

Responding to the Pension Commission's Second Report, Director of PRIAE (the Policy Research Institute on Ageing and Ethnicity) Professor Naina Patel OBE says:

"We welcome Lord Turner's recommendations on pension reform, in particular his assurance that the best possible pension will be given to the greatest number of people. Measures to improve the plight of those with low or interrupted work records, as well as those disadvantaged by the existing contributory system, are particularly well received and long overdue.

He calls for rational debate and consultation going forward. But the opportunity for 'people who are currently excluded from good quality pension provision to build up substantial assets in their name' will only be possible with a widespread programme of thorough and comprehensive education. The cultural needs and requirements of ethnic minorities must be taken into account to ensure the success of this 'sustainable and fair pension system for the future' or risk further alienation of the economic status of ethnic minority workers in the UK.

Yet we must disagree with him that there is not a crisis of pensioner income today. 'Intergenerational fairness', as the Commission calls it, is not already in existence and is not a given for the future. **One in six low income households** where adults are in work is **headed by a member of an ethnic minority**. The **majority of black and minority ethnic elders** have not been earning UK pension credits as long as their white peers and therefore **receive a considerably lower State income** in retirement. And **many black and minority elders are discouraged** from claiming due to a perception of **racial discrimination** within the benefits system. **White younger women are better off than black and minority ethnic men in the same age group**. This represents a widening and deepening of the age, gender and race gaps, not just for now but in the future.

That, in Lord Turner's own words, is 'unavoidable mathematical fact' and must be considered and addressed in assessing the pension needs of a multicultural Britain in the 21st-century. We cannot afford to be colour-blind."

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