



# Uncertain Futures

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# Uncertain Futures: 100 women

A research report on the inequalities facing  
women in Manchester around work

+ 100 women

+ 100 امرأة  
+ 100 kobiety  
+ 100 زنان

+ 100 ženy

+ 100 mujeres

+ 100 মহিলা  
+ 100 femmes  
+ 100 ਔਰਤਾਂ

+ 100 میرمنی

+ 100 frauen + 100 donne  
+ 100 dumar/naag

+ 100 womenmụ nwanyị

+ 100 女士

+ 100 mulheres  
+ 100 mwanamke  
+ 100 madzimai

+ 100 زن

+ 100 γυναίκες  
+ 100 жени  
+ 100 نساء

+ 100 خواتین

+ 100 મહિલાઓ

## Written by:

Dr Sarah Campbell, Dr Elaine Dewhurst, Ruth Edson,  
Dr Suzanne Lacy, Advisory Group of Uncertain Futures Project.

+ 100 frauen + 100 donne  
+ 100 dumar/naag

+ 100 γυναίκες + 100 女士  
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# CONTENTS

<b>Foreword</b>	<b>2</b>
<b>Introduction</b>	<b>3</b>
What is the Uncertain Futures Research Project?	4
Who are the project team?	6
Artist	6
Manchester Art Gallery	6
Advisory Group and Co-Researchers	7
Research team	8
Who are the 100 Women?	10
Fusing Art, Research and Activism	11
The exhibitions	11
The interviews	13
Analysis	13
What have we uncovered?	14
<b>Chapter 1: Recognising the enduring contributions of older women</b>	<b>15</b>
‘Neighbourhood Keepers’: Volunteers and Activists	18
Altered Life-course and the Volunteer Trap	20
Women Over 50 as Unpaid Caregivers	22
Women in the labour market – workers and entrepreneurs	23
Conclusions and recommendations	26
<b>Chapter 2: The Causes and Implications of Fragmentation on the Lives of Women</b>	<b>28</b>
Caring Responsibilities	31
Covid	32
Experiencing an altered life-course	33
(i) Loss/Divorce/Separation	33
(ii) Disability and/or the onset of chronic illness	34
(iii) Migration	35
Conclusions and Recommendations	36
<b>Chapter 3: Inequalities as obstacles to work</b>	<b>37</b>
Age Discrimination	40
Race Discrimination	40
Disability Discrimination	43
Conclusions and Recommendations	45
<b>Chapter 4: Creating More Certain Futures</b>	<b>46</b>
Aspirations v Reality of Retirement	48
Intergenerational stagnation	50
Concrete Action	51
Positive Employer Interventions	51
<b>Our final recommendations</b>	<b>53</b>

# FOREWORD

The research group approached me a few years ago to ask whether they could use the title 'Uncertain Futures' for a new project that was getting underway. I had previously coordinated a research consortium investigating 'Uncertain Futures: Managing Late Career Transitions and Extended Working Life', which had exposed the uncertainty and precarity that many older workers were experiencing. Little has changed and the publication of this Report is very timely. Writing this foreword in the context of a severe cost of living crisis, the stories of the day to day struggles these women recount here provide a cautionary tale: many more women will be feeling the pinch as the cost of basics such as food, heat, light and rents rise and the means to pay for them seem increasingly insecure. At the same time the Report provides a lively account of the resilience, ingenuity and hard work (paid and unpaid) of older women in society. It is a celebration of the enormous contribution women make to the running of families, charities, communities and organisations and an eloquent plea for those roles to be properly recognised and applauded, not just with kind words but with proper financial credit.

The Report is essential reading for anyone trying to understand the diversity of older women's experiences but also the commonalities which shape women's prospects. Many women's paid working lives are fragmented around care responsibilities; they also may feel the impact of discrimination on job availability and potential; inequalities in the life course, such as the gender/race employment and pay gaps, and the lack of access afforded to disabled people all manifest in older age as the pension poverty that afflicts many women and robs them of a predictable and secure retirement. The Report provides policy-relevant understandings of these realities of older women's lives and a manifesto of 10 key policy changes that could begin to transform women's experiences.

The Report also champions a different way of undertaking research, one that is all about collaboration between the art gallery, the artist, researchers and the community, widely understood. The result is a unique participatory art project including visual, audio and written material that is a genuine joint effort and all the richer for that. It serves as a lesson in how to give active voice to frequently marginalised groups in society.

A member of the project Advisory Group Atiha Chaudry commenting on the situation of many older women said:

*"As a society we shouldn't tolerate this level of unfairness and inequality and discrimination"*

After reading the Report many will want to endorse these words.

**Professor Sarah Vickerstaff, University of Kent**

# INTRODUCTION



Image 1

“ [A]s a society, we shouldn't tolerate this level of unfairness and inequality and discrimination. But the reality is it happens and it has happened to these women and it continues to happen. And it's providing us an opportunity to report that and to influence some level of change. That's why we're all doing what we're doing. We want a better quality of life for women moving forward in terms of work.”

**Atiha Chaudry, Advisory Group member**

## What is the Uncertain Futures Research Project?

This report sets out the research findings from the Uncertain Futures Project. Uncertain Futures is an art and research project that explores experiences of work for women over 50 in Manchester<sup>1</sup>. In this introductory chapter we explain the background to the work and the context for the project. We set out the methodology and underpinning frameworks for our processes in undertaking this interdisciplinary and collaborative work and introduce the project team and provide insight into the project activities.

In 2019 under the directorship of Alistair Hudson Manchester Art Gallery commissioned Suzanne Lacy (see <https://www.suzannelacy.com/>) at both the Whitworth and Manchester Art Galleries. Suzanne Lacy is a renowned socially engaged artist based in California, US, whose work seeks to highlight the voices of marginalised and minoritised populations. Work on this new project began led by Ruth Edson, Community Learning Manager, Manchester Art Gallery and set out to consider what were the relevant issues facing older women in Manchester. Ruth Edson began an initial consultation across the city, and the reoccurring issues of work and pensions were highlighted as major areas for attention.

Manchester is a World Health Organisation Age-Friendly City and as such has made great strides to create a fairer city in which to grow older<sup>2</sup>. Despite this there remain significant challenges relating to inequalities. There is a high proportion of older adults who are economically inactive within the city, many due to long term health concerns<sup>3</sup>. In Greater Manchester there is a higher-than-average number of persons between the ages of 50-64 out of work than the rest of the UK<sup>4</sup>. This is an even greater challenge for older women, who are out of work in higher numbers than men in this age group<sup>5</sup>. For older women there is greater financial insecurity due to fragmented working lives<sup>6</sup> which are exacerbated by a gender pay gap and pension inequality<sup>7</sup>. These challenges are even greater for women of colour who experience inequalities at all stages of seniority within the workplace<sup>8</sup> and have an even greater pay and pension gap<sup>9</sup>.

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<sup>1</sup> The title was taken from the work of Gerontologist Professor Sarah Vickerstaff and her study on the extended working lives of older workers, (see Uncertain Futures: Managing Late Career Transitions and Extended Working Life project funded by the Economic Social Research Councils (ESRC) [Ref. ES/L002949/1]), who granted permission for the same title to be used for this arts-led research project.

<sup>2</sup> Age Friendly Manchester, Manchester City Council. [https://www.manchester.gov.uk/info/200091/life\\_over\\_50/8388/find\\_out\\_about\\_age\\_friendly\\_manchester](https://www.manchester.gov.uk/info/200091/life_over_50/8388/find_out_about_age_friendly_manchester)

<sup>3</sup> Making Manchester Fairer Plan: [https://www.manchester.gov.uk/downloads/download/7496/making\\_manchester\\_fairer\\_plan](https://www.manchester.gov.uk/downloads/download/7496/making_manchester_fairer_plan).

<sup>4</sup> Greater Manchester Combined Authority (GMCA). (2018). Greater Manchester Age Friendly Strategy. GMCA.

<sup>5</sup> C4AB, 2020

<sup>6</sup> Vickerstaff, S., & Loretto, W. (2017). The United Kingdom – A new moral imperative: Live longer, work longer. In A. NiLéime, D. Street, S. Vickerstaff, C. Krekula, & W. Loretto (Eds.), *Gender, ageing and extended working life: Cross-national perspectives* (pp. 175-192). Bristol: Policy Press.

<sup>7</sup> Foster, L., 2023. Pensions and the extending working lives agenda in the UK: the impact on women. *Journal of Population Ageing*, 16(2), pp.319-342.

<sup>8</sup> <https://www.fawcettsociety.org.uk/broken-ladders>

<sup>9</sup> [Measuring-the-ethnicity-pensions-gap.pdf](#) ([thepeoplespension.co.uk](https://thepeoplespension.co.uk))

A project team was established and in December 2019 through to February 2020 we carried out a consultation across Manchester holding discussions with groups of women over 50 years old, asking them about the key issues facing them as older women around work and retirement. We wanted to know what mattered to them about work, and what kind of challenges they experienced as older women in the workplace. We were also interested in work that was unpaid and about experiences in retirement.

In March 2020 the country went into its first lockdown due to the Covid-19 pandemic<sup>10</sup> and the project moved its conversations about older women and work online. Based on the topics uncovered in the consultation activities we began a series of online weekly meetings with invited women from the consultation activities, other older women from across Manchester, academics, policy makers, artists and museum specialists who were invited to join us in discussions around the topic of work, the impact of Covid, and issues that were pertinent to the future of work for older women.

These discussions covered topics such as pensions, the four-day week and flexible working, care roles, voluntary work, inequalities in the workplace, poverty, Black Lives Matter movement, gender violence and migration. The conversations, linked to the topics that were relevant to the women joining the discussions and the invited guests, were recorded and were foundational for the project that has evolved.

Over the summer of 2020 the project continued to evolve, with discussions on what a project about older women and work might look like. As a socially engaged art practitioner, Lacy's work seeks to give voice to marginalised populations and to work towards social change and social justice. Therefore, these discussions were about how the project could give voice to women across Manchester, and about whose voices should be heard. Socially engaged art practice is often not as easily defined as a single piece of art – such as a painting, sculpture or film. Rather the artwork might encompass a range of partnerships and activities that are not always identified as 'art'. It is a whole, conceived in partnership with others, that emerges over time through the collaboration of those involved. This methodology is not unlike a participatory community research approach and hence the interconnection of the art and research methodologies were coaligned. The development of the project included considerations of both the 'art' and the 'research' and what would become the research data. We began to develop a data matrix that organised the topics that would be covered within the research using an intersectional framework which we will discuss in more detail later in this chapter.

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<sup>10</sup> <https://commonslibrary.parliament.uk/research-briefings/cbp-9068/>

The decision was made to collect the work narratives of diverse women within the context of an exhibition at the Manchester Art Gallery, and the project took shape. In November 2020 at an event supported by the ESRC Festival of Social Science<sup>11</sup>, we launched the Uncertain Futures project and the official formation of the Uncertain Futures Advisory Group.

### **Who are the project team?**

This project has brought together methodologies of participatory research, socially engaged art practice and community activism<sup>12</sup>. Here we set out the team and the process for undertaking the work.

### **Artist**

Suzanne Lacy is an artist who has been working within the field of socially engaged art for more than four decades. Lacy's works often engage interdisciplinary partners in research, community development and education to collectively shape a final piece or event. Importantly there are often multiple outputs from a project<sup>13</sup> that can be read from various disciplinary perspectives. Lacy also works with a variety of collaborative partners in the arts, the most significant, in terms of this project, is filmmaker Mark Thomas of Soup, Inc.<sup>14</sup>

### **Manchester Art Gallery**

The project, led by Ruth Edson, Community Learning Manager for Manchester Art Gallery, has employed an approach that is underpinned by an ethic of care<sup>15</sup>. An important and novel aspect of this work has been to work with participants and communities, not simply as community 'outreach' but within the gallery space and programme. Manchester Art Gallery has been part of a movement that is positioned within an ethos of 'the useful museum'<sup>16</sup> and has as its mission to be 'for the people of Manchester' as a public space owned by Manchester City Council. Importantly, this project is grounded by three consecutive exhibitions, curated by Natasha Howes and Ruth Edson with technical support from Shamus Dawes, that have taken place over two years and mapped the projects process. The final exhibition is slated for 2024.

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<sup>11</sup> Festival of Social Science – UKRI.

<sup>12</sup> Campbell, S., Dewhurst, E., Chaudry, A., Edson, R., Ghafoor, R., Greenhalgh, M., Lacy, S. and Madzunzu, T., 2023. Gerontology, Art, and Activism: Can the Intersection of Art, Social Research, and Community Power Lead to Lasting Change?. *The Gerontologist*, p.gnad090.

<sup>13</sup> Simoniti, V. Assessing Socially Engaged Art, *The Journal of Aesthetics and Art Criticism*, Volume 76, Issue 1, February 2018, Pages 71-82, <https://doi.org/10.1111/jaac.12414>

<sup>14</sup> <http://soupcollective.co.uk/about/>

<sup>15</sup> Morse, N., 2021. Care, repair, and the future social relevance of museums. *Museums & Social Issues*, 15(1-2), pp.28-38.

<sup>16</sup> Lynch, B., 2020. Introduction: Neither helpful nor unhelpful – a clear way forward for the useful museum. *In Museums and Social Change* (pp.1-32). Routledge.

### **Advisory Group and Co-Researchers**

Akhter Azabany, Manchester Resident

Erinma Bell, CARISMA Services

Sally Casey, Aquarius Tenants and Residents Association

Atiha Chaudry, Greater Manchester Black, Asian, Minority Ethnic Network

Rohina Ghafoor, Manchester Black Minority Ethnic Network

Marie Greenhalgh, Wythenshawe Good Neighbours

Teodora Ilivea, Manchester Resident

Jila Mozoun, Raha, Women's Voices

Tendayi Madzunu, ZIWO (Zimbabwean Women's Organisation)

Elayne Redford, Work and Skills Team, Manchester City Council

Nadia Siddiqui, Women's Voices

Circle Steele, Wai Yin Society

Patricia Williams, Neighbourhoods Team, Manchester City Council

Louise Wong, Wai Yin Society

The advisory group were officially formed in November 2020 after the summer of online conversations. Group members were purposely selected and invited to be a part of the on-going work as a diverse group of women leaders, activists and citizens. These women were recruited from the initial consultation activity, and others were invited due to their particular experience working with organisations that represented women from specific communities. The advisory group aimed to reflect Manchester's diverse population. Their role has been integral to the work: they collaborated on devising the research questions, the research ethics application, and aided the development of the interview schedules, furthermore they supported the recruitment of 100 diverse Manchester women participants for the interviews and advised on all aesthetic decisions for the artistic productions. Interview questions were piloted with the advisory group women in March 2021. The pilot interviews were subsequently developed into an evolving film work by filmmaker Mark Thomas. This text film has been part of the exhibition in iteration 1 and 2.

As the work developed the advisory group have continued their engagement and support of the project, forming small working groups to focus on particular elements of the project, such as civic engagement and activism. One example has been the facilitating of chai and chat sessions through which they have brought visitors to the gallery to engage with the exhibition and to discuss the issues arising from the work. Further they have developed public engagement provocations such as a series of 'interruptions' within the gallery space for International Women's Day 2022. Also a series of public training and information events with Manchester City Council Work and Skills team on relevant issues to women and work such as: leadership and entrepreneurship, pension planning, menopause. The advisory group also supported the development of the 100-women dinner, a celebration held in March 2022 to thank the women who took part in the interviews and to provide feedback on the project progress. This event, which was filmed now forms part of the second exhibition at Manchester Art Gallery.

A small team of advisory group members have become part of the research aspect of the work and have collaborated with the researchers to analyse the interviews and to undertake writing, and further dissemination work, including attending conferences and seminars.

### **Research team**

The lead researchers on this project are Dr Sarah Campbell, Manchester Metropolitan University and Dr Elaine Dewhurst, University of Manchester. Co-research team: Atiha Chaudry; Rohina Ghafoor; Marie Greenhalgh; Tendayi Madzunu<sup>17</sup>. This team brings together interdisciplinarity through engaging with underpinning conceptual and theoretical frameworks from gerontology, law, and social policy and community activism.

We have been led by an intersectional approach that underscores the importance of intersectionality when discussing issues of work with older women. The women taking part in the study held multiple identities and had diverse life experiences that impacted their experiences across the life course, and we wanted to give space to their stories to be told and to focus on issues of relevance for them as it pertains to work. The importance of working with the smaller co-research team of advisory group members has been to ensure that there is a range of lived experience engaging with the analysis and that we are able to understand and interpret the stories shared. We have each taken account of our positionality, our privilege, and our personal identities to ensure that we are mindful of these experiences and how they may impact our analytical lens.

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<sup>17</sup> The research team also engaged support from a number of research assistants: Lila Nicholson, Tanya Elahi, Dr Robyn Dowlen, and Jess Wild to support elements of anonymisation, demographic analysis and literature reviewing.

The research team has undertaken responsibility for developing the research questions alongside the advisory group members, obtaining research ethics approval. This was given by Manchester Metropolitan University's Health and Education Research Ethics committee (Reference: 27942), collecting the women's narratives, transcribing and anonymising the narratives and undertaking analysis. The team have also been involved in developing publications and presentations based on the research findings and process.

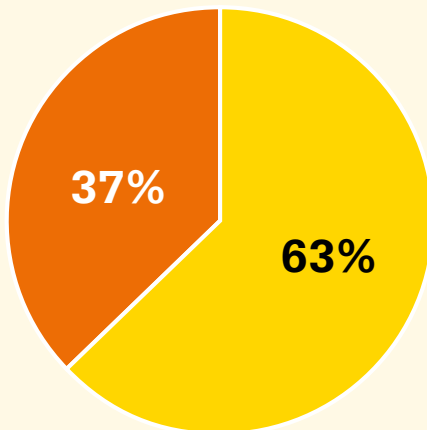


Image 2

# WHO ARE THE 100 WOMEN?

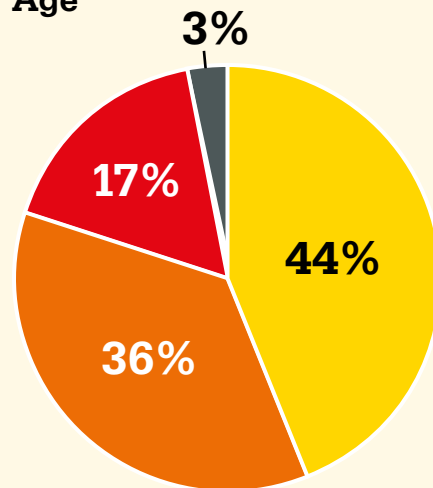
We interviewed 100 women from across Manchester. Here we provide some statistics on their profiles.

**Race and Ethnicity**



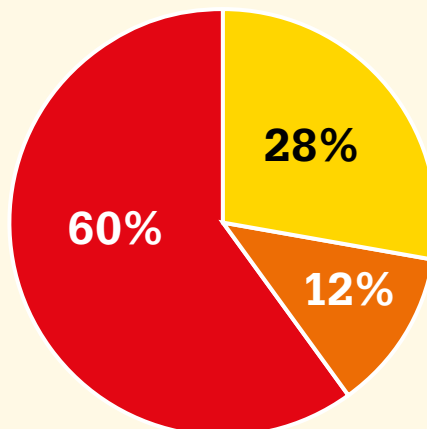
- Black, Asian, Minority Ethnic
- White British

**Age**



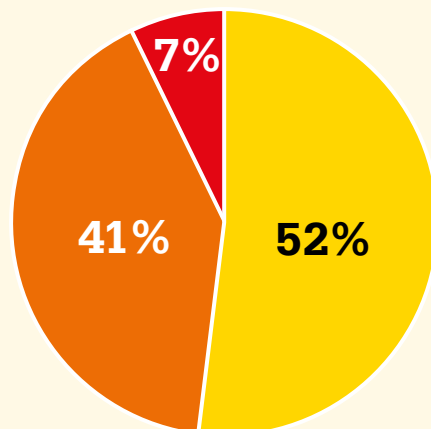
- 50-60
- 60-70
- 70-80
- 80-90
- Unknown

**Migration Status**



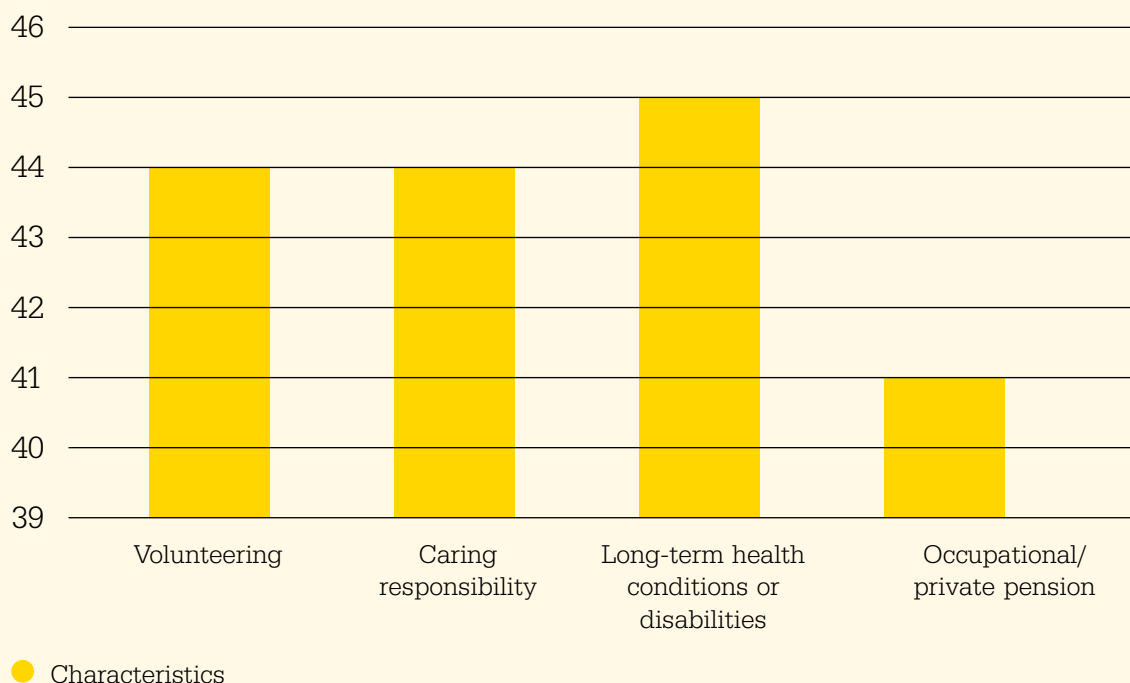
- Migrated to the UK
- Asylum seekers
- No migration history

**Employment Status**



- Paid employment
- Retired
- Other\* semi-retired, furloughed, not disclosed

## Reported Characteristics of the 100 Women



# FUSING ART, RESEARCH AND ACTIVISM

## The exhibitions

The artistic presentation of the project evolved in an organic and inclusive form, over a longer period of time than previously anticipated due to Covid. The three installations in the MAG gallery were planned to mark the following iterations:

- **Iteration 1: Exhibition** – Live Interview process of 100 women in purpose-built soundproof booth along with documentation of a prior Lacy project on work, *Cleaning Conditions* (2015).
- **Iteration 2: Exhibition** – Transcripts, timeline, research process, methodology and emerging findings, including a large photograph and film on the celebratory dinner with 100 interviewees.
- **Iteration 3: Exhibition** – Final Installation with a new Film, a short documentary, and a project manifesto (January 2024).



Image 3

## The interviews

100 women from across Manchester and Greater Manchester were interviewed, the majority of these interviews took place in a purpose-built interview booth in gallery 8, that operated as an exhibition site when interviews were not underway, Manchester Art Gallery<sup>18</sup>. As women arrived at the gallery they were met by women volunteering for the project, who welcomed them to the gallery and explained the process. The interview space (see image 3), although had no roof, could be closed by doors that led into the space, when an interview was in progress, a red-light box was lit stating 'interview in progress', the room had a window, and the blind would be drawn, white noise was played to protect the anonymity of the woman speaking inside. The booth contained a standard lamp, three comfortable chairs and a small table. On the walls was a diagram containing the issues and intersectional identities being explored, as well as clipboards to eventually hold and display the 100 interviews after they had been transcribed and anonymised. At the start of each interview the woman was taken through a consent process. Some women required an interpreter, these were women from the advisory committee who were known to the women and who acted as interpreters for these interviewees. After each interview the woman was taken by a volunteer to be given a voucher to have refreshments in the gallery café and to have a debrief. Each woman was contacted a few days after her interview either by Ruth Edson, or by an Advisory Group member to check that she was ok.

## Interview Questions

The project is exploring the experiences of work for women over 50 in Manchester, and has sought to uncover inequalities faced by women over 50 around four core topics:

- Access to work
- In work experiences
- Exiting work and retirement
- Impact of Covid

Women were asked questions relevant to their current situation, i.e. seeking work, employment experiences, or retirement experiences. All women were asked to comment on the impact of Covid, their plans for retirement and to give insight to their pension arrangements. Interviews were semi-structured, hence whilst there were some questions we wanted the women to answer, there was scope for each woman to shape the narrative that was shared.

Pseudonyms are used throughout the report and these were chosen by the women during their interviews.

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<sup>18</sup> There were a small number of interviews that took place over Zoom due to Covid-19.

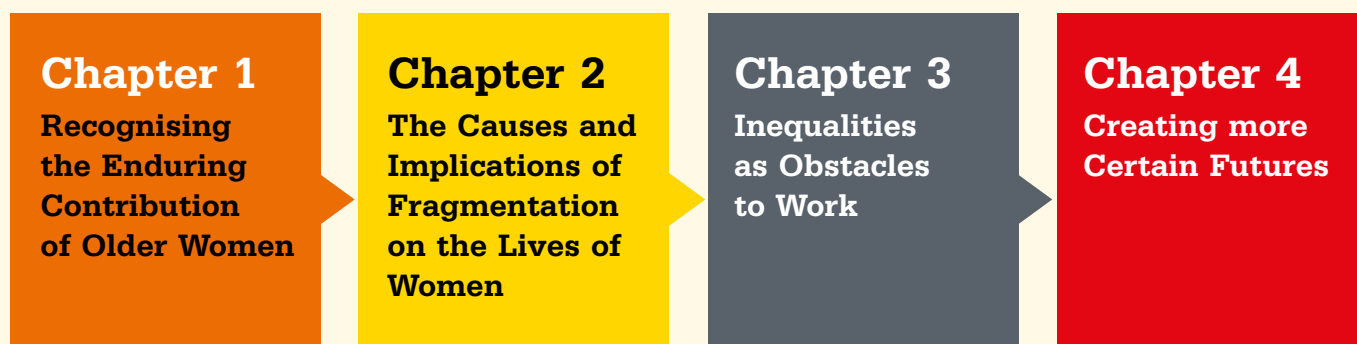
## Analysis

Due to the diversity of women that we interviewed, the range of experiences was wide in terms of the specific circumstances that women were in, i.e. in work or retired, volunteering or not, significant care responsibilities. We wanted to undertake analysis that would enable us to explore the commonalities between the women's experiences and their life trajectories as well as provide insights into these more specific circumstances.

The researchers began to read the interview transcripts and look for common topics and experiences emerging within the data and began to develop an open coding framework. We then held a day workshop at the art gallery with the advisory group research team and Ruth Edson to develop a set of themes from the open codes. Through the day we read and discussed interviews and began to draw together the thematic headings that enabled us to draw on commonalities across the life-course of women's working lives. After the workshop, anonymised transcripts were distributed to the research team, and the advisory group women read and manually highlighted the transcripts according to the themes that we had agreed. The process of analysis has been over a period of many months, reading and discussing the interview narratives in the team, as we have begun to explore in detail particular case studies, specific emerging issues and topics, and present substantive findings from the work.

## What have we uncovered?

The themes that emerged from the dataset are explored in full in this report:



## CHAPTER 1: RECOGNISING THE ENDURING CONTRIBUTIONS OF OLDER WOMEN



Image 4

“

We have also some of the findings [that] included a woman who has spent about 25 years... doing caring responsibilities. But when it comes to pension that caring is not counted in... if the government was paying for the voluntary work. If we can cost it, that we have saved the government billions and out of those billions, why not just give this woman – deserving woman – a little bit of appreciation?”

**Tendayi Madzunzu, Advisory Group Member**

Femme Capable arrived in Manchester 18 years ago as a refugee. She could not speak English and she arrived having to flee from her home country in Africa. Now at age 50, she describes some of the challenges she faced, trying to settle in a new country and learn the language. Femme Capable said that she had always wanted to help people, and so set about gaining her NVQ in health and social care once she had settled in the UK and was looking for how she could support herself. She also began to learn English. However, Femme Capable found herself feeling isolated in her work, and her local community. At work she experienced racism and was marginalised by other care workers, she also discovered that she was paid less than other care workers despite being qualified to the same level. The experiences she described highlight the challenges of being a refugee, and a person of colour in the workplace. She decided that she did not want to work for others and wanted some day to work for herself.

During this time also, Femme Capable, wanted to make connections in her local community and to feel less isolated. Initially she thought that maybe by knocking on neighbours doors she could find like minded people who also wanted to make connections. It was not quite this simple, but over time Femme Capable found four other African women who wanted to come together as a support network. She said “from mouth to mouth [word of mouth] we saw the group growing. And I felt relief, because those women, I was telling them what I was going through and they were giving me advice. Then, I said okay, we can't stop there, we can't stop here, as a community group. I contacted the local CVS... and I share my idea... I have a community group but I think we, I've seen Asian lady, how they grow and legally – what can I do? And she helped me to set up a charity”. This was in 2012, and her charity has continued to grow. Alongside this Femme Capable also has established a social enterprise, inspired by her background in the restaurant industry in Africa. She began further studies for her NVQ in Catering, and set up a social enterprise based around traditional African cuisine. The idea was that the enterprise would serve local events and also offer training in cookery and catering to women and young people. However, as this was becoming established through 2019, Covid-19 hit, but rather than be deterred Femme Capable considered how her social enterprise could support the local community during this time, and then established the enterprise as a food response team, distributing culturally appropriate food around the community.

Femme Capable's energy and endurance are remarkable, and she shows great entrepreneurial skills as well as community mindedness. She said she gained a great deal of support from her local CVS where she made herself a constant fixture, gaining help for funding applications, support with English and learning new skills.

Whilst Femme Capable's story is unique to her, there were many women who shared stories that highlight the contributions made to society and within their families, wider communities, and workplaces.

This chapter illustrates several **Key Points** from the research:

<b>Unpaid work</b>	Older women continue to contribute significant work to their families and communities often providing care and support to others, sometimes this work is paid, but often it is not.
<b>Lack of Recognition</b>	Older women should be recognised for their achievements in establishing themselves as entrepreneurs and 'neighbourhood keepers'. These women show their tenacity and endurance. It is essential that this the vast contribution made by older women is recognised and highlighted.
<b>Volunteering Choice</b>	Some older women are volunteering because they want to give back to their communities and discover new skills after a satisfactory working life, and they are often in financially comfortable positions to enable them to do this such as having secure housing and a decent occupational pension.
<b>Volunteering Trap</b>	Other women over 50 are volunteering due to an altered life-course such as having to leave their home country because of conflict and/or escaping violence, being made redundant, or becoming disabled or unwell or because of care responsibilities. Women in these situations often have more precarious circumstances, and are not financially secure.
<b>Pension Poverty</b>	Some women with significant care responsibilities have had limitations on their earning potential throughout their working age lives which ultimately impacts on their retirement income.

## ‘Neighbourhood Keepers’: Volunteers and Activists

“ I will make you laugh – and every time that they [CVS] were organising something – maybe training and that – I was there – even though I was not...some of them was not making any sense to me, I was there...I have my cup of coffee and I was there – I was learning something, meeting people and getting me going, that the first challenge, English. The second challenge is, you want to do something, but you lack people to encourage you. Yes, I was like, like feeling down”

**(Femme Capable)**

Like Femme Capable, many of the women interviewed were involved in community projects, and a significant proportion of them were doing this work in an unpaid capacity. 46% of the participants in the study reported that they were involved in some kind of voluntary work. The term ‘neighbourhood keepers’ was coined in 1999<sup>19</sup> to describe women who go beyond supporting their families providing unpaid care as ‘kin keepers’ and are also attuned to the needs of their local communities where they have invested their lives. Jacqueline was another extraordinary example of a ‘neighbourhood keeper’. Jacqueline had originally trained as a teacher and then later a community development worker in her country of origin. When she settled in the UK she decided she wanted to support young parents after she noticed a lot of young people in her local area were becoming parents but had little support around them. She established a charity which she described as like a ‘family in the community’. Jacqueline says her work ethic and community mindedness came from how she was raised. She said that when she grew up she saw that her grandmother was “always supporting people”, providing food for people at the local hospital where there were no kitchen facilities. Jacqueline’s charity began in 1994, and at 78 Jacqueline is still working for the organisation, but now she continues her work as an unpaid worker.

<sup>19</sup> Phillipson, C., 2004. Urbanisation and ageing: towards a new environmental gerontology. *Ageing & Society*, 24(6), pp.963-972.

In 2008 it became clear that the organisations finances meant they could no longer afford to pay a coordinator, so Jacqueline resigned and took on the role as a volunteer, Jacqueline notes:

**“I think when I told people that I was going to work full voluntarily, they thought I was I was not right in the head...people asked “how can you work without pay? Why do you think you should work without pay?” I said “the impact that we make on people’s lives is more than the money.” If I said because I’m not being paid, I will not offer what I can offer to support somebody who is at the edge. Either you push the person to stabilise without being paid or allow the person to fall down. And you go and look for where to get paid and the beauty of the whole of this and that is that the continuity of my being here has brought in a lot of experience into this organisation and it has brought in a lot of improvement in people’s lives”**

Many of the women showed similar capacity to continue supporting others into their later years. Marie is 80, she worked as a nurse until she was 70 and has multiple community roles, she is highly active within her local church and often supports people from church who don’t have anyone else to help, such as accompanying people to hospital appointments or stepping in to provide home care when there is a gap in provision, and she also supports her local community food bank, which prior to Covid-19 had acted as a kind of day centre where people could come and play dominos and eat, but now they deliver food to people and she says at the end of the day it is a ‘good feeling’.

There were also women who were unable to work in full time paid employment due to care responsibilities, which had limited their opportunities for full time work. Nora had held a number of part-time or flexible paid roles until she was around 50. As an employee she had needed to work flexibly so that she could fit this around being a single parent and caring for her daughter with learning disabilities. Around 50 she became a volunteer and now works in a voluntary role within two organisations, one that she had previously worked for in a paid role, but was made redundant from, so like Jacqueline her commitment to the charity was so strong, that she continued to work for them in a voluntary capacity.

Her other volunteer role she has been doing for 22 years with a charity that provides transport for people who need support to get to appointments (health and social care) and even visiting friends and family. Nora says of her volunteering:

**“It’s...work to me ... means getting out of the house, having something to do, being valued, I think. Which when you’re transporting people, you are. You know, everybody’s very thankful. And, meeting other people. If you’re on your own, it can be quite isolating anyway”**

These women encapsulate the significant role older women play in society and their communities, providing many hours of unpaid work, and supporting institutions and sectors to support others who are vulnerable and in need of care and support. Nora notes, that she doesn't have a large income, but she is frugal and careful, and able to manage, but it does mean she must budget carefully.

For others their contribution was as community activists. KemKem who is 80 had a long career in healthcare and finished her working life in a very senior role. She certainly did not want to simply retire, and before her retirement she began taking on roles in health boards to contribute back within a sector she knew well. She now has a significant activist role for working to campaign for better lives for older people, an issue close to her heart.

### **Altered Life-course and the Volunteer Trap**

“ A lot of challenges that I went through and I faced. As I said earlier, I never gave up and I said I would never give up and I knew that one day, someone, somewhere will hold my hand and will say come, I will help you to, to realise your gift.”

**(Femme Capable)**

A number of women who volunteered were, in fact, in somewhat more precarious circumstances. In particular women who were asylum seekers and refugees seemed at more risk of becoming 'stuck' in unpaid positions, unable to access paid work.

Mairi is 67 years old and arrived in the UK around 13 years ago. She spent 5 years seeking asylum during which time she could not undertake any paid work due to asylum legislation. Although she is trained as an accountant, she has been unable to secure work in this field. She said “After that, when I came here, I dream I can do any job, you know, work...”

But she has not managed to find paid work and currently volunteers for a homeless charity. She has learned English well and feels useful in this new role. She is happy to give back to the kind of organisations that have supported her. Mairi also supports her neighbour who is in his 97, she helps with gardening and company, however, she would like to have paid employment, “But I want, I want do any work, one entry role...”.

And when asked why she volunteers, she says “To feel good. When you were, the day finish”.

Asal is also living in the UK with permanent leave to remain. However, the process of gaining her asylum status alongside the experiences leading her to the UK have left her with many mental health challenges. She also had no English when she came to the UK and has found learning the language challenging and her English is limited. Despite these difficulties Asal volunteers at an organisation that supports other asylum seekers and homeless people with food and clothing, she sometimes cooks and she also works in the shop. She would like paid work, but this is limited by her language challenges and her mental distress. She has many skills and previously worked as a beautician, and she can also do various crafts which she can teach, such as knitting. Her life has been extremely challenging since coming to the UK. Asal found telling her story very difficult and was often reduced to tears. She described being alone in the UK and living in a hostel initially and dealing with horrific challenges. She has joined a women’s organisation that has supported her to develop her confidence and, while she is glad to be doing her voluntary work, she is very poor and isolated.

Other women also discuss altered life course experiences, due to redundancy and disability, causing them to leave the paid labour market earlier than anticipated. For ‘Lovely Leah’ she moved into voluntary work after she was made redundant and had then struggled to find paid employment. She was made redundant when she was 50, now at 60 she feels that the workplace has moved on and it would be too difficult for her to re-engage due to the speed of technological developments. Lovely Leah also lives with a disability and is partially blind. Although she has so far been unsuccessful in re-entering the paid labour market she wanted to be occupied. She now volunteers in a media and campaigning role and has raised hundreds of pounds for charities through her work and activism.

## Women Over 50 as Unpaid Caregivers

Just over a third of the women interviewed reported undertaking some form of caring responsibilities. Women continue to disproportionately provide the majority of family care in the UK<sup>20</sup>. Many of the women who took part in this study provided family care and had done so throughout their lives providing care as mothers and now as grandmothers but also as sisters, friends, colleagues and extended family members. This issue will be discussed further in the chapter on Fragmented Working Lives. The implications of undertaking care work on women's lives is significant in terms of both the emotional and physical impact of care<sup>21</sup>, but also due to the financial implications of long-term care giving. Unpaid care is often cited as significant in the economic value it provides for health and social care<sup>22</sup> but there is little work that has explored the correlation between providing unpaid care on workplace participation, financial security in later life, and there is even less work exploring correlations between unpaid care and ethnicity<sup>23</sup>. Though it is widely understood that carers are more likely to be poorer and less likely to be in full-time employment<sup>24</sup>. This was reflected through the stories shared by the women.

Lois who works in a leadership role in the voluntary sector is also an unpaid carer to her mother who is living with dementia. Lois describes the challenge of juggling work with her care responsibilities, and she says it is harder than when she was a single parent Lois says of her working life:

**“So first of all, there are a lot of people working very hard here and other places I’ve worked, who will come out with very little at the end when they get to their state pension time, which is pretty bloody awful, really, when you think about how hard some people are working and then I think it’s all the usual stuff, like being able to do something that you enjoy that you feel is, you know, of some worth in the world. Makes you, God forbid, happy, interested, having a say, all that sort of stuff. At the end of it, I’ve written down here, what could I have achieved if I wasn’t a carer?...Have I made a difference in the last 30 odd years? How would I ever work that out if I’ve made a difference? What’s all of this worth? I’m not sure”**

<sup>20</sup> Himmelweit, S and Land, H 2011, Reducing gender inequalities to create a sustainable care system. *Kurswechsel*, 4pp. 49-63.

<sup>21</sup> Esplen, E., 2009. GENDER and CARE Supporting Resources Collection. *BRIDGE Development-Gender Institute of Development Studies (IDS) Sussex, Brighton*.

<sup>22</sup> <https://www.carersuk.org/press-releases/unpaid-care-in-england-and-wales-valued-at-445-million-per-day/#:~:text=The%20economic%20value%20of%20unpaid,they%20were%2010%20years%20ago>.

<sup>23</sup> Wanless, D., Forder, J., Fernández, J.L., Poole, T., Beesley, L., Henwood, M. and Moscone, F., 2006. *Wanless social care review: securing good care for older people, taking a long-term view*. King's Fund.

<sup>24</sup> Henz, U., 2004. The effects of informal care on paid-work participation in Great Britain: a lifecourse perspective. *Ageing & Society*, 24(6), pp.851-880.

Lois also goes on to question who will care for her when and if she needs care, she worries about greatly about her own future.

Bridget is 74, and like many of the women in this study has multiple care roles. She cares for her sister with Downs Syndrome who also has dementia, she provides care for her granddaughter who has mental health concerns and she cared for her mother, who had physical health needs, until her death. She also worked in paid employment within a public sector organisation that she notes was incredibly supportive to her around her care responsibilities, ensuring she was able to take time off for going to appointments with her mum and her sister. However, in the end the multiple care responsibilities led to her decision to take early retirement at 60. She feels fortunate to have an occupational pension. However she also states that you don't ever really retire if you are a carer:

**“And so basically that's why I've always been, if you like, a carer and you never get rid of being a carer, you pick more people up”.**

Bridget also volunteers for an organisation that supports carers so that she can help other unpaid carers know what they are entitled to and offers peer support to other unpaid carers. There were many other stories similar to Lois and Bridget of unpaid care provision.

## **Women in the labour market – workers and entrepreneurs**

“

I want to give, I want to give people what I have. It's not that I know a lot, but the little I know, I want to share it, yes.

**(Femme Capable)**

Women's contributions can also be highlighted through their input into the paid labour market. 44% of women who took part were in paid work and a further 39% had retired from paid work. Women who were still working were often juggling multiple responsibilities and sometimes were also volunteering, and or caring for others. Many who had retired continued to contribute through their unpaid volunteering work.

Women described the importance and meaning of work in their lives, such as the significance of work in contributing to positive self-esteem, and to their sense of Identity. Work was also understood for the role it played in providing financial security, for paying bills, for the cost of living. Other women described the importance of working for social connections and for being an active part of society.

Freya who is now medically retired explained how important work was for 'social capital', she said that you meet people and make connections and if you don't have that then you are missing out on opportunities. She said that society understands work as defining and therefore if you did not have work that could feel detrimental, and you could feel lesser.

There were different cultural expectations regarding work. As Saba noted 'in my culture the man is the breadwinner', she said that if you were well off enough not to work in her culture but then choose to, people would ask 'why are you working?'. And yet for Saba, her work, which was creative work, was a part of her identity, she said it was very important for her to be involved in work that contributed to her selfhood. For the women in this study work held multiple meanings, and although it could provide practical necessities such as enabling women to pay their bills, it also provided them with independence to care for their families and to be providers. It enabled them to forge social capital and strong identities linked to their skills, abilities and passions.

Ayesha who was 52 at the time of the interview described arriving in the UK as a very young woman at 21 when she was married, and she eventually found work within the education sector as an interpreter. At the time of the interview she had worked for more than 25 years and was now the main breadwinner in her family since her husband had taken early retirement due to health challenges. Alongside her paid work she is also a carer for her husband who lives with COPD and she also cared for her father in law who had cancer. Ayesha says of her working life that it can feel "a little like a break to be at work", as her caring roles and duties outside of work are challenging.

There were many women who had migrated to the UK and had not been able to continue working in the type of work they were qualified for. Sophia had worked for 29 years as a teacher before moving to the UK, she now worked in zero-hour contract roles, her current work was in a factory within the food industry. In this role she has no employment protections because of the kind of contract but still it was important for her to work, and she says she is a hard worker. Mary had spent more than 20 years working within the public sector, she said of her working life:

**“I think work has been very important to me in my life. Maybe if I think about it, maybe..I place too much importance on work. But I always felt it was important for me to try to move out of or escape the conditions I was born into, poverty essentially...”**

Mary was a Black British woman whose parents were from the Windrush generation, they had come to the UK from very poor rural communities. Mary was brought up exceptionally poor, and was raised by her mother who became a single parent and who had serious physical health challenges. For this reason, education and work were very important to Mary who had worked incredibly hard and now held a senior post within the public sector. Mary, like many of the women who shared their stories, had experienced many challenges across her life-course, often due to intersectional inequalities faced by poverty, ill-health, race, gender and class, many of which have continued throughout her working life. Yet the work she has chosen to do, through which she has achieved a great deal of success has been in service to others, and she has worked to challenge these forms of inequalities throughout her working life.

## Conclusions and recommendations

Within this chapter, women over 50 are recognised for their valuable contributions to society. Sometimes their contributions are extraordinary, they show exceptional determination and drive, and always they show endurance often in challenging circumstances. Many women described their multiple responsibilities providing support and care to others whether this is within their own family networks or beyond. Women's working lives continue long beyond retirement age, even if their paid employment ends. There is a lack of recognition of all that women contribute, both with regards to their paid and unpaid labour, and this lack of recognition, particularly in monetary terms means that there is a significant impact on women's economic security throughout their lives and a recognition that women's domestic lives impact on their pensions<sup>25</sup>, and that they are more likely to be in poverty in their later life<sup>26</sup>.

This lack of recognition of older women's contribution to society also fails to acknowledge the significant skills and abilities of older women, that are often used to support others and their value is therefore not acknowledged economically and as important aspect of societal value<sup>27</sup>. As seen in this chapter many of the women over 50 who took part in Uncertain Futures were volunteering to support others, often despite their own challenging life circumstances. Although there is much noted about the importance of volunteering on social capital and the value of staying active in later life, we believe that these women's contributions need to be recognised as vital to the maintenance of social cohesion and should be seen in terms of their economic value<sup>28</sup>.

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<sup>25</sup> Ginn, J., & MacIntyre, K. (2013). UK Pension Reforms: Is Gender Still an Issue? *Social Policy and Society*, 12(1), 91-103. doi:10.1017/S1474746412000504

<sup>26</sup> PRICE, D., GLASER, K., GINN, J., & NICHOLLS, M. (2016). How important are state transfers for reducing poverty rates in later life? *Ageing & Society*, 36(9), 1794-1825. doi:10.1017/S0144686X15000690

<sup>27</sup> Boneham, M.A. and Sixsmith, J.A., 2006. The voices of older women in a disadvantaged community: Issues of health and social capital. *Social Science & Medicine*, 62(2), pp.269-279.

<sup>28</sup> [A feminist approach to macroeconomics – Womens Budget Group \(wbgs.org.uk\)](http://wbgs.org.uk)

**We recommend:**

- Women should be recognised economically for the value of their unpaid work, whether that is through caring responsibilities, volunteering or neighbourhood keeping. This recognition could arise in a variety of ways including through national insurance contributions towards their pensions, or through not penalising individual's pension entitlements when they claim carer's allowance.
- Organisations who utilise volunteers should be supported to move volunteers into paid work within their organisation, where that is desirable.
- There needs to be continued support to organisations that provide advice and training regarding work skills and entrepreneurship, such as local CVS and other similar organisations.

## CHAPTER 2: THE CAUSES AND IMPLICATIONS OF FRAGMENTATION ON THE LIVES OF WOMEN



Image 5

“

You know, all that fragmented, fragmented sort of life that women have because of childcare, because of changing jobs, because of, you know, divorce and later on because of the inequality in the pension”

**Marie Greenhalgh, Advisory Group Member**

Ayesha married and moved with her family to the UK when she was just 21. Although she had a bachelor degree from her home country, she felt her language skills were poor. Under pressure to find work for financial reasons, she joined a local community group where there were sessions on training and re-skilling and slowly her language skills and her confidence began to improve. Her first job was as an administrator in a local doctors surgery. However, her dream was to become a teacher so when a job came up as a bi-lingual support worker in a school nearby she jumped at the opportunity. She was given a part-time contract and she managed to avail of training in childcare. She has remained in this job ever since, changing her role to include more responsibility. During this time Ayesha had two sons. She took periods of maternity leave. She continued to work while raising her children but was dependent on wrap-around childcare schemes. She also had the caring responsibility for her parents-in-law who lived in the family home with her, and she continues to care for her 80-year-old mother-in-law. Additionally, her husband and father-in-law fell ill at the same time and she was left juggling the many caring responsibilities with work. She expresses guilt for not being able to give her children the time she wanted to give them because of the stresses of her home environment. Ayesha acknowledges that this fragmented, yet very full life, had an impact on her own well-being and limited her opportunity to complete further study as she had initially wished. She was diagnosed with diabetes, high blood pressure and asthma at different points over her life and while these conditions did run in her family, she felt that stress contributed greatly to her diagnosis. Covid also had a severe effect on her, causing her anxiety and she had to take some time off work to manage this. She now works four-days a week due to her health. Her husband has retired early and she feels the pressure to remain in work financially. Given her health and the demanding nature of her job, Ayesha is concerned that she won't be able to continue working past 55 or 56 years when she will be forced to retire early.

Ayesha's story is far from unique. It is representative of the lives of women globally who have fragmented their own working lives to care for others and to manage workloads, often at the expense of their own physical and mental well-being. The impacts of this are obvious: women end up paying for this fragmentation in later life financially due to poorer pensions and the impact of the gender pay gap, physically through stress and ill-health and emotionally through poorer well-being and concerns about the future. It also means that many women put their own dreams and aspirations on hold.

This chapter reveals the following **Key Points**:

### **Caring Responsibilities**

The impact of caring responsibilities at all stages of the life-course has implications for women by fragmenting their working lives. Women often take time out of work to raise children or take care of other dependants, or work part-time in an effort to juggle all their responsibilities.

### **Covid**

Women's lives have been even further disrupted and fragmented by Covid. The pandemic had the effect of increasing their caring responsibilities, while not necessarily limiting their work-related responsibilities often causing mental and physical ill-health.

### **Loss/Divorce/ Separation**

The fragmentation of women's lives means that in some cases there is a dependence on partners and spouses to support them. When life-courses are altered due to loss/divorce/separation of these partners/spouses occurs, this can leave older women vulnerable in many ways, including financially. This vulnerability exacerbates existing inequalities.

### **Implications**

Fragmentation and an altered life-course has significant impacts on their longer term economic well-being as well as their physical and mental health. It also means that many women put aside dreams and aspirations. The ultimate financial impact of fragmentation and an altered life-course is that many women end up in pension poverty as a result of fragmentation of their working lives.

“

So although my children are grown up now, they're 25 and 23. My mother in law is elderly now. So I still have that, you know, extra bit to think on and listen to her and trying to tell her about thing, it's not that easy, life.”

**(Ayehsa)**

### **Caring Responsibilities**

As we discussed in the previous chapter, there is a significant proportion of women who provide unpaid care. Most of the 100 women we spoke to describe some form of caring responsibility throughout their lives, whether as sisters, daughters, mothers, wives, partners, aunts and grandparents.

While some of the women we spoke to relish these caring opportunities, particularly with respect to grandchildren, for many women there was a sense of a lack of choice with respect to caring responsibilities which appear to have been handed to them with little discussion or thought as to the impact this might have on their immediate and future life. Often this arose as a result of a social or cultural expectation as to their role in the family.

The mental and physical load is certainly underestimated by society and any experiential value gained through caring responsibilities is not positively measured.

Löis, aged 56, is now an unpaid carer for her mother with dementia and other health conditions. She has also been a single mother for much of her life and works full-time. She describes the lack of value attributed to such work which is for the most part unpaid but yet requires particularly valuable skills.

**“It's the hardest thing I've ever done in my life. It's harder than being a single mum, which I've done. I have a 23-year old. It's so hard and you have to be your best self. You have to be kind, patient, you have to be a good planner, you have to be able to pick up the unexpected, mentally, physically, you have to coordinate the services that may or may not help you. I don't feel that I'm saving my family and public services a huge amount of money. There are some helpful people out there, but overall, do I think I'm valued? Is this work valued by all of us that are doing it? No, not at all.”**

Löis' and Ayesha's stories indicate the on-going nature of these responsibilities throughout the life-course, the lack of value attributed to them economically and experientially, as well as the potential fragmentation it brings to their lives.

What can be life-changing and reduce fragmentation are support and flexibility. Support with respect to adequate childcare and also flexibility with respect to having the options to work around family commitments. Lucy, aged 64, remembers the positive impact of working for an organisation which had a nursery on-site: “one policy the company made was they had a nursery at work, so I’ll take them, drop them at nursery, go to work. Within the grounds, and then pick them up when I’m finished. That was really good until they went to school...So that could give me that chance of working full time as well.”

## Covid

When crises arise life-course trajectories can alter dramatically, and for women it can be a cause for additional fragmentation in their working lives. The global Covid pandemic was no exception in this regard. As a consequence of ill-health arising from Covid itself, or from the physical and mental stress of lockdowns, and juggling multiple work and caring responsibilities, some women had to make difficult decisions to reduce or eliminate their working hours in order to handle the growing pressures. The effect on physical, mental and financial well-being have been significant.

Löis, who is 56 years old, identifies the mental stress of working at home and the lack of space to mentally disconnect from work and the impact of balancing working life with caring responsibilities as having a significant impact on her well-being: “So I was working full time from home, never worked from home. And then mum as well, with everything, has been, was very challenging, balancing everybody’s needs and obviously my son home from Uni as well. I’m really tired. Mentally tired. There hasn’t been much space to regroup mentally because even when I’m off work, I’m still working. I actually ended up on the sick with stress earlier this year, this summer and come back to work and I’m struggling again. The desire to run away from things is quite strong at the moment.”

“ I think that raised my blood pressure. It just, that just was a trigger, more trigger of that on top of it I think”.

**(Ayesha)**

The lack of support services further compounded the disadvantage experienced by women. Venita, who is 73 years old, has a daughter with Downs Syndrome and she speaks very starkly of the impact on both of them: “So I had to look after her, really and stop her getting depressed or whatever. She would have if she’d just been at home doing nothing.”

Aside from the mental and physical load of juggling work and caring responsibilities, the pandemic also caused many people to experience social anxiety in the aftermath of the lockdowns. The pandemic highlighted starkly the compounding effect of inequalities when crisis strikes.

## **Experiencing an altered life-course**



My retirement vision has changed.”

(Vivienne)

### **(i) Loss/Divorce/Separation**

Experiencing loss through death or through divorce or separation has a potentially fragmenting effect on women’s lives which often can take a physical, emotional and financial toll on them. Some of the women we spoke to had, sadly, experienced loss / divorce / separation of their spouse or partner which had altered their view of their future lives dramatically.

When the loss occurs early into a marriage or partnership, it can leave women struggling financially often with young children. Aishah, aged 65, recalls the death of her husband after being married for only 12 years leaving her with young kids: “we only had a twelve-year marriage life, he passed away after, he had a heart attack...I lost him, he left me with the little young kids...” However, her struggle did not end there. She believes this turning point in her life impacted her relationship with her children who are not in regular contact with her: “I don’t know what in their mind, they never tell me anything openly. And I think, they might thinking I didn’t look after them properly and I haven’t got anything, you know, I haven’t got enough money to, you know, feed them and look after them (crying) they’re all gone. I’ve lost my children, everything gone, you know, I got no help or anything. So this is my life story, you know, it’s been so hard”.

Loss later in life can also significantly alter the certainty of their future, which has already been fragmented. Vivienne, who is also aged 65, speaks of the adaptation of her expectations necessary as a result of the death of a partner: “my husband died last year, sorry (voice breaks) he went out for a run and collapsed and he was 64. We had all these plans so... my retirement vision has changed completely...retirement is a completely different thing for me now.” For Vivienne, both her perceptions of retirement as well as her more concrete future plans changed, and she had to learn to adapt quickly to her new reality.

## **(ii) Disability and/or the onset of chronic illness**

For some women, disability or an enduring illness impacted on their ability to remain in employment which similarly impacted on their abilities to work long enough to accrue a decent pension pot. Or simply, it ended their working lives before they were ready. Kiki, 65, describes the feeling of financial loss and the impact on her identity when her life was changed by the sudden onset of a debilitating disability in her forties:

**“It was very challenging, and it just felt like I was being propped up by everybody, organisation, home and everything, but then I just had to decide that, you know, I just couldn’t do this so yeah, I was retired. And then, I kind of had a dip because suddenly here I was, I’ve worked hard for this position, work that I really enjoy, you know. And then suddenly I didn’t have a job. I didn’t have the financial income. So I lost my financial kind of, you know, not that I was independent financially because it all went into the family. But, you know, my contribution was quite significant. So I lost that and I lost my status”**

Later, her marriage broke down, and she was in a challenging and precarious financial position, with only a very small pension as she had not paid into her pension for long enough. After her divorce, she did become entitled to a small amount of her husband’s pension too. Eventually Kiki did go back to work, she retrained, and that has provided her with some further income and fulfilment, but her life did change dramatically, and she went from living in a family home to a small flat, with a very limited income.

Poppy, 59, changed jobs, after a period of severe mental illness that led to her being out of work for some time. She received good support to help her back into paid employment, and is extremely happy in a new type of employment, however, she talked about her concerns around her pension and also stated how her fears around later life security had been a contributing factor in her breakdown:

**“I pay into a nest pension scheme. Yes. So it’ll be absolutely minimal. And pension was one of my big fears that probably contributed to my breakdown about future security, because I’ve always worried about future security. But in [previous profession], there are no decent pension schemes. People get personal pensions, pay into personal pension schemes, which are rubbish. And I paid in over 35 years and it is still rubbish. It’s going to pay me about three thousand a year after I’ve paid in 350 pounds a month for donkeys’ years. So you just don’t get anything like, you know, proper work pension”.**

Not everyone is able to return to work after illness or disability, and this means there is even greater impact on pension security. The loss of employment through the onset of a disability or chronic illness has challenging repercussions for the long-term security of women, particularly where there is not a partner to provide financial back up.

### **(iii) Migration**

We explore in more detail the experience of migration and seeking asylum in the following chapter on discrimination and structural inequalities. However, to note, these women who experience an altered life-course due to migration will be subject to challenges in gaining later life security for themselves and their families. Leaving a home country is not an easy decision whether due to marriage, economic reasons, or to seek asylum. These women are subject to greater financial insecurity, housing insecurity and experience more marginalisation and social exclusion.

The impact on women’s health due to the stresses of being within the asylum system was reiterated by all the women we spoke to who had experienced this. These women had already experienced trauma due to their reasons for seeking asylum, the asylum process itself brought many challenges and anxieties which had long term implications for both physical and mental wellbeing.

Fatima arrived in the UK in 2013 as an asylum seeker, she has two daughters who both live with severe disabilities. She cares for them alone and has limited financial support. She says,

**“After 8 years now, I feel... the last thing 8 years I thought I was strong, but I’m broken. I’m not, I don’t, I feel I’m not strong anymore”**

For Mina, 50, who has found little bits of work, but nothing long-term says that there are some benefits to coming here, she has a freedom that was not possible in her home country, however, her living standards are far worse.

**“...after that came here I find a little bit freedom. It is a very valuable for us because for example, in our country, very strict to a woman... We already feel freedom. But it's standard of life because we didn't work. You can't work, you don't have money. A standard of life is going is reduced. Yes”**

The challenges of migration, and the impact on hopes for the future, are hugely impacted by the difficulties in accessing work, housing, and having reasonable financial support.

## **Conclusions and Recommendations**

It is self-evident that many women have fragmented and altered lives. Often arising from caring responsibilities which leads many women to either opt out of employment entirely, go part-time or try to juggle with full-time work. This research reveals that the impact from a financial and health perspective on women is significant and is compounded by existing inequalities such as a gender pay gap. This leaves women vulnerable in times of crisis such as the Covid pandemic or where they suffer unexpected loss of a partner or spouse. Furthermore women who experience altered life-courses due to such loss, or divorce, disability, chronic health and migration are less likely to be able to access secure financial futures. The aim of these recommendations is to alleviate the causes of fragmentation through supports across the life-course and to acknowledge the specific experience of women who are marginalised due to their altered life-course experience.

### **We recommend:**

- Laws on flexible and hybrid work need to be strengthened and prioritised to reduce the fragmentation of working lives of women.
- Support for disabled women to move back into paid employment and support to change career paths should be made available if appropriate.
- Pension Advice for women experiencing altered life-course due to disability, illness, or bereavement, divorce and migration should be made available.
- The provision of affordable, flexible and accessible childcare would reduce the fragmentation of working life. Government should make wraparound childcare a key priority.

## CHAPTER 3: INEQUALITIES AS OBSTACLES TO WORK



Image 6

“

And you may think, well, in this day and age 2023, things are different. And when you read the accounts, you realise that actually it isn't different for everybody. And that people have had quite appalling experiences that are unacceptable. And as a society, we shouldn't tolerate this level of unfairness and inequality and discrimination”.

**Atiha Chaudry, Advisory Group Member**

Mina left the Middle East in 2009 to start a new life in the UK. When she arrived her knowledge of the English language was limited and, initially, as an asylum seeker her work opportunities were limited to voluntary roles which she embraced wholeheartedly. Mina likes to help people and she continues to volunteer as a chef in a community organisation providing meals for homeless people and asylum seekers, and other vulnerable individuals. In return for this work, she receives her bus fare, some food and some second-hand clothes. While waiting for her asylum application to be processed, which can often take many years, Mina lived off the £35 benefits she received from the Government and shared a house with four other people who were also seeking asylum. She embraced the opportunity to learn English, taking classes she received from an organisation which provides support to asylum seekers. As soon as her asylum application was approved she was eager to find paid work but found that being a 'foreigner' and not having sufficient language was a persistent barrier to her.

She also found that her age and her disability (she has a chronic health condition) were used as reasons to deny her job opportunities, even by Job Centres. She still lives in a world of constant flux working multiple jobs on zero-hour contracts. For Mina this means that she can earn some money but that if she is unwell and cannot work, she has no income. Indeed, this will also mean her pension entitlement when she reaches 67 years will also be small.

The obstacles faced by Mina in accessing and enjoying secure and valued work are not unique to her. Her story was often repeated by many of the women we interviewed. Their stories reveal patterns of discriminatory treatment on grounds of age, race, gender and disability and inherent structural inequalities in the way systems and services interact. Most significantly, the narratives reveal a homogeneity in the manner in which we attempt to assist individuals into work, when in fact recognising their differences and supporting these differences would have much more positive outcomes.

This chapter illustrates several **Key Points** from the research:

<b>Age discrimination</b>	Age discrimination impacts older women greatly throughout the employment life-cycle. Older women find that their age impacts on their ability to access work, the perceptions of their employers about their abilities to perform certain tasks, their opportunities for promotion and training and also potentially their ability to be retained in employment.
<b>Race and ethnicity discrimination</b>	Race and ethnicity discrimination also plays a strong role in excluding women from employment. This is particularly the case where the woman is from a migrant background where language skills hamper work opportunities (or are at least perceived as doing so) and where the transfer of professional qualifications is difficult. This is exacerbated by an asylum system which effectively denies migrants the right to work until their application is approved.
<b>Disability discrimination</b>	Disability discrimination also plays a significant role in the denial of work opportunities either by job centres or by employers directly. Many of the women we interviewed who were living with disabilities felt disadvantage associated with living with a disability in accessing employment.
<b>Gender discrimination</b>	Gender discrimination is the most common form of discrimination identified by the women we interviewed. The fragmented life-course, coupled with assumptions and societal expectations of roles in the family, often impact greatly on an individual's ability to secure work.
<b>Combined Discrimination</b>	Whether multiple discrimination (where two or more forms of discrimination occur together) as a combined effect of multiple characteristics (intersectional discrimination), older women face greater inequalities as a result of their age and gender than other groups. Added characteristics such as disability, race or sexual orientation only exacerbate the existing inequalities.



Here I find that up till 50 years, you can't find any job"

**(Mina)**

### **Age Discrimination**

Mina certainly felt strongly that age played a significant role in her failure to find paid employment in the UK. Her view is echoed by many of the older women we interviewed.

The narratives are revealing of the multiple stereotypes that employers have of older women. Women described situations where they had been called "mumsy" (Áine, aged 57) or as a "bit too old" (Georgina, aged 57) which made these women feel undervalued and less confident. This ultimately denied them valuable work opportunities.

The impact of age discrimination is very sharply felt by those who are also subject to other forms of discrimination in a combined way, such as those in the asylum process. Kesrewan, aged 53, describes in detail her struggle with seeking employment, despite volunteering for many years, and watching younger less experienced workers take roles for which she was fully competent. She watched as two other less-experienced volunteers (both had been in the role less than a year) applied for the same job as her. She even gave them a lot of advice on their CVs, and interview preparation. However, she was not successful in securing the role. "They are younger, I didn't get a job. Why, everyone's surprised, why I didn't get? If its not [an] age problem. What is that, experience? Skills?".

### **Race Discrimination**

Mina's migration status and her lack of language skills played a direct role in her inability to secure stable and secure paid work. While this is not overt race or ethnicity discrimination, it certainly raises the possibility that indirect discrimination is playing a role in decision making by employers. Mina's experience in trying to find work has shown that there are significant hurdles for those who are from different racial and ethnic backgrounds and who have language limitations and that the work they can undertake is limited to jobs which tend to be more invisible, poorly paid, and insecure. In our research, we have found that while migration status alone can be a source of unequal treatment (for example, by denying access to work and associated social and financial benefits), other associated characteristics such as language knowledge and qualification recognition can also exacerbate inequalities on grounds of race and ethnicity.

“

They wouldn't accept me for any job.”

(Mina)

Victoria, 63, had worked in the financial sector before moving to coming to the UK as an asylum seeker. She had hoped, even expected, that it would not be too difficult to gain employment in an industry she had more than 25 year's experience within. However, she found it impossible to find work in the sector she was trained in, and it was challenging to even get job interviews. Here she describes some of her experiences with the interviews she did get, she notes that afterwards the feedback was always similar in terms of her 'strong application', but they had different reasons for why she was not suitable. Her view was that her age was definitely a factor in not being successful, but equally, she felt that race was a significant factor, and that the interview panels also did not include any other people of colour:

**“I got interviews, I think in 3 places for the whole year. So the 3 places, they were like, different reasons for not employing. Some were saying that somebody more qualified and with more experience than myself. They would say you have put a very strong application and it's very good, we appreciate it, but...I think for myself the competition was that, I was an older woman. Because I was already in my 50's then. And also being older, there was a lot of younger competition, but I had all the experience. But also I think in a lot of cases the race thing also applied. Because I am a [migrant] black woman.. That was a barrier...This is something I never forget. [the interview panels were] all white and mostly men, sometimes one or two women in the mix. yeah, but it was all white, I did not see anyone of my colour...Yeah. I strongly feel that because you walk in and sometimes you just know that already before you sit down, you know the response”.**

Many of the migrant women we interviewed were very keen to point out the frustration and devastation caused by the denial of work opportunities in the asylum process, the lack of language knowledge and the failure to recognise their skills or qualifications. Mari, aged 67, spent five years in the asylum process before being granted leave to remain in the UK. The denial of work opportunities affected her significantly physically, emotionally and financially:

**“Five years and very difficult. Very difficult because they don't allow any work, just voluntary and no nothing, no college, no job, no anything. And then, I was in my country, having job, have a good situation. But here quite difficult, very difficult for me”.**

Not being able to work means that many women become financially insecure and this extends into retirement. Afsun is one of the women who discussed her experience of waiting for her asylum application to be processed. At the time of the interview, she had been waiting for two years within the system. The impact on Afsun was immediate and highlighted the compounding effect of existing inequalities such as race and gender. She describes being very well off before she migrated, with a job and money. Then she entered the UK Asylum process: “here is very bad. No money, no work, job, nothing.” Despite this, she was aspirational about her future in the UK and hoped she could remain and find a good job. She came to this country for freedom, which she has yet to experience. Afsun's experience was echoed by many other women we interviewed. Fatima, in a similar situation to Afsun, describes her struggles in a shared house with four other people and her limited access to money: “I’m over 60, so I get £40 each week. It’s not enough...it’s appreciated...But, you imagine, that enough, maybe enough for food...But they didn’t allow to work as well, it’s a big, big, big, big, it’s a big problem because they didn’t allow to work and just only voluntary. If I have the fitness, I think I can work after 60. I can work. But somebody didn’t allow to them to work, it’s a big problem.” Fatima’s story is not unique and indicates the willingness of these women to take opportunities but the lack of independence and legal freedom to do so.

These obstacles are even more acute when combined with age. Where older women migrate, they are in a financially insecure situation which they have limited prospect of securing. Many of these women cannot access or do not have pensions in their own country so are reliant on state pensions in the UK which are limited where the woman has no time to build up sufficient contributions. The inability to secure these more certain futures has significant financial, physical and mental well-being consequences.

Additionally, the difficulties do not end once the asylum process is over. Ludobv, aged 65, recalls 8 years of frustration post the migration process in attempting to find work in a situation where her language skills were limited and her qualifications remained unrecognised:

**“I tried so hard to update somethings, to achieve something, some employment, some things to make money. [My] culture is that you make money by studying skills for the job. But I understand now it’s not only about studying. For 8 years, I study and study and study but I’ve not been very successful. I applied for jobs... I applied for hundreds. I have had some interviews...But when immigrants came here without English, it is so much harder and you are likely to be ignored. We are not at the same level with English native speakers.”**

Kesrewan, aged 53, also noted that a lack of knowledge of the language places these individuals at significant risk of ill-treatment, including harassment and discrimination, at work. She noted that “[t]hings are cleaning jobs, lunchtime organiser, working in the back of the restaurant doing salad or they don’t need the language. And these jobs without the language do it. But like I said earlier, I had many colleagues in these jobs. I don’t know how they get that job because they couldn’t speak English. It was just very basic, a little bit. And when they get this, they... they get bullied, they can’t speak out, no one can hear their voice.”

“

[T]hey say your age and you’re [not] healthy, you can’t work”

**(Mina)**

### **Disability Discrimination**

Mina suffers from a chronic health condition which often impacts her ability to work. When seeking paid work, Mina was often told that the combination of her age and her health conditions effectively meant that she could not work. When she has been able to secure some paid work, this work has been insecure and often in the shadows meaning that she doesn’t get paid for time her disability prevents her from working and is often placed in roles which are not visible to the public.

Dlara, 60 also explained to us what difficulties she faces living with a disability affecting her hand. This can make her slower in more physical tasks. However, she found that employers gave little accommodation to her disability during recruitment tasks. She describes applying for a role in a wholesale florist where one of the recruitment tasks was to sort flowers into shelves. She wanted to show her eagerness for the role so arrived a half an hour before the starting time, and really worked hard to do everything in a methodical way. She noted that other candidates were faster but that labels were falling off the flowers as they were stacking them and she spent time returning these labels to the correct pots for other candidates. Despite this, she still managed to finish on time. During the assessment of the work, Dlara keenly felt that her disability was not taken into account, and she was informed that she was not successful in getting the job as her movement was too slow. Dlara also felt that it was a combination of her age and disability which led the employer to their decision not to hire her.

It is not only private employers that make assumptions based on disability. Some of the women we spoke to noted that state employment support services were often not flexible enough to adapt to the diversity of the women they are representing. The effect of this is that women who have a disability are often offered roles which they cannot undertake for a variety of reasons, leaving them with no option but to remain unemployed. Due to a combination of her age, language abilities and disability, Mina was effectively told that there were limited job opportunities available to her. Other women with disabilities also reflected on this all or nothing approach. Freya, 51, points out that:

**“because of benefit system, people are trapped in all or nothing cycle where it's like you have to be fit for all kinds of work, you know, a job 30 miles away in the local power plant or you stick to no kinds of work. And this writes a lot of people with disabilities off. And I think it's a terrible shame that we can't adapt this, the systems, so that people are not penalised or said “well, if you can work couple of hours from home, that you're fit for all work” when you're clearly not. And I, I think we should, it's a shame that we we're not able to support people the way that they can. I'm sure there's a load of people now who are not working who would like to be doing something, but they can't”.**

While menopause is not yet considered a disability in a legal sense, menopause can lead to significant ill-health and poor mental well-being for many women. Lois, who is 56, describes the “awful surprise” of menopause which left her exhausted, unable to sleep, “the sweats, the emotional roller coaster of it all, the memory issues...the weight gain”. This impacted her working life and home life greatly. She reflects on the impact on her working life. The “male-dominated environment” in which she worked did not feel like a safe space for her to discuss her physical and mental well-being: “I never felt like I could say can I have time off. In a male dominated environment. I just tried to keep going. So my health has deteriorated overall during the last period of time, I've got issues with my weight, my health, mental and physical health as well as doing all this other stuff.” This lack of support has led many women to leave work due to the inflexibility and lack of understanding of their particular situation. The combined impact of gender, age and potential disability is that many women opt out of paid work or seek to reduce their hours which essentially fragments their working lives further and creates less certain futures.

## Conclusions and Recommendations

In the words of one interviewee:

“it’s a shame in this century, still discrimination because of your skin colour, your background, your nationality, the age, and especially as the age really, and if you 50, still you can walk, you are active, you have experience... A lot of experience.” (Kesrewan, 53).

Mina's story reflects many of the significant inequalities impacting on older women. Her story is reflective of the many women we interviewed, highlighting incidences of age, race, gender and disability discrimination as well as the inadequacy of existing support systems. In order to overcome some of these obstacles we recommend:

### **We recommend:**

- Our equality laws need strengthening to remove the exceptional treatment of age-based discrimination, to protect fully against multiple and intersectional discrimination and to educate and raise more awareness of the impact of ageism on older women.
- Employers and workers need to have greater awareness of rights to protection against discrimination and how this can be enforced.
- Employers need to promote good practice and to actively engage in practices that ensure diversity within the workforce.
- There should be a right to work during the asylum process, including access to language and job supports.
- Introduce more tailored and targeted job-seeking support services which serve the needs of both job-seekers and employers. This includes services for those who would like to be self-employed.

## CHAPTER 4: CREATING MORE CERTAIN FUTURES



Image 7

“

Carers are not valued whether they are paid or unpaid...zero hour conditions, no unionise, very rare, no future pension, underpaid, terrible wages. So to me is not good enough. There's no justice in it”

**Rohina Ghafoor, Advisory Group Member**

This report reveals that older women make considerable contributions to society often for little recognition (economically or otherwise), which often fragments their working lives and leads to greater uncertainty and poverty in their later lives. Additionally, they are the subject of numerous inequalities which exacerbate the impact of fragmentation on older women.

The report concludes with some important **Key Points**:

### **Aspirations v Reality**

Older women have modest aspirations for their retirement often seeking only to ensure a stable and secure standard of living. Yet this is not the reality for many older women living in pension poverty.

### **Intergenerational Stagnation**

If the issues raised in this report are not adequately tackled, future generations of older women will face similar or worse circumstances.

### **Concrete Action**

In order to tackle these issues, there are key concrete actions which can be taken. We look at positive contributions by employers which made a difference in the lives of some of the women we interviewed. We make 10 key recommendations for change which we believe will have benefit not just for older women but for all women. The aim is to create a more certain future for older women.

## Aspirations v Reality of Retirement

“The most remarkable thing for me is out of the 15 women within the advisory group, none of us have the same pension status. We are very different whether we're, you know, whether we've come to the UK as an asylum seeker or, you know, a migrant in some journey. And we've all got different sort of end outcomes”

**Marie Greenhalgh, Advisory Group Member**

The most humbling aspect of this project has been the discussions we have had with older women about their aspirations for retirement (“what would a comfortable retirement look like to them?”) and to compare this to the reality of the retirement of many women we interviewed.

For the most part women had very modest aspirations for their retirement. Victoria, aged 63, spoke for many women when she described a comfortable retirement as one that would look like

**“having a roof over my head, being able to pay the rent for that. And that would mean being able to pay for gas and electricity and food. That would mean that I can afford, at least to go on holiday once a year. Because I have family who live abroad. So for me, yes, I would like to communicate and be able to see them at least once a year if I can. So for me, that's what comfortable”.**

The 100 women expressed a desire for financial security in retirement, particularly around housing and necessities. Most women wanted to maintain the same standard of living but were concerned that this would not be possible.

There were, of course, some women that we interviewed who were in a good financial position, with a private or occupational pension, and who were looking forward to this next stage in their lives. And for many of these women, they also owned homes, that also provided another level of security, and for some were in marriages and partnerships where there were dual incomes/pensions to support their retirement plans.

However, many other women reported little financial security in retirement. Some of these issues arose as a result of discriminatory pension schemes which operated pre-1990. For example, pre-1990 there was no obligation on occupational pension schemes to offer women and men equal pension benefits. Many women expressed a need to delay retirement to maintain their standard of living. Rachel, aged 60, said that she would like to retire but added that she “just couldn’t afford to retire”. Lack of information as to the value of their pension, and lack of certainty in whether the pension levels would change, aroused a lot of uncertainty in women. Salima, aged 50, reported feeling a lack of confidence in her pension. For women who had fragmented working lives the uncertainty of their futures was a source of great stress. Gemma, aged 59, reported feeling the need to remain in work to survive:

**“I’m expecting I’ll be cleaning toilets till I’m 85...Awful. Panicky.... I think the only thing is, is because I don’t have a Council flat and you’re always scrabbling to pay rent in the private sector, is that I might not be able to pay for that. And those are very expensive and precarious. I think the living allowance, I could live on but I might be living in a treetop in a park to do it.”**

This lack of certainty was further extenuated for those who come from migration backgrounds due to their lack of knowledge of the pension system and the fact that they have not had the opportunity to work for long enough to contribute adequately to the contributory state pension. Mina reflected on her own inability to enjoy a decent standard of life:

**“[no going] to the restaurant or holiday or something because money’s not enough, just minimum as a life, minimum wage, minimum and things as a life”.**

The women who shared their narratives with us were all keen to stay active, whether through working, volunteering, hobbies, fitness or travel. They were also keen to spend time with family. Essentially women wanted some freedom and choice in their lives and to reduce the stress which a life of caring, working and contribution can bring. They were also keen to maintain good health. However, the reality for many women is that there is a great deal of stress associated with retirement. Lóis, aged 56, spoke of her concerns regarding who would be caring for her in her retirement after a life of caring responsibilities:

**“There is a lot of uncertainty ahead. I don’t know who might be looking after me in the future after I’ve looked after other people. And how will that be paid for?”.**

This concern about care is a common thread among many women, particularly those suffering from ill-health. Aishah, aged 66, was concerned about how she would be able to afford retirement, coupled with the added stress of ill-health and what her retirement like look like:

**“Of not being able to do things: and how the financially plus the illnesses, would you be able to do the things you have, I mean, I’m thinking would we be able to do that or not?”.**

The uncertainty among many of the 100 women was palpable.

## **Intergenerational stagnation**

**“** And you may think, well, in this day and age 2023, things are different. And when you read the accounts, you realise that actually it isn’t different for everybody. And that people have had quite appalling experiences that are unacceptable. And as a society, we shouldn’t tolerate this level of unfairness and inequality and discrimination.”

**Atiha Chaudry, Advisory Group Member**

There is a concern that if the challenges facing older women today are not adequately prioritised and overcome, the situation for younger women will be similar or even worse exacerbated by concerns such as the housing crisis, and the lack of secure long term housing. While certain positive changes such as auto-enrolment for pensions will make some impact on the situation of women in later years, these changes are not sufficient to off-set the inequalities faced by women.

Younger women have significantly higher debt burdens and will also face increased longevity meaning they will need more money for their later years. Additionally, auto-enrolment will not apply to those on low earnings and those in self-employment. Childcare costs are increasing, forcing greater fragmentation of working lives and constitutes one of the greatest barriers to women’s progression in the workplace. These inequalities are further exacerbated by the additional inequalities associated with those who have migration backgrounds and those living with disabilities.

The real question is will history repeat itself? The answer to that, from this report, is that, sadly, it will.

## Concrete Action



Our voice, especially women voice, rings out around the world and they believe we are valuable. We need a lot of support, not just only financial, or that, maybe emotionally as well. We need a lot of, but if you give this opportunity to give the, spread our voice to the world, we are very appreciate it.”

**(Fatima)**

Concrete action needs to come from those who are in a position of power and have the ability to make change. This may well be local authorities or the state, but it could also be individual employers who have the opportunity to make significant change in the lives of those who work for them. This section will identify positive employer interventions raised by the 100 women as well as outlining 10 key recommendations that we feel are required to address the real inequalities facing women in work.

### Positive Employer Interventions

Some of the 100 women identified key individual interventions by an employer or a manager which were pivotal in overcoming inequality and seizing opportunities. This identifies the key role employers and those in a position of responsibility within a workplace play in a woman's life-course. Two key issues are relevant here: (A) supporting and encouraging women within the workplace; (B) providing real and meaningful flexible work opportunities and; (C) supporting self-employment.

Where employers identify talent and support it, this can have a very positive impact on retaining women within the workplace. Lóis, aged 56, describes how her voluntary work in various organisations got her “known to organisations and then being included” and she eventually ended up being a manager and rising higher in her workplace. Her manager had spotted her ability and commitment and was a person who could “spot talent in people who weren't spotting the talent in themselves”. This intervention, Lóis identifies as a crossroads in her life: she went from being a volunteer doing administrative work to a more managerial role:

**“There was a moment when I could have either gone back to admin work or I could have progressed into the charitable sector. And at that point, both her encouragement, support and also the opportunity of some part-time work came up in a charity. And of course, you have to earn a living. So if that job hadn’t come up in a community project, then I would have gone back to admin work and I probably wouldn’t be sat here today.”**

Victoria, aged 63 also identifies another “lightbulb moment” when she was chosen for a job after many years of very sporadic agency work: “It was such a relief to be acknowledged and have someone appreciating you and I must also say that this was a majority of white people... And the manager really wanted to work with me and they told me that”. This opportunity changed her life-course significantly and was particularly notable after experiencing age and race discrimination during her job hunting, and as she was no longer working week-to-week in low-paid and unpredictable agency work she had finally some stability.

The ability of employers to be proactive in ensuring diversity in the workforce was significant. For Victoria, her new employer, actively worked to ensure they employed a diverse workforce, and supported initiatives that raised awareness within the workplace and local community such as celebrating Black History Month and Refugee Week. Other employers promoted significant opportunities through the provision of real, meaningful, and flexible work which was identified as a key intervention in retaining women in the workplace. An interesting aspect of Lois’s experience is the fact that she highlights the availability of part-time work as being an important part of her decision-making process when she eventually returned to paid work. Ayesha, aged 52, also feels that managers can make a real difference to women in presenting them with opportunities to remain in work and feel productive and happy in their work. She particularly would like managers to “understand your circumstances and...encourage you to do the further study”. Ayesha was lucky to have such a manager who spotted her talent and was willing to support her through the process of promotion impacting her life in a very positive way.

Opportunities for self-employment should also not be forgotten. Community and Voluntary Services (CVS) were mentioned by some women as being integral to positively impacting their choices and opportunities especially in older age. Femme Capable, who is 51, describes the process of making CVS her home to help her get on the entrepreneurial ladder. She lauds their encouragement, the training she received and how it important it was for her to learn, meet people and improve her English language skills: Femme Capable eventually setting up a successful social enterprise. More women could have these opportunities if more support like this was made available, rather than diminished.

## Our final recommendations

We have outlined a number of recommendations throughout this report. Here are our top 10 Key Recommendations with respect to older women and work:

### Pension Provision

The personal and material scope of the auto-enrolment scheme should be extended to capture more women (particularly those on low pay or who are self-employed), and ensure more equitable contributions. We also support the introduction of a Family Carer Top-up – which would ensure that women would have a top-up to their pensions by the government when they take time out of work to care for family members. Given the complexity of pensions, pensions advice should be made available to women early in their working lives so that they can ensure adequate provision for their retirement.

### Flexible work

Laws on flexible and hybrid work need to be strengthened and prioritised to reduce the fragmentation of working lives of women.

### Affordable childcare

The provision of affordable, flexible and accessible childcare would reduce the fragmentation of working life. Government should make wraparound childcare a key priority.

### Recognition

Women should be recognised economically for the value of their unpaid work, whether that is through caring responsibilities, volunteering or neighbourhood keeping. This recognition could arise in a variety of ways including through national insurance contributions towards their pensions, or through not penalising individual's pension entitlements when they claim carer's allowance.

## **Volunteers**

Organisations who utilise volunteers should be supported to move volunteers into paid work within their organisation, or support job searches in other organisations where that is desirable.

## **Equality Laws**

Our equality laws need strengthening to remove the exceptional treatment of age-based discrimination, to protect fully against multiple and intersectional discrimination and to educate and raise more awareness of the impact of ageism on older women.

## **Education and Awareness**

Employers and workers need to have greater awareness of rights to protection against discrimination and how this can be enforced.

## **Work and Asylum**

There should be a right to work during the asylum process, including access to language and job supports.

## **Tailored services and supports**

Introduce more tailored and targeted job-seeking support services which serve the needs of both job-seekers and employers. This includes services for those who would like to be self-employed.



Image 8

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+ 100 frauen + 100 donne  
+ 100 dumar/naag

+ 100 γυναίκες  
+ 100 жени  
+ 100 نساء

+ 100 女士

+ 100 خواتين

+ 100 mujeres + 100 মহিলা  
+ 100 femmes  
+ 100 ਔਰਤਾਂ

+ 100 ميرمني

+ 100 womenmụ nwanyị

+ 100 mulheres  
+ 100 mwanamke  
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Dr Sarah Campbell  
sarah.campbell@mmu.ac.uk  
Dr Elaine Dewhurst  
elaine.dewhurst@manchester.ac.uk

**[www.uncertainfuturesproject.co.uk](http://www.uncertainfuturesproject.co.uk)**

