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the twenty-third special session of the General Assembly
entitled “Women 2000: gender equality, development and
peace for the twenty-first century”

Statement submitted by Eloise Hylton Inc, a non-governmental organization in consultative status with the Economic and Social Council*

The Secretary-General has received the following statement, which is being
circulated in accordance with paragraphs 36 and 37 of Economic and Social Council
resolution 1996/31.

* The present statement is issued without formal editing.



Statement

Eloise Hylton Inc. is an NGO dedicated to advocating for the rights and well-being of older adults, with a particular focus on women aged 65 and older. Our mission aligns closely with the theme of this session: “Accelerating the achievement of gender equality and the empowerment of all women and girls by addressing poverty and strengthening institutions and financing with a gender perspective.” As we deliberate on the theme of this session, it is imperative that we recognize and address the unique challenges faced by older women, particularly those aged 65 and above. Gender equality is a lifelong pursuit, and the later stages of life present distinct circumstances and obstacles that require targeted policies and interventions. Eloise Hylton Inc. is committed to advocating for the rights and empowerment of older women through informed public policy, comprehensive mental health support, and financial stability initiatives.

Poverty Among Older Women

Poverty among older women is a pressing concern. According to the World Bank, older women are disproportionately affected by poverty due to factors such as lower lifetime earnings, caregiving responsibilities, gender wage gaps, and longer life expectancy. A study by the National Institute on Aging found that, in the United States women, aged 65 and older experience a poverty rate of 12.2 per cent, compared to 7.4 per cent for men of the same age. According to the United Nations, older women are twice as likely as older men to live in poverty globally. The World Health Organization (WHO) advocates for age-friendly healthcare systems that take into account the specific health needs of older women. To accelerate the achievement of gender equality, we urge governments and institutions to:

Implement social protection programs that consider the unique needs of older Women. This includes:

- Developing and expanding social protection programs targeting older women, such as pensions, social security, and non-contributory cash transfer programs.
- Ensuring these programs are universally accessible, particularly in rural and underserved areas.
- Tailor benefits to address the specific needs of older women, such as healthcare subsidies and caregiver support.

Promote access to affordable healthcare and long-term care services.

- Develop and implement comprehensive healthcare policies and services that are gender-sensitive and age responsive.
- Ensure that healthcare systems provide access to affordable, aged-appropriate preventive and curative services.
- Focus on health promotion and disease prevention strategies for older women to reduce healthcare costs.

Ensure fair wages and employment opportunities for older women through age-sensitive policies.

- Enforce and strengthen anti-discrimination laws and policies in the workplace, ensuring equal pay for equal work, and policies that require a certain percentage of the work force be set aside for seniors.
- Promote age-diverse and inclusive workplaces through education and awareness Campaigns.

- Provide training and upskilling opportunities to older women to enhance their employability and financial security.

Strengthening Institutions for Older Women

Older women often encounter difficulties in accessing essential services and support, leading to vulnerability and reduced quality of life. These challenges include limited access to healthcare, legal services, and social support systems. A study by the World Health Organization (WHO) found that older women are more likely to suffer from chronic health conditions, and they face barriers to healthcare access due to factors such as ageism, mobility issues, and financial constraints. Additionally, older women may experience legal issues related to property rights and elder abuse, further compromising their well-being. The United Nations Population Fund reports that older women often face discrimination in accessing legal and support services, with a lack of legal protection for issues like property rights and inheritance. To address these challenges and strengthen institutions for older women, we recommend the following solutions:

Develop Age-Friendly and Gender-Sensitive Healthcare Systems

- Establish age-friendly healthcare facilities that cater to the specific needs of older women, including regular health check-ups, preventive care, and management of chronic conditions.
- Ensure that healthcare professionals receive training in geriatrics and gender-sensitive care to provide appropriate medical attention.

Expand Legal Aid Services

- Increase funding for legal aid organizations specializing in issues relevant to older women adults, such as estate planning, inheritance, property rights, and protection against elder abuse.
- Implement legal clinics that offer free or low-cost legal assistance to older adults women, addressing issues related to housing, family, and financial security.

Promote Intergenerational Programs

- Establish intergenerational programs that bring together older women and younger generations to foster mutual support and knowledge transfer.
- These programs can include mentoring, skills-sharing, and community engagement activities that benefit both older women and younger participants.

Financing with a Gender Perspective: Ensuring Financial Security for Older Women Financial security is a fundamental aspect of gender equality for older women. The COVID-19 pandemic has exacerbated these challenges, with many older women experiencing reduced income and increased financial stress. According to the United Nations, globally, women are 25 per cent more likely than men to live in poverty in old age. A study by the National Institute on Retirement Security (NIRS) found that women in the United States are 80 per cent more likely than men to be impoverished at age 65 and older. Addressing financial insecurity among older women require a holistic approach that combines education, policy reform, and collaboration with financial institutions. It's crucial to address these issues comprehensively.

To get to more sustainable and data informed solutions we propose:

Targeted Financial Literacy Programs

- Establish and promote financial literacy programs specifically tailored to older women. These programs should cover topics such as retirement planning, budgeting, investment, and financial decision-making.
- Collaborate with financial institutions and organizations to provide easily accessible resources and workshops.

Affordable Housing Options

- Expand access to affordable and safe housing options for older women. Affordable housing reduces living costs and promotes financial stability.
- Develop and implement policies that prevent discrimination against older women in housing markets.

Inclusive Pension Systems

- Revise pension systems to consider the unique career trajectories of older women.

Many women have interrupted careers due to caregiving responsibilities, which can result in lower pensions.

- Explore the possibility of caregiver credits within pension systems, acknowledging and compensating for caregiving work.

The multifaceted challenges faced by older women, as highlighted in our discussion, necessitate a comprehensive approach that addresses poverty among older women, strengthens institutions to support them, and promotes financial security with a gender perspective. By implementing targeted financial literacy programs, expanding affordable housing options, and ensuring inclusive pension systems, we can empower older women to achieve financial security and contribute to the broader goal of gender equality. Simultaneously, strengthening institutions through age-friendly healthcare systems, legal aid services, and intergenerational programs provides essential support for their well-being. In this endeavour, data collection, policy development, and collaborative partnerships play pivotal roles. This holistic approach recognizes that gender equality is a lifelong pursuit, and by addressing the unique challenges faced by women aged 65 and above, we not only enhance their lives but also advance the overarching objectives of CSW68, fostering a society where all women and girls can thrive and contribute to sustainable development.