Older women are overrepresented among older people around the world but continue to be largely invisible in discourse, policy, and the media. This is especially the case for older migrant women, who face specific forms of age discrimination compounded by sexism, misogyny, racism and xenophobia. Owing to linguistic, cultural and social barriers older migrant women often face specific challenges integrating in countries of destination, heightening their risks of poverty, social isolation, poor health and violence, including sexual and gender-based violence. These risks for older migrant women have only multiplied as the COVID-19 pandemic deepens existing inequalities, including those rooted in systemic racism and structural poverty. Lockdown and mobility restrictions to limit the spread of the virus have curtailed their access to services including health care; many of the services that have continued have moved online, which for many older migrant women has created yet another barrier owing to the gender and generational divide in digital literacy and ICT use.

While older women, including migrant women, hold a wealth of knowledge and experiences, the lack of disaggregated data and gender statistics on their lived realities means their portrayal is often one of burden than of benefit and fails to recognize their immense contributions to communities and societies at large. Approximately half of the 281 million international migrants are women or girls, and of these 14 percent are older women aged 65 years or older.\(^1\) Owing to the pervasiveness of gender inequalities coupled with age discrimination, older migrant women (those aged 55 to 64) face considerable obstacles in accessing the labour market in countries of destination, making them more likely to be

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\(^1\) United Nations Department of Economic and Social Affairs, Population Division (2020). ‘International Migration 2020 Highlights’
dependent on spouses or other family members than older migrant men. In some instances, age can act as a specific barrier to accessing immigration visas; merit-based visa schemes often deem old age to be a negative factor when weighting applications\textsuperscript{2} and for many older migrant women who are less educated and have fewer years of employment, this can present an unsurmountable challenge.

Older migrant women may also be expected to provide unpaid care for spouses, grandchildren and other relatives.\textsuperscript{3} Older women who are left behind in countries of origin often have to take on the additional burdens of looking after family members, the house and land, often without financial support from the state and dependent on remittances sent by family members who have migrated.

It is a stark reality that compared to men, older women are much more likely to be financially insecure: women continue to earn less than men over the life course, they have accumulated fewer assets (such as land and property), and are overrepresented in the informal economy,\textsuperscript{5} which means limited or no access to social protection. For example, globally older women represent 65 percent of people above retirement age without any regular pension.\textsuperscript{6}

The situation is especially detrimental for older migrant women, many of whom have lived and worked in several countries without accumulating the required number of years of employment to benefit from a state pension or unable to access it owing to a lack of portability of benefits.\textsuperscript{7}

Even those older migrant women who have remained in one country for a significant period of time often have fewer years of employment owing to past and current unpaid care responsibilities. Furthermore, migrant


\textsuperscript{3} United Nations Development Programme (UNDP) et al. 2017. ‘Ageing, Older Persons and the 2030 Agenda for Sustainable Development’

\textsuperscript{4} HelpAge International & Samuel Hall. 2017. ‘Older People in Situations of Migration in Africa: The Untold Migration Story’


\textsuperscript{7} International Labour Organization (ILO). 2013. ‘Social Protection for Low-Skilled Migrant Workers and their Families’ Policy Brief No. 7
women are much more likely to be engaged in lower-paid, part-time, and precarious work. Not only are these jobs generally excluded from contributory social insurance schemes,\(^8\) but without earning a decent wage it is much harder for migrant women to save money for their futures. Older migrant women returnees also face significant challenges in accessing reintegration services such as vocational training and financial assistance to set up businesses given their age.

Therefore, it is critical that Governments ensure that everyone has access to the financial and social support needed in old age, including migrants. Providing universal access to health services, including mental and sexual and reproductive health-care services, irrespective of migration status, would allow older migrant women to enjoy their full human rights and live with dignity. Closing coverage gaps in old-age pensions by significantly expanding non-contributory (or ‘social’) pensions would offer a critical life-line for older migrant women. It is the least that can be done to support those who have spent most of their working lives in informal employment providing care to others.\(^9\)

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\(^8\) UN Women. 2020. ‘Addressing the Impacts of the COVID-19 Pandemic on Women Migrant Workers’

\(^9\) UN Women. 2015. ‘Protecting Women’s Income Security in Old Age: Toward Gender-Responsive Pension Systems’