FUTURE AGEING OF THE BME POPULATION

DILNOT REVIEW

RETIREMENT

OLDER WOMEN’S RIGHTS

BME CARERS

ACTIVE AGEING

GROWING OLD FAR FROM HOME

For this issue of the Bulletin, I was assisted by Charlotte Morgan who gave me tremendous support with the editing, page layout and photo research, for which many thanks are due.

The theme of this issue is older black and minority ethnic people. The issue begins with an article by Nat Lievesley of the Centre for Policy on Ageing who undertook the research for a report published by Runnymede Trust in 2010 entitled *The future ageing of the ethnic minority population of England and Wales*. One of the main findings of this report is that whilst there were only 230,000 black and minority ethnic people over the age of 65 at the time of the 2001 census, this figure is projected to grow to 2.7 million by 2051.

This demographic change raises many concerns including work and pensions, health and social care, and retirement decisions, which are all considered in this issue of the Bulletin.

It is hoped that these articles will address these challenges and shed light on the struggle to ensure racial justice in older age.

Older people are an asset to society and have much to contribute; they are not ‘other’ but simply ‘us’ when we are older.

The photograph chosen for the front cover from the ‘Recycled Teenagers’ Project is an attempt to convey the idea of a full and satisfying life in older age, which is the right of everyone.

The Spring 2012 Bulletin will have sport and the Olympics as its theme.

Robin Frampton, Editor.
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MEANS THE ARTICLE IS RELATED TO OUR THEME: OLDER PEOPLE

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These developments were of course preceded by the deadly attacks at the hands of far-right sympathiser Anders Breivik in Norway in July 2011, and followed by the recent convictions of two men for the racist murder of Stephen Lawrence in the UK in January 2012. Many of these incidents have factors in common, in that either the perpetrators had links with the far right, and/or the killings were found to be racially motivated. Anti-racist organisations have argued that these events are not occurring in a vacuum, and that they reflect an anti-immigrant and far-right ideology present in public and political discourse that is on the rise across Europe.

Power in black and minority ethnic communities, together with these low arrest rates have fuelled accusations of ethnic profiling and thrown into question the efficacy of this police tactic in crime reduction. From viewpoints seeing it as an invaluable tool for combating crime, to arguments that use of the police tactic is alienating ethnic minority communities and straining police-community relations, police powers to stop and search have long been subject to a heated debate.

Organisations campaigning for police reform have largely welcomed the moves to reduce excessive stop and search in the capital, but have argued that more work needs to be done to improve the relationship between the police and black and minority ethnic communities. Although the reforms will hopefully reduce the numbers of people stopped by police without probable cause, the plans do not outline any measure directly aimed at tackling disproportionality.

The Metropolitan police have announced plans to reduce the number of stop and searches in London and reform use of the controversial power to search people without reasonable suspicion. Met Commissioner Bernard Hogan-Howe has expressed concerns that officers’ conduct in relation to stop and search is not subject to enough scrutiny, and the Met has announced its plans to improve the effectiveness of stop and search and increase public confidence.

The reforms will aim to cut in half the number of times police authorise an area to be the target of stops made under Section 60 of the Public Order and Criminal Justice Act 1994, which allows searches without reasonable suspicion. In addition to plans to increase the level of intelligence required to implement a Section 60 order, the police will also be targeting smaller areas with higher crime rates, and known criminals and suspects with an aim of increasing arrest rates and combating violent crime.

Media reports have linked the Met’s decision to review stop and search to the recent conviction of the murderers of Stephen Lawrence and the fact that police stop and search tactics have frequently been cited as a factor fuelling the resentment which led to the riots. Evidence has consistently demonstrated that police powers to stop and search disproportionately target black people and minority ethnic communities.

Under Section 60 of the Public Order and Criminal Justice Act 1994, which allows searches without reasonable suspicion, rates of disproportionality are particularly high: black people are 27 times more likely to be stopped by police than white people. Government statistics indicate that 2% of stop and searches conducted under Section 60 lead to an arrest. The disproportionate use of this police power in black and minority ethnic communities, together with these low arrest rates have fuelled accusations of ethnic profiling and thrown into question the efficacy of this police tactic in crime reduction. From viewpoints seeing it as an invaluable tool for combating crime, to arguments that use of the police tactic is alienating ethnic minority communities and straining police-community relations, police powers to stop and search have long been subject to a heated debate.

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Racist murders in Europe

A spate of murders that have occurred recently in various European countries have generated widespread concern about the rise of xenophobia and the far right in Europe. A series of murders of immigrants by an extreme-right terrorist cell have continued to spark controversy in Germany. In November last year it emerged that a neo-Nazi cell was behind the series of murders throughout Germany, mostly of foreign-born shopkeepers. The far-right terrorist group, the National Socialist Underground, is believed to have shot dead eight Turkish and one Greek immigrant between 2000 and 2006. In December last year in Florence, Italy, a lone gunman shot dead two Senegalese street vendors and wounded three others, before killing himself. Gianluca Casseri was said to have far-right allegiances, including links to the Italian anti-immigrant organisation CasaPound. Three hundred Africans subsequently marched in protest against the murders in Florence. More recently in France, the deaths of two men during police arrests in January sparked days of protests and car-burning after accusations that deliberate police violence was the cause of the deaths.

These developments were of course preceded by the deadly attacks at the hands of far-right sympathiser Anders Breivik in Norway in July 2011, and followed by the recent convictions of two men for the racist murder of Stephen Lawrence in the UK in January 2012. Many of these incidents have factors in common, in that either the perpetrators had links with the far right, and/or the killings were found to be racially motivated. Anti-racist organisations have argued that these events are not occurring in a vacuum, and that they reflect an anti-immigrant and far-right ideology present in public and political discourse that is on the rise across Europe.
Stephen Lawrence’s murderers convicted

After more than 18 years, two of Stephen Lawrence’s killers have finally been brought to justice. The case of Lawrence, the 18-year-old student who was stabbed to death in South East London in 1993, has been one of the most notorious unsolved murders in Britain. But on 3 January 2012, two of the five original suspects were convicted for the murder of Stephen Lawrence.

During the recent trial into his death, the jury heard new forensic evidence that found Stephen’s DNA on the defendants’ clothes, linking Gary Dobson and David Norris directly to the murder. At the end of the six-week trial, Dobson and Norris were both found guilty of murder and received life sentences of 15 years and 14 years respectively.

The racist murder of Stephen Lawrence has had a massive impact on policing, law and politics, in addition to having far-reaching implications for debates around race relations in Britain. From the fact that Stephen was murdered by a gang of white youths in an unprovoked racist attack because of the colour of his skin, to the Macpherson report’s findings of institutional racism in the police force, the Stephen Lawrence case has generated ongoing discussions on the nature of racism in Britain.

In the aftermath of the successful prosecutions of two of the killers, some have argued that racism is no longer a big issue, policing has improved and now that justice has been done, we have come to the end of the journey.

However, far from seeing the verdict as an opportunity to relax in the fight against racism, other commentators see this moment as a stark reminder that the struggle against racial discrimination is not over. Racist violence continues to take place extensively across the country, poor police-community relations, and disproportionate stop and search rates in black and minority ethnic populations all indicate that the need to combat racism remains as urgent as ever.

MPs to hold enquiry into racism in sport

A Committee of MPs is to hold an inquiry into racism in sport, following a spate of racist incidents involving top footballers. Recent events have renewed concerns over the prevalence of racism in football. The session will not look exclusively at the game, but in the wake of the Luis Suarez case and allegations against John Terry, football will be the primary focus.

In December, Liverpool’s Luis Suarez was banned for eight games and fined £40,000 by the Football Association after being found guilty of racially abusing Manchester United’s Patrice Evra. England captain John Terry is facing a criminal charge for allegedly racially abusing Queens Park Rangers’ Anton Ferdinand during a Premier League game. Most recently, police have been investigating an incident of a 20-year-old man who allegedly racially abused Oldham player Tom Adeyemi during a game against Liverpool. The man was arrested and later released on bail.

David Cameron has expressed concern at this resurgence of racism in football and has spoken of the importance of football governing bodies, clubs and footballers acting as role models. He has also argued that more needs to be done to promote coaches and managers from black and minority ethnic groups. Praising grassroots organisations campaigning on the issue such as Show Racism the Red Card, Kick It Out, and Street League, Cameron stated “We will not tolerate racism in Britain. It has absolutely no place in our society. And where it exists, we will kick it out.”
**The Future Ageing of Britain’s BME Population**

In 2010, Nat Lievesley of the Centre for Policy on Ageing compiled a report on the ageing BME population in England and Wales. In the 2001 Census there were 230,000 BME people over 65; this figure is likely to rise to 2.7m by 2051.

**Introduction**

One of the most important demographic changes of the 21st century will be the increasing number and proportion of older people in the population.

Policy makers and politicians struggle with the implications. How will pensions and healthcare be paid for? Already, in employment, defined benefit pension schemes have been widely replaced by defined contribution schemes which take your money but leave it to the market at the time of retirement to determine the level of benefit.

As life expectancy has improved, healthy life expectancy has not quite kept pace. This implies an increased future demand for health services by older people beyond that indicated by their numbers.

The Dilnot Commission has made proposals for the future funding of long term care for older people but the government is hesitant to endorse those proposals.

In early 2010 the Runnymede Trust asked the Centre for Policy on Ageing to look at the future ageing of the ethnic minority population of England and Wales as part of its programme on the financial inclusion of older people funded by the Nationwide Foundation.

Someone who will be 65 years old in 2051 is 25 years old in 2011 and was just 15 years old at the time of the 2001 census.

To look at the older ethnic minority population in the future we have to look at the Black and Minority Ethnic (BME) population as a whole and see how it develops over time.

**CPA Projections**

CPA’s principal projections were ‘cohort component projections’ for each ethnic group taking, as a solid base, the 2001 census then, in five year increments, adding projected births, subtracting projected deaths and adding in projected net inward migration.

All that is easier said than done. The number of births to a particular ethnic group in a five year period depends on the ages of the female members of the group and their likelihood of having children. This fertility information for individual ethnic groups has been seen as contentious and was until very recently just not available.
In addition, ethnicity is self defined and a mother from a particular ethnic group will not necessarily have a child of the same ethnic group. Where the parents are from different ethnic groups the child may take the ethnicity of the mother or the father or a mixed ethnicity. Even when both parents are of the same ethnic group the child may take a different ethnicity. A child of white Polish parents (ethnicity - White Other), born in the UK may well take the ethnicity White British.

CPA used the ethnicity categories from the 2001 census for England and Wales. A special census table, CO200, commissioned by the Greater London Authority Data Management and Analysis Group, gives the proportion of births to mothers from a particular ethnic group where the child is given the same ethnicity and the proportion assigned to each other ethnic group. For 53% of White Irish mothers, 41% of White Other mothers and 29% of Mixed – White/Asian mothers the child takes a White British ethnicity. White British, Bangladeshi, Black African, Indian and Pakistani are the ethnicities where the child is most likely to keep the ethnicity of the mother.

If the 2011 census is the last of its kind, solid, population-based information like this will no longer be available.

**Figure 2.**

### Health and Migration

**BME health and mortality** is in general worse than for the majority white population but life expectancy generally improves over time. A Bangladeshi man, for example, in 2001 had the life expectancy that a typical male member of the population as a whole would have experienced in 1996. This provides a basis for estimating deaths by ethnic group going forward.

The most difficult thing to estimate for ethnic minority population projection is future migration. Migration to and from the EU is unrestricted and migration from the rest of the world is very dependent on government policy, the coalition government having promised to reduce net inward migration levels from hundreds of thousands to tens of thousands. Re-migration, the return or onward migration of non-British nationals, is an increasingly important phenomenon. Since 1975 around one half of all immigrants have re-migrated.

Between 2001 and 2007, net inward migration was the dominant factor in the growth of the White Other, Chinese, Indian and Black African ethnic groups. The CPA projections estimate that BME groups (excluding White Other) will form 16% of the population of England and Wales in 2016, 20% by 2026 and 30% in 2051. The ethnic minority population over the age of 65 is set to grow rapidly, particularly after 2021. This will have implications for the incidence of health conditions associated with older age such as dementia (see Figure 2 below).

The ethnic minority populations of England and Wales remain, in general, younger than the majority ‘White British’ population. This is not equally true for every ethnic minority group, in particular the White Irish, Indian, ‘White Other’, and Black Caribbean ethnic groups, and will become less true in the future as the ethnic minority population ages.

### Population Structures

The ethnic minority population groups are very different from each other in terms of age structure. The more rounded population pyramids for the White British, White Other and Indian population show a mature, ageing population while the more broad based Mixed – White/Black Caribbean and Bangladeshi pyramids show a much younger population structure, even in 2026 (see Figure 1).

Migration, ethnic minority population estimates and the future ageing of the ethnic minority population have proved hot topics, with the CPA report having received over 45,000 downloads from the CPA website since its launch in August 2010.

The Dilnot Review: An Insight

The Dilnot Review has been largely forgotten since its publication in July 2011. Robert Trotter revisits the document to explore its main contentions and discuss its continuing importance.

Of the many good ideas left in the long grass outside Westminster, few represent such a tragically wasted opportunity as the Dilnot review. Welcomed on publication but now apparently forgotten, Dilnot’s proposals offer a unique opportunity to reform how we provide social care for older people.

Dilnot’s vision is far from perfect – the most vulnerable, especially BME older people, would remain exposed - but the Dilnot report has about it the air of a last chance. Without serious reform we risk finding ourselves ageing in a world where the need for social care is largely met only by the individual capacity to pay.

The crisis in social care for older people

Dilnot makes three critiques of the current system of social care for older people. Firstly, we are spending far too little - his figures show that the demand for social care has outstripped spending by 9% over the last four years. Simply put, older people need more social care than we can currently afford.

This leads to the second criticism: almost all social care has to be paid for by older people themselves. Currently, anyone who owns assets of more than £23,250 pays for the majority of their own social care. This is a problem for many reasons, but Dilnot focusses on the idea of risk. We are unable to predict the type and extent of care we will need in old age, and the need to pay for things like nursing homes can cause huge financial shocks to individual finances. Those with high levels of assets are able to withstand these shocks and lead relatively comfortable lives. People without assets risk losing everything as they sell their assets to pay for care. This makes older people’s finances extremely precarious.

Dilnot’s third criticism is the inconsistency of service provision across the UK. He argues that the quality of care older people receive is often highly dependent on where they live – a kind of ‘postcode lottery’, with some councils providing better care than others. It also depends on wealth, with only the very poorest being offered any state assistance. In practice, the current system makes individuals and families pay for all but the most essential social care. This is a real problem: there is a widespread neglect of those elements of care which aren’t necessarily life-threatening but remain important to people’s well-being.

Dilnot’s recommendations

Dilnot makes two headline recommendations to resolve this crisis. Firstly, he wants to cap individual spending on care at £35,000 - any costs beyond this would be paid for by the state. This works in exactly the same way as an ‘excess’ on car insurance. For those who couldn’t afford to pay up to the cap, the government would cover most of the costs of care. This would make social care funding more equitable and more predictable, allowing better financial planning for older people.

His second key recommendation raises the eligibility threshold, so that the new funding arrangement (state pays everything over £35,000) applies to everyone with assets up to the value of £100,000. Anyone with assets worth more than this threshold would still pay the total costs of their care.

“People without assets risk losing everything as they sell their assets to pay for care.”

In short, Dilnot recommends a tiered system, with state funding tied into three broad income groups:

- Those with assets over £100,000 remain responsible for their own residential care;
- Those with assets less than £100,000 will pay the first £35,000 of care costs, and the state will cover everything else;
- Those with assets below £35,000 will have their care paid for by the state, apart from an initial contribution of between £7,000 and £10,000 towards heating costs and food. He assumes that this is affordable under most pension schemes.

The impact of Dilnot on BME older people

The Dilnot recommendations would offer a welcome improvement in social care for older BME people. They would make the care system far more equitable, both by improving the standard of care for the poorest, and removing the risk of financial shocks which BME people are particularly unable to withstand. In these senses he has designed a classic social insurance model. Yet there remain issues particular to BME older people that aren’t addressed by the Dilnot recommendations – specifically, their disproportionate likelihood to be under-pensioned.

The problem is that some of the aspects of the Dilnot recommendations are tied into particular income streams, the key assumption being that most older people have access to at least a basic state pension. This is evident in his claim that the majority of older people will be able to afford a contribution of £7,000–10,000 a year towards food and heating bills. However, access to basic state pensions is far from universal, especially for older people from ethnic minority backgrounds.

To generalise, this is because ethnic minority people tend to work in low-paid, short-term and part-time jobs, making their National Insurance contributions shorter and their pension ultimately smaller. Dilnot focuses a great deal of attention on the idea of ‘collectivising risk’, viewing risk as the worst inequality in social care provision. Yet he pays less attention to inequalities in assets and income in the first place – a far more pressing issue for many BME older people. In short, older BME people are some of the most vulnerable people in society, and there are doubts that Dilnot’s recommendations can provide for these groups.

Conclusion

Dilnot could do more to reinforce social protection for older people from all backgrounds, but in general the rationale for change is sound. In his attempts to spread the health risks of old age, and create a fairer and more coherent social care system, Dilnot has designed an elegant social insurance system which is unlikely to be bettered in the immediate future.
A Rewarding Retirement: Notes from an Assembly of Older BME People

Phil Mawhinney reports on the key issues faced by Older BME populations in the UK.

Our ageing society is a real focus of current debate, most of which involves worrying about how the UK’s health, social care and pensions systems will cope with the burgeoning number of pensioners.

For the last two years, Runnymede has been looking at the fast-growing population of older black and minority ethnic (BME) people, their distinctive experiences and the particular challenges they face. This 3-year programme of research into Financial Inclusion and Older BME people is helping Runnymede understand the financial experiences and wider concerns of this growing group.

As part of this work, Runnymede recently brought together 50 older people from a range of ethnic backgrounds in a deliberative assembly event, where they reflected on our work so far and shared their knowledge and concerns on retirement. The findings are an invaluable addition to the debate on how we can support older people in the UK with a fair and decent level of support, care and respect.

Pensions and poverty

We know the stats on pensioner poverty and – nearly one in two Bangladeshi and Pakistani pensioners live in poverty, as do 1 in 4 older Black Caribbean people, compared to 1 in 6 White pensioners. But these figures do little to describe the daily reality of poverty. Participants of the deliberative assembly repeatedly told us that their state pension income is ‘meagre’ and that they do not have enough money to heat their homes; indeed, to escape their cold homes they spend their afternoons in places like shopping centres and libraries. As one man said, ‘People go into the pub, sipping pints just to keep warm’.

“Many feel that the government is not fairly repaying the contributions they have made to the country throughout their lives”

One of the distinctive features of the older BME population is that many arrived in the UK in the post-War period of the 1940s–1960s, staffing the NHS and rebuilding the country. Many worked in debilitating manual jobs and provided care for children and other relatives. Many of the assembly participants felt that the government is not fairly repaying the contributions they have made to the country throughout their lives.

As well as having insufficient money to heat their homes, they said that that at 65 they deserve to rest rather than be forced to work for longer while in ill health, they are not treated with respect or dignity in hospitals and that it is unfair to have their pension income taxed.

Retirement and ‘return’

One particular injustice, as highlighted by people in the assembly, is that many who choose to ‘return’ to their country of birth when they retire are currently denied access to a full UK state pension, through a lack of annual uprating in most countries outside Europe. Someone who has lived and worked in the UK for 40 years who decides to retire to Trinidad, Nigeria, India or Bangladesh, for example, will receive a state pension that is frozen in value when they leave the UK, rather than increasing with inflation. This means they can miss out on up to £24,000 income over the course of 20 years of retirement.

This is an issue that Runnymede recently highlighted in To Stay or Not to Stay? (See Runnymede’s report for a full list of countries where pensions are frozen). During our research for this report, we spoke to Caribbean and Moroccan people, some of whom strongly felt the same sense of unfairness – that they are being denied a fair repayment of the work and effort they have put in throughout their lives. Ryma, a woman who was born in Morocco but who has lived in the UK for nearly 40 years and is approaching retirement, is a good example:

“I think especially if you worked all your life, like in my case, I have been working since 1975, I haven’t stopped, so I paid enough taxes and national insurance. So to go back [to Morocco] and suffer in my retirement, I don’t think I will accept that.”

Runnymede recommends that the UK government uprate all overseas UK state pensions, so that the person receiving it will have a more meaningful pension, increasing in value every year and reflecting the work and energy they have given to UK society.

Concern expressed for the younger generations

‘Today’s younger generation is increasingly resentful towards their elders’ wealth and disregard of the future’, wrote Mary Ann Sieghart in The Independent on February 7th 2011. This reflects another important debate on how to achieve fairness between different generations. In this context, many of the older participants of Runnymede’s
deliberative assembly actually expressed concern for the younger generations. Some had sympathy with the huge numbers of young people who are unemployed and unable to provide for themselves, never mind save for the future, at a time when the cost of living is very high. Indeed, more than 48 per cent of young black people were unemployed in 2009, according to a recent IPPR technical briefing on youth unemployment and the recession.

A couple of people linked this to the wider problem of discrimination in the labour market against BME people, with one participant saying that ethnic minorities were the first to lose their jobs during the recession (there is some evidence to support this - see EHRC’s Monitoring update on the impact of the recession on various demographic groups, December 2009). Others made the point that the disadvantage that they had experienced in the labour market when they were working meant they had been unable to put enough aside for a comfortable retirement.

One way pensioners help their struggling relatives is through financial support, draining their already small incomes. Some also talked about the care they provide to grandchildren, which they feel is not fully recognised. This reflects a broader point – that older people in the UK are by-and-large seen as a burden when they should be seen as an asset, given the care they provide, and other social contributions such as volunteering on charity boards. One man put it succinctly: ‘If you took away all the grandparenting people provide, the UK would collapse’.

Conclusion: ‘Many cultures, one society’
Throughout 2012 and beyond, Runnymede will continue to give voice to older BME people’s experiences, suggesting solutions to the challenges we uncover. Two key concerns emerged from our deliberative assembly:

- older people should be fairly repaid the contributions they have made to society throughout their lives; and
- older people should be seen as an asset rather than a burden.

The discussion in the assembly showed that older BME people face some particular barriers to a decent retirement but that they also share many of the challenges of growing old with people of all ethnic backgrounds. As one man put it, ‘we are many cultures, but one society’.


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**FEATURE**

Grandparents and Grandparenting

A research review was recently undertaken by Professor Bob Broad at London South Bank University that analysed UK research literature, academic journal articles, and statistics about grandparents. Grandparents were also identified as kinship carers. *Being a Grandparent: Research Evidence, Key Themes and Policy Recommendations* was funded and published by the Grandparents’ Association: www.grandparents-association.org.uk

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Barnet Asian Older People’s Dance
Protecting Older Women’s Human Rights

Following the disappointing result of last year’s CEDAW Commission Report, Elizabeth Sclater, of the Older Women’s Network, Europe, talks of the Shadow Report they are currently working on.

Introduction

In October 2010, the UN Committee which oversees the progress of states parties in the measures they have undertaken to comply with their treaty obligations regarding the Convention on the Elimination of all forms of Discrimination against Women (CEDAW) made history by adopting the General Recommendation on Older Women and the Protection of their Human Rights (GR27). This sets out how the articles of the convention apply to older women and recommends specific actions for states parties to take.

The United Kingdom is a signatory to CEDAW and, as such, is legally bound to put the Convention’s provisions into practice. It is also committed to submitting national reports, at least every four years, on measures they have taken to comply with its treaty obligations. The United Kingdom submitted its seventh review report in June 2011, and expects to have the constructive dialogue with the Committee in the summer of 2013.

NGOs can play a key role in this process, contributing to the preparation of the government report, as well as providing Shadow Reports on issues of continuing concern and recommendations for action. The CEDAW GR27 gives gender and age NGOs a unique opportunity to recognise progress in relation to the human rights of older women in the United Kingdom, as well as to hold government to account on issues that still cause concern.

Developing a shadow report in the UK

As the United Kingdom was to present their seventh progress report in 2011, I felt that this presented a unique opportunity to develop a Shadow Report on older women in the UK using the GR27 as a framework. In January 2011, with the support of Age UK, we held a meeting of Age and Gender NGOs representing older women from across the UK. Key issues were identified and I was tasked to draft an ‘evidence’ paper based on the issues.

In April, the draft paper was sent to the Government as they prepared their report to the CEDAW Committee. The Government report was sent to the UN in June 2011. The draft NGO paper was also circulated to the original participants, academics and other stakeholders for comments and to identify gaps. Age UK held focus groups with older women including women from rural communities, older lesbians and black and minority ethnic older women. In July a second meeting was called to review the government report, the draft paper and confirm direction. It is from this paper and the wider consultations that the shadow report is currently being drafted. An analysis of the government paper showed no reference to the new GR27, no acknowledgement of the ageing population and the impact on social security and service delivery within the current financial climate, two of the key issues raised by older women in consultations.

Key issues and challenges

A wide range of issues were identified. Great concern was expressed about the impact of current and impending public sector cuts. This was not only in relation to availability of, and access to services but the impact of redundancies that may target older, part-time workers (mainly women). Priority issues identified were:

- Poverty of older women including the impact in changes to state retirement pension from RPI to CPI; changes to welfare benefits and allowances and poor returns on savings and investments following the financial crisis;
- Ageism in employment, highlighted by the recent BBC case;
- Older women as carers for young children as well as adults of all ages. Thus affecting their ability to lead their own lives, participate in training, learning and work including ability to continue making pension contributions;
- Impact of health service changes, anxiety about access to services and treatment options;
- Cost and rationing of social care services, even for very vulnerable older women, as a result of public service cuts;
- Social isolation: Older women more reliant on public transport and rural older women particularly disadvantaged. Services for disabled users also cut or under threat;
- Domestic and sexual violence – a hidden issue for women 50+.

Evidence for the report came from published material, recommendations drawn from NGOs and academic policy papers, and statements from older women expressed during consultations. One of the greatest challenges has been the lack of data disaggregated by gender and age cohort and even less by gender age and race. Older people still seemed to be lumped together as a homogeneous group. The human rights challenges that older people face need to be understood in their ‘particularity’ and will vary between the genders, across class and older-age cohorts, by race and ethnicity, disability and sexuality. The paucity of data gathering and/or analysis means that the evidence is not as strong as it might be. This is why the voices from focus groups are so important.

The shadow report will be sent to the CEDAW Committee at the UN in the summer. Any NGO interested in signing on to the report should contact Elizabeth Sclater at eas@elizabethown.demon.co.uk. The issues paper and shorter shadow report will be available in Autumn 2012 on the website of the Older Women’s Network, Europe www.own-europe.org.
“Across Europe, there are a rapidly growing number of older people from ethnic minorities…. Most of them will not, according to our expectations, return to their country of origin. They will stay in Europe and grow old here, together with their children. Their numbers are increasing both in absolute and relative terms.”

With these words, in its first chapter, a report edited by myself and Kaushika Amin, published by the Runnymede Trust in 1997, entitled Growing Old Far From Home, kicked off a process bringing the predicament of ethnic elders to the fore. (The report was based on a conference organised by Naina Patel, then of CCETsW, and Harry Mertens of NIZW as part of the European Network on Ageing and Ethnicity.) In addition to raising awareness in general, the report reminded policy makers that much needed to be done in the direct care and welfare services; and it called for education and training to build the capacity to meet their needs.

Moreover, the report observed that, although mainstream services were only just “scrambling” into action, much of the running in supplying services was already being made by ethnic minority voluntary organisations.

The report was part of a larger initiative involving research and advocacy across Europe which led, among other things, to the establishment of the Policy Research Institute in Ageing and Ethnicity (PRIAE) in 1998; and, in 2004 among other initiatives led by PRIAE, working with partners in 10 European countries, issued a series of reports from a large-scale project (“Minority Elderly Health and social Care in Europe”; MEC). See for instance, PRIAE Research Briefing, Minority Elderly Health and Social Care in Europe, launched at the European Parliament, 9 December 2004, available at http://www.priae.org/docs/MEC_European_Summary_Findings2.pdf Based on fieldwork encompassing over 3000 minority elders, 900 health and social care professionals and 300 voluntary organisations, MEC research was in a position to make robust recommendations to policy makers, service providers, advocacy groups and research organisations.

Despite early resistance (comments like “numbers are not high” and “‘they’ look after their own”) and indifference (“here we go again”), PRIAE’s initiative played a significant role in establishing an area with concrete, tangible gains for the quality of life for black and minority ethnic (BME) elders.

Among these gains and developments over the last two decades were:

Policy developments
For instance:
- Knowledge and skills capacity development to further policy influence by elders, for instance through the Minority Ethnic Elders Policy Network (2010);
- Directly involved BME elders in framing policy recommendations, as in the case of work on long term care for the Royal Commission on Long Term Care for the Elderly. (See Patel, N. (1999) Black and Minority Ethnic Elders’ Perspectives on Long Term Care, Royal Commission on Long Term Care for the Elderly HMSO, report downloadable http://www.priae.org/docs/Royal_Commission_Published_chp.pdf)

“Research on ageing shows that as we age our needs become more culturally or identity pronounced, not less.”
• Overall, direct engagement by elders with policy makers in the UK (and across Europe) is now far-ranging in areas such as pensions, health care, mental health or dementia, housing options, active ageing, elder protection, and employment and retirement.

Research
From the MEC research cited above to minority elder-centred work burgeoned by many researchers and institutions in areas such as palliative care, hospital care, dementia and mental health, housing, multiple discrimination, active ageing and minority employees’ contribution to business performance. Research by PRIAE on minority ethnic individual’s contribution to small and medium sized enterprises was endorsed by the CBI and reported in the FT (27 Feb 2007) http://www.ft.com/cms/s/bee7f58-c087-11db-995a-000b5df10621.html

Mainstreaming

Capacity
Minority Age Organisations have made BME elders ‘visible’ and are critical in meeting basic needs through their self help care. Yet their resourcing is precarious, leading to initiatives to increase their direct engagement with funders and policymakers (this is further developed in PRIAE’s Review 14+ (forthcoming 2012)). This has led to speedier responses by the latter.

The above said, and although good work continues to be done, developments seem to have plateaued.

Among the reasons for this situation are:

Resourcing in an age of apparent austerity, as well as political trends. BME age voluntary organisations are particularly highly dependent on local authority funding and, with the cutbacks many such organisations are under threat or have already disappeared. The Big Society agenda and resources are not targeted at small specialist organisations like BME elders; and large well-resourced national age organisations have failed to take up the slack. It is essential that they respond through ‘active support’ of BME organisations and initiatives in an area that is continuing to grow in scale and need.

Work by mainstream and well-established third sector organisations on BME issues is ad hoc or ‘project’ based, rather than integrated strategically into the organisational plan and implemented from design through development to delivery. This aspect has to be addressed, especially because some organisations have cynically taken advantage of BME issues to gather further resourcing. It is time for them to deliver. (The mistaken assumption that the “job is done”, and hence it is possible to curtail funding to BME organisations.) A longstanding view persists that after this generation BME elders will be well integrated into society and not need specific services. While mainstreaming of some aspects is, or will undoubtedly be, the case, research on ageing generally shows that as we age our needs and preferences become more culturally or identity pronounced, not less. Services tailored to BME requirements will continue to be needed. Having said this, this tack is entirely in keeping with current policy reforms aimed at the ‘personalisation’ of services.

Patchy uptake (e.g. in some countries compared to others) – the MEC research reinforced an important policy: that in all countries, including our own, care professionals recognised that BME elders have specific needs which are growing but are often insufficiently catered for. BME age organisations are an important element of providing that critical care. Unfortunately, policy makers still do not pay sufficient heed to them as key resources for supplying tailored services to BME elders. In an age of austerity, inclination against use of BME organisations by policy makers may be reinforced – but this tendency must be reversed.

In the last decade and a half since the Runnymede Trust Growing Old Far From Home report was published, the BME elder population has increased rapidly and will continue to grow in this and succeeding decades. Many in this population group are faced with relatively higher levels of ill health, poorer pensions, and other age-related needs. However, the services that could support them and improve their quality of life in old age are under threat.

There is, therefore, an urgent and imperative need to reinforce, reinvigorate and sustain services that took significant efforts (and sacrifices) to establish. Further, it is important to use the knowledge, resources and structures generated by PRIAE and many others to effectively meet the rising demand for personalised services that are culturally responsive, including developing new services and infrastructure. To not do this risks the danger of reinforcing a view that BME elders are a group apart - and not worthy of the dignity and respect due to all elders.
Older Workers in Modern Times: The Ageing of the UK Labour Market and its Consequences

The UK’s ageing population is changing the labour market. Omar Khan argues there has been inadequate consideration of the implications of the ageing phenomena and its consequences for BME older people.

Introduction
The ageing of the black and minority ethnic population is taking place alongside a similar and more widely discussed ageing of the UK population generally. In this essay we consider key demographic considerations (especially gender) on ageing in the UK, labour market experiences, as well as some evidence of age discrimination. This context is significant in itself, but is also relevant for the likely experiences of the younger cohort of BME people as they age in the future.

The UK has an ageing population; the average age has increased from 37.3 in 1999 to 39.5 in 2009 and is projected to rise to 42 by 2034. The ‘oldest old’, or those over 85, has increased the fastest, more than doubling over the past 25 years, and is set to rise to perhaps as many as 3.5 million (5% of the population) by 2034 (ONS data). Although men are starting to close the gap somewhat, women live longer than men and are therefore a greater proportion of the older population, particularly the ‘oldest old’: the ratio of males-to-females rises from the age of 70 from around 1.1 females for every male to 2.1 females for every male by age 89.

Labour Market
Perhaps not surprisingly, given increasing life expectancy, people are also now working later. While the current state pension age is 60 for women and 65 for men, this is due to equalise at 65 by 2020. By 2026 the retirement age will rise to 66, to 67 by 2036 and to 68 by 2046. These ages were legislated by the previous government, and the current government has suggested that the pension age may rise faster.

Employment rates for men peak in their 30s (almost touching 90%), then decline somewhat to age 50-54 (around 84%), after which they decline more sharply, such that only around 20% of men between 65 and 69, and 5% of men over 70 are in employment (see Figure 1).

Employment rates vary a bit differently for women over their lifetimes. Female employment rates peak around 45-49 (almost 80%), though increasing only somewhat from age 25-29. Female employment rates decline sharply after age 55, with only 30% of women aged 60-64 in paid work, and only around 10% of those between 65 and 70 in work. A second significant feature of female employment is the high rate (almost 50%) of part time work. This is more common for women than for men at any age, and unlike men, the relative share of part-time work actually increases as women grow older.

Men are consistently more likely to be self-employed, with almost one in five men in their 40s being self-employed. As men get older, a greater proportion of those in work are self-employed: whereas 56% of 20-24 year olds are employed full-time, and only 5% self-employed, 33% of 60-64 years olds are full time employees, and 17% are self-employed. For the over-70 population in work, it appears that the majority are self-employed.

For women, self-employment is less common, peaking at only 7% for those between 45 and 54. As with men, there are more self-employed women among the over 60 population in paid work, although the numbers are much smaller in total and proportionally.

There are a few explanations for the increase in inactivity in the labour market as people age. First is that people are more likely to experience disabilities as they get older. Second is that people are more likely to be carers or look after family members, a phenomenon that is particular common among women: 18% of women in their 30s are inactive and looking after family, compared to 1% of men in their 30s. The final explanation for inactivity is retirement, which begins slowly around age 50 (when only 1% are retired), rising to 50% of women aged 60-64, and 67% for men aged 65-69.

“The vast majority (94%) of British people believe that employers refuse them a job because they are over 50.”

Figure 1. Male employment, unemployment and inactivity rates.
The ageing of the UK population will obviously change future labour market participation, retirement rates, and arguably immigration. There has been inadequate planning for the consequences of these changes."

**Treatment in the Workplace**
The vast majority (94%) of British people believe that employers refuse a job to people because they are over 50. Across all ages, nearly 60% believe this happens ‘a lot’, with about a third believing it happens ‘sometimes’. At the same time, people clearly think it’s wrong to refuse people a job because they are over 50. Only 3.5% think this is always or usually right, while 80% think it is usually or always wrong (http://www.cipd.co.uk/Bookstore/_catalogue/DiversityAndEquality/9781843982401.htm).

When asked which characteristics they typically associate with workers between the ages of 50 and 65, respondents to a 2002 survey most commonly cited preconception – affirmed by one in three respondents – was that they are resistant to change. Around three in 10 (29%) felt that older workers lack technological skills (http://www.ipsos-mori.com/researchpublications/researcharchive/953/ Age-Discrimination-At-Work.aspx).

**Multiple Discrimination**
All groups of disadvantaged workers find that their experiences of discrimination intensify when they are identified as ‘older’ workers. A survey conducted in a large National Health Trust found that, for older women in work, discrimination on the grounds of age was bound up with gender, race and class discrimination and the respondents often found it difficult to isolate the specific effects of their age (see article by S. Moore in Industrial Law Journal 36(3), 2007).

This suggests that without challenges to persistent occupational and sectoral segregation the UK Government’s goal of extended labour market participation is unlikely to be progressive for ethnic minorities or women. There is already evidence that older ethnic minority people are doing worse than older people overall. Pensioner poverty now stands at 20% for people aged 65-74, rising to 30% for those aged 75 and over. Around three in 10 (29%) felt that older workers lack technological skills.

"There is already evidence that older ethnic minority people are doing worse than older people overall."

According to the ONS: Health of older people also varies by ethnicity. Of people aged 50-64, 27 per cent reported a LLTI. However this rose to 54 per cent among Bangladeshis and 49 per cent among Pakistanis, compared with just 20 per cent of Chinese origin.

**Analysis and Conclusions**
The ageing of the UK population will obviously change future labour market participation, retirement rates, and arguably immigration. If workers are expected to work longer, they will probably need retraining. Not everyone can continue in their job in their 60s or 70s, much less their 80s. These workers will need different work practices and investment in human capital. In general there has been inadequate planning for the consequences of these changes in labour market participation.

The notion that age discrimination exists is perhaps not quite as widespread as race discrimination, although there has been some recent focus on the treatment of older people by the health service. A recent report by the Health Service Ombudsman revealed poor treatment that failed to show compassion or respect older people. The report drew widespread coverage in the media, and professional organizations have accepted that they need to change their practices in the future.

Social care institutions also continue to find it difficult to meet the individual needs of older people (The Commission for Social Care Inspection, The State of Social Care in England, 2007-2008, published in 2009), and this problem may become worse as the needs and preferences of older people diversify in future.

Black and minority ethnic people are likely to experience these general concerns affecting older people as they age. Given their already unequal starting point, especially in terms of labour market disadvantage and health, BME older people may feel the effects of age discrimination even more sharply. Unless policymakers respond today to these inequalities, ethnic disadvantage is likely to be compounded in old age. And in any case, age discrimination impacts on all older people in the UK, leading to many older people feeling not fully valued as equal participants in British society.

As explained in Mawhinney’s essay on page 10 of this Bulletin, Runnymede has recently convened a deliberative assembly partly with the aim of including older BME voices in UK policy discussions, but much more needs to be done to ensure that older people feel respected as equal partners, not least for the health of our democracy. •
In Autumn 2011 Runnymede turned its focus on to race equality in Manchester and Croydon as part of the second phase of its ambitious Generation 3.0 project, which aims to end racism in a generation.

As part of the project, Runnymede took over empty shops in both locations and temporarily converted them into discussion hubs for people to share their views on how to end racism.

These so called ‘pop-up shops’ were designed to be engaging and inviting spaces for people to talk about racism - an often tricky conversation topic. The shops hosted pre-organised discussion events and film screenings, and were also drop-in spaces for passers-by to enter for a chat and to write their views on interactive wall areas.

Our Manchester ‘pop-up shop’ was located in an old Vodafone shop in Manchester Piccadilly Station between 7 – 10 October, whilst in Croydon our shop was located just off the high street between 3–7 November. Almost 600 people visited these discussion hubs during the opening periods.

Two short films were also made as part of the project. The first, a fictional film, was filmed and set in Manchester, whilst the second was a documentary entitled ‘Is Croydon Racist?’

Bringing older and younger people together to discuss ways to tackle racism was a key element of the Generation 3.0 initiative, which was originally launched in Birmingham a year ago. The name ‘Generation 3.0’ is itself a reference to how three generations have now passed since the major post-war migration of the 1940s and 1950s.

Older and younger people of different ethnic groups have much to learn from each other, yet rarely interact. Many older people fear the young, and many younger people feel that older generations are ‘out of touch’ with the realities of their lives.

A productive discussion between older and younger people took place in our Manchester phase of the Generation 3.0 project, where we held a discussion event...
between the Sheung Lok Older People’s Luncheon Club and a group of students from Stretford Grammar School. The discussion, which was partly facilitated by translators, provided an opportunity for a group of non-English speaking Chinese older people to talk about their own experiences of racism, and for them to hear about the experiences of younger people from a range of different ethnic groups.

The differing attitudes of older and younger people towards racism became particularly clear in the closing event for our Manchester pop-up shop. For example, the older race equality campaigners attending were, broadly speaking, more focused on structural explanation of race inequalities, which the younger attendees found difficult to understand and relate to. Some (but not all) of the younger people attending were surprised at the older attendees’ view that racism is still prevalent, and some of them questioned this. All of the young people attending, however, expressed concern that many people have negative perceptions of teenagers and young adults, particularly since the summer 2011 riots.

At our Croydon pop-up shop, many events taking place focused on children’s attitudes towards racism and race equality. Three workshops in the shop with pupils from Davidson Primary School were facilitated by former Charlton footballer Paul Mortimer and focused on tackling assumptions about different ethnic groups, as well as on explaining racism and its impact.

A launch event for the Generation 3.0 documentary ‘Is Croydon Racist’ also took place, followed by a lively debate and panel discussion featuring local MP Gavin Barwell and others.

In addition to pre-organised events, many passers-by of all ages dropped into the pop-up shops to share their views on how to end racism, and also to share experiences of discrimination that they or their friends have faced. Interestingly, in Manchester conversations mostly focused on individual experiences of racism, whilst in Croydon those visiting the shop were more likely to express concern about institutional racism.

In addition to Gavin Barwell, a number of political figures visited the pop-shops during their opening periods. These included the Race Equality Minister Andrew Stunell (see above photo, with Rob Berkeley, Director of Runnymede, and Vicki Butler), Shadow Equalities Minister Kate Green and former Croydon MP Andrew Pelling.

A teaching resource inspired by Generation 3.0 will be published shortly, which will be available to download for free on the project website: http://www.generation3-0.org/. You can also watch both Generation 3.0 films on the site.

A third phase of Generation 3.0 will begin in March 2012. Contact vicki@runnymedetrust.org for more details.

Photo: Rifat Ahmed and Runnymede Trust

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Photo: Haydn Rydings
Access for BME Older People in Multi-Ethnic Britain

Recent interviews with BME older people reveal a perceived inequality in the provision of social care in Lewisham. Tracey Reynolds of the LSBU writes of the projects being conducted to improve the situation.

Introduction
Research suggests that the number of BME older people over 65 years old will significantly increase as growing numbers of BME migrants, who arrived in Britain post-war (see p.6 of this Bulletin), reach this milestone. The Access for BME Elders Project establishes a working partnership between London South Bank University and Age Concern Lewisham and Southwark (ACLs). Over a three-year period (2011–2014) the project will qualitatively investigate the type and nature of statutory and voluntary care services accessed by BME older people over 65 living in Lewisham and Southwark, two of London’s most ethnically diverse boroughs. The main aim of the project is to improve the physical and mental well-being of BME older people in these boroughs by increasing their access to mainstream services. Through the use of person-centred planning, a key project outcome is to provide BME older people with the skills, confidence and a set of tools that will encourage them to make choices about their care needs with professional agencies rather than these choices being made for them.

Person-centred planning represents part of the wider personalisation agenda in healthcare and social reform whereby greater ‘choice’ is given to patients at a local and micro level in order to incentivise competitive markets (see Needham, 2007). As personalisation becomes increasingly central to social care reform (Needham, 2009: Critical Policy Studies), it is important to interpret the ways in which a personalisation narrative is being interpreted and practised across socially and culturally diverse communities. Our understanding of person-centred planning emphasises the importance of giving a voice to older people regarding the unique challenges they face growing old in Britain and as members of minority ethnic communities. Person-centred planning also creates opportunities for them to establish a dialogue with care professionals about the importance of memory, and also the social and cultural contexts of ageing on shaping their experiences of accessing care services.

An assessment of needs
Prior to the project’s launch, a needs assessment exercise was undertaken of BME elderly care and service provision in Lewisham and Southwark. Semi-structured interviews were conducted with 48 older people from diverse ethnic groups and 9 community voluntary organisations that provided services to these groups.

This research highlighted that income poverty and the resulting limited mobility is a main issue affecting many BME older people living in these boroughs. It transpired that many economically disadvantaged BME older people have stayed behind in inner-city neighbourhoods whilst the more prosperous BME older people migrated onwards to affluent outer-London suburbs and surrounding areas which increased the isolation experienced by BME older people.

Poverty and isolation are inextricably linked to poor physical and mental health, with BME older people in Lewisham and Southwark suffering disproportionately from medical conditions, such as depression, diabetes, kidney disorders, hypertension, strokes and renal failure.

Although the research recognises that progress has been made in service provision for BME older people across the boroughs – including a diverse array of culturally appropriate services at neighbourhood levels – the more complex concerns BME older people are facing are still not being adequately addressed by professional services.

An ethnic divide in expectations of care services?
BME older people feel that there are crucial differences in the way that they accessed care services compared to their white-British counterparts. Principally that white-British older people draw on more mainstream services such as local authority statutory agencies as their primary care service providers, and turn to grassroots voluntary organisations within their local community as their secondary source of care provision. For BME older people, it is the other way round. The primacy given by BME older people to voluntary care provided by grassroots organisations must be understood within the wider context of social exclusion, racial inequality, and incidences of racial discrimination experienced by BME communities.

Desiring Value
A common theme shared by the BME older people is that they want to feel valued as important members of society. They want recognition by adults of working age and young people that there is much to learn from older people and that they still have much to contribute to society. At a borough-wide level there have been some attempts to develop local authority intergenerational projects where BME older people can work with young people. For example, Tavistock School worked with ACLs to bring together older people and school children across ethnic groups in Lewisham to explore the history of the school. However, there is a sense that such projects are few and far between, appearing as ‘tokenistic’ (e.g. during Black History Month) rather than occurring as regular events.

Neglecting spiritual care and well-being
There is a general feeling among the BME older people interviewed that increasingly there exists a disconnection between faith/spiritual well-being and care provision by professional agencies, and whilst they recognise that their physical health and well-being is being catered for by professional services, their spiritual health, in contrast, is being largely neglected. Yet spiritual well-being is an issue assuming greater prevalence in the lives of BME older people as they start to plan for the end of life.

Cuts to care services
There is little doubt that the current period of austerity in Britain has significant implications for BME older people’s access to community services. Many of these organisations depended on local authority funding which is now undergoing heavy cuts, resulting in the drastic reduction or complete termination of their services.

Of course the funding crisis has also impacted on mainstream statutory agencies. However, it was felt by BME community service providers that mainstream organisations had greater opportunities to access additional funding streams which were not available to them. This in itself creates inequality of access to care services between white-British and BME older people.
Thinking about Returning To Morocco

I would definitely like to return to Morocco – even before reaching retirement age. As most Moroccan expats will confirm, many left Morocco in search of economic prosperity and intended to return once their financial situations improved. This is unlike many other countries, whose citizens flee their country of origin for reasons such as civil wars or terrorism. The chief reason that I want to return is the desire to live in a country where I feel I truly belong, where my heart is, a country that is spiritually and emotionally enriching. Going home, you immediately notice a remarkable difference in your well-being, you sleep better, you feel better, your appetite is suddenly opened up. It is true that life in the UK is far more organised, with unparalleled infrastructure and efficient public services, but at the same time it lacks the very essence of spiritual and emotional well-being.

The one hurdle I face in going back is ensuring my financial independence, and I consider myself lucky that this is my only problem. I think you have to bear in mind that returning home comes as a package, you take the best of it, and deal with the least desirable aspects.
Asset-building: Why it is important for ethnic minorities

Runnymede’s Head of Policy Research, Omar Khan, explains why asset-building is so essential for BME people, not only for guaranteeing stability in the future, but also for improving their sense of citizenship and social cohesion.

The Importance of Assets
Runnymede has recently begun a programme on asset-building and ethnicity in Europe, which aims to raise awareness of asset-building among anti-racist and migrant organisations in Europe. It also seeks to collaborate with others working to increase savings and assets more generally.

What are asset-building policies? And why are they important for ethnic minorities in Europe? By way of answering these questions, we must first understand savings and assets generally, and their distribution in European countries.

For as long as human societies have existed they have sought ways of accounting for the risks and hazards that might come their way – a bad harvest, flood or sudden death of a loved one. Most cultures praise the good rulers and wise merchants who put aside a proportion of grain in years of plenty for the years of famine where there wasn’t enough to go around.

Whatever the technical and economical advances of the centuries, savings and assets provide much the same purpose today: they enable people to have enough income following an unexpected misfortune, or indeed for when they retire. In a household, savings are often used to offer opportunities for children or other family members, or to build up a deposit for owning a home.

Inequalities of Saving
Yet throughout the world savings and assets are far more unevenly held than income. In the UK, for example, half of society has only 7% of all assets, whereas the top 1% hold roughly 20% (see Why Do Assets Matter? Asset Equality and Ethnicity: Building Towards Financial Inclusion by Omar Khan, published by the Runnymede Trust). There are several reasons for the greater inequality in savings, but an important one is the ‘compound’ nature of savings. Put simply, the more money you put away in savings, the more it grows every year, and tax policies often inflate these inequalities further by offering incentives for high-income savers.

Conversely, it is very difficult for low-income people to save large amounts, and to build up significant assets. In the UK, for example, a majority of Pakistani and Bangladeshi people in work live below the poverty line, meaning that any savings are likely to affect their ability to meet basic needs.

Barriers to Asset-Building for BME People
Given the experience of migration and continuing evidence of inequality in the labour market, ethnic minorities in Europe are also likely to experience low levels of savings. In terms of the labour market, foreign-born workers throughout Europe are more likely to work in low paid jobs without access to employee benefits (or ‘social protection’), and so are even more in need of saving whilst their income makes that saving more difficult. Furthermore, employers often fail to recognise foreign qualifications, and assume that people’s language skills are inferior, while workers themselves often don’t have access to local social networks that open up better job prospects.

Policy makers can do much more to respond to these inequalities in asset-holding, for migrants, ethnic minorities, and low-income people more generally. For example, most European countries offer significant tax breaks for saving and asset-building, but the vast majority of these tax breaks benefit the wealthy. Instead, ministries of finance should better distribute these benefits for all parts of the population.

There is also some evidence that matched schemes can increase people’s savings rates. Even very low income people can and do save, but they may mistrust or not understand mainstream financial institutions and products. From previous research (See Saving Beyond the High Street: A Profile of Saving Patterns among Black and Minority Ethnic People by Omar Khan), Runnymede has found that ethnic minorities and migrants may particularly distrust mainstream financial institutions.

Given the evidence of lower employment rates, lower wages and greater financial exclusion, it is hardly surprising that across Europe ethnic minorities have less wealth than white Europeans. This has a number of causes, but it also has a variety of consequences. Without savings or wealth, people have to take the first
Most European countries offer significant tax breaks for saving and asset-building, but the vast majority of these tax breaks benefit the wealthy.

How Asset-Building Would Help
Building up people’s savings would obviously respond to these inequalities. This would provide better opportunities for lower-income people and their children. It may then increase people’s choices and allow them to act on their true preferences rather than always settling for options they don’t really value. In addition to widening access to jobs and other opportunities, and enhancing people’s freedom, policies to increase asset-holding may have other benefits.

Among the most commonly voiced benefits of greater asset-holding are various behavioural effects. People who have savings are more likely to think in the long-term, and even a small amount of savings may change people’s mindset. Perhaps more optimistically, those who save and build up assets may be more likely to start up businesses or otherwise engage in economic activity. In the UK at least, it is often argued that people who own their homes are more likely to care about their neighbourhood and that this can have wider positive social effects.

Improving Citizenship
Across Europe political thinkers and policy makers have also emphasised how assets can contribute to more meaningful citizenship. The idea that governments should provide basic economic needs to citizens is in fact a very old one, probably first defended by the Spanish Johannes Ludovicus Vives (1492–1540) in the 1520s, and also in Thomas More’s (1478–1535) *Utopia*. Following the French Revolution, two of the period’s greatest political thinkers, the Marquis de Condorcet and Thomas Paine, independently proposed a ‘basic endowment’ for every citizen. These ideas have since been developed throughout Europe and the rest of the world, and more recently the focus has been on providing a citizen’s income or endowment as a way of affirming equal citizenship. The contemporary French philosopher Jean-Marc Ferry has argued explicitly that such an income should be viewed as a right of European citizenship, not least where job security and social protection are uncertain.

Even if these ambitions are unlikely to be realised soon, it’s important to think about how we can better improve political participation and social cohesion in Europe. If every citizen or resident were provided with an equal stake in our societies, they would then be more likely to engage in public debate about how best to use those stakes, and also to feel equally included in our societies.

In the context of increasing ethnic diversity, this point is perhaps even more important. Debate on this issue often focuses solely on ‘integration’, which itself is often too narrowly focused either on cultural symbols or on labour market participation. By providing migrants with an equal stake, European governments could demonstrate that they genuinely believe that we are equal participants and that our contribution to democratic institutions is valued.

Conclusion
Not all of these benefits can be delivered by asset-building policies. Encouraging people to build up a small level of savings could arguably be delivered simply – if governments would better distribute the tax relief of savings to lower-income people, say through a matched savings account. To provide collective assets to everyone would obviously require greater political will and financial support, but such ideas have been on the agenda in most European countries in the past.

If readers would like to find out more about these ideas – or propose their own ways of increasing asset-holding among ethnic minorities and migrants in Europe – we invite them to join the debate on ASSEtNet at [http://www.runnymedetrust.org/projects-and-publications/projects/financial-inclusion/assetnet.html](http://www.runnymedetrust.org/projects-and-publications/projects/financial-inclusion/assetnet.html)

Both the reports mentioned in this article can be downloaded free of charge from [http://www.runnymedetrust.org/projects-and-publications/publications.html](http://www.runnymedetrust.org/projects-and-publications/publications.html).
**Half a million voices: Improving support for BME carers**

Dalveer Kaur draws out the key issues arising from a new report by Carers UK, *Half a Million Voices*. The recently released report calls for an increase of support for BME carers in the UK.

**Introduction**

England’s half a million black and minority ethnic (BME) carers save the state a staggering £7.9 billion a year which is 41% of local authority total spend on social care – in stark contrast to the investment that is there to support them.

Research by Carers UK shows that BME carers provide more care proportionately than white British carers, putting them at greater risk of ill-health, loss of paid employment and social exclusion. Certain groups also experience greater levels of isolation, namely Pakistani and Bangladeshi carers.

Some of the key challenges identified in the research include:

- Language and literacy barriers, which continue to be a challenge for some BME carers, especially for older and new immigrant communities of BME carers;
- Cultural barriers which hinder access to services because they can place huge restrictions on BME carers coming forward to receive services, for example, notions of duty to care for relatives;
- Lack of incorporation of BME carers’ voices, and as a result of which, services may not be commissioned in the right way, or BME needs can be overlooked.

Our research showed that what BME carers want is equal access to services and support but there are certain disadvantages that will compound their experiences. BME carers also want a fair chance to access services that are appropriate for them, without feeling discriminated against or, most importantly, judged.

**Recommendations**

With so much systemic reform there is an urgent need to ensure that BME carers are not further marginalised. Coupled with cuts to public funding locally and through welfare, it is vital that there is a re-examination of the ways that services are commissioned, policies created and services delivered. Nationally, the Government needs to satisfy itself that race equality has been sufficiently mainstreamed and that BME carers are not going to be increasingly marginalised.

There is a similar role for local government. For example, services need to be where people are and must work to build on strong and positive networks, for example, faith based, community or language based groups.

Furthermore, it will help identify areas that still need to be targeted.

To download a PDF version of *Half a million voices: Improving support for BME carers*, please visit:  

**Carers UK Findings**

**BME carers in England**

- There are 503,224 BME carers in England;
- 10% of carers are from a BME background;
- Indian carers are the largest BME group (2.2% of all carers);
- Black Caribbean carers represent 0.9% of all carers, or 44,402 carers;
- Every year, 180,000 BME people become carers.

**BME carers and health**

- 60,120 BME carers in England are in poor health;
- This is slightly higher (by 0.6%) than white British carers.

**BME carers and employment**

- The majority of BME carers are of working age;
- Nearly a quarter of a million BME carers (241,320) juggle work and care;
- This is 9.74% of all carers in England.

**Conclusion**

Carers’ needs are universal but services need to be tailored for BME carers. Working in collaboration with local community organisations to provide culturally competent services through focusing on face-to-face information service and a sound understanding of local communities will improve the experience for all.

Sustainable and ongoing outreach with BME communities needs to continue because it will be paramount to mainstreaming race equality in health policies and strategies.

“BME carers also want a fair chance to access services that are appropriate for them, without feeling discriminated against or, most importantly, judged.”
1. In 2006 there were around 300,000 BME people aged 65+ living in England & Wales. This is projected to increase to 2.7 million by 2051 – nearly 10 times as many in less than 50 years.


2. Only one half of minority ethnic care home residents feel their care needs are adequately considered.

http://www.nursingtimes.net/

3. A year ago, the state pension age for women was 60. By 2046, it will be 68 according to current legislation.

DWP

4. BME people are twice as likely as the overall population to have no savings at all, and are less likely to own their own homes.

ONS 2008 & Runnymede 2010

5. BME people are less likely to have a private pension. For example, Bangladeshi, Chinese and Pakistani people are roughly half as likely to have a private pension as white British people.

Runnymede, 2008 (Financial Inclusion and Ethnicity)

6. Ethnic minority UK citizens retiring to most countries outside of Europe could lose up to £24,000 over 20 years due to their UK basic state pension not being uprated in line with inflation.

Runnymede, 2010 (The Costs of Returning Home)

7. Many BME groups experience worse health than the general population. The prevalence of stroke among African Caribbean and South Asian men is 70 per cent higher than the average.

http://www.raceforhealth.org

8. All BME groups experience higher rates of pensioner poverty than the rest of the population. For instance nearly 1 in 2 Bangladeshi and Pakistani pensioners live in poverty compared to 1 in 6 white pensioners.

ONS 2011

9. Ethnic minority households are more likely to include a grandparent, parent and child living under the same roof. This often leads to the expectation that grandparents will take on high levels of childcare.

www.grandparentsplus.org.uk

10. Older people in the traveller community suffer particularly poor health due to poor housing conditions and a lack of sites with adequate facilities.

Derbyshire Gypsy Liaison Group 2009
Embracing Racial Justice

Mark R. Warren has attempted to answer a question which many within the movement for racial equality have often grappled with – how do white activists come to embrace racial justice?

Warren identifies the issue at hand in *Fire in the Heart* as the struggle experienced by whites moving from a state of passivity to one of positive action. He makes an interesting point regarding Americans, who seem to hold great faith in education as a force for social change, but in reality, awareness of racism only plays a partial role in the development and commitment of white activists.

In an effort to illuminate the other factors that affect this drive to action, Warren conducted in-depth interviews with 50 white activists in America who were working for institutional change in education, criminal justice, and community organising to address urban poverty.

Warren frequently includes full and direct quotations from these activists, stringing together snippets of the stories told to him to produce a cohesive narrative of what may motivate some whites to cross racial boundaries for equality. This style highlights lived experiences, creating content that is more appealing and accessible to a wider audience than purely theoretical analysis. In choosing such a format, Warren eases the reader’s ability to relate to what the interviewees have relayed, reaffirming and possibly deepening their understanding of why whites need to engage in endeavours of racial equality.

In terms of his findings, Warren concludes from those he interviewed that many white activists progress through phases, the first of which involves a seminal experience that awakens the person to a contradiction between the values they hold and the reality of racial injustice.

Warren also emphasises the ensuing importance of forming relationships with people of colour that bridge the divide, and working with other whites and people of colour towards a collective vision for change.

He explains that these processes that white people undergo are actually cyclical, and that they are all rooted in a sense of morality. For the majority interviewed, racism is perceived as a threat to their moral consciousness and thus has dehumanising consequences for whites as well as people of colour.

The values that Warren has observed are ones generally reflected by liberal democracies in the West, such as a belief in equal opportunity for all. It can subsequently be presumed that most whites in America have at the very least been exposed to these values, considering their cultural and historical entrenchment. This particular focus on values and the responsibility to uphold them provides us with insight into how white activists can arrive at a similar objective to people of colour in fostering a fair and inclusive environment.

In a similar vein to the Generation 3.0 project of Runnymede Trust, which explores attitudes to how we might end racism for the next generation, Warren seeks to pinpoint attitudes held by whites that facilitate this goal. However, while Generation 3.0 surveys people from a grand array of backgrounds, Warren narrows his study to whites who have a positive stance in the hopes of unearthing how this stance was established, and if others can somehow be persuaded to follow suit.

*Fire in the Heart* is definitely worth reading as Warren’s perspective enriches our own knowledge of the move forward that whites make as they challenge racial hegemony as opposed to remaining complicit in the system. There is evidently more that must transpire aside from merely informing whites of their privileged position, and Warren’s probing allows us a glimpse as to what that might be.
‘Interculturalism’ to trump multiculturalism?

In February 2011, British Prime Minister David Cameron proclaimed that state multiculturalism had failed in allowing segregated societies to exist within Britain. In this Very Short Introduction, Ali Rattansi argues that this backlash against multiculturalism is misleading, because available evidence suggests that multiculturalist policies have had a number of positive impacts in the governance of non-white immigrant communities in this country.

Using a comparative approach to analyse the impact of multiculturalist policies in other European countries, Rattansi gives a concise yet extensive history of multicultural practices in Western Europe. Rattansi agrees that multiculturalism is a flawed approach that needs to lead to a more sophisticated form of intercultural governance, yet he defends the concept against an oppositional agenda which has used multiculturalism to scapegoat ethnic minorities for resource scarcity, which have in fact occurred due to the ‘triple transition’ of the unravelling of the nation state, deindustrialisation, and the restructuring of welfare provisions. In doing so, Rattansi covers a number of inter-related fields, focusing on both political theory and social scientific analyses of related problems.

Rattansi begins by defining various versions of multiculturalism, historicising its rise in the West as a response to newly immigrated communities from former colonies after the second world war. Rattansi defines multiculturalism as the policy aim to ensure fair, non-discriminatory opportunities for the integration of immigrants, however he states that critiques of multiculturalism are often a ‘euphemism’ for racism and xenophobia.

Posing the question, ‘is multiculturalism bad for women?’, Rattansi assesses the issue of ethnic minorities demanding cultural recognition of group rights when these demands contradict established human rights, asserting that there is very little actual support for some of the more contentious issues which governmenets and the media have portrayed as entrenching serious divisions between certain minorities and the majority. Arguing that there is no space for cultural relativism within multiculturalism, Rattansi explores how issues of female genital mutilation and forced marriage have been hijacked by anti-immigration agendas, to detract from the real issues of resource scarcity, unemployment and racism.

In the following chapter, Rattansi questions the argument that Britain is ‘sleepwalking its way into segregation’. Numerous government reports commissioned after the 2001 disorders between Asian and white youths in British mill towns opposed the view that multiculturalism had led to segregation, in fact questioning whether real segregation actually exists, or whether the clustering of Asian communities in these towns was due to racism and discrimination in the housing and employment sectors. Rattansi also gives examples of a number of multiculturalist policies and projects which have decreased segregation amongst minorities and the majority, and indeed many of the reports pointed to a lack of multiculturalist policies as being problematic.

Moving on to the inter-related concepts of integration and community cohesion, currently popular within the British government, Rattansi offers well thought out critiques of previous attempts to define these concepts, as well as the theories underpinning their usefulness. This leads to an evaluation of the concepts of national identity, core values of ‘Britishness’, and the ‘Muslim question’. Rattansi argues that there is no coherent national narrative for immigrants to adhere to, given that the ideals of democracy, tolerance and equal opportunities espoused by the current government are belied by Britain’s imperialistic past.

Focusing on the endemic Islamophobia that has become prevalent since the terrorist atrocities of 9/11 and 7/7, Rattansi argues that Islamic radicalism can be seen as an understandable political reaction by a minority of disenfranchised Muslim youths, which ties into anti-capitalist, anti-consumerist and anti-imperialist discourses. Rattansi also notes the ways in which the West has antagonised and provoked Muslims by refusing to offer the equal sensitivity towards religious symbols, dietary and apparel choices.

In his conclusion, Rattansi suggests a new form of intercultural governance, termed interculturalism, based on the need for positive encounters between ethnic and faith groups beyond ‘the mere celebration of diversity’. Interculturalism is based on a shared sense of achievement, and offers a dialogue of shared values that acts as a springboard for reduced hostilities between Europeans and immigrants.

In summary, Rattansi uncovers and explores some of the most contentious issues around immigration today, contextualising them within an agenda that is overtly racist and xenophobic, and offering an extensive history of the impacts of immigration and governmental response in Western Europe in the 21st century, particularly in reference to cultural relativism and Islamophobia. A useful tool for students, scholars and the personally interested alike.
Towards a new era for social policy strategy

This edited collection offers an important assessment of community cohesion as a concept and as a policy intervention aimed at ‘managing diversity’. The book was published a decade after the urban unrest in northern English towns, gave rise to the now familiar slogan of ‘parallel lives’ and policy claims of segregation between white and Asian communities. The policy strategy of community cohesion is criticised in the book as inherently contradictory and ‘problematic’ in the way it has been used by policy makers and politicians to offer culturalist explanations for structural problems.

The focus on interethnic tensions has not only ethnicised and racialised ‘community’ but also invoked individualistic solutions that focus on behaviour modification – the onus is on ethnic minorities to integrate more, complete citizenship tests. All of this, the editors argue, results in the tendency to obscure the material inequalities that underpin the very tensions that threaten the cohesion of a given society.

The book advocates social cohesion as a more inclusive framework that facilitates understanding of intra as well as inter-group conflict and which recognises the need to address material inequality as a prerequisite for a cohesive society. At the heart of the book is a call for a more sustained and rigorous approach to evaluating the effectiveness of policy interventions such as community cohesion in terms of achieving their desired goal. A key aim of the book is therefore to identify and apply an appropriate methodology for evaluating their advocated framework of social cohesion.

As a critical policy text this book works well. Part one sets out a critique of the theoretical and conceptual perspectives underpinning community cohesion. Chapters in part two address possible ways of measuring the success of cohesion initiatives, and draw on topics such as performance management, migration, race and population dynamics, using local administrative data to evaluate and assess media myths and the importance of local knowledge in understanding equality.

The chapters in the third part of the book explore policy case studies of housing, education, the recession, the third sector and intergenerational practice. Newman draws on statistical indicators of the impact of the 2008/9 recession which show that those groups most affected by the recession (Pakistanis and Bangladeshis) are the very groups constructed as ‘problems’ under the community cohesion strategy. Osler’s chapter skilfully exposes the contradictions inherent in an attempt to promote cohesion within an overall education policy framework that emphasises national over societal cohesion. The final section brings the debates together and advances social cohesion as a strategy that ‘will narrow the gaps in outcomes and life opportunities’ and is a ‘prerequisite for reducing community tensions and facilitating better relationships’ (p263-4).

This is a well organised and well edited book that deserves to be read widely. It offers a nuanced and detailed examination of the methodological issues involved in evaluating cohesion initiatives and in this sense goes further than many recent critiques of community cohesion.

Although the chapter by Newman exploring the impact of the 2008/9 recession is excellent, I felt that the book as a whole could have engaged more explicitly with the question of why particular (ethnic minority) communities have been the targets of cohesion initiatives. This would entail deeper discussion of the economic and political underpinnings of cohesion strategies and of the relation of ‘race’ to economic crisis. But, this would also shift the focus from policy implications to politics. Overall, this is an important book that will make a strong contribution to the literature on policy assessment.

Promoting Social Cohesion: implications for policy and evaluation

Edited by Peter Ratcliffe and Ines Newman
Book Review by Farzana Shain.
As my parents reminded me...

At the end of 2011 I was lucky enough to be able to visit my parents who have now retired to Grenada in the Caribbean, the land of their birth. We spent much of my holiday discussing their experiences in the UK, the struggles to build a life in a new country in the face of discrimination, the successes and challenges of family life, and their hopes for the children and grandchildren of the seemingly ever-expanding Berkeley clan. Reflecting on these conversations on my return I’ve been inspired by their tenacity and hopefulness in the face of the rejection and injustice they too often faced, and reminded that we stand on the shoulders of giants in our current struggles against racism.

A reminder that has been reinforced in the past year by our Generation 3.0 initiative (www.generation3-0.org) which sought to connect voices from different generations in understanding the impact of racism and support them in identifying solutions.

Many of the conversations in Birmingham, Manchester and Croydon (South London) were illuminating, some extremely challenging. From mothers discussing the impact of excessive stop and search on their children, to school children highlighting the racialised bullying that they have been subject to, the realities of racism in our towns and cities has been evident.

Alongside the conversations about racism the workshops also highlighted the powerlessness that many, young and old, feel to find solutions. For me, as a passionate believer in social justice, it is depressing to hear 12 year olds suggest that there is nothing we can do about racism and that it will be around in their children’s lifetimes. What became clear in our high street pop-up workshops was that we do not have the spaces for people of different generations to discuss racism or to build responses to it together. If we did we might be better at recognizing the distance we have travelled and the potential for concerted action to end racism rather than merely put up with it.

As participants in our older people’s deliberative assembly held in Birmingham in December noted, older people are not a burden as too often characterized, but an asset to our society. We need to ensure that older people are fully engaged in the struggle for racial justice and that their experiences, insights and needs inform the agenda for change. As Nat Lievesley and Omar Khan point out earlier in this Bulletin, the older minority ethnic population of the UK is set to grow significantly over the next generation and the issues of retirement, financial inclusion, poverty, social care and active ageing ought to be higher on the race equality agenda. There is also an imperative to address the racism faced by younger people since lower levels of educational achievement, employment, family support translate into much poorer outcomes when older, increasing vulnerability and driving up health and social care costs.

As my parents reminded me, we are part of a longer struggle for justice. If we are to be successful we need to draw on all of the assets and experiences within our communities – younger and older.

“Older people are not a burden as too often characterized, but an asset to our society”