## Call for contributions: The Human Rights of Older Women

### The rights of older women in international, regional, and national law, policies and programmes

1. *What legal instruments, policies and programmes exist to address the particular challenges faced by older women, and how are they implemented and monitored?*

There are no specific instrument, policies or programmes in Finland aimed especially to address the particular challenges faced by older women.

1. *What type of statistical data are collected on older women, if any, and is it disaggregated by age, gender, and other relevant factors? How are older women defined for the purposes of law, policy and data collection?*

There is no systematic policy of data collection on older women and thus no clear definition of them. However, in most of the statistics collected systematically in Finland it is possible to disaggregate the information by sex and age. Therefore, there is information available for example on income, education level and perceived health of older women.

1. *Please indicate how older women take part in participatory mechanisms?*

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## Economic, social and cultural realities lived by older women

1. *What are the specific challenges and concerns faced by older women, including on the basis of their accumulated life experience as compared to older men, in enjoying their economic, social and cultural rights (for example in terms of social protection, health, education, work, adequate standard of living, land and property ownership)? Please provide related data and statistics, including disaggregated data, where available.*

In a study conducted by Akava Works in 2020 it was revealed that among university-educated employees in the age group of 55+, age discrimination in working life was more frequent among women than it was among men. In fact, age didn’t seem to correlate with experiences of discrimination among men at all.

Most of informal carers are women, which affects their health and their living conditions and possibilities. <https://thl.fi/en/web/ageing/older-people-services-undergoing-a-change/informal-care-and-family-care>

Older women living in Helsinki run a risk to poverty higher than the average. The explaining factors are among others the fact that women have in general lower employment pensions than men and that they live alone more often than men, mostly because of widowhood. (Vaalavuo and Moisio, 2014)

1. *What forms of gender-based discrimination and inequality experienced by women throughout the life cycle have a particular impact on the enjoyment of their human rights in older age?*

Women's pensions are on average one fifth lower than men's pensions. Even though the gap has narrowed somewhat, it is still significant and above the EU average. Today, there is not much difference in the average employment rate, length of working careers or retirement of women and men, but the difference in earnings is significant even by international standards (16%).

The gender pay gap has a key impact on the gender pension gap. The unequal sharing of family leave between women and men and particularly the long periods of supported home care increase the gap between earnings and pensions.

The rules of the Finnish pension systems are the same for women and men, and the recent pension reforms are thought not to have had a significant effect on the gender pension gap. It is estimated that in 2085, the median pension for women will still be 15 percentage points lower than for men. The effects of changes in the labour market and earnings level as well as reforms in the employment pension system will not be visible until years, even decades, later.

The national pension and guarantee pension are still of greater importance to women, as women get them more often, and therefore the changes made to them also affect women in particular. (Pension differences between women and men. Overview of research and statistics. Ministry of Social Affairs and Health, 2019.)

1. *Has the COVID-19 pandemic affected older women differently than older men and how?*

*A substantial part of informal care-givers are older women, and their situation has been very difficult during the pandemic due to lack of usual services and loneliness. (Kestilä, Härmä, Rissanen 2020)*

1. *Please share examples of how older women participate in and contribute to economic, social and cultural life, including inter-generational solidarity and support.*

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### Forms of discrimination against older women and gender-specific abuses

1. *What forms of structural and systematic discrimination do older women face (for example through laws, policies, traditional and customary practices, etc.) and what measures have been taken to address them?*

See answer to question 5.

1. *How do intersectional factors exacerbate the combined effect of ageism and sexism, including the perspective of older LGBTI women, older women with disabilities, older migrant women, older women belonging to indigenous and minority groups, etc.?*
2. What forms does gender-based violence and abuse against older women take and how is such violence prevalent? Please share available data and statistics, including in relation to femicides.

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1. Please provide examples of how the life cycle perspective is integrated into policies and programmes to prevent and address gender-based violence against women and girls.

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1. Please share information about reporting, accountability, remedy and protective mechanisms available and targeted to older women victims of gender-based violence and discrimination.

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