



Ageing while Black

The experiences of Black Caribbean
older people in England

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Foreward

As you enter later life, it's very common to spend time reflecting on the decades that you have seen. Often it will be filled with positive memories, from childhood in the 50s or 60s, early adulthood in the 70s and 80s, through to your middle-aged years and now your later life.

Equally, however, these memories will contain bleaker, harsher moments in your life. When you experience the worst, rather than the best of society. Maybe when particular events have a specific impact on your life journey, undermining or even eliminating your dreams.

As our older population becomes increasingly diverse, at Age UK, we want to ensure we listen openly to the experiences of diverse communities. This report is the first which looks at the experiences of older Black Caribbean people as they reflect on their life journeys.

Many arrived as a part of the Windrush generation and faced the best and the worst of experiences. They arrived to job opportunities and contributed to British society and created communities, but also had lifelong experiences of racism, injustice and institutional discrimination, including the well-known Windrush Scandal.

The message in this report is clear. We must listen to and reflect on the experiences of Black Caribbean people, so we can learn for the future. And as many of this community enter later life, we should ensure they receive the help and support they need and deserve.

The report highlights that racism and discrimination are pervasive across all societal institutions, whether in education, healthcare, employment, or housing. Therefore, a holistic approach is required to rebuild institutions and services in a way that enables people to be authentically themselves and to live and age well in this country.

Our vision at Age UK is that every older person is valued and included. This report shows that we still have some way to go before many older people from the Black Caribbean community feel this is true. So, we all have work to do.

Paul Farmer, Chief Executive Officer, Age UK

Summary

The Black Caribbean population is one of the oldest ethnic groups in the UK today. The 'Windrush generation' and their children are now in or entering older age. But ageing among people of Black Caribbean heritage – and other Black and minoritised ethnic groups in the UK – is under-researched and poorly understood by policymakers.

Taking a life course approach, this report considers how people of Black Caribbean heritage age 50+ experience older age in England. In particular, it looks at how racism, discrimination and inequality accumulate across the life course and impact on older age, in relation to financial security, health and wellbeing. Drawing on qualitative interviews and focus groups with older Black Caribbean people, the report highlights some of the ways in which these processes lead to poorer health outcomes, reduced financial security, and create barriers to accessing essential public services. These in turn may also be compounded by ageist attitudes and age discrimination.

We hope this report will inspire more governmental bodies, as well as researchers and community groups to think through these issues and develop solutions. It's clear to us that more action is needed to ensure that older people of Black Caribbean heritage are able to age well in our society.

Policy recommendations

1. Government institutions

- Institutional racism is embedded across our society. There is a need for a national-level programme aimed at tackling this issue, as well as more targeted initiatives working with specific public sector organisations, for example central Government departments and the NHS.

2. Government must collect and report on ethnicity data

- There is a lack of official statistics disaggregated by ethnicity. To understand the experiences of specific ethnic groups, official statistics should be reported on detailed ethnic groups, rather than broad categories, e.g., 'Black Caribbean' rather than 'Black/African/Caribbean/Black British'.
- It should also be possible for users to disaggregate official statistics by more than one protected characteristic, allowing for intersectional analyses in relation to, for example, older age and ethnicity, which can be used to underpin effective policy solutions.

3. Employment

- Section 14 of the Equality Act covering combined discrimination should be brought into force.
- Workplace policies should take an intersectional approach, ensuring that workers with (multiple) marginalised identities are effectively protected from discriminatory practices.
- The Government should follow through on its current consultation on the ethnicity pay gap to ensure it translates into meaningful action by employers that address the problem.
- The Government should consider how best to address the ethnicity pensions gap.

4. Access to benefits

- The Department for Work and Pensions should work with organisations representing Black Caribbean communities to develop trust and raise awareness about available benefits for older people. These initiatives should be place-based and culturally appropriate, respecting cultural values and beliefs while simultaneously informing people of available support. Co-designed interventions that involve trusted community leaders or diaspora organisations could play a pivotal role in enhancing accessibility and challenging misconceptions about benefit dependency.
- Services should also factor in the needs of older Black Caribbean people who are not online, offer targeted digital inclusion opportunities and provide and create awareness of offline alternatives.

5. Housing

- To help to tackle discrimination and poor-quality housing for older Black Caribbean people, more resources should be made available to enforce housing standards in the rented sector. There should be sufficient resources available to ensure that cases are followed up in a timely manner and enforcement should be proactive.
- Black Caribbean older people are more likely to have a mortgage in later life, and there is a need for mortgage advice for older people who may need to remortgage. Given this, good information and advice about financial options in older age should be created and steps should be taken to increase awareness of available options among Black Caribbean older people.
- Given the low uptake of housing adaptations among minoritised ethnic communities, local authorities should work with organisations representing Black Caribbean communities to provide information and raise awareness about available housing adaptations.
- Local plans must provide more accessible and adaptable housing options for lower-income older people and take into account the needs of Black Caribbean and other local communities.

6. Financial education and planning

- Culturally competent financial education programmes should be developed to support older Black Caribbean people with the tools to manage savings, investments, pensions, and estate planning effectively.
- Specific financial and retirement planning tools aimed at Black Caribbean and other Black and minoritised ethnic communities should be developed through the Money and Pension Service.

7. NHS services

- NHS institutions should work with community leaders to build trust among Black Caribbean communities.
- Where specific conditions particularly impact on Black Caribbean older people, such as diabetes or prostate cancer, information on screenings should be specifically targeted to this community. Consideration should be given to how this information is delivered, including how to increase trust and reduce fear around screening processes. Best practice examples should be disseminated more widely.
- NHS institutions should consider advertising and offering services in spaces accessed by older Black Caribbean people and ensure that services are delivered in a sensitive and culturally appropriate way.
- Clinicians should be supported and resourced to meet the needs of all their patients. Training should be given on preventing race and age discrimination in healthcare – this should also include a focus on combined discrimination and the compounding factors that could affect patients access to and experience of healthcare.
- Online-only access to healthcare may introduce another barrier to Black Caribbean older people who need to access healthcare. NHS institutions should offer digital inclusion opportunities and ensure that assisted digital and offline options are made available to older Black Caribbean people who are not online.

8. Mental health and wellbeing

- Culturally competent mental health services should be offered to Black Caribbean older people. Within this, mental health professionals should have a good understanding of issues that also arise with ageing.
- Best practice guides for mental health exist on race and on age, but each tend to focus on one protected characteristic. Guidelines should encourage mental health professionals to consider how intersectional identities and compounding factors, such as age, race, sex, and socio-economic status, may impact on mental health.
- There is a need for tailored mental health support for both Black Caribbean older men and women.
- Our research identified a need for healing and holistic wellbeing support for the Black Caribbean community. Funding should be made available to increase this support in a culturally competent way.

9. Community support

- Resources should be made available to support spaces specifically designed for older Black Caribbean people to enable them to connect, have fun and continue to build community.
- Resources should also be made available to support intergenerational interactions that aim to bridge the gap between different generations of Black Caribbean people.

10. Windrush

- Culturally competent support and legal representation should be made available to those affected by the Windrush scandal so that older survivors of the scandal can access the scheme and get the compensation they deserve the first time they apply.
- The Government should take into account and address the barriers affecting older people in accessing the compensation scheme, including trust, illness and disability, problems with literacy and numeracy, and a lack of support – all of which may affect an older person's ability to fill out forms correctly or gather the evidence required by the scheme.
- Workplace pensions should be included in the Windrush Compensation Scheme to ensure that older people affected by the scandal do not miss out on receiving their pension.
- Decision-making within the scheme should be faster so that older people waiting for compensation receive an outcome in a timely manner.
- The Government should implement the recommendations set out in Wendy Williams' Lessons Learned Review in full.

Chapter 1: Introduction - 'Weathering' and the impact of life course effects of racism, discrimination and inequality in older age

Black Caribbean people in the UK face racism and discrimination throughout their lives, causing harm and resulting in ethnic inequality which impacts on health, financial security and quality of life in older age. The ways in which intersecting layers of racism, discrimination and inequality play out in and across people's lives are complex. This, and the ways in which racism also intersects with experiences of ageing and ageism is poorly understood and under-considered by policymakers.

Structural racism can have a significant impact on people's lives. It underpins socio-economic inequalities, leading to disadvantages across the life course for people from minoritised ethnic backgrounds, such as higher levels of poverty, poorer housing, poorer health, fewer opportunities for a good education and well-paid and secure work, barriers to accessing justice, and a greater risk of being a victim of interpersonal or state violence. This socio-economic disadvantage can accumulate across people's lives and research shows that inequality begins to widen from around middle age onwards, leading to increased disadvantage in older age for older people of Black Caribbean heritage in comparison with those from White backgrounds.ⁱ For example, 31% of pensioners from Black backgrounds are living in poverty in comparison to 16% of White pensioners;ⁱⁱ Black Caribbean older households are more likely to be paying rent or a mortgage into older age,ⁱⁱⁱ and Black Caribbean households aged over 50 are twice as likely to live in housing deprivation¹ (10.3% vs 5.3% of people from all ethnic backgrounds).^{iv}

As well as the socio-economic effects of racism, racism can also have a direct impact on mental and physiological health. Black Caribbean older people are more likely to be in poor health than people from White backgrounds and rates of poor health among Black Caribbean men and women are equivalent to the rates of poor health among White men and women 10 years older.^v Black Caribbean older people living in England are also more likely to have a disability in comparison to the average (40% vs 35%).^{vi}

Compounding disadvantages

These inequalities may also interact with and compound one another. For example, poverty and health are linked in various ways, e.g., lower incomes may increase stress in everyday life which over time can be harmful to health, while poor health may limit opportunities for employment and reduce your income.^{vii} And experiences of racism and discrimination when interacting with the state may also lead to barriers in accessing available support, such as benefits and healthcare.

The accumulation of disadvantage and chronic stress as a result of direct and indirect experiences of racism is known as 'weathering'. 'Weathering' refers to a more rapid ageing process as a result of long-term socio-economic disadvantage and the stress of chronic exposure to racism and discrimination.^{viii}

¹ A household is classified as deprived in the housing dimension if a household is overcrowded, in a shared dwelling or has no central heating.

Ageism, racism and intersectionality

While there is a growing body of literature about the impact of racism and discrimination on later life, less has been said about the intersection between racism and ageism in older age. Ageism also operates both at the institutional and interpersonal level. As a result of ageism, older people might be overlooked when applying for jobs, might experience poorer access to medical care and treatment, and might be denied financial products because of their age.^{ix} For older people of Black Caribbean heritage, ageism may also intersect with and compound race-based discrimination, leading to increased levels of disadvantage in older age and/or increase or ‘magnify’ discrimination. For example, there were significant racial and ethnic disparities among older adults in the Covid-19 pandemic,^x and research has found that having a minoritised ethnic background can exacerbate ageism in the workplace.^{xi} These intersections may also combine with other forms of discrimination, such as sexism or ableism – for example, our study found that older Black women may encounter racism, sexism and ageism in healthcare settings.

Our research

To understand more about how these complex and intersecting inequalities have played out through people’s lives and the impact on older age among people of Black Caribbean heritage, Age UK commissioned ClearView Research to carry out qualitative research with older Black Caribbean people aged 50+ in England looking at experiences of racism, discrimination and inequality across the life course, how these inequalities shape older age, and how they intersect with ageism. This report is based on qualitative interviews and focus groups with Black Caribbean older people and focuses on people’s experiences within three key areas: financial security, health, and general wellbeing.

The findings highlight the experiences of Black Caribbean older people across the life course and show how being subjected to racism, discrimination and inequality throughout their lives has shaped their experience of later life. While we have separated out each theme into distinct chapters, it is important to note that there are many links between these issues and that discrimination and inequality in one area can exacerbate or reinforce these issues in another and vice versa. Finally, we drew on the findings of this report to develop a set of policy recommendations which could help to improve the lives of people of Black Caribbean heritage in older age.

A note on the meanings of first and second generation in the context of this report

This report focuses on the experiences of older Black Caribbean people aged 50 and above. In the report, we use the term ‘**first generation**’ to refer to older people who arrived in the UK between around 1948 and 1971, during a period of mass migration from the Caribbean to the UK to help rebuild the country after WW2. People who arrived from the Caribbean in this period are often known as the ‘Windrush generation’.

We use the term ‘**second generation**’ to refer to the children of the Windrush generation, many of whom are now entering later life themselves.

While we use these terms in reference to large scale migration in the twentieth century, it should be noted that the history of Black people in the UK did not start with the Windrush generation. Black people have been in Britain since Roman times, and in larger numbers since at least the 17th century. Their history is closely bound up with the history of Britain itself, including Empire, colonialism and slavery.

Chapter 2: Financial security

Black Caribbean people face significant economic disadvantage in older age. Poverty levels are high: 31% of Black pensioners² live in poverty in comparison to 16% of White pensioners.^{xixiii} This disadvantage is a consequence of people's circumstances across the life course, which themselves are shaped by structural inequalities. Older Black Caribbean people have experienced labour market inequalities, racism and discrimination throughout their working lives, leading to lower earnings across the life course and a reduced pension pot both in relation to state and workplace pensions.^{xiv} Pension inequality is a particular issue – only 37% Black pensioners receive an occupational pension in comparison to 64% of White pensioners, and where this group do have a occupational pensions, the amounts they receive are significantly lower.^{xv} This gap widens for women, reflecting the wider gender pensions gap.^{xvi} There are also significant wealth inequalities, with the median wealth of people from Black Caribbean backgrounds being £1,944 in comparison to White British households who have a median net worth of £140,364.^{xvii} Black Caribbean households also have higher levels of debt.^{xviii}

Participants highlighted a need for better financial planning for the future, in particular, the creation of financial strategies that would support wealth transfers to future generations. One participant stated that there was a need for 'bringing investment and financial security to younger years' as a way of breaking the cycle of financial insecurity and creating a more sustainable future for future generations.

This chapter considers how financial security has been affected by participants employment trajectories, access to benefits, and access to housing.

² Poverty data is not fully disaggregated by ethnic group, so it is not possible to get a full picture of poverty among Black Caribbean pensioners specifically.

2. a: Employment

The employment trajectories, and experiences of employment, of both first and second generation Black Caribbean people in the UK have impacted on financial security, health and quality of life in older age.

Participants in our research project described experiencing discriminatory recruitment and hiring practices, racial insensitivity and the normalising of harmful and dehumanising stereotypes in the workplace, as well as a general lack of recognition for long-standing achievements. These issues were compounded by institutional barriers to career progression, unequal scrutiny and suspicion, the weight of emotional labour, as well as unequal and discriminatory wages and economic inequality within the workplace. All these experiences had a significant negative impact on the career prospects, economic stability, and the mental and physical health of older Black Caribbean participants.

First generation: The Windrush generation and racism in employment

When Windrush generation migrants arrived in Britain, racism and discrimination were rife in the labour market. Despite responding to recruitment campaigns in Caribbean countries, including for jobs in the NHS and London Transport, many members of the Windrush generation were denied access to employment as a result of racism while others were given lower status roles. For example, research by the Kings Fund found that many Caribbean nurses were often placed on lower-status training pathways and either not told about, or were denied entry to, higher status pathways that led to better paid roles with increased responsibility and better opportunities.^{xi} In the transport sector, workers also experienced significant racism. A particularly notorious example is that of the Bristol Omnibus Company, which had been a nationalised company owned by the British Government since 1950. In 1955, the Transport and General Workers Union (TGWU) who represented bus workers passed a resolution to ban 'coloured' people from working as conductors and drivers which was not challenged by the company. Black and Asian workers were restricted to menial jobs within the company, until 1963 following the Bristol Bus Boycott.^x Others brought their skills to the UK but often found that they could not get jobs that they were qualified for – over half initially had to accept jobs with a lower status than they were qualified for.^{xi}

Second generation: Early experiences of racism and the discriminatory school-to work pipeline

'There was racism everywhere in my everyday life growing up. If you went into a shop, you were followed. At school, if you put your hand up to answer a question, the teacher would look straight past you and ask a White child instead.'

Older Black Caribbean people that grew up in England highlighted the impact of their educational experiences on their career and employment prospects. They talked about racist abuse by teaching staff, experiences of exclusion, and noted that teachers often had low expectations of them. This included being pushed towards certain sectors or occupations that were deemed 'suitable' for Black people, and which were often lower paid. Participants felt that these discriminatory practices had defined their career and life prospects and led them to feeling like they had missed career opportunities.

The research found that participants who encountered consistent discrimination in childhood internalised feelings of inferiority and/or adopted specific coping strategies such as the use of humour or emotional restraint. In contrast, those who had supportive teachers or mentors found ways to navigate racial barriers, and positive educational experiences helped to shape aspirations and self-perception.

'We have these barriers of low expectations, but one teacher had very high expectations of me. That changed my trajectory and set me on a different path.'

Male, 60-70, London

Black Caribbean older workers today

Today many older people of Black Caribbean heritage continue to work in public sector jobs, including health and education.^{xxiii} However, there is still an ethnicity pay gap³ in many sectors,^{xxiii} including the NHS,^{xxiv} and despite improved legislation that prevents employers from discriminating in the workplace, research shows that Black Caribbean workers continue to experience issues in hiring practices and promotions. Census data also shows that Black Caribbean men are less likely to have a degree qualification in comparison to White British people. Among people with degrees, Black Caribbean men and women are (along with Black African men and women) the least likely ethnic group to have an occupation in the highest social grade,^{xxv} highlighting inequality across the labour market. Only 1.5% of senior leadership roles in the private sector are filled by Black employees.^{xxvi}

Financial security remains an issue. Today older Black Caribbean men are more likely to be in employment past State Pension Age than men from other ethnic groups, which may reflect economic need and financial insecurity.^{xxvii} For second generation Black Caribbean men and women, unemployment levels are higher than among White British men and women.^{xxviii}

These issues affect financial security in older age and also point to increasing levels of precarity for second generation Black Caribbean older people. Ongoing issues with racist discrimination in hiring and promotion, including when these intersect with ageism, also

³ The ethnicity pay gap shows the difference in the average pay between all Black, Asian and minority ethnic staff in a workforce and all White staff.

affect the wellbeing and financial security of older Black Caribbean people who want or need to work.

Experiences of the labour market – Racism in recruitment and hiring practices

‘I have heard management say they prefer to employ Asian people because Black people are lazy, and their attendance is poor.’

Female, 60-70, Birmingham

Issues with discriminatory hiring practices emerged as key theme in the research and participants highlighted a lack of accountability and transparency in recruitment processes. Some participants believed that deep-seated stereotypes around ‘laziness’ and ‘poor attendance’, which can be traced back to colonial tropes of Black inferiority, are used to justify exclusionary hiring practices. The outcome of these practices is a gendered and racialised hierarchy within the labour market, with those seen as more ‘hireable’ are usually White and male, which in turn furthers economic vulnerability for Black older people. For older people, racism in recruitment and hiring practices may also intersect with ageism, leading to decreased opportunities for employment and career progression.

Experiences of the labour market – workplace discrimination and the intersection of race and sex

Experiences of racism and the normalisation of harmful and dehumanising stereotypes also dominated the workplace experiences of participants. Women participants described being seen as a ‘threat’ or ‘too loud’ or ‘intimidating’ when being assertive or providing a point of view, which often led to workplace cultures where Black voices were silenced. Some highlighted that stereotypes stem from cultural ignorance while others (such as racial slurs) are more malicious and overtly racist. These stereotypes underscore both ignorance and entrenched prejudice directed towards Windrush-era migrants.

‘I have sat in meetings where marginalised young people have been compared to hungry children in Africa and not one person thought this was inappropriate.’

Female, 50-60, London

‘I was in the catering department and this lady came up to me and said, ‘can I ask you something?’, so I said ‘what?’, and she said, ‘do you have a tail?’. I asked her what she meant by ‘tail’. She said it was because monkeys do have tails.

Female, 80+, Birmingham

Some male participants also highlighted the stereotypes around Black men and criminality that impact Black men in the workplace. One participant described how there was an armed robbery in his workplace where he was a manager. Following this, he experienced corporate 'stonewalling' and was made a scapegoat because he was a Black man.

'I was court martialled by the company. And I experienced for the first time, corporate stonewalling, where they pick a person as a scapegoat. I was getting dismissed, no matter what I said. [...] I was getting income records [for the company] and all the rest of it. But it didn't matter. [...] that in itself, we know, is racism in the sense you're Black, you're male. It's the criminality. It's the possibility that it could have been [you].'

Male, 60-70, London

Experiences of the labour market – trust

Some participants also reported unequal scrutiny and suspicion towards them when they had time off due to health issues:

'I have had a stroke, I've been off work for three weeks, and they are calling me in for a job review after stroke to see if I was able to go back to work. I was only off on sick leave, I haven't resigned.'

Female, 50-60, Birmingham

'As you get older there is sometimes a need to have more time off due to ill health, however assumptions are made that you are playing the system'.

Experiences of the labour market – lack of opportunities for advancement and/or access to higher-level occupations

‘I work in two jobs and at one of these jobs there is not one Black manager despite there being several Black employees with knowledge and experience of the job and still the jobs are given to White and Asian people. In reality, Black people don’t stand a chance.

Female, 60-70, Birmingham

The research identified a lack of advancement opportunities as another barrier to progression. Participants explained that despite possessing expertise, Black employees remained excluded from higher and better paid managerial positions. Some participants described witnessing younger and less experienced colleagues of other ethnicities being elevated to senior roles on the grounds of ‘potential’ rather than proven capability, which many (older) Black staff possess yet they do not progress. Participants also described feeling exploited when they were consulted by less qualified colleagues in senior positions as their knowledge was being used but they were not rewarded for this.

Some participants also highlighted that even when colleagues from minoritised ethnic backgrounds progressed to management posts, they often quit within a few months, which was very discouraging and gave participants no incentive to progress.

Long-term impacts of racism in the workplace

Long-term experiences of racism and discrimination in the workplace resulting in missed opportunities or lower status work don’t only have long-term economic impact. Hostile work environments eroded participants’ self-esteem, impacted wellbeing, and fostered alienation and/or resentment. This long-term stress and trauma can also lead to chronic stress and broader health issues.^{xxix}

Employers and institutions need to take further steps to remove discriminatory practices in the workplace and protect the health of their employees. Workplace policies should take an intersectional approach, ensuring that workers with marginalised identities are effectively protected from discriminatory practices.

Intersection of race and age at work

Older Black Caribbean workers may experience multiple levels of intersectional discrimination based on their race and their age as well as other characteristics, such as sex or disability. Ageism in the workplace often means that older people miss out on jobs (1 in 3 people aged over 50 believe they have been turned down for a job because of their age^{xxx}) or are discriminated against based on negative stereotypes, for example, that older people are less adaptable or lack digital skills. Ageism often intersects with other forms of discrimination and

compounds experiences of racism in the workplace. This is supported by research which finds that job applicants from minoritised ethnic communities have also faced higher levels of ageism than the overall population, with older Black British applicants having less access to job opportunities.^{xxxix}

This intersection also affects people's experience of employment – participants in our research noted that there is an overall lack of recognition of long-standing achievements of older Black employees and a prioritisation of younger (often White) employees' work. Participants believed this perpetuated the erasure of contributions made by older Black Caribbean workers.

'As an older Black woman, there is a lack of respect and appreciation for the work, efforts and contributions we have made over the years. As well as there being no recognition for what we have done we are then bunched into the same groups as younger people and basically told to suck eggs.'

Female, 50-60, Bristol

The intersection of ageism and racism, and particularly when combined with other forms of discrimination such as sexism and ableism, can make it especially difficult for older workers to get back into the workplace or progress in a new job or their current organisation. Age-friendly employment policies are key, but these must also include an awareness of the intersectional and multiple forms of discrimination that older workers may face in the workplace and wider labour market.

2.b: Housing

Housing inequalities also impact on the financial security of Black Caribbean older people and their families. While most Black Caribbean households own their homes, rates are lower than the national average. Among older age groups, 65% of Caribbean households over the age of 70 own their own home, as against an average of 81% for all of England and Wales. The number of homeowners falls for all ethnic groups amongst younger cohorts and for the 50-to-69 age group, 56% of Black Caribbean households own their own home (with or without a mortgage), as against an average of 74% for all England and Wales.^{xxxii}

However, while many older Black Caribbean participants in our research overcame hurdles to secure property, there are ongoing disparities in the housing market. Older Black Caribbean people are more likely to still be paying a mortgage in comparison to the national average – only 30% of those aged 50 and above have paid off their mortgage fully, meaning that they are likely to have housing outgoings into older age.^{xxxiii} This is likely to contribute to a lack of economic security, especially where incomes are low. Older people on lower incomes may also struggle to finance essential maintenance of their homes, e.g., a new boiler, which increases feelings of insecurity in older age. More data is needed here: national statistics on material deprivation, which tell us, for example, which groups in the population are more likely to struggle to pay an unexpected bill, are not disaggregated by ethnicity and age, meaning that there is a lack of high-quality evidence relating to ethnic inequalities. There is also some evidence that minoritised ethnic groups overall are less likely to access disability housing adaptations and are twice as likely to have no adaptations at all.^{xxxiv} Finally, while Black households may need a mortgage for their property, data shows that they are less likely to obtain a mortgage in comparison to White households in similar financial circumstances,^{xxxv} making it harder to achieve housing security and accumulate wealth.

Many older Black Caribbean households rent from the social housing sector - 32% of 50-to-69-year-olds Caribbean households and 31% of those aged 70+. This compares with 15% and 13% for national averages. Social housing provides housing security but there may also be issues with maintenance and the standard of housing provided. Social housing also does not provide opportunities to pass intergenerational wealth on to future generations, and older people have expressed concerns about the housing needs of their children and grandchildren.

Our research highlights barriers in accessing housing and discrimination in both social housing and the private rented sector. This was particularly profound for Black women, especially those who had been single mothers.

Poor housing and low incomes also have direct impacts on health, linked to both stress and poor living conditions and 10.3% of those from Black Caribbean backgrounds live in housing deprivation in comparison to 3.5% of White British households.^{xxxvi}

Experiences of accessing housing

Both first and second generation Black Caribbean people highlighted experiences of racism and discrimination in accessing housing in the social housing and private rented sectors, as well as when trying to buy their own homes.

First generation

First generation Black Caribbean migrants often faced significant barriers to finding appropriate housing on arrival in the UK. A lack of anti-discrimination laws covering housing meant that racist landlords often openly discriminated against Black applications, leaving many with little choice but to live in poor-quality, often overcrowded accommodation.^{xxxvii}

Despite these challenges, the older participants in our study were ultimately able to find housing through collective community efforts. Participants described working together to secure home ownership:

'I own my property. There were some challenges, but we all worked together to accomplish it.'

Female, 60-70, London

Second generation

Black Caribbean individuals born in the UK or those who arrived in childhood encountered also encountered challenges. Despite the introduction of the Race Relations Act 1968 which made it illegal to refuse housing on the basis of 'race, colour, or ethnic or national origins' in England, Scotland and Wales, our research found that participants continued to face racial discrimination in housing allocation.

One participant shared how racial bias dictated housing allocation:

'Because of where we grew up, I saw how housing systems dealt with our family. Some families were automatically put at the bottoms of the list because they were from minority communities.'

Male, 60-70, London

Discrimination did not only take place in the rental sector, and participants also recounted discrimination when trying to buy a home:

'When I came to look at the house, it wasn't built. I bought it from plans. The lady who was talking on behalf of the developer was trying to explain why this area wouldn't be good for me... 'The schools aren't very local, there's no bus stops, and people tend to go to private schools in this area.' She made me feel so terrible. I think I bought the house to prove a point. But when I had my daughter, she had no friends; we were called the Black family, and nobody would play with her. I struggled to pay the mortgage...I cried every day. It was hard.'

Female, 50-60, Bristol

2.c: Access to benefits

Increasing benefit take-up is essential to reduce poverty in later life – we know that approximately £2.2 billion of Pension Credit and Housing Benefit alone is not claimed and received by pensioners each year.^{xxxviii} Evidence shows that there are some specific barriers that older Black Caribbean people face in relation to benefit take-up, and solutions should be found to these so that people are able to access the financial support they are entitled to.

Trust

A recent report by Independent Age^{xxxix} highlighted that older people of Black Caribbean heritage are put off applying for support due to mistrust of the Government, particularly where they have been affected by the Home Office/Windrush Scandal. For example, some older people are concerned about giving their details in case the Government investigates their residency status and wrongly deports them. This is mirrored by evidence from our own Age UK network partners who highlighted that older people from minoritised ethnic backgrounds do not always reach out to local authorities for support because they are concerned that their details will be used to check their migration status. In addition, our research also found that people are likely to avoid seeking the support of healthcare services due to prolonged experiences of racism and discrimination, culminating in a lack of trust. It is essential that the Government at both national and local levels continues to work to restore trust with Black Caribbean older people so that people feel able to access the public services they need and are entitled to.

Further barriers to accessing benefits

In addition to the above issues, our research also found that older Caribbean people (aged 68+) and their adult children also cited a lack of awareness of the benefits available to them, meaning that they were likely missing out on economic support. Further to this, the research also found that there was a strongly engrained cultural mindset of resilience and self-sufficiency that prioritised self-reliance through employment rather than state support. This cultural mindset was transmitted from older Windrush-generation migrants to their children, who are themselves now entering later life. The result is that available financial support has not always been taken up.

Encouraging benefit uptake is important to both reduce financial hardship among older people of Black Caribbean heritage, to ensure that social and economic mobility is not further impacted by the lack of take-up, and to prevent further inequality in older age. This is particularly important because there is evidence that second generation Black Caribbean men and women are more likely to be unemployed than White men and women, and that social mobility continues to be limited by racism, discrimination and structural inequalities.^{xl}

Chapter 3: Health

Significant health inequalities affect older people of Black Caribbean heritage. Recent research from the Nuffield Foundation found that the health rates of Black Caribbean men and women are consistently equivalent to the health rates of White British men and women who are 10 years older.^{xli} Older Black Caribbean people are more likely to report being in bad or very bad health compared to older White people, and are more at risk of stroke, diabetes and some forms of dementia than White older people.^{xliixliii} People of Black Caribbean heritage in the UK are also more likely to have a disability (40% compared to 35% of White people). Those that do have a disability are more likely to be significantly limited by it.^{xliiv} These health inequalities begin earlier in life, and begin to widen from early middle-age, especially among Black Caribbean men.^{xliv} They particularly increase in old age and persist over time, reflecting a disproportionate decline in health in comparison to White/White British people.^{xlvi}

Racism can have both a direct and indirect impact on health.^{xlvii} Socio-economic inequalities, often themselves underpinned by racism, lead to increased poverty, poorer quality housing, and difficulties in accessing the labour market and well-paid work. Socio-economic inequalities are linked to poor health and in turn poor health may further and deepen these inequalities. The outcomes of these inequalities accumulate across people's lives, leading to poorer health in older age. However, there is also an increasing body of evidence that shows that racism itself has a direct impact on health and physiological ageing. Direct experiences of racism are associated with poorer health outcomes in older age, including poor mental health, lower self-esteem, and physical problems such as cardiovascular disease. Research has found that direct experiences of racism have an impact on health even where someone is in a good socio-economic position.^{xlviii} This process is sometimes described as 'weathering', a term which highlights the impact of long-term stress as the result of systemic oppression on the body.^{xlix}

Experiences of racism and discrimination also impact on access to healthcare.ⁱ Discrimination is a key issue in the erosion of trust and a recent report by the NHS Race and Health Observatory found that 49% of Black patients reported that primary care providers treat them differently because of their ethnicity.ⁱⁱ This finding was also echoed by participants of our own research who did not always access healthcare due to previous experiences of racism and discrimination that had led to a lack of confidence in health services.

Older Black Caribbean people may also have to deal with combined or intersectional discrimination in healthcare settings, e.g., discrimination that may also be based on age, as well as other characteristics, making it even more difficult to access support. The current healthcare system is under significant financial pressures and is not working well for older patients overall. Older people are struggling to access GP appointments, experience ageist decision-making, and suffer from a lack of suitable support for multiple and complex needs, or support with their mental health.ⁱⁱⁱ Accessing suitable support as an older person is even more difficult where people have had previous and/or current experiences of racism and discrimination. Negative past experiences can affect people for a long time, so it is essential that NHS institutions take steps to address issues with communities they have previously underserved.

It is essential that health services take steps to address discrimination, develop trust with Black Caribbean older people and also take an intersectional approach to issues affecting older people, understanding that there may be multiple barriers to accessing services.

Experiences of accessing healthcare: racism and discrimination

Participants highlighted the racism, stereotypes and prejudicial beliefs that exist within the healthcare system. Health inequalities and the unequal treatment and access to healthcare services was prominent in everyone's story – either through having first hand experiences of or from hearing the experiences of family, friends and relatives.

'They may do the correct things but the way in which they cared for you and made you feel was very different.'

Female, 60-70, London

Experiences of accessing healthcare: dismissal of pain and symptoms

Studies show that Black and Asian patients are likely to receive less pain management than White patients with the same condition. This is due to racial bias embedded within our healthcare systems, racist beliefs about pain levels among different ethnicities, and healthcare systems that do not properly listen to or engage with people from minoritised ethnic communities. This leads to suffering, poor health outcomes and an erosion of trust.^{liii} In our study, participants described how medical staff often doubted the pain levels of Black individuals and prescribed lower dosages of anaesthetic or painkillers as a result. This made participants feel unheard and deepened mistrust in healthcare systems.

'We are not listened to, and they don't hear what you are saying. Our concerns are dismissed.'

Female, 60-70, Birmingham

Experiences of accessing healthcare: Women's experiences across the life course

'The way they talked to you and cared for you as a Black pregnant woman was different, patronising, dismissive.'

Female, 60-70, Birmingham

Many participants recalled lifelong negative experiences in accessing healthcare. One group that was particularly disadvantaged and impacted by racism in healthcare systems was women. Racism and discrimination was particularly felt by Black women when giving birth and participants narrated their experiences of accessing healthcare services that were racist, punitive, unprofessional and highly biased – experiences that are still ongoing today.^{liv} For example, one participant stated that a doctor made the racialised comment, 'see you next year'

when she was giving birth, echoing colonial-era tropes and stereotypes portraying Black women as highly fertile or irresponsible.

Other issues affecting women included symptoms being minimised or dismissed altogether and receiving clinical and prescriptive mental and physical health interventions rather than gentle support and counselling. There are racial inequalities in diagnosis, access to treatment and in mental health detention. Black women in the UK are more likely to be diagnosed with a mental health problem than White British women (29% vs 21%) and are also more likely to be detained under the Mental Health Act than any other ethnic group.^{iv}

‘I remember a short time after she [medical staff] had made the referral there was a knock at the door, and I couldn’t believe it, there were people there to section me. I was like, ‘I don’t need sectioning, there’s nothing wrong with me.’

Female, 50-60, London

Experiences of accessing healthcare: the intersection with ageism

Participants also noted that in older age, they had to deal with dismissal both because of their race and their age.

‘I had a health issue and instead of giving me the treatment, they suggested I wear Crocs. I just felt as though they saw I was older and thought you don’t have that much left in you, so dismissed me. I believe the older you are, they don’t want to give you the treatment.

Female, 60-70, Birmingham

‘I saw how my White friends were treated with patience and care, and I was just expected to ‘get on with it’.

Female, 60-70, Bristol

Wider health inequalities and a lack of confidence in the system

Participants were conscious of wider health inequalities and that Black Caribbean people are more susceptible to certain health conditions, (e.g., diabetes, prostate cancer, cardiovascular disease). Despite a higher likelihood of developing these health conditions, participants described not being able to access appropriate support and healthcare services. Their experiences involved services offering ‘surface-level’ treatment (i.e., treating symptoms rather than looking at root causes), delayed interventions, and a lack of holistic support and care. This, combined with experiences of racism and discrimination, has had serious impact – including putting some older people off relying on the NHS and taking alternative approaches to

healthcare instead, which may have significant detrimental impacts on their own health in the long term. It is essential that trust is restored in health services so that older Black Caribbean people can access the healthcare that they need as they get older.

Positive experiences

Some participants highlighted positive healthcare experiences. These all featured Black and ethnically diverse doctors and medical staff. This highlights the importance of representation in the healthcare system, and culturally relevant and competent services that cater to the specific needs of older Black Caribbean patients' and ultimately improve their quality of life and experience of ageing.

'The reason I had a good experience was because the people I had were Black women or Black nurses around me.'

Female, 60-70, London

Chapter 4: Wellbeing and quality of life

This report shows some of the ways in which financial disadvantage and poor health, often as the result of experiences of racism, discrimination and inequality, affect day to day wellbeing in older age. For the participants of our research project, wellbeing was also affected by daily experiences of racism and discrimination from a hostile wider social and political environment.

For example, researchers highlighted that older Black Caribbean adults had been subjected to routine policing of their bodies since childhood or since arriving in the UK as young adults.

One participant recalled:

‘In my earliest years, even when you got on the bus, they would count your change out in front of you. There was a constant sense of distrust. It made you feel like a criminal, that you were continuously being scrutinised.

Female, 60-70, Birmingham

For many, these experiences shaped their interactions with society, influencing decisions about where they felt safe and where they avoided.

Participants that grew up in predominately White neighbourhoods also experienced day- to-day racism in their local areas, an experience which added another layer of stress to their lives. They described how White neighbours were often hostile, unwelcoming and rude towards themselves and their families. As a result of these experiences, the importance of family was particularly evident for participants growing up in predominantly White areas. They used language such as ‘castle’, ‘armour’ and ‘shelter’ to describe the importance of family protection and not having much sense of community outside their family homes.

‘A few months ago, I hosted an afternoon party to celebrate my sister’s book launch. At 9pm, the neighbour banged on the door, shouting, ‘You lot are doing it again, aren’t you?’ and called the police, using ‘you lot’ as if we didn’t belong.’

Female, 60-70, London

Windrush/Home Office Scandal

The Windrush/Home Office Scandal and the wider context of hostile environment policies through which the scandal was produced, have also caused significant distress to older Black Caribbean people and their families. The scandal resulted in older Black Caribbean (and other) people losing the right to work, access to healthcare (leading in some cases to their deaths), their homes, and in some cases they were detained and deported. The process not only removed people’s rights, but also an often long-held sense of British identity.^{lvi} Recent research highlights the impact of the scandal on mental health, in particular in relation to trauma, stress, depression and anxiety disorders. These impact not only those who were directly affected but also have an intergenerational impact.^{lvii} Further research also highlights the negative impact of hostile environment policies on mental health.^{lviii}

Impact of lifelong exposure to racism

The profound impact of lifelong exposure to racism on overall well-being emerged as a key theme in the research. While none of the participants explicitly referenced a mental health crisis or formal diagnosis, all conveyed a deep sense of exhaustion, a cumulative 'weathering' from decades of navigating racism in every aspect of life. Many expressed a desperate need for restoration on a holistic level, encompassing physical, emotional, and spiritual well-being.

Some older participants were able to put some distance between earlier racist experiences and their present lives, but for others racism continued to remain an ever-present source of frustration and emotional strain in older age. This was the case even where participants socio-economic circumstances were good and/or had improved. Even as their socioeconomic status or positionality changed, the enduring effects of systemic discrimination continued to shape their lives in significant ways.

Desire to age abroad

For Windrush generation Black Caribbean older people and their children and grandchildren, the UK is home, and in many cases, it is the only home they will ever have known. Some of the older people of Black Caribbean heritage that participated in our research have considered leaving their homes in the UK because of negative experiences they have had to age abroad. For example, one participant shared that being abroad was where he "felt like a whole person" and could "be seen in [his] completeness."

It is important that racial inequalities and injustices are addressed so that people are able to feel like they can be themselves, and age well in their current homes and close to their families and jobs if that is what they desire.

Chapter 5: Safety nets

Participants highlighted some of the ways in which they were able to gain support to overcome some of the challenges, experiences and barriers they faced in their lives. Two key areas emerged: the role of family and community and that of church and spirituality. Others also highlighted the positive aspects of 'giving back' to their communities.

The importance of these safety nets highlights the need for community spaces, particularly where older people may not have strong family or community links already.

Family and community

Participants highlighted the role of family, community and religion as providing important practical and/or emotional support in relation to overcoming societal barriers and acting as a 'buffer' against racism and mistreatment.

Community and familial networks facilitated an intergenerational knowledge transmission that helped participants become more aware of and better prepared for the effects of mistreatment and racial discrimination on different life spheres. In many instances, participants highlighted incidents ('this happened to my grandma...') or warnings ('my dad used to say 'don't play with these kids because their parents didn't like us') that served as protection against discrimination.

Family resources also helped some participants mitigate some (but not all) impacts of systemic discrimination. For example, some interviewees benefited from the presence of parental homeownership and transitioned into property ownership.

The presence of family, friends and wider diaspora networks acted as a safety net for participants, especially migrants. They emphasised how these networks were crucial for them to survive in moments of crisis and overcome barriers around housing, employment, accessing credit, lack of job references, and wider systemic discrimination. Communal resources and collective efforts can help build resilience and bouncing back from life struggles, as the following quote illustrates:

'I could sew from being home. I came here when I was 21 and I was married, and from there I was working. I only gave up work in later life due to illness, so I reverted to sewing clothes, curtains, everything and sold them. I built and built to the point of having two shops, and then I probably moved on. But I was able to do it with a body of people, not just alone.'

Female, 80+, Birmingham

Religion and spirituality

For many older Black Caribbean individuals, spirituality, particularly Christianity, has been a fundamental source of resilience and resistance in navigating life in the UK. Rooted in their cultural and historical experiences, faith serves as both a personal refuge and a collective force that fosters strength in the face of systemic challenges. Alongside community, Christianity provides a deep sense of belonging, purpose, and moral grounding, offering guidance through life's adversities.

Despite the racial, economic, and social injustices they have faced, many older Black Caribbeans turn to God for solace, wisdom, and endurance. Faith acts as a spiritual anchor, reinforcing the belief that trials are temporary and that perseverance, justice, and divine intervention will ultimately prevail. Church spaces, whether physical or virtual, remain vital, not only for worship but for fostering intergenerational relationships, sharing knowledge, and reinforcing cultural values. These spaces create a support network where faith and collective care intersect, reminding individuals that they are never alone in their struggles.

Christianity has also historically been a tool of resistance, empowering Black communities to challenge oppression while maintaining hope and dignity. In the UK, where older Black Caribbean individuals continue to encounter racial discrimination, faith acts as a counterbalance to exclusion, offering spiritual resilience in environments that may otherwise feel isolating or hostile. Leaning on God strengthens emotional well-being, providing a means to process grief, manage stress, and find peace amidst uncertainty.

Ultimately, spirituality and community are deeply interconnected. Together, they shape personal and communal identities, fostering emotional and psychological well-being. Faith provides the moral and spiritual strength to keep going, while community ensures that no one has to walk their path alone. Recognising and supporting the role of Christianity in the lives of older Black Caribbean individuals is essential, not only as a religious practice but as a vital pillar of resilience, healing, and empowerment.

Conclusion

The report highlights that racism and discrimination are pervasive across all societal institutions, whether in education, healthcare, employment, or housing. Therefore, a holistic approach is required to rebuild institutions and services in a way that enables people to be authentically themselves and to live and age well in this country. In the words of one participant:

‘The police, housing, education, youth, justice, everybody needs to get it together. And it is a holistic thing, like it’s a virus, and everybody has to get together and look at it.’

To forge a better future for older Black Caribbean people, those in positions of power must implement policies and legislation that radically rethink and reshape the way institutions and services function and treat Black people, as well as other oppressed groups in society.

There is also a need for an intersectional approach, that takes into account the interactions between race and age and how these affect older people, rather than treating race and age as two distinct categories in policymaking and service delivery.

This is not the first study to demonstrate the impact of racism and discrimination on minoritised ethnic groups, and nor will it be the last. Ageing among people of Black and other minoritised ethnic backgrounds is an under-researched area, and we hope this report will inspire more governmental bodies, as well as researchers and community groups to think through these issues and develop solutions to the issues outlined here. We have also suggested actions to address some of the problems highlighted. We agree with the view of one of our participants that **“we need a call to action”** instead of repeatedly demonstrating the negative impacts of inequality. The need for positive, anti-racist actions, that have equity rather than equality in their heart, is more urgent than ever. These actions should encompass a range of measures, from raising awareness and training, to building wealth and providing resources for those who have long been exploited and marginalised.

Glossary

Racism

Racism can be:

Interpersonal: e.g., when someone is treated badly or unfairly because of their race by another individual or group individuals. This can include overt racism, such as being attacked, verbally abused, or being bullied or excluded and/or more covert or subtle actions, such as microaggressions.

Institutional: e.g., where racism is enacted by institutional policies and systems, whether directly intended or not.

Structural/systemic: This refers to racism that is embedded, produced and reinforced by the structure of our society. It highlights the structural socioeconomic disadvantage and discrimination faced by people from minoritised ethnic backgrounds.

Intersectionality: Intersectionality refers to the ways in which multiple forms of inequality and discrimination combine, overlap and compound one another, often leading to increased disadvantage, for example the discrimination older Black Caribbean people experience which relates to their age and ethnicity.

The Windrush generation: The 'Windrush generation' often refers to people who arrived in the UK from the Caribbean between around 1948 and 1971. The 'Windrush generation' were usually born as British subjects in countries which were then colonies of the UK, and came to the UK legally, having been invited to help rebuild the UK after World War 2.

The Home Office/Windrush Scandal: In 2012 the Home Office introduced a set of 'hostile' environment policies aimed at making it harder for those without legal immigration status to live and work in the UK. Members of the Windrush generation who were legally in the UK but who had difficulties in proving their legal status (often due to lost documentation) were wrongly swept up in these policies. In 2017, it emerged that members of the Windrush Generation, and others who arrived in the UK before 1973, mainly from Commonwealth countries, were being wrongfully detained and deported, and being denied access to work, healthcare and housing as a result of the Home Office denying their legal right to be in the UK. The impact on those affected, and their descendants, is enormous and traumatic, with long-term consequences for their financial security and mental and physical health.

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