

The Commission on the Status of Women



***MEASURES TO PROTECT WOMEN FROM POVERTY, WITH A
PARTICULAR FOCUS IN OLD AGE***

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1. INTRODUCTION

1. INTRODUCTION TO THE COMMITTEE

The Commission on the Status of Women (CSW) is the principal global intergovernmental body exclusively dedicated to the promotion of gender equality, the rights and the empowerment of women. A functional commission of the Economic and Social Council (ECOSOC), it was established by ECOSOC resolution 11(II) of 21 June 1946.

The CSW is instrumental in promoting women's and girls' rights, documenting the reality of their lives throughout the world, and shaping global standards on gender equality and the empowerment of women and girls.

In 1996, ECOSOC in resolution 1996/6 expanded the Commission's mandate and decided that it should take a leading role in monitoring and reviewing progress and problems in the implementation of the Beijing Declaration and Platform for Action, and in mainstreaming a gender perspective in UN activities.

During the Commission's annual two-week session, representatives of UN Member States, civil society organizations and UN entities gather at UN headquarters in New York. They discuss progress and gaps in the implementation of the 1995 Beijing Declaration and Platform for Action, the key global policy document on gender equality, and the 23rd special session of the General Assembly held in 2000 (Beijing+5), as well as emerging issues that affect gender equality and the empowerment of women and girls. Member States agree on further actions to accelerate progress and promote women's and girls' enjoyment of their rights in political, economic, and social fields. The outcomes and recommendations of each session are forwarded to ECOSOC for follow-up.

2. INTRODUCTION TO THE TOPIC

All over the world, women are more affected by poverty than men in all age groups. However, the greatest risk of poverty is seen among older adults. In many countries, people over the age of 65 are more likely to live in relative poverty than the working age population. This effect is almost completely due to the high poverty rates among older women. Although older men who live in developed countries often have lower poverty rates than younger men, the risk of poverty for women rises steadily with age.

Women participate less often in the formal labor market, earn less on average, and even work in unregulated or non-protected forms of employment. These inequalities lead to lower pension entitlements and a significant gender pension gap. Due to the unequal division of unpaid care work and family duties, women interrupt their employment careers more frequently and subsequently they have shorter periods of contribution in pension systems.

Legal and social factors also play an important role: In 75 countries, there are still restrictions on women's property and succession rights, which further weakens their economic security. There are also demographic factors to consider: On average, women live longer, spend more years in retirement, and are more likely to be widowed. These factors increase the probability that they will live alone in old age. A circumstance that further raises the risk of poverty for old

women. While older women in industrialized countries are particularly likely to live alone, living with adult children is more common in many developing countries, which further influences how poverty is measured.

II. FACTS AND CURRENT SITUATION

1. FACTS

Using European Social Survey data, this article studies the prevalence of objective and subjective poverty among older women and men (60+ years) in 21 European countries.

Fig. 3 Subjective poverty (%) in older men and women (60+), by country

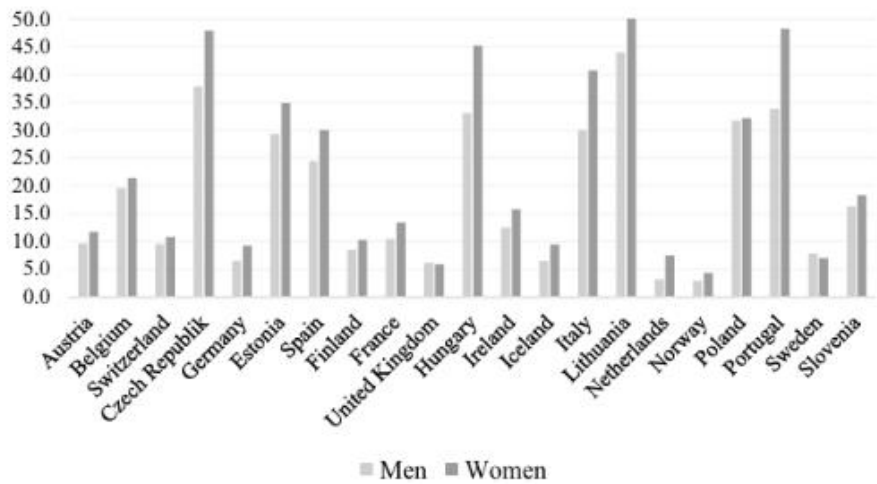


Fig. 1 Objective and subjective poverty (%) in older adults in 21 European welfare regimes by gender

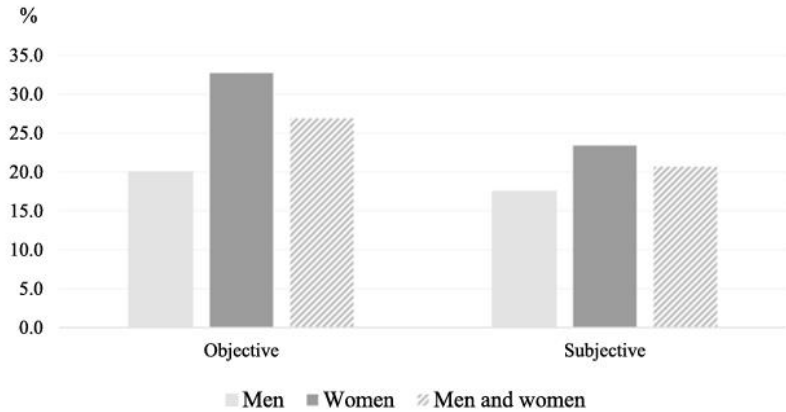
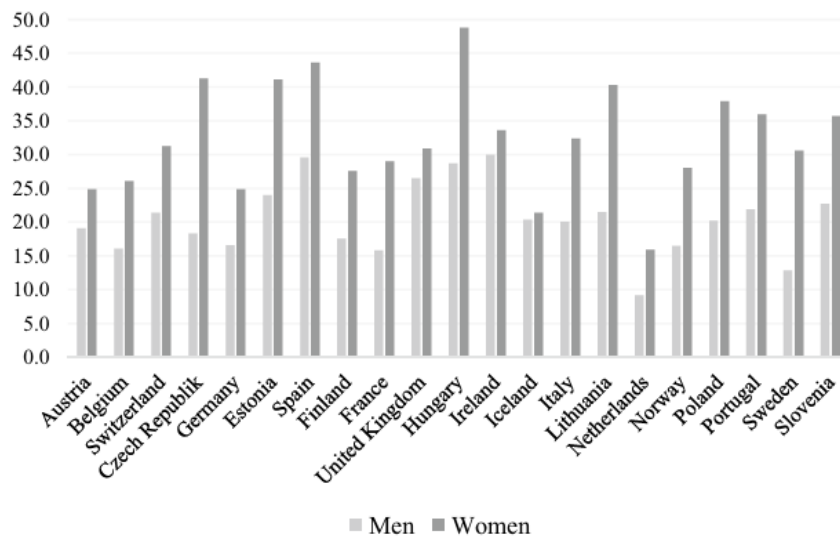


Fig. 2 Objective poverty (%) in older men and women (60+), by country



[A problem of gendered injustice? Objective and subjective poverty among older women and men across European welfare regimes](#)

2. CURRENT SITUATION

The current situation shows that older women have a higher relative poverty rate than older men in many regions. This is due to the disadvantages they face throughout their lives in the job market. These include low wages, interrupted employment histories due to unpaid care work, and longer life expectancy. Furthermore, pension gaps are widespread: in most countries, fewer than half of the older women have access to a pension. In some countries, pension coverage is below 10%. These structural deficits mean that women are more likely to live in poverty and are also more likely to rely on family support or informal work.

Furthermore, analyses by the UN show that progress in poverty reduction and towards the SDG targets is unevenly distributed. Without targeted investments in gender-equitable social protection systems, millions of women are at risk of remaining in poverty. This is particularly pertinent when factors such as climate shocks, healthcare costs and the need for care are considered. UN Women and DESA emphasize that the lack of comprehensive, gender-equitable social protection networks undermine the resilience of older women and hinders progress towards achieving SDG 5 and SDG 1.

III. DEFINITION OF KEY TERMS

Poverty Rate:

Definition: The poverty rate is the share of people whose income or consumption falls below a defined national or international poverty line.

Why it matters for older women: Because of lower lifetime earnings, unpaid caregiving, and higher likelihood of informal work, older women are more likely to fall below poverty thresholds than older men.

Policy implication: Policies should aim to reduce gendered income gaps across the life course and ensure that poverty measures capture the specific vulnerabilities of older women.

Old-age poverty:

Definition: The experience of income deprivation by people above a conventional retirement threshold (usually 60 or 65).

Why it matters for older women: Lifetime earnings gaps, interrupted careers due to caregiving responsibilities, and a longer life expectancy make older women more likely to experience persistent low income and material deprivation.

Policy implication: Interventions should be framed to prevent poverty accumulation over the course of life, not only alleviate it after retirement.

Pension coverage and adequacy:

Definition: The proportion of older people who receive pension benefits, and the extent to which these benefits ensure a minimum standard of living.

Why it matters for older women: Women are disproportionately excluded from contributory schemes or receive lower benefits due to part-time work, informal employment and providing unpaid care.

Policy implications: Expand non-contributory pensions, ensure minimum benefit levels and design contributory schemes that recognize periods of interrupted employment due to caring responsibilities.

Gender-responsive social protection:

Definition: Social protection policies that are intentionally designed to address gendered risks and inequalities across life stages.

Why it matters for older women: Generic, gender-blind systems perpetuate gaps, whereas gender-responsive measures correct structural disadvantages that accumulate over time.

Policy implication: Integrate measures such as care credits, survivor protections and targeted top-ups for women with interrupted contribution histories.

Care credits and caregiving recognition:

Definition: Mechanisms that credit unpaid care work (childcare and eldercare) towards pension entitlements or social protection eligibility.

Why it matters for older women: Caregiving reduces formal labour market participation and pension contributions, which directly lowers retirement income.

Policy implication: Implement statutory care credits, validate informal care periods and link care recognition to pension calculations.

Informal employment and coverage gaps:

Definition: Work outside of formal, regulated employment which usually lacks social insurance and pension contributions.

Why it matters for older women: Women are overrepresented in the informal sector, which

leaves many without a contributory pension record and dependent on an unstable income in old age.

Policy implications: Create affordable, contributory options for informal workers, as well as non-contributory safety nets, to close coverage gaps.

Disaggregated data by age and sex:

Definition: The collection and reporting of statistics broken down by both age and sex (and, ideally, employment status and household composition).

Why it matters for older women: Aggregate data mask the specific vulnerabilities of older women and hinder targeted policy design and monitoring.

Policy implication: Mandate age- and sex-disaggregated indicators in national statistics and program monitoring to identify and reach at-risk groups.

Survivor benefits and household dependency:

Definition: Pension or social transfers that protect dependents when a household earner dies or becomes incapacitated.

Why it matters for older women: Women often rely on their spouse's income, so inadequate survivor protections increase their risk of poverty after bereavement.

Policy implication: Strengthen survivor benefits and ensure independent entitlements for women who were economically dependent.

Minimum pension adequacy:

Definition: The guarantee that pension income meets a defined minimum standard to prevent poverty in old age.

Why it matters for older women: Even where coverage exists, benefit levels may be insufficient to secure basic needs, which disproportionately affects women with low lifetime earnings.

Policy implication: Set and index minimum pensions, combine contributory and non-contributory elements, and target top-ups at women with low entitlements.

IV. MAJOR PARTIES INVOLVED

Old-age poverty among women is influenced by a variety of factors. One of these factors is geographic location. The percentage of women affected by poverty in old age varies significantly between countries. There are already countries in which old-age poverty among women has been effectively reduced.

For example, in Sweden, the risk of poverty among women differs only slightly from that of men. Similarly, in the Netherlands, the figures are nearly equal, which is partly due to a well-developed pension system. Nevertheless, there are still countries that continue to struggle with considerable inequality. In Germany, 20.8% of women aged 65 and over are at risk of poverty. In Afghanistan, many women are also threatened by poverty, a situation that has worsened particularly since the takeover of power by the Taliban. Although poverty in Indonesia has declined overall, it still shows significant deficits compared to other countries.

V. EVALUATION OF PREVIOUS ATTEMPTS

Although previous attempts to reduce old-age poverty among older women have shown some progress. However, these efforts have not been sufficient to close the gender pay gap. Many

countries expanded non-contributory social pensions, these helped older women who have spent their lives in informal or unpaid work. Basic income security was improved by these programs. In most cases, though, the benefits were too low to lift women above the poverty line. Also, many were not adjusted for inflation.

Reforms to contributory pension systems also fell short. They often continued to rely on full-time, uninterrupted employment which is something many women do not have due to unpaid caregiving. Only some countries have introduced care credits, even though UN agencies have repeatedly recommended them. This resulted in gender pension gaps remaining large and many older women still depending on family support or informal work.

Gender-responsive social protection was promoted by international organizations, offering clear guidance on how to design fairer systems. These guidelines increased awareness, but implementation has been slow because of limited funding, political resistance and administrative challenges. The lack of age- and sex-disaggregated data is also a major barrier. It makes it difficult to identify which older women are at highest risk and to evaluate whether policies are working.

Overall, previous attempts have created important foundations. But they did not address the structural causes of women's poverty in old age.

IV. POSSIBLE SOLUTIONS

The CSW could consider various approaches to tackling old-age poverty among women. One option would be to expand non-contributory minimum pensions, particularly in contexts where many women have spent their working lives in informal or unpaid roles. This would be particularly beneficial in such contexts. Such schemes could help establish a basic income floor. However, this would require the schemes to remain financially sustainable and responsive to inflation.

Another approach would be to make contributory pension systems more gender responsive. This could include introducing care credits for periods of unpaid caregiving, improving survivor benefits, and creating more flexible contribution rules for part-time and informal workers. Such measures could help reduce the structural disadvantages that women face throughout their lives.

It could also be considered as part of broader gender-responsive social protection strategies which could entail linking pension reforms with childcare, long-term care, and labour-market policies. This would enable women to build stable contribution histories. Strengthening age- and sex-disaggregated data could also be a priority. That would enable more precise targeting and monitoring of policies.

VII. USEFUL LINKS

- [UN DESA Policy Brief No. 142: Old-age poverty has a woman's face | UN DESA Publications](#)
(UN DESA Policy Brief No. 142: Old-age poverty has a woman's face)
- [A problem of gendered injustice? Objective and subjective poverty among older women and men across European welfare regimes](#)
(Using European Social Survey data, this article studies the prevalence of objective and subjective poverty among older women and men (60+ years) in 21 European countries.)
- <https://unwomen.de/afghanistan/>
(UN Women Germany – Afghanistan (Gender & Crisis Overview))
- <https://thedocs.worldbank.org/en/doc/229ff18129687a785f08af7cfb28e5e1-0350012025/original/WBG-Poverty-and-Inequality-Update-Fall-2025.pdf>
(World Bank – Poverty and Inequality Update (Fall 2025))
- [World survey on the role of women in development 2024: Harnessing social protection for gender equality, resilience and transformation | UN Women – Headquarters](#)
(UN Women – World Survey on the Role of Women in Development 2024)
- [Home | Gender Data Portal | World Bank Gender Data Portal](#)
(World Bank – Gender Data Portal)
- <https://www.unwomen.org/en/digital-library/publications/2024/09/progress-on-the-sustainable-development-goals-the-gender-snapshot-2024>
(UN Women – Gender Snapshot 2024)
- [World Social Protection Report 2020-22: Social protection at the crossroads – in pursuit of a better future | International Labour Organization](#)
(ILO – World Social Protection Report 2020–22)