



Voices of Older People Series: ***Older Women on Gender Equality***

November 2016

Voices of Older People Series

COTA Victoria is the primary organisation representing the interests of older Victorians. Our vision is to see a just, equitable, inclusive and humane society in which older people live well, with dignity and purpose. From its inception in 1951 as the Old People's Welfare Council of Victoria, COTA has sought to ensure older people are able to optimise their opportunities for health, security and participation as valued members of the community.

The 'Voices of Older People' series seeks to bring the diversity and breadth of the experiences of older people to the forefront of thinking on issues of importance to older people, policy makers and those interested in the wellbeing of older people.

LISTENING POST ON GENDER EQUALITY

In February and March 2016, COTA Victoria conducted a *Listening Post* tour on the topic of Gender Equality. The aim was to give older women an opportunity to influence the direction of the pending submission to the Victorian Government's Gender Equality Strategy and provide case studies from their own experiences of what it was like growing up female in Australia in the past century (see <http://cotavic.org.au/action-advocacy/working-for-change/submissions/>).

Although initially developed to inform the submission process, COTA in fact found the *Listening Post on Gender Equality* resonated much more broadly – capturing the ways in which the narratives of participants (approximately 60 women, ranging in age from early 50s to late 80s), reflect the immense social and cultural change of the past decades.

With this *Voices of Older People: Older Women on Gender* paper, COTA provides a public platform for older women (many of whom experience voicelessness or 'invisibility' in older age¹), to share their reflections on the experience of growing up female in Australia. Experiences, as this paper attests, that have often been limiting and discriminatory: then further complicated by their experience of ageing.

COTA strongly advocates that older women are uniquely positioned to add narrative, context and knowledge to continuing debates around gender and gender equality. Their views and experiences should actively inform and shape any future initiatives aiming to drive social innovation and change for our country.

¹ COTA Victoria, *Voices of Older People: Feeling Invisible: You really start to look in the mirror and ask 'am I really here'?* (2015)

FOCUS GROUP PROFILES

The *Listening Post* consisted of nine focus groups and a small number of supplementary interviews. They were held in regional and metropolitan areas of Victoria including Kyneton, Warburton, Trentham, Melbourne CBD, Reservoir and Preston (participants in Melbourne attracted women from across inner and outer Melbourne suburbs).

The age range in each focus group varied. Inner-city focus groups ranged from late 50s to mid-70s. In regional areas the age ranged from early 50s to late 80s. A small proportion of women from culturally and linguistically diverse backgrounds attended focus groups.²

The following case studies and citations have been de-identified for reasons of privacy.

Understanding of gender equality

Understanding of the term 'gender equality' initially varied across groups and age cohorts. Facilitators therefore took time to ensure a baseline understanding was established in each group, by flagging current evidence and legislative milestones.

The groups heard that one in three older Australian women live below the poverty line³ and women on average accumulate between half and one third of the superannuation of male retirees⁴. They heard that older women are the largest growing demographic at risk of homelessness and that in 2011, 34.2% of single women over 60 were described as living 'in permanent income poverty'.⁵ Despite living longer on average than men, older women are disproportionately affected by long-term and chronic illnesses which significantly affect their quality of life as they age.⁶

However, across the past fifty years and more, significant social and legislative change has impacted positively on the lives of women and girls. Today's 60+ generations have seen improved access to paid work and education. They have witnessed significant legislation aimed at combating gender discrimination, such as the Equal Pay Act (1972).

From this starting point the group discussions followed and a number of common themes soon emerged across all focus groups.

² Greek (2), Iranian (1), Pakistan (1), Indian (1), Chinese (2), Italian (1), Polish (1). Other 'known' cultural backgrounds included Scandinavian countries and Ireland.

³ Global AgeWatch Index 2015

⁵ Wilkins, R. (2014). Families, Incomes and Jobs, Volume 9: A Statistical Report on Waves 1 to 11 of the HILDA Survey. Report commissioned by the Australian Government Department of Social Services. Melbourne: Melbourne Institute of Applied Economic and Social Research.

⁵ <http://www.cwhn.ca/en/resources/primers/chronicdisease>

Barriers to accumulating independent creation

The most common and loudly articulated theme that emerged was that a majority of the women taking place in the discussions said they had encountered multiple barriers to accumulating their own wealth that they felt was directly attributable to their gender and gender role. For many, the cumulative effect or outcome of these barriers was not fully appreciated until later life, when the impact of financial disadvantage in later life had been brought home.

Although this barrier was experienced in multiple ways, for many in the *Listening Post*, their (gendered) experiences of accessing and participating in paid work and accumulating superannuation or saving had had a significant impact on their income in retirement.

With lives largely focused on fulfilling gender expectations around unpaid work in the home and caring for children, those women who had entered the paid workforce had almost uniformly had different work patterns from men. Casual, part-time and intermittent work had been the norm for most and for those who had worked significant periods across their adult lives (some with a tertiary education, some as single mothers), feminised job roles had nearly always meant lower pay and a lack of opportunities for leadership. For a number of women, direct discrimination had also impacted on their ability to accumulate wealth or property.

Employment discrimination:

The gendered nature of work patterns significantly impacts on superannuation accumulation for women. Not only have female-dominated professions traditionally been accorded a lower status (and therefore monetary value), the predominance of women in part-time or casual work also has a significant impact on accumulation of retirement income.

Even where women are able to participate in permanent or full-time employment, active and tacit discrimination often meant they hit a 'glass ceiling' which blocked access to leadership positions.

You couldn't be a married teacher. You had to hide you were married – that was why all teachers were called Miss. When you got married you were fired. So you didn't tell people you were married until you had a baby. (Anne, 70s)

Women teachers got paid less... 1961 was the first year there was equal pay for teachers... now the issue is promotion. (June, 70s)

Inequality happens when women get into workforce. (June, 70s)

Why don't women get the same pay... why has this not changed? Why are the jobs that men do still get paid more? (Jan, mid 70s)

I did very well... but men did treat you differently ... they talked to you in a way they wouldn't with a male colleague.... I was not taken as seriously as a man.

Why aren't teachers more highly regarded and better paid? The people that play that role in the future of our children ... we need to value those professions and children more ... and we will have better adults. (Tina, mid 50s)

I was part time for a number of years with raising kids and then when I worked full time I got some full time superannuation. But when I left – I had hardly any superannuation. (Anne, 70s)

Statistics reflect the above comments. A 2016 Report by the Lord Mayor's Charitable Foundation cites the median value of superannuation for men at retirement age as \$192,600, for women \$129,100. Additionally, accessing work becomes much harder as we age – particularly for older women.

This becomes harder as you get older.... employers aren't interested in hiring older women or investing in skill development. (Tina, mid 50s)

Women are worse off in retirement. The pension is so low and rent is so high. (Laine 70)

On financial literacy and access to money:

Because many older women spent their pre-retirement-age years in unpaid work in the home, many have limited experience of money or significant purchases such as property. Many had handled little more than general housekeeping expenses:

Men always did the financial stuff. That made women dependent... and a lot of women still are. (Laine, 70)

When we grew up we had to use cheap cuts of meat. You didn't eat out. We had a housekeeping allowance and paid for everything out of that. Men got to keep money for themselves. (Sally, 70s)

When you lose a husband you don't know what to do – you are faced with bills for the first time or you find out there are expenses that you didn't know existed. When my husband died I was left asking people what do I do where do I go? People came to me saying you owe me this and that and I have had to learn... I had no idea how to pay bills... women need help to know how to deal with this... You need to know where the money comes from and where it goes. (Joy, early 80s)

Contributing factors to lack of financial literacy or financial confidence in later life were structural as well as social. An historical lack of recognition by financial institutions also meant women were actively discriminated against, required to have their husband or a male guarantor sign for any loan *even where they were the sole earner*. There was a dual assumption that a woman didn't need a loan in her own right and wouldn't have enough earnings to service any debt⁷. This 'credit discrimination' continued into the early 1980s, when imposing unfair loan terms on the basis of potential pregnancy was common.⁸

I did the same work as men at the bank but I was knocked back from getting a housing loan as I was single and a woman and it wasn't that long ago... this has made a big difference with where I am today. (Jan, mid 70s)

My husband had to sign the loan and I gave him the money... my money... and it was him that signed. If we hadn't been married I wouldn't be able to have a house... I didn't have the same independence. (Eileen, early 80s)

My husband was a great provider – but he did everything for me ... so I am just navigating my way in the dark slowly. Once it gets dark I must be home as he is not there. (Nina, early 60s)

I have learnt to survive – I was so dependent on my husband. When he died I felt like a child – faced with crossing the road without any knowledge of the road rules. (Joy, 70s)

On family violence and elder abuse...

⁷ Summers, 1994, Singh, 1994, *Research Handbook on International Financial Regulation*

⁸ The Anti-Discrimination Board, New South Wales (New South Wales Anti-Discrimination Board, 1986)

The LMCF *Time of Our Lives* Report found that family violence and elder abuse are key risk factors for older women's social and economic participation⁹. A small number of women spoke of their experiences of family violence continuing into older age.

I tried to leave a number of times but it was just too hard. I couldn't stand going to a refuge... a lot of women don't want to go to a refuge – it's harder for older women... My whole life has changed now that I have stable housing.... I had tried to leave before... but it was too hard...

Marriage – it was all about control. (Ruth, mid-70s)

The hidden nature of elder abuse was acknowledged at a number of the focus groups. There was agreement that legal advice needed to be more freely available and promoted so that older women were educated more.¹⁰ Some women felt vulnerable to financial abuse because of a lack of financial literacy:

On valuing the 'carer'

Many women participating in the focus groups talked about their experience as carers: as mothers, daughters and wives. All spoke in terms of their caring role as significant and defining, yet most felt caring is undervalued by society.¹¹

Society doesn't value us as carers, mothers and volunteers. Self esteem comes from 'what job do you have?' I now work part-time but my profession was being a mother and raising my three children – that is my job. I don't feel valued in this choice. What message are we sending? (Tina, mid 50s)

Blokes just don't think about what sometimes is needed for caring... (Eleanor, mid 70s)

Older women who spent much of their lives as single parents felt disproportionately impacted by caring:

You feel like everything is stacked against you ... every effort to work, study and be a good parent is overwhelming... there is no support. And when Julia Gillard made those changes to the pension and I had to go onto Newstart – having to find more work,

⁹ Lord Mayor's Charitable Foundation Report 2016: pp 16 *Time of Our Lives*

¹⁰ The infantilisation of older women has been found to play a direct role in financial elder abuse <http://research-matters.com.au/publications/InfantilisingOlderWomen.pdf>

¹¹. Unpaid caring takes up a significant proportion of women's lives, keeping them out of the workforce. Women represent 70% of primary carers caring is a significant driver of financial disadvantage. www.abs.gov.au/ausstats/abs@.nsf/lookup/5968BE956901DD79CA257D57001F4D89?opendocument

travelling and being a carer for my still young children felt overwhelming... I did feel like I was being punished for being a single mum. There is no recognition of the work of being a carer – particularly a single mum. (Ellen, mid 50s)

I have made sacrifices as a single mother... I don't know how I will survive later in life. I have drawn down all I can from what little superannuation I have. As a single parent there is extreme hardship on many fronts. I want to hang onto my home and just raise my children well for their future... it is so hard on your own and I feel like women like me keep getting punished and that this role is not valued. (Sue, mid 50s)

I accessed my super early to simply help with school fees and housing costs. There is simply not enough money and I can't fit in any more work than I do... So I doubt I will have any super to retire on – what little I had I have accessed. (Tina, mid 50s)

Women raising children should have a job description that says nursing, transport, teacher, cook, housekeeper – all these roles... These days women (like my sister) do all the housekeeping and she is working fulltime... all she wants is her husband to be nice to her. (Juan, mid 60s)

For many women, the primary carer role continues into older age looking after adult children and caring for ageing parents and partners.

At 70 I have just retired... I couldn't have anticipated the stress and problems of our children and our elderly parents... It is cumulative... we are exhausted... I never thought this is how things would be ... (Laine, 70)

On gender roles and stereotypes

Participants reflected on the ways in which gender roles and stereotypes had changed over the years:

When I was 7 years old I cooked for my family. The girls were inside the boys were outside. It was 'disrespectful' for men to wash the dishes...men look down on women's work. When my father washed the dishes a family friend said 'This disrespects your father.' (Helena, 80 through interpreter)

The boys were expected to take up the farm and I had the opportunity to go to Uni... which I am happy about ... but the boys got a bigger slice of the farm when my parents passed on. (Joy, early-80s)

Most of the women we spoke with felt increases in gender equity were substantial and positive, however a small number felt there was a negative aspect to social change:

Men are threatened and fearful of women moving into their spheres – this is fear based... I feel men hate women because they have lost their 'privilege' and have difficulty in seeing women as equal. This does need to be dealt with across cultures where traditional gender stereotypes are stronger. (Jill, 70s)

I think women have the upper hand now – that they have overtaken men... they are too independent and there is too much focus on the negatives of men. Some women have become 'too big for their boots'. (This view was challenged by some of the older women in the group).

It's one step forward, two steps back. (Kath, 70)

On ageing

A majority of the women who participated in the Listening Post had experienced ageing as problematic. They articulated experiences stemming from lack of information, financial disadvantage and a growing sense of feeling invisible and voiceless. A number spoke of the importance of community and peer support to help them deal with the challenges of key transitions such as retirement.

Where do older women get advice from? We need something that informs and empowers women about the ageing process; its impact on employment and retirement incomes... Older women experience ageing very differently to older men...it would be good to know more about this kind of thing... (Eleanor, 80)

Governments should provide more funding to places like this {local Neighbourhood House}... there's no judgement here. You can get food, advice, services and then there is education – and employment training ... everything is connected. (Juan, mid 60s)

A number of women talked about the need for groups like Men's Sheds or OM: NI12 so they might have access to emotional support, connection and information such as financial management in the later years.

It would be great to have more information on transitioning from the workforce. This is a huge process. Older women need groups – like the Men's Sheds... where you can get together and support and encourage each other... (Tina, mid 50s)

¹² COTA's community based network Older Men:New Ideas

Men are talking about what is happening in their lives and family. If women could have a 'women's shed'... to come together and have a coffee... A different model to Men's Shed but the same premise. (Jan, mid 70s)

Like mateship and the 'boys' network' women need to support each other – not compete. Things are getting a bit ruthless out there. (Danielle, early 50s)

Into the future

Discussion often focused on what participants felt was the critical importance of educating children around respectful relationships and in particular, on boys and men learning to respect and value women, as well as respecting themselves:

We have to respect each gender's unique attributes ... Gender equality is about respect... equally valuing women and men... (Jill, mid 70s)

Mutual respect and financial independence... women now have to go to work and be financially independent... that is the only way to buy a home – it's a partnership... you can't look to men to financially look after you. In our day the man wouldn't have got where he is without the wife supporting him. You don't put a woman down you don't put a man down – we are equal but different. (Maxine, mid 60s)

Conclusion

This *Voices of Older People: Older Women on Gender Equality* paper showcases the experience of female gender inequality across the life course and the cumulative impacts of these as women age. While structural biases once embedded within legislature and regulatory systems may largely have been addressed over past decades, the impacts continue to resonate for many older women. The critical barrier to independent wealth accumulation for example, continues to see high numbers of older women in Victoria experience hardship, housing insecurity and poverty; outcomes likely to continue for future generations of older women unless these barriers are properly addressed now.

As the 'voices' in this paper articulate, women's lives are significantly impacted by gender and then further disadvantaged by ageing and its concomitant experience of ageism. Although men may also experience ageism, women's lifelong vulnerability to the systemic and cultural disadvantages of being female - sexism –put them specifically

at risk of a number of poor outcomes relating to health and wellbeing, safety and financial security. Much work needs to be done to change the likelihood of this.

Daphne expresses some of the frustrations of ageing as a woman in Australian culture well:

I like saying 'fuck' every now and then... I hate being stereotyped as an 'old woman'. You are not supposed to have sex after 50...Other people's attitudes can limit your life ... it does influence how capable you feel about yourself... Like parenthood, no one knows or really understands until it happens to you ... kids and the community need to know more about ageing... we are human... we have a lot to offer...I'm old but the same person... If I see an older woman sitting on her own, I sit down and always strike-up a conversation... older women are invisible... but we are still people. (Daphne, mid 70s)

Prepared by:
Name: Myfan Jordan
Title: Manager Community Participation
Email address: mjordan@cotavic.org.au
(03) 96552105

For more information contact

COTA 1300 13 50 90

www.cotavic.org.au

COTA 1300 13 50 90

www.cotavic.org.au

askcota@cotavic.org.au

Twitter @COTAVictoria