Global Gender Inequality, Older Women, and the Call for Change in the United States

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Abstract
Gender inequality that persists through much of their lives, from birth through adulthood, impacts women and their quality of life in their later years. With some variation this holds true in every nation in the global community. In older adults, the most apparent indication of gender inequality—and a linchpin—is the disproportionate impoverishment of older women compared to older men. We take stock of global policy directions toward equality for girls and women, focusing specifically on derived avenues for furthering and protecting the economic well-being of older women in the United States, cognizant that these directions can rebound with implications for nations worldwide.

Keywords Women’s issues · Public policy · Gender issues · Global aging

Introduction
In every nation, women and girls face obstacles that limit their opportunities and undermine their full participation in economic, political, and social life (UN Women, 2021). For the majority of the world’s girls and women, each year of lived inequality diminishes the probability of their achieving a good old age. Nonetheless, most discussions of gender equality—a keystone for a prosperous economy and a thriving populace—rarely include examinations of the status of older women. This exclusion limits discourse and research challenging societally entrenched ideas that could generate transformative gender policy
interventions. For gerontologists and others, there is a missed opportunity to ensure that the lives of girls and women, including older women, are imbued without exception with dignity, equity, and well-being.

Aging may be an inevitable biological process, but gender inequality is the product of societal biases, decisions, and processes which are neither fixed nor immutable. Reports from the Organization for Economic Cooperation and Development (OECD) (OECD, 2017, 2019), the World Economic Forum (WEF, 2022), and others (International Monetary Fund, 2018; World Bank, 2019; World Health Organization, 2021) have documented limited global progress towards the achievement of global gender equality goals upheld by these organizations and the United Nations’ (UN) Sustainable Development Goals (SDGs) (UN Women, 2021). Over the past two years, incremental global progress towards gender equality has been tested, stymied, or reversed, partly due to COVID-19 (UN Women, 2021). The most recent World Economic Forum (2022) analysis estimates it will take an average of 132 years to close the global gender gap for women and 267.6 years to reach gender parity in the workforce. The prevention of the gender gap from birth through the life course is fundamental to forestalling an ensuing retirement gap (Enda & Gale, 2020). For poor women and women of color, LGBTQ, immigrants and refugees, life events marked by inequalities, injustices, and exclusion are disproportionately commonplace. We argue that for all women, the past becomes prologue and resources necessary to plan for and achieve a good old age are presently absent or in limited use in the United States.

To focus on gender equality in the United States, we take stock of and consider global lessons and policies for improving older women’s economic lives. We are guided by life course, ecological, and human rights frameworks and perspectives. These underscore ways in which diverse and complex factors and inequalities amass throughout the lifespan to adversely impact women’s older years. We examine the status of older women (50+) in the United States and identify policy gaps that, if addressed, will provide a path to advance and protect girls’ and women’s financial security and well-being across the life course.

We offer two disclaimers. First, gender encompasses social, cultural, relational, and structural factors and processes. While we view gender as non-binary, the lack of reliable data on other than cis gender identities are obvious. Yet, individuals identifying as transgender, pan gender, or otherwise gender non-conforming arguably face greater life-long challenges and should be accurately identified. We look to future research for expanded knowledge. Second, we aim to further discussions on advancing economic security for women as they age. This article cannot, nor is its intention, to exhaustively examine the universe of policies that contribute to women’s economic lifetime vulnerabilities. Instead, we aim to suggest paths for the United States to pursue gender equality through enabling women’s financial security including in their older years.

**Background**

The numbers and proportions of the total population of 65 and older men and women are projected to significantly increase in all developed countries between 2010 to 2050 — from 524 million to nearly 1.5 billion. By 2050, women’s
longevity will lead to women comprising 54% of the global population aged 65 or over (United Nations, 2019). Globally, the average life expectancy gap favors women by 4.8 years although geographic location, biological advances, environmental and behavioral factors, and historical time are drivers (Crimmins et al., 2019; Manandhar et al., 2018; van der Ham et al., 2021). Women’s average life expectancy at age 50 is projected to increase from 29 years in 2010 to 33 years in 2050, with the largest gains over this period expected in the Southeast Asia and Western Pacific regions and in the middle-income European countries (United Nations, 2019). In the United States in 2020, 54.1 million adults (30 million female, 24.1 million male) were over the age of 65 years. In 2040, this population is projected to grow by 21.6 % (ACL, 2021).

The Gift and Challenge of Longevity Regardless of where they reside, a healthy old age is untenable for far too many women due to three primary factors: the prevalence of chronic health conditions, financial insecurity, and abuse and violence. While the leading causes of death—cardiovascular diseases and cancer—are the same for men and women, men have more lethal conditions and women have more disabling chronic conditions, e.g., arthritis and hearing and vision impairments (Crimmins et al., 2019; WHO, 2015). Chronic conditions and the often subsequential loss of functional health trigger the need for long term services and supports (LTSS). In a recent International Labour Organization study, only 89 out of 179 nations were found to have a statutory provision of public LTSS funding (Addati et al., 2022). The inadequacies of public policy related to population aging has resulted in predominantly unpaid and underpaid family care and domestic workers filling the care gap. Worldwide, 606 million women compared to 41 million men were out of the labor force due to meeting caregiving needs (Addati et al., 2018). Across OECD nations, 60% of informal caregivers over the age of 50 are women. If informal carers are employed, they are more likely employed part-time due to the demands of caregiving. Both informal and formal caregiving remain stubbornly feminized throughout girls and women’s lives, too often contributing to poverty in caregivers’ later years (OECD, 2017; UN 75, 2021).

Women, irrespective of their nationality, tend to be poorer than men at every age (HelpAge, 2018). Their financial vulnerability in retirement is heightened by women’s pension access being 30–40% less than men’s (WEF, 2018). Moreover, when women receive pensions, they receive much less than men (Arza, 2015; OECD, 2017). Women also retire with resources from savings amounting to approximately 26% less than men (OECD, 2021). One result of the pension gap in Europe is that a third more women live in poverty in their later years compared to men (16 % vs 12%) (WEF, 2018). Women from low-and middle-income countries, migrant women and refugees, women of color, and those from the LGBTQ communities face more severe consequences to their well-being (United Nations, 2019).

The last critical issue is the discrimination, abuse, and violence faced by girls and women throughout their lives. Risk of abuse can escalate with aging because of individual and structurally embedded ageist attitudes and beliefs and behavioral, financial, and societal impediments (HelpAge, 2017). In summary, women live
longer lives, experience poorer functional health, face greater economic insecurity risks, and are more often victims of violence and abuse compared to men. Despite increasing numbers of older women worldwide, limited research and policy attention is given to this population segment.

Frameworks and Perspectives on Global Gender Equality

The persistence of global inequalities throughout girls’ and women’s lives accentuates the importance of applying life course, ecological, and human rights lenses. The life course framework, often applied in gerontological and feminist research, provides key insights into the intersectional and cumulative causes, consequences, and implications of economic, historical, social, and health disparities (Abramson, 2016; Dannefer, 2003; Elder, 1985). Feminist gerontology, life course, and intersectional scholars (Burn et al., 2020; Calasanti & King, 2011; Hooyman et al., 2002; Moen, 2010; Moen & Pasquale, 2017) have examined power relations and intersecting oppressions while advocating for a broader focus on multiple aspects of diversity and privilege and calling for policy change. The ecological framework builds on the science of human ecology and focuses on the complex balance and adaptations that entwine humans and their environments and on the ways in which interactions can be enhanced (Bronfenbrenner, 1979). For older women, the ecological framework helps explain, for example, how wage transparency exposes unequal opportunities, skewed salaries, and constrained benefits which cumulatively impact women to their retirement years. Lastly, the human rights perspective unveils and challenges oppressive practices and legitimizes the voices of the vulnerable. The human rights lens with its correlating values of respect, dignity, diversity, and self-determination exposes the extent to which women are accorded or denied full and equal participation in all sectors of society, and instead advocates for rights-based policies (Addati et al., 2022). Together, these frameworks and perspectives illuminate how multiple life issues can alter and impact women’s economic status from childhood to later life and how policies and other initiatives can protect gender equality throughout the life course.

Global Gender Equality and the Status of Girls and Women

Global reports on the status of girls and women recognize gender inequality as a persistent unsolved challenge for women and for society (Addati et al., 2022; IMF, 2018, OECD, 2019; UN Women, 2021; WEF, 2022, World Bank, 2019). Dramatic world-wide progress has been made to close the gender education and health survival gaps, but in too many other areas, gender progress has stalled (UN 75, 2021). Global labor markets remain gender segregated, gender earning gaps persist, societal norms restrict women’s movement, gender-based legal restrictions threaten women’s safety, and representation in leadership and government by women is far from par with men (UN Women, 2021; OECD, 2019; WEF, 2022). Younger women
stand little chance of a financially secure old age if policies ignore barriers to gender equality.

Since 2006, the World Economic Forum (WEF) has measured and compared gender gaps in nations around the world. In its most recent report on global gender gap index benchmarks in 146 countries, WEF noted near closing of the gender gap in education (94%). This may be celebrated, but sobering estimates predict that it will take another 14.2 years to completely close (WEF, 2022). Today, half a billion women and girls 15 years of age and over are illiterate (UN75, 2021; UN Women, 2021). The near closing (95%) of the gender health survival gap has also been achieved, and yet the availability, accessibility, and affordability of universal health care and reproductive health remain serious problems, which are likely to be exacerbated in the United States (WEF, 2022). In political empowerment (22%) and gender parity in economic participation and opportunity (60%), gaps remain comparatively huge with the least global progress. Although most OECD nations instituted gender quota initiatives to advance and increase female representation in politics (OECD, 2017), the 78% gap between men and women for political leadership in 2020 is even wider than the gap for economic participation (WEF, 2022). Men hold 75% of seats in the world’s parliaments, and women’s percentage is much lower (18.9%) in conflict-affected nations (UN Women, 2021). Finally, gender-based violence (GBV) and sexual harassment, additional indicators of gender inequality, are significant worldwide concerns that discriminate and discourage women’s labor force participation and threaten their health, safety, and lives (IMF, 2018; OECD, 2017, 2019). Data on GBV directed at women over the age of 50 are nearly non-existent and are rarely collected (HelpAge, 2017, 2018). OECD countries have prioritized women’s safety as a policy issue and have adopted new or stronger laws to govern sexual harassment, hold perpetrators accountable, and made the public aware of the dangers of sexual harassment and its prevention (OECD, 2017, 2019).

One of the most concrete indications of global gender inequality is the lack of gender parity in economic participation and opportunity as reflected in the gender pay gap and in labor force participation, segregated employment sites and statuses for women, and in limited top-tier leadership opportunities most visibly in the C-suite (IMF, 2018; OECD, 2017; WEF, 2018, 2022; World Bank, 2019). This parity gap contributes to the disproportionate impoverishment of girls and women, culminating in women’s financial insecurity and the gender retirement gap. Worldwide, while 93% of men and less than two thirds (62%) of women are in the labor force, 58% of working women are in the informal economy earning low wages (UN75, 2021). Women’s [paid] labor force participation patterns are influenced by several factors including limited education, unequal onus for household tasks that has been socially fixed by gender, and the absence/high cost of childcare and eldercare (OECD, 2019). Other factors include rigid institutional structures and policy inertia, outdated gender norms, employment discrimination and workplace GBV, and skills differentials tied to academic degrees customarily acquired by women and men (OECD, 2019; WEF, 2022; World Bank, 2019; World Bank/World Trade Organization, 2020). As remedies, global economic organizations have recommended the implementation of family friendly policies: i.e., realistic work-family balance, accountability for workplace gender discrimination, gender sensitive distribution of
uncompensated household work to men and women, and affordable, accessible, and high-quality childcare and eldercare (IMF, 2018; OECD, 2017; World Bank, 2019).

One policy that has improved the lives of families is commonplace in all OECD countries except the United States: the global minimum of 12 weeks paid maternity leave (OECD, 2017). Increasing numbers of countries also offer paid parental leave, i.e., a longer period of job-protected leave available to both parents. The International Labour Organization surveyed 185 countries and identified 115 as offering employees the right to parental leave. Of these 115, 81 paid 100% of pre-parental leave earnings. Although the average parental leave is 10 days, 47 countries offer more than four weeks, with many wealthy countries offering more than 12 weeks. Twenty, including Japan, Canada, Korea, and Sweden, have options that exceed a year in length (Addati et al., 2022). In contrast, the median length of leave for fathers in the United States is about one week vs. 11 weeks for mothers. Primarily household economics—which parent’s leave-taking will impact the family less—as well as societal attitudes toward parental roles and fear of career implications often underpin the unequal use of parental leave (Queisser, 2021). In one United States study, 70% of men reported taking two weeks or less of leave after the birth or adoption of a child. Nearly two thirds wished they had more leave time (Schulte et al., 2017). The situation is worse for working class and disadvantaged men in the United States, with nearly 60% taking zero paid time away following the birth and/or adoption of a child (Pragg & Knoester, 2017). Together with other policy interventions and measures, parental leave policies aim comprehensively to empower women at all stages of careers and lives and enhance the probability of a more financially secure old age (OECD, 2017, 2019; World Bank, 2019).

**Toward Global Gender Equality over the Life Course**

The questions remain: How can gender equality be achieved over the life course? How can older women’s financial security be strengthened? We return to the life course, ecological, and human rights frameworks and perspectives presented earlier to unmask the connections and intersections of women’s status in later life with the multiple intersecting life issues they face from the earliest years on. A life course perspective illumines how gender, gender roles, and the gender division of labor within the family are understood and impact work (Bonnet et al., 2016). Discrimination in wages, employment, and pension policies ultimately hurt women, most harshly members of the informal workforce. With a life course lens, the connections and impacts of (some) women’s lower labor force participation across their lifespans, the higher likelihood of interrupting careers for family care, the higher incidence of part time work, and the collapse of childcare resources are exposed. Most often, women in more precarious economic positions must do it all—i.e., work full time while providing family care, but they are not alone. Women up and down the career ladder are juggling as well. Altogether with other less tangible factors including bullying and discrimination, these factors affect the number of women in the workforce, those who aspire to advance to senior leadership positions, and their earnings and pensions (IMF, 2018; OECD, 2019; World Bank, 2019).
Applying an ecological lens, we can see how measures promoting gender parity in affirmative action, senior management, and other leadership positions, and supporting opportunities such as access to entrepreneurial financing improve women’s lives and go beyond simply exposing unfair and prejudicial salaries, work settings, and work and retirement benefits. A human rights perspective underscores the diversity of the aging experience, recognizes the intersection of critical factors, and upholds women’s right to a safe life. It acknowledges the risks that accumulate for mothers, women with lower levels of educational attainment, and women of color who universally fare worse than their peers (OECD, 2017; UN 75, 2021; WEF, 2022). A human rights perspective regards as an imperative the right to stronger policy protections in work-family balance programs and the enactment and enforcement of anti-discrimination and GBV legislation.

A Way Forward: Gender Focused Strategies

A range of gender policy strategies, interventions, and measures are helping to close the gender gap in public leadership and employment (OECD, 2013, 2021). Gender mainstreaming is a strategy that infuses gender equality policy into all public arenas of national and local levels of politics. Specific gender mainstreaming policy interventions include gender data disaggregation, gender budgeting, and a whole government approach to gender equality. By disaggregating gender data as a standard practice, quantitative evidence of gender parity can be extracted, i.e., salary levels and workforce composition. Canada, Bangladesh, Korea, and Nepal have issued statements in general support of such accountability measures and Japan, France, and Korea have begun to disaggregate fiscal data by gender to explicitly determine inclusion and impact. With gender budgeting, the gender equality effects of budget policy are evaluated to ensure that revenue and expenditure are redistributed equitably. Germany, Uganda, India, Mexico, and Spain have implemented gender budgeting, and nations as diverse as Albania, Ecuador, Finland, the Philippines, Austria, Bolivia, Sweden, and Rwanda have mandated gender budgeting in their constitutions and their budget call measures include the provision of specific gender budgeting instructions (IMF, 2018).

Other interventions include the whole-of-government approach, holding all departmental stakeholders accountable for recognizing and avoiding obstacles to gender equality and fiscal policy design. Authorities ensure that tax and spending measures and/or public financial management instruments address gender inequality and support the advancement of women’s education, health, and economic empowerment (IMF, 2018). Among OECD members, 25 countries reported a mandatory gender impact assessment to be integral to the process of developing new legislation. Two-thirds have introduced gender budgeting and use gender indicators to assess their impact (OECD, 2017). Countries committed to gender equality are strengthening the mandates and capacities of legislatures and other independent institutions to achieve effective oversight and accountability and to implement impactful mainstreaming initiatives.
The examination of gaps in power and leadership, highlighted by the OECD (2019) is a final broad policy intervention to close the gender gap. Among the measures widely adopted to address gaps in gender equality in the workforce are mentorship and other programs aimed at encouraging and investing in female leadership. However, gender equality is not limited to the workplace. It must equate to women reaping the benefits of full citizenship equally and equitably across all domains.

Gender mainstreaming is not without its critics, particularly when gender analysis is conducted without factoring in other drivers of inequality and without meaningful community engagement (Magar et al., 2019). Recognizing this, a range of organizations including the World Health Organization are working on incorporating the intersection of drivers of inequality with its associated differential behaviors, exposures to risk factors vulnerabilities, and health outcomes (Manandhar et al., 2018).

**Gender Equality and Older Women in the United States**

In the United States, the aging demographic transition has been underway for decades. More than 15% of the U.S. population is comprised of older adults—with women (30 million) outnumbering men (24.1 million) (ACL, 2021). At age 85 and over, the ratio dramatically increases to 178 women to 100 men (ACL, 2021). We now return briefly to the three major areas of global concern for older women—health, economic security, and safety—but with a focus on older women in the United States. Chronic noncommunicable diseases and impairments for both women and men require evidence-based practices and innovative, accessible, and affordable rehabilitation and community-based care approaches responsive to the potential loss of function and independence. Nationally, 43.5 million people provided unpaid care to persons 50 years of age and over. Two-thirds of these caregivers were women (AARP and National Alliance on Caregiving, 2015) who, as primary recipients of and deliverers of LTSS—typically reduce or leave employment to provide care, negatively impacting their own present and future income. For both women and men, a major policy gap is the lack of a mandatory universal government-supported funding base for LTSS. The second issue—economic security—is a continuing challenge for older women in the United States. In 2020, the median income of older persons was $27,398. The median income for men ($36,921) was significantly higher than women ($21,815). Women’s wages were 83% of men’s wages. Older women had a higher poverty rate (10.3%) than older men (7.2%) in 2019, with the highest poverty rates among both older Hispanic (32.1%) and older African American (31.7%) women who lived alone (ACL, 2021). At current rates, it will take White women 40 years to close the gender parity gap, Black women 100 years, and 205 years for Hispanic women (Hegewisch & Mefferd, 2022). The consequences of such inequities are not limited to economic insecurity. Poverty over a lifetime can mean poor nutrition and lack of access to health care, setting the stage for chronic diseases in later life. Lastly, there is evidence that women fear for their safety at home, in their communities, and in their workplaces. The U.S. legal system’s traditional rule-of-law approach has had some success in reducing overt discrimination against women and against some marginalized populations including some racial and ethnic minorities,
but age discrimination laws may be ineffective or less effective in protecting older women. Age discrimination laws were found in one study to do far less to improve labor market outcomes for older women than for older men (McLaughlin & Neu- mark, 2022). Intersectional discrimination (age-plus-sex or sex-plus-age) is recognized by some legal scholars as a separate cause of action, but courts have resisted using this interpretation although older women are protected under both age and sex discrimination laws (McLaughlin, 2020).

Women’s labor force participation rates, lower wages, higher life expectancies, and greater likelihood of widowhood all negatively affect women’s access to public and private pension entitlements. For low-and middle-income midlife and older women, supports and access via affordable education, housing, an adequate living wage, protection of public and private pensions and other supports, and legal assurances and measures for personal safety at all ages can prevent hardship in the advanced years. In 2019, the average Social Security payment for women was $13,505 versus $17,373 for men. Limited access to private pensions leaves women at greater risk for impoverishment and in need of other resources, e.g., Supplemental Security Income (SSI). For impoverished older women, the expansion of SSI benefits to close the gap between Social Security payments and the poverty threshold would lift five million older women— and men— out of poverty (Enda & Gale, 2020). The achievement of gender equality would require integrating and using a broad array of gender mainstreaming strategies, interventions, and measures summarized previously. Persistent barriers to gender equality highlight the urgency of making older women’s issues visible and of concomitantly providing education, legal and economic protections, child/eldercare, and other essential resources for women (and men) to balance work and family responsibilities.

To improve older women’s financial status, they need the support and protection of adequate public and private pension coverage, accessibility, to affordable and accessible LTSS, and protection from violence and abuse. Social Security has kept about 40% of women from impoverishment and, according to the National Women’s Law Center, was the only source of income for 25% of all women 65+ in the U.S. before the start of the current decade (National Women’s Law Center, 2019). Despite this, women do not fare as well as men with contributory pension systems (benefits to workers based on their wage contributions) because women often are under paid, must take career breaks, and/or are in the unpaid, informal labor force (Arza, 2015; World Bank, 2019). Hence, about 50% of women aged 65 and over have no personal retirement savings compared to 47% of men (U.S. Census, 2022). At a minimum, pension schemes can help narrow the pension gap with compensations in retirement that acknowledge career interruptions due to childbirth, child rearing, and elder care; have the same pensionable ages for men and women; and have minimum entitlements to limit poverty risks in old age. Most national strategies adopted in high-income countries such as paid parental leave or pension credits for career interruption have not been enacted in the United States.

Opportunities for gender leadership continue to emerge at a glacial pace. For midlife and older women, ageism—discrimination against the old—mounts over a lifetime. Yet, it is seniority that is usually requisite for executive leadership. Despite increases in the number of Fortune 500 Women CEOs in 2021, there are more than
ten times as many companies led by men than women (Hinchliffe, 2021), suggesting that even with seniority, gender deflates the probability of attaining C-suite leadership positions. In 2021, women were nearly half (47%) of the labor force but only 40.9% of managers (U.S. Department of Labor Statistics, 2022a). Of this number, white women held less than a third (32.6%) of all management positions. The numbers were dramatically different for Latinas (4.3%) and Black (4.3%) and Asian women (2.7%) (U.S. Department of Labor Statistics, 2022b). Data on work and women over the age of 50 by race, ethnicity, and other factors is scarce but lower earnings by any worker translates into lower retirement income (Gould & Wilson, 2020). Equal pay policies that correct for inequalities by gender and race are an important first step towards equity for older women.

Global reports highlight the benefits to women and men of national policies such as paid parental leave, pay transparency initiatives to reduce gender pay gaps, responsive policy and program routes toward more male participation in family leave, different policy pathways toward better representation of women in public and private leadership, initiatives to improve finance access for female entrepreneurs, and efforts to promote good governance for gender equality (IMF, 2018; OECD, 2017; World Bank, 2019). The United States falls behind in such efforts. Despite experience data and narratives from peer nations on the efficacy of guaranteed paid parental leave, the United States is the only wealthy country in the world without such a national guaranteed benefit (Nandi et al., 2018). The need for a federal policy emphasizing gender is reflected in the compliance of up to 80% of U.S. companies with the Family Medical Leave Act offering unpaid leave to parents.

We write this article as the COVID-19 pandemic continues to kill a disproportionate number of older persons and workers. The number of persons of all ages who have been unemployed because of COVID-19 is unprecedented. In September 2020, 865,000 women left the labor force—more than four times the number of men who departed and more than three times the number of jobs gained by women that month (Madowitz & Boesch, 2020). Amidst the virus, women who remained in the workforce have had to contend with school closures, the collapse of childcare programs, and a heavier share of individual childcare responsibilities, impacting their employment. With these, women have had to juggle multiple responsibilities, choosing either childcare or employment and career trajectories. (UN Women, 2021).

In contrast to this nation’s policies, policies in other countries enabling childcare accessibility and affordability, parental leave and a better distribution of paid and unpaid care work are recognized as key to increasing and advancing female employment (OECD, 2019). Similarly, the United States lags compared to other nations on health access and economic security as health insurance that is not employer based, paid family leave and sick leave, a living wage, safe work environments, and flexible work schedules are not customary. Particularly since the COVID outbreak, U.S. women have been severely impacted with women of color impacted most.

As we neared completion of this paper, the United States Supreme Court, in a 5-4 decision, overturned Roe vs. Wade, allowing states to outlaw abortion. This has critical implications for women of all ages, especially those of childbearing and rearing ages. Data on the impact of abortion access on women point to persistent economic difficulties and insecurity lasting throughout their life course compared to women.
who were able to elect an abortion (Foster et al., 2018, 2019). Girls and women benefit when they have the freedom of choice to plan their lives, their education, their careers and determine whether and when they will have children.

There is no dearth of serious, research-based policy-related proposals to strengthen women’s economic security in later life (e.g., Estes et al., 2012; Harrington Meyer & Abdul-Malak, 2015; Herd, 2009; Herd et al., 2018; Munnell et al., 2019) as think tanks, and centers (e.g., Institute for Women’s Policy Research, Center for Retirement Research at Boston College, New America) continue to research substantive options. If honored as moral imperatives, policies that are built on the principles of equality, inclusion, and ecological balance which undergird life course, ecological, and human rights frameworks and perspectives would enable men and women to contribute at home, work, and in their communities towards strengthened societies and economies (OECD, 2017). For older women today, the protection of Social Security and Medicare are essential, but we must also prevent the impoverishment of future generations of women who will age.

Collective action and coalition-building are strategies to shake our moral and civic hubris and enable individual, political, and structural transformations aimed at dismantling societal underpinnings that dispute the value of all people. While women are taking collective action using social media and community and political processes, their efforts must generate new legal provisions and accountable practices in all three branches of government to stem gender and other inequalities. Authorizing legislation, funding appropriations, rules and regulations, and implementing organizations must be monitored and evaluated transparently. Since commissions, public hearings, and the call for studies can be strategies to stall or appease, these should be regarded as potential impediments to the advancement of equity. A transformative approach would rethink and address ingrained ideas and prejudices about girls and women embedded in our social norms and in our justice and other institutional structures.

There are numerous policy lessons that can be culled from other nations. In considering them, it will be important to acknowledge that while a laggard on gender equity, the United States is a deliberative democracy with historically significant advancements for vulnerable populations embodied in the Social Security Act, the Civil Rights Acts, and the Americans with Disability Act, all initiated by presidents and passed by the U.S. Congress. Recent rulings rendered by the third branch of government—the judiciary, through the U.S. Supreme Court (SCOTUS)—ended women’s constitutional right to abortion despite the disapproval of most of the American public (Pew Research Center, 2022). The Biden Administration’s White House Gender Policy Council and the recent National Strategy on Gender Equity and Equality, both of which reflect a whole-of-government approach to protect human rights with access to reproductive health, pay transparency, pension protections, and gender safety (U.S. Statement by President Joe Biden, 2022) will be tested to determine a way to surmount the Supreme Court’s decision. To reduce and not reinforce inequalities, evidence about intersecting inequalities that crescendo in women’s later life must be analyzed and used. However, unless new paradigms that enable equity replace gender-biased perspectives and mindsets, even a million more cracks in the ceiling will not result in full participation by women in the economic
growth of nations and their own financial security (OECD, 2019; WEF, 2022; World Bank, 2019). Without national policy reforms, all workers—both female and male—will not receive paid sick leave, parental benefits, health and unemployment benefits and other supports that acknowledge their sustenance of the nation. The continuation of pre-COVID-19 inequities can lead to the continued frustration of economic and health access, unabated racism and sexism, a tattered safety net, and an inadequate public health system. Anti-abortion legislation will impact women’s life choices. In the absence of universal health care, maternal care, accessible and affordable child-care, and flexible work environments, the future could be more difficult, if not dire for women and their partners.

A recommitment to values of respect, dignity, inclusion, self-determination, and gender equality, together with political action, will help ensure the health, wealth, and safety of girls and women in this nation over their life course by: 1) targeting specific and accountable policies and interventions at critical points in time, cognizant of the differentiated lives of girls and women, 2) confronting and replacing degrading gender norms and social structures with an understanding of gender as a social and relational construct of power with other factors, and 3) addressing the cumulative lifetime and present effects of gender inequality and lack of safety at home and work. Ultimately, older women’s economic status will improve when girls and women have access to equitable social, financial, employment, and other opportunities throughout their lives. To reframe our policies to achieve gender equality, policy makers, advocates, and thought leaders must scale up efforts in shaping public dialogue against entrenched notions about gender and gender norms, finance policies and utilize tools that promote gender equity, and routinize data collection and analysis for accountability of gains and setbacks.

Conclusion

Globally, girls and women continue to face gender segregated labor markets, a persistent gender earnings gap, disproportionate impact of caregiving on their labor force participation, inequality in leadership and government positions compared to men, and increased incidence of GBV, all contributing to a high risk of impoverishment (UN 75, 2021; U.S. Statement by Joe Biden, 2022). Unaddressed and unsolved, these issues are precursors to a cascade of older women’s vulnerabilities. The path to reaching gender parity in the United States will be aided by global policy-driven strategies that view gender from life course and ecological perspectives, recognizing the human rights of girls and women.

Data Availability We do not generate any datasets, because our work proceeds within theoretical approaches.

Declarations

Conflict of Interest The authors have no competing interests to declare that are relevant to the content of this article.
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