

Situation for BME elders

After retirement older people from black and minority ethnic communities are more likely to be at risk of poverty because of their employment history in the UK. For example, people from black and minority ethnic groups often work in lower-paid jobs which do not have occupational pension schemes or are self employed. This means they are unable to afford personal contributions. PRIAE contributed evidence to the Pensions Bill 2006 and our response to the Turner Commission and the policy responses produced with the **Minority Ethnic Elders' Policy Network in PRIAE's Policy Responses.**

PRIAE's work beginning with the commissioned report from the Royal Commission on Long Term Care for the Elderly (1998) to date have argued for the Government and Department and Work Pensions to recognise the consequences of multiple disadvantage and poverty that minority ethnic elders face in retirement. PRIAE used its minority elderly care (MEC) European research in particular to highlight this issue across several European countries at the European Parliament, with PRIAE often being the near lone voice in the area when ageing and pensions were discussed. This task however was eased at times with help from MEPs like Claude Moraes, Jean Lambert, Stephen Hughes and others who joined in with them.

One in six low income households where adults are in work is headed by a member of an ethnic minority... 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-c entury. We cannot afford to be colour-blind. (Patel N at PRIAE 2005 *Responding to the Pension Commission's Second Report chaired by Lord Turner*).

The Migrant Situation

It is important to recognise that yesterdays migrants are today's elders. Many BME elders who plan to return home to places like India, Pakistan 'Nigeria and Kenya among others, are faced with hidden costs as their state pension is frozen for the duration of their retirement despite their economic contribution over the years. However those retiring in the UK or Europe have their pensions 'uprated' in line with increased cost of living.

PRIAE has contributed much to increase the awareness of policymakers on the issue of minority elders retiring in the Caribbean, South East Asia for example and the costs and benefits associated with 'returnees' together with the issues of paying for care supporting the

latest Dilnot Commissions' recommendations on paying for care and urging the coalition government to adopt them (speaking at British Geriatric Society Autumn Meeting, October 2011). After all how do we as a society pay for retirement when retirement itself is getting longer? Longevity is not the only factor people struggle with when planning for their retirement. The bigger problem is the gap between expectation and reality. The credit crunch has made it harder to fund the state pension, exacerbating the situation for individuals, for the state and for companies. Many elders have lost their hard earned savings.

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