

National Advisory Council on Women and Girls: Monthly Spotlight

OLDER WOMEN

Summary

This paper presents evidence about the lives of older women in Scotland. For the purposes of this paper, this includes women aged 50 and older.

Scotland's **population is ageing**. In June 2018, 39.6% of the population was estimated to be aged 50 and over – this is projected to increase to 43.8% by 2041. However, the proportion of women among the over-50s is expected to fall.

Overall, women have a longer life expectancy than men, but they are also expected to live more years in poor health. Women aged 55 and over are more likely to have a **long-term condition** than not to have one. However, women aged 65 and over reported **better mental health** on average than those aged 55-64, in 2017.

Women aged 75+ have higher levels of **trust** in others, trust in their neighbourhood, and sense of **involvement in their local community** than younger women. However, they are the least likely to contact friends, relatives or neighbours 'most days'. Older women are much more likely than older men to **live alone**. They are also more likely to live in social housing, and less likely to own their own home.

Pensioner employment had risen consistently over the preceding decade. Older women experience a greater **gender pay gap** than younger groups.

Key Figures

- In June 2018, there were more women than men aged 50+ in Scotland according to population estimates (53% women).
- In 2011, a quarter (24%) of women aged 50+ were widowed or the surviving partner from a same-sex civil partnership, compared to just a tenth (9%) for men.
- A third (32%) of women aged 50+ lived in a single-person household, compared to only a fifth (22%) of men aged 50+, as of 2011.
- Long-term conditions increased with age. As of 2017, 57% of women aged 55-64, 65% of women aged 65-74, and 72% of women aged 75+ had a long-term condition (lasting, or expected to last, 12 months or more).
- There were twice as many deaths in 2017 among women (4,384) than among men (2,165) where dementia or Alzheimer's disease was the underlying cause.

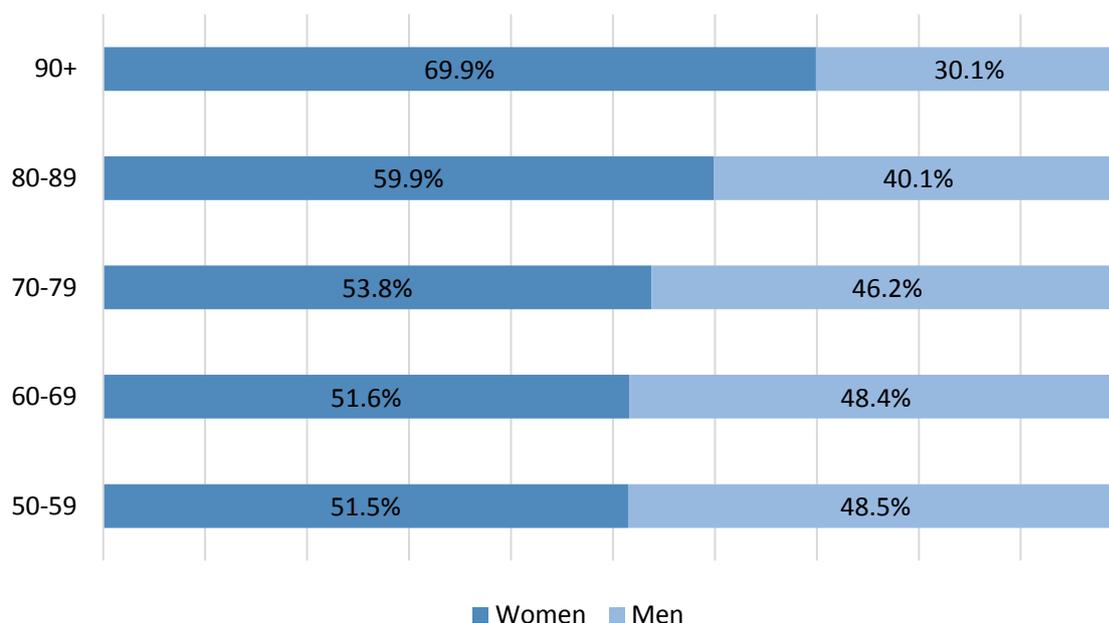
CONTENTS

- 1 Population
- 2 Education
- 3 Employment
- 4 Housing
- 5 Caring
- 6 Social Care
- 7 Health

1. POPULATION

Scotland's population has most recently been estimated at 5,438,100 (as of 30 June 2018).¹ Overall, 39.6% of the population are estimated to be aged 50 and over, and 8.4% are estimated to be 75 and over. 51.3% of the population is estimated to be female, but this rises to 53.2% among those aged 50+. The graph below shows the estimated proportion of men and women among older age groups in Scotland.

Graph 1: Older Scottish population by age and gender (mid-2018 population estimates, NRS)

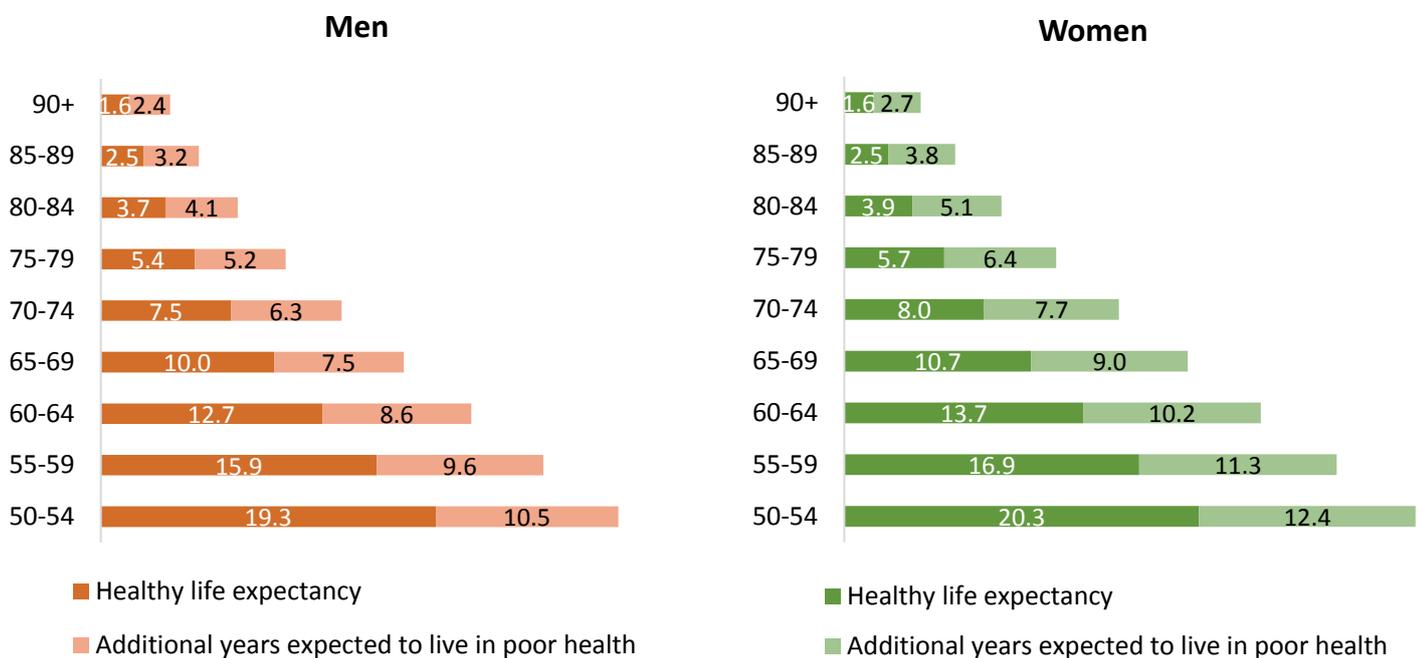


Scotland's population is projected to grow, and also to age. It is expected to rise to 5.58 million in 2026, and to 5.69 million in 2041.² Its population is expected to age overall: estimates are that by 2026, 41.2% of the population will be aged 50+, and that by 2041 this will rise to 43.8%. The proportion of women among older people is

projected to decrease, however, since men are projected to experience a larger increase in life expectancy than women. It is estimated that by 2026, 53.1% of those aged 50+ will be women, and that this will fall to 52.9% by 2041.

Overall, women have a longer life expectancy than men, but they are also expected to live more years in poor health compared to men. Healthy life expectancy for men and women in Scotland, as of 2015-17, and based how individuals perceive their general health, is shown in the graphs below.³

Graph 2: Life expectancy and healthy life expectancy in years, Scotland 2015-17 (National Records of Scotland)



These graphs show that, for example, a woman aged 75-79 is expected to live for another 12.1 years and 5.7 of these years (47%) are expected to be lived in good health. In comparison, a man of the same age is expected to live for another 10.6 years, with 5.4 of these (51%) expected to be lived in good health.

1.1 Relationships

Older women are much more likely to be widows than older men are to be widowers.

In 2011 (when the last census was carried out in Scotland), 53% of women aged 50+ were married or in a registered same-sex civil partnership.⁴ 8% had never married or registered a same-sex civil partnership, and 24% were widowed or the surviving

partner from a same-sex civil partnership. In contrast, just 9% of men aged 50+ were a widower or the surviving partner from a same-sex civil partnership.

1.2 Community

Women aged 75+ have higher levels of **general trust** in others, **trust in their local neighbourhood**, and sense of **involvement in their local community** than those in younger age groups.⁵ In 2015/2017, 56% of women aged 75+ felt that most people can be trusted, compared to 50% on average for women of all ages. Trust was higher when women were asked specifically about their local neighbourhood: 75% of women aged 75+ felt that most people in their local neighbourhood can be trusted (61% average for all ages).

When asked how involved they felt in their local community, 37% of women aged 75+ said that they felt involved 'a great deal' or 'a fair amount' – the average was 31% for all age groups (and just 17% for those aged 16-24).

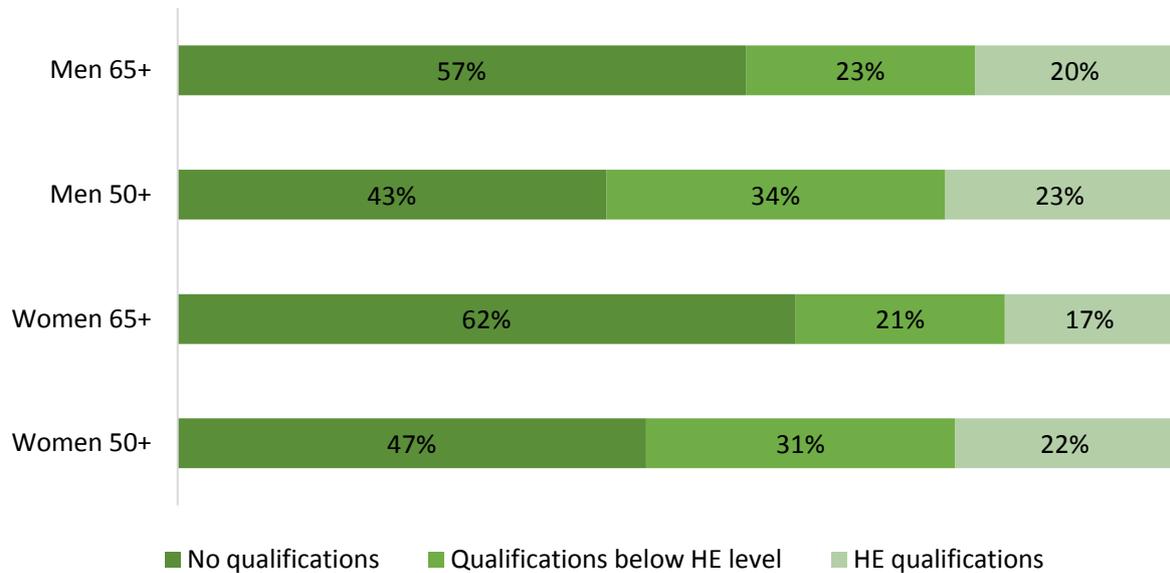
However, women aged 75+ were the least likely to contact friends, relatives or neighbours 'most days'. 70% of women aged 75+ contacted friends, relatives or neighbours 'most days', compared to 77% for women aged 65-74 and 76% for those aged 55-64. The average for women of all ages was 79%.

Older people have lower internet usage rates than younger age groups. In 2016, 67% of adults aged 75+ did not use the internet (compared to just 1% of those aged 16-24).⁶ Women aged 75+ were 11 percentage points less likely to use the internet than men of the same age.

2. EDUCATION

As of 2011, older women were more likely than older men to have no qualifications.⁷ The difference was more pronounced for those aged 65+ than for those aged 50+, as the graph below shows. Older women were also slightly less likely to have a higher Education (HE) qualification than older men, in both age groups.

**Graph 3: Highest level of qualification by gender and age, 2011
(National Records of Scotland)**



3. EMPLOYMENT

Research conducted in 2016 found that pensioner employment had risen consistently over the preceding decade, including through the last recession.⁸ Between 2004 and 2015, pensioner employment rose by 94%, whilst the employment rate increased from 5.2% to 8.2% over the same period. Data on the economic activity status of pensioners suggests that in 2015, 79% of female workers over the age of 65 were occupied in part-time jobs (and 56% of male workers).

Overall, pensioners were more likely than any other age group to be self-employed. Working pensioners were found to work mainly in medium-high skilled occupations, but female pensioners worked considerably more in medium-low and low skilled occupations than male pensioners. The reasons that pensioners were choosing to remain in work included:

- Not yet feeling ready to stop working
- Income to help cover essential items, such as bills
- To boost pension income
- People wanting to continue to use their skills and/or employers needing those skills
- Income to help cover discretionary spending
- Opportunities to work flexible hours
- A desire to stay mentally/physically fit
- A wide range of personal reasons.

Prior to April 2010, women reached the state pension age (SPA) at 60. Between April 2010 and November 2018 the SPA for women increased to 65. These changes did not affect the SPA for men, which remained at 65. The SPA for both men and women will increase further to reach 66 by 2020, and will continue to increase to 67 years between 2026 and 2028.⁹

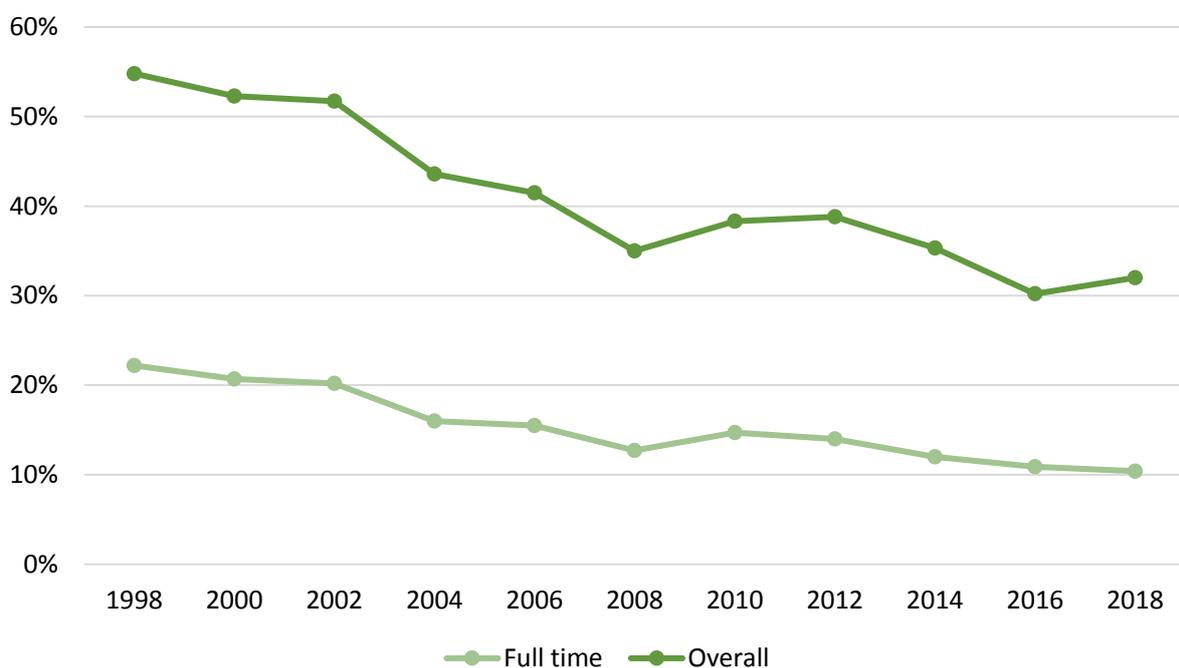
Older women experience a greater **gender pay gap** than younger age groups. The gender pay gap is the difference in average hourly earnings between men and women, and it is expressed as a percentage of men's average hourly earnings. There are a number of different ways to measure the gender pay gap.

Looking at **median hourly earnings** for those working **full time**, women aged 50-64 experienced a pay gap of 10.4% in 2018.¹⁰ In comparison, the 2018 median full-time gender pay gap was 8.1% for ages 35-49, 1.3% for ages 25-34, and -3.2% for ages 16-24.

When **all employees** are taken into account (including those working part-time as well as full-time), the pay gap was 21.6% for ages 50-64, and 17.7% for those aged 65+.

The graph below shows how these gender pay gaps have changed over time for the 50-64 age group (note that there were discontinuities in the data series in 2004, 2006 and 2011 due to methodological changes).

Graph 4: Gender pay gap for ages 50-64 over time, full-time and all employees (ASHE median hourly earnings excl. overtime)



Recent research has found that older women are particularly disadvantaged in terms of **choice around their later working life**.¹¹ Women were more likely than men to have been negatively affected by the cumulative interaction of **insecure, low-paid** jobs alongside **multiple caring responsibilities** throughout their lives. Women in this situation were less likely to have built up sufficient pension entitlements to retire with an adequate income. For those participants with caring responsibilities, employer flexibility around taking leave and adjusting working hours was greatly appreciated as a means of enabling them to combine work and care.

Lower-income women were most likely to suffer the financial consequences of insecure labour market conditions, caring responsibilities and health problems, especially if they were single or divorced. They were also more likely to be

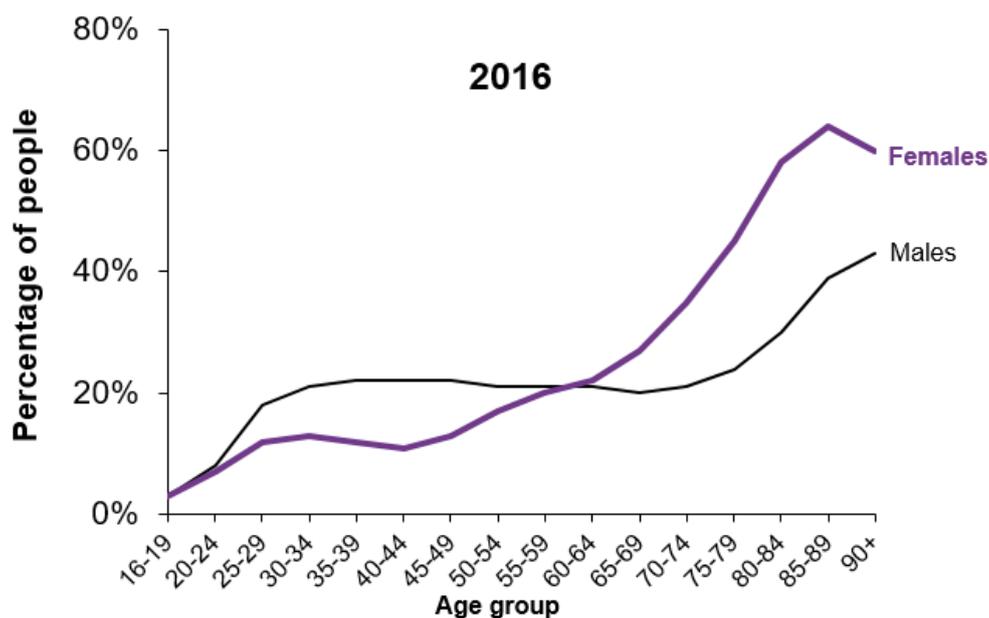
employed in less secure and lower-paid work. These findings may help explain why the gender pay gap is higher among older cohorts of workers.

The research found resistance among some participants to shifting societal expectations that people should now work longer, and that women in particular tended to express long-held expectations about retiring at 60, if not before. The rise in state pension age for women was seen as a 'shift in goalposts' and widely perceived as unfair. Participants' ability to retire from paid employment was, to a large extent, shaped by financial constraints.

4. HOUSING

Among those living in a household in 2011 (at the time of the last census), older women were far more likely than older men to be living in a one-person household: 32% of women aged 50+ lived in a single-person household, compared to 22% of men aged 50+.¹² Older women were also more likely to be living in a one-family household as a lone parent – 7% of women aged 50+, compared to 3% of men the same age. The graph below shows how the percentage of women and men living alone differed by age group in 2016.¹³

Graph 5: Percentage of people living alone, by age (National Records for Scotland, Household Projections for Scotland)



Both older men and older women in Scotland are most likely to be living in housing that they own (either outright, or with the help of a loan or mortgage), compared to renting or other form of tenure.¹⁴ Women aged 65+ are more likely than those aged 50-64 to be in social rented housing. The table below shows the proportions of men and women in different age groups that had different types of tenure in 2017.

Table 1: Tenure of households by gender and age, 2017 (Scottish Household Survey, 2017)

		16-49	50-64	65+	Base number
Men	Owner occupied (%)	57	73	78	2910
	Social rent (%)	17	19	18	920
	Private rent (%)	24	8	3	640
	Other (%)	2	1	1	70
Base number		1890	1250	1400	4540
Women	Owner occupied (%)	55	76	73	3340
	Social rent (%)	22	18	21	1250
	Private rent (%)	22	5	4	610
	Other (%)	1	1	2	70
Base number		2210	1260	1800	5270

Note: Owner occupied includes both 'owned outright' and 'buying with help of loan/mortgage'; Social rent includes Local Authority and Housing Authority or Co-op rented. The adults in this sample are random adults selected from each household that responded to the Survey. Base numbers have been rounded to the nearest 10.

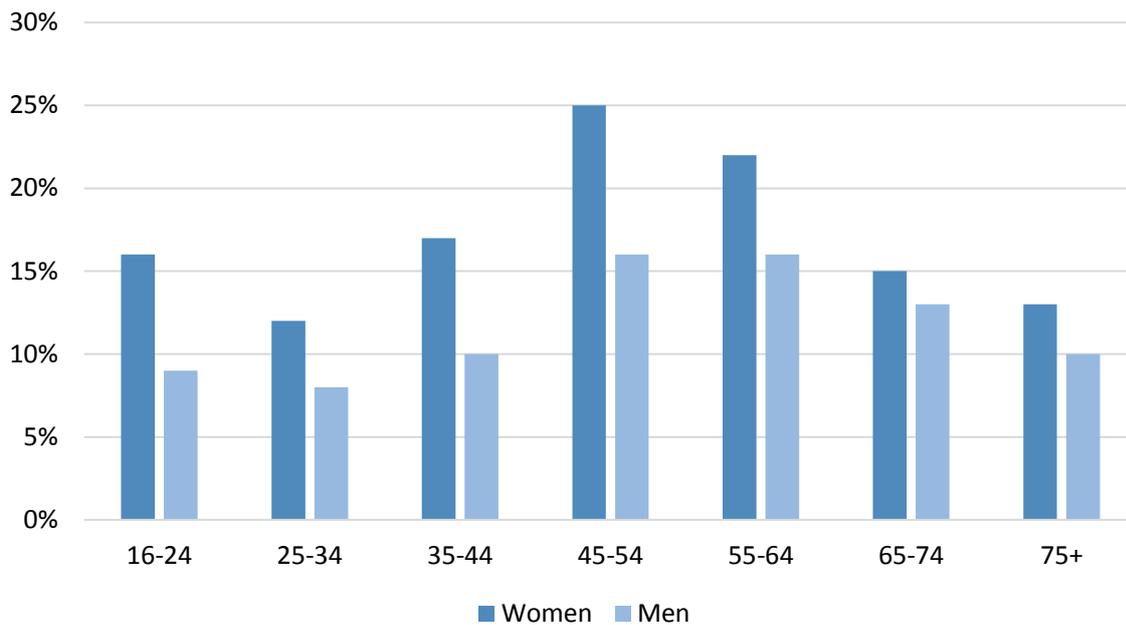
In 2017, the vast majority of both women and men aged 65+ felt very or fairly **safe in their home alone at night** (97% of women and 99% of men in this age group).¹⁵

Older women were much less likely than older men to feel **safe walking alone at night in their neighbourhood** (this difference is also true for younger age groups).¹⁶ In 2017, 74% of women aged 60-74 and 50% of those aged 75+ said that they felt very or fairly safe walking alone at night in their neighbourhood. In comparison, 89% of men aged 60-74 and 78% of men aged 75+ said the same.

5. CARING

Women are more likely than men to provide regular help for any sick, disabled or frail person across all age groups. As the graph below shows, women aged 45-54 are the most likely to provide this care, followed by women aged 55-64.

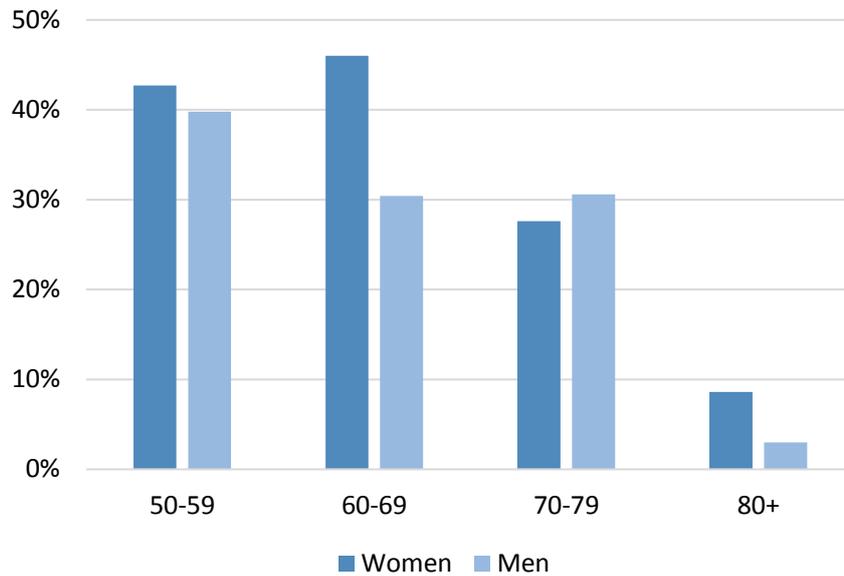
Graph 6: Provision of any regular help for any sick, disabled or frail person, by age and gender (Scottish Health Survey, 2017)



Among women who provide regular help for any sick, disabled or frail person, those aged 75+ are the most likely to spend **50 or more hours a week** caring.¹⁷ 25% of those aged 75+ who provide regular care do so for 50 or more hours a week, compared to 19% for women aged 65-74, and 14% for women aged 55-64.

The Healthy Aging in Scotland study (HAGIS) asked older men and women whether they provided care for either adults or children, and similarly found that women were more likely to provide care across all age groups.¹⁸ Amongst this group of older people, women aged 60-69 were the most likely to be providing care for adults or children.

Graph 7: Provision of either adults or child care, by age and gender (HAGIS Pilot Survey, 2017)

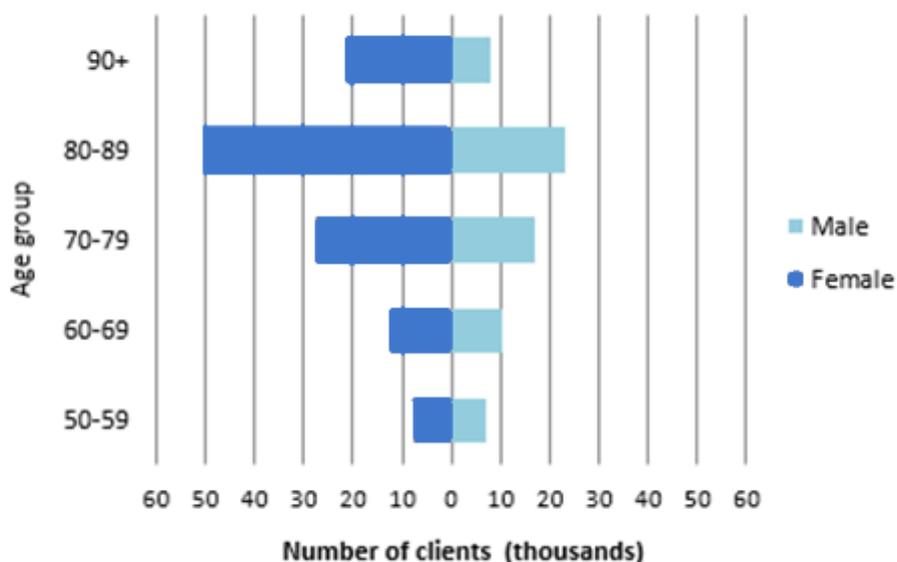


The Scottish Health Survey has found that for the majority of older men and women carers, their caring has either not affected their employment, or they have never had a job.¹⁹ However, a small proportion of carers reported impacts on their employment, including being unable to take up work, having to work fewer hours, leaving work altogether or taking early retirement. Findings were broadly similar for men and women.

6. SOCIAL CARE

Nearly 120,000 women aged 50+ received some form of social care in Scotland in 2017.²⁰ This means that around 1 in 10 women aged 50+ received social care. Just over 50,000 of these women were aged 80-89. The graph below shows the numbers of older men and women who received social care in 2017, by age group.²¹

Graph 8: Clients receiving social care in 2017, by age and gender (Social Care Survey 2017)



30% of the women who received social care had home care and 69% had a community alarm or other telecare service. 32% of these women received **personal care** through home care services or self-directed support. Personal care can include help with:

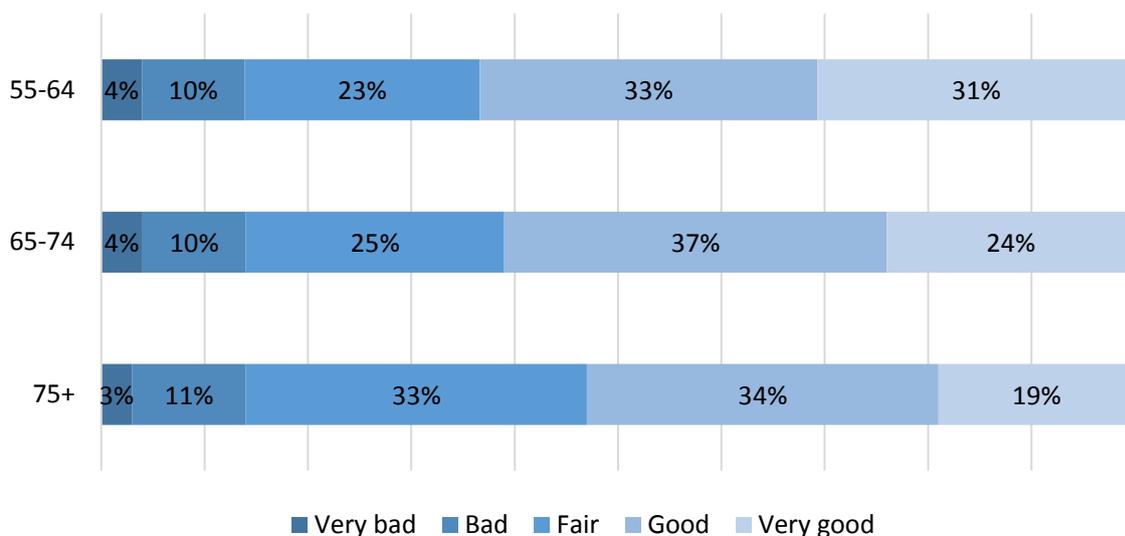
- personal hygiene
- continence management
- food and diet
- problems with immobility
- counselling and support
- simple treatments (such as assistance with medication, application of creams and lotions, simple dressings, oxygen therapy)
- personal assistance (such as assistance with dressing, surgical appliances, prostheses, mechanical and manual aid, and assistance to get up and go to bed).²²

Around 7,350 of these women who received some form of social care (6%) were recorded as having dementia. However, it is important to note that dementia is known to be under-recorded in social care management information systems.

7. HEALTH

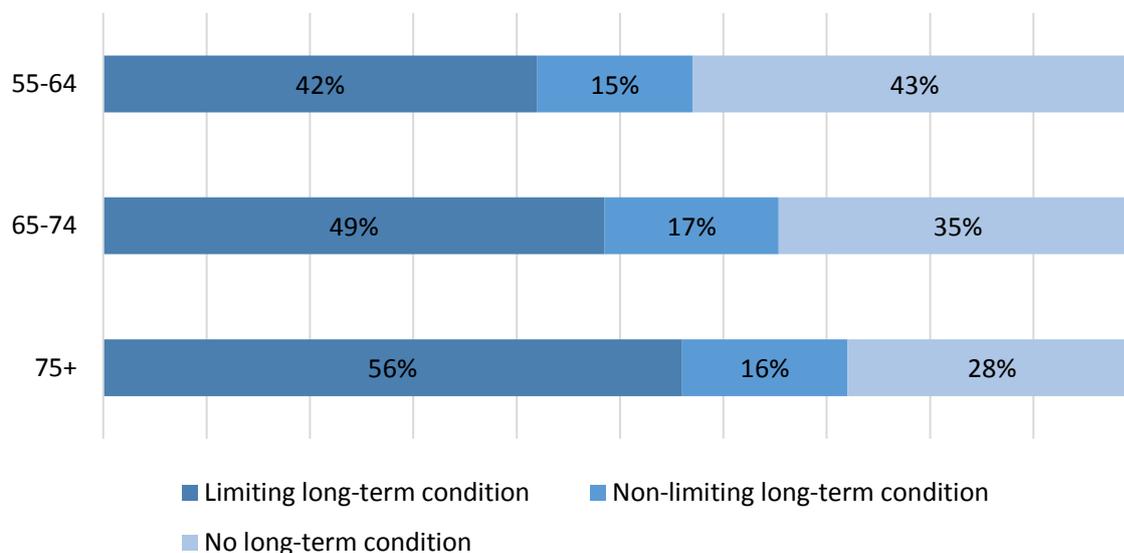
The proportion of older women self-assessing their general health as good or very good decreases with age. As the graph below shows, 64% of women aged 55-64 reported having good or very good health. This fell to 61% for women aged 65-74, and to 53% for those aged 75+. In comparison, the percentage of older men reporting good or very good general health ranged from 67% for those aged 55-64 to 50% of those aged 75+.

Graph 9: Women's self-assessed general health, by age (Scottish Health Survey, 2017)



Women aged 55 and over are more likely to have a long-term condition than not to have one. A long-term condition is a physical or mental health condition or illness lasting, or expected to last 12 months or more. As of 2017, 57% of women aged 55-64, 65% of women aged 65-74, and 72% of women aged 75+ had a long-term condition (figures are similar for men, at 59%, 64% and 71% of men respectively in these age groups reporting a long-term condition).²³

Graph 10: Prevalence of limiting and non-limiting long-term conditions in women, by age (Scottish Health Survey, 2017)



7.1 Dementia

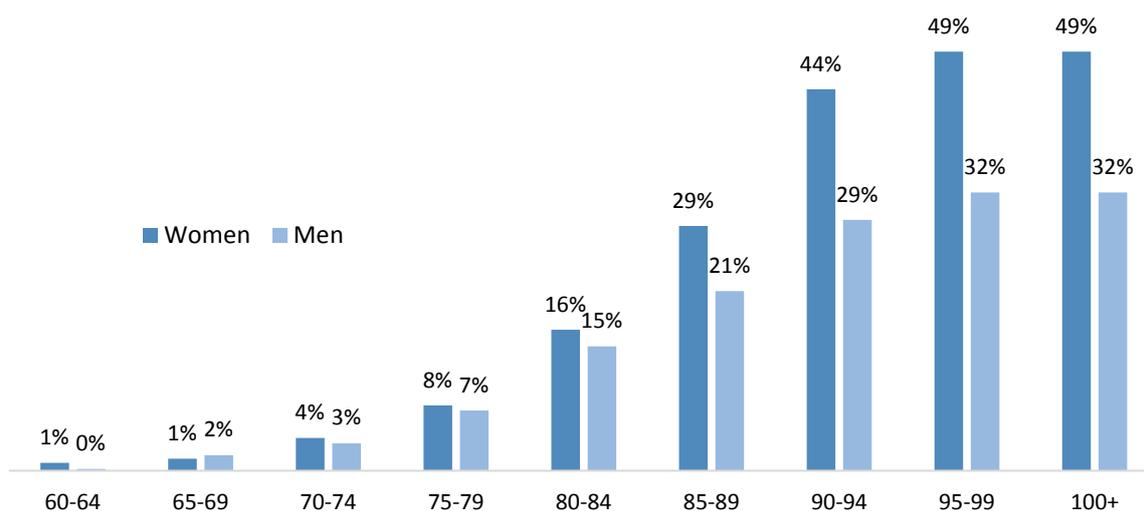
Dementia is a syndrome associated with an ongoing decline of brain functioning.²⁴ It can include problems with memory loss, thinking speed, language, understanding, judgement, movement and mood. Alzheimer’s disease is a type of dementia.

There were twice as many deaths in 2017 among women (4,384) than among men (2,165) where dementia or Alzheimer’s disease was the underlying cause.²⁵ However, the relative gap is narrowing, since there were almost 3 times as many deaths among women than men in 2000. The average age at death for women was 87.8 years in 2017 (and slightly lower for men, at 85.1). 88% of women for whom dementia or Alzheimer’s disease was the underlying cause of their death were aged 80+, and only 1% were under the age of 70.

A 2016 report commissioned by Scottish Government estimated that the number of individuals newly diagnosed with dementia in Scotland would increase by 17% from 2014 to 2020, due to population growth in older age groups.²⁶ The age group with the most estimated diagnosis of dementia appeared to be 80-84 year olds. However, this research did not consider the differences in diagnosis rates between men and women. International research suggests that while incidence rates of dementia are similar for men and women up to a certain age (different studies suggest up to age 85 and up to age 90), the incidence rate is greater in women in very old age.²⁷

The graph below shows Alzheimer Scotland’s estimation of the number of people with dementia in Scotland, based on prevalence rates calculated from European research.²⁸

Graph 11: Estimated % adults in Scotland with dementia, by age and gender (Alzheimer Scotland, 2017)



7.2 Cancer

In 2017, around 88% of cancer incidents in women were in those aged 50+ (and around 96% of cancer deaths).²⁹ For women in this age group the most common cancers were:

- breast (21% of all cancer in women 50+)
- lung (19%)
- and colorectal (11%).

For women aged 50+ where a death was from cancer, the most common cancers were lung (27%), breast (12%) and colorectal (11%).

Women aged 50-70 are invited for **breast screening** every three years (and women over 70 are screened on request). Overall, breast screening uptake rates have been decreasing (72% in 2013-2016 compared to 75% in 2007-2010).

Women aged 25-64 are invited for **cervical screening**, with those aged 50-64 invited every 5 years. Women on non-routine screening (where screening results have shown changes that require further investigation or follow up) are now invited up to age 70. Uptake for women aged 50-64 was 77% in 2017-18 which is higher

than for women aged 25-49 (71%). The peak age for screening uptake is 50-54, with an uptake rate of 80%.

All people aged 50-74 are invited for **bowel screening** every 2 years. Those aged over 74 can self-refer or opt in. In 2016-2018, bowel screening uptake was 60% for women compared to 55% for men. Women in the least deprived quintile have a higher rate of uptake (70%) compared to the most deprived (46%).

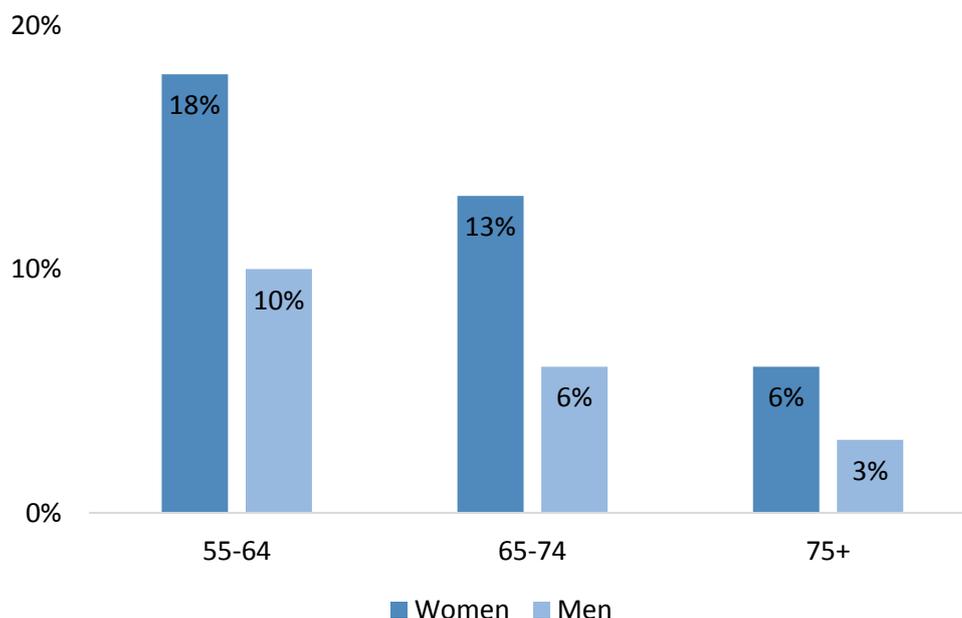
7.3 Mental health

Women aged 65 and over reported better mental health on average than those aged 55-64, in 2017.³⁰ The Scottish Health Survey measures wellbeing with the Warwick-Edinburgh Mental Wellbeing Scale (WEMWBS), which assesses positive affect (optimism, cheerfulness, relaxation) and satisfying interpersonal relationships and positive functioning (energy, clear thinking, self-acceptance, personal development, mastery and autonomy). The lowest possible score is 14, and the highest is 70.

The average WEMWBS score for women of all ages in 2017 was 49.7. Women aged 55-64 scored slightly lower on average, at 49.5. This rose to 51.0 for women aged 65-74, while it was slightly lower for women aged 75+, at 50.8.

Similar proportions of older men and women suffer from depression, but older women are much more likely than older men to suffer from anxiety. In 2014-2017, the proportion of older women with 2 or more symptoms of anxiety was around twice that of men in all age groups.

Graph 12: % of people with 2 or more symptoms of anxiety, by age and gender, 2014-17 (Scottish Health Survey 2017)



NOTE

Data sources drawn on in this report collect self-reported data on whether respondents are male or female. The term gender is therefore used throughout this report, although though some data sources use the term sex in their research.

REFERENCES

-
- ¹ National Records of Scotland, 2019. *Mid-2018 Population Estimates Scotland*. Available at: <https://www.nrscotland.gov.uk/statistics-and-data/statistics/statistics-by-theme/population/population-estimates/mid-year-population-estimates/mid-2018> [accessed 29 April 2019].
 - ² National Records of Scotland, 2017. *Projected Population of Scotland (2016-based)*. Available at: <https://www.nrscotland.gov.uk/statistics-and-data/statistics/statistics-by-theme/population/population-projections/population-projections-scotland/2016-based> [accessed 29 April 2019].
 - ³ National Records of Scotland, 2019. *Health Expectancies in Scottish Areas: 2015 to 2017*. Available at: <https://www.nrscotland.gov.uk/statistics-and-data/statistics/statistics-by-theme/life-expectancy/life-expectancy-in-scottish-areas/healthy-life-expectancy-in-scottish-areas-2015-2017> [accessed 10 May 2019].
 - ⁴ Scotland's Census 2011 - National Records of Scotland. Table DC1107SC - Marital and civil partnership status by sex by age. Available at: <https://www.scotlandscensus.gov.uk/ods-web/standard-outputs.html> [accessed 29 April 2019].
 - ⁵ Scottish Government, 2018. *Scottish Health Survey 2017: Volume 1 – Main Report*. Available at: <https://www.gov.scot/publications/scottish-health-survey-2017-volume-1-main-report/> [accessed 3 May 2019].
 - ⁶ Scottish Government, 2017. *Scottish Household Survey 2016: Annual Report*. Available at: <https://www.gov.scot/publications/scotlands-people-annual-report-results-2016-scottish-household-survey/pages/7/> [accessed 13 May 2019].
 - ⁷ Scotland's Census 2011 - National Records of Scotland. Table DC5102SC - Highest level of qualification by sex by age. Available at: <https://www.scotlandscensus.gov.uk/ods-web/standard-outputs.html> [accessed 29 April 2019].
 - ⁸ Scottish Government, 2016. *An Investigation of Pensioner Employment*. Available at: <https://www.gov.scot/publications/investigation-pensioner-employment/pages/1/> [accessed 3 May 2019].
 - ⁹ Department for Work and Pensions, 2017. *State Pension Age Review*. Available at: <https://www.gov.uk/government/publications/state-pension-age-review-final-report> [accessed 13 May 2018].
 - ¹⁰ Scottish Government, 2018. *Annual Survey of Hours and Earnings – SCOTLAND – 2018*. Available at: <https://www2.gov.scot/Topics/Statistics/Browse/Labour-Market/Earnings/ASHE-SCOT-2017> [accessed 3 May 2019].
 - ¹¹ Scottish Government, 2017. *Older People and Employment in Scotland: Research*. Available at: <https://www.gov.scot/publications/older-people-employment-scotland/> [accessed 3 May 2019].
 - ¹² Scotland's Census 2011 - National Records of Scotland. Table DC1109SC - Household composition by sex by age. Available at: <https://www.scotlandscensus.gov.uk/ods-web/standard-outputs.html> [accessed 29 April 2019].
 - ¹³ National Records of Scotland, *Houshold Projects for Scotland, 2016-based*. Original data available at: <https://www.nrscotland.gov.uk/statistics-and-data/statistics/statistics-by-theme/households/household-projections/2016-based-household-projections> [accessed 8 May 2019].
 - ¹⁴ Unpublished analysis from the Scottish Household Survey 2017.
 - ¹⁵ Unpublished analysis from the Scottish Household Survey 2017.
 - ¹⁶ Unpublished analysis from the Scottish Household Survey 2017.
 - ¹⁷ Scottish Government, 2018. *Scottish Health Survey 2017: Volume 1 – Main Report*. Available at: <https://www.gov.scot/publications/scottish-health-survey-2017-volume-1-main-report/> [accessed 3 May 2019].
 - ¹⁸ E. Douglas, T. Wilson & D. Bell (eds), 2017. *Healthy Ageing in Scotland: The Pilot Study*. Available at: <https://www.hagis.scot/publications/> [accessed 3 May 2019].

-
- ¹⁹ Source: Scottish Health Survey 2017. Supplementary tables: Part 2, W81. Available at: <https://www2.gov.scot/Topics/Statistics/Browse/Health/scottish-health-survey/Publications/Supplementary2017> [accessed 3 May 2019].
- ²⁰ Unpublished analysis from the Scottish Government Social Care Survey 2017.
- ²¹ Unpublished analysis from the Scottish Government Social Care Survey 2017.
- ²² Scottish Government, 2019. *Free Personal and Nursing Care*. Available at: <https://www2.gov.scot/Topics/Health/Support-Social-Care/Support/Adult-Social-Care/Free-Personal-Nursing-Care> [accessed 3 May 2019].
- ²³ Scottish Government, 2018. Scottish Health Survey – 2017 – Supplementary Tables. Part 4. Available at: <https://www2.gov.scot/Topics/Statistics/Browse/Health/scottish-health-survey/Publications/Supplementary2017> [accessed 29 April 2019].
- ²⁴ NHS, 2017. *Dementia Guide*. Available at: <https://www.nhs.uk/conditions/dementia/about/> [accessed 29 April 2019].
- ²⁵ National Records of Scotland, 2018. *Dementia and Alzheimer's Deaths*. Available at: <https://www.nrscotland.gov.uk/statistics-and-data/statistics/statistics-by-theme/vital-events/deaths/dementia-and-alzheimers-deaths> [accessed 29 April 2019].
- ²⁶ Scottish Government, 2016. *Estimated and Projected Diagnosis Rates for Dementia in Scotland, 2014-2020*. Available at: <https://www.gov.scot/publications/estimated-projected-diagnosis-rates-dementia-scotland-2014-2020/pages/1/> [accessed 2 May 2019].
- ²⁷ A. Ott, M. Breteler, F. Harskamp, T. Stijnen & A. Hofman, 1998. Incidence and Risk of Dementia: The Rotterdam Study. *American Journal of Epidemiology*, 147(6): 574-580 ; A. Ruitenberg, A. Ott, J. Swieten, A. Hofman & M. Breteler, 2001. Incidence of Dementia: Does Gender Make a Difference? *Neurobiology of Aging*, 22(4): 575-580.
- ²⁸ For the 30-89 age groups, population projections for 2017 are 2012 based and from the General Register Office for Scotland. For the 90+ age group, population projections for 2017 are 2012 based and from the Office for National Statistics. The prevalence rate applied to the population projections is from the EuroCoDe study (2009). See https://www.alzscot.org/campaigning/statistics#_edn1 [accessed 2 May 2019].
- ²⁹ ISD Scotland, 2019. *Cancer*. Available at: <https://www.isdscotland.org/Health-Topics/Cancer/> [accessed 8 May 2019].
- ³⁰ Scottish Government, 2018. *Scottish Health Survey 2017: Volume 1 – Main Report*. Available at: <https://www.gov.scot/publications/scottish-health-survey-2017-volume-1-main-report/> [accessed 3 May 2019].