

REPORT



THE

SANDWICH
GENERATION

OLDER WOMEN BALANCING WORK AND CARE

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EXECUTIVE SUMMARY

Women's lives have changed dramatically over the past 50 years. Women who are now in their sixties were the first generation with access to the pill, vast educational opportunities, and greater employment prospects. Today's generation of older women are healthier, wealthier, and more active contributors to their communities and workplaces. Older women¹ have driven increases in older people's employment rates. For many, paid work has widened opportunities and provided greater financial security as well as improved wellbeing (in terms of self-esteem, physical health, and life-satisfaction).

Yet despite these significant changes, some things have remained the same. Women are still the nation's carers, with many balancing care responsibilities and work throughout their lives. This can have significant implications for work opportunities, incomes and pensions. The over-representation of women as carers contributes to the under-representation of women in positions of power and influence relative to men. The Equality Act 2010 protects employees from discrimination on a number of grounds, including sex and age. However, although there is provision in this legislation to simultaneously tackle age- and gender-based discrimination, the government has not enacted the relevant clause on tackling dual discrimination, and seems unlikely to do so. In terms of both representation and attainment, the gaps between older women and other demographic groups are even more glaring than they are between women and men in general – and this is true when observing politics, the media and other areas of public life.

This report provides an overview of the trends that impact upon older women. It will focus on the place and experience of older women – particularly those with caring responsibilities – in the workplace, and offer a better understanding of how older women are faring amid the economic crisis. It will also look at the representation of women in politics, business and the media, arguing that representation is symptomatic of underlying inequalities, and should therefore not be the core focus of efforts to effect change. Following this line of argument, it is clear that individuals, families and wider society could all benefit from improvements to the visibility, position and profile of older women.

Older women are the nation's carers, and many are also working

Many women juggle the multiple responsibilities of paid work and caring – and while there are many benefits associated with caring, such as strengthened bonds with loved ones, there can also be significant negative consequences.

The key findings of this report are that:

- As a result of their greater caring responsibilities, older women are more likely than men to have given up work. Figures from the EHRC suggest that 17 per cent of unemployed women left their last job to care for someone, compared to only 1 per cent of men (Smeaton et al 2009). This disparity is particularly acute for low-income older women. It is linked to the cumulative impact of a 'motherhood pay penalty', whereby women's primary responsibility for childcare often influences the type of work they return to, and harms their future earnings.
- It is often working grandmothers who support their children by providing informal childcare for their grandchildren, and by doing so they play a crucial role for their

1 For the purpose of this report 'older women' are defined as women who are generally in their fifties and sixties and are still able to work. We have also drawn on published data that applies to slightly younger and older women.

families. Grandmothers who care for their grandchildren are more likely to be younger, in work, and belong to low-income households. With 66 per cent of grandmothers who provide between 10–19 hours of childcare a week earning less than £25,999, compared to the 25 per cent who earn £44,000 or more, these responsibilities can present real challenges to some older women.²

- Many of these grandmothers are ‘sandwich carers’, who care for their children and grandchildren as well as their parents. Women who belong to this ‘sandwich generation’ are more likely than men to leave work due to multiple caring responsibilities.
- The labour market position of older women in general has greatly improved over the past 25 years. Until the recession, the employment rate of older women (aged between 50 and the state pension age [SPA]) increased dramatically, from 58 per cent in 1993 to 70 per cent in 2008.
- The 2008–2009 recession had a mixed impact on older women’s employment. Although employment rates have improved for older women since the recession, unemployment among this group increased from 2.4 per cent in 2008 to 3.6 per cent in 2012. More worryingly, long-term unemployment increased significantly over the same period, from 31 to 45 per cent between 2008 and 2012. Long-term unemployment among older women can lead to a scarring effect – the return to work tends to become increasingly difficult the longer a person is out of work.
- Changes in demographics and employment have led to significant changes in patterns of ‘breadwinning’ within households. The number of ‘maternal breadwinners’ – working single mothers and working mothers who earn as much as or more than their partner – has dramatically increased in recent years. Particularly striking is the rising proportion of working mothers aged over 45 who are breadwinning: this grew from 23 per cent in 1997 to 37 per cent in 2011 (Ben-Galim and Thompson 2013).
- There is a care gap in the UK, partly because more older women are working, and partly because the UK population continues to age. Carers UK estimates that in less than five years the number of elderly people requiring care will be greater than the number of working-age children (Carers UK 2012). This could have significant implications for families – for example, if the employment rates of older women continue to rise then, in the absence of affordable childcare, there may be a resulting childcare gap which could adversely affect maternal employment.

Implications and recommendations

Taken together, these findings paint a very mixed picture for older women. Despite the rapid growth in older women’s labour market participation, a gender pay-gap and an employment gap persist between older men and women in the workplace. Older women earn close to one-fifth less than men of a similar age – the biggest gender pay-gap across all age-groups – and there exists an employment gap of 10 percentage points between men and women aged 55 and over. As a result, older women continue to be at a disadvantage in the labour market. This pay gap – a result of their caring responsibilities, discrimination and other factors that push women into part-time work or unemployment – makes older women more likely to experience financial difficulties.

As well as financial penalties, women’s primary responsibility for caring has wider implications. The trends highlighted above offer conclusive proof that women’s role as primary carers has both short- and long-term consequences regarding choices about work and care. This in turn has a significant impact on the representation of women –

2 IPPR analysis using the British Social Attitudes 2009 survey.

3 IPPR | The sandwich generation: Older women balancing work and care

particularly older women in prominent positions. Women above the age of 50 are largely invisible in senior and influential positions across politics, the media and business.

The contribution that older women make to their families and to the economy needs to be more widely recognised. Many older women provide vital support to families which often enables other family members to (re-)enter the workforce, and to thereby support growth both in the workplace and as consumers. There is therefore a clear need for greater support for older women at home and in the workplace. Below are some recommendations for women who are working and caring, and specifically for younger grandparents who often find themselves wedged in the middle of the 'sandwich generation'.

Who cares? Leave policies and flexible work

The labour market participation of older women has changed dramatically over the last three decades. There are a greater number of older women in employment than ever before, and given future demographic trends – with people living longer and healthier lives – the proportion of older women in the labour market will continue to increase. However, our analysis shows that older women face significant barriers both in and out of the workplace which restrict their employment choices. For example, a lack of flexible working options can make it challenging for older women to remain in or re-enter work; other challenges include lacking appropriate skills and training, age discrimination, health issues, and conflicting care responsibilities. For those older women who remain in work, gender pay gaps can act as significant disincentives to continue. Greater support is needed to ensure that older women who wish to keep working can do so.

Flexible working and leave policies provide critical support to those balancing work and care responsibilities. They also provide opportunities for people to extend their working lives, which is increasingly important as the state pension age rises.

For some women, 'flexibility' would simply require some discretion from their employer for the odd occasion when they need to provide ad hoc care for grandchildren, partners or elderly parents. For other women it would require a temporary change in their employment conditions to support someone through illness or a change in circumstances. For yet another group, more permanent flexibility would provide the opportunity to remain in work as well as continuing to care. The promotion of more flexible work could also tackle gender pay gaps and inequalities by offering men more opportunities to work flexibly and meet caring responsibilities.

Given the scale of the widening care gap, radical thinking is required to make the work and care situation in the UK sustainable in the long-term. Some examples of how this could be achieved can be drawn from overseas:

- Introduced in 2012, *Familienpflegezeit* ('family caring time') is a scheme in Germany which allows eligible employees to reduce their working week to a minimum of 15 hours for a period up to two years if they need to care for a dependent. Employees become eligible either through a collective agreement or individual contract. Under the scheme, employees are paid a lower income during this period (although the reduction in income is less than the reduction in hours), and when they return to full-time work, they continue to receive reduced earnings until they have paid back the difference (Blum and Erler 2013). Pension contributions also continue to be accrued throughout this period. In practice, this means that if an employee reduces their

hours from full-time to half-time for two years, then they will receive 75 per cent of their income over a four-year period.

This insurance-type scheme provides the flexibility that employees require while protecting them against fluctuations in their income, and gives assurance and stability to employers. Core to this scheme is the reduction in hours for a fixed period of time, along with the smoothing out of income. Job security and flexibility are built-in for employer and employee.

- A time-credit system like the one that operates in Belgium could also be considered. Within this system, employees aged over 55 who have a 25-year employment record have the right to reduce their working hours either by one-fifth or to half-time. This reduced working pattern must be adhered to for at least 3–6 months, but there is no maximum limit on the length of time for which it can run. Employees receive a low flat-rate payment which is funded through the federal social security system (with contributions from employers and employees). This policy can only apply to 5 per cent of any company's workforce, so that there is flexibility to set priorities and plan work accordingly within the company. This type of scheme could function in a similar way to pensions: an employee could accrue time credits throughout her or his working life which could be cashed in when needed. The account could be held by the government, an intermediary or the company itself (Deven and Merla 2012).

Grandparents in work

This report's analysis highlights the fact that working grandparents as a group face real and growing pressure. The evidence clearly demonstrates that grandparents play – and want to play – an active role in their grandchildren's lives; yet it also shows that there are some real challenges for grandparents, many of whom are in work and in low-income households. It is also clear that grandparents would like, and would benefit from, more support in caring for their grandchildren.

IPPR recommends that parents be able to transfer their transferrable parental leave³ to a working grandparent in specific circumstances: if the mother is a lone parent, under 18, or in vocational training like an apprenticeship.⁴ This would give grandparents a statutory entitlement to return to their jobs after a period of providing care, and allow additional options for families regarding how to arrange work and care. It would enable more women to remain in vocational training, and help to support those lone parents who may lack other sources of support. Similar transferrable leave policies are in place in Germany and Slovenia (Blum and Erler 2013, Stropnik 2013). The conditions of this transferrable leave should be similar to maternity and parental leave – for example, in terms of continuing to accrue pension entitlements and having the option of 'keeping-in-touch days' to maintain contact with employers.

IPPR has long argued for more progressive parental leave regime to enable families to make the choices that work best for them during the early years of their children's lives.

3 Current provision in the UK is a year-long maternity leave (some of it paid), two weeks of paid paternity leave and a period of transferrable leave (up to six months) that the mother can transfer to the father if she is eligible for it. In 2015 the government will introduce flexible parental leave. Under this new provision, mothers will still be eligible for up to 52 weeks of maternity leave. However, excluding the first 2 weeks immediately following the birth, which must be taken by the mother, eligible parents will be able to choose how to use this leave between themselves.

4 Pregnant employees have the right to maternity leave, and many will be eligible for statutory maternity pay or maternity allowance (see <https://www.gov.uk/maternity-pay-leave/overview> for updated information). Those undertaking apprenticeships and in vocational training should also be eligible for this leave.

Such a regime would not only provide the mother with a leave entitlement sufficient to protect her health and that of her baby, but would also support a similar paid entitlement for fathers, on a ‘use it or lose it’ basis. A third bloc of shared parental leave, also paid, could be split by parents in whatever way works for them and their family. Within this model of a more progressive parental leave, it would be possible to consider whether parental leave should become ‘family leave’, with additional options for parents to transfer leave to grandparents.

Time-banking and the role of the voluntary sector

Not all carers live close to the people they look after. There is a lot of pressure facing people who care at a distance – whose elderly family members live hundreds of miles away but still require assistance throughout the week. Some of these challenges for long-distance carers could be resolved through time-banking schemes – like Japan’s Hureai Kippu time bank for elderly care, or the Isle of Wight pilot programme care4care. These programmes, in which members accrue time-credits that can be cashed in later, have reciprocity at their heart.

Given the current economic climate, mutual solutions like these, which rely on large contributions from the voluntary sector, are likely to become more mainstream. There is no single way to set up a time-banking scheme: it largely depends on the nature and size of the community it is designed to serve.

Conclusion

IPPR’s research demonstrates the valuable contribution that older women make both in work and in caring for other generations, young and old. Yet older women as a group remain invisible to policymakers. The specific challenges facing older women should not be left to them to solve independently and without wider support. Policy has an important role to play in enabling women (and men) to make the choices most suitable for their lifestyles. Improving the lives of older women by enabling them to balance working for longer with their caring responsibilities could make an enormous difference, not only to these women but to their families and society more widely.

INTRODUCTION

Women's lives have changed dramatically over the last 50 years. Women in their sixties were the first generation with access to the pill, vast educational opportunities, and greater employment prospects. Today's generation of older women are healthier, wealthier and more active contributors to their communities and workplaces than ever before. Older women⁵ have driven increases in older people's employment rates. For many, paid work has widened opportunities, provided greater financial security, and improved wellbeing (in terms of improved self-esteem, physical health, and satisfaction).

Yet, despite these significant changes, some things have remained the same. Women are still the nation's carers, with many balancing care responsibilities and work throughout their lives. This can have significant implications for work opportunities, incomes and pensions. The over-representation of women as carers contributes to the under-representation of women in positions of power and influence relative to men. In terms of both representation and attainment, the gaps between older women and other demographic groups are even more glaring than they are between women and men in general – and this is true when observing politics, the media and other areas of public life.

The Equality Act protects employees from discrimination on a number of grounds, including sex and age. Although there is provision in this legislation to simultaneously tackle age- and gender-based discrimination, the government has not enacted the relevant clause on tackling dual discrimination, and seems unlikely to do so. Arguably, multiple discrimination is not simply additive, but qualitatively different from discrimination on the basis of a single ground (Crenshaw 1989). This concept of 'intersectionality' is particularly relevant to issues of gender, as disadvantage is often the result of multiple and intersecting factors (Fredman 2005). This research highlights the intersection of sex and age.

A 'sandwich generation' has emerged, in which many women are caring for children and grandchildren as well as for their parents. Many of these women are also still working. Although caring responsibilities can bring a great deal of joy and are part of family life, they can also bring financial and emotional pressure. This strain can affect decisions about work, and can cause women to involuntarily leave the workforce. There is clearly an unresolved tension between work and care.

With life-expectancy rising in the UK, spending on pensions and pensioner benefits is expected to increase accordingly. As women live healthier and longer lives, part of the government's strategy to reduce the pressure on public spending caused by an ageing society is to extend women's working lives. However, the expectation that older women should work for longer conflicts with the default position of many families, which is to rely on women to fill the care gap – thus placing a great burden on the shoulders of many older women.

This challenge should not be left to older women to solve independently and without wider support. Policy has an important role to play in enabling women (and men) to make choices about work and care which suit their lifestyles. Widening the opportunities available for older people in the workplace, and lowering the barriers to (re)-entering work, would bring huge gains for society and the economy. Low levels of employment among older workers is estimated to cost the UK economy between £19 and £31 billion a year in lost tax revenues and economic activity, and higher spending on welfare payments.⁶

5 For the purpose of this report 'older women' are defined as women who are generally in their fifties and sixties and are still able to work. We have also drawn on published data that applies to slightly younger and older women.

6 <http://www.publications.parliament.uk/pa/cm200405/cmselect/cmpublic/439/43905.htm#note2>

7 IPPR | The sandwich generation: Older women balancing work and care

If the working lives of older workers were extended by 1.5 years, it is estimated that public borrowing would fall by around 1 per cent of GDP, equivalent to £15 billion in 2008 terms (Maitland 2010). Similarly, the Department for Work and Pensions estimates that extending working lives by one year would result in a real GDP increase of around 1 per cent six years after its implementation, and would also lead to a 1 per cent rise in consumption and improve the government budget by 0.6 per cent of GDP (Barrell et al 2011).

Despite a degree of focus on older people in the workplace, older women are often invisible from policy debates. Largely absent from positions of prominence, this cohort's under-representation in public life has meant that policy responses have so far failed to fully consider the unique challenges, and the double discrimination by age and gender, that older women can face. Continued failure to improve the position of older women will have wider negative consequences for society and our economy.



This report provides an overview of the trends that impact upon older women. It will focus on the place and experience of older women – particularly those with caring responsibilities – in the workplace, and offer a better understanding of how older women are faring amid the economic crisis. We then turn to the implications of our findings, focusing in particular on the ways in which women's primary responsibility for caring constrains their choices and impacts on their earnings. We also examine the representation of women in politics, business and the media, arguing that representation is symptomatic of underlying inequalities, and therefore should not be the core focus of efforts to effect change. Finally, we turn our attention to the policy context, and consider reforms that might effectively foster change.

1. KEY TRENDS

CARE, WORK AND REPRESENTATION

Older women are the nation's carers – they provide care for grandchildren, family and loved ones. Yet, in spite of this significant role that older women play in providing care, their invaluable contribution is often overlooked. This may be partly explained by the gendered assumptions that the public has about older women and caring. But older women who care provide a necessary service with both private and wider economic benefits. In 2010 the economic value of adult informal care was put at £61.7 billion, equivalent to 4.2 per cent of GDP (Foster and Fender 2013), and grandparents are estimated to save the economy a staggering £7 billion (Grandparents Plus 2013) – both numbers reflect the wider economic benefits that caring generates. Given the fact that women, and particularly older women, are more likely than men to provide informal care for families, it is clear that older women make a significant contribution to the economy and to communities (Himmelweit and Land 2008).

While carers often fulfil essential care needs, many of them also enjoy caring for loved ones – carers form close bonds with their grandchildren or elderly parents. However, this can come at a financial and emotional cost. Caring, particularly with little support, can place significant pressure on older women's careers, relationships, and emotional wellbeing. Older women who are unable to balance these pressures can be forced to make tough decisions, such as leaving work. As a growing number of women join the 'sandwich generation' and become caught between caring responsibilities for children and for parents, the current pressure on women's time and resources will only intensify. There are also some in this cohort who are 'club-sandwich carers', as they also have additional care responsibilities for their grandchildren and/or grandparents.

It is therefore important to explore the extent to which caring constrains women's choices in order to determine effective policy responses to this issue. This section of the report will explore the role that older women play in providing care, and the impact this has on their working lives, incomes, and health and wellbeing.

1.1 Who cares?

Key points

- Women are the nation's carers, and many of the current generation of older women juggle multiple responsibilities, combining paid work with caring.
- Older women are more likely to be carers for adults (spouses, parents, parents-in-law) than older men.
- Grandmothers are putting in a greater number of informal childcare hours than grandfathers, and play a crucial role in helping families with childcare.
- Grandmothers who provide regular care for their grandchildren are more likely to be relatively young, in work, and belong to low-income households.
- An ageing population means that the responsibility placed on older women of the sandwich generation, who take care of multiple people across different generations, is increasing, and will continue to increase unless greater support for them is put in place.

1.1.1 Carers

Women are more likely than men to be carers for their families (Himmelweit and Land 2008, ONS 2013a). One in four women over 45 are carers (Himmelweit and Land 2008), and there is a 50 per cent chance that, by the age of 59, a woman will have had at least one period of substantial caring responsibilities (Carers UK 2001). Older women take on a diverse range of responsibilities: while some take care of their children and grandchildren, some also care for their elderly parents and, in some cases, their grandparents too. Nevertheless, older women most commonly care for a partner.

Men and women aged between 50 and 64 have the greatest caring responsibilities for people with issues related to ageing, long-term disability or mental health. However, this age group also exhibits the greatest gender disparity compared to other groups: 24 per cent of women aged 50–64 provide unpaid care, compared to 17 per cent of men.⁷ Older women are also more likely than older men to provide more hours of unpaid care – 16 per cent of women between the ages of 50 and 64 provide at least 19 hours of unpaid care per week, compared to 12 per cent of men of the same age (ONS 2013a).

Older women also care for family members or loved ones even when they live far away. Caring at a distance can be defined as ‘supporting/caring unpaid for an ill, frail or disabled relative, partner or friend who may be living in another part of the town, region, country or the world’ (Carers UK 2011). Just under 70 per cent of people who provide care at a distance are doing so for an older relative, while one in 10 care for their partner or spouse (ibid). Long-distance carers provide a range of support, including financial support, arranging the payment of bills, providing practical support with activities such as shopping and housework, and visiting and providing emotional support to a primary carer.

1.1.2 Sandwich carers

Demographic changes, such as an ageing population and many women delaying having children for longer, mean that a growing number of older women are joining the ‘sandwich generation’, and have at least one parent alive as well as children or grandchildren. These women are faced with competing demands from both older and younger family members. Older women are more likely to become sandwich carers than men (Carers UK 2012). The peak age of sandwich carers is 40 to 54 years with many ‘sandwichers’ also in their 60s (Carers UK 2012). In the UK, 28 per cent of grandparents with grandchildren under the age of 16 still have a parent who is alive. Sixty per cent of grandfathers and 36 per cent of grandmothers who belong to this sandwich generation are still working full-time, while 14 per cent and 18 per cent of this generation of men and women respectively are retired (Wellard 2011). Close to three-quarters of grandparents who belong to the sandwich generation provide care for their grandchildren (ibid), and some of these grandparents are also caring for their grandchildren or an elderly parent.

1.1.3 Grandmothers

Grandmothers have always played an important role in providing care for their grandchildren, and they are the most common providers of care after formal childcare (Rutter and Evans 2011a). Grandparental care can range from ad hoc babysitting to acting as the primary provider of childcare, including some who live with their children and grandchildren in multi-generation households (Statham 2011). In the UK, grandparents provide childcare to 42

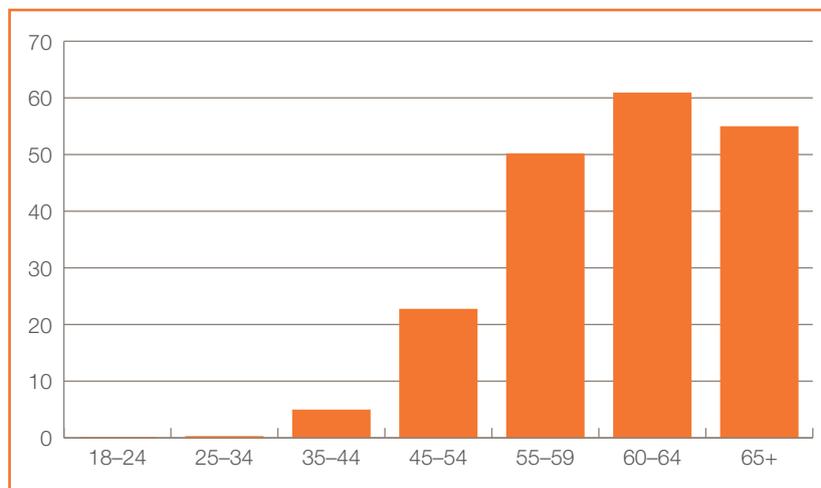
7 <http://www.ons.gov.uk/ons/rel/census/2011-census/detailed-characteristics-for-local-authorities-in-england-and-wales/sty-unpaid-care.html>

per cent of families with children over nine months old. For families in which the mother is in work or education, 71 per cent receive some level of childcare from grandparents, and 35 per cent rely on grandparents as the main providers of childcare (Statham 2011). This type of care has enabled many families to more easily reconcile work and caring responsibilities, and it plays a crucial role in enabling parents, and particularly mothers, to (re-)enter the workplace. After maternity leave, around half of new mothers depend on informal care provided by grandparents (Grandparents Plus 2013). This type of care is particularly helpful for low- and middle-income women, who have a lower probability of resuming work after maternity leave and often find childcare prohibitively expensive (ibid).

Although most informal care of this type is unpaid, grandparental care is a valuable and crucial service, particularly for low-income families. Families are also relying on grandparents more for childcare in the current poor economic climate. Between 2009/10 and 2010/11 the number of childcare hours provided by grandparents increased from 1.3 billion to 1.7 billion, a 35 per cent increase (Grandparents Plus 2013).

A significant proportion of older women are grandmothers. A fifth of women aged between 45 and 54 are grandmothers with grandchildren under the age of 16, while half of women between the ages of 55 and 59 (below SPA) are grandmothers (see figure 1.1).

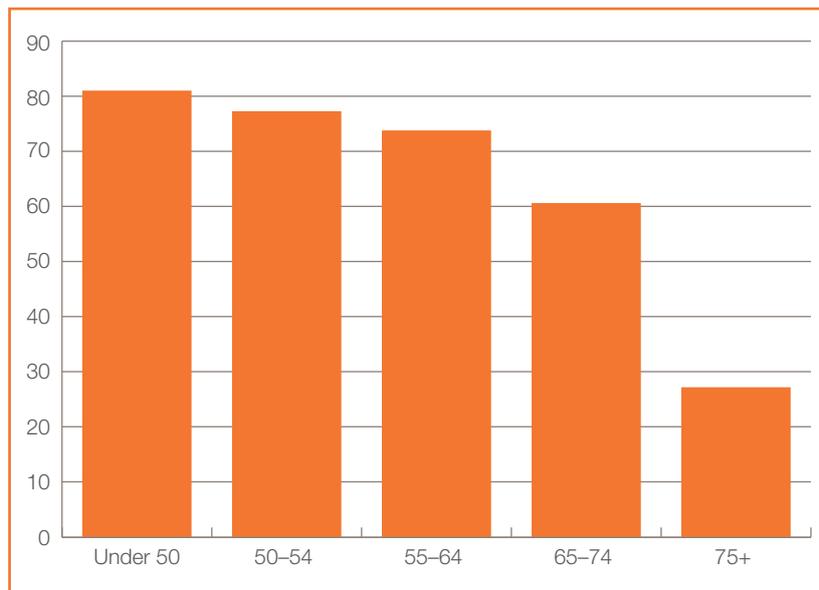
Figure 1.1
Women with grandchildren under 16 (%) by age group, 2009



Sources: British Social Attitudes survey 2009 (adapted from Wellard 2011)

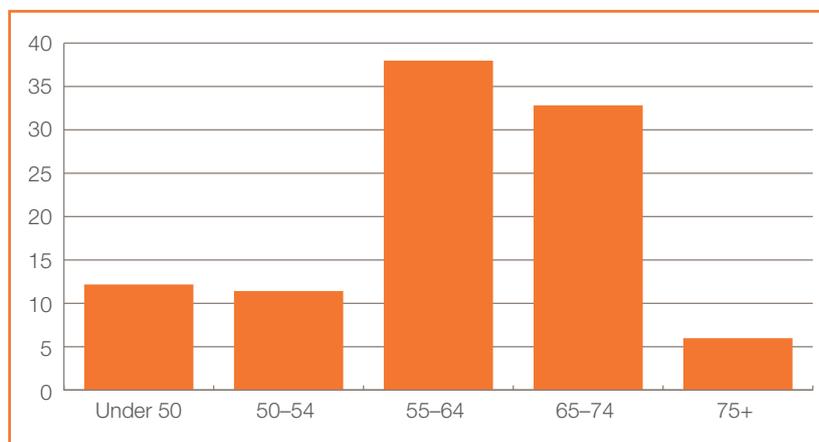
Figure 1.2, which illustrates the age profile of grandmothers who care for their grandchildren, shows that younger grandmothers (aged below 50) are more likely to provide childcare. This is partly because younger grandmothers tend to have younger grandchildren; by contrast, grandfathers between the age of 55 and 64 are more likely than other age groups to provide childcare (Wellard 2011). Among women, although younger grandmothers are proportionally more likely to provide childcare, the greater number of older grandmothers means that a greater number of older women between the ages of 55 and 64 provide childcare than women in other age categories (Wellard 2011; see figure 1.3).

Figure 1.2
Proportion of grandmothers who provide care (%), by age group, 2009



Source: British Social Attitudes survey 2009 (adapted from Wellard 2011)

Figure 1.3
Age distribution of grandmothers who look after their grandchildren (%), 2009 (base: all grandparents providing childcare)



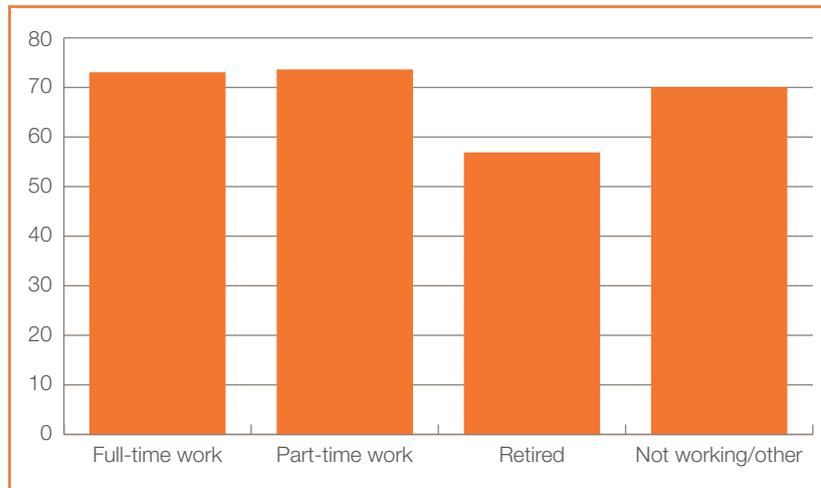
Source: British Social Attitudes survey 2009 (adapted from Wellard 2011)

Both grandfathers and grandmothers provide childcare for their families, with close to 60 per cent of all grandparents saying that they provide childcare (Wellard 2011). However, grandmothers provide more childcare hours than grandfathers: 19 per cent of grandmothers provide at least 10 hours of care a week, compared to 14 per cent of grandfathers. Similarly, men are more likely than women to provide childcare for less than five hours (ibid).

Just as they did as parents, grandmothers who care can once again find themselves juggling childcare responsibilities and work. In fact, a slightly greater proportion of grandmothers who are in part- or full-time employment look after their grandchildren than those who are retired (Wellard 2011; see figure 1.4a). Other studies have found a similar relationship – grandmothers who are in work are more likely than retired grandmothers to provide childcare (Ross et al 2008). However, given the fact that there are greater numbers of retired grandmothers than working grandmothers in the UK,

there are numerically more retired grandmothers providing childcare. Forty-seven per cent of all grandmothers who provide childcare are retired, compared to just over 30 per cent who described themselves as employed – including full-time and part-time-employment (see figure 1.4b).

Figure 1.4a
Proportion of grandmothers who provide childcare (%) 2009, by employment status



Source: British Social Attitudes survey 2009 (adapted from Wellard 2011)

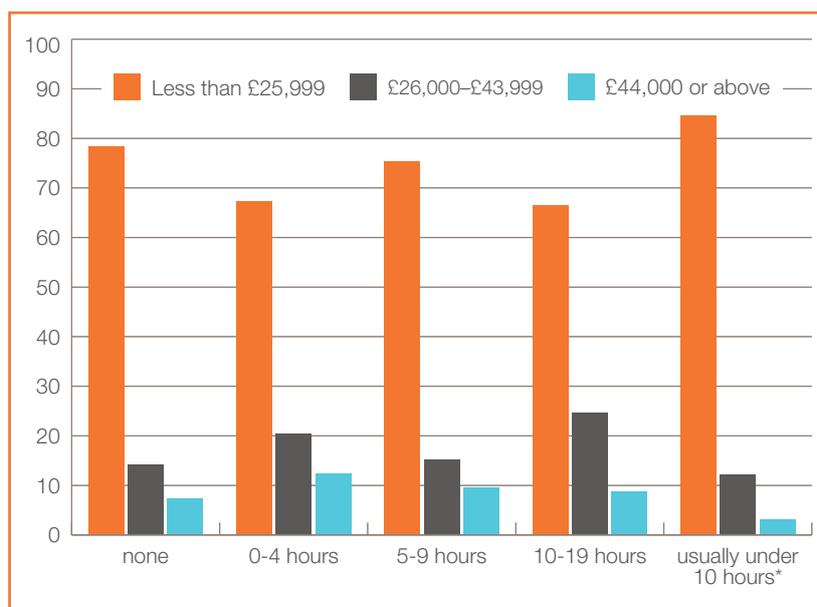
Figure 1.4b
Proportion of grandmothers who provide childcare (%) 2009, by employment status (base: all grandmothers who care)



Source: British Social Attitudes survey 2009 (adapted from Wellard 2011)

Working-age grandmothers on low incomes are more likely to provide childcare compared to other working-age grandmothers (Griggs 2009). They also face the greatest challenges in balancing caring responsibilities and work (Griggs 2009). Sixty-six per cent of grandmothers who provide between 10 and 19 hours of childcare per week earn less than £25,999, compared to 25 per cent of those who earn £44,000 (see figure 1.5).

Figure 1.5
Proportion of grandmothers in different income brackets (%) 2009, by childcare hours provided per week



Source: BSA (2009)

**Usually under 10 hours' is classed as 'spontaneous informal care'

Grandparents are often called upon to care for their grandchildren for reasons of cost, flexibility and trust. Grandparents tend to offer more informal childcare wherever formal care is prohibitively expensive – consequently, more low-income households and single parents tend to use informal childcare, particularly by grandmothers, than higher income households (Wellard 2011). The flexibility of grandparental care is another reason why many families continue to rely on grandparental care despite the expansion of formal childcare provision. This flexibility means that the parents of children often rely on their own parents to provide wraparound care, care for children during the holidays, or care during emergencies such as sickness (Bryson et al 2011). Trust is also an important factor: some families trust grandparents to care for their young children more than they trust formal care providers (Rutter and Evans 2011a).

1.2 The costs of caring

Key points

Caring responsibilities have various significant impacts on the carers themselves, and these must be more widely recognised by policymakers.

- Older women are more likely than older men to leave work because of caring responsibilities.
- 17 per cent of unemployed women state that they left their last job in order to care for someone, compared to only 1 per cent of men.
- Older women on lower incomes are the group most likely to leave work or reduce their working hours because of caring responsibilities.
- Caring for a partner lowers the carer's quality of life, but caring for grandchildren enhances the carer's quality of life compared to a non-carer.

BOXED TEXT CONTINUED

- Caring for grandchildren can be isolating for grandparents, particularly given the fact that children's activities which involve other adults can be unwelcoming to older informal carers.
- There may be a time-transfer between mothers and daughters, whereby daughters with children are enabled to go to work because their mothers reduce their hours of work
- A care gap exists in the UK, caused partly by more older women working, and partly by an ageing population.

Informal caring responsibilities increase the probability that an older person will leave work or reduce their hours (Corey 2012). The pressure to leave work in order to care is also far more pronounced for women than it is for men. Seventeen per cent of unemployed women between 50 and SPA left their last job to care for someone, compared with only 1 per cent of men (Smeaton et al 2009). Older women, once unemployed, are also far more likely to turn down the possibility of paid employment due to caring responsibilities, with 37 per cent of unemployed women rejecting work compared with only 6 per cent of unemployed men (ibid). Older women on low incomes are also more likely than other income groups to say that they have given up work or reduced their hours because of caring responsibilities.

It is clear that caring has significant impacts on the wellbeing and financial stability of older women, many more of whom face the difficult challenge of balancing work and family obligations than men of a similar age do. This challenge is particularly acute given the limited recognition and support provided to carers.

Older women tend to have both a weaker labour market attachment than older men and a lower opportunity cost associated with their employment compared to other family members. As a result, it can be less costly for an older woman to leave the labour market in order to care than the possible alternatives would be. Older women's weak labour market attachment relative to their male counterparts is partly a result of the 'motherhood penalty' imposed earlier in their lives. Mothers' primary responsibility for childcare often has implications on the type of work that they return to, and can harm their future earnings (Lanning 2013). This impact is often cumulative, and one of its results is a greater proportion of older women in part time work compared to older men and younger workers. Older women also face lower rates of pay, which may be a result of time spent out of the labour market early in their careers (Corey 2012). Under these circumstances, and given the lower opportunity costs associated with older women's jobs, it tends to be easier for an older woman with a weaker connection to work to give up her job in order to provide care. This is particularly true of older women on low-to-middle incomes, and women in low-skilled occupations.

When caring responsibilities require older women to reduce their hours of work or leave work altogether, these women may become increasingly vulnerable to poverty – particularly those who were already on low incomes (Wellard 2011). Aside from its impacts on carers' professional lives, caring can also limit their opportunities to access community services, and often means that carers participate in fewer social and leisure activities than non-carers (IFS 2010).

The impact of caring on older women's quality of life is partly determined by who they care for, and the intensity of the care they provide (Ross et al 2008). The Institute for Fiscal Studies (IFS's) analysis of English Longitudinal Study of Ageing (ELSA) data shows that, adjusted for age, sex, wealth, area deprivation and self-rated health, caring for a partner can lead to a poorer quality of life compared to non-carers (IFS 2010). This lower quality of life can be partly attributed to the sense of obligation and intensity of hours associated with caring for a partner (ibid). Older people who care for their loved ones for more than twenty hours a week also have a lower quality of life compared to non-carers. Carers who provide similarly intensive care for a spouse or child also have, on average, much lower levels of family wealth compared to non-carers (Ross et al 2008).

By contrast, caring for grandchildren is associated with a higher quality of life (IFS 2010). An overwhelming majority of grandparents reported that caring for grandchildren had had a positive impact on their lives. Eighty-seven per cent of grandparents and carers between the ages of 45 and 54 found caring for grandchildren made a positive contribution to their lives, while 93 per cent of grandparents and older carers aged between 55 and 64 years old found it a rewarding experience (Rutter and Evans 2011b). It was found that grandparents enjoy taking care of their grandchildren because they are able to form strong ties with the children they care for, and because they enjoy the ability to experience new things, among other benefits.

Nevertheless, there are some reported downsides. Caring for grandchildren can, at times, be isolating – although toddler groups and stay-and-play sessions can provide adult interaction, some grandparents find that these environments can be quite exclusive and not particularly welcoming to older people, whether they are grandparents or other older informal carers (Rutter and Evans 2011b, Gray 2005). However, there are a growing number of groups and activities aimed at grandparents and their grandchildren: grandparent toddler groups, for example, offer a space for grandparents to spend time with other adults in a similar situation while their grandchildren play (Gray 2005). Grandparents appreciate these groups because they provide mutual support and a network of similar people, reducing feelings of isolation (Rutter and Evans 2011b). Furthermore, not all grandparents enjoy childcare responsibilities. A small proportion of grandparents report finding providing childcare an unrewarding experience – mainly because caring was too tiring or required too many hours, or because they felt they were being taken advantage of by their families (ibid).

There are other costs associated with grandmother care. High childcare costs lead some families to make a 'time transfer' between grandmothers and mothers, whereby mothers are enabled to (re-)enter the workforce because grandmothers give up their working hours in order to devote more of their time to childcare. This simply transfers the opportunity cost of a younger parent's time to an older women's time. There is evidence to suggest that grandmothers on low incomes face particular pressure to continue to work while also providing childcare (Griggs 2009). This is a serious issue, as lower-paid grandmothers of working age face high opportunity costs with respect to reducing their hours of paid work, yet also tend to provide relatively long hours of childcare (ibid). This can have significant implications on their financial wellbeing, and increase their risk of poverty.

These time transfers occur partly because some older women face an unstated expectation that they should be free or willing to provide childcare, with many grandmothers feeling that they should be doing more. This expectation to care begins at motherhood and continues throughout women's life-course, and has impacts upon their employment throughout

their career. Lower employment rates among women who are grandmothers relative to women who are not grandmothers partly reflect the impact of motherhood, but are also a consequence of the informal care that many provide for their grandchildren (Grandparents Plus 2013).

As previously mentioned, the challenges and rewards of caring vary according to the care recipient. Long-distance carers face different challenges to carers who live close to their family members. Long-distance carers would benefit from more support – close to half of them want more flexible arrangements for working hours and patterns, and just under a quarter of distance carers said that they received little or no help with their caring responsibilities (Carers UK 2011). Given this limited support, long-distance caring can cause a lot of anxiety, with carers continuing to worry about the wellbeing of family members despite having provided for most of their needs. In a survey of employees who care at a distance, 43 per cent of respondents said that their work had been negatively affected by caring responsibilities (through stress and anxiety, for example), and almost a quarter said they had changed their working pattern to in order to care, either by taking on less-senior roles or reducing their hours (ibid).

1.3 The care gap

As the population continues to age while an increasing number of older women remain in work for longer, a care gap is emerging. In less than five years the demand for elder care will be greater than the numbers of working-age family members (Carers UK 2012). By 2035, 23 per cent of the population will be over 65 years old, up from 17 per cent in 2010. As a consequence of this demographic shift, the number of whole-time-equivalent carers is expected to rise from 3 million to 3.85 million by 2030 (ibid).

These conflicting trends will have an impact on who cares in the future. For example, at present the majority of informal childcare is provided by retired grandmothers between the ages of 55 and 64 (Wellard 2011). However, this may not be the case in the future – the employment rates of older women have steadily increased over the past few decades, and are expected to continue rising (Bryson et al 2011). The employment rates of women during the decade before they become able to claim the state pension increased by 12 percentage points between 1993 and 2008, and the likely continuance of this trend may have an impact on childcare provision in the future (ibid). This could have significant implications for families – for example, if the employment rates of older women continue to rise then the resultant childcare gap, in the absence of affordable childcare, may have an adverse effect on maternal employment.

2. OLDER WOMEN IN THE LABOUR MARKET AND THE WORKPLACE

Key points

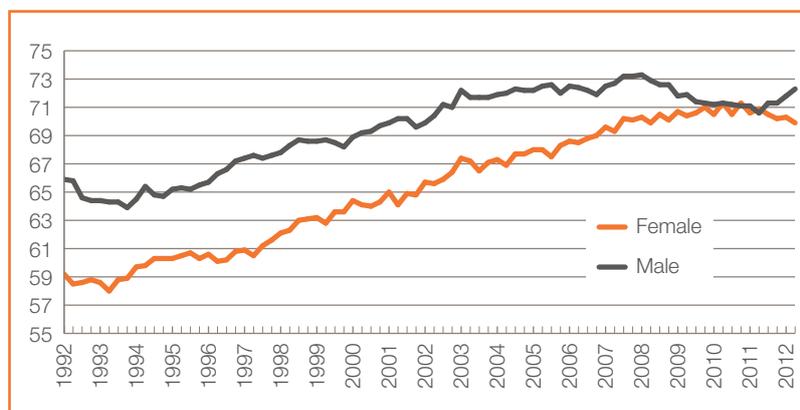
The labour market position of older women has greatly improved over the past 25 years:

- The employment rate of older women (aged between 50 and SPA) has increased dramatically over the past 25 years. The employment rate was 58 per cent in 1993, but by 2008 it had risen to 71 per cent.
- Raising the SPA has improved the employment rate of older women.
- Unemployment rates for older women are low relative to those of younger age groups; however, they have worsened over the past five years
- Older people are relatively more likely to slip into long periods of worklessness, particularly during economic downturns – long-term unemployment has risen by almost 15 percentage points over the past five years
- There has been a dramatic increase in the proportion of working mothers over the age of 45 who are breadwinning, from 23 per cent in 1997 to 37 per cent in 2011.

2.1 Older women and labour market trends

Older women face a number of challenges in the workplace, from age discrimination to a lack of flexible working options. Yet in spite of these hurdles, older women have made significant advances – they have managed to ‘achieve it all’ more than previous generations did. Over the past 20 years, the group of women whose employment rate saw the greatest increase was women between 50 and the SPA⁸ (ONS 2012) (see figure 2.1). The employment rate of this demographic was 58 per cent in 1993, but rose to 70 per cent in 2008. There has also been an increase in the number of women continuing to work beyond the state pension age – the employment rate for women above SPA increased from 7.8 per cent to 12.3 per cent between 1993 and 2008 (ONS 2012). This significant increase is partly responsible for both the rise in overall female participation rates and the rise in older worker’s employment rates: the older women’s employment growth rates have outstripped those of older men (Corey 2012, ONS 2012).

Figure 2.1
Employment rate (%)
of male and female
workers aged 50 to SPA



Source: ONS Labour Market Dataset

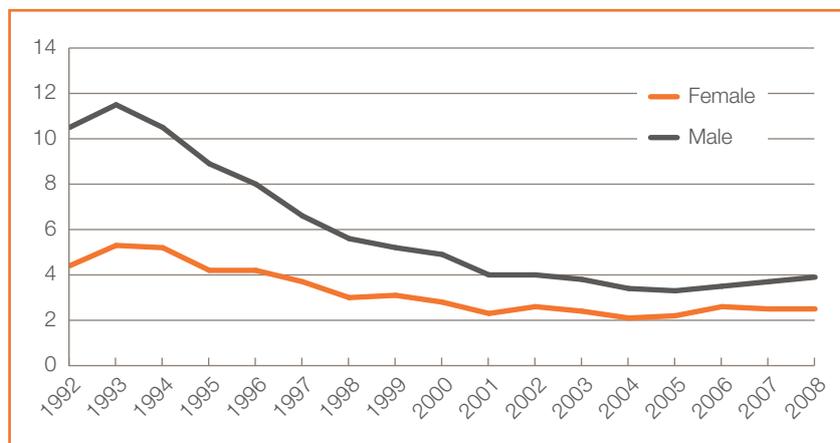
8 The women’s state pension age (SPA) was 60 until 2010. Under the State Pensions Act 2011 the age threshold for women has been slowly increased, and is expected to reach 66 by 2020

However, the employment rate varies significantly among different groups of older women. In 2011 the rate was highest for women aged 45–49, at 78.0 per cent, followed by women closest to SPA between the ages of 55 and 59, who had an employment rate of 65.6 per cent. The rate dropped to 34.2 per cent for 60–64-year-old women, the majority of whom were beyond SPA.

The overall increase in older women’s employment rate can be partly explained by a long-term strengthening of women’s labour-force attachment, and also by the raising of the female SPA. Legislation introduced in 1995 has meant that female SPA has been gradually increased since 2010, and is expected to reach 66 by 2020. Analysis by the IFS shows that the raising of the SPA has so far led to a 7 per cent increase in the employment rate of 60-year-olds since 2010 (Cribb et al 2013).

Older women’s unemployment rate was lower than that of older men in the run up to the recession: in 2008, the unemployment rate was 2.5 per cent for women aged between 50 and 64, compared to 3.9 per cent for older men (see figure 2.2). Regardless of this variance, both groups’ unemployment rates are lower than those of their younger counterparts. Yet although the overall unemployment rate for older women is lower than those of younger age groups, older people have a greater likelihood of slipping into long periods of worklessness, particularly during economic downturns. In 2008, long-term unemployment rates were higher among older women than among any other age category of women: 26.3 per cent of unemployed women over 50 have been unemployed for over a year, compared to 21.7 per cent of unemployed women between the ages of 25 and 49, and 13.1 per cent of unemployed 18–24-year-old women.⁹ This is a particular concern for policymakers, as the likelihood of women re-entering the labour market after a period of long-term unemployment is low. However, this problem is not exclusive to older women: older men tend to have higher rates of long-term unemployment than women of every age category.

Figure 2.2
Unemployment rate
(%) for men and
women aged 50–64,
1992–2008



Source: ONS Labour Market Dataset

Older women face a number of difficulties when it comes to making work ‘work’. The average age at which women retire is 62 years and four months – around two years after they reach the SPA (ONS 2012). As there is a strong correlation between the SPA and labour-market exit, this pattern of retirement may change as women’s SPA rises (Corey

9 <http://www.ons.gov.uk/ons/rel/lms/labour-market-statistics/index.html>

2012). However, we need to explore the attitudes that women have towards working beyond their mid-sixties. For example, while there is evidence that two-thirds of women would like to continue working past the age of 60 this does not mean that women want to work for an unlimited period of time – in fact, two-thirds of older women would like to retire before the equivalent male SPA of 65 (Smeaton et al 2009).

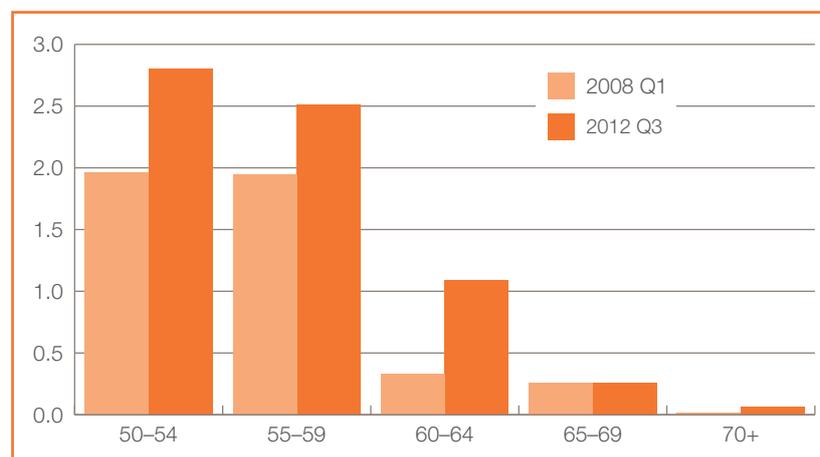
2.2 Older women and the recession

The recent financial crisis and the subsequent recession have had a devastating impact on the livelihoods of many people. Many workers faced redundancy, and as a result many households encountered financial hardship. Living standards across the UK have deteriorated since the recession, and the likelihood of slipping into a long spell of unemployment has increased dramatically. Long-term unemployment is an issue of particular concern, as it can lead to permanent ‘scarring’, making the return to work particularly challenging. Despite the negative overall impact of the 2008–2009 recession on the economy, it has had a more mixed impact on older women’s labour market outcomes.

Unemployment among older women has worsened over the past five years, with the unemployment rate for women over 50 having increased from 2.4 per cent in 2008 to 3.6 per cent in 2012. However, this increase was relatively minor compared to rises in the unemployment rates of the rest of the population. Figure 2.3 shows that across different age bands of women over 50 years old, younger women (aged 50–54) have suffered the greatest increase in unemployment over the last five years.

To fully evaluate the labour market position of older women over the past five years, it is also necessary to look at a third category of employment: inactivity. The number of economically inactive women between aged between 50 and 64 actually fell over the past five years, from 2.25 million in 2008 to 2 million in 2012, and their economic activity rate improved by 4 percentage points over the same period. This means that more older women are now either in work or looking for work. This partly explains why the employment rate of this age group has improved despite a worsening unemployment rate. Additionally, the rise in the SPA and the growing population of women between the ages of 50 and 64 have also influenced the level of economic activity and labour market position of older women (TUC 2013).

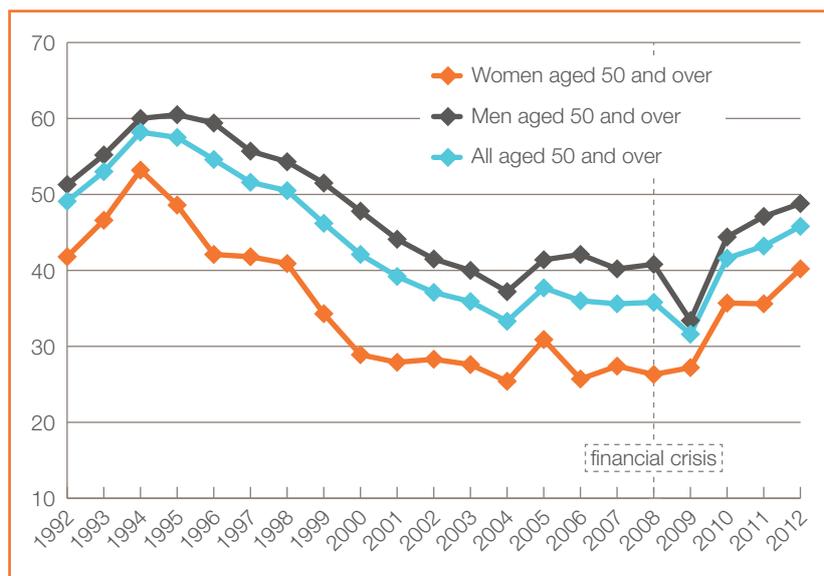
Figure 2.3
Unemployment rate (%) of older women by age group, pre- and post-recession



Source: ONS Labour Market Statistics Dataset

Despite this improvement in older women's rates of economic activity and inactivity, unemployment continues to present serious problems to this group. Once older people become unemployed, they have a relatively greater risk of slipping into long spells of unemployment. During the recession, older workers who were made redundant found it increasingly hard to re-enter the workforce, more so than other age groups. Long-term unemployment among older women has increased over the past five years. Figure 2.4 demonstrates a clear deterioration in the long-term unemployment position of older women, for whom the long-term unemployment rate increased sharply from 30.8 per cent in 2008 to 44.7 in 2012. Therefore, despite older women's unemployment levels weathering the recession relatively well, any increase in unemployment is concerning because it can disproportionately increase the likelihood of long-term unemployment among older women.

Figure 2.4
Long-term
unemployment



Source: ONS Labour Market Statistics Dataset

Long term unemployment can lead to scarring, which makes the return to work more difficult. Once people are out of work for a long period of time their chances of finding work tend to fall, and their skills may become less valued by prospective employers. Furthermore, age and gender discrimination in some employers' hiring practices mean that older women can be overlooked in favour of younger job-seekers, or male job-seekers, further reducing their chances of re-entering employment. Long-term unemployment among older women represents a real loss of talent for the UK economy.

The recession has also had effects on when people choose to retire. Some older workers are planning to work for longer than they initially planned to due to the economic slump. In fact, the proportion of older workers who are now intending to work beyond state pension age rose from 40 per cent before the recession to 71 per cent by 2009 (Maitland 2010).

The employment rates of older women over a similar period reveal a more positive picture: their employment rates proved far more resilient during the recession than their rates of unemployment and long-term unemployment. Figure 2.5 illustrates the fact that the employment rate of all older women (aged 50–64) increased from 58.3

per cent in 2008 to a peak of 60.3 per cent in 2012. However, the employment rate of women between the ages of 50 and SPA remained largely unaffected (ONS 2013b). Given the fact that men of the same age (50–64) faced a roughly 1 per cent drop in their employment rate over the same period, older women have fared surprisingly well – in fact, their employment rate grew more strongly than those of most other age groups over this period.

Figure 2.5
Employment rate of
women aged 50–64 (%)



Source: ONS Labour Market Statistics Dataset

Despite the recession’s relatively mild impact on older women’s labour market outcomes, there are areas of concern. Unemployment among this group has risen over the past five years, with a sharp rise in long-term unemployment. Long-term unemployment can lead to a scarring effect which makes the return to work difficult and patchy, and potentially harms future earnings.

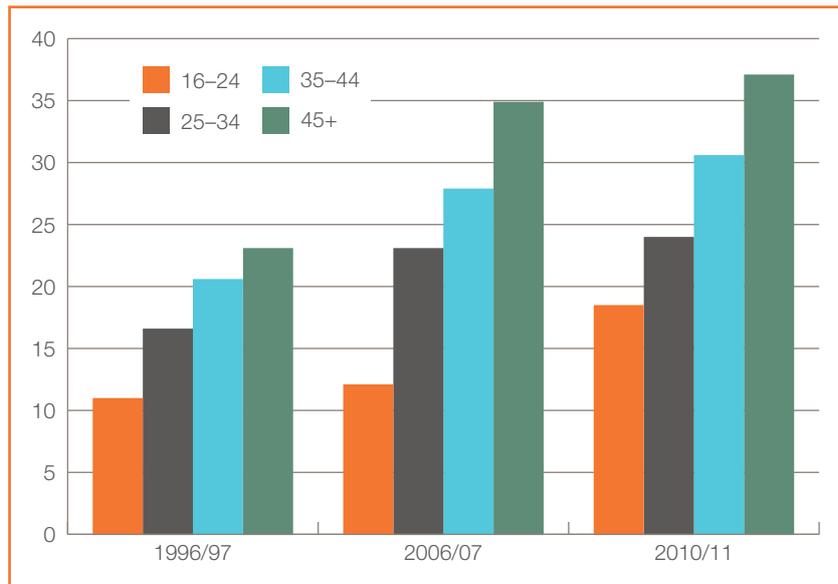
2.3 Older women and breadwinning

The rise in maternal employment has been driven by a wide range of social, economic and policy changes, which have combined to increase both the ability of and the need for mothers to move into work. Over recent decades there has been a substantial increase in women’s educational attainment, as opportunities for higher-level study have expanded and become socially normalised. Family dynamics have also become more fluid, with more diverse family types such as step-families now relatively common. The reality is that, in some families, roles and responsibilities are changing.

IPPR’s recent research on women across three generations highlighted some of these shifts in expectations for men and women. Although many of the grandmothers that we interviewed were in work, their traditional roles of mother and wife generally remained clearly defined. There was more diversity among their daughters, who came of age in the 1970s – with wider university access and higher career aspirations, many had opportunities that their mothers could only have dreamed of. Their expectations of themselves – particularly concerning work – were more ambitious, with many aiming to climb the career ladder. While some managed to break through the ‘glass ceiling’, others soon had their early optimism quelled by reality. As one 49-year-old mum said, ‘If you chose to get married and have children, something has to give, you can’t have it all ... or you can but the cost is very high’ (Lanning 2013).

The rise in dual-earner couples in the UK is one of a number of significant shifts. No longer does the once-prevailing model of breadwinning hold, in which men are the main earners while women are the carers. Today, most households require the incomes of two earners just to make ends meet. IPPR's analysis has shown that the proportion of mothers aged over 45 who are breadwinning – those who earn as much as or more than their partner, and working single mothers – has dramatically increased (Ben-Galim and Thompson 2013). In 2011, roughly 37 per cent of working mothers over 45 years old earned 50 per cent or more of their household income, an increase of 14 percentage points since 1997 (ibid; see figure 2.6). There are a few factors that explain why these mothers are more likely than younger mothers to be breadwinners. One explanation is that by the age of 45 most mothers have children who are of at least school age, and so are in a better position to work full-time. Another factor is that this group of mothers are likely to be further ahead in their career and have higher earnings than younger women.¹⁰

Figure 2.6
Proportion (%) of mothers earning 50 per cent or more of household income, by age



Source: IPPR analysis using the Family Resources Survey

¹⁰ Data from the Annual Survey of Hours and Earnings (ASHE) by the Office for National Statistics shows that women's median full-time gross weekly earnings in April 2012 were, at the age of 30–39, £526.80; at 40–49, £484.50; and at 50–59, £446.10. <http://www.ons.gov.uk/ons/rel/ashe/annual-survey-of-hours-and-earnings/index.html>

3. IMPLICATIONS

3.1 Pay gaps persist for the current generation of older women

Despite rapid growth in the labour market participation of older women, a gender pay gap and an employment gap persist between older men and women in the workplace. As a result, women continue to be at a disadvantage in the labour market. Caring responsibilities, discrimination and other factors that push women into part-time work or unemployment have caused a pay gap to emerge which makes older women more likely to struggle financially.

The gender pay gap undermines women's choices. Women in their twenties have, in recent years, seen the gender pay gap almost disappear. However, at the point when those women become mothers, a pervasive and persistent motherhood pay penalty takes hold. Analysis by IPPR has shown the effect that motherhood has on women's earnings: mothers born in 1958 could expect to earn 14 per cent less in their mid-thirties than they would have done if they did not have children (Lanning 2013). This penalty appeared to lessen slightly for women born in 1970, who, at a similar age, lost around 11 per cent. The gap between male and female parents was even larger: for a mother born in 1958 who had children by the age of 40 could expect to earn 32 per cent less than a father born in the same year. This penalty has also declined slightly over time: mothers in their late thirties, born in 1970, could expect to earn 26 per cent less than the average father of the same age.

Over the past 35 years, the gender pay-gap has persisted for older women, whereas for younger people it has decreased significantly (Corey 2012). The TUC estimates that women in their fifties earn almost one-fifth less than men of a similar age – the biggest gender pay gap across all age groups. Older women in their fifties working full-time currently earn a median wage of £11.99 per hour, but men of the same age earn £14.69 – 18 per cent more – per hour (TUC 2013).

This pay gap is the result of a number of factors. Although gender has a significant impact, class, education and occupational background are stronger determinants of older women's earnings. Older women are more likely than men to be in lower-skilled and part-time jobs, both of which are associated with lower hourly pay, which partly explains the gap (Lanning 2013). Higher levels of education also contribute to higher earnings: by the age of 41–42, the pay gap between men and women with degree-level qualifications is smaller than it is between men and women without degree-level qualifications (ibid). Direct and indirect sexism also partly explains the pay gap for older women. For example, a number of older participants in research by Skillset (2009) reported direct experience of overt sexism in the media industry, and described an operating culture that made it very difficult for a woman to sustain a long-term relationship or start and bring up a family.

A gendered employment gap also exists among older workers. The gap between the employment rates of men and women over the age of 55 is 10 per cent, greater than for any other age group (Corey 2012). Again, this disparity can be partly explained by the greater number of responsibilities that women face outside of the workplace. For example, caring responsibilities tend to have a greater impact on women's work decisions than on those of men, and consequently a greater proportion of older women work part-time than older men.

In the UK, women of all ages are substantially more likely to work part-time than men. In 2011, almost 40 per cent of women in employment worked part-time hours – the third-highest proportion in the OECD – compared with less than 12 per cent of men. While

part-time work can offer an opportunity to remain attached to the labour market where there might otherwise not be one (and while it is some women's preferred option), there are disadvantages associated with it. Women are more likely to experience pay penalties and downward career-mobility as a result of taking on a part-time role. Furthermore, part-time work opportunities in the UK tend to be of low quality and offer low pay.

For people who work part-time, the financial reward for extending their working life is also far less than it is for those who work full time. The hourly pay gap between full- and part-time workers remains stubbornly high at over 36 per cent, and this is one of the main barriers to closing the gender pay gap (TUC 2013). Women aged over 50 who are in part-time work can earn under £10,000 a year – and many may consequently face in-work poverty (TUC 2013, Corey 2012). There is therefore little incentive for women who work part-time to remain in work later in life, which may partly explain the employment gap among older workers. The lack of flexible working and the low-paid nature of part-time work in the UK will continue to constrain the choices of many women in the labour market.

3.2 Triggers for labour market exit

For some women, working part-time is the best way to reconcile their work and care responsibilities, but other women may leave their jobs altogether. For older women, the two biggest triggers for leaving the labour market are poor health and caring responsibilities. Two-fifths of women said that their physical decline influenced their ability to carry out their work, and close to a third of older women said that they left their job as a result of poor health (Smeaton et al 2009). However, Smeaton et al (2009) found that more than half of older people who have health problems and are out of work would like to resume working, while Corey (2012) found that more older workers who have health problems want to reduce their hours of work or downshift than want to leave their jobs altogether. Caring responsibilities, as demonstrated in chapter 1, can also push older women into leaving their jobs. Both problems are further compounded by the fact that older people can find it difficult to confide in managers about their health problems or caring responsibilities. Instead, some older women simply reduce their hours or leave their jobs altogether.

There are other factors that also contribute to an early departure from the labour market, such as the limited availability of flexible hours. Flexible work can help to relieve a lot of the pressures that face older women in the workplace. Part-time work, job-sharing and other, similar arrangements allow older women to adjust their working patterns to accommodate their other responsibilities. Again, older workers can find it difficult to confide in managers and request flexible working arrangements, and so even where such arrangements are in place older people may not take them up. Furthermore, flexible working as it is currently offered may not meet older women's needs (Maitland 2010), which has the result of pushing them out of the labour market.

3.3 Re-entry into the labour market

An older woman is likely to spend a period of time out of the workplace due to caring responsibilities, poor health or other circumstances. However, once outside the labour market it can be difficult for older women to re-enter it, because of a lack of back-to-work support and training, and age discrimination (Corey 2012). Older women face compounded discrimination because of their gender and age, which can put older women in a disadvantaged position in the labour market relative to their younger and/or male counterparts. Older people have reported instances in which they felt their age had

influenced a prospective employer's recruitment decisions (TUC 2006). Legislation is in place to protect employees against discrimination based on age: as part of the Equality Act, age cannot be used as a basis for recruitment, training or promotion, and not only can employers not force workers to retire prior to the age of 65, but they should also consider allowing people work beyond that age. However, while this legislation protects women against discrimination based on gender and age in theory, the reality for women is often very different. It can be hard to formally lodge a complaint, because perceived discrimination may be dismissed as a 'hunch' or an 'inkling', lacking in concrete evidence.

Older women tend to have lower qualifications than other workers (TUC 2006), and this can also have an impact on their (re-)entry into work. Changes in the education system can partly explain this trend – older women are more likely to have left school at or before the age of 15. Their consequently lower educational qualifications can present a significant barrier to older women who are trying to rejoin the workforce.

Therefore, older women who want to return to work generally require greater support from government and employers in order to do so (Corey 2012). Policy can do a great deal to facilitate (re-)entry to work. If effective measures are not taken to support this transition, then many older women risk slipping into long periods of worklessness, which can have serious impacts on their wellbeing.

3.4 The last few years of work

The visibility and purpose of women in the last years of their career is particularly relevant as we move towards a higher SPA for women. Older women's ambitions differ as they approach their last years in work. For some, career development remains relevant, while others would prefer to move into roles with less responsibility (or 'downshift').

Regardless of what they would prefer to do in their last few years in work, older women have a wealth of knowledge and skills that will be needlessly lost to firms that do not make use of it before they retire or resign from their jobs. There is greater scope for older women in their later years of work to become mentors, transferring their knowledge to younger colleagues.

Overall, more effort should be made to retain older people in work. For employers, this begins with acknowledging the process of ageing and the fact that workers have different requirements and ambitions in their last few years of employment. This requires a greater understanding of the experience and expectations of employees throughout their careers, including the later years. Firms need to be more inclusive of older workers, and value the contributions of all workers. Creating inclusive working environments which embrace diversity and adopt new and creative ways of thinking and collaborating with workers may require new ways of doing business (DCA 2013). Deloitte is one firm that has considered its workforce's diverse career expectations and designed a process called 'the career lattice model' that provides a space in which managers and employees can set out a career path collaboratively. This process includes factors such as whether employees would like to accelerate or decelerate their career, increase or lighten their workload, or define their role as, for example, a leader or individual contributor (DCA 2013).

4. WOMEN'S REPRESENTATION

As well as the financial penalties involved with women's primary responsibility for caring, it also has wider implications. The trends highlighted in this report demonstrate conclusively that women's role as primary carers has both short-term and long-term effects on their choices regarding work and care. This in turn has a significant impact on the way women are represented – especially older women in prominent positions. Women above a certain age are largely invisible in senior and traditionally influential positions across politics, the media and business.

In each of these areas of public life, and on almost every measure of representation, women are under-represented. This pattern is compounded for older women. In terms of female representation in politics, the UK lags behind many other democracies: only 22.5 per cent of British MPs are women, which places the UK in 56th place on a league table of women in national parliaments – just behind Latvia.¹¹ On older women specifically, the figures are similar: 20.9 per cent of MPs aged 50 and older are women.¹² The devolved nations fare better than Westminster on women's representation – the Scottish parliament is 35.6 per cent female, and the same figure for the Welsh assembly is, at 41.7 per cent, at its lowest since the legislature's creation (Centre for Women and Democracy 2011). Women are also under-represented in other areas of politics: they account for only 22.6 per cent of peers¹³ and 17.4 per cent of the cabinet (Centre for Women and Democracy 2013). Furthermore, in 2010, just 31 per cent of local councillors were women (Evans and Ashton 2011). Overall, 81 per cent of local councillors are aged over 50, but the proportion of women diminishes with age. Thirty-four per cent of local councillors aged 50–59 are women, but by age 65–69 this falls to just under 30 per cent, and among those aged 70 and over the proportion dwindles to just 24 per cent (ibid).

A similar pattern can be discerned across the media. The latest figures published by Harriet Harman MP suggest that only 18 per cent of television presenters over the age of 50 are women, and an even lower proportion – 7 per cent – of the total TV industry workforce (on- and off-screen) are women over 50.¹⁴

These findings concur with other evidence which suggests that many women don't see the potential for a long-term future for themselves in journalism (Campbell 2004). Campbell's survey found that 71 per cent of women were 'very' or 'quite' anxious about being able to work at their current level until reaching the age of 65 (2004). The same survey suggested that 60 per cent of the over-45s¹⁵ were victims of ageism – the fact that 'old age' began at 45 for women working in the industry meant that there were potentially 20 'wasted years' for both individuals and the sector.

Evidence on the number of women presenting and offering expert advice on TV and radio is similarly worrying. An audit of the presenters and cast members who appeared in a specific week of television in 2010 found that only 20 per cent of female presenters and cast members were aged over 50 (Pickersgill 2010). Lis Howell (2012) argues that the real scandal is not about presenters but about the lack of older women as experts, because experts represent knowledge, skills and expertise. This issue is also reflected in advertising and the wider press. Visual content analysis of eight fashion magazines, all of which have large older readerships, revealed that the fashion industry rarely includes

11 <http://www.ipu.org/wmn-e/classif.htm>. Data above was correct as of 01 July 2013.

12 Data courtesy of the House of Commons library.

13 <http://www.ipu.org/wmn-e/classif.htm>. Data above was correct as of 01 July 2013.

14 <http://www.harrietharman.org/new-figures-show-women-over-50-disappear-from-our-tv-screens---1>.

15 This was reported to be when 'old age' begins in the industry.

images of women over 40 (Lewis et al 2010). Help the Aged (now Age UK) estimated in 2002 that as much as 95 per cent of advertising revenue was used to target the under-35 age group, and reported that older people often felt under-represented and patronised (Help the Aged 2002).

The invisibility of older women as presenters, experts, writers and guests is not lost on the public. A BBC-commissioned report found that the limited representation of middle-aged and older women on TV is a key concern across all age groups, but particularly for women in these age groups (White et al 2012). In a survey of 500 older women by the *Telegraph*, 62 per cent of respondents agreed that the media does not accurately reflect the experiences of older people, and 73 per cent agreed that there should be more older women on television (*Telegraph* 2010). Similarly, in a survey of 4,300 people commissioned by the UK Film Council, 62 per cent of all respondents (and 69 per cent of older women) agreed that older women are underrepresented in film (Harris Interactive 2011).

Unsurprisingly, the pattern is similar in the business world. Women are under-represented in the top echelons of businesses and in the boardroom. The most recent figures suggest that the proportion of women on FTSE 100 boards is 26 per cent, and 29 per cent for the FTSE 250 (Sealy and Vinnicombe 2013).

Comparing these figures is important, as it demonstrates that in different areas of public life similar patterns emerge of the under-representation of women in what are seen to be positions of power. Simply focusing on these numbers does little to make a real difference to the reality of many women's lives. However, as long as older women remain invisible to wider society, their experiences and challenges will be kept low on policymakers' agendas.

A diverse and inclusive society in which a variety of experiences are represented benefits everyone. When more older women are visible in senior positions, the media, business and policymakers will be more likely to consider and listen to the challenges that face older women, and appreciate all that they have to offer. Although it is important to understand the root causes of this under-representation of older women and how it filters through different sectors, the key to combating gender inequalities for older women is to change the way in which the pay and status of women affects their ability to make choices about work and care.

5. POLICY RECOMMENDATIONS AND CONCLUSIONS

The contribution that older women make to their families and to the economy needs to be more widely recognised. Older women provide vital support to families, enabling many people to (re-)enter the workforce and supporting growth in the workplace and in consumption. There is therefore a great need to provide better support to older women, both at home and in the workplace. The following recommendations set out some strategies that could better support older women who work and/or care, and specifically the grandparents who often find themselves wedged in the middle of the ‘sandwich generation’.

5.1 Who cares? Supporting older women in work

Labour market participation among older women has changed dramatically over the past three decades. There are a greater number of older women in employment now than ever before, and future demographic trends, with people living healthier and longer lives, mean that the proportion of older women in the labour market will continue to increase. There are many benefits associated with having a greater number of women aged 45 and over in the workplace – not least of which is that it reduces the fiscal pressures which face the government. With greater numbers of older women working, there are opportunities for workplaces to retain skills and knowledge that would otherwise be lost if these women were to leave work. Furthermore, greater employment of older women can help tackle poverty and social exclusion.

However, our analysis has shown that older women face significant barriers in and out of the workplace which restrict their employment choices. For example, a lack of flexible work can make it challenging for older women to remain in or re-enter work. Other challenges that older women may face both in and out of the workplace include a lack of appropriate skills and training, age discrimination, health issues, and conflicting caring responsibilities. For those older women who remain in work, gender pay-gaps can act as significant disincentives to continue working. Therefore more support is needed to ensure that older women who wish to continue working are in a position to do so.

5.2 Leave policies and flexible working

Flexible working and leave policies provide critical support to those balancing work and care responsibilities. They also provide people with opportunities to extend their working lives, which is increasingly important as the state pension age rises.

For some women, ‘flexibility’ would simply require some discretion from their employer for the odd occasion when they need to provide ad hoc care for grandchildren, partners or elderly parents. Other women might require a temporary change in their employment conditions to support someone through illness or a change in circumstances. And for some, more permanent flexibility would allow them to remain in work as well as care. Typical flexible work arrangements can include reduced hours, compressed hours, term-time working or a more formal right to request flexible working. The promotion of more flexible work could also tackle gender pay gaps and inequalities by offering men more opportunities to work flexibly and fulfil caring responsibilities.

Some countries have leave policies and support in place to allow workers to care for sick dependents – most commonly for providing emergency care for dependents. For example, in Australia there is a statutory paid entitlement to 10 days of paid leave to care for dependents (Alexander et al 2012). In the UK there is a statutory entitlement to ‘reasonable time’ – the government’s guidance is clear that this leave is designated

for emergencies, and that it is at the employers' discretion whether or not to pay an employee for it. Defining what is reasonable is also at the employer's discretion, but is usually one to two days.¹⁶

Given the increasing scale of the care gap, perhaps more radical thinking is required for the long term.

Introduced in 2012 – *Familienpflegezeit* ('family caring time') is a scheme in Germany under which eligible employees can reduce their working time to a minimum of 15 hours for up to two years if they need to care for a dependent. Employees are eligible either through a collective agreement or individual contract.

During this time, employees are paid a lower income, though the reduction in income is less than the reduction in hours; pension contributions also continue to be accrued. When they return to full-time work, employees continue to receive reduced earnings in order to pay back the difference (Blum and Erler 2013).

In practice, this means that if an employee reduces their hours from full-time to half-time for two years, then they will receive 75 per cent of their income over a four-year period. This insurance-type scheme provides the flexibility that employees require while protecting them against fluctuations in their income, and gives assurance and stability to employers. Core to this scheme is the reduction in hours for a fixed period of time along with the smoothing out of income. Job security and flexibility are built-in for both employer and employee.

Another option to consider is a time-credit system like the one operated in Belgium (Deven and Merla 2012). Employees aged over 55 with a 25-year employment record have the right to reduce their working hours by one-fifth or to half-time. This reduced working pattern must be adhered to for at least 3–6 months, but there is no maximum limit on the length of time for which it can run. A low, flat-rate payment is funded through the federal social security system (with contributions from employers and employees). This policy can only apply to 5 per cent of any company's workforce, so that there is flexibility to set priorities and plan work accordingly.

This type of scheme could function in a similar way to pensions: an employee could accrue time credits throughout her or his working life which could be cashed in when needed. The account could be held by government, an intermediary or the company itself (Deven and Merla 2012).

These schemes provide innovative examples of how leave policies can respond to emerging care gaps, although they would need to be redesigned to reflect the specifics of the UK labour market. So it could be that employers offer 'family caring time' policies to retain their staff and support them through periods of intense caring. Employers could define their own eligibility criteria in consultation with staff, through trade unions, professional associations or other staff representatives.

Many employers would be able to absorb a temporary change in hours, particularly if this meant that the employee could remain in work. The scheme could be initially offered for a shorter period of time – 3–6 months for example – to test it out. There would be no immediate cost implications, but there would be potential benefits to both employers and employees. For example, if someone's partner was due to have a hip replacement,

¹⁶ <https://www.gov.uk/time-off-for-dependants/your-rights>

they could reduce their working hours over a three-month period to support their partner through recovery and rehabilitation. They would reduce their income over a six-month period. The employee would know that their job was secure, while gaining the flexibility required to look after their partner; the employer would have the security of knowing that the employee would return to their normal hours after this period of intensive care.

More high-quality and better paid part-time jobs are needed to respond to increased 'flexibility' at the bottom end of the labour market, and the implications that this has for many women in their old age. This means creating more demand for quality part-time work. The Timewise Foundation¹⁷ provides an example: its aim is to stimulate flexible job opportunities and support women (and men) to find suitable work. Their approach is to engage with employers to broker more flexible work opportunities, and then match these with candidates seeking part-time work opportunities.

5.3 Grandparents in work

Working grandparents have emerged as a group which faces increasing pressure. Generally, grandparents aren't paid to look after their grandchildren, and don't want to be. Many are wary that such a financial transaction could undermine their relationship with their family, and may lead to greater obligations (Rutter and Evans 2011b).

The evidence presented in this report clearly illustrates the active role that grandparents play and want to play in caring for their families, and the challenges that often result. It also shows that grandparents, many of whom are in work and in low income households, would like and benefit from more support in caring for their grandchildren.

The problem of how to best support working grandparents is one that faces many countries, not just the UK. IPPR recommends that parents be allowed to allocate their transferrable parental leave to working grandparents in specific circumstances¹⁸: if the mother is a lone parent, under 18, or in vocational training like an apprenticeship.¹⁹ This would give these grandparents a statutory entitlement to return to their jobs, and widen families' options regarding how they arrange work and care. It would support women to remain in vocational training, and support those lone parents who may lack other sources of support. Similar transferrable policies are already in place in Germany and Slovenia (Blum and Erler 2013, Stropnik 2013). The conditions of grandparental leave should be similar to those for maternity and parental leave – for example, in terms of continuing to accrue pension entitlements, and having an entitlement to 'keeping-in-touch days' to maintain contact with employers.

IPPR has long argued for a more progressive parental leave system that enables families to make the choices that work best for them in the early years. This would not only involve providing the mother with a leave entitlement sufficient to protect her health and that of her baby, but also supporting a similar paid entitlement for fathers on a 'use it or lose it' basis. A third bloc of shared parental leave, also paid, could be split by parents in a way that works for them and their family.

17 <http://timewisefoundation.org.uk/>

18 Current maternity leave provision includes up to 26 weeks of paid 'additional paternity leave' that the father/partner can take if the mother returns to work.

19 Pregnant employees have the right to maternity leave, and many will be eligible for statutory maternity pay or maternity allowance (see <https://www.gov.uk/maternity-pay-leave/overview> for updated information). Those undertaking apprenticeships or vocational training are likely to be eligible.

The Icelandic government recently passed legislation to transition, by 2016, from their current system (three months of maternity leave, three months of paternity leave and three months of shared parental leave) to a system of five months of maternity leave, five months of paternity leave and two months of parental leave for parents to use as they see fit (Eydal and Gislason 2013). This is a far cry from the UK's current parental leave provision: one year's maternity leave (paid at a relatively low rate), two weeks of paid paternity leave, and a period of transferrable leave (up to six months, which can be transferred from the mother to the father). Allowing the mother to transfer leave to the father in this way reflects strong assumptions about maternal and paternal needs and responsibilities. It also means that fathers don't have their own entitlement to paternity leave – they are dependent on the eligibility of their partner. In IPPR's proposed model of a more progressive parental leave system, in which fathers have a 'use it or lose it' entitlement, it would be possible to consider whether parental leave could become 'family leave', with the additional option of transferring leave to grandparents.

5.4 Tackling long-term unemployment

The analysis in this report has also highlighted the relatively high rates of long-term unemployment among older women and men compared to other age groups. Previous welfare-to-work schemes focused on older people, recognising the unique barriers and challenges they face in returning to work. However, those discrete programmes no longer exist.

IPPR has consistently argued for a job guarantee, paid at the minimum wage or above, for any person who has been out of work and claiming JSA for more than a year, and which obliges the unemployed person to either take the job or find an alternative. This would support older women to (re-)enter the workforce, and mitigate against the scarring effects of long-term unemployment.

5.5 Grandparents and care

Many grandparents who regularly provide childcare report that it can be isolating. Toddler groups and activities can feel exclusive, making grandparents feel unwelcome (Rutter and Evans 2011b, Gray 2005). By contrast, feedback from targeted grandparent-grandchild initiatives has generally been positive, with the mutual support and exchange of information that such schemes offer being seen as valuable.

Recently, the Grandparents Association has started working with children's centres to help them support grandparents and older informal carers by offering a wider range of grandparent-specific services. As part of this initiative, children's centres with successful grandparent programmes have been awarded 'hub status' by the Grandparent's Association. So far, 'hub status' has been awarded to four centres.

More inclusive children's centres: a case study

Elmhurst children's centre in Buckinghamshire recognises the diversity of carers, and has worked to make the centre inclusive. Reflecting this inclusiveness, its activity programme includes a range of activities that specifically target different groups of carers. For example, the centre has a grandparent group for the grandparents and toddlers of the centre's reach area which takes place once a week. This group was set up in response to requests for it by grandparents, who wanted a space where they could meet other grandparents in a situation similar to their own. If children's centres were to incorporate more groups like these into

their strategies and weekly timetables, they would become better able to engage a wider group of carers, and provide grandparents with valuable additional support.

5.6 Mentoring: what employers can do

The evidence also unequivocally shows that women are under-represented in the workplace across a range of sectors, and that this is especially true of older women. While the policy measures recommended above which concern women's working lives would make a substantial impact on this issue, other methods of support such as mentoring should also be considered.

Older women have valuable skills and knowledge that is often lost when they leave jobs (by retirement or otherwise). Some older women want to contribute to their workplace in different ways during their last few years of working. Acting as a mentor can be a valuable experience for older women during their final years of work – it is not only beneficial for older women and men, but for employers and employees (mentees) as well. Through mentoring, older employees can transfer their skills and knowledge to younger workers, and employers can thereby retain valuable skills (Felstead 2011). Older workers may value this role not only as recognition of their experience but as a way of making an important, active contribution to their workplace during their last years of employment. It also represents a new challenge for older workers, which some may enjoy. Mentoring may therefore offer better outcomes for all concerned than 'wind-down' schemes which simply reward people for their years of work.

For older workers who have physically demanding jobs that they are no longer able to carry out, mentoring may offer an opportunity to transition towards supervisory and training roles.

However, in order for mentoring to be effective, older workers will require adequate training to ensure that all parties benefit from the mentoring relationship.

B&Q: an example of best practice

B&Q is an age-diverse organisation, committed to valuing the contributions of all employees. It has a successful diversity management programme that was developed in consultation with employees, customers and partners. There are elements within this diversity management programme which specifically target women and older people, including an active over-fifties recruitment policy. These policies make working at B&Q more attractive to female and older employees. B&Q considers flexible work to be the key to fostering an age-diverse workforce. Their flexible work programme considers the needs of older workers, and if an employee is unable to carry on with the physical requirements of a particular job due to age or any other reason, B&Q helps them into more customer-focused positions or mentoring and training roles. Younger workers at B&Q benefit from interacting and learning from their older colleagues.

Firms should consider introducing mentor schemes in order to retain experienced employees and capture institutional knowledge and skills which could otherwise be lost. These schemes should recruit older workers to act as mentors to develop and train less

experienced colleagues. As part of the scheme, older workers should be offered training alongside other support to ensure that the relationship between mentor and mentee is as useful as possible to both participants and businesses.

Mentoring can also bring wider benefits by combating the under-representation of women in senior roles, and many organisations are embracing mentoring as a means of supporting women professionally. However, a note of caution should also be struck here: while mentoring and advocacy can support women's progression within organisations by widening networks, building confidence and facilitating promotions, research shows that it is not a magic bullet for closing gender gaps (Carter and Silva 2010).

In addition to mentoring, there are other ways that organisations and individuals can support women. For example, Karren Brady (2013) has called for successful women to develop the talent pipeline by bringing at least two more women up with them, to instil the confidence and provide the support that many need to reach the top of their professions. IPPR has recently committed to ending all-male panels at events (Pearce 2013), with the aim of encouraging other organisations to make the same commitment. This is not tokenism – rather, it is an attempt to present a broader range of opinions rather than simply relying on existing networks. It is a commitment that requires IPPR to reflect on the way that politics and policy functions, but it would be remiss to think that it – like quotas – is enough to challenge the status quo. The underlying question is whether women are not being asked or are not able to participate (McNeil 2013). The fact that women remain largely responsible for care, and particularly childcare, explains in part both why women are often not asked and why they may not be able to participate.

5.7 Time-banking and the role of the voluntary sector

Not all carers live close to the people they look after. People who care at a distance – whose elderly family members live perhaps hundreds of miles away but still require assistance throughout the week – face numerous challenges. Some of these challenges could be resolved through time-banking schemes, like Japan's Hureai Kippu time-bank for elderly care, or systems like the Isle of Wight's pilot programme care4care. These programmes have reciprocity at their heart.

Japan introduced a time-bank system for elderly care in 1991. This was largely driven by a need to support a rapidly ageing population without solely using public funds. Japan's response to the pressure of rising caring responsibilities was a creative one: the Hureai Kippu time-bank involves no exchange of money – instead, volunteers provide services or care to the elderly and accrue credits in return. The number of credits received varies according to the amount of time spent and type of support given.

Volunteers save their credits in order to either 'cash' them in for care in the future as a type of social insurance, or transfer them to others. People can volunteer locally, and then transfer credits to family members who live in a different part of the country. In this way, older people can receive the support they require without putting extra pressure on often far-away family members to meet their caring needs directly (Aldridge et al 2002, Hayashi 2012).

Evidence shows that the Hureai Kippu scheme offers a high standard of care, and that the majority of participants prefer receiving care using this time bank system to paying for care. This is partly because they often build better relationships with carers under the Hureai Kippu scheme (Lietaer 2001). The scheme has also been found to encourage stronger ties and a greater culture of volunteering within communities.

Another time-bank scheme, care4care, is being piloted on the Isle of Wight. Members of the programme volunteer their time to care for elderly people within their community, and can 'bank' this time (in units of at least 15 minutes) for their future use or transfer it to relatives across the UK. The pilot programme started in February 2012, and by October of that year 5,000 hours had already been banked by 200 members. There are plans to expand the programme beyond the Isle of Wight.

These types of reciprocal schemes offer an innovative means of providing long-distance care. While there is no single method of promoting them more widely, some options can be suggested. There is free computer software that could be adapted to support a network that keeps a record of credits accrued and spent. There is also scope for national caring organisations to pilot this type of scheme – Age UK could do so through its federated network, or organisations such as Jewish Care could roll it out within a specific community. Local authorities could twin with other local authorities, and housing associations could run this type of scheme for its tenants in a particular area. Given the current economic climate, mutual solutions like these, which rely on strong voluntary sector contributions, are likely to become more mainstream.

Conclusion

This report has demonstrated the fact that older women make valuable contributions both in work and in caring for younger and older generations – yet older women as a group remain invisible to policymakers. Enabling older women to work for longer and alongside caring responsibilities could make an enormous positive difference not only to their lives, but to their families and society more widely.

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IDEAS to
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