

POTENTIAL MFJ article

Older women have been making the news recently, and not in a good way. Some might welcome the exposure after decades of [invisibility](#), but it's attention for all the wrong reasons.

Despite on average living longer than men, older women are more likely to age with a [higher number of chronic health conditions](#); we are the cohort now most at risk of homelessness, and a whopping 34% of single older women live in [permanent income poverty](#). Older women in Australia on average retire with less than [half the superannuation of men](#) - and they're the ones lucky enough to have accumulated super at all.

In a society that defines individuals as economic units and success through a paradigm of [masculine competition](#), older women could be forgiven for feeling we are small change. For those of us already retired, poorer economic outcomes may reflect the timelines of legislative 'protections' from discrimination – *late onset equality*, perhaps.

But what of women heading towards retirement? Despite immense social and political change, inequality continues to resonate for the boomer generation (roughly between 50-70) and even for women in their 40s: a full 25 years from [Keating's super guarantee](#) and almost half a century on from [equal pay](#).

Despite more women accessing paid employment than at [any other time in history](#), Australia's persisting gender pay gap and women's patterns of underemployment continue to drive negative later life outcomes. Cultural expectations around gender compound barriers to wealth accumulation, with motherhood, divorce and experience of family violence all likely to negatively affect women's [home ownership](#), for example.

From around the age of 40, women become a 'devalued and marginalised group' in the labour market by virtue of our ['simultaneous membership in the categories of old and women'](#). This sees us as reaching our professional peak at 35¹ - ten years earlier than men (and, interestingly, in line with our diminishing fertility).

From age 45, women become the cohort most likely to be long-term unemployed and by 55, our menfolk join us in being on *Newstart* for [twice the duration of younger, unemployed Australians](#).

To compound older women's economic disadvantage, we experience socially-determined health outcomes. Emerging knowledge around [intersectionality](#) and the complex ways in which discrimination influences health is starting to focus on the context of ageing. Indigenous women, women from minority ethnic groups, women living with disability and women from the LGBTI community – including trans women - are all vulnerable to dual, even multiple discriminations over the lifecycle. These may influence both mental and physical health outcomes, as well as financial wellbeing.

¹ Itzen & Phillipson, 1995

While all this could all add up to something quite depressing for those of us facing impending older age – and yes, women are more [prone to depression](#) – luckily it's not all doom and gloom.

Women are better educated than ever. We are [entrepreneurial multitaskers](#) who continue to provide the social glue of civic society, despite our [disproportionate family responsibilities](#). The economic contribution of our unpaid care underpins the neoliberal bulwark of the [rolled back state](#); and as [sandwich carers](#) looking after adult children with disabilities, grandchildren and ageing parents, we contribute significantly to the GDP...even when excluded from the paid workforce.

Yet by fulfilling gender expectations in putting family first, why should women effectively need to succumb to economic insecurity? The retirement income gap needs to be addressed through both systemic and cultural progress; but interventions should also address women's immediate needs. Already Australia is seeing some programs supporting older women to re-enter the workforce - [WomanKind](#) is a great example. But to fully address the complexity of circumstances facing women, we also need to seek alternatives for income generation.

Initially lauded as a pathway out of poverty for women in the developing world, microenterprise is increasingly gaining traction in Australia. Programs such as [Sisterworks](#) and [Stepping Stones](#) have empowered migrant and refugee women and this week Melbourne will see the launch of *Money For Jam*, a microenterprise project specifically designed to address income poverty for ageing women.

Co-designed by older women experiencing homelessness and deprivation, in collaboration with the Centre for Applied Policy in Positive Ageing at policy think tank [Per Capita](#), *Money For Jam* reimagines traditional approaches to business within a more feminised framework. With diminishing self-worth identified as a key hurdle for older women, *Money For Jam* combines enterprise skills-development with regular 'wellbeing boosts' for participants. One-on-one mentoring supports women to develop ideas based on their individual strengths and skills and ongoing peer support structures promote sustainable outcomes for participants.

Positive social impact for disadvantaged groups is never easy to achieve. The road to social reform is littered with good intentions. Approaches where the 'end user' is central to program design are far more likely to have a positive impact, both for the communities involved and arguably more broadly. Only through a return to grassroots or 'bottom up' policy solutions are we able to explore genuine responses to wicked social problems while also bringing a democratic impact.