

# Parliamentary Briefing:

# **Older Women in the UK**

# **March 2025**

# Overview

Old age is difficult enough to navigate without your gender compounding the experience. For older women, however, this is unfortunately often the case. Age UK's new report, '<u>Older</u> <u>Women in the UK, 2025</u>', explores the range of inequalities that remain firmly in place for many older women, spanning areas such as health and care, financial security, and broader social inclusion.

The barriers faced by older women have demonstrable negative impacts on their health and wellbeing, as well as on their ability to work and their incomes. The experiences of these women are often invisible due to institutionalised ageism and sexism, so necessary policy and cultural change has been slow. This is particularly true for women on low incomes and from minoritised communities.

In the face of a rapidly ageing population, it is essential that the Government take determined steps to empower older women, promote their financial security and improve their health outcomes, so that women of all ages can live well.

# **Key Findings and Recommendations**

# **Health and Care**

The report finds that older women face a range of marked inequalities in the areas of health and care, which are exacerbated by factors such as ethnicity or income. For example:

- Almost one third (30%) of women aged over 50 have a disability, equivalent to 3.3 million older women<sup>1</sup>, compared to 2.6 million older men.
- Older women are more likely than older men to experience poor mental health. One in four (24%) women aged 55-64 in England experience poor mental health, compared to one in six (17%) men.<sup>2</sup>
- Menopause symptoms are affecting older women's ability to live well, with three quarters (77%) of women experiencing symptoms they describe as "very difficult."<sup>3</sup> Severe menopause symptoms were more commonly reported by women who are more socioeconomically disadvantaged and those with disabilities.
- More than a fifth (22%) of women aged 50+ are carers, equivalent to more than 3 million older women. Age UK research suggests that larger proportions of women carers than men aged 50+ report feeling anxious (51% vs 41%), overwhelmed (43% vs 29%) and lonely (26% vs 16%) because of the care they provide.

<sup>&</sup>lt;sup>1</sup> Office for National Statistics ONS (2023). Disability by age, sex and deprivation, England and Wales: Census 2021.

<sup>&</sup>lt;sup>2</sup> NHS England (2024). Health Survey for England, 2022 Part 2.

<sup>&</sup>lt;sup>3</sup> The Fawcett Society (2023). Menopause and the workplace.



#### Recommendations

- The NHS Plan and Government policy must **explicitly address health inequalities faced by older women**, including by:
  - Ensuring equitable access to care (including offline options).
  - Expanding Women's Health Hubs and targeted services.
  - o Increasing public and professional understanding of the impact of menopause.
- The Government should legislate to **introduce a statutory right to one week's paid Carers Leave** (plus an additional period of unpaid Carers Leave), take steps to support carers' mental health, and introduce Carer's Credit for private pension savings to boost the incomes of older women carers.

### **Financial Security**

- Of the **1.9 million pensioners living in poverty in the UK, more than half (56%) are women.** 17% of all pensioner women live in poverty, and for women approaching State Pension age (ages 60-64), the proportion is higher, at almost one quarter (23%).<sup>4</sup>
- There is a significant disparity between the amount of private pension savings that men and women have. Official statistics show that at age 55, women who have a private pension have 35% less private pension wealth than men.<sup>5</sup>
- There are also inequalities in state pensions, with research indicating women born in the 1940s receive a State Pension that is approximately 25% lower than men.<sup>6</sup>

#### Recommendations

- The Government should **pursue phase two of the Pensions Review on pension adequacy** without delay. An outcome of this should be a commitment to delivering a strategy to prevent and tackle pensioner poverty.
- The Government should accept the Ombudsman's recommendations and offer redress to the WASPI women.

# Exclusion, Discrimination and Abuse

- Older women are more likely to be offline and therefore digitally excluded than older men. As everyday services move online, 34% of older women (aged 60+) say that life is more of a struggle, compared to 27% of men.<sup>7</sup>
- Older women are more likely to say they're often lonely (12% of women compared to 9% of men).
- Older men and women are similarly likely to report having experienced ageism, however women aged 50+ are also four times more likely to have experienced discrimination due to their sex (16% of women compared to 4% of men aged 50+). Furthermore, older women of ethnic minorities commonly report experiences of discrimination due to their race or ethnicity that further compound these experiences.

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<sup>&</sup>lt;sup>4</sup> Department for Work and Pensions (2024). Income Dynamics: Income movements and the persistence of low incomes: 2010-2022

<sup>&</sup>lt;sup>5</sup> Department for Work and Pensions (2024). The Gender Pensions Gap in Private Pensions 2023

<sup>&</sup>lt;sup>6</sup> Institute for Fiscal Studies: The gender gap in pension saving 2023

<sup>&</sup>lt;sup>7</sup> Understanding Society (Wave 14), the UK Household Longitudinal Study, scaled up to the UK population using ONS mid-year population estimates for 2023.



5% of women aged 60 – 74 and 3.5% of women aged 75 and above experienced domestic abuse in 2023 – 2024. However, these figures are unlikely to represent the full scale of domestic abuse. Older women are too often absent from policies and programmes designed to support women that experience domestic abuse. Until recently, following an Age UK campaign, data on domestic abuse was not collected on those aged 75 and over.

#### **Recommendations**

- The Government should legislate to **create a legal right to access all public services offline** and simultaneously lead a concerted national effort to **provide people of all ages who want to go online with the opportunities they need to do so**, catalysed by the recently published Digital Inclusion Action Plan.
- The Government should work with the police, the VCSFE and other organisations to **improve support for older victims of domestic abuse** through better training, recording, and response systems.
- The Government should **establish a Commissioner for Older People in England**, joining existing counterparts in Wales and Northern Ireland, to provide a bridge for older people's views and experiences into government and help to hold decision-makers to account.

(Read our complete report for our unabridged findings and policy recommendations.)

#### Parliamentarians: What can you do now?

Parliamentarians can make a huge difference to the experience of the older women in their constituency by providing them with the voice they are often denied. We suggest that the following things would have a large impact:

- **Using the Chamber** to raise the issues outlined in this briefing. Age UK is happy to support with drafting written and oral questions.
- **Meeting with us** to discuss Older Women's issues in more detail and learn how our policy recommendations would support your constituents.
- Writing to the Minister for Women and Equalities, Bridget Phillipson MP, to highlight our findings and policy recommendations.
- **Signing up as one of our Age Champions** and pledge to champion older people within Parliament and your constituency.
- Joining the APPG for Ageing and Older People, to work cross-party on issues affecting older people. The APPG has an evidence session on this very report, on Monday 10 March, 16:30 in Select Committee Room 7, HoC.

If you have any questions or would like to meet to discuss the issues outlined in this briefing further, please contact <a href="mailto:publicaffairs@ageuk.org.uk">publicaffairs@ageuk.org.uk</a>.