother*” and do not give enough credit to the skills and experience that are gained while doing so.

There is also what has been described as “*unconscious bias*” towards women when applying for jobs.

*“Lots of jobs ask what Standard Grades or Highers you have. When I was at school we did O-Grades, but there’s never anywhere on the form to express that. It’s as if employers are only looking for people who are a certain age by being specific about that type of qualification.”*

This has become a particular issue for older women in the last few years. The recession of 2009 and subsequent financial climate has seen a raft of redundancies within the public and private sectors, most frequently at levels where women predominate. Many who have worked for decades in the same NHS department, or Local Authority position, for example, have found themselves having to go back to “*square one*” in terms of work.

*“Going to look for a job after being made redundant has been the most difficult experience of my life. I have so much experience and I’m a good worker, there’s no doubt about that. But I don’t have any formal qualifications, I have never written a CV and I haven’t attended an interview for over twenty years. It’s just all so daunting.”*

Women commented on negative experiences with the Jobcentre, specifically a lack of understanding by staff. They have felt pushed into applying for jobs they know they do not have the skills for, and have been given very little support.

*“I went to the Jobcentre because I felt they would be in the best place to help me find work. This was not the case. They treated me like the lowest common denominator, presuming I was able to do certain things and was not able to do others. They asked very few questions about my working life and the kind of work I was either able to do or wanted to do. They were also focused on the importance of applying for a certain amount of jobs per week so that I would not be sanctioned and lose my benefits. The whole experience has had a serious impact on my mental health.”*

### **Caring**

Caring commitments are one of the most significant issues for older women. Women, in the main, undertake responsibility for the care of their children in earlier parts of their working lives, whereby many either do not work, or work part-time hours to fit around nursery/childcare arrangements and school.

This time out of the labour market means reduced pension contributions, which has an impact on their financial autonomy in later life.

Many older women are in what is considered the *“sandwich level of caring”*. They are looking after both older relatives - as a result of the ageing population - and grandchildren/younger family members. These women often hold down one or more part-time jobs, as it is not financially viable for them to stop working. The pressure they are under can have a significant impact on both physical and mental health.

*“At one point I was caring for both of my parents, my husband who was ill and my grandchildren. At the same time, I was self-employed, so was trying to juggle keeping my business going with looking after my family. It was very stressful, but there was never any thought of not doing it. I was the only person there to look after my parents - they qualified for certain aspects of a care package but still needed me to do things like get their shopping and change their beds. My grandchildren got some funded childcare every week, but the hours my daughter worked meant she needed me to be there to pick them up. I’m not the only one of my friends who is in this position.”*

Recent changes to the welfare benefits system has also had an impact on women who care. Although benefits relating to disability are to be devolved to the Scottish Parliament, they remain, at present, under the control of Westminster. Disability Living Allowance (DLA) is being replaced by Personal Independence Payment (PIP). Those who were on DLA will not be automatically transferred onto PIP, but instead will have to reapply. There is no guarantee they will be eligible for the same level of benefits as they are at the moment. Not only will this have an impact on the person themselves, it will also have an impact on their carer, the majority of whom are women.

*“My son is disabled and we have seen more and more cuts to the benefits he receives. I want him to be able to live as independently as he can, so it stands to reason that I will try and bridge the gaps in the money he’s lost. This puts increased on pressure on my finances and the household budget overall.”*

### **Value**

The skills, knowledge and experience of older women are not always valued by employers and colleagues in the way that they should be. Many feel pre-judged as to their abilities, and others commented on how attitudes towards them changed if they disclosed their age.

*“We had some new people in our office and I was showing them what their jobs would be. After a week or so one of them asked my age, and when I told him he said to me ‘I never would have thought you were that old! You know what you’re doing, don’t you?!’. I didn’t know whether to laugh or cry.”*

One of the suggestions made by women to improve relations in the workplace is to balance the older workforce with younger new starts. There should be scope for a type of job share, whereby those coming to the end of their working lives are able to mentor those coming into the organisation.

*“Not only are older women invisible in the workforce, so are 18-25 year olds. That needs to be acknowledged and positive steps taken to encourage these groups to be able to work together. This would ensure that the skills of older women are passed on, and that the younger workers are better equipped to deal with the job.”*

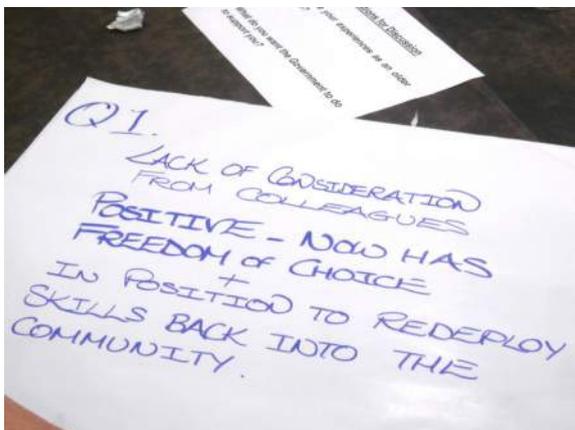
### **Positives**

While there are a number of areas in relation to older women in employment which could be improved upon, there are also positive examples and experiences which need to be reflected.

Some employers were able to recognise the importance of older women and what they can bring to a workplace. Where this happened, workers felt valued and had an increased sense of self worth. Older women in these positions were supported to achieve further qualifications which have subsequently led to promotion.

Other employers have demonstrated flexibility and have provided support to older women with caring responsibilities, allowing them to balance their home and family life with their jobs.

*“Sometimes it’s just the little things which make all of the difference. Like when an employer puts you forward for promotion because they know you are more than capable, even although you doubt yourself. Or when you’re given the option of coming into work a bit earlier or leaving a bit later in order to accommodate popping into see the person you provide care for, or get their shopping or whatever. It makes you want to go to your work when an employer sees you as an asset and demonstrates this through the way they treat you.”*



## What do you want the Government to do to support you?

### MEASURES WHICH WOULD SUPPORT OLDER WOMEN IN GENERAL

- Create a meaningful system of **lifelong learning**, ensuring that there are opportunities available for women to access education and training, regardless of where they live, and regardless of their age.
- **Change attitudes** towards older women. One of the key ways in which this could be done is through the media, who all too often exacerbate perceptions about older women.  
*“You can be Liz Hurley looking ‘fab’ at 50 or you can be Judi Dench looking distinguished and sophisticated in her 70’s. There’s very little in between.”*
- There needs to be a **stabilisation of the retirement age**. Women who are in their mid to late 40’s and early 50’s are genuinely concerned about the length of time they will have to work in order to qualify for retirement and the associated benefits. This is particularly the case for those women who work in physically demanding roles.
- Older women need access to **appropriate and affordable housing**, regardless of which part of the country they live in.
- The work which women do in undertaking **caring responsibilities** should be financially rewarded and valued in society. At present, qualification for Carers Allowance means that many women miss out on any support, even though they are providing a significant amount of care. The impact that caring can have on women’s physical and mental health, particularly those who are ‘sandwich carers’, must also be recognised.
- Improved access to **financial information** is extremely important.  
*“Many older people are entitled to significantly more financial assistance than they realise. There is too much emphasis on information being provided either on the phone or via the internet. The human element has gone and that can be very off-putting for many older women.”*
- **Public transport** is, in many areas, *“patchy and inconsistent”*. Many older women rely on buses and trains to get around, and are often prevented from accessing employment, education and leisure activities because of poor transport in their area. There needs to be a more joined up approach, particularly outwith main cities and towns.
- Access to **healthcare** could be improved significantly in order to support older women. It can be difficult to obtain appointments with local GPs, and referral times and waiting lists for treatment can be a *“long, drawn-out process.”* More support should be provided to third sector organisations, in partnership with the NHS, to promote good health and wellbeing in older people.

## MEASURES WHICH WOULD SUPPORT OLDER WOMEN IN EMPLOYMENT

- Set up **mentoring schemes** in workplaces and within organisations. This would ensure that older women are able to pass on their skills and experiences to younger colleagues.  
*“It’s really remiss of employers not to be making the most of such a valuable resource. You can provide all the formal training you want but at the end of the day, new workers will learn more from those who have been there for a long time.”*
- Ensure that older women are given equal access to **training and development** within the workplace. Employers should not *“write off”* this group of workers as *“past it”* or *“not worth investing in”*. Older women bring a wealth of experience and should be afforded the same opportunities to progress as others.
- Employers should allow for greater **flexibility**. Just because older women are perhaps unable to continue to carry out the specific role they are in as they get older, whether due to health issues or caring responsibilities, that does not mean they are unable to continue to work overall. There needs to be more support for job and role changes.
- Women who undertaking **caring responsibilities**, but who are still able, willing and want to work, should be recognised. Older women should not be afraid to ask for compassionate leave, for example, when caring for a relative with a long-term condition. Similarly, employers should not be reluctant to provide this type of assistance. They need to be given adequate support in order to do this.,
- Legislation has been put in place and is long-enshrined to ensure that discrimination because of gender, age, race etc cannot happen within the workplace. The erosion of access to **employment tribunals** is making it increasingly difficult for women who have been discriminated against to seek justice. The introduction of fees has seen a dramatic reduction in the number of cases being taken. Not only does this give women fewer protections, it also serves as a *“free pass”* for employers to subject staff to poor terms and conditions and bad working conditions, with very little repercussions. Employment tribunal fees should be abolished.
- Strong **equality and diversity monitoring** should take place. This would identify gaps in the workforce, which could then be used to recruit more of the groups which are missing. In the public sector this would also be useful in terms of meeting the requirements of the General Equality Duty, as well as the Scottish Specific Public Sector Duties.



## Conclusion

The SWC would like to thank all of the women who participated in discussions at this event. The information gathered will be used to inform future SWC responses to Scottish and UK Government consultations, Scottish Parliament calls for evidence, and the international work undertaken by the SWC through the Commission on the Status of Women (CSW).

## Feedback from Women who Attended

*“Another great event. This could have run over the course of a full day. The discussions were fantastic.”*

*“This event was extremely worthwhile. The quality of speakers and discussions were excellent, and it was good to be able to draw on women’s diverse experiences and backgrounds.”*

*“A vital topic for discussion. Thank you for organising this informative and interesting event.”*

*“I really enjoyed the roundtable discussions.”*

*“Empowering discussions and great speakers. It was great to be able to network with so many different women.”*

The Scottish Women's Convention (SWC) is funded to engage with women throughout Scotland in order that their views might influence public policy. This is achieved in a number of different ways - through roadshow, round table, conference and celebratory events. Following each event a report is compiled and issued to women who attend and relevant policy and decision makers. The SWC uses the views of women to respond to Scottish and UK Government consultation papers.

Visit [www.scottishwomensconvention.org](http://www.scottishwomensconvention.org) to find out more about the work of the SWC. On our website you will find links to all of the publications we produce, such as conference and roadshow reports, consultation responses, submissions to various Scottish Parliament committees and our international work. You can also sign up to our mailing list to find out more about where we're going, where we've been and what we've been doing.

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