Women are more likely to experience poverty in later life than men, because of the inequalities they face throughout their lives.

Some 20% of women aged 65 and over are living in poverty, compared to 16% of men. These figures are worse for women who live alone, with 27% of single women aged 65 and over in poverty, compared to 23% of single men.

In our research exploring experiences of poverty in later life, many of the women we spoke to told us about factors throughout their lives that caused them to be in poverty after retirement. For some women, the caring responsibilities they had taken on – either for young children or older relatives – had meant they were absent from the labour market for periods of time or had to work part time. For others, the jobs they worked in had been low paid or precarious. These women were less likely to have a full State Pension and more likely to have a low private pension or no private pension at all.

In all these stories there was one clear theme – a gender pension gap still exists in this country, and it pushes women in later life into poverty.

Women's State Pension age was increased by five years. This rapid change meant women used all their savings to survive until they reached State Pension age. She now lives off her small State Pension and has no savings to fall back on, in case of unexpected costs or expenses.

Policy recommendations

The role of an Older People’s Commissioner should be established in both England and Scotland, to hold the government to account and make sure that provisions are made for the needs of all older people, including women.

The Department for Work and Pensions must develop a meaningful strategy to address poverty in the UK, which considers the diverse needs of all older people, including women.

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Women didn’t go back to work like they do now… I left in April and my daughter was born in July, and I didn’t go back until she was four. So, I had about four years off… My pension was rubbish.

Georgina, 66

This poster is part of the Experiences of poverty in later life series. It draws on research Independent Age conducted into the experiences of people aged 65+ living on a low income. You can find out more at independentage.org/experiences-poverty-in-later-life.

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