

Impact of the Cost-of-Living Crisis on Black & Minoritised Communities in Bristol

2023

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Acronyms

BAME	Black, Asian, and Minority Ethnic
CLC	Cost of Living Crisis
GDP	Gross Domestic Product
HGV	Heavy Goods Vehicle
NHS	National Health Service

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Community-based research undertaken by Black South West Network
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Introduction

Context Overview

In this report, the Cost-of-Living Crisis will be defined as a situation whereby the average cost of everyday essentials (such as groceries and bills) is rising faster than that of the average UK household income. Several socio-economic and political factors are causing the Cost-of-Living Crisis in the UK, with the most prevalent factors as follows:

Brexit and Market

- The Brexit Referendum, which took place on the 23rd of June 2016, resulted in 51.9% of the British electorate casting in favour of retracting UK membership from the European Union.
- The United Kingdom's exit from the European Union's Single Market led to the imposition of tariffs on goods that do not qualify for tariff-free access under rules of origin regulations.
- 'Red tape' barriers – formally known as non-tariff barriers – have been raised as potential concerns for cross-border trade. With the United Kingdom's exit from the European Union, new border arrangements have added costs to businesses and consumers, as stated by the House of Commons Committee of Public Accounts (2022).
- The removal of Freedom of Movement created migration barriers for EU citizens seeking to work within the United Kingdom. This, naturally, led to a decrease in supply of goods, both due in part to a decrease in labourers and greater obstacles for Heavy Goods Vehicle (HGV) supply lines.
- The aforementioned factors have culminated in the increased prices of essential goods and services.

COVID-19

- The impact of the COVID-19 pandemic led to a decline of the United Kingdom's Gross Domestic Product (GDP) by 9.7% in 2020. Moreover, the first lockdown – in response to the pandemic – resulted in a decrease of GDP by 25% in two months by April 2020.
- COVID-19 has been described as an 'unequal pandemic' due in part to its disproportionate impact on Black and Minoritised communities, older people, chronically ill people, and people who live in deprived neighbourhoods.
- The supporting schemes provided by the UK government – running through the first two waves of COVID-19 – are no longer running; schemes that allow taxpayers, for example, to delay tax payments have halted. Taxpayers must now seek to fulfil payment obligations in the midst of an ongoing economic crisis.
- *BSWN's Impact of COVID-19 on BAME-led Businesses, Organisations & Communities report (2020)* concluded that 90% of respondent business owners have lost a "significant amount of income", with 67% having to close their businesses due to the direct influence of the pandemic. Moreover, almost half of the respondent business sample have been unable to deliver products at the time of data collection.
- The aforementioned socio-economic and health impact ravaged the United Kingdom's labour force, resulting in the price of goods and services to rise.

The Russo-Ukrainian War

- The Russian Federation's invasion of Ukraine on the 24th of February 2022 represented a major escalation in the ongoing Russo-Ukrainian War.
- In response to Russian military aggression, the UK Government imposed new sanctions on UK-Russian trade relations.
- 11.5% of the UK Mineral Fuel Sector and 19.4% of the UK Vegetable Product Sector rely on Russian imports (Barrett 2022).
- Russia's war on Ukraine has been directly attributed to the surging wholesale gas prices, with oil prices (already at its highest level since 2008) reaching record levels of price increase.
- The increase in prices of essentials such as green grocery and mineral fuel was expected to feed through to the ordinary British consumer.

As a result of the aforementioned economic and political factors, the Centre for Economics and Business Research has predicted that the average United Kingdom household will, resultingly, experience a decrease of £2553 in income within the year. Indeed, increased uncertainty – as measured by the geopolitical risk index developed by the United States Federal Reserve – is theoretically likely to slow the economic recovery of the United Kingdom’s markets, as explained by the Institute for Government’s Ollly Bartrum (Barrett 2022).

On the 8th of September 2022, as a response to a sharp rise in energy prices, the UK Government announced an Energy Price Guarantee starting from the 1st of October 2022 – effectively capping household energy bills to £2500 to save the average household at least £1000 a year.

Objectives & Methodology

Due in part to the context set out above, BSWN has set out an emergency plan to investigate the impact of the Cost-of-Living Crisis on Black and Minoritised communities in the Greater Bristol area. This plan lays down the following objectives:

- a. To collect real-time data in order to understand the needs of Black and Minoritised individuals amid the crisis.
- b. To collect real-time data to provide immediate support to Black and Minoritised communities.
- c. To identify gaps in national and local support systems; in turn, providing recommendations that consider the experiences of systemically disadvantaged groups in response.

The report produced implements both qualitative and quantitative data collected through Bristol’s wider communities of Black and Minoritised peoples.

The methodology includes:

- The launch of a survey which included a mixture of closed questions designed to assess the extent to which respondents have been impacted by the Cost-of-Living Crisis (both through dichotomous closed questions and multiple-choice questions) as well as open questions designed to collect in-depth insights into the lived experiences of respondents.
- Respondents were also provided the option to include supplementary qualitative data to accompany their responses to closed questions.
- The survey was disseminated through three primary ways:
 - In-person survey collection through a BSWN researcher.
 - In-person survey collection through organisations who carried out collection on behalf of BSWN. The organisations that partook in survey collection are Bristol Black Carers, Bristol Horn Youth Concern, and Bristol Somali Resource Centre.
 - Online survey collection, primarily through BSWN’s social media accounts, namely on the platforms of Instagram and Twitter.

Sample Analysis

Through the analysis of the entirety of the survey sample, it was of particular note that certain demographics faced unique obstacles due to the Cost-of-Living Crisis. Therefore, a detailed breakdown of the sample by way of certain protected characteristics was in order. At the time of this report, the survey had gathered the experiences of 133 individual respondents. 99 respondents (74%) self-identified as women, 33 respondents (25%) self-identified as men, and one respondent self-identified as non-binary (1%) [See figure 1].

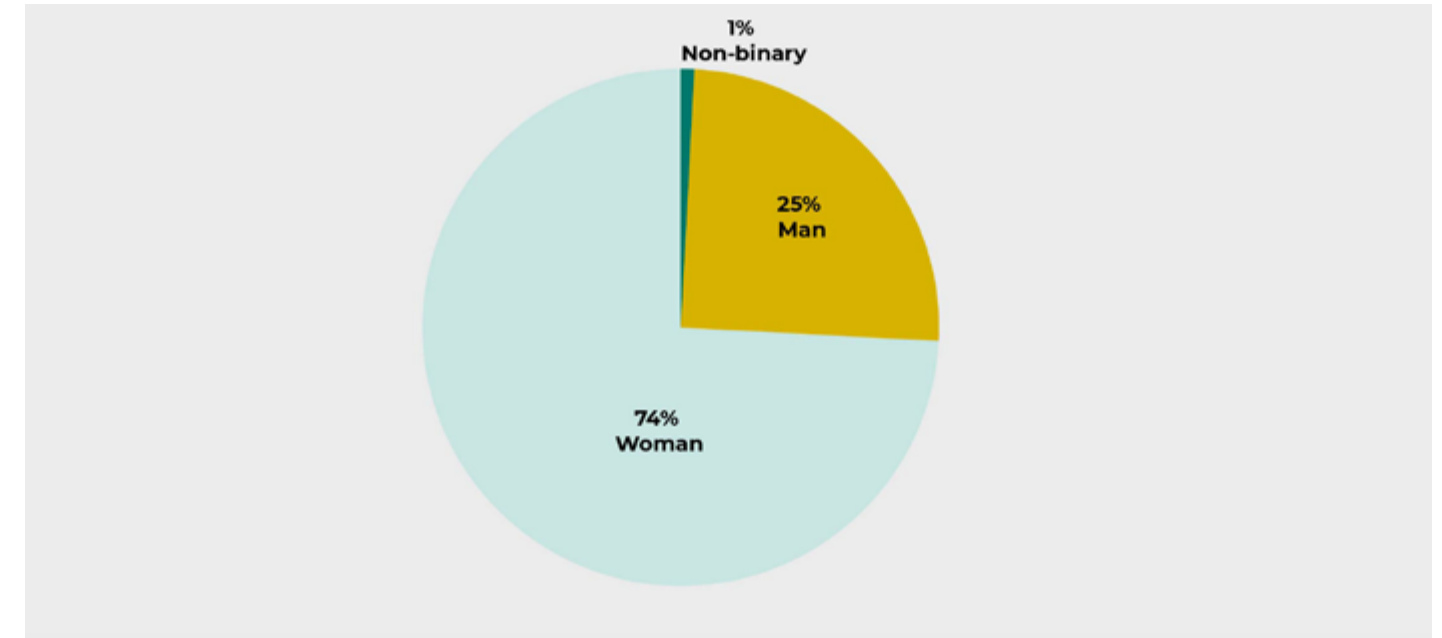


Figure 1 - Sample Make-up by Gender.

The respondents were also asked for an estimation of their age. Six respondents (4%) identified as ages 18-24, 13 respondents (10%) identified as ages 25-34, 49 respondents (37%) identified as ages 35-44, 37 respondents (28%) identified as ages 45-54, 19 respondents (14%) identified as ages 55-65, and nine respondents (7%) identified as above the age of 65 [See figure 2].

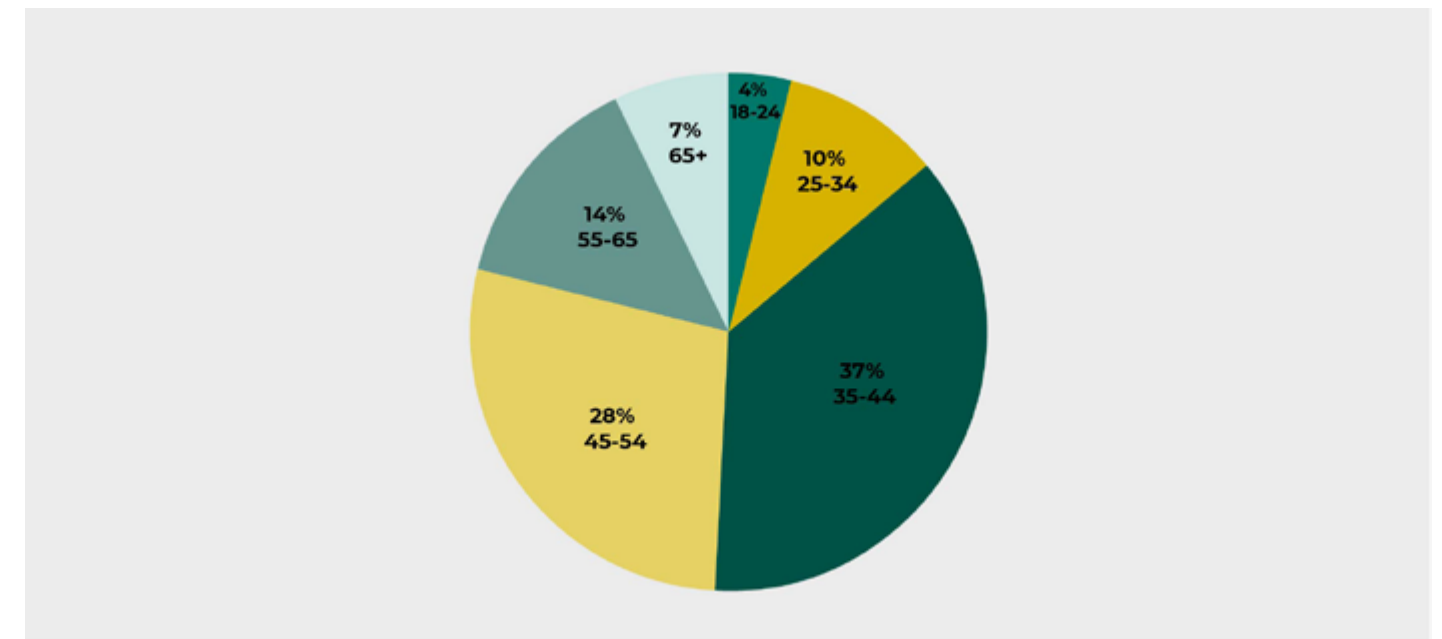


Figure 2 - Sample Make-up by Age Range.

The respondents were asked for the ethnicity they identify with, supplemented with an option to provide their nationality/nationalities. 94 respondents (71%) were identified as Black, ten respondents (8%) were identified as mixed-race, six respondents (4%) were identified as South Asian, six respondents were identified as White (4%) and one respondent was identified as East Asian (1%). Moreover, 13 respondents (10%) identified their ethnicity as ‘Other’, and three respondents (2%) did not provide information on their ethnicity [See figure 3].

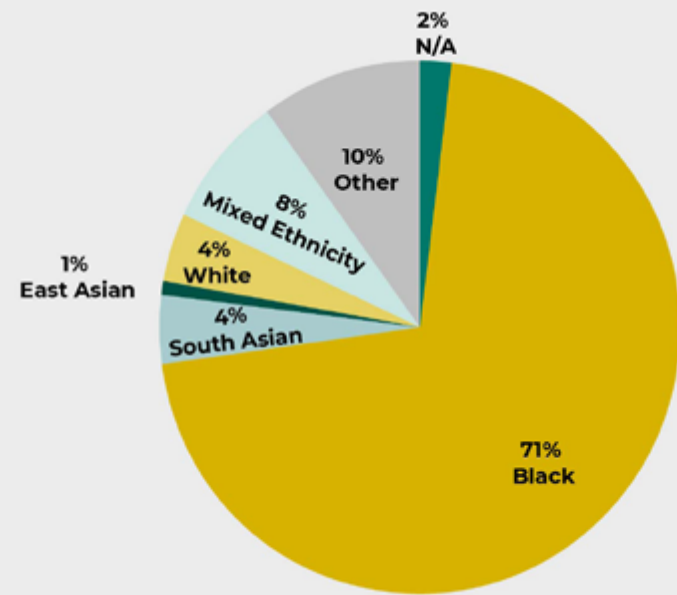


Figure 3 - Sample Make-up by Ethnicity.

Lastly, the survey provides information on the representation of disabled people within the participants' sample. 43 respondents (33%) identify as non-disabled with 15 respondents (11%) identifying themselves as disabled people. Moreover, seven respondents (5%) ticked the "prefer not to say" option and 68 respondents (51%) did not provide a response to this question. Respondents were given supplementary space to provide further information on the specifics of their disability [See figure 4].

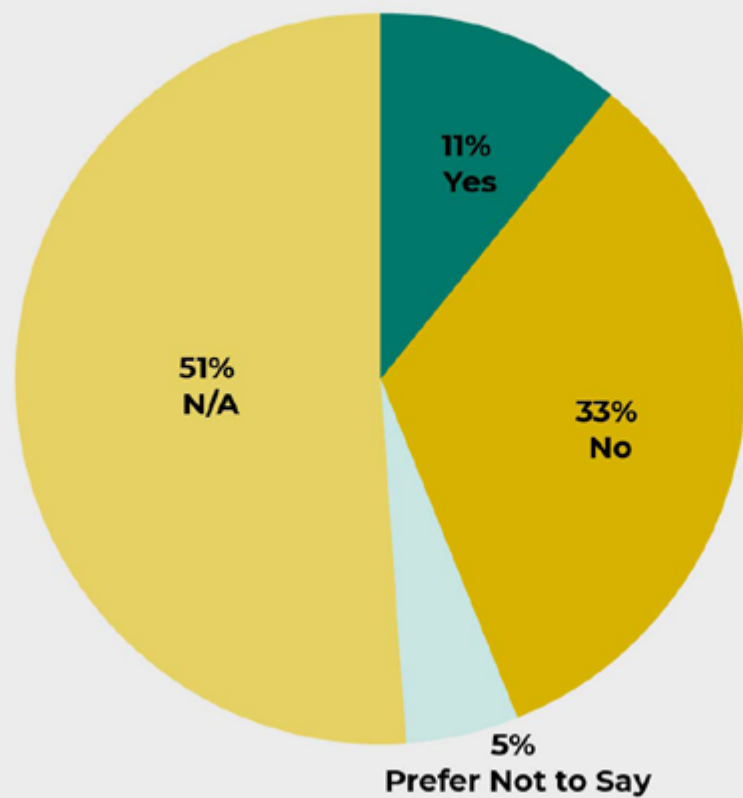


Figure 4 - Disabled People Representation within the Sample.

Methodological Considerations and Limitations

A number of obstacles and considerations arose during and after the collection of surveys.

- A degree of sampling biases was encountered, due in part to the niche groups serviced by BSWN's associated organisations. Specifically, there may be an over-representation of respondents in regard to certain minority communities (Somali Resource Centre primarily services the Bristolian Somali community) and older people (Bristol Black Carers primarily services older people and their carers). However, researchers conducting the survey collection attempted to mitigate these biases by way of a strong sample size. Through a strong sample size, enough information has been collected to identify general trends, but the representation of each group may face obstacles in terms of mathematical representation.
- More than half (51%) of respondents did not provide disabilities-related information. This may impact the representational power of trends specifically in regard to the impact of the Cost-of-Living Crisis on disabled people. However, researchers that conducted this report's analysis have provided attempts to mitigate this limitation by focusing on the qualitative responses given by those who provided a response to this particular question.
- The survey failed to explain how an individual may define their 'nationality', which has inevitably led to a non-uniform approach to answering this question. As an example, certain respondents provided 'British/African' as their nationality, whilst others provided specific nationalities within the African continent (e.g., 'British/Eritrean'). Similar obstacles were faced with responses such as 'British/Caribbean' as opposed to more specific responses such as 'British/Jamaican'. Therefore, the collected data may allow for the identification of trends within certain nationality groups, but trends applied to all nationalities may lack in representative power due to unavailable data.
- Due in part to the relatively autonomous nature of the method of surveys, BSWN had experienced moderate obstacles in regard to translatability. This is particularly poignant within communities that have a large proportion of non-native English speakers and first-generation immigrants. BSWN has taken careful regard in ensuring that the responses have remained legible whilst also preserving the original intent of the respondent. Furthermore, the associated organisations who aided respondents in completing the survey on behalf of BSWN are known to often communicate with non-native English-speaking communities and native English-speaking communities allowing for more fluid and loyal interpretations.

The Impact of the Cost-of-Living Crisis

Impact on Households and Individuals' Finances

"[I get] easily... frustrated as [I] can't see [a] way out of [this] situation... It affects everything around you... you have no control over [it]... Now you [only] work to pay the bills and you can't enjoy life due to the stress of [paying] bills, debts, credit scores, etc..."

Respondent 34 (Male, 35-44)

Across the conducted survey, the most prominent impact of the Cost-of-Living Crisis has been identified in its immediate negative effect on the financial stability of respondents (See figure 5).

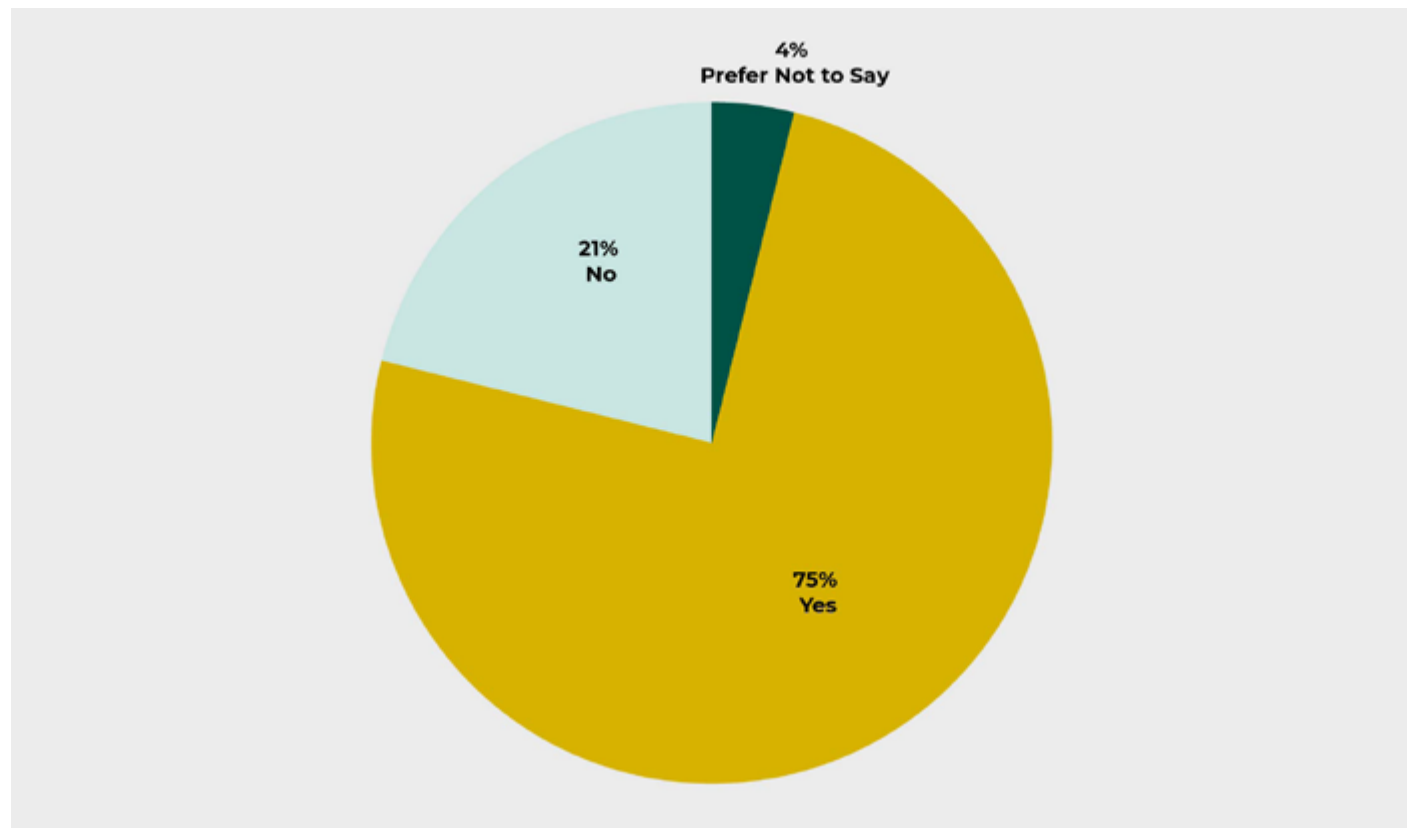


Figure 5 - Is the Respondent Struggling to Afford Basic Items?

Of the 127 Black and Minoritised respondents surveyed for this report, 75% of respondents have stated that they are now struggling to afford basic items.

The most recurrent theme amongst the respondents who claimed to struggle to afford basic items is in regard to the unaffordability of food and groceries. BSWN analysed the written responses to Figure 5, specifically seeking out terms such as 'food', 'groceries', 'breakfast', and 'general shopping' as a metric of measurement of recurrent themes. Amongst the 95 Black and Minoritised respondents that responded 'Yes' to Figure 5, 55% made explicit reference to difficulties in affording food and groceries. Other prominent themes that arose in the affordability of basic items is an increasing worry for general 'household items' shopping as well as an individual's inability to purchase clothing for themselves or their family. In fact, 11% of the respondents that stated that they are struggling to afford basic items specifically stated that they struggle with affording 'household items', whilst 6% stated that they struggle with affording clothing (See figure 6).

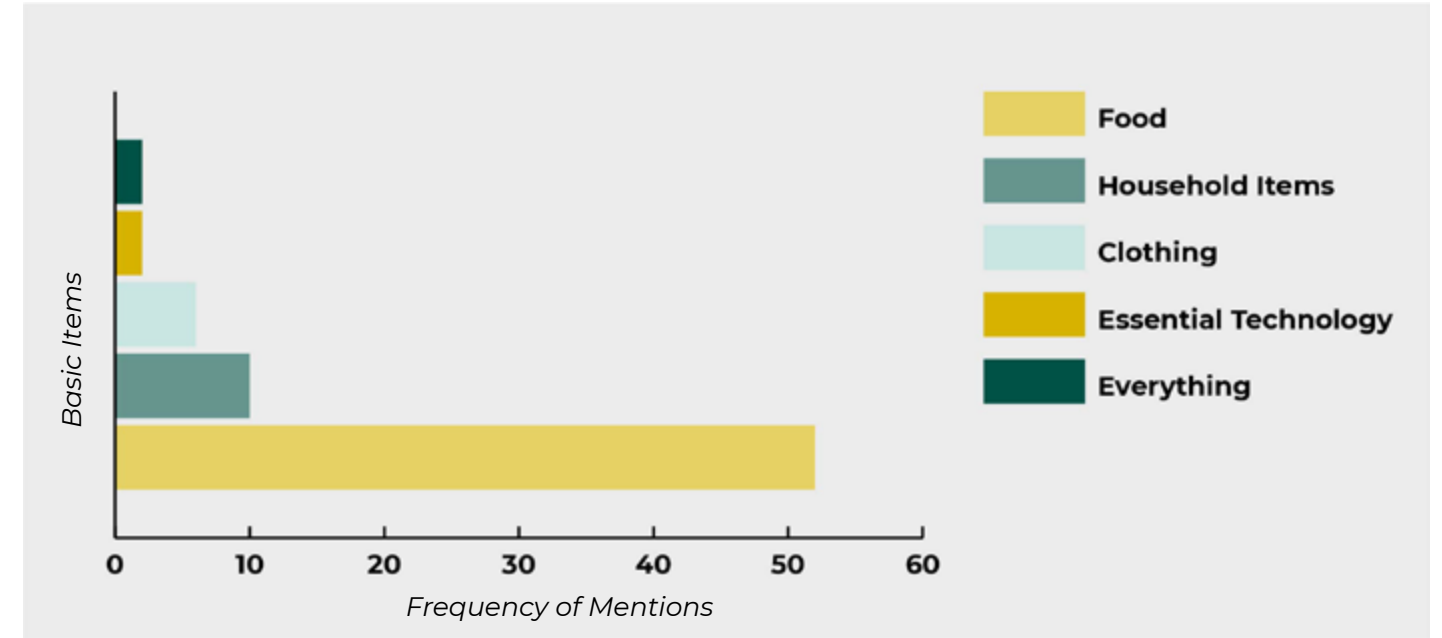


Figure 6 - How Frequently a Basic Item is Explicitly Mentioned as Unaffordable by Respondents.

On further analysis of the data – considering the ethnic distribution of the sample – out of the 93 respondents who self-identified as Black, 78% of them have stated that they are struggling to afford essentials.

Within the sample of 93 Black respondents, 36 respondents self-identified as Somali; moreover, 29 respondents (81%) out of these 36 have stated that they are struggling with affording essentials (See figure 7).

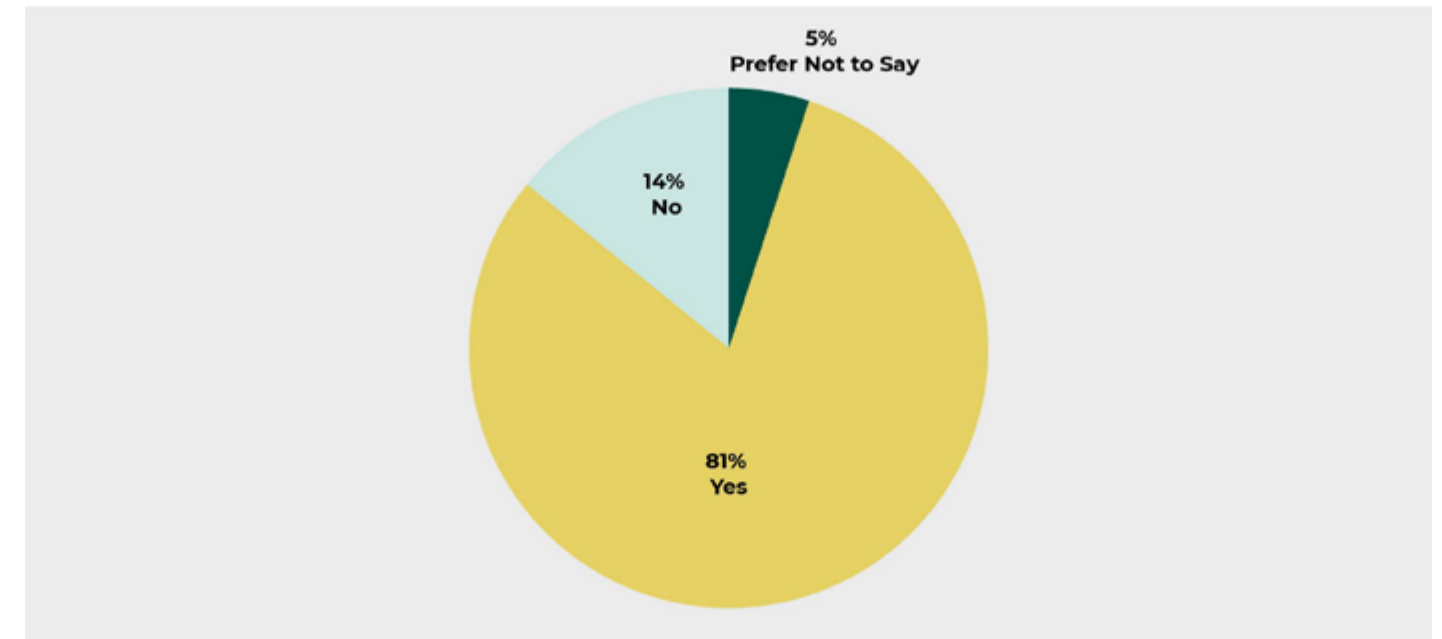


Figure 7 - Proportion of Somali Respondents Struggling to Afford Basic Essentials.

On closer analysis, out of the 29 Somali respondents that have struggled with affording basic items, difficulties in affording food and groceries were mentioned 14 times, followed by toiletries (three times), household electronics (two times) and general shopping (one time) (See figure 8).

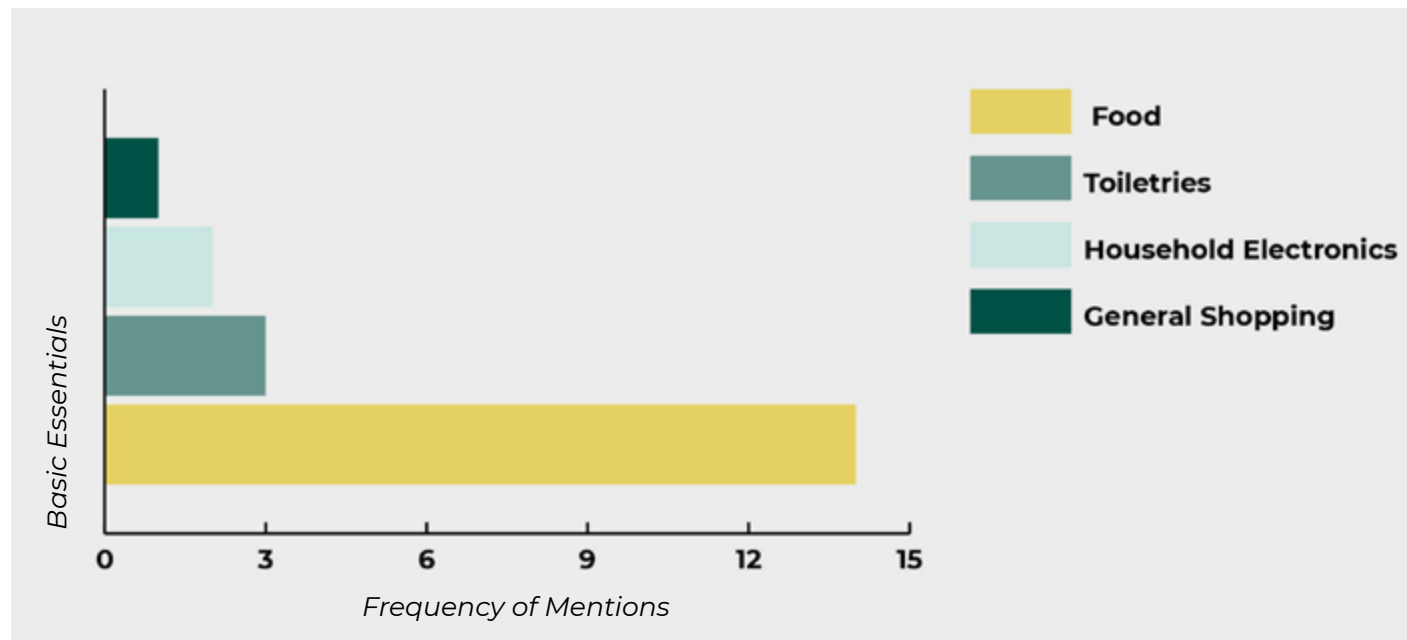


Figure 8 - How Often Somali Respondents Have Mentioned That a Basic Item is Unaffordable.

“We are struggling [to afford] food... and clothes”

Respondent 79 (Woman, 45-54)

Respondents were then asked if the cost-of-living crisis has presented them with a struggle in paying their bills (see figure 9a).

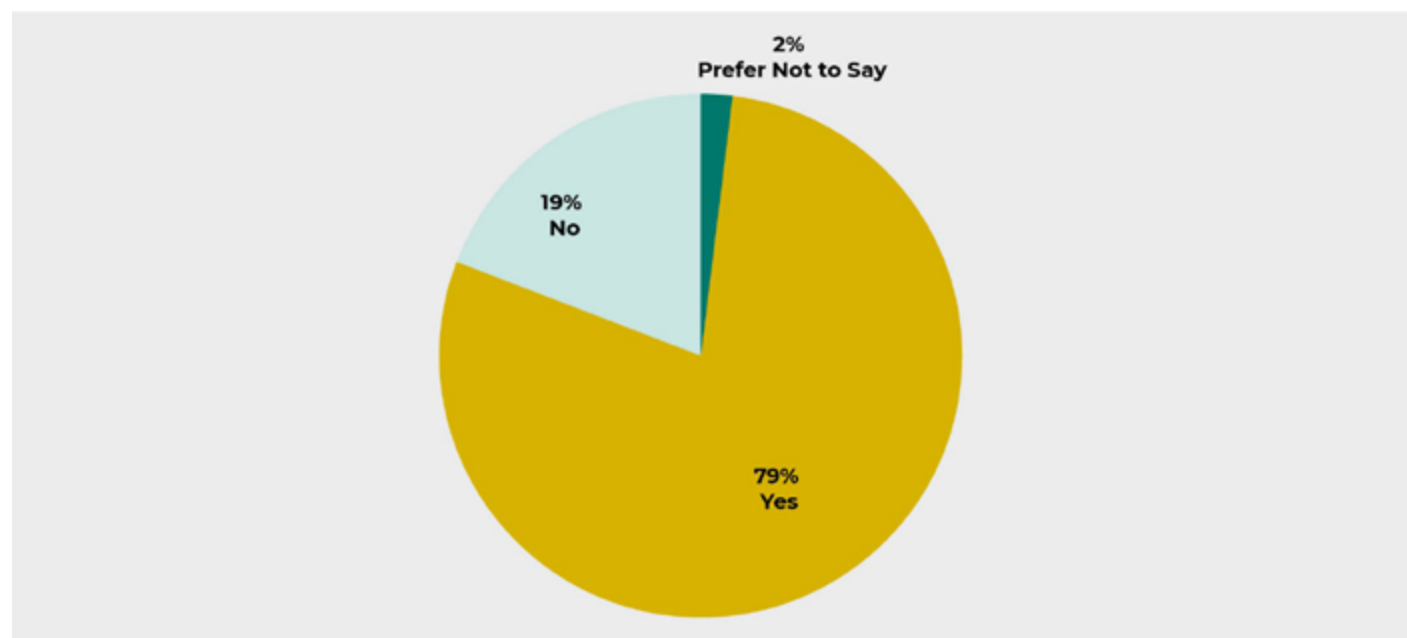


Figure 9a - Is the Respondent Struggling to Pay Bills?

Generally, 100 respondents (79%) out of the 127 Black and Minoritised respondents stated that they were struggling with at least one type of bill. In contrast, 24 respondents (19%) stated that they were not struggling with paying their bills.

Moreover, respondents were provided the opportunity to specify which utility bills present themselves as obstacles in terms of affordability (See Figure 9B). Respondents were provided with no upper limit of how many bills they can claim as difficult to afford. The categories were presented thusly: ‘Gas and Electricity’, ‘Rent/Mortgage’, ‘Council Tax’, ‘Water’, ‘Wi-Fi’, and ‘Other’ (see figure 9b).

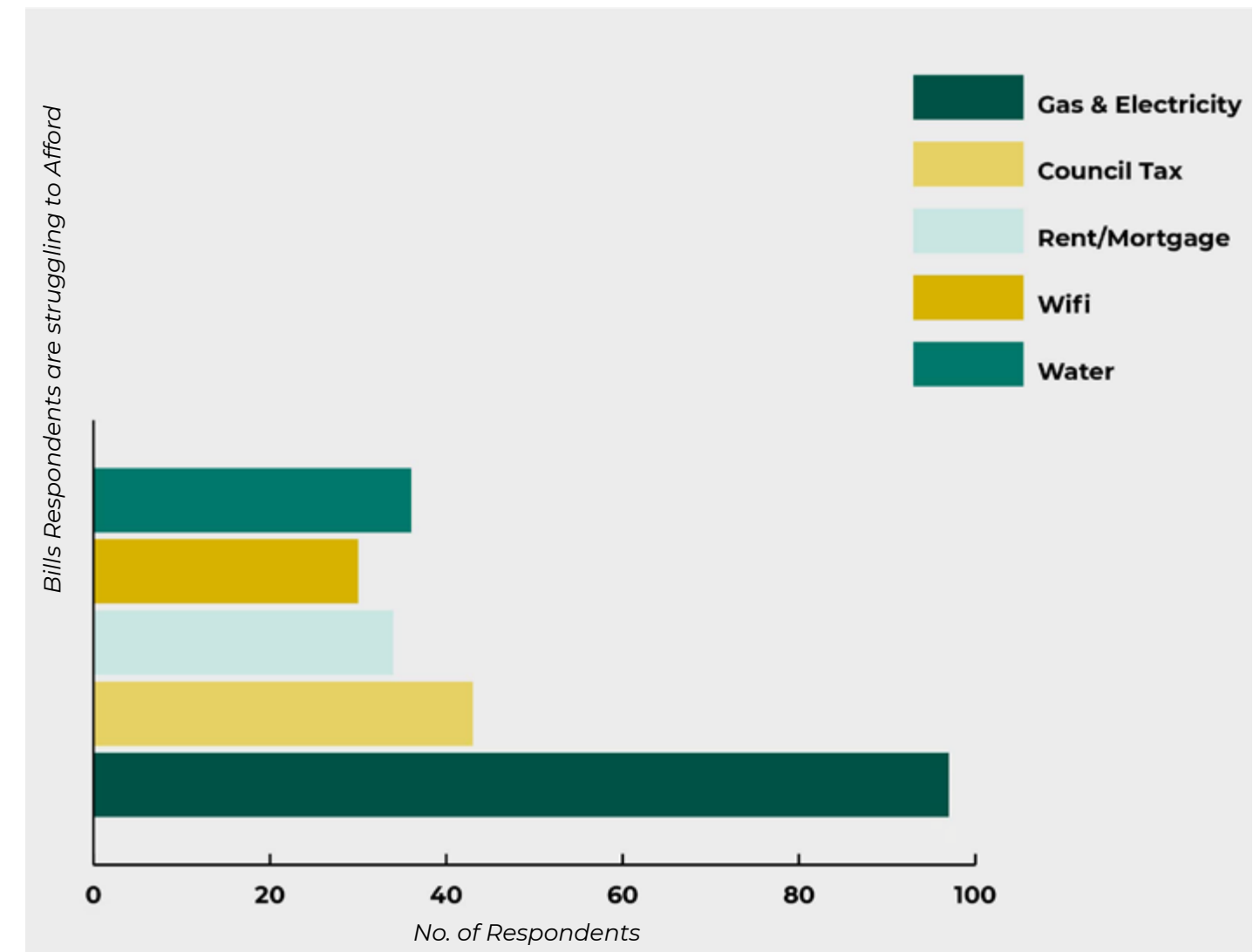


Figure 9b - Number of Respondents Struggling to Pay Each Category of Bills.

The primary conclusions of this data collection are:

- A vast majority of respondents who are struggling to pay bills are specifically struggling with gas and electricity bills. Indeed, 97 respondents (97%) out of the 100 who stated they struggle with paying bills responded in this manner.
- This is followed by 43 respondents also struggling with council tax.
- The multiple-choice nature of this question intends to reflect the reality that the obligation to pay a utility bill seldom acts in isolation. Indeed, individuals may often face struggles in paying for multiple utility bills. Almost half out of the 100 respondents who stated they are struggling to pay for utility bills have stated that they struggle to pay for three or more utility bills at the present moment.

Analysis of the qualitative data collected from the supplementary written responses to this question revealed that the financial impact of the Cost-of-Living crisis cannot be understated by restricting it to

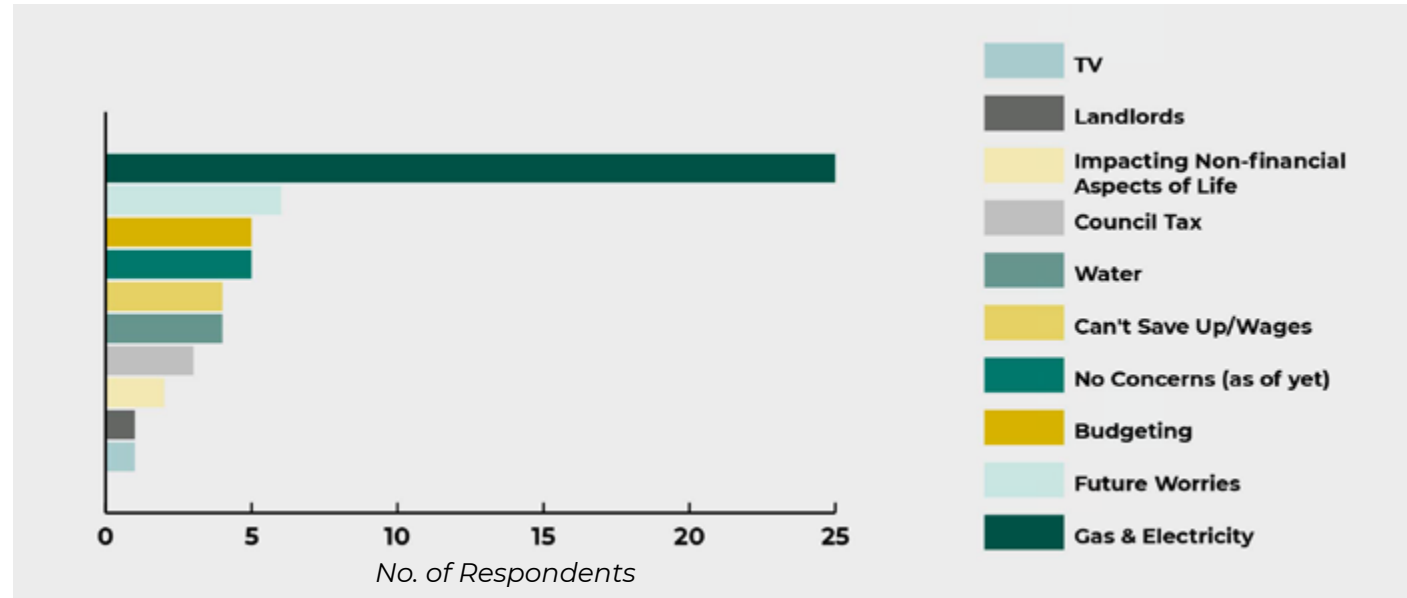


Figure 10 - Frequency of Future Financial Concerns Mentioned by Respondents.

immediate worries such as the payment of utility bills (see figure 10). It must be noted that the figures included in Figure 10 include those that stated that they do not struggle in paying utility bills at present. However, such respondents felt the need to provide further information in order to voice their concerns for the future. As such, common themes that arose that were not part of the explicit options presented in the multiple-choice question are primarily focused on one's inability to budget, concerns with one's ability to save, concerns with one's wages, and considerable worry for the future of one's financial stability.

The main reasons for the economically precarious position that the respondents have found themselves in are as follows:

a. Increased costs of food and groceries.

A majority of ire from respondents was targeted towards the increasing cost of food, groceries, and other household goods.

b. Increased costs of electricity and gas.

Recurring mentions of drastic increases to gas and electricity bills has thus been analysed as a primary factor in the increasing economic precarity of the surveyed respondents.

Respondents to this survey (as seen above) have also noted similarly increasing economic precarity through the inflation of gas and electricity prices – with multiple respondents noting more than double an increase in their monthly gas and electricity bill.

"I'm at the edge of not being able to pay the bills. My monthly gas and electric bill have gone up from £115 to £265."

Respondent 10 (Man, 55-65)

"I use heating oil for my central heating and when the price doubled, I couldn't afford it anymore!"

Respondent 13 (Woman, 55-65)

"Everything more than double[d in] pricing such as [the] electric."

Respondent 104 (Woman, 25-34)

c. Due to a stagnation of wages, having to prioritise being able to afford basic items (e.g., food) over bills (e.g., electricity) or vice-versa.

Accompanying the Cost-of-Living crisis, the stagnation of wages plays a major role in the increasing economic difficulty of many respondents surveyed for this report. The Office for National Statistics noted a regular pay drop of 3%, with real wages falling at "record rate" between April and June – at the onset of the Cost-of-Living Crisis.

"It has made life more difficult than it used to be and with the low wages and salaries."

Respondent 86 (Man, 35-44)

"Cost of living has made it difficult for me to pay my bills, my wages are not enough."

Respondent 113 (Woman, 45-54)

As a result, respondents have expressed pressure to decide on which expenses should be prioritised, with many being unable to pay for both utility bills and essentials such as food.

"My income [has] not increase[d] so I...struggle with cost cutting."

Respondent 18 (Man, 18-24)

"...I'm finding it difficult to budget since the increase in my energy bill (it's doubled) and it means I'm struggling to buy food and essentials towards the end of the month before payday."

Respondent 30 (Woman, 18-24)

"[I] can't afford basic needs [like] food, healthy food especially. [I'm] living with lights off, [with] constant worry of incoming bills, late penalty notices, [and] shame of not being able to do anything or go anywhere due to a lack of money, difficulties with upkeep of front of house, etc."

Respondent 5 (Woman, 45-54)

d. Lack of Support

Respondents have also cited a lack of adequate support from national government as a cause for economic precarity. This is especially pertinent for single-parent families and those with irregular sources of income, and more generally parties which may have relied heavily on government support to afford living expenses even before the crisis.

“I am surviving on foodbank[s].”

Respondent 58 (Man, 35-44)

It is also a recurring theme that local councils are unable to provide adequate support to those who require it. Respondent 45 (Woman, 45-54), for example, in answering what kind of support they would like to receive, desired financial help due in part to the lack of food banks accessible to her. In other similar instances, respondents were directly declined essential support by their local council.

“[I] asked [the] council for any extra help such as food vouchers, they told me no.”

Respondent 5 (Woman, 45-54)

Indeed, problems regarding the payment of council tax also appears as a recurring theme amongst respondents.

“As a single person with irregular income some months [my wages] are higher than the threshold for tax reduction though some months are very low, and I still have to pay high rates of council tax.”

Respondent 35 (Woman, 35-44)

Those of the sample that considered themselves financially secure have noted that they are not struggling with issues surrounding basic items and utility bills. However, a recurring theme amongst this small faction of the sample is anxiety for the forthcoming months. In fact, six respondents have cited ‘future worries’ for their financial situation and a fifth of those that stated that they are not struggling to pay bills have stated their position with a caveat – ‘we are not struggling yet’ (emphasis added).

“Not yet, but it has made a difference and we're having to be a lot more careful with purchases.”

Respondent 1 (Man, 35-44)

“On the horizon, [bills] could be a bigger problem if we aren't careful.”

Respondent 1 (Man, 35-44)

a. Forthcoming Winter months.

“Winter months (heating) might be scary.”

Respondent 38 (Man, 35-44)

b. Precarious occupation.

“I'm in a lucky position where I'm on a salary and can rely on the same amount of money coming in every month...”

Respondent 30 (Woman, 18-24)

c. Pension funds.

“I am lucky in that I am semi-retired – having taken my pension early (thus a guaranteed income), plus I am employed ([albeit] on a lower salary than I was used to). Day-to-day living is affordable, just and luxuries are few-and-far between.”

Respondent 9 (Man, 55-65)

Impact on Mental Health and Prevalence of Anxiety

“[I'm] struggling with depression and anxiety... the rise in the cost of living has made it worse. The past COVID lockdown has made my mental health worse[n]. I'm struggling to find help, [to] find community. [I have] no family in the UK [and] no friends [either]. Isolation is very much a huge part of my life [now]. [I'm] struggling with the bills, [with my] diabetes, my depression, and my weight.”

Respondent 5 (Woman, 45-54)

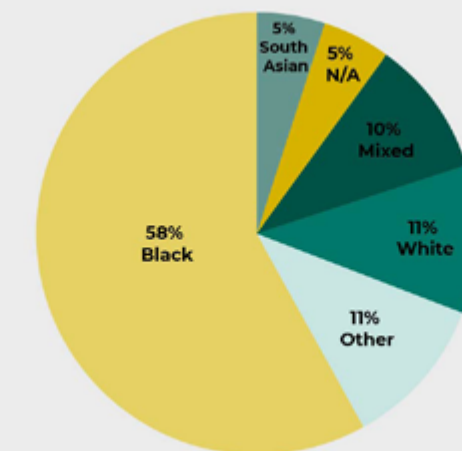


Figure 11a - Ethnic Distribution Of Respondents Who Mentioned Their Mental Health Was Impacted.

As evidenced by the anxiety prevalent even amongst those with stable sources of income, respondents in general have also voiced their concerns over the impact that the Cost-of-Living Crisis has had on their mental health. It should be considered that there are numerous factors that impact the state of one's mental health – particularly considering those who are Black and Minoritised. The Mental Health Foundation (2021) points towards factors such as racism, socio-economic inequalities, and cultural and linguistic barriers towards seeking mental health support within Black and Minoritised communities that position them as more likely to develop poor mental health.

19 respondents explicitly made references to their state of mind without being directly prompted by the survey (e.g., using the words 'stressed', 'depressed', 'anxious' or 'worried' and other words with a negative connotation in regard to mental health) (See figure 11A). This figure comprises 14% of the entire sample of respondents surveyed for this report.

A majority of those impacted negatively on their mental health are identified as Black. However, this must be seen in context of the overall sample – which is a majority comprised of Black respondents (See Figure 11B).

- More specifically, 12% out of all Black respondents have expressed concerns over the impact that the Cost-of-Living Crisis has had on their mental health.
- Comparatively, one of the six South Asian respondents expressed such concerns, which comprises slightly under 17% of the sample identified as South Asian.

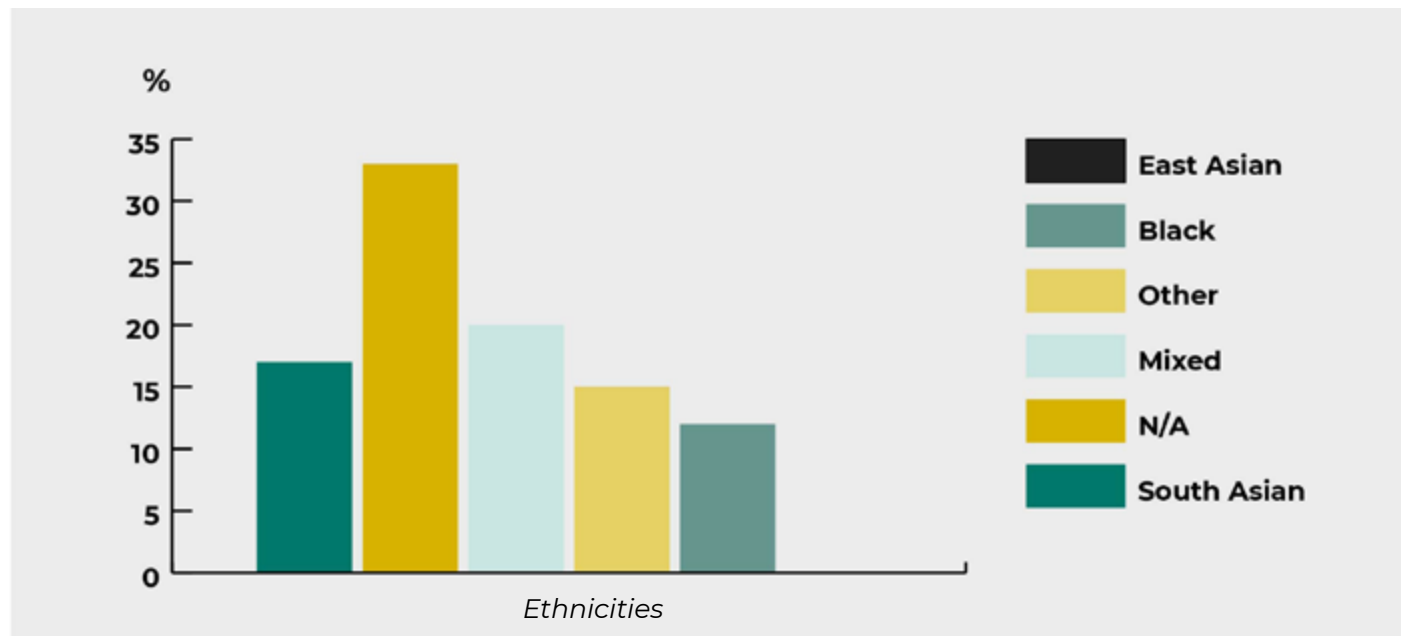


Figure - 11b % Of Respondents Within Each Ethnicity That Have Struggles With Mental Health

In the case of the aforementioned respondents, the most recurrent keywords in terms of mental health impacts are stress and worry.

“I have long standing tax bills with HMRC for my self-assessment which I can't see myself paying as I am struggling with the day to day costs[,] and I cannot put anything aside for my tax bill[...] it's causing me a lot of stress.”

Respondent 13 (Woman, 55-65)

The main reasons for negatively impacted mental health are as follows:

a. Stress from financial struggles

As evidenced by the responses, poor mental health originating from stress is intimately linked to the financial situation of the individual, with financial instability and economic precarity having a correlative relationship with those experiencing poor mental health. Focus is taken away from leisurely activity and directed wholly towards the rectification of one's financial situation.

“...now you work only to pay bills and can't enjoy life due to the stress of bills, debt, credit score, etc.”

Respondent 34 (Male, 35-44)

“It is putting me off doing any leisurely activities, like purchasing train tickets to go away somewhere in the UK because it's over £100. Unless you plan it months in advance, but then that is living life like a robot. It is also taking enjoyment away from socialising in bars, restaurants, and cafes because you have to think twice about your spending. Going out and enjoying yourself with others shouldn't cost you the earth. Feeding yourself for a week shouldn't cost a weekend's worth of activities.”

Respondent 21 (Woman, 25-34)

b. Underfunded mental health services

However, mental ill health and its causes goes beyond the immediate impact that the Cost-of-Living Crisis has had on individuals' finances. The impact of austerity measures, both preceding and during the Cost-of-Living Crisis, has had an undeniable effect on the rapid increase of mental ill health amongst respondents. The Trades Union Congress report (2018) notes that there is systemic underfunding in mental health services; considering inflation, the amount spent in the years 2016/17 is £105 million less than what was spent in 2011/12. With the increase of inflation in the years 2021/22, such systemic underfunding continues.

“[I] asked the GP for mental health help and I was referred to a local group who told me they can't help me because on a scale questionnaire I took it seems I'm suicidal... [T]hey don't deal with people who are that depressed [even] after months and months of waiting for them to help me. It's hard to ask for help, and when I did, I [received] no result.”

Respondent 5 (Woman, 45-54)

Impact on the Affordability of Essential Services

Travel and Transportation

The report also asked respondents for further information on how the Cost-of-Living Crisis has impacted their ability to access essential services (See figure 12A) such as public transportation, healthcare, and education (See figure 12b). The results are as follows:

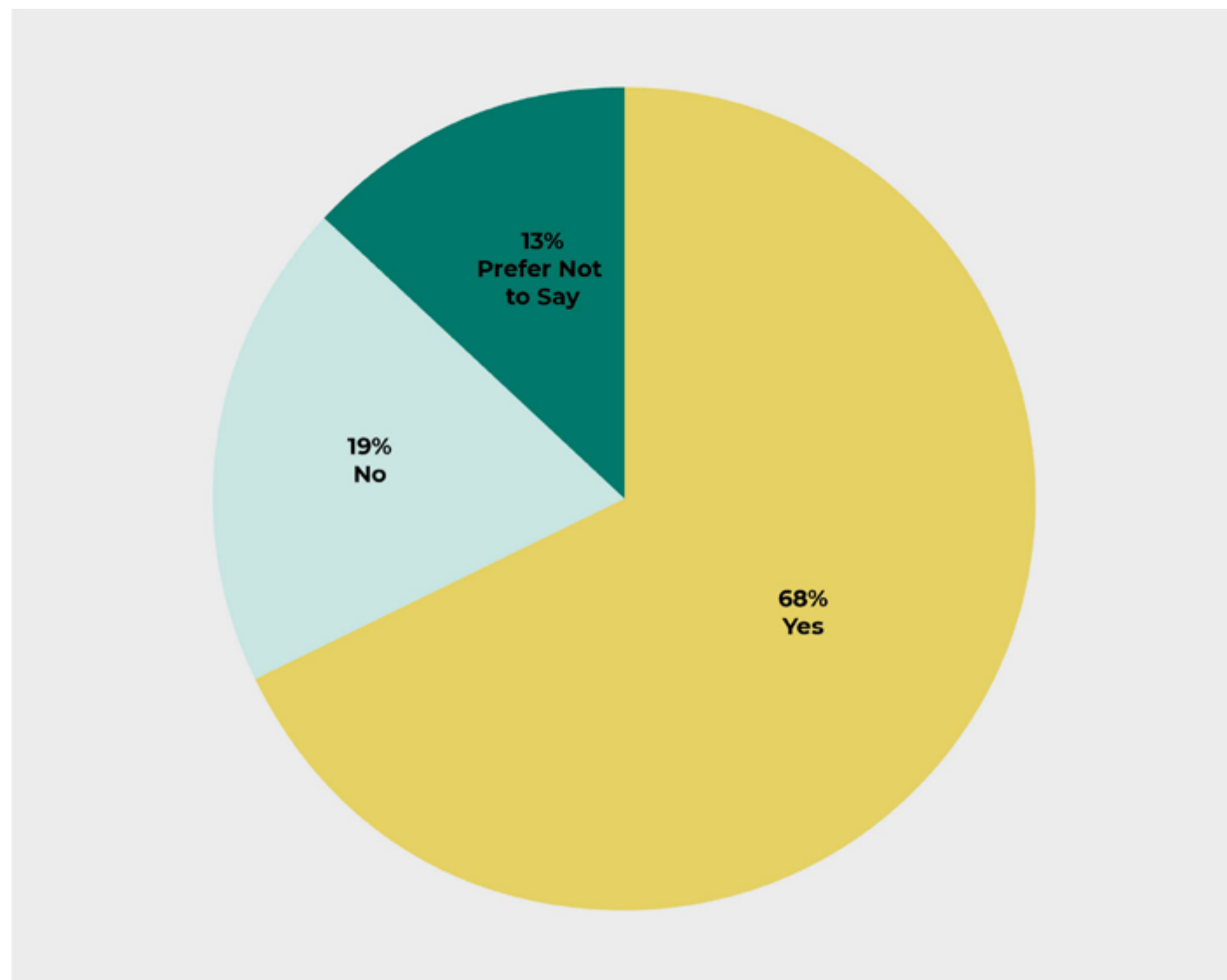


Figure 12a - Is the Respondent Struggling to Afford Essential Services?

The primary conclusions are:

- 86 out of the 127 Black and Minoritised respondents (68%) responded 'Yes' to whether they were struggling to afford essential services due to the cost of living.
- On the other hand, only 24 respondents (19%) were not struggling to afford essential services due to the cost of living.
- Finally, only 17 (13%) respondents preferred not to provide an answer to the question.

Respondents who stated 'Yes' were also provided the opportunity to specify which services they were struggling to afford in the midst of the Cost-of-Living Crisis. Four dimensions were provided, with no upper limit of how many services respondents can declare as unaffordable.

The dimensions are as follows: Transport, Healthcare, Education, and Other.

- 83 Black and Minoritised respondents (65%) out of 127 have stated that they are currently struggling to afford transportation due to the Cost-of-Living Crisis.
- The multiple-choice nature of this question reflects the reality whereby increased prices of essential services seldom act in isolation. Yet, in identifying which respondents struggled affording **two or more** essential services, it was revealed that only 17 respondents out of the total 127 (13%) experienced such an obstacle.

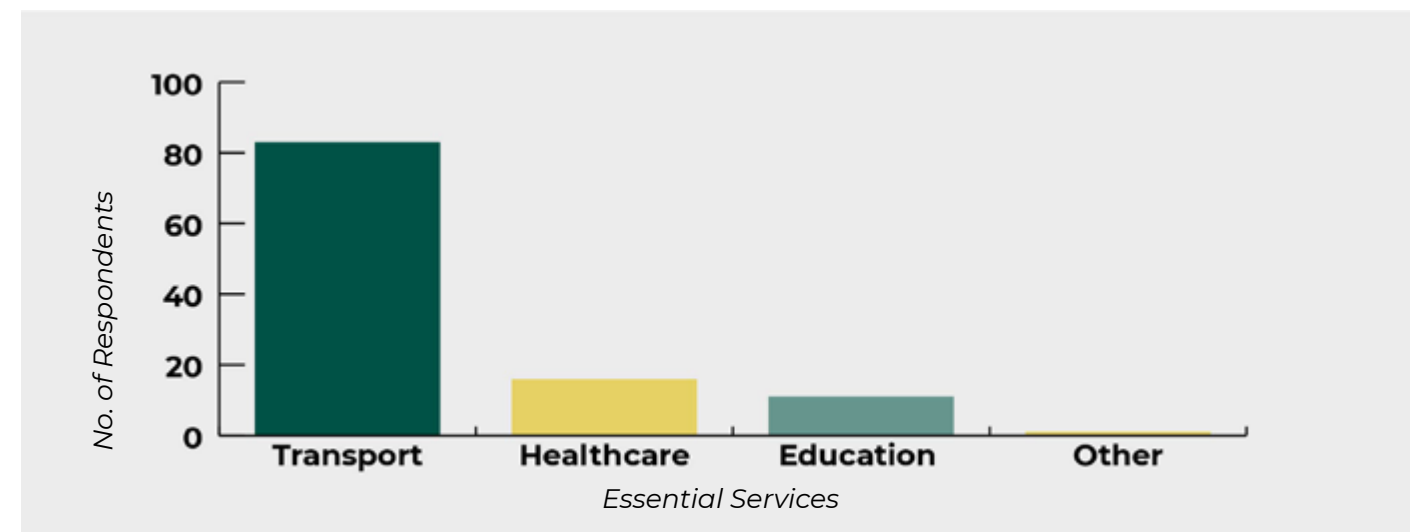


Figure 12b - Services Respondents Find Difficult To Afford.

It can thus be concluded that, whilst a vast majority of respondents surveyed for this report have been struggling in affording at least one form of essential services, only a minority of respondents experience such a struggle with more than two forms of essential services. The primary findings also suggest that the main obstacle for most respondents is the unaffordability of Bristol's transport service. The impact of unaffordable transportation may also disproportionately impact disabled people and people with long-term health conditions.

The primary causes of obstacles to transportation are as follows:

a. Increasing costs of petrol

The increasing cost of petrol and gasoline for private forms of transportation such as cars has been cited by 18 individual respondents as a primary reason for their concerns over the accessibility of transportation. Indeed, respondents have forfeited the use of cars due in part to the unaffordability of consuming gas on their daily commute to work.

"The rising cost of living has led me to struggle paying for petrol and cover the necessary bills."

Respondent 81 (Woman, 45-54)

"[I use] public transport more to avoid spending [money] on petrol."

Respondent 31 (Non-binary person, 18-24)

“[I’m] driving less to save on fuel costs – walking more.”

Respondent 9 (Man, 55-65)

b. Increasing cost of public transport

The increased cost of public transport has also caused respondents to resort to using bicycles as opposed to buses to save money in the midst of the Cost-of-Living Crisis. Indeed, the all-day ticket fares for Bristol buses have experienced an increase of 70p in price; whilst single and return tickets have been reduced in an effort to combat the effect of the Cost-of-Living Crisis within the Greater Bristol area. This is occurring in conjunction with the existing high prices of fares on national rail services, with Cat Hobbs of We Own It stating that British citizens pay five times more in public rail fares as continental Europeans (Ball 2021). Taxis have also been cited as a source of financial drain, with disabled people and older people being financially impacted more than others.

“I scarcely use public transport as I have a bike. However, public transport is extortionate. I don’t know how they expect a family of four to take a simple weekend trip away, let alone just me, going from Bristol to London”

Respondent 21 (Woman, 25-34)

“[I’m struggling to pay for] flight costs... Due to [my] disability [I have] to use taxi[s] everywhere.”

Respondent 40 (Woman, 65+)

Health and Healthcare

Intimately related to the increase in mental ill-health is the impact that the Cost-of-Living has had on the physical health of the sample’s respondents. Surveyed respondents made note of the variety of ways that the Cost-of-Living has impacted their life – particularly regarding access to essential services such as healthcare. 16 respondents out of the total 127 (13%) have made it explicitly clear that they currently struggle in affording access to healthcare (See figure 12B).

The following conclusions can be drawn from the data:

- Whilst transportation remains the most pertinent issue amongst the respondents, access to healthcare has been cited as the second (See figure 12b).
- Respondents identified as South Asian and Other have been found to be the most impacted by an inability to afford healthcare-based services and products – comparatively 33% and 23% of their ethnic groups respectively.
- The most impacted age group are respondents aged 45 to 54 (See figure 14). Out of the 16 respondents that found difficulty in affording healthcare, half of them identified themselves as between the ages of 45 and 54.

However, considering the complex interplay of transport, healthcare, and financial distress, written responses have also been carefully analysed to uncover recurrent themes amongst respondents in regard to healthcare (See figure 15). The primary considerations are as follows:

- Of the 14 respondents who made explicit written reference to healthcare, dentistry is the most

pertinent concern, with 5 respondents having difficulties accessing appropriate dental care for both them and their family.

- Respondents also voiced their concerns over the ability to maintain a healthy lifestyle. This was followed by concerns over the affordability of prescription medicines and health-based paraphernalia.
- A minority of respondents expressed concern that their disability has caused the Cost-of-Living Crisis to disproportionately impact their finances.
- In continuing the above point, a minority of respondents have also referred to the role that transportation has had on access to healthcare and healthcare support, as either disability or old age has rendered them largely immobile and unable to afford public transportation – resorting to costly taxis in order to cover their travels.

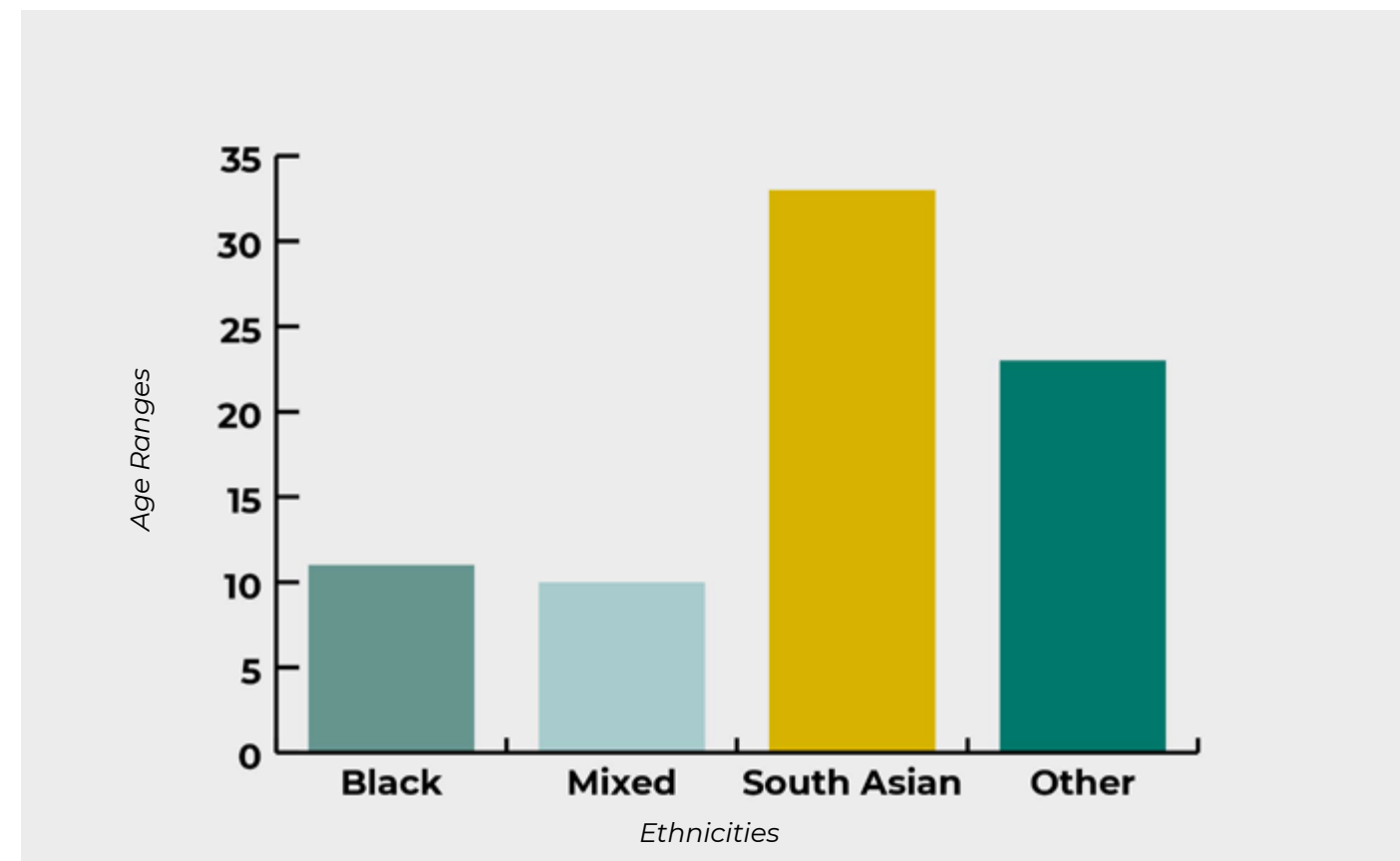


Figure 13 - % Of Respondents Who Struggle With Affording Healthcare Within Each Ethnic Groups.

However, considering the complex interplay of transport, healthcare, and financial distress, written responses have also been carefully analysed to uncover recurrent themes amongst respondents in regard to healthcare (See figure 15). The primary considerations are as follows:

- Of the 14 respondents who made explicit written reference to healthcare, dentistry is the most pertinent concern, with 5 respondents having difficulties accessing appropriate dental care for both them and their family.
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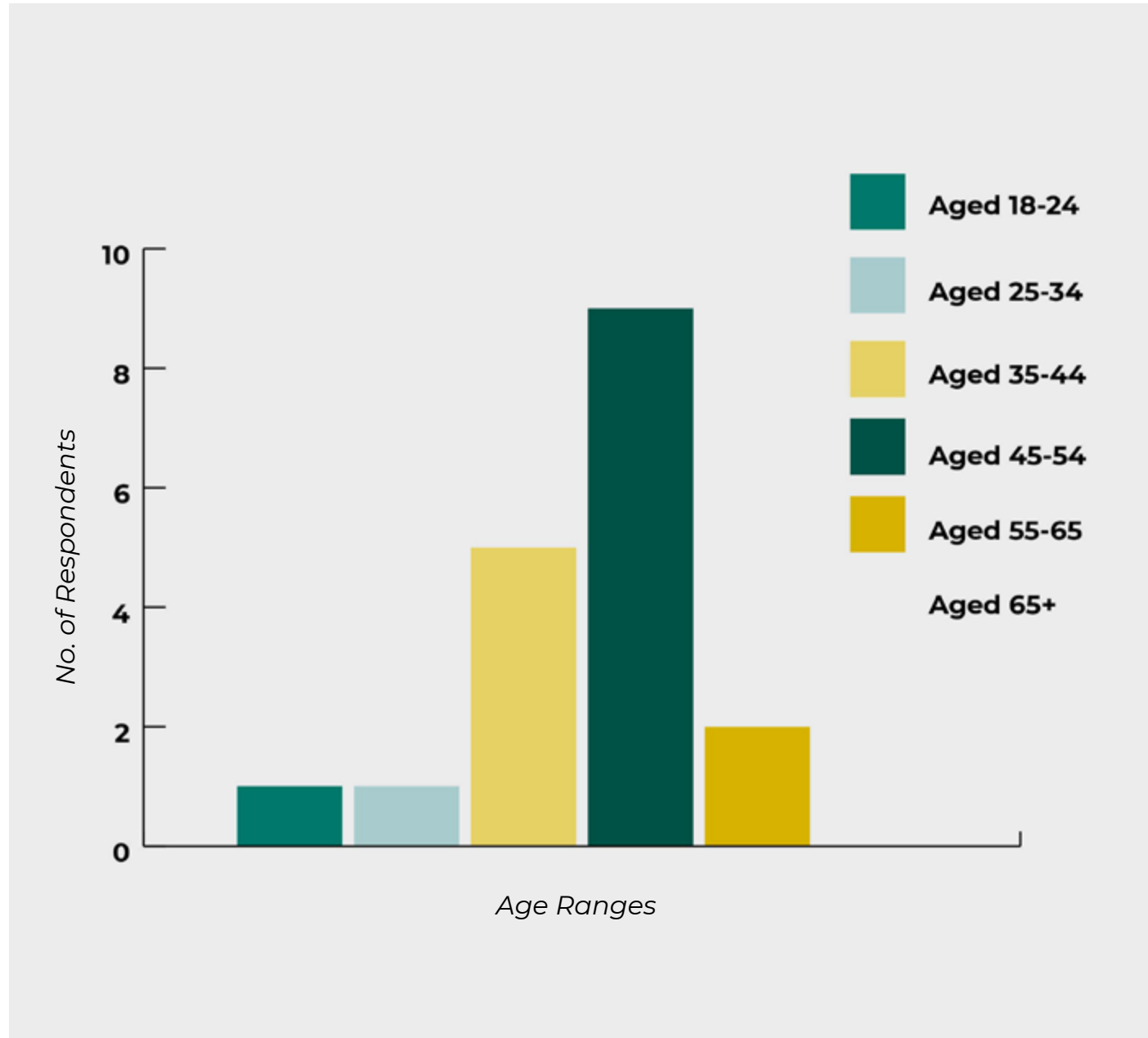


Figure 14 - No. of Respondents who Struggle with Affording Healthcare Distributed by Age.

“[Issues with] washing as we're not eating properly [and its] having a knock-on effect on incontinence. Also, can't afford incontinence pads as only allowed 4 in 24 hours but I [urinate a lot]. [Struggling to pay for] carers / personal assistants as care packages have not gone up.”

Respondent 8 (Woman, 45-54)

“[I need] financial help to cover travel from home to doctor's surgery.”

Respondent 46 (Woman, 65+)

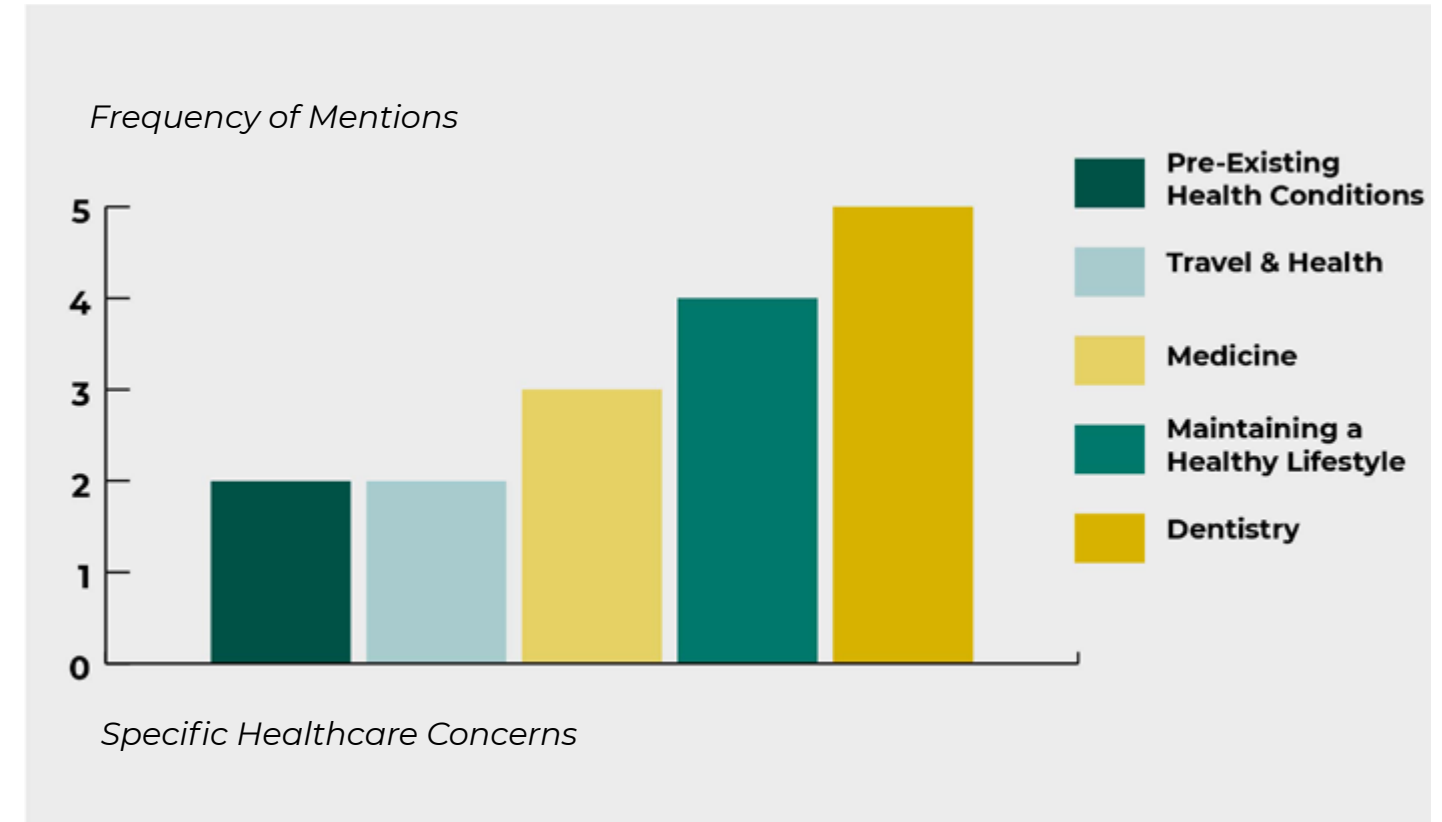


Figure 15 - Frequency Of Healthcare Concerns As Explicitly Mentioned By Respondents.

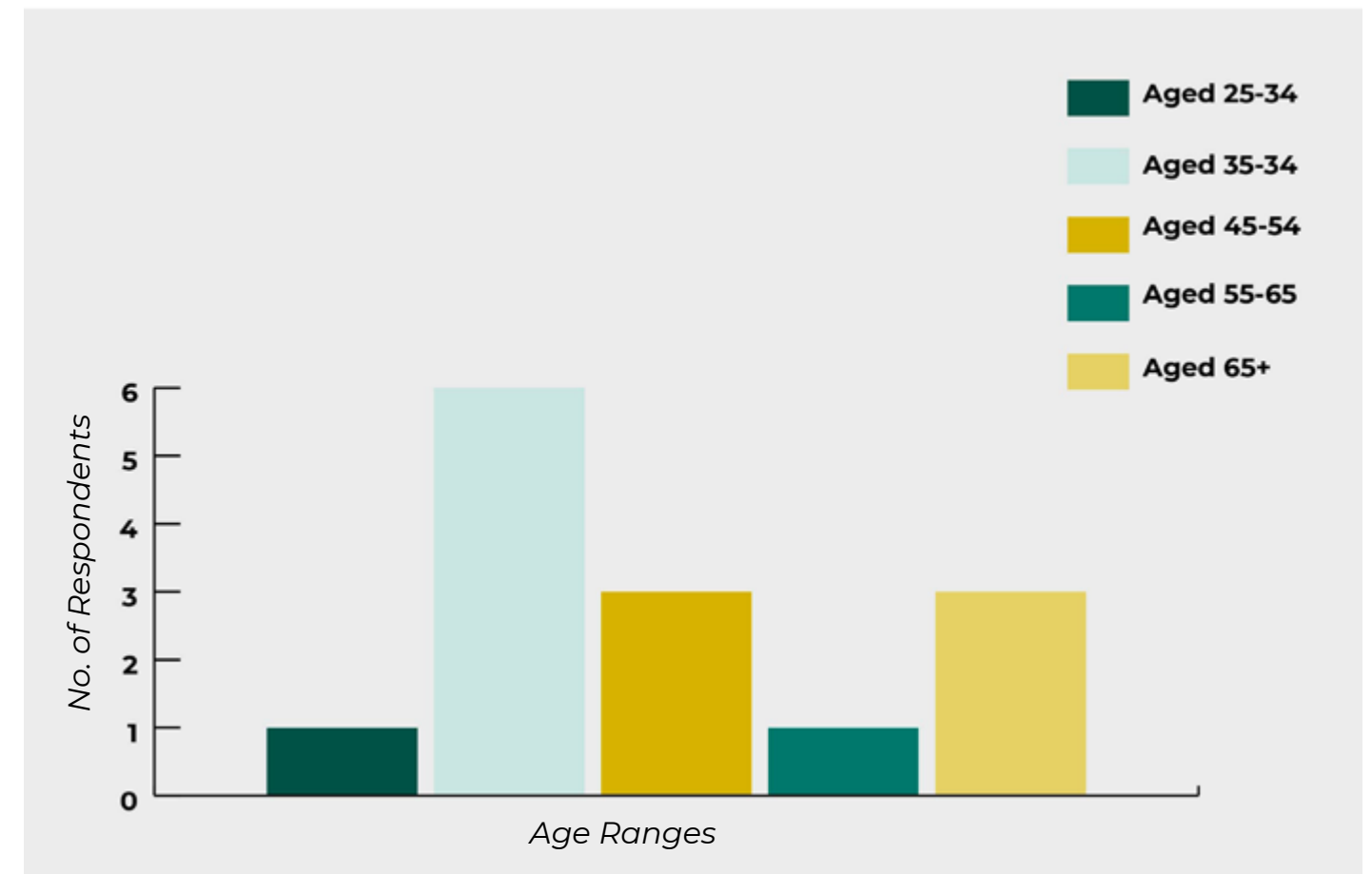


Figure 16 - No. Of Respondents Who Made Explicit Written Reference To Health Distributed By Age

The most impacted age group by way of explicit reference to healthcare access are those ages 35 to 44 (See figure 16).

Considering the aforementioned responses, the primary causes of obstacles to accessing healthcare can be attributed to the following:

a. Cost-of-Living Crisis impacting affordability of healthcare not covered by the National Health Service.

The Cost-of-Living Crisis has heavily impacted respondents' ability to access certain types of healthcare not wholly covered by the National Health Service. Respondents have particular issues with accessing dental care. The British Dental Association (2022) have reported that **nine out of ten** dental practices are unable to take on new adult patients via the NHS. The Journal for Dental Nursing (2022) have also reported **one in four** adults are cutting back on spending on oral health products, with 31% of adults having not visited a dentist in the last two years due to the increase in living costs. These factors culminate in the average adult – particularly those disproportionately impacted by the crisis such as Black and Minoritised individuals – being unable to afford dental care through private avenues and the NHS.

"I am struggling to get appointments at [the] GP and dentist. I had considered private healthcare – just finding out the cost to see if I could save up for it. Now, with other costs rising, I can't do that."

Respondent 28 (Woman, 45-54).

b. Cost-of-Living Crisis impacting the affordability of prescription medicines.

The Cost-of-Living Crisis has also, similarly, impacted respondents' ability to set aside money for the purchasing of monthly prescription medicines. The British Medical Journal (2022), utilising Asthma+Lung UK survey responses, have reported 6% of people have not been able to afford prescriptions, with one in ten rationing the use of medical devices that require electricity. Moreover, 5% of individuals have reported that they are resorting to sharing prescription medicines with another person.

c. Cost-of-Living Crisis impacting ability to maintain a healthy lifestyle.

The Cost-of-Living Crisis has also impacted respondents' ability to maintain their normative diet. Some respondents have stated that they struggle to afford staple dietary foods (e.g., fruit, vegetables, rice, and pasta), whilst others are considering maintaining a meat-free diet in order to save money.

d. Pre-existing health conditions, disability and age impacting mobility.

Respondents have also voiced concerns over the impact that their health conditions have had on their mobility. These respondents cited non-inclusive transport as a barrier to their mobility. With the increased cost of living, respondents are unable to afford taxi fares to and from healthcare facilities.

"[I need] financial help to cover [the] travel from home to [the] doctor's surgery... [because of] expensive taxi fares."

Respondent 46 (Woman, 65+)

Impact on Families and Single Parenthood

A recurring theme mentioned through written responses is in regard to the Cost-of-Living Crisis and its impact on families with children. Indeed, **22 individual respondents** referred to their families, their children, and how the Cost-of-Living Crisis has made it more difficult to sustain their overall lifestyles. BSWN sought out specific terms ('mother', 'children', 'schools' and 'uniform') and devised the following categorisations based upon the frequency that certain topics were mentioned (See figure 17).

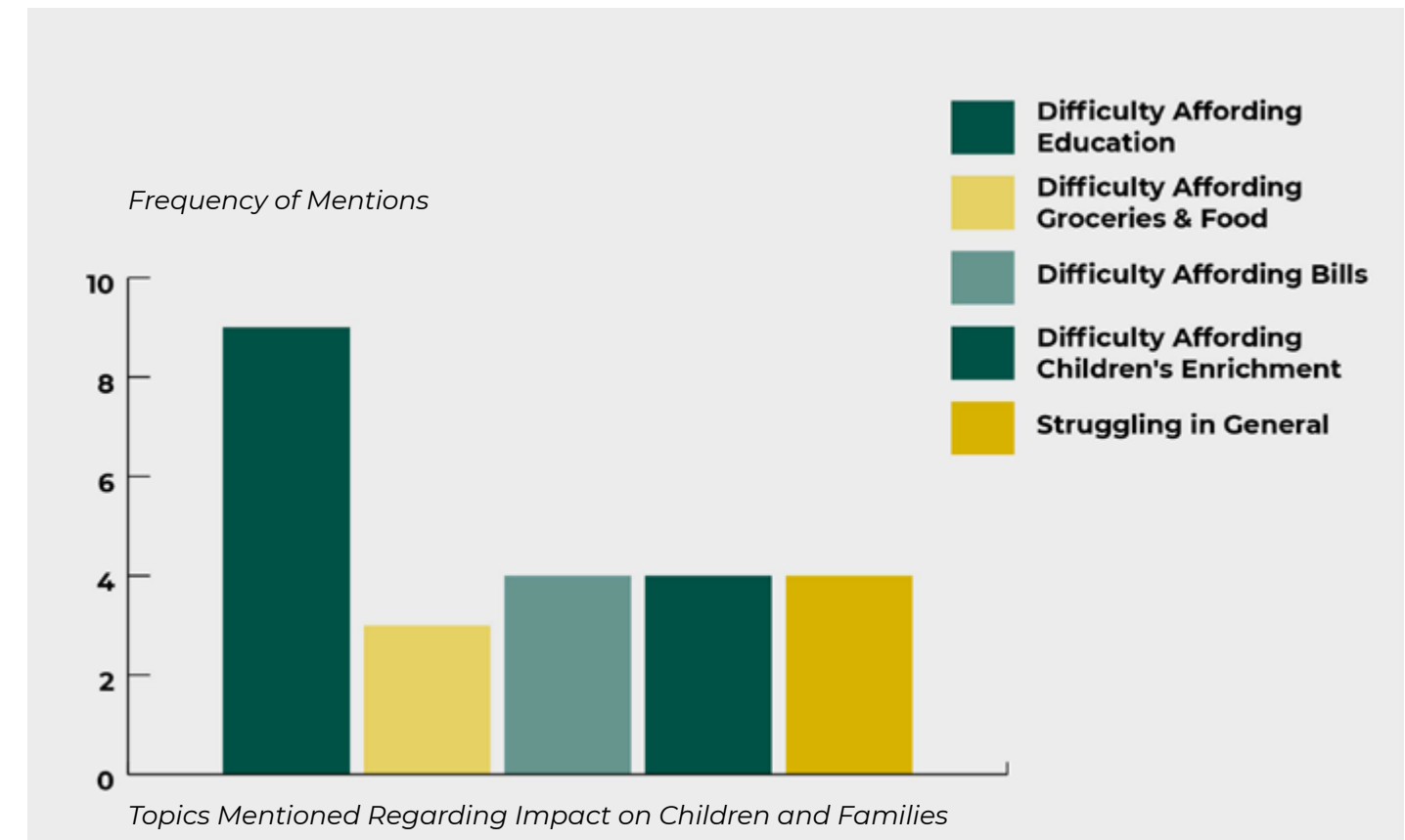


Figure 17. Frequency of Difficulties Mentioned by Families with Dependent Children

The results have led BSWN to conclude the following:

- The most pertinent concern for parents and guardians of children is their inability to afford education-related expenses. Indeed, education-related expenses were mentioned **9 times** by individual respondents, adversely impacting 41% of the 22 respondents with families.
- Respondents are primarily concerned with the cost of their children's school uniforms, followed by tuition fees, with other respondents mentioning the cost of technology and after-school activities.
- Respondents are equally concerned by utility bill expenses, children's enrichment expenses, and expenses in general, with each topic mentioned **4 times** respectively.
- Whilst difficulty in affording food and groceries is quantitatively the least pertinent, analysis of the qualitative responses reveal that parents and children are skipping meals due to the rising cost of groceries.
- 19 respondents (86%) out of the total 22 who referred to their families identified as Black. Moreover, almost half of the respondents – 10 respondents (45%) out of the 22 – identified their nationalities as Somali (See figure 18). None of the 22 respondents identified themselves as White. This has led BSWN to conclude that the Cost-of-Living Crisis in this sense is disproportionately impacting Black and Minoritised families with children, particularly Black families, and Somali families.

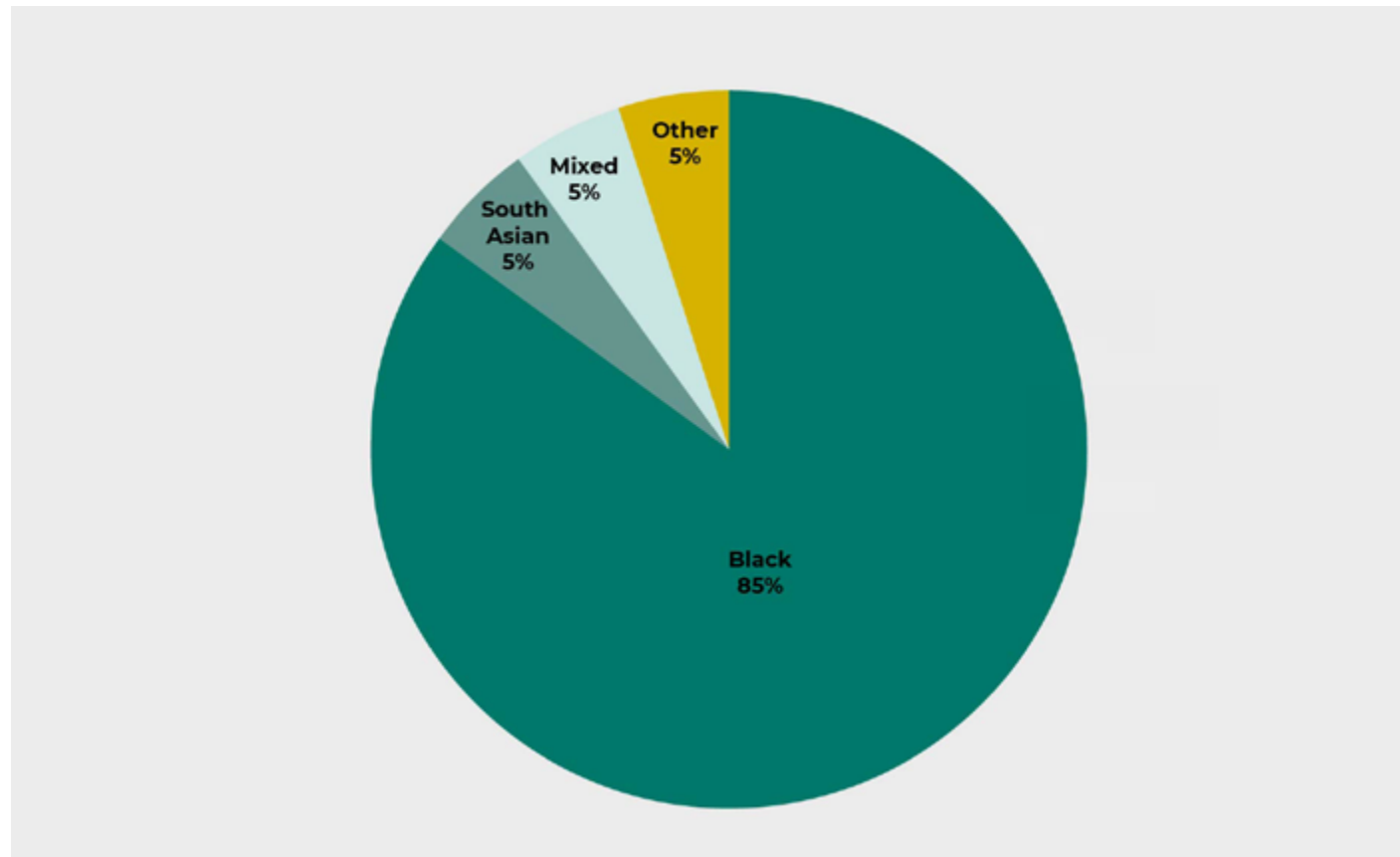


Figure 18 - Proportion of Respondents who Refer to Their Children Distributed by Ethnicity

“We have to skip meal[s] in order to feed our 7 children.”

Respondent 64 (Woman, 45-54)

“As a mother I’m struggling to put food on the table.”

Respondent 72 (Woman, 55-65)

“I don’t work. I have 8 children, 7 of my children go to school and I have problem paying for food and transport. My husband is self-employed. I also have a problem paying for bills. I also take universal credit and my income is low.”

Respondent 88 (35-44)

“[The crisis] makes living harder as the cost of everything is more than my income especially with 4 children and [I] am also a single mother.”

Respondent 133 (Woman, 35-44)

The main reasons for the difficulties they have provided could be attributed to the following:

a. Cost of School Uniforms

Respondents often cited school uniforms as a source of difficulty when it came to families’ financial stability. Indeed, the Children’s Society found that the average cost of a child’s school uniform ranged from £315 to £337 – dependent on the Key Stage of the child (Grice 2022). The Bristol City Council, as part of the LCPF support scheme, offers financial aid to help families’ save money through supermarket vouchers intended to cover school uniform (as well as food and other essentials). However, the LCPF is not intended to cover all uniform expenses (Cork 2022). Compounded by the cost of providing uniforms for larger families (with some respondents having upwards of 8 dependent children), as well as the rising cost of general living, families may find that they cannot afford the purchase of new school uniforms every year.

b. Large families

Respondents who claim to have dependent families cite the size of their families as a potential source of difficulty amidst the cost-of-living crisis. Respondents have provided a range of family sizes, with some having four children and multiple others having up to seven or eight dependent children. Resolution Foundation chief economist, Mike Brewer, states that larger families (those with more than three children), will – on average – pay £500 more on their energy bills than those who are single (Phillips 2022). Respondents who did not have children have even recognised the benefits of not having dependent children on their financial situation.

“I am lucky I have no mortgage and no dependent children, plus [I have] savings and well paid work.”

Respondent 20 (Woman, 55-65)

“I have 7 children which makes paying the bills harder because there are too [many] of us.”

Respondent 101 (Woman, 35-44)

c. Single Parenthood

A minority of respondents who claim to have dependent children are also single parents with low income. They have cited it as a significant difficulty in their financial situations. The Office for National Statistics 2022 Report ‘Financial Wealth: Wealth in Great Britain’ has revealed that single-parent families are the ‘most exposed’ in the ongoing economic crisis, with their savings 20 times smaller than the average (Thomas 2022).

“I am a single mother of 4, and all of the prices rising is not making it any easier on all the bills I have to pay. I work 2 jobs and it is still not enough to pay everything.”

Respondent 103 (Woman 35-44)

“Makes living harder as the cost of everything is more than my income especially with 4 children and [I] am also a single mother.”

Respondent 133 (35-44)

Conclusions

In the previous chapters, it was assessed how Black and Minoritised individuals are impacted by the Cost-of-Living Crisis. The most frequent concerns amongst individuals have been the direct impact that the crisis has had on people's finances, the mental health toll worsened by the lack of adequate mental health support, the impact on physical health and the lowered access to essential services, and the impact that it has on families with dependents, amongst other concerns.

It has been noted several times throughout this report that the aforementioned struggles do not act in isolation. Indeed, individuals are prone to being affected in several aspects of their lives. This struggle operates on top of the pre-existing structural inequities present in the UK society. Urgent action must be of the utmost importance, such as immediate direct financial aid sufficient to cover essentials items and services and adequate support to those who are impacted by systemic disadvantages – such as Black and Minoritised communities, older people, disabled people, and single parents' families.

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