



## **Older Women and Employment**

Menzies Hotel, Glasgow

Saturday 6th April 2013

Older women in employment have experience, skills and expertise which must be acknowledged. However, in the current economic climate, a high gender pay gap, lack of training opportunities and the perceptions of older women often leave them feeling vulnerable. Attitudes must change. Support from employers, colleagues and society are required to ensure older women remain fully engaged in the workplace.

Agnes Tolmie  
Chair, SWC

## Introduction

The Older Women and Employment Conference explored the pressures experienced by women in accessing, sustaining and progressing in the workplace.

Following an SWC online consultation, the Conference further explored some of the main concerns raised, including the barriers older women face in the workplace, what needs to be done to overcome these and examples of best practice.

Invited speakers discussed

- the legal perspective and implications of accessing, sustaining and progressing in employment for older women, as well as highlighting examples of best practice;
- personal experiences of age discrimination within the workplace;
- difficulties faced by older women in public and private sector employment.

### Agnes Tolmie, SWC Chair

Agnes is Chair of the Scottish Women's Convention and has been an active campaigner in the women's movement for over thirty years.

Agnes is currently President of the STUC, as well as a member of Unite the Union's National Executive, Unite the Union Women's Committee, UNI Global World Executive Board and their World Women's Committee.

Governments, trade unions and voluntary sector organisations are currently discussing the barriers encountered by older women in the workplace.

- ⇒ In September 2012, Harriet Harman, Deputy Leader of the Labour Party, established a Commission on Older Women, which is currently reviewing a number of key concerns for older women including employment.
- ⇒ In November/December 2012 the UK Government Business, Innovation and Skills (BIS) Committee held an inquiry into 'Women in the Workplace'. The SWC provided a written submission outlining the position of women in Scotland.
- ⇒ In January 2013, two Scottish Parliament committees called for written evidence - the Economy, Energy and Tourism Committee on Underemployment and the Equal Opportunities Committee on Women and Work.
- ⇒ In March 2013, The TUC also produced a report on 'Older Women in the Labour Market'.

The recent online consultation conducted by the SWC highlights the following key issues:

- There is a lack of recognition of caring responsibilities undertaken by older women;
- Rates of pay and ability, or lack of opportunity, to contribute to a pension scheme;
- Lack of training opportunities provide further disadvantages to older women.

### **Carol Fox, Solicitor**

Carol is an experienced employment lawyer and an Accredited Specialist in Discrimination Law by the Law Society of Scotland.

For the past decade Carol has been dedicated to representing claimants before Employment Tribunals in discrimination cases and for the past five years has been responsible for progressing thousands of equal pay cases for low paid women.

Before coming to the law as a mature student Carol was previously a Social Worker, a Full-time Trade Union Official and worked with the Equal Opportunities Commission. In 2010 Carol established a niche claimant employment law firm in Edinburgh. Fox and Partners is the first law firm in the UK to embrace Employee Ownership whereby all staff benefit from the success of the firm.

Carol outlined the legal perspective and implications of accessing, sustaining and progressing in employment for older women.

*“In order to be able to demand your rights, you first need to know what they are”*

### **Access to Employment**

It is important that women do not undersell themselves when applying for a job. Older women have a wealth of professional and life experience skills.

As part of the recruitment process, employers should use ‘blind applications’, which do not disclose an applicant’s age, gender etc. Application forms generally have ‘essential’ and ‘desirable’ criteria and anyone applying for a role should be able to demonstrate both.

*“Don’t just say ‘I’m good at x, y and z’. It is important to give examples.”*

If an individual is not shortlisted for an interview and wants to challenge this, they are in a stronger position if they can demonstrate their competencies through examples. It is also possible to ask for details of those candidates who were shortlisted for an interview.

*“You have to take yourself seriously so that others do too.”*

### **Sustaining Employment**

A contract of employment does not have to be written down to exist. If an employee turns up to work and receives payment for that work, then a contract is in place. Many terms are also *implied* - i.e. they do not have to be written down. Implied terms can include equality legislation, equal pay etc. Employees also have the right to challenge proposed changes to their contracts. This can be achieved informally through talks with the employer, or more formally through raising a grievance.

People are often reluctant to formalise things in the workplace and think that having a conversation with their boss is enough. If matters need to be taken further, however, for example to an Employment Tribunal, there always needs to be evidence. Any issues or queries should be set out *“reasonably and politely”* in an email or letter. If a conversation takes place it is always best to follow this up with written correspondence.

*“It’s important to take early advice.”*

### **Constructive and Unfair Dismissal**

Constructive dismissal is very difficult to prove.

*“It’s really a last chance saloon.”*

It is always better to let a contract of employment be terminated and claim unfair dismissal. If this happens, the burden of proof is on the employer. However if an employee resigns then the burden of proof shifts. The individual has to legally demonstrate that the employment conditions deteriorated to such an extent that the only option was to resign.

It can undoubtedly be very difficult to remain in work if the environment has become unbearable. The best thing to do in this situation is to take a day off and visit your GP.

*“Make sure you’re covered with sickness procedures available. That way you can buy yourself time to seek further advice.”*

### **Redundancy**

Employers must make posts, not people, redundant. If a position is made redundant, then the employee is fully entitled to ask why the requirements for the role no longer exist. An employer cannot make someone redundant and the next day employ a new person in the same role. Employees who are selected for redundancy are entitled to ask for alternative employment within the organisation or training to help them seek another job.

If an employee believes that they have been made redundant unfairly, they can take a case to an Employment Tribunal. It is vital to be aware of the short timescales for lodging an Employment Tribunal claim. Claimants only have three months in which to do this.

*“It’s not a very long period of time at all. Especially when you compare it to, for example, personal injury, which has a three year time frame. Why is it so restrictive for employment?”*

Redundancy is a complex issue for older women. Some may think that they are being made redundant because of their age, and won’t “*cause trouble*” for the employer by claiming it was unfair. There are, conversely, older women who have worked for an employer for a number of years and would welcome the chance to take voluntary redundancy. These women will often not get the opportunity as the length of their service plus pension provision make it costly for the employer.

Citizens Advice Bureaux can provide advice on employment matters however they are no longer able to offer legal representation. Trade Unions can also offer advice and assistance.

### **Age and Sex Discrimination**

Claims for dismissal on the grounds of age or sex discrimination must be lodged separately i.e. one for discrimination on the grounds of sex and the other on the grounds of age.

*“This can make things complicated for older women.”*

In discrimination cases lodged an Employment Tribunal, a woman has to identify a ‘comparator’ i.e. someone she can compare herself and circumstances to.

In sex discrimination cases, the comparator has to be a man, who can be hypothetical. For an equal pay case, the comparator has to be a man in a comparable role, which can make things more difficult. However in age discrimination, the comparator comes from a much broader range.

If an older woman seeks to make a claim for either age or sex discrimination, or both, then she requires as much evidence as possible. It is advisable to keep a diary and to follow up any conversations with written correspondence.

*“Don’t send a rash email. It can destroy a case. Once you’ve written it, read it over and get someone else to look at it before you hit send.”*

Technically, claims should be made within three months, as with redundancy claims. There is, however, scope for extending this time requirement - a *“just and equitable extension of time”* - if it can be established that there was a ‘continuing course of conduct’.

There are two types of discrimination - direct and indirect. Direct discrimination would be, for example, where an employer deliberately employs a man and not a woman (or vice versa), simply because of their gender. Indirect discrimination arises where, for example, an employer will not allow staff to work part-time. The majority of part-time workers are women therefore such a policy would have a detrimental impact on women.

### **Equal Pay**

68 women represented by Fox and Partners have died waiting on the outcome of their equal pay claims.

*“It’s not just sad, it’s absolutely despairing. These women keep the public services going but they can’t be respected enough to be given equal pay.”*

### **Family Friendly Policies**

There is no absolute right to flexible working. Employees have the right, however, to make a request and the employer has to go through steps to decide whether they will grant it or not. Any refusal must be genuine.

The law currently focuses on the rights of parents with children. It does not consider older women with caring responsibilities, or who are dealing with medical conditions such as the menopause.

Menopause, incidentally, is not yet classed as a ‘female-only condition’. Early pregnancy discrimination cases all failed as there was no comparator available and it took nearly 40 years for this to be considered ‘female only’.

### **Retirement**

There are pressures on women to stay on in work longer and retire at increasingly later ages.

*“I’m reluctant to agree that everyone should work as long as they want to. Who is making these demands and why? There has to be a balance of arguments.”*

### **Miriam O'Reilly, Broadcaster**

Miriam is a multi-award winning journalist who, over a 25 year career, presented some of the BBC's most popular TV and radio programmes, including Countryfile and Woman's Hour.

In 2011, Miriam won a landmark age discrimination case against the BBC after she was dropped from the BBC1 programme, Countryfile, when it moved to primetime.

Following her case Miriam assisted in the establishment of the Women's Equality Network. The organisation offers support and guidance to women facing discrimination at work.

*"I was asked - why should people care that women in glamorous, well-paid jobs seem to disappear when they reach the age of 50?"*

Television has the power to influence perceptions and prejudices in all aspects of society. By older women not appearing on television, there is an acknowledgement that it is all right to discriminate against them. It is not uncommon to hear *"older women don't look so good on TV but older men do."*

When Miriam was presenting Countryfile there were issues around the portrayal of older women in television. There were very few older women on primetime television, with the exception of Ann Robinson. Certain newsreaders, for example, would not let their grey hair show at all as it's seen as a *"telltale sign of age in a youth-obsessed culture."*

A reorganisation of the programme scheduling moved Countryfile from a Sunday morning to a Sunday evening slot.

*"For the first time in my life I was able to put all of my energies into my job and was really enjoying it. But despite my success, I knew the clock was ticking on my career."*

However moving an older woman to this higher profile did not fit in with the TV executives image of primetime television. Younger colleagues made comment about the appearance and experience of older women. For example, when filming an interview with the camera behind her, a cameraman offered black spray dye as her boss did not like the grey at the back of her head, which on camera he thought looked like a bald patch.

*"I asked him - would you ask John Craven to spray his hair?"*

On another occasion, Miriam was asked *"is it time for Botox?"*

*"I hadn't considered it, but it made me feel as if I should. I was also told I would have to watch out for my wrinkles once High Definition TV came in."*

The rules which apply to older women in TV do not apply to older men. Women do not want to 'disappear' when they reach a certain age, as they have earned their place on TV programmes through years of hard work and experience. Many, however, accept that ageism is part and parcel of broadcasting. Once women hit the age of 50 they are considered to have a 'face for the radio'.

*“When the rule about moving aside to let young people have a chance also applies to older men then things might be a bit different.”*

The response to Miriam’s decision to take a case against the BBC for age discrimination and sex discrimination was hostile. It was also clear that the more vocal she became, the more people turned against her.

*“I was told that I couldn't win against the BBC as they're the most powerful broadcasting corporation in the world. I also found that after 28 years of working at the BBC I had nothing to do - the phone stopped ringing, producers stopped answering my emails ...”*

Lawyers advised Miriam that there was only a 55% chance of winning the case at an Employment Tribunal.

*“I had to do it. Somebody had to say no. That person had to be me.”*

The cost of taking the case was enormous. Miriam was able to raise £50,000 towards the cost of the case from her home insurance as she was covered for employment disputes. The research undertaken by Miriam herself also helped to keep costs down and she was able to agree a 'no win, no fee' arrangement. All of these actions proved vital in taking the case forward.

The BBC tried to offer a payment - *“not just to frighten me off, but to starve me out”*. It was claimed that Miriam would have to meet their court costs as well as pay increasing legal fees. She was unable to accept the money.

*“It would be adding insult to injury. I was trained for all those years by the BBC themselves about freedom of speech and they wanted me to sign a gag saying the discrimination had never happened!”*

The BBC attempted to make the case that she was not a ‘submersive’ presenter - unwilling to get ‘stuck in’ by jumping out of planes, wading into rivers etc. Miriam’s legal team produced a DVD for the tribunal judges to highlight that this was far from the case. The age discrimination claim was successful and the BBC were also found guilty of victimisation. The sexism claim did not succeed, however the Tribunal judges did note that older women are not adequately represented on TV.

One of the most important things for Miriam was to be able to get back to work. Following the Tribunal, a three year contract was signed with the BBC. However, at the end of the first year it became apparent that she *“was being paid to sit at home”*. Work on the programmes that had been outlined in her contract of employment was not forthcoming.

*“It turned out that the Head of the Department which I had taken to Employment Tribunal forgot to tell producers that I was available for work. The boys at the BBC could not come to terms with the fact that I had taken them on and won.”*

Miriam continues to campaign for older women and equality.

*“This case should give older women the knowledge that they have rights when it comes to employment.”*

### **Sheila Kettles, Chair, Unite the Union Women's Committee, Scotland**

Sheila is the current Chair of the Scottish Regional Women's Committee of Unite the Union. She has been an active member of the Trade Union movement for 25 years.

Sheila campaigns for equality of opportunity for women workers in the Finance Industry. She currently sits on the Finance & Legal National Industrial Sector Committee of Unite representing Scottish Region.

She recently visited the West Bank of Palestine through Unite the Union to gain firsthand knowledge of the struggles facing women in the Occupied Territories.

*“My first thought was - what is an older woman?”*

Trade Union Representatives have been known to take cases for women who, at the age of 37, were deemed 'too old' to be re-trained. As there is no agreed definition, women of all ages can be considered 'older' in the workplace.

Women in the finance sector are predominantly employed in retail - i.e. bank branches and UK contact centres. Older women tend to work in the lower, poorer paid roles, including branch managers and some middle management roles, such as contact centre managers.

The maximum salary for the lowest graded roles is £17,000 per annum. Over the years, no pay increases and rising inflation has seen standards of living diminish. Many are struggling to live month to month on stagnant salaries.

*“This derisory method of increasing salaries has seen many older women, who have been trapped in lower graded roles since they entered the finance sector, receive no pay increase for several years.”*

Many older women in the sector work reduced hours for various reasons, including caring for friends, relatives and children. With the ever increasing cost of childcare, reducing hours is done in an effort to support the younger generation of women workers.

Share save schemes were sold to women as safe ways to save. Money would come directly off of their salaries and they would not be able to access it for several years. They expected to get more back than they paid into the scheme. Many women struggled, while bringing up their families, to save £20-£30 a month to provide an extra income in future years. When the share price was decimated, women saw their savings plummet.

*“One woman who hoped to split her savings between her daughters for their weddings saw an estimated £26,000 reduce to £2,600 overnight.”*

Financial institutions have used the crisis of 2008 as the reason to cut staff costs and reduce outgoings.

*“The cost cutting hasn't come from changes to the overinflated salaries, pension contributions and bonus payments of those at the top end of the industry, but by job losses and reducing the pay packets of those at the lower end of the scale - in the main, women.”*

Performance Management Improvement policies often result in older women being deemed unable to perform their duties according to the employment contract. Older women are therefore being dismissed on capability issues. Dismissal is a much cheaper option for the employer. Job losses due to 'natural wastage' cost less than paying out voluntary or compulsory redundancy packages.

Many measures of performance management are based on IT skills, particularly in contact centres. Older staff handle calls by dealing with customer requests and then typing notes onto an account once the customer has hung up. Younger staff, who tend to be more computer literate, can type as they talk so calls are handled quicker. Call handling times are measured on average time and against peers so older women often do not reach their targets.

Another measure used by contact centres is the time a worker takes out of their shift from answering calls. Full time staff have an hour off of the phone for a meal, plus two ten minute breaks. They are afforded just six minutes through the rest of the day to get drinks, take toilet breaks, or take 'time out' after an abusive call. A part time worker has less breaks and less 'extra' minutes during working hours. An older woman going through the menopause, experiencing hot flushes and requiring more cold drinks as well as more toilet breaks, is therefore more likely to be off target than a younger worker.

Training and development is another issue affecting older women in the finance industry. When Lloyds TSB took over HBoS to create Lloyds Banking Group, staff had to learn a new computer system. The training was provided over a two week period, from 9am-5pm, regardless of hours worked. There was no provision for a longer training period to fit in with the needs of part time workers.

*"The Company decided that as long as they gave staff enough warning as to when they would be trained, they could adjust their lives for the two week period to fit in with the training."*

A few months after the training took place, four older women, all part time workers who had been with the company for a number of years, were absent from work suffering from anxiety and depression. Working part time meant these women needed longer to adjust to the new systems. Additional support should have been given during this transitional period. All felt de-skilled, under pressure and not able to carry out their job to their full ability.

*"Once this was brought to the attention of the managers, all four were phased back into work with a plan which saw them return to their role feeling competent and confident."*

Older women in the public sector are also faced with health issues in their day to day roles. Nurses, for example, are working longer than envisaged when starting their careers.

*"It's hard to keep up the same physical aspects of a role you've been doing for 30 years."*

Library assistants also experience problems, such as arthritis from kneeling on concrete floors, knee and feet inflammation, chronic pain and ongoing mobility issues.

*"When you're young you don't think that what you are doing at work on a daily basis may result in major health issues later on in life."*

## Jane McKay

Jane is a long standing supporter of the SWC and has been involved in the trade union movement, with a particular focus on women's issues, for a number of years.

Jane was asked by Agnes Tolmie to provide some of her own experiences around the issue of older women and employment.

*“Too many people are trying to build divisions between different women”*

There are no longer specific advisory committees for women so that they are able to make decisions to change things.

In the trade union movement, older women have experienced barriers to participation in a number of areas over the years. For example, men used to write motions about women's issues for conferences. Women were then expected to speak using the views expressed by the men. Women were not deemed capable of preparing motions they had the knowledge and authority to speak on.

Women were also 'trailed' as committee members. When a woman was given a seat on a committee, a man would request an additional seat so they could take it. This rendered the process of women being elected onto committees as tokenistic.

It is vital that debates and discussions around the Referendum involve women. We must have a say on Scotland's future in 2014.

*“Women need to speak up about equal representation in the Scottish Parliament. We need to make 50/50 a key focus.”*

---

## Question and Answer Session

Following the speakers presentations, those attending were invited to ask questions and raise points for discussion.

### Questions

#### ***Q. Has the discrimination case against the BBC affected all staff?***

**Miriam O'Reilly:** Yes. Bosses at the BBC were given training sessions in order to 're-programme' staff about their attitudes towards sexism and ageism. Changes had to be made when, for example, an older woman would have to research a programme, write questions and do a mountain of work only for a young reality TV show winner to present the show using the same research and questions. The 'hiring and firing' procedure has also changed.

*“The change is slow and gradual”*

Harriet Harman, as part of the Older Women's Commission, requested the age and status of women employed by the BBC. These figures were released and it was found that 80% of those over 50 working at the BBC were men.

*“The BBC have now admitted that this is unacceptable.”*

***Q. What are your comments on high profile female journalists justifying the position of the BBC?***

**Miriam O’Reilly:** I understand why some women did not support my case. Many felt that they couldn’t speak out about it because they were in fear of their jobs.

**Carol Fox:** It’s really important that women support other women.

*“We need to stick up for one another”*

There have been times when I have been disappointed that sisters haven’t been at my back.

**Points from the Floor**

*“The BBC and the Banks are predominantly filled with men who have attended all-male schools. Despite an abundance of skills and training there are times when we need to rely on young people. We need to be proactive in the workplace to look for avenues where you can train people and build teams. There is a real need for strong older women in the workplace to do this.”*

*“The news is now dumbed down. There seems to be a lack of experts on the news due to an abundance of young people.”*

*“Older women have been made to feel that they are not instrumental in the workplace. This has been done in line with youth unemployment strategies. A partition is forming - young vs old. This will be very harmful in relationships in the workplace. Older women need to value themselves.”*

*“Young Women need to protect the legacy of older women.”*

**Speaker’s Closing Remarks**

**Carol Fox**

*“It is vital that women are supportive of each other and above all that they know their rights within the workplace in order to be able to challenge discrimination.”*

**Miriam O’Reilly**

*“All women have something very important to say. Don’t think that you don’t have the power, support or money. Every woman has a voice - please continue to use your voices.”*

**Sheila Kettles**

*“We need to give confidence to other women. We are all capable of telling our sisters ‘you have the strength to do this’. The strength of the women I met in Palestine was unbelievable. It showed how valuable strength from sisters is.”*

## SWC Survey - March 2013

With job losses, pay freezes and the cost of living increasing, older women are struggling to access, sustain and progress in the workplace. Public sector cuts have resulted in a vast number of older women being made redundant or taking early retirement. Older women have skills and knowledge which are not recognised by current or prospective employers. There is a perception that older women are not as eager or enthusiastic as younger colleagues.

Coupled with these employment barriers, older women can also face other issues which hinder their ability to fully integrate in the workplace. Additional caring responsibilities around childcare (including grandchildren) and elder care place additional pressures on women. With little employer flexibility or public sector service support, older women often struggle with this additional drain on their time and resources.

Health issues, particularly around the menopause, can impact on an older woman's ability to sustain employment. It has been highlighted that there needs to be employer awareness of this type of health issue and support offered and provided where needed.

Older women need encouragement and support from employers, Government and society as a whole. By working together, they can contribute to the economy, engage with younger colleagues, communicate skills and knowledge and plan their finances to enjoy retirement.

The SWC undertook an online survey to gauge the views and opinions of women throughout Scotland, looking at issues around older women and employment. Below are responses to the questions, as well as a selection of quotes from those who participated in the consultation.

---

### **There is no specific definition of what constitutes an 'older woman in employment'. How would you define it?**

*"Someone female, considered older by colleagues and society in general ... 40 plus"*

*"Women over the age of 50"*

*"A woman who has been in employment for a number of years"*

*"Women over 30"*

*"An older woman is someone who has been in the workplace for more than 25 years"*

*"After struggling for nearly a year to find employment at the age of 34 even with a wealth of experience and training, I would have to define it as anyone over the age of 30!"*

*"Anyone viewed as having other commitments, i.e. children."*

## **What do you consider to be the most significant barriers for older women entering, sustaining and progressing in employment**

This question allowed participants to rate a number of different options in relation to barriers faced. The top 'significant' and 'extremely significant' identified by those participating in the survey were –

- Caring responsibilities
- Rate of pay and lack of opportunity to contribute to a pension scheme
- Limited flexible working
- Lack of training opportunities
- Age discrimination – perceptions of older women

*“Opportunities are not always presented to older women. Once you hit a certain age it's assumed that you have no drive or ambition left.”*

*“Age discrimination is a significant issue. There are perceptions that a 50+ woman is not as vibrant in the workplace as a younger colleague.”*

*“There are no allowances made for caring for older parents or relatives unlike legislation for those with children e.g. flexible working hours and parental leave.”*

*“Invisibility is a big issue - doing a good job and just being taken for granted.”*

*“Many women are facing pension shortfalls because of lack of opportunity to provide for their retirement due to many factors, especially low pay and part-time work”*

*“Not being given recognition and value. Skills and knowledge can be gained from many parts of life.”*

*“After being out of the work force for a few years, it is very hard to go back to the same level of work as had been involved in previously.”*

---

## **What support do older women workers need in order to be able to enter, sustain and progress in employment?**

Again, this question allowed participants to rate a number of different options in relation to what was required for them to fully participate in the workplace. The top 'significant' and 'extremely significant' identified by those participating in the survey were –

- Recognising the impact of unpaid caring roles.
- Improved flexible working opportunities.
- On the job training and development.
- Payment of a living wage as well as information on impact of working hours and top-up benefits.
- Health issues experienced by older women.

*“A mentoring programme would help to improve and increase personal confidence.”*

*“Older women do not always have their contribution to society and family valued by others.”*

*“There should be greater awareness regarding issues which effect older women like menopause or caring responsibilities for elderly relatives.”*

*“It is important to recognise the value of life experiences. Women are not valued for the skills accrued bringing up a family or doing part-time work. Older women often prove to be very adaptable and reliable workers.”*

---

### **Has the recession had an impact on employment for older women? If so, how?**

Over half of those responding to the survey strongly agreed with this statement.

*“Rates of pay will mean employers will consider taking on more lower paid (younger) people.”*

*“There may be part-time, low paid work available, but it is difficult to obtain more challenging and full time positions.”*

*“Public sector redundancies are affecting women in this age group more significantly.”*

*“There is less job security and fewer opportunities to work full time.”*

*“With fewer jobs available, they are rarely given to older women.”*

*“Severe cut backs in Government and Local Authority funding are affecting both public and voluntary sector posts - mainly undertaken by women.”*

*“Most of the jobs currently shrinking are at the level of middle management where many women feel comfortable.”*

*“Training at all levels has been put on the back burner by a lot of employers under the heading of cost saving. It is, however, even more important in a recession to make sure the workforce has proper skills which can be used and interchanged in various roles.”*

---

### **Are you aware of any examples of best practice, where employers encourage older women workers to remain and progress in the workplace? How could these be further encouraged and rolled out?**

The majority of women who completed the survey were not aware of any such examples.

*“No, quite the opposite - I feel that employers often can't wait for older women workers to leave as they don't value their experience.”*

*“Not to my knowledge, but that doesn't meant there aren't any out there.”*

*“Government and large and small employers could do more to promote good examples of this. Role models of older women leaders and managers should be recognised and others encouraged to follow their example.”*

*“Appreciating the experience and knowledge of older women employees ... utilising their skills to train and educate the younger generation of employees.”*

---

The current economic climate is having a profound impact on women’s pensions. Many have not contributed to a private pension scheme throughout their working life and as a result will rely on a basic state pension when they retire. Women in their fifties have been hardest hit by the UK Coalition Government changes to the State Pension Age. With less than 7 years to plan for changes to their retirement plans, the cost to 300,000 women is around £8,000 in ‘lost pensions’. (*House of Commons Library, July 2012*)

### **What should be done in order to close the pension gap for older women?**

*“Improve women’s chances of earning a decent wage and not allow ‘wages penalty’ for time taken out during child rearing years.”*

*“The Government should have talked to women, found out their real concerns and then acted upon them. A separate scheme should have been set up whereby the women who were affected could make additional pension contributions.”*

*“Advice is key. Women should be given information about additional voluntary contributions or the opportunity to contribute to a private pension plan.”*

*“Assistance and financial planning to let women make the very best of the pension they do have. Better financial support is needed for people with very minimal pensions.”*

---

The gender pay gap increases with age and is highest for women in the ‘stretched middle’. The gender pay difference in median hourly earnings sits at 27.2% for women aged 40-49 and 25.5% for women aged 50-59. (*Office of National Statistics, November 2011*)

### **What should be done to tackle the gender pay gap for older women workers?**

*“Shift in perception to value the contribution made by older women in the workplace.”*

*“This results from career breaks. Until women are easily able to return to the same level of work, the pay gap is inevitable.”*

*“Tackling it from an early age and highlighting it more.”*

*“Pay audits to be conducted and fines issued where inequality is found.”*

*“Mandatory pay audits.”*

## **Are there any further comments you would like to make about older women and employment?**

*“As a woman entering the ‘older women’ age it is disheartening that years of hard work and experience are undervalued.”*

*“We need to get older women to come forward and tell us what is happening to them in employment so we can go forward and plan ahead.”*

*“Use us or lose us! There are many competent and talented women out there who are never given the chance to show what they can do. Please educate our daughters but also educate our sons and dispel the stereotype myths that still prevail in society today.”*

The SWC thanks the women who took the time to complete this survey and for their views, experiences and concerns highlighted as part of this exercise, as well as the women who attended and participated in the conference.

This information will be used to inform key decision makers of the issues faced by older women throughout Scotland when accessing, sustaining and progressing in employment.

### **Feedback from Delegates**

*“One of the most enjoyable conferences I have attended in a long time.”*

*“Very informative and empowering.”*

*“Excellent speakers.”*

*“Fantastic event.”*

*“Need to have more discussion on this issue.”*

*“A marvellous day. Top quality speakers and atmosphere.”*

*“A very enjoyable and thought provoking conference.”*

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.

The SWC uses the views of women to respond to Scottish and UK Government consultation papers.