**Ethnicity and occupational pension membership in the UK**

**Abstract**

Reflecting a relatively low-value Basic State Pension, occupational pensions have historically been a key aspect of pension protection within Britain. Existing research shows that minority ethnic groups are less likely to benefit from such pensions and are more likely to face poverty in later life, as a result of the interaction of their labour market participation and pension membership patterns. However, the lack of adequate data on ethnic minorities has so far prevented the direct comparison of different ethnic groups, as well as their comparison to the White British group. Using data from the UK Household Longitudinal Study, this paper explores patterns of employment and the determinants of membership in an employer’s pension scheme among working-age individuals from minority ethnic groups and the White British population. The analysis provides clear evidence that, after controlling for key demographic, health and socio-economic characteristics, ethnicity remains a strong determinant of one’s pension protection prospects through being in paid work, being an employee and working for an employer who offers a pension scheme. However, once an individual is working for an employer offering a pension scheme, the effect of ethnicity on their odds of being a member of that scheme reduces.