

Poor, Poorer, Poorest?

A focus on the socio-economic situation of Older Migrant Women in Europe

22-23 September 2005

The Netherlands



Introduction

The conference 'Poor, Poorer, Poorest?' was opened by Anne-Sophie Parent, Director of AGE. She stated that this conference was timely because of the current debates about the future of the European social model, and the recent consultation by the European Commission on the management of economic migration. An important reason for carrying out the project was that it is becoming clear in all the Member States that migrants do not return 'home' after retirement. Thus, the situation of older migrant women in Europe today also contains important lessons for policy-making on the future recruitment of migrant labour.

The project Age + Gender + Ethnicity was coordinated by the Netherlands Platform for Older People in Europe (NPOE), and included partners from the Netherlands, Germany, Austria, Italy, the United Kingdom and the European Older Women's Network. The focus of the project was on older migrant women. Their needs are not addressed in policies, and thus the project aimed to establish recommendations in this area.

One of the main objectives of the project and the conference was to make older migrant women visible; especially in statistics, because their invisibility perpetuates discrimination. Another key objective was to define strategies to improve their situation, by looking at how groups representing migrant women can influence policy processes such as the realisation of the National Action Plans (NAPs).

Despite the fact that migrant women very often work - and work a lot - they tend to be more involved in undeclared work and thus also more vulnerable to unemployment (regarding formal labour). Thus, after reaching retirement older migrant women often find themselves living in poverty. Their pension level is affected by care responsibilities, either of children or dependent older people, career breaks, concentration in part-time work, and less years of labour market activity. In addition to this, older migrant women also find it difficult to have access to information about their pension rights.

This conference was the final activity of the 3-year AGE+ project. This project aimed to bring together people from the participating countries; exchange ideas and good practises; make older migrant women visible by presenting research materials and by their active participation at the conference; put their marginal income position at retirement on the political agenda's; and make recommendations to avoid the same situation for future migrants in Europe.



This project is made possible with the financial support of the EU-DG Employment and Social Affairs.

AGE+ Partnership:



Europe



Austria



Italy



Europe



Netherlands



U.K.



Netherlands

Gender and pensions: Why are women poorer than men in later life?

Jay Ginn¹

Jay Ginn is a professor at the Centre for Research on Ageing and Gender (University of Surrey, UK) and has studied and publicised on the issue of women and pensions extensively. Jay Ginn stated that “*women’s pension position is a disgrace*” and makes them poorer than men in later life. Women tend to have half the income of men. This is all the more critical as there are more older women than men. The income of women is further determined by their class, marital status and ethnicity. Within ethnic groups, men still have a higher income than women. Also between ethnic groups there is a different status among women; Pakistani and Bangladeshi women for example, tend to be very marginalized in the U.K.

Pensions systems tend to discriminate against women because they are based on the life cycle of men. For migrant women, the discrimination is further compounded by the fact that most pension systems are based on a work-cycle of 35 years or more. Moreover, if women have not had access to declared work, this will affect the final pension allocation as, for example, in the UK, the basic pension is related to earnings.

How to make pensions fit for women?

- State pensions which take account of family care responsibilities, are sufficient to prevent poverty and do not discriminate against women who work part time;
- Redistribution of pension resources (like the subsidy of private pensions) to those who most need it;
- All pension policies need to undergo a gender and ethnicity audit.

The pension analysis performed for the AGE+ project also concluded that the ways to build up a pension in the participating countries, are not equal for men and women. Furthermore pension schemes should be more diverse so that caring parents can also build up a pension².

Unequal Sisters in Old Age: Minority Ethnic Women and Pensions, Professor Naina Patel³

Naina Patel is director of PRIAE, Policy Research Institute on Ageing & Ethnicity, in the UK. She began her presentation by stating that it is only recently that policy-makers have realised that the migrant population is ageing. The member states no longer expect migrants to return ‘home’ when they retire. Patel stresses the importance of terminology: who can be classified as a minority, or migrant? From the perspective of the majority, all non-indigenous⁴ people are migrants. On the one hand, the word

¹ Jay Ginn's presentation can be downloaded from the website: www.ageplus.nl

² Schols & De Lange , *A comfortable retirement? An analysis of pension schemes in Germany, Italy, the Netherlands, Austria and the United Kingdom*. June 2005. Available on www.ageplus.nl

³ Naina Patels presentation is available on www.ageplus.nl

⁴ In the U.K. the term non-indigenous is used for ‘foreigner’ more than in other European countries.

migrant suggests that the presence of a person is only temporary. On the other hand, politicians expect migrants to be integrated into the society of the Member States. These messages are contradictory. A lack of data in this field does not mean that the problem does not exist.

Some ethnic groups are in the lowest income households. Because of the discrimination in employment, income has become racialised. When you belong to an ethnic group, you are likely to be poorer. Many minorities may have come to the EU countries at a later age, in which case they have not had time to build up pension contributions. Not all migrant groups experience racism and disadvantage in the same way. Some ethnic groups do better in education and employment, for example Indian and Chinese people.

The need for change and the direction of that change:

- Information about access;
- Reforms should reach all segments of society;
- Social security systems need to be reformed;
- Take action now on the employment of the ethnic minority young.

Professor Patel concluded with the following quote from the Equal Opportunities Commission(UK) : *"If we get it right for women, we'll get it right for everyone else"*.

Interviews with Migrant Women

During the project several older migrant women in The Netherlands, the UK and Austria were interviewed on personal their stories: how do they manage; what barriers do they encounter as migrant women; and how do they cope now that they are retired? Their stories are included in the AGE+ magazine (contact NPOE, www.npoe.nl). Three of the women attended the conference to participate in interviews.

Elizabeth John (62): She first arrived in the UK in 1961 from Jamaica to study. She eventually qualified as a midwife, got married and had a child. She had no extended family to help her with childcare so she stopped working to raise her child. She did not expect to still be in the UK at the age of 62. Because of the gaps in her employment, there are gaps in her pension contributions.

Elwina (70): She came to the Netherlands from Surinam and has been a widow for 20 years. She had done undeclared work and now receives a state pension. She said she lives from "day-to-day".

Fatima (44): She has four children and has lived in the Netherlands for 28 years. She has founded a women's organisation called 'Women for Women'. Fatima has a paid job but does a lot of voluntary social work for Moroccan women in her community. She helps them with applying for benefits and with language problems. Fatima has no idea about her pension contributions or what she will receive when she retires.

Walter Wolf, European Commission

Mr. Wolf is a policy officer at the European Commission and was assigned to the AGE+ project. At the conference he received the projects' publications from Mrs. Alvy Derks, chair of OWN Europe.

According to Mr. Wolf, this project touches at the heart of European policies; that is the debate on the future social model and employment issues. The European Commission can help to spread good practice in this area. In the National Action Plans on Social Inclusion, only a few Member States included information on older migrants. The Netherlands NAP's were the only reports, which referred to older migrant women; this is thanks to good lobbying.

Workshops

In several workshops the six main sub-themes of the project were discussed in more detail. In the workshop on National Action Plans to combat social exclusion and poverty they concluded that the current poverty debate is too often linked to employment solutions, which are not appropriate for older people. There should be more links between poverty and discrimination, notably the issue of multiple discrimination. The European Social Inclusion process is seen as a useful tool to put your issue on national agenda's and it opens doors for consultation with national governments. However, in reality it is this consultation phase that creates a lot of irritation and feelings of inequality. Governments do not always take full account of the specificity of older migrant women, meaning their issues get lost in larger groups. The participants in the workshop on Empowerment of BME women had a strong focus on working together, networking and sharing knowledge in order to empower migrant women and migrant women's organisations: *"We need to take a holistic approach and work together across ethnicities and countries to create a strategy"*. The need to recognise qualifications received in another country is the main conclusion from the workshop on Education. There are a few good initiatives in Europe, but we need to work hard on this. Besides, those people who have difficult access to the labour market, should be informed better and we must develop training programmes to ease their way to the labour market. *"If you educate a woman, you educate a family"* was the statement from the workshop migrant women @ work: investing in a woman is a solid business argument because of her contribution at the labour market. At the moment there is a need for more involvement of women in policy making. Also the participants suggested to involve powerful persons and use their circle of influence to improve migrant women's access to the labour market. Another issue is women's access to income after their retirement, which was addressed in the workshop Pension systems and migrant women. They see care credits, used in some European countries, as a good step forward to increase the amount of years a woman saves up in her pension scheme. But it again focuses on women's role as carer, which is too black-and white. The EU should create more opportunities and provide budget to increase awareness and knowledge on the different European pension schemes. All proposals on pensions should undergo a *'gender and ethnicity audit'*. Finally, the lack of available and comparable data was discussed by researches and statistical officers in the workshop Knowledge and knowledge gaps. If you combine data on Age + Gender + Ethnicity, you get a limited number of tables. Registrations of ethnic background is very different in the participating countries, the UK and the Netherlands have detailed surveys, the other countries do not. This is a hard problem to tackle and will take years. Thus, the workshop concludes, qualitative researchers should take initiative and start exploring the specific situation of older migrant women.

The presentations of the workshops can be downloaded from the AGE+ website.

AGE+ “Impressions so far” Ben Slijkhuis, NPOE Director⁵

Ben Slijkhuis presented the conclusions from the first day:

- ‘No data, no problem’: making the invisible visible. The need for reliable data is urgent to fill gaps in knowledge and to plan policies;
- Different definitions and terminologies are being used;
- The poverty of black and migrant women is underestimated. It is people in a formal employment situation, usually white and male, who are used to calculate pension rights. Many women may not have declared work;
- The three pension pillars - state, occupational and private pensions - all discriminate against women who do not have a male career and life course pattern. Also the move towards private pensions is very bad for women. As these are subsidised by national governments through tax relief, it is argued that this subsidy should be redistributed so that more people can benefit;
- All pension policies should be subject to gender and ethnicity audits.

The A+G+E+ perspective: the cumulating effects of discrimination Professor Gloria Wekker⁶

Professor Wekker (Women’s Studies, Utrecht University) in her presentation, added the factor ‘class’ to the perspectives of age, gender and ethnicity. She used the example of her own mother, who was a single parent in the Netherlands in 1951. Through her marriage she had become part of the middle class, coming from working class. But even so her economical situation was very tenuous, during the first decade in the Netherlands. After her husband returned to Surinam, she was left to bring up five children. Women’s unpaid work, childcare for example, tends to be invisible to the outside world. Therefore it is important to make it visible in policies. To these grounds, one could also consider the impact of sexuality and nationality, which are also variables in the experience of discrimination. We have to be mindful about terminology and “*break through racially encoded terms*”.

Intersectional theory challenges the basic way in which society is structured, and thus shapes the way policies are made. Discussions on ethnicity refer to people from Third World countries, not to white people. We should include whiteness in our discussions on ethnicity and ask ourselves what it means to be white.

Gender relations structure the life of women and men, and basically there are three different levels to this:

Personal: Women are more caring, men are more rational.

Symbolical: Different value is given to masculine and feminine roles; professions where women are concentrated have low status and low pay.

Institutional: Women are carers, men are breadwinners. The practical impact of these different attributes is that policies perpetuate these relations, so that there is *unequal* pay for work of equal value.

⁵ The slideshow accompanying this presentation can be downloaded from www.ageplus.nl

⁶ See www.ageplus.nl for the full text of Mrs. Wekker’s presentation.

But simultaneously, other factors of ethnicity, age and class also intervene. Age is different for men and women: men, increase in stature and status with age; women loose value and status. But this is not the case in all societies. In Surinam for example, women's status increases with age. This is why it is important to have gender mainstreaming in all fields. A radical proposal would be to advocate that policies should take into account "*abnormal categories of people*". Currently, 'life-cycle' policies only take into account the life experiences of white, middle class men.

Policies need to reflect the complexity of people's lives:

- The EU could start applying 'intersectional theory' in policy formulations;
- Policy-makers should make more connections with Women's Studies;
- Not AGE, age, gender and ethnicity, but CAGE, class, age, gender and ethnicity.

Recommendations

On five sub-themes discussions were prepared to stimulate the participants to express their opinion about what should be the main priorities for actions and issues to be addressed to combat poverty for older migrant women. At the end of each discussion recommendations were formulated and presented to the five panellist of the forum (Mrs. Ieke van den Burg, MEP; Mr. Edward Thorpe, EAPN; Mrs. Niny van Oerle, Dutch national Parliament; Mrs. Getraud Dayé, EURAG' and Mrs. Alvy Derks, OWN Europe).

Better pensions through care credits

Care credits are important to help redress gender inequalities and fight poverty. However, they must be developed after careful assessment so that they promote employment of women. To achieve this, services for dependent people - child- and elderly care – should be developed to give a real choice to reconcile work and family life for both men and women.

Encourage all organisations to be more diverse

All NGO's should be encouraged to be more diverse. For example, the European Women's Lobby has put in its statutes that member organisations should aim to reflect a diverse membership. Migrant women need to be represented in 'mainstream' organisations as well as have their own groups.

Migrant and Older People's Organisations

The grass roots experience and needs should be better reflected in European policies. This will lead to better synergies between all levels - European, national, local – and stakeholders. We must also work on combating the criminalisation of migrants. Migrant issues are often located in the Justice departments in the Member States, which tends to reinforce migrant groups as problems.

National Action Plans

Firstly, call for specific attention to older people in the common objectives of the NAP's, notably to those who are without pension rights and those facing barriers in access to services. Secondly, oblige governments to hold open consultations in drafting and monitoring the NAP's.

Women's Groups

Governments should in policy formulation, recognise the diversity of the various competences of older migrant women. And older migrants' organisations should play

a crucial role in getting women out of their isolation: they should be supported by public authorities and become partners in the policy process.

Concluding remarks

One of the main aims of the project was to organise a final conference, backed up with sufficient research material, to make older migrant women visible for policy makers and politicians. Considering the press attention and number of participants from ministries, national parliaments and the European Parliament, the conference was a success. Also the individual women attending the conference were networking and exchanging ideas and good practises. There was talk of future cooperation between local groups to improve older migrants women's socio-economic position. The conference was energetic and focussed on the future. Let's maintain this attitude and work towards a follow-up.

NPOE-11-'05