

**AGE+**



# ON THE AGENDA

## Older Migrant Women

Facts, Figures, Personal Stories

An inventory in five EU countries

THE AGE+ PROJECT, 2005



## THE AGE+ PROJECT

The AGE+ project is part of the European Action Program to combat Poverty and Social Exclusion and is co-financed by the European Commission. The project focuses on the multiple discriminatory effects of age, gender and ethnicity.

Organisations from five European countries – the United Kingdom, Germany, Austria, the Netherlands and Italy – worked together to investigate the socio-economic position of older migrant women in their country.

Through research, interviews and networking they have been working to reach the main objective of the AGE+ project: to put on the agenda the alarming income situation of older migrant women, both now and in the future.

At the final conference 'Poor, poorer, poorest' in Amsterdam on 22-23 September 2005, the results of the AGE+ project are presented and strategies for improvement explored.

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The contents of this magazine do not necessarily reflect the EU's opinion concerning this issue. Responsibility lies solely with the project leader, NPOE.

## PROJECT PARTNERS

**NPOE** - Netherlands Platform Older People and Europe, The Netherlands (project coordinator)

**E-Quality**, Experts in Gender and Ethnicity, The Netherlands

**OWN Europe** - Older Women's Network, Europe

**PRIAE** - Policy Research Institute on Ageing and Ethnicity, United Kingdom

**EURAG** - European Federation of Older Persons, Austria

**MERI** - Mapping Existing Research and Identifying Knowledge gaps on the situation of Older Women in Europe, a European funded research consortium, represented by ISIS – Institut für Soziale Infrastruktur, Germany

**COSPE** - Cooperation for the Development of Emerging Countries, Italy



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## Introduction: On the Agenda

The European Union is working towards a more social Europe. An important aspect of this goal is to combat poverty and social exclusion. Now and in the future. At the initiative of the European Union, member states have developed National Action Plans (NAPs) to prevent and reduce poverty and social exclusion. In the AGE+ project we ask the question: which strategies are useful from the perspective of Age, Gender and Ethnicity. The situation of older migrant women is a central issue. We know little about older migrant women in the EU. How many of them depend on others for their livelihood and what does this mean for their old age? How do they make ends meet; are they able to save for later? How many are entitled to a pension and are their pensions sufficient?

In the countries involved in the AGE+ project (United Kingdom, Austria, Germany, The Netherlands and Italy), research has been conducted into the social position of migrant women from outside the EU above the age of 40. Older migrant women belong to a vulnerable group. Statistically they are hardly visible and their lives go practically unnoticed. The results of the research we do have, do not render a positive image. Because of their limited possibilities at the labour market, low incomes and insufficient pensions, migrant women are at risk of spending their retirement in poverty. Along with the feminisation of poverty, there is now a high risk of the colouring of poverty.

In this project we were also interested in the impact on the personal lives of individual women. Interviews were conducted in the participating countries. You can read their stories in this magazine. You will see that migrant women look for and find their own way of building their lives and finding a living in Europe.

They seek to improve their living conditions, for themselves and for their children. However, they are badly informed about their financial situation after retirement.

Many women, who have migrated to the EU in the past, will become the EU pensioners of the future. Although they form a relatively small group today, the numbers of older migrants, women and men, will multiply in the future. Considering the ageing of the European population, labour migration will increase in the future. The number of new migrants in declared and undeclared jobs will increase. This creates the necessity to tackle the imminent poverty migrants face after retirement. If governments, trade unions and employers' organisations fail to take action and start to develop policies now, poverty will remain a constant threat to migrants, particularly to women; whether single, divorced women or widowed. Interest groups are asking the EU and its member states to put the social isolation and the income situation of older migrant women on the political agenda, and to make the necessary provisions.

The material that is being used in this magazine is derived from researchers and partners from the five participating countries. We wish to thank the MERI-research group, Schols & de Lange, Hildegard Posch of EURAG Austria, Sam Turner of PRIAE UK, Mone Spindler and Karin Stiehr of ISIS Germany, Silvia Maresio of COSPE Italy, Fatoş Ipek-Demir of E-quality and Alvy Derks of the Older Women's Network in the Netherlands, and particularly the cooperation of those women who were interviewed.

NPOE, Utrecht, the Netherlands.

# POOR, POORER, POOREST

## A profile of older migrant women in the European Union

The situation of older migrant women in Europe varies. Their migration history differs but as they grow older, their income situation shows many parallels. What picture emerges from our inventory in the five participating European countries? These are the common characteristics we found :

**Migrant women are invisible in statistics and research results.** There is not enough knowledge of the situation of migrant women in Europe. Researchers encounter inconsistent data and differences in definitions and concepts. In several countries migrants disappear from the statistics after naturalization. When data on gender, age and ethnicity are available, we get a picture of social exclusion and poverty: migrant women form a vulnerable group. The invisibility of migrants or their inaccurate profile in most European studies and statistics, may also contribute to their disadvantages. To be represented in official statistics has always been an indicator of the social status of a specific group, of the public awareness that they are being given. Policy-makers need facts and figures in order to recognize and tackle social problems.

**Growing numbers of older migrants.** The AGE+ participating countries expect an enormous growth in the numbers of older people. At present the migrant population is younger than the native population. Within decennia their numbers will be even. In 2030 the number of older migrants in Germany will be five times higher than the present



population of older migrants; in The Netherlands the number of older migrants will have doubled or tripled by 2015. The migrant population in Austria will age as well. As a result of the ageing workforce new migrants will find their way to declared and undeclared jobs. Growing numbers of migrants decide to stay in their new country, also after retirement. As a result of their higher life expectancy, within the population of 65+ migrants, women will represent the largest group. The Netherlands expects the number of older migrant women to increase tenfold.

**Lower qualifications.** Educational levels are an important measure for the level of participation in society. Foreign women aged 40+ in the EU countries involved have significantly lower educational attainments than foreign men or native women of

### Who are considered migrants in population censuses ?

- In Austria and Germany persons are registered in the census as either a citizen or an 'Ausländer', a foreigner. Once a migrant has taken on the Austrian or German nationality, he/she is no longer represented in statistics.
- In Italy the same applies, except that persons born to foreign parents are also registered as foreigners.
- In the UK they differ between White and Non-white. The non-white population is categorised in over 10 sub-groups, like blacks, Indian, Pakistani, Bangladeshi, etc. but in short this group is called Black and Minority Ethnic persons (BME).
- The Dutch census considers a person living in the Netherlands to be a migrant (allochtoon) when at least one of the parents was born abroad. Besides own nationality, a distinction is made between Western and Non-western migrants.



their age, especially the first generation (women of) guest workers. Those well educated and qualified, like former Yugoslavian women in Austria, do not make adequate use of their skills and often end up in under-qualified or undeclared employment. Statistics show an overall growth in educational levels, but the disadvantaged position in relation to native women has not reduced. Although the younger generations are determined to achieve higher educational levels, they too risk remaining unemployed or having to do under-qualified work.

**Weak link with labour market.** In the five countries we found a more or less similar picture:

- lower employment rates for migrant women than for native women
- extremely low employment rates for migrant women aged 50+ (90% of older Moroccan women in the Netherlands never had declared work)
- higher rates of unemployment (16 % compared to 9% EU-nationals)
- over representation in low paid & low skilled jobs
- over representation in undeclared jobs, especially in domestic work.

We also found exceptions: more Yugoslavian than Austrian women 40+ have a paid job; Surinam and Antillean women in the Netherlands have higher labour market participation than native women; and in the UK more Caribbean than white women work full time.

**In the AGE+ publication *A comfortable retirement? An analysis of pension schemes in Germany, Italy, The Netherlands Austria and the United Kingdom*, Schols & De Lange analyze the pension systems in Germany, Italy, The Netherlands, Austria and the UK. Special attention is paid to the position of older migrant women. The most important conclusion of the report is that the substantial income differentials between men and women, and between migrants and native populations, persevere in retirement benefits. Both state pensions and occupational pension systems comprise elements, which are specifically disadvantageous for migrant women. The authors argue the need for:**

- **An adequate system of care credits**
- **A shorter build-up period for state pensions**
- **The elimination of waiting periods**
- **The cancellation of thresholds in different pillars**
- **The supply of information on possibilities for additional benefits**

The report *A comfortable retirement? An analysis of pension schemes in Germany, Italy, the Netherlands, Austria and the United Kingdom* can be found at [www.ageplus.nl](http://www.ageplus.nl)

**The Minority Elderly Care research of the Policy Research Institute on Ageing and Ethnicity (PRIAE) in the UK (involving over 3.000 black and ethnic minority women and men participants from ten European countries) revealed the statistically valid conclusion that, "...in every country there were significant proportions of black and ethnic minority elders on low incomes which were substantially less than the average incomes for elderly in the country concerned...**

**It was apparent that many were reliant on social benefits and allowances. In the UK, France, Germany and Finland 40% or more were in receipt of social benefits or allowances. In many of the countries one or two groups stand out as being in a worse socio-economic position than the rest and a much less favourable situation than the population of the country as a whole".**

PRIAE: Minority Elderly Health & Social Care in Europe, 2004

**Significantly lower incomes.** As a result of their generally lower educational levels, labour market participation and unequal payment, there are substantial income differences between migrant women 40+ and migrant men or native women of their age. This is on top of the general gender pay gap. The Dutch Poverty Monitor points out that one third of non-Western ethnic minority households are on a low income. The majority of them are single parents and older people. As in other areas, migrant women have the most disadvantaged position.

**Pensions: a poor starting-position.** Older migrant women face multiple discrimination. Because of that, their options for building up a proper pension are limited. For the AGE+ project Emily Schols has established the reasons:

- Women lack full build-up years because of care-responsibilities
- Women lack build-up years because of their migration history
- Migrants, in particular women, are more often unemployed, thus pay less into a pension scheme and build up less pension though employment
- Migrant(women) are disadvantaged through the required waiting periods before they are entitled to a full and unconditional pension
- Because of lower earnings they save less for their pension
- In some sectors there are no pension provisions or women are excluded
- Unfamiliarity with pension systems and rights to additional benefits.

## National Action Plans on poverty & social exclusion

Every EU member state composes a National Action Plan (NAP) on policies and intended measures to combat poverty and social exclusion. The Joint Report on Social Protection and Social Inclusion (January 2005) describes the key policy priorities of the European Union, like:

- increasing labour market participation
- modernising social protection systems
- tackling disadvantages in education & training
- overcoming discrimination and increasing the integration of ethnic minorities.

The risk of poverty tends to be significantly higher for unemployed, single households (mainly headed by women), older people living alone and immigrants and ethnic minorities. The NAP's acknowledge this. Still, the specific consequences for older persons, women and migrants remain underexposed. It seems that the risk factors age, gender and ethnicity are dealt with independent from each other. There is not much attention to the multiple risks of social exclusion, hence single older migrant women are not visible as a vulnerable group.

## EU-strategies

The EU develops several strategies to strengthen European economies and to deal with the effects of an ageing population. In 2000, the European Council decided in Lisbon to focus on full employment for all as a key factor in policy. That means: bring people back to work, maintain older workers in



employment and increase employability and labour market participation. The Social Inclusion process is not only meant to prevent and combat poverty but also to contribute to an increasing labour supply by developing people's capacity to work and by eliminating backlogs. The necessary modernisation of pension schemes is sought in longer working lives and increased private provision.

The European Union considers employment a key factor in tackling social exclusion and poverty. But does this strategy work for all? What if we look at older women? And migrants? What about older migrant women with their weak link to the labour market and their unfavourable starting position? For whom returning to the labour market or working longer is hardly an option. For which private pension savings are an illusion? Do they have equal opportunities to overcome poverty for themselves and the next generation? Only if specific measures are adopted to prevent or compensate for disadvantages linked to their course of life.

### (Un)availability of data = (in)visibility

**In the AGE+ report *Age + Gender + Ethnicity – Results on the social position of migrant women 40+ in Austria, Germany, Italy and The Netherlands* the existing statistical data is collected to outline the characteristics of the target group. The researchers faced many difficulties attempting to produce a profile of the women, caused by the incompatibility of sources and differences in concepts and definitions.**

**The researchers conclude: “...there is no doubt about the extremely poor state of knowledge on the situation of older migrant women in Europe. Although the data convincingly indicate that older migrant women are facing multiple discrimination, it must be taken into account that most of this data referred to older ‘foreign’ women and not necessarily older ‘migrant’ women, including those who decided for naturalisation and thus disappear from official statistics. Given this background there is good reason to fear, that the social position of older migrant women from non-EU countries is in many cases much worse than mirrored in the data which are presented in this report.”**

The report *Age + Gender + Ethnicity: Results on the social position of migrant women 40+ in Austria, Germany, Italy and The Netherlands* can be found at [www.ageplus.nl](http://www.ageplus.nl)

**“The risk of social exclusion due to low personal income among older women, especially Indian, Chinese, Pakistani and Bangladeshi, is serious. Private pension income, the main source of inequality of income in later life, was particularly low in the Pakistani/Bangladeshi group and for Indian women. Gender inequality in private pension income - and in all non-state income - was least among Blacks.”**

J. Ginn and S. Arber, *Ethnic inequality in later life: variation in financial circumstances by gender and ethnic group*, Education and Ageing, 15(1), 2000.

## UNITED KINGDOM

### “Our pensions system is out of date”



Women in the UK are all dealing with gender discrimination at the labour market. But black and minority ethnic women (BME women as they are called) face double discrimination. They are more often unemployed and receive lower hourly wages than white women. Many migrant women are not entitled to a full state pension. Without any measures, they will spend their retired years in poverty. “Our pensions system is out of date”, says general secretary Brendan Barber of the TUC (Western mail, December 2004).

#### BME women

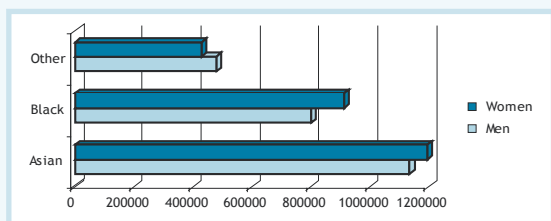
Black people and ethnic minorities came to the UK due to colonial connections, economic migration and refugee status. Migration patterns differ. The oldest minority groups are Black Caribbean reflecting early immigration in the 1960's, followed by Indian and Chinese people. Also, a large number of people migrated from Africa, Pakistan and Bangladesh in the 1980's. In the 50's women from the Caribbean often came as nurses. Today women from South Africa and the Philippines arrive to support Britain's National Health Service. Also women and men from other European countries came to the UK in search of jobs as part of economic migration.

#### Age structure will change

Overall there are more women than men from ethnic minorities in the UK. The total number of black women and women from ethnic minorities accounts for 8,5% of all UK women. 45% of them live in London.

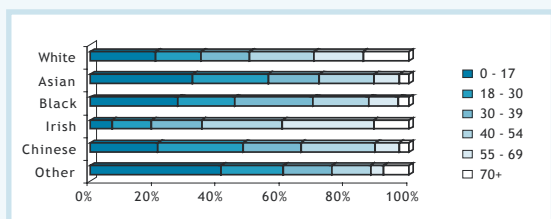
The difference in the ages of women from ethnic minority groups reflects the history of migration into Britain. BME women have a younger age profile. But significant numbers in the 30-39 age range indicate that this will change in the coming decades, reflecting current concerns in the UK about an ageing population.

## UK population by ethnicity & gender, 2001



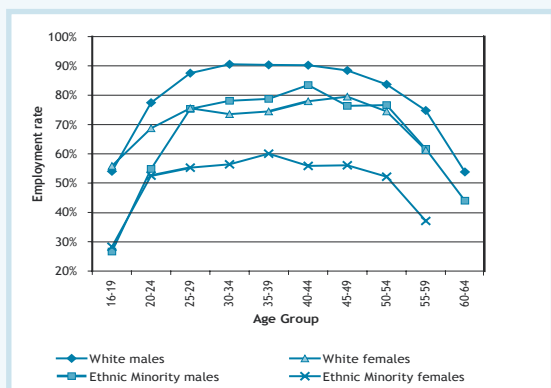
Source: Census, April 2001, Office for National Statistics, adapted by PRIAE

## Women in England & Wales by age group, 2001



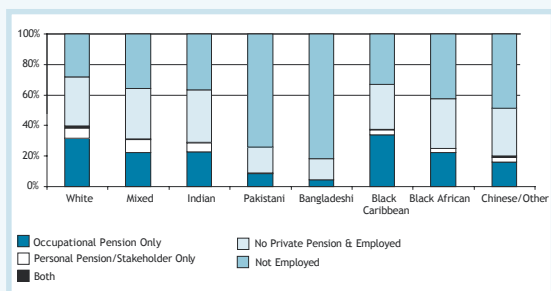
Source: Census, April 2001, Office for National Statistics, adapted by PRIAE

## Labour participation of men & women, 2003



Source: Labour Force Survey, 2003, adapted by the Department of Work and Pensions

## Composition of pension income by ethnicity, 2001/02 and 2002/03



Source: FRS 2001/02 and 2002/03

## Determined to be qualified

Young BME women seem determined to stay on in education after school. They are more likely than young white women to continue their education after school. Chinese women are the most likely to become full time students with three quarters going on to further or higher education. A high proportion of other Asian and black African women stay on in full time education too. Many BME women obtain higher qualification than white women but this is not reflected in the jobs they get.

## Higher unemployed rates

The employment rates for BME women are considerably worse than for white British women. Pakistani and Bangladeshi women are five times more likely to be (officially) unemployed than white British women. These differences are often explained by cultural factors with reference to social roles. For example, it has been argued that some South Asian women are less likely to join the labour force because of their caring responsibilities. However, working in a family business is often excluded from statistics.

It has been suggested that the reason a higher proportion of Black Caribbean women work part time is to do with their single mother status, more than in any other ethnic group. To establish if this is correct, we exclude single parents from the data. Instead we find that White women have a higher rate of part time work than Black Caribbean women. Does this mean that White women are single mothers? Race and gender are often coloured by stereotypes and racism.

Women from ethnic minorities may also have different access to childcare compared to white women and they may experience racism in childcare provision. Lack of childcare prevents some women with children from taking on paid work.

## Their income

BME women at 40+ occupy a precarious position regarding income. Women's average earnings are lower than men's. Average hourly earnings of African women and Asian women are lower than those of white women and are particularly low for Pakistani and Bangladeshi women. Findings indicate however that earnings of women from other ethnic groups are higher than those of white women.

## Between poverty & comfort

The Basic State Pension (BSP) is the cornerstone of the UK's state pension system. If you pay your National Insurance contributions for a sufficient



**“The employment and private pension arrangements of working age individuals revealed an ethnic-gender hierarchy of private pension coverage as follows: white men - Indian men - white women - black men - Chinese/other men - black women - Indian women - Chinese/other women - Pakistani men - Bangladeshi men - Pakistani women - Bangladeshi women...”**

J. Ginn & S. Arber. *British Journal of Sociology*, 52(3), 2001

number of years you will get a full Basic State Pension, independent of earnings. In addition to the BSP, employees build up an occupation pension during their career. Many migrant women work in industries, which do not offer an occupational pension. Some of the poorest pensioners are also entitled to pension credit. However, up to 30% of people eligible for pension credit do not claim, probably due to a lack of information and the complexity of the system. This 30% is likely to include a high proportion of women from ethnic minorities.

The prospects for BME women are alarming. At the moment, the migrant population is fairly young. That the majority are not contributing to an occupational pension, have no private pension and a reduced basic state pension, will – without modifications in policy – show its effects only when they reach retirement age. If by that time there are still sufficient funds for the BSP remains to be seen. Especially when black and ethnic minority women reach retirement age there is likely to be a dramatic difference in resources available for the BSP. Private pensions will increasingly mean the difference between comfort and poverty in old age.

## *Mrs Bibi: “I want to stay happy, not poorly”*

Mrs. Bibi arrived with her two sons, aged 7 and 13, in the UK in 1973, shortly after her husband found employment and applied for his family to join him. They lived opposite the Milk Dairy in Birmingham, where her husband worked, being the only Pakistani family in a predominantly white area. Mrs Bibi faced many changes most notably the cold. She only went out to take and collect her children from the school, which soon became the highlight of her day. She missed her family in Pakistan desperately. After 10 months of almost complete isolation the family moved to Leeds. There was an established Pakistani community and the family was finally able to start socialising. She had no formal education but to earn money, she would have liked to work but her husband did not allow this.

Mrs Bibi, now widowed and retired, still lives in Leeds with her two sons and a daughter in law. She lives on her State pension of £105 per week (£153) and says this is completely taken up with paying bills. She feels an increased pension would allow her the flexibility to remain independent and allow her the dignity to contribute towards the family. She thinks financial planning is important but did not have the capacity to do this in her early days.

Mrs Bibi has not left the country to travel anywhere since arriving in the UK in 1973, except twice to see the family in Pakistan. The prospect of visiting Pakistan again is non-existent for her since her husband passed away and she cannot afford it. When asked about her main wish for the future Mrs Bibi replied ‘whatever is in my destiny. I can’t predict what is going to happen. I want to stay happy, not poorly.’



## National policy

The National Action Plan (NAP) on Social Inclusion 2003-05 aims to tackle the roots of social exclusion, discrimination, inequality and lack of opportunity, issues that women from ethnic minorities in the UK are well versed in. The former NAP described how 'problems of poverty and social exclusion had built up over decades and were comparatively high both historically and internationally'.

Since then the government has sought to provide support for those at risk of exclusion. However it seems that the inequality for black ethnic minority women in the UK remains high and now it is time to meet this issue head on.

**“The disadvantage faced by people from ethnic minority communities is a matter of particular concern, partly because progress has been less pronounced compared with the other categories. Within the ethnic minority population as a whole, there are disparities between the employment rates of different ethnic groups and between genders within the ethnic groups”**

National Action Plan 2003-05

Yuk Yee Lee arrived in the UK in 1975, aged 20. A lot of young Chinese people were coming to the UK at the time and she didn't experience a problem with getting a visa. She wanted to see the world and her uncle owned a restaurant so she quickly found employment and a place to live.

When asked if she had any hopes or aspirations on coming to the UK she replied: *'I didn't have any hopes, I was lucky to find a job.'* She had been educated in Hong Kong from the age of 8 to 13. She started work in the kitchen of the restaurant but desperately wanted to learn English so that she could become a waitress. She didn't feel any pressure at the time, as she had no family to support.

She continued working until 1983 when she married and subsequently gave birth to the first of her four children. During the next 10 years Mrs Lee was supported by her husband while she stayed at home to raise her children. Her husband gave her spending money, but it was only barely enough to live on. The family also received income support. Mrs Lee began working again in 1993, first part time and then back to full time, once again in the catering trade.

Now, Mrs Lee is 50 and divorced. She struggles to support herself and her four children, all of whom are still in full time education. She currently receives £200 per week for full time work and benefits but thinks this is too low for a family of 5. She is eager to continue working but she feels tired and suffers from migraines. Giving up work is not an option.

Mrs Lee has recently received a letter from the pension's service stating she will receive a State Pension in the region of £55 per week. Her pension is lower than she would have hoped, due to the gaps in her employment and the part time working. In spite of this, she is already planning her retirement and said *'I'm not a big spender and have started saving for my retirement'*. She also owns her home for which she will continue paying the mortgage until she is 58. Mrs Lee has returned to Hong Kong only twice since she left, to look after sick relatives. She can't afford to take holidays.

Mrs Lee worries about the future: *'I worry about having to move into a care home with English people, I might not fit in and will struggle to communicate. I hope my children will look after me, but they are a different generation and might not be willing to look after me.'*



*Yuk Yee Lee: "I'm not a big spender"*



## Initiatives

- **PRIAE**  
Policy Research Institute  
ON AGEING & ETHNICITY

*Policy Research Institute on Ageing and Ethnicity.* PRIAE is a leading voice on black and minority ethnic (BME) elders in the UK and across Europe. PRIAE works on pensions, income and employment; in health, social care and housing. To achieve this, it works with policy makers, mainstream providers and professionals, and directly involves and works with BME elders, community organisations and age related interests. PRIAE has brought them and pension policymakers together. *"This is to make sure that ministers and policy planners not only inform and listen, but also take action to address specific issues concerning them,"* says Samantha Turner, a member of staff.

PRIAE has produced research studies, reports and directly engaged with majority age organisations. *"It has resulted in the government being more responsive to accepting the issues faced by BME women and men in old age and the need for them to address serious inequalities."* In conclusion, the Department for Work and Pensions (DWP) has much to do to address PRIAE's agendas in tackling the inequalities faced by BME women.
- *Inform BME communities.* The Department for Work and Pensions (DWP) has recently made greater progress. It has identified problems faced by women and ethnic minorities in the UK and ways in which these can be tackled. The House of Commons Committee Report on Ethnic Minorities and Pensions (July 2005) identifies specific actions which the DWP will need to undertake within a specific time frame to satisfy its race relations legislative duties and the government's social inclusion-age agenda.

Among other things, the DWP has established an Ethnic Minorities Working Group of which PRIAE is a member. Much progress - and rapidly - remains to be made to counter continuing and growing poverty if the goal of decent life in old age is to be met.
- *Pension's Commission.* The UK government has set up the Pension's Commission: a non-governmental body to examine the UK pension's system and look at inequalities within it. This is called the Turner Report. PRIAE submitted its response to the interim report in March 2005. The final report will be submitted to the government in autumn 2005.

## *Mrs Johnson: “all my skirts were cotton”*

Mrs Johnson from Jamaica originally planned to come to the UK to complete her studies as a state registered nurse and to do some travelling. She arrived in Gloucester in October 1961 during one of the coldest winters on record in the UK. She had one warm coat donated to her by a family member but other than that she said *'All my skirts were cotton, I was so unprepared for the winter here, I wanted to go home but was determined to stay.'* She was well educated in Jamaica before arriving in the UK, but started training again.

Mrs Johnson trained as a nurse for 3 years in Stratford upon Avon. Her board and lodgings were taken out of her salary leaving very little money to spend on other necessities. In this period she met Mr Johnson and her plans to return home to Jamaica changed. In 1966 she moved to Leeds to marry him.

After completing her nurse training she worked as a staff nurse for 6 months but when her children arrived, she resigned her post to care for them. Later she shared the responsibility with her husband whilst retraining in midwifery. She did some agency work but the shifts were not 'school friendly' and eventually she began working the night shift, this allowed her to be at home during the day for her children. She continued the night shift for 20 years.

She now receives a state pension and also gets a reduced NHS pension due to the many gaps in her working history because of the lack of childcare then. Each time she took maternity leave she had to begin her pension contributions all over again. She retired from nursing in 1993 due to ill health but continued voluntary work, which she found fulfilling.

Working past retirement age Mrs Johnson is now planning for her further retirement. She believes financial planning is important but her aim was always to return to Jamaica and said *'if I was planning to stay here I would have made some provision'*. She now advises her children to start making sound plans for the future.





# AUSTRIA

## Good at housekeeping, invisible in policy

Despite the presence of several migrant populations, Austria does not consider itself an immigration country. Therefore, the government has hardly developed any policy regarding the emancipation of 'Migrantinnen' as they are called in German. They are discriminated in the labour market, both in terms of getting jobs and payment. Many women work for low wages and without social insurance in domestic services and nursing. Nearly all are engaged in informal employment, which excludes them from pension schemes.



After WWII, about 1,4 million foreigners lived in Austria including former forced labourers, displaced persons, prisoners of war and refugees, but the process of repatriation and resettlement began quickly. At first for Germans and Czechs, later for Eastern Europeans. Guest-workers from Yugoslavia and Turkey came during the 60s, and at a later stage their wives and children joined them for family reunification. Due to the economic crisis in the mid-70s, the recruitment of guest-workers was stopped by the authorities. The dismantling of the Iron Curtain and the wars in Croatia and Bosnia-Herzegovina led to a doubling of the number of foreigners living in Austria, rising from 387.000 to 690.000. The late 90s are characterised by an immense increase of asylum seekers.

Although the Austrian census in principle contains information on citizenship, country of birth and language, statistical information based on country of birth and language are not broken down by gender or/and age. Research concerning migrants, which shows numerous gaps, neglects the gender perspective to a large extent. No exact data about the marital status of migrant women 40+ are available in Austria. Nor are statistics available on the income of migrant women 40+. However, the difficulties faced by many divorced women, mothers and housewives without income of their own and no independent pension, are known.

### Invisibility

The total number of migrants in Austria is very difficult to determine. Citizenship is the dominant concept used for data collection. Once migrants received Austrian citizenship, they are no longer visible in the population census. Of the 8 million people living in Austria about 91% are Austrian citizens, 8 out of ten of the rest have a non-EU citizenship. Of the latter group, approximately 80.212 are 40+ women.

### Future perspectives

The age structure of the migrant population differs from the Austrian population. Compared to Austrians the migrant population is young; 7% is over 60 as opposed to 22% of the Austrian population. In view of declining immigration, the migrant population will become older. Forecasts indicate that the age structure of the migrant population will equal that of the Austrian population by 2021.

**The bulk of migrant women that enter Austria apply for permits for family reunion. These women are allowed 'permanent residence permits for all purposes – excluding gainful employment'. They are prohibited to take on a job in the formal sector for at least four years.**

## Foreign population by age groups & gender, 2001 census

Age group	Male		Female		Total	
	EU	non EU	EU	non EU	EU	non EU
40-44	4926	28288	4920	20386	9846	48674
45-49	3905	27169	3880	20462	7785	47631
50-54	3583	23189	3409	15417	6992	38606
55-59	3270	11892	2877	8285	6147	20177
60-64	3144	7287	2395	5959	5539	13246
65-69	2066	4143	1521	4278	3587	8421
70-74	1672	2252	1450	2857	3122	5109
75-79	1270	996	1748	1510	3018	2506
80-84	760	383	1143	601	1903	984
85-89	454	173	751	277	1205	450
90-95	123	50	342	132	465	182
95 +	18	23	82	48	100	71
Total	52506	321883	53667	282900	106173	604753

Source: Statistik Austria, 2002

### Main groups

Two thirds of the foreign population in Austria (from other EU as well as non-EU countries) come from the former Yugoslavia and Turkey:

- 133,000 from Serbia and Montenegro
- 108,000 from Bosnia and Herzegovina
- 127,000 from Turkey.

About 50% of the older 'migrantinnen', focus of this study, are from former Yugoslavia and Turkey. More than one third of the foreigners live in Vienna.

## Labour participation (%) by age, gender & citizenship, 2004

	Male					
	40-44	45-49	50-54	55-59	60-64	65+
Austria	96.7	94.9	88.1	67	17.8	3.8
Ex-Yugoslavia	94.5	90.7	94.3	68	35.5	1.8
Turkey	94.9	81.6	83.8	61.8	8.3	-
Other	90.2	88	93.5	84.5	34.8	2.9
	Female					
	40-44	45-49	50-54	55-59	60-64	65+
Austria	81.9	79.6	70.8	33.3	7.6	1.6
Ex-Yugoslavia	90.7	79.7	72	35.7	13.3	3.7
Turkey	56.2	19.9	26.7	22.7	9.4	-
Other	72	72.1	61.6	36.5	22.6	4.4
	Total					
	40-44	45-49	50-54	55-59	60-64	65+
Austria	89.3	87.3	79.2	49.6	12.5	2.5
Ex-Yugoslavia	92.9	85.3	85.1	54.8	28	3.2
Turkey	81.2	48.2	62.1	50.7	8.9	-
Other	81.9	79.8	79.9	63.3	29	3.7

Source: Statistik Austria, 2004

## Austrian citizens first...

Non-Austrians need a valid title of residence to get a work permit. This can be a permanent or a temporary residence permit. Permanent residence permits are issued for the purpose of long-term immigration and the number is subject to annual quota. The percentage of employed immigrants climbed from 5,9% to 9,1% in 1993.

When unemployment in Austria increased in the nineties, the government introduced restrictions to limit the number of immigrants – with the exception of those from former Yugoslavia – amongst others with a quota for work permits. The Austrian Labour Market Service is legally obliged to give priority to Austrian citizens or foreign nationals with permanent residence permits in any available jobs. The employers are obliged to lay off non-Austrian workers before Austrian employees.

## Migrant women 40+

Migrant women of the so called first generation have a relatively low level of education and training. This doesn't apply to women entering the country after 1980 as refugees and asylum-seekers. The labour participation rate of foreign women 40+ is lower than that of foreign men 40+. This is especially true for Turkish women. Their participation rate declines sharply after the age of 44. Women aged 40+ from former Yugoslavia form an exception: their labour participation rate is higher than Austrian women 40+ (see table).



## Rohangiz: little money after divorce

Rohangiz was born in Teheran, Iran. She received elementary and secondary education and is a trained nurse and midwife. She also learned dressmaking. In 1974 she came to Austria for a visit. She met her husband, also from Iran, who was studying at the University in Graz. They married in 1976, the couple settled in Graz. Rohangiz has two children: her daughter is now 23, her son 21. For many years she lived as a housewife with her family. Her husband didn't finish his studies and worked as a taxi driver. After having had quite a difficult time with her husband, she got divorced a few years ago. Rohangiz' ex-husband doesn't earn enough money to pay her a reasonable amount.



Rohangiz worked for about two years in a restaurant, now she is 54 and unemployed. She would take on any job. Because her health is not quite stable she is not able to find work again. She gets social assistance. Her former husband has to pay her only about € 80,- per month. Rohangiz has a good command of German and now has the Austrian nationality. She keeps contact with her family in Iran and goes there on regular visits. *'I want to stay in Graz, even with the prospect that I will have very little money.'* She manages to get along with an income that is below the minimum pension. Her children live in Graz. Her son is an unskilled worker. Her daughter is studying. *'I hope my daughter will be able to support me in old age.'*

Many Austrian born women are in the same situation after a divorce, when they didn't have the opportunity to work and build up their own pension.

## Informal work ...

Many foreign workers have difficulties in finding jobs matching their qualifications and former occupations. Even for educated and qualified women, it is hard to find work in the formal sector. Many migrants are employed in those occupations where wages do not rise in line with the rest of the economy, where labour supply may become scarce: low skilled/low wages jobs. The women are disproportionately employed in the service sector: cleaning, nursing and domestic services. Approximately 50% of all migrant women are domestic workers. The Austrian Social Security Agency estimates that the number of domestic workers employed in the informal sector is approximately 100,000.

## ... in care & home care

Because of a shortage of Austrian nursing staff, qualified migrant women can find employment in hospitals and nursing homes. The greatest shortage in nursing can be found in the mobile care for old people; 80% of Austria's elderly who need care, live at home. Qualified nurses from neighbouring countries, Hungary, Czech Republic, Slovakia, Slovenia, but also from Poland come across the border for short periods to do private nursing. They offer much cheaper care than the recognized Austrian organisations. A survey, carried out in April 2005, confirms that about 40,000 - most of them migrant women - work illegally in mobile care (*Die Presse*, 21 April 2005).

## Income

Non-EU citizens (both men and women) are nearly twice as much at risk of living in poverty than Austrians and EU citizens: 21% versus 11% (Source: 2nd National Action Plan for Social Inclusion). The

## Service Cheque

**To offer an alternative to undeclared domestic work, the Austrian government decided to introduce the 'service cheque' (dienstleistungsscheck) from January 1st 2006. The cheques will be made available at post offices and tobacco stores for about €12,50. They have to be filled in by the employer and deposited at the health insurance office, which has to pay out to the employee. Employees under the monthly wage limit of €323,46 will get €12 an hour. The ones who are over this limit, will get only €10 an hour, but they will have accidental, health and pension insurance. The cheque will be only available for migrants with a residence permit.**

average income of non-EU workers is about one fifth lower than that of the corresponding Austrians' income. Besides there is a gender pay gap in Austria: women earn about 30% less than men. The income of migrant women is not only lower than that of migrant men but also than that of Austrian women. Research amongst 60+ migrants in Vienna showed that women from former-Yugoslavia and Turkey are the worst off: 19% ex-Yugoslavian women and 23% Turkish women had no income of their own.

## Less than 100% pension

Since the Austrian pension system heavily relies on jobs and earnings, there is continuity between a discriminating labour market and low levels of income in older age. Relatively few migrants can afford to pay for private pension insurance or benefit from an occupational pension. The level of pensions and benefits from the public system is relatively high, but persons with insufficient insurance records get less pension money.

To get a full pension, you have to have 45 working years. Many migrant women have less years because of migration history and care breaks. In 2002, 11% of state pensions needed to be topped up by a compensation supplement (Ausgleichszulage). If migrants return to their home countries, they lose their Ausgleichszulage.

## Initiatives

There are several organisations for women only, who offer support, advice, counselling and/or language lessons:

- **Danaida** ([www.danaida.at](http://www.danaida.at)), founded in 1991, is located in Graz and organizes so-called 'Küchengespräche' (kitchen talks). These talks have been taking place for more than ten years. In a school kitchen nearby, one of the participants - always from a different country - cooks a meal for all the women who participate. The recipes and the cooking are explained and they eat the prepared meal together.
-  **Zebra** ([www.zebra.or.at](http://www.zebra.or.at)), also in Graz, is an independent, private and non-governmental organisation offering counselling and care services to migrants and refugees since 1986. Zebra offers assistance in the search for work and in contacts with authorities. It also informs women on schools and educational programmes. Most participants are young women.

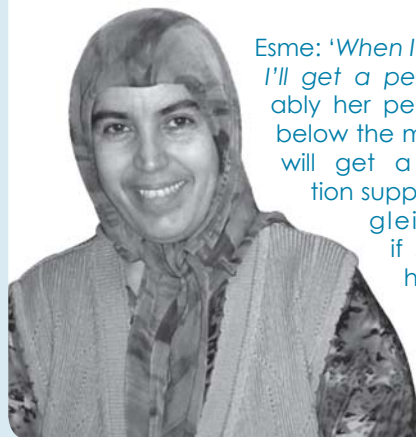
## Esme: "I'm happy that my children get a good education"

Esme Kücükayasar comes from Turkey and arrived in Austria in 1992 to join her husband. She is married and has four children (23, 21, 19 and 2 years old) and one adopted son of 17. Esme, who is now 44, has only five years of elementary education.

The family lives in Graz and has the Austrian nationality. At home, they speak Kurdish, but the family can speak Turkish as well. Esme's son Mevlüt (21) is the interpreter, because Esme has only a very basic knowledge of German. 'We come from a small Kurdish village in Central Turkey. My grandparents had a small farm. We emigrated to Austria in hope for a better standard of living and to give our children the chance of a good education.' Esme's husband, who came to Austria in 1990, found a job in a hotel. At present, he is working in the car industry.

Shortly after arrival, Esme started working with a cleaning service firm, because the income of her husband was not high enough to guarantee a certain standard of living for the family. She worked there till the birth of her little daughter. She went on maternity leave for two years. Now she is unemployed, gets unemployment benefit and earns extra in working about 10 hours a week for her former firm.

The ability to speak and write German is the main hindrance for Esme to integrating into Austrian society. She took language lessons for a short time. Her colleagues at the cleaning firm were all migrant women, so there was no opportunity to learn German. Esme hopes that everything will stay as it is and she is happy that her children receive a good education. Every two-three years she visits her family in Turkey. She has 15 working years, including family leave.



Esme: 'When I'm 60, I hope I'll get a pension.' Probably her pension will be below the minimum. She will get a compensation supplement (Ausgleichszulage) if she and her husband get less than the minimum pension for couples.



- *Welcome to Vienna information brochure*, available in many languages. The brochure starts with a welcome by the Mayor of Vienna and Vienna's City Councillor for Integration of newcomers. All information of importance to migrants can be found, including addresses of advice organisations for migrants and of certified German language course providers.

Organisations with special programmes for older migrant women are lacking. *'The Austrian Senior Organisations linked to political parties don't seem to take any notice of senior migrants,'* says researcher Hildegard Posch from Austria. *'It would be a good idea if they started seeing them as fellow countrymen and women.'*

## National policy on migrants

As mentioned before, Austrian policy pays little attention to migrant women, let alone older migrant women. The National Action Plan for Social Inclusion 2003-2004 dedicates one page to measures to improve the situation of migrants. They stress the fact

that educational provisions, especially for children, has to be improved and labour market opportunities have to be extended.

## To start improvements ...

Hildegard Posch: *'A first step to improve the situation of migrant men and women would be to publicly recognise the fact that Austria has become a country of immigration. Education, training and the working conditions of migrant, men and women, should be improved. The next step is equal pay and equal treatment of women. Also, more research is necessary in the field of migrant women 40+. More information will raise the awareness about the everyday life of migrants in Austria among the general public.'*

To avoid poverty of migrant women it would be helpful, says Hildegard Posch, *'to introduce a general minimum pension (Grundpension). Many migrant women, especially single or divorced, depend on social assistance and suffer under poverty in old age.'*



# FIVE PENSION SYSTEMS IN EUROPE :

## The double disadvantage

The pension systems in the different EU countries stem from a time when the division of roles between men as breadwinners and women as mothers and housewives was prevalent. Despite the work that has been done to align these once discriminating pension systems, women are still at a disadvantage. Women and migrants from non-EU countries, in particular first generation migrants, do not usually build up a full pension. They either do not have a pension or have to live from an amount that is below the poverty line.

In the five countries participating in the AGE+ project, there are three ways to build up a pension: state pension schemes, occupational pension schemes for the employed and individual pension schemes such as saving money. The structure and amount of the pension also differ per country.

### State pension

Germany does not have a state pension for the elderly. The other countries do have a state pension. In the Netherlands, everyone receives a fixed and relatively high base amount, in the United Kingdom everyone receives a low base amount. A supplementary state pension depends on other income, as is the case in Italy and Austria. The countries also apply a different computation basis. In Germany, the United Kingdom, Italy and Austria, pension is computed based on a person's working history and salary earned. Pension does not depend on a person's marital state. In the Netherlands, building up a state pension depends on a person's number of years of residence and his or her marital state.

### Occupational schemes

In a number of EU countries, workers are entitled to a full pension only if they have contributed to the pension scheme for a certain number of years. The waiting periods vary from five to ten years. People who have a temporary employment or a limited contract – in particular women and migrants in, for

example, seasonal employment and construction – are at a disadvantage. Most of the EU countries have threshold or minimum amounts. A person who does not contribute sufficiently to the pension scheme is not entitled to benefits. Low-paid employees – again, a considerably higher number of women than men – cannot meet the threshold, and are hence also at a disadvantage. In Germany, Italy, the United Kingdom and Austria, working women who interrupt their career to raise their children continue to build up their pension in part. The amount of pension build-up that working mothers lose during their career interruption is not fully compensated. In the Netherlands, mothers who stop working temporarily do not receive any compensation at all. In a number of countries, the difference in life expectancy is computed into the compensation amount: women receive a lower compensation than men.

### Long build-up period

The state and occupational pension schemes in the five countries are linked to each other. This is a disadvantage for non-EU migrants who usually stay for shorter periods and have a shorter working history than EU citizens. An important bottleneck is the long period required to build up a full pension. In the Netherlands, migrants are not entitled to a full state pension if they have not been residents for the required 50 years (from 15-65 years of age). Elsewhere if they worked fewer years than required. Except when the country of origin has signed a contract to transfer pension rights. In Austria, a person must have worked for 45 years, in the United Kingdom for 40 years.

# of older migrant women

## Double disadvantage

Migrant women are at a double disadvantage in a number of cases. Because they become residents of the EU country in which they arrive within the framework of family founding or reunification later than their husbands, they build up less pension rights. And because of the care activities they perform, they do not usually work as long as men, more often have part-time jobs, and do not work continuously. Moreover, they generally earn (sometimes even 20 to 30%!) less than men. Until recently, it was not unusual that women and part-time workers were excluded from pension schemes. The different factors have a negative impact on their right to pension and on the amount of pension they receive. This is why



## Recommendations

- **Make the pension build-up equal for men and women**
- **Develop different schemes so that caring parents can build up a pension (such as care credits, or splitting the pension of the working parent over both partners, the so-called 'Rentensplitting' in Germany)**
- **Shorten the build-up period for a base/state pension considerably**
- **Scrap waiting times in occupational pension schemes**
- **Remove thresholds in state and occupational pension schemes**
- **Adequately inform the different target groups about their pension schemes and any schemes available to supplement their income.**

women build up neither a full state pension, nor a full occupational pension. Women who work unofficially are not insured and are entirely excluded from occupational and contributory pension schemes.

## Poorly informed

Divorce and widowhood often bring additional pension problems with them. Germany, the United Kingdom, Austria and the Netherlands have legal protection for the lowest earning partner, usually women. This being the case, the husband's pension rights can be split between the man and the woman after a divorce. In practice, however, the legal right is not always carried out. In a few countries, the surviving relatives' pension expires when the pension-eligible age is reached. In other countries a surviving relatives' pension is not mandatory or has been scrapped within the framework of equal treatment for men and women. Migrant (women) are often unfamiliar with or not sufficiently informed about pensions and supplementary benefits. Or they do not claim them because they expect their children to care for them, as do many of the women who are quoted in this magazine.

[continued from page 15]

## *Jasna: “only jobs below my qualifications”*

Jasna (44) grew up in Zagreb and studied at university. She got a degree in phonetics (working with deaf or very hard of hearing persons) and in French.

Jasna married in 1985 and has two children (13 and 7). Her husband, an engineer, went to Austria in 1988, because of unpleasant working conditions and low income. He found a job as an engineer at a well known technical firm (Wagner Biro). Jasna followed her husband in 1991. The family settled in Graz. She still has Croatian nationality. She speaks German fluently.

During the first years, Jasna took care of the children and the household. Her husband lost his job in 2001. The family had to manage with a much lower income. Jasna had worked in Zagreb for three years in a centre for deaf people and also as a coordinator for European news in English and French for Yugoslavian Television. When her husband became unemployed, she started to look for a job. Jasna can not find anything in her profession. *‘I’m glad to find work at the insurance company Avus Internationale Schadensregulierung, I can make good use of my language knowledge.’*

Her husband in the meantime has not been successful in finding another job and it will be hard for him to do so. For people over 50 there is practically no chance of finding a job. *‘We feel at home in Graz,’* says Jasna, *‘and want to stay.’*

Jasna has been working in Austria for eight years: six fulltime and two years part-time (declared work). So she needs some more working years to be entitled to an Austrian pension. With her working years in Croatia she probably will get a pension at the age of 60.





# THE NETHERLANDS

## Feminisation & colouring of poverty

Turkish, Surinamese, Moroccans and Antilleans form the dominant migrant groups in the Netherlands. They have very different educational backgrounds, labour participation practices and future outlooks. A third of non-Western households in the Netherlands have to get by on a low income, as opposed to 11% of the native Dutch population. Threatening poverty amongst older Turkish, Antillean and Moroccan women especially needs political attention.



### Migrants relatively young

There are more older Moroccan and Turkish men than women. This is due to the fact that men first came in the sixties and seventies as guest workers in Dutch industry. A few years later the women and children

of these men followed (family reunion). Compared to the Dutch, migrants are rather 'young', e.g. there are not so many Turkish or Moroccans who have reached the age of 80. Among Moroccans there are fewer older women. The main reason is the fact that many Moroccan and Turkish men often have relatively younger wives who have not yet reached the age of 55. Also, quite a large number of these men have wives who still live in the country of origin. Among Surinamese and Antilleans the number of men aged 55-64 years is strikingly low. This is due to the overrepresentation of women in the first generation migrants from this region. Also more men than women have returned to Surinam.

### Main groups

In January 2005 the Netherlands counted more than 16 million inhabitants, of which more than 3 million are migrants. 1.7 Million are non-Western migrants. An increasing proportion of migrants are young women. The proportion of female migrants increased during the 1990s to 49 percent.

The four largest groups are:

- Turkish 358.000
- Surinamese 328.000
- Moroccan 315.000
- Antillean 130.000 (Dutch Antilles and Aruba)

### Two or three times as many...

The older migrants from the four main groups form 78% of the so-called older non-western migrants. In 1990 there were 30.000 older Turkish, Moroccans, Antilleans and Surinamese, in 2000 75.000 and in 2015 their population size will have doubled or tripled to around 228.000 older migrants. The increase is expected to be the largest amongst Surinamese and Antilleans.

### ...& ten times as many women

For the future, in 2050, Statistics Netherlands expects almost a tenfold of older non-Western migrants, whereas the number of older Dutch women will increase by only 34%.

**“Over half of the migrant women have limited opportunities; almost a quarter are successful.”**

SCP, Emancipatie in estafette, 2004.

## Age, gender and ethnicity, 2003

Age Group	Men	Women	Total
<b>Turkish</b>			
55-64	10.580	8.181	18.761
65+	4.086	3.317	7.403
Total	14.666	11.498	26.164
<b>Moroccan</b>			
55-64	10.587	5.548	16.135
65+	4.602	2.216	6.818
Total	15.189	7.764	22.953
<b>Surinamese</b>			
55-64	9.178	10.107	19.285
65+	5.140	8.189	13.329
Total	14.318	18.296	22.614
<b>Antillean</b>			
55-64	2.858	3.475	6.333
65+	949	1.880	2.829
Total	3.707	5.355	9.162

Source: CSB (statline)

## Number of persons 65+ over the next 50 years (absolute numbers and % increase)

	Dutch men	Dutch women	Western migrant men
2005	851.452	1.175.340	86.299
2020	1.256.590	1.496.101	139.272
2035	1.528.518	1.811.615	162.899
2050	1.295.145	1.576.583	165.136
% increase	52,1	34,1	91,4
	Western migrant women	Non-western migrant men	Non-western migrant women
2005	122.482	23.690	24.122
2020	166.075	60.737	69.743
2035	201.437	129.559	156.685
2050	215.403	191.462	252.669
% increase	75,9	708,2	947,5

Source: CBS 2004 (statline), adapted by E-Quality, 2005



## Single parents

The number of migrant women with children living alone is growing fast. Over 50% of Surinamese and Antillean women with children are single-parents. Among Turkish and Moroccan women 6 and 5 % respectively live as single parents. A quarter of these women are married but their partners live abroad.

## Lowest educational level

In the Netherlands, older Turkish and Moroccan women from the first generation of migrants have by far the lowest educational level. Quite a large number never went to school or only had a few years of education. 80% of all older Turkish women have had only primary education, as had 90% of Moroccan women. A large number of these women have never learned to read or write at all. Of the older Surinamese and Antilleans, one-third has primary education, two-thirds have followed middle and high education.

## Never had declared job

Labour market participation among older people rose in all age-categories up to 65 years in the period 1997-2002. The figures for older migrants show large differences. Almost half of the Surinamese and Antillean women aged 50-64 performed paid work. Many older Surinamese women report to have left the labour market for health reasons. Labour market participation of older Turkish and Moroccan women is very low. Many Moroccan women never did paid work in the Netherlands. This is especially related to their traditional views on the respective roles of men and women. Neither did most older Antillean women have a job in the Netherlands, due to the fact that many of them migrated later in life.

## Filiz: *"I really would like to receive some sort of practical training"*

The story of Filiz is typical for the majority of Turkish and Moroccan women in the Netherlands. The traditional patterns in family life holds them back from participating in the labour force or they have undeclared jobs. Filiz (44) is Turkish and lives in The Hague. She came to the Netherlands when she was 23, to join her husband. In Turkey she started working at an early age to provide an extra income for the family. In the Netherlands she worked for years in the agricultural sector, though unfortunately undeclared.

Currently Filiz has a fulltime job via a temporary work agency but because she has problems with her back, she is ill at home. *"My husband received social benefits and if I would do declared work his benefit would have been cut back. So I started working in undeclared jobs. I had to work because his income was low. My husband also had a gambling habit. Our family income was good at that time, I could work long hours and because it was undeclared work, I received more money."*

Filiz has no experience with formal employment agencies; she never asked for nor got any formal help in finding a job. *"An offer for practical training would be great. I really would like to receive some sort of education. I don't have many wishes for the future. I would be happy if I would have a permanent job in which I can have social contact. I hope I can stay with my children and grandchildren for a long time and that they will not have any problems with their income."* Filiz has no idea of her income situation when she retires at 65. *"If I have problems with my income in the future I just have to be more careful with my spending."*

**"One third of migrant households have a low income"**

Dutch poverty monitor, 2003

### Poverty is coloured

According to the Poverty Monitor (SCP and CBS, 2003) one third of non-Western ethnic minority households are on a low income, compared with 11% of native Dutch households. Poverty is particularly prevalent among non-Western households.

19% of poor households in the Netherlands belong to non-Western ethnic minority groups, which is 2,5 times as high as their share of population. The majority of them are single parents and older people.

*"Members of ethnic minorities in the Netherlands appear to be worse off, in relative terms, than in other European countries"* was the conclusion of the Dutch Poverty Monitor in 2003.

Feminisation of poverty is a common term and in recent years colouring of poverty has been introduced into research and new policies.

### 90% of migrants 65+ will need social benefits

Poverty later in life of many migrant women is the result of an accumulation of factors. Most of them have a low level of education, their labour participation and their salary are low. When they are 65 they have insufficient pensions. The full pension (70% of the net minimum wage) is acquired after 40 years of residence in the Netherlands (15-65) and many women arrived at a later age.

Besides a cut back state pension migrant women do not have enough opportunities to build up an occupational pension. Therefore they have to apply for social benefits. In 2004 almost half of the non-western migrants aged 65 and over applied and received social benefits. There is also a number of elderly who do not apply, because they do not know their rights or they do not want to be confronted with the restrictions involved, such as travelling abroad.

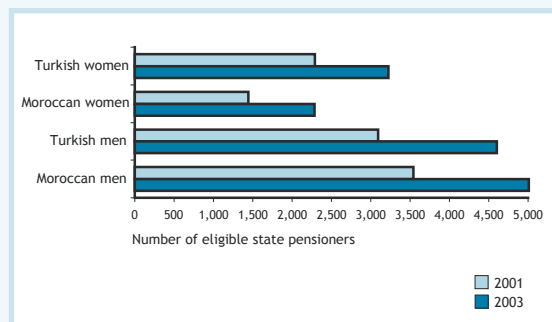
Research has shown that most of the migrant women do not apply for social assistance because many of them want to travel for a long period of time to their countries of origin when they are old. Most older migrant women with a low pension income depend on the support of their children, if they have any.

## Labour participation of migrant women, 2003

Age Group	Currently working (%)	Used to have paid job (%)	Never had declared work (%)
<b>Turkish</b>			
55-64	2	47	51
65+	0	28	72
<b>Moroccan</b>			
55-64	1	6	93
65+	0	4	96
<b>Surinamese</b>			
55-64	27	45	27
65+	1	46	53
<b>Antillean</b>			
55-64	26	26	49
65+	2	30	68

Source: SCP (GWA0, 2003)

## Number of Turkish and Moroccan pensioners receiving a reduced state pension



Source: SVB 2003, adapted by E-Quality

## Prognosis for state pensioners on social assistance until 2015

Year	2000	2005	2010	2015
<b>Dutch</b>	2.320	2.490	2.600	3.260
<b>Westerners</b>	1.860	2.600	2.930	3.450
<b>Non-westerners</b>	8.610	20.290	33.480	47.430
<b>Total</b>	12.790	25.380	39.010	54.140
<b>Dutch</b>	18 %	10 %	7%	6 %
<b>Westerners</b>	15 %	10%	8 %	6 %
<b>Non-westerners</b>	67 %	80 %	86 %	88 %
<b>Total</b>	100 %	100 %	100 %	100 %

Source: SVB 2003, adapted by NPOE

## Migrant pensioners

Many migrants, men and women, will not be entitled to a full old age pension. They receive a pension below the level of minimum wages and can apply for social assistance. In 2003 7299 Moroccan pensioners received a state pension, only 6 of them (1 woman) received a full pension, the rest had a cut back. From the 7838 Turkish pensioners, only 11 (5 women) received a full state pension. 2715 Pensioners came from the Dutch Antilles, the majority received a full state pension, except 494 (279 women) pensioners. Finally 12.048 Surinam pensioners received a state pension, 1185 (604 women) of them had a cut back.

## National policies

As in many European countries 'ageing' is of high priority on the political agenda in the Netherlands. Here too there is a strong focus on employment: working longer and keeping more people at the labour market. Although the government aims to increase the employability of older people, little attention is given to specific situation of labour participation of older migrants. (Re) integration programs for migrant women to enter the labour market focus on younger generations.

## Initiatives

The situation of migrants in general is visible for policy makers and also the particular situation of migrant women can be seen by several activities in this area. In 2004, the government installed several Commissions and Taskforces which are dealing with ageing, labour participation of elderly, welfare policies and pensions.

- The Taskforce Older people and Employment ended its work December 2003. It paid little attention to labour participation of older migrants but the final report recommended that employers keep older people at work.
- Recently the government initiated a campaign, 'Grey works', to encourage employers and employees to continue their jobs.





- The Commission on Ageing Policies will finish its work in 2005.



The Commission PaVEM (to improve labour participation of migrant women) finished its work in 2005 and made agreements with larger cities to improve the labour participation of migrant women, especially Turkish and Moroccans. Next to the PaVEM initiative, the Dutch ministry of Social Affairs started a program Emancipation and Integration called 'DOE MEE' ('PARTICIPATE') especially for migrant women.

**“In 2015 almost 90% of the 65+ non-Western migrants in the Netherlands need social benefits to receive a minimum income.”**

SVB, 2003

### *Fatima: a poor existence*

Fatima Benaissa is Moroccan. She was born in 1930 in Algeria and spent her early childhood there. In 1978, Fatima came with 3 of her children to the Netherlands to join her husband. She started working soon after arriving, “first as a cleaner, then in the kitchen of a large hotel. All in all I worked full-time for 7 years”. Fatima has both Moroccan and Dutch nationality. She fell ill in 1986. “I got severe back-troubles. I had to stop working and received benefits from the disablement insurance act. Since then I have not performed any paid labour anymore”. When her children left the house, the relationship between Fatima and her husband deteriorated, which resulted in a divorce. She is now single.

Fatima has always been financially independent of her husband. At 65, it appeared that her pension income was lower than the benefits she received previously. She applied for additional social assistance. At the moment she receives the social assistance for single persons. Her health is causing her trouble. Fatima: “I would like to return to Morocco for the climate and because of my relatives”. But because of her illness, she cannot return to Morocco indefinitely because she would not be able to afford the medical costs there. Despite everything, Fatima is positive about her life in the Netherlands. However, she does regret not having learnt the Dutch language immediately upon arrival in 1978. Fatima is still illiterate.

## Information & empowerment

Women's organisations, migrant organisations and social partners initiated and are involved in different activities:

- E-Quality, the Dutch expert centre in gender and ethnicity, initiated meetings in the four biggest cities with young and old Moroccan and Turkish women to discuss 'getting old in The Netherlands'. The information collected through these meetings will be used for a monitor for the four biggest cities, including a description of future scenarios for older migrant women.

A practical course will be given for volunteers or policy makers of migrant- and women's organisations, so that they can inform their own groups. A pension toolkit with a video, a list of do's and don'ts for a solid pension and other practical instruments are handed out.



- In 2002 the Platform for women's pensions (E-Quality and trade unions) created a website especially for young and older women to inform them about the Dutch pension system: [www.vrouwenpensioen.nl](http://www.vrouwenpensioen.nl). The website is frequently visited. The Platform also discusses the Scandinavian idea of care credits.
- The Landelijk Overleg van Minderhedenorganisaties has published a report with recommendations and involved older migrants who provided information for the recommendations, which will be discussed with the government in 2005. The need for changes and adaptations in the State Pension is one of the issues, which is high on the agenda. Better information for the elderly is another important recommendation.
- The women's trade union set up the project Vrouwenbuurtmaatschap: an initiative to help women to re-enter the labour market by giving empowerment trainings and set up / create cooperation's. 'Enterprises', in which Dutch, migrant and refugee women bring in their skills and qualities, discover their talents and create their own jobs. Just started: a bazaar, set up by Moroccan women in Amsterdam.

### *Elwine: "I live economically"*

Elwine was born in May 1935 in Paramaribo, Surinam. Before she came to the Netherlands and before her marriage she worked as a home help. In 1966 her husband came to the Netherlands for medical reasons: he needed a kidney operation. When he heard he could not have the follow-up treatment in Surinam, Elwine and her two children came to the Netherlands in 1969.

*"I had no adaptation problems. We lived from an allowance for disabled people." Elwine did some informal work to top-up their earnings. Her husband died in 1984. "He had not built up an occupational pension. Since then I get social assistance allowance."*

Elwine sees her future in the Netherlands. Her children will stay here. *"My daughter needs medical care, which she can't get in Surinam. My parents and most of my brothers and sisters in Suriname died."*

Elwine is integrated into the Dutch way of living. She makes trips and does some gymnastics with Dutch friends. If necessary she does some care giving work for her daughter and an old lady. Elwine gets 62% of the State pension (she was 34 years when she came to The Netherlands) and an additional social assistance allowance.

*"By living very economically I can manage with my income," she says. "I would like to stay independent as long as possible. I do not worry about the future. I live from one day to the next."*



# GERMANY

## Number of older migrants will multiply

Older migrant women in Germany form a diverse group. Their situation differs significantly according to their social background, age, migration history and place of residence. Politicians must anticipate: the number of older migrant women will increase fivefold in the future.



### Migration history

Three migration phases are most important to Germany's migration history: firstly the migration and population exchanges after the Second World War followed by the recruitment of guest workers (1960s to 1973) from Turkey, Italy, former Yugoslavia, Greece, Spain. Their immigration was followed by family reunification, through which the majority of the foreign population came to Germany. The final migration flow came from Central and Eastern Europe after 1989.

### Quintupling of older migrants

Just like the other countries in this study, the migrant population in Germany has a different age structure than the native German population. Migrant women are in general younger than German women. The feminisation of old age, which is clearly present in the German population, is not yet prevalent in the migrant population. Only in the age group 75+, migrant women slightly outnumber migrant men. This will change in the next decades. Until 2030 the migrant population 60+ will almost quintuple in comparison to 1999. In about 2050 the share of the age group 60+ in the foreign population will be the same as in the German population.

### Main groups

**About half of the 7,3 million foreigners in Germany have Turkish, Italian, Serbian, Montenegrin, Greek or Polish citizenship. In numbers, most non-EU citizens come from Turkey, Serbia and Montenegro, Croatia and Bosnia.**

**The share of the foreign population is especially high in the West-German federal states of Baden-Württemberg, Hesse and North Rhine Westphalia, and in the cities of Hamburg, Berlin and Bremen. Significantly fewer foreigners live in the East-German federal states.**

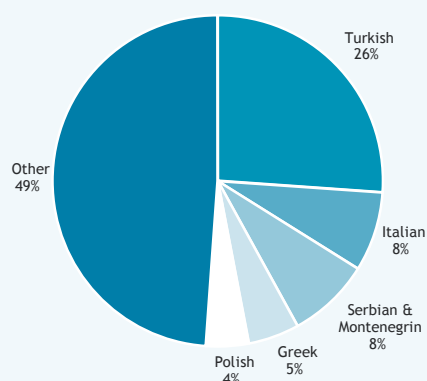
### Less single households

In contrast to older German women, more foreign women 40+ live in households with three or more persons and with two or more generations and less often in single person households. But this too will change with the ageing of the migrant population. In contrast to older German women, migrant women 40+ also are more often married, less often divorced and less often widowed. This too will change with the ageing of this population group.

### Qualification and jobs

Foreign women 40+ have clearly lower general educational attainments as well as professional attainments than German women and than foreign men. About 20% of them have no general educational attainments and about 50% have no professional attainments. However, there are positive prognoses for younger generations, whose educational level is higher.

## Foreign population by citizenship, 2002



Source: Statistisches bundesamt (2004). Strukturdaten und Integrationsindikatoren über die ausländische Bevölkerung in Deutschland 2003, Wiesbaden, adapted by ISIS.

## Foreign population by age & gender, 2002

Age	Women		Men	
	Absolute	% of total pop. per age group	Absolute	% of total pop. per age group
under 40	2.283.923	5,72	2.496.090	6,25
40-45	248.873	3,67	309.627	4,57
45-50	223.88	3,80	243.759	4,14
50-55	229.744	4,25	222.544	4,11
55-60	168.423	3,79	206.139	4,64
65-70	121.693	2,15	174.02	3,07
70-75	125.348	1,53	161.778	1,97
75 over	74.98	1,21	57.13	0,92
40+	1.192.941	2,80	1.374.997	3,23
Total	3.476.864	8,16	3.871.087	9,08

Source: Statistisches bundesamt (2004). Strukturdaten und Integrationsindikatoren über die ausländische Bevölkerung in Deutschland 2003, Wiesbaden, adapted by ISIS.

## German cities with highest foreign population

OFFENBACH AM MAIN	31,4%
FRANKFURT AM MAIN	25,9%
MÜNCHEN	23,0%
STUTTGART	22,3%

Source: Beauftragte der Bundesregierung für Migration, Flüchtlinge und Integration (2004): Strukturdaten der ausländischen Bevölkerung, 10-11.



There are significant differences in the economic activities of older foreign women. In general, for the first generation of 'guest-workers', the employment rate of female migrants is lower than that of migrant men and that of German women. Main employment sectors are low-tech producing industries, agriculture, gastronomy and cleaning business.

But sometimes economic activity is underestimated. About 20% of the recruited guest workers were women. Migrant women 40+ often work in precarious, undocumented employer-employee relationships without entitlements to social insurance. They often have irregular and low skilled jobs. Besides, migrant women 40+ do – as women do in general - the bigger part of unpaid work in the family such as domestic work, parenting or care for disabled older relatives.

## Long-term unemployment

As opposed to the other surveyed countries, the unemployment rate of 40+ migrants is lower than the unemployment rate of Germans in the same age group. Compared to German women, the labour participation of foreign women is lower. But, if we look at the marital status, we find that widowed and divorced female foreigners more often work than German women. Up to the age of 55 foreign women are markedly more often affected by unemployment than foreign men of the same age. Studies stress the risks for older foreign women to long-term unemployment.

## Dependency on social benefits

In line with the diversity of migrant women's economic activities their income situation differs too. It can be derived from the economic sectors they frequently work in and their professional status that they are at



risk of a very low income from gainful employment. Within the German population, older foreign women have the highest rate of social benefits recipients: almost 10 times higher than German women 40+ and clearly higher than foreign men 40+.

## Pensions

Foreign women receive less often and lower pensions compared to German women and than foreign men. They are double disadvantaged by the German system.

## Stay or leave Germany?

The majority of the migrants from the first generation, the so-called guest workers, planned to return to their country of origin after retirement. But after years of working and living in Germany, their plans have changed. Older migrants feel at home in Germany, their children live in Germany and the economic situation is better, and they are integrated in the health care and old age provisions.

Unlike the Italian guest-workers in the past, the majority of the Turkish elderly stayed in Germany after retirement.

Type of pension	Disadvantages for migrant women in the German pension system related to:	
	Gender	Migration
Statutory pension insurance	<ul style="list-style-type: none"> <li>Unpaid family work is not fully assessed</li> <li>At an average women earn less than men</li> <li>Pension for surviving spouses: Women's provision for old age depends on marriage</li> </ul>	<ul style="list-style-type: none"> <li>Work in low paid sectors leads to low or no pension claims</li> <li>Work related health impairments lead to less lucrative kinds of pension</li> <li>Disadvantages due to transnational biographies: Periods abroad are not fully assessed</li> </ul>
Company pension	<ul style="list-style-type: none"> <li>Time limit for non-forfeiture (30 years) contradicts to giving birth to children before the age of 30</li> </ul>	Studies missing
Private pension insurance	<ul style="list-style-type: none"> <li>Poor spreading and small benefits due to their small financial scope</li> <li>Higher contributions and/or less benefits for women due to their higher life expectancy</li> </ul>	<ul style="list-style-type: none"> <li>Poor spreading and small benefits due to small financial scope</li> <li>'Riester-Rente': State benefits have to be paid back if the insured person lives or works abroad.</li> </ul>
No data available on entitlements and benefits of foreign pension insurances.		

### Guest worker women 40+ often work:

- in precarious, undocumented employer-employee relationships which do not lead to entitlements to the social insurance system;
- in irregular jobs for short periods and with a high spatial mobility;
- in low-skill jobs on the lowest level of hierarchy within the enterprise;
- under extremely burdening working conditions such as piecework, shift work, night-work and work with high safety and health risks.

## National policies

In the German National Action Plan immigrants are mentioned as one of the risk groups. Also many age-related topics are explicitly addressed in the NAP, such as reforms of the pension system and the defeat of poverty in old age. Gender-specific social exclusion is addressed as well in the NAP.

But the risk factors of migration, age and gender are mainly dealt with independently from each other. The specific problems of older migrant women deriving from the fact that they are affected by all three risk factors are not explicitly addressed. The NAP mentioned that recent scientific studies newly turn a gender-specific eye on the situation of immigrants, while age-specific approaches are largely missing. The situation of migrant women 40+ therefore is not yet systematically included in Germany's National Action Plan against Poverty and Social Exclusion.



## Improving employment

Important aims towards an improvement of the employment situation of migrant women 40+ are:

- facilitating the combination of family work and gainful employment for women as well as for men
- eliminating the gender related income inequality
- preserving and strengthening social security in low paid sectors and in jobs below the limit of obligation to pay social security contributions
- improving the working conditions of migrants
- stimulating vocational training for migrant women 40+.

Type of pension	Improvements in the German pension system	
	Gender related	Migration related
Statutory pension insurance	<ul style="list-style-type: none"> <li>Fully taking periods of family work, including care work for older relatives into account for entitlements to pensions</li> <li>Replacement of the pension for surviving spouses by a splitting of pension (Rentensplitting)</li> </ul>	<ul style="list-style-type: none"> <li>Abolishing the discrimination of transnational biographies by assessing periods abroad and in Germany equally.</li> </ul>
Company pension	<ul style="list-style-type: none"> <li>The time limit for non-forfeiture (30 years) needs to be modified.</li> </ul>	Studies missing
Private pension insurance	<ul style="list-style-type: none"> <li>Equal rates and benefits for men and women</li> </ul>	<ul style="list-style-type: none"> <li>Abolishing the disadvantages of persons with transnational biographies by the "Riester-Rente".</li> </ul>



# ITALY

## Undocumented 'badanti' look after the elderly



Migrant women in Italy come from all directions: from the African and Asian continent, from South-America and Middle- and Eastern Europe. Especially migrants who work illegally in industries and as child minders, as domestic workers or as carers, have no rights, are low paid and are usually uninsured. They've never heard of pension schemes. Slowly Italy is becoming aware to the difficult situation that older migrant women find themselves in.

Immigration in Italy is a recent phenomenon, only relevant since the last 15 years. At first men came seeking jobs, afterwards women joined their husbands. It is just in the last few years that women have come to Italy independently, without family. They are looking for a job and for money to support their children at home.



### The age pyramid will change

Because Italy's migration is so recent, the age-structure of the migrant population is pyramid shaped. As in the Netherlands, UK, Austria and Germany, this too will change in Italy. The current young migrant population will age in the future. The structure of the Italian population will be similar to that of countries as France and Germany, where two or even three generations of migrant families are living.

### Relatively well educated

The foreign population in Italy has a relatively high education level. The available data however show that 15% of the foreign women 40+ have merely primary school or no education at all, 14% have secondary school, 12% have a high school degree, 4% have a university degree. 80.804 migrant women are registered as unemployed, 44.775 migrant women have a registered job.

### Undeclared domestic work

Most migrant women in Italy are domestic workers for Italian families, they look after elder people who need care or work in factories. Also the relatively new migrants, women 40+ from Eastern Europe, look after

## Main groups

The percentage of the foreign population living in Italy in 2001 is 2,3%, about one million persons more compared to 1991. The number of legal immigrants grew considerably in 2003 thanks to the regularisation of over 700.000 previously unregistered foreign workers. Most migrant women in Italy come from European countries. The majority of migrant women 40+ are married.

- 319.592 women from other EU member states
- 15.000 women from Central and Eastern Europe (Albania, former Yugoslavia)
- 52.625 women from African countries, including Morocco and Tunisia
- 104.438 women from Asian countries, such as China and the Philippines
- 94.964 women from South America

## Foreign population by gender & age, 2001

AGE GROUPS	Males	Females	Total
Under 18	148.090	136.134	284.224
From 40 to 44	68.594	58.896	127.490
From 45 to 49	41.639	39.196	80.835
From 50 to 54	22.420	26.786	49.206
From 55 to 59	12.243	17.892	30.135
From 60 to 64	9.212	14.294	23.506
From 65 to 69	6.441	9.544	15.985
From 70 to 74	4.711	7.006	11.717
75 +	6.940	12.110	19.050
TOTAL	660.694	674.195	1.334.889

Source: Census 2001

## Undocumented women

Donna Leon describes the situation of Florinda Ghiorghiu from Romania, who does undeclared work, in her book *Doctored Evidence* (2004): "There was no information about how Florinda Ghiorghiu had come to be working for Signora Battestini. There were no receipts acknowledging that she had been paid, neither from the employer nor employee. Brunetti (the commissario) knew that this was standard and that most of those women worked in the black economy – indeed, most of those who took care of the steadily ageing population were undocumented women, either from Eastern Europe or the Philippines – so the absence of such papers did not surprise him."

old people. They are named 'badanti'. They came to Italy on their own and take over the former tasks of Italian women. Their jobs are undeclared; the women are not registered nor insured. Research in 2002 showed that there were 103.348 foreign domestic and care-giving workers in Italy. The majority of these women come from Eastern Europe, the Philippines, South-America and Central and Southern Africa.

## Low paid jobs, low pensions

In 2001, the income of foreigners varied from € 855,- per month for so-called 'generic workers' (the qualification of the majority of the foreign people, in particular women), to € 1239,- for qualified workers or employees. Data show that in the studied employment sectors, between 1999 and 2001, the income of migrants – not specified according to gender – increased significantly less compared to that of workers in general. Migrant workers are employed in less qualified, and therefore less paid jobs. This affects their pension incomes negatively, especially after 31 December 1995, when a new system started.

### *Liljana hopes she can stay in Italy*

Liljana Hoxahaj was born in 1955 in Tirana, Albania. In 1992 she went to Italy to join her husband, who worked in Italy since 1991. He was a bricklayer, later a pastry cook. Liljana came to Italy with three children: Ela, who is now 25 and studies at the university, and the twins Nico and Lila, 21 years old, also both university students.

In Albania, Liljana worked as wood craftswoman: she started this job after high school when she was 18. In Italy, she couldn't find an enduring job. Liljana worked as baby-sitter and is now helping her husband in the cake shop. In the beginning, the situation was hard for her: she didn't speak/understand Italian and she had to look after her children. Besides, the family lived far from the city.

Both Liljana and her husband learned Italian. Liljana has an unlimited residence permit, but she worries about her children. They only have the Albanian citizenship and they must renew their residence permit every two years. Though she misses Albania and many friends and relatives still live there, the life of Liljana is fine. "I hope my family can stay in Italy in the future."



Under the new system the pension income is calculated on the basis of the amount of contributions paid throughout the entire career and capitalised at the average growth rate of GDP over the previous five years. To obtain a considerable pension it is necessary to work during 30 years. Migrant women risk having not enough employment years. Their income in the future will be low, many women will be poor.

### *Maria: "happy in Italy"*

Maria Miculescu was born in 1946 in Romania. She came to Italy in 1972 after she met and married an Italian man. Maria attended high school in Romania and has worked there as well. In Italy she found a job three months after her arrival. Maria: *"I worked for 33 years in the same company. Since I stopped working, I receive a monthly pension."* Her daughter is 31 years old and graduated in medicine. *"She can speak Romanian, but has only Italian citizenship."*

Maria doesn't want to return to Romania because there is too much poverty. She used to visit Romania once a year to see her relatives. *"I'm happy in Italy, although the general situation in the Italian cities got worse than in 1972, when I arrived."*

## National policy

The promotion of equal opportunities between women and men is one of the priorities acknowledged by the Italian government. Struggle against poverty is one of the political priorities in Italy's social agenda for the three-year period 2003-2005. The aims of the National Action Plan are to favour the family, to increase the national birth rate, to provide better services to disabled people, to fight extreme poverty, to promote equal opportunities between men and women, and to prevent drug addiction.

Women are still at a marked disadvantage in relation to both employment and unemployment. Many measures, if adequately implemented, will contribute positively in reducing the gaps in employment and unemployment rates.

The position of migrants and migrant women in particular is not dealt with in the NAP. Social integration of migrants is directly promoted through the provision of language courses. The provision of other social services falls entirely under the responsibility of the local authorities and may prove a difficult challenge for many of them.

## A change at hand

The attention for the problems of migrants in Italy is increasing. In the last five years many organisations came into existence to increase integration between migrants and Italians, building meeting places for families and children. There are also initiatives to support and strengthen the rights of domestic workers. Migrant women have overcome problems like their insufficient knowledge of the Italian language, finding a declared job and cultural differences in the way of living. More and more migrants follow language courses, sometimes with additional training to reintegrate at the labour market.

*"An important improvement would be to recognise diploma's and certificates which they received in their country of origin"* says Silvia Maresio van COSPE. *"Then, migrant women will have a better starting position. Recognition of diplomas increases their access to qualified and paid employment, and thus an adequate pension in the future. The employment inspection service observes the regulations and must contribute to a reduction in irregular and undeclared work by migrant women"*.

## Pension to country of origin?

Of special importance is also reviewing the insurance position of all the migrant workers, including the seasonal workers, who contribute to the national pension system. Silvia Maresio: *"It should be guaranteed that their amount contributed in Italy during their working period is transferred to the Insurance Institution of the country of origin when they return. At last, we recommend the extension of the formal agreement in social security matter between Italy and all those countries of origin."*



## AGE+ PUBLICATIONS

This magazine is part of a set of AGE+ publications (available at [www.ageplus.nl](http://www.ageplus.nl)):

- MERI Consortium, *Age + Gender + Ethnicity – Results on the social position of migrant women 40+ in Austria, Germany, Italy and The Netherlands*. August 2005;
- PRIAE, *The financial well-being of Ethnic Minority Women aged 40+ in the UK*. August 2005;
- Schols & De Lange, *A comfortable retirement? An analysis of pension schemes in Germany, Italy, the Netherlands, Austria and the United Kingdom*. June 2005.



# AGE+

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