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# Report from The All Wales Minority Ethnic Engagement Programme's Cost of Living Survey

## Grainne Connolly and Selima Bahadur, EYST Wales, June 2023





## About EYST Wales

EYST Wales is an award-winning, beneficiary-led organisation, established since 2005, which supports ethnic minority people in Wales to participate, integrate and be a valued part of Wales. We do this through delivering services which are targeted and culturally sensitive, addressing a broad range of areas including Black Asian Minority Ethnic young people, families, refugees & asylum seekers and challenging racism in the wider community. We also challenge negative racial stereotypes and promote better understanding of ethnic minorities and their contribution to Wales.

Since 2017, EYST Wales has been funded by the Welsh Government to deliver the All Wales Black Asian Minority Ethnic Engagement Programme, engaging broadly with ethnic minority individuals and organisations across Wales, gathering evidence of need and influencing public bodies to better meet the needs of minority ethnic people in Wales.

EYST Wales has contributed to the planning stages, creation and implementation of Welsh Government's Anti-racist Wales Action Plan.

## Background to the Survey

The All Wales Cost of Living Survey is intended to supplement the work of the Policy Officers and Programme Manager in understanding and evidencing the experiences of minority ethnic people across Wales, through a common set of questions to highlight the key issues that have resulted from the Cost of Living crisis.

The Cost of Living crisis is the current situation where the expenses associated with basic needs and essential goods and services have increased significantly, overtaking the growth of household incomes. This is causing financial difficulties and a strain for individuals and families in meeting their everyday needs.

Some examples of costs that are contributing to the crisis include housing expenses (rent or mortgage payments), energy bills, food prices, transportation costs, healthcare expenses, and the overall affordability of essential services such as childcare or education.

We extend our heartfelt gratitude to all the individuals who generously dedicated their time to complete the survey, sharing open, honest, and raw accounts of their experiences and current circumstances. We acknowledge that reading about the challenges faced by some individuals and families was difficult, yet we deeply appreciate their willingness to provide valuable insights. Thanks also to EYST Wales colleagues and Partners who helped us to distribute the survey and supported clients with completing it.



#### Methodology

Responses were collated using a Microsoft Forms survey based on recurring issues mentioned in forums, community engagement events and feedback from EYST colleagues who support clients from minority ethnic backgrounds, across Wales. The survey was open between February 2023 and May 2023 during which time responses were collected anonymously. All respondents were from Wales.

## **Ethnicity of Respondents**

While our initial focus was on people from a minority ethnic background, we found 5 individuals who did not place themselves into this classification responded and have been included in this report.

Survey Question: Do you identify as being from a Black, Asian or a Minority Ethnic background, including White Minority?

Yes 41

No 4

## Other 1

4 individuals answered "No" to this question and one answered "Other" expanding on this by commenting they were from a "Latin American" background.

#### **Survey Questions**

Our snapshot survey asked the following questions:

- 1. Are you worried about the current increase in energy bills and the cost of living?
- 2. Have you had to reduce your spending on energy bills and other living costs? (Additional question If yes, what changes have you had to make?)
- 3. Have you received financial help from UK and Welsh Government to help with these costs?
- 4. How well informed do you feel about help that may be available to you?
- 5. Is there anything happening in your community to help, such as warm spaces or food banks? (Additional Question If yes, have you made use of the support?)



6. Is there anything else you would like to say about how the Cost of Living Crisis is affecting you?

Each question was followed with an optional text box 'Can you tell us more?', and we will now break down results from individual questions, and the common themes that arose from respondent's further comments.

#### Worries about the Cost of Living and any changes made

Individuals were asked if they were worried about increases in energy bills and the cost of living with the option of 5 possible answers ranging from "Yes – Very Worried" to "Not Worried".

## Survey Question: Are you worried about the current increase in energy bills and the cost of living?

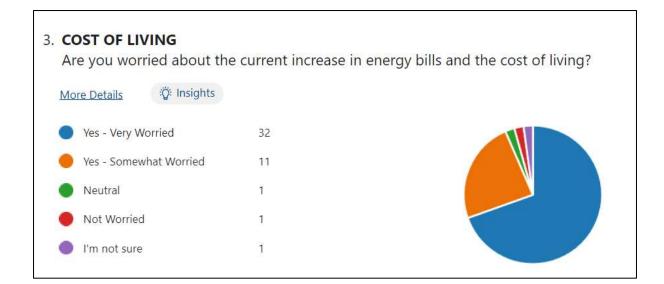
70% said "Yes – Very Worried"

24% said "Yes – Somewhat Worried"

2% said "Neutral"

2% said "Not sure"

2% said "Not Worried"







Respondents were asked if they had made any changes to spending habits in relation to their energy bills and other costs.

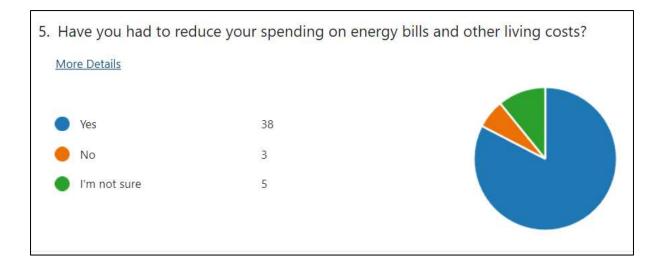
## Survey Question: Have you had to reduce your spending on energy bills and other living costs?

83% said "Yes"

6% said "No"

## 11% said "I'm not sure"

When asked further about what changes were made, **41%** mentioned changes to heating usage.



#### Support from Government and help available

To establish the help received with costs, we asked respondents if any help had been given from either the UK or Welsh Government to ease the financial burden on these individuals and their families.

Survey Question: Have you received financial help from UK and Welsh Government to help with these costs?

39% said "Yes"

50% said "No"

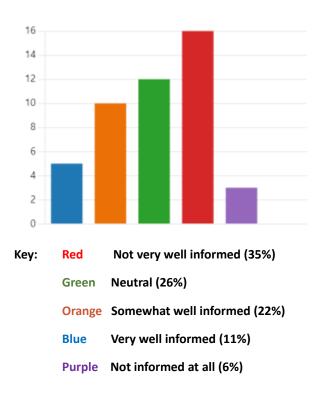


## 11% said "I'm not sure"

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We also wanted to know how informed respondents felt about help that may be available.

Survey Question: How well informed do you feel about help that may be available to you?





All Wales BAAME Programme

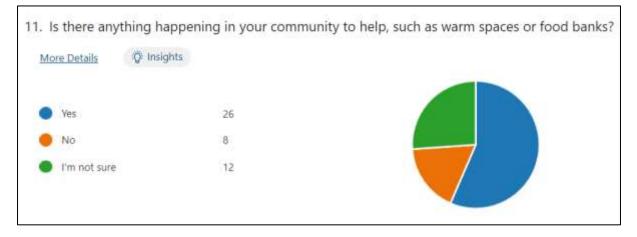
To establish what other support was available to respondents, within their own community, we asked the following question.

Survey Question: Is there anything happening in your community to help, such as warm spaces or food banks?

## 57% said "Yes"

## 17% said "No"

## 26% said "I'm not sure"



Additionally we asked the question 'If Yes, have you made use of the support?'

## 80% said No

## 20% said Yes

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<ul><li>Yes</li><li>No</li></ul>	8 32	



All Wales BAME Engagement Programme

When commenting further, there were a variety of reasons why this support was not being used, which we will look at in the next section.

The final question of the survey **"Is there anything else you would like to say about how the Cost of Living Crisis is affecting you?"** was a qualitative question, and we will also look at these responses in the next section.

## Who was worst affected?

Almost all of the survey respondents who said they were concerned about the Cost of Living Crisis and had to reduce spending to financially manage, were employed people and working families. There was an overwhelming common theme that being ineligible for financial support was having significant impacts on working families and individuals. Families in particular who were not eligible for means-tested support such as free school meals, uniform grants, council tax reductions, food banks, and Government Cost of Living Payments, reported the highest level of concern about the Cost of Living crisis.

"We are not eligible for a lot of the help that is being offered. This is due to our monthly family income "on paper". In reality, the situation is very different and feels surreal."

"I tried to apply for the help with energy bills scheme, but not being on any benefits automatically disqualifies one from applying. My children are not eligible for uniform grant or even free school meals. I am not exactly eligible to access food banks as I am not on any benefit and I have a job."

"I really can't reduce my energy bills much. Despite using less energy like cooking less and doing more meals that don't require much cooking, my bill is still ridiculously high. I have to find cheaper alternatives for clothing, especially for my children. My household is not eligible for any benefits. We just have to try to make our income cover all our needs."

Other people who stood out as being badly affected were those who had physical and mental health issues. Whilst they were more likely to be eligible for means-tested financial support, they often felt unable to access community-based support such as Food Banks and Warm Spaces.

"I had to leave my job due to severe deterioration and mobility issues. Hard to get out."



## All Wales BAME Programme

## "I don't go out much due to my anxiety and mobility issues due to my rheumatoid arthritis and general ill health"

Some people were particularly vulnerable to the impact of the Cost of Living Crisis, such as those who had no recourse to public funds, even if their income was below the threshold for means-tested support.

"We are ineligible for public funds because of student visa status."

## "No Recourse to Public Funds."

## **Outcomes/Impact of the Crisis**

Whilst this snapshot survey cannot provide a detailed picture of what the impact of the crisis is on our Ethnic Minority Communities, it gives us an insight into the present impact, and potential long-term outcomes.

In the short term, the uncertainty and instability of people's financial situation is causing high levels of anxiety and stress, especially as it is largely out of their control.

## "If it carries on like this, I wonder how I will survive"

"Prices for everything are going up, even people on good wages are struggling to make ends meet and it is not getting easier. The worry is how this is going to affect not just people's living standards but also their mental and physical health and wellbeing."

"I feel it's putting marginalised people further into a survival mode, which it is getting increasingly difficult to escape or find peace from. This also means that it's even harder for them to voice their concerns and risks them becoming further marginalised and ignored."

As people are forced to make difficult financial decisions between buying food or heating their homes, this has an impact on health outcomes when people are either not eating well, or living in cold, damp conditions. This is particularly concerning for those considered vulnerable.

"Through work, I have witnessed cost of living having impact on children, adults and elders having to struggle even to have one meal a day. Also effecting their physical and mental health more than ever before." Ethnic Minorities Tim Cymorth & Youth Support Lleiafrifoedd Ethnig Team Wales & leuenctid Cymru



"I am worried that my current household income can't cover our household expenses as well as the increasing household bills, especially when its really cold and need to have the house warm. I have elderly and very young children in my household."

"I am having great difficulty deciding whether to save on my food OR to keep warm and save for my fuel bills. I have chronic rheumatoid arthritis, asthma, depression, sleep apnea, narcolepsy, sight and hearing loss, diabetes and other health issues."

"I have arthritis in different parts of my body but do not use the heating as much as I need to."

The short-term impact of having to make decisions that negatively affect a person's overall health is lower quality of life, higher stress levels, worse mental health, more time off work on sick leave, and more pressure on GP surgeries and NHS services.

Potential long-term outcomes from ongoing poor diet and living conditions could be poor educational outcomes for children, increased levels of disease and chronic illness, increased dental issues, and a mental health epidemic, putting NHS services under incredible long-term strain, reducing life expectancy, and negatively impacting future career prospects, and market productivity.

Concern about our children's futures was mentioned many times by respondents, and it is clear that the Cost of Living crisis is having an immediate effect on Minority Ethnic young people, and their quality of life. This will inevitably lead to long term negative outcomes, as they have suddenly been costed-out of various life enhancing opportunities, as parents are forced to cut all but essential spending.

It was clear from the responses we received, that it was children from working families who were worst affected, as their families were not eligible for any means-tested support such as free school meals, uniform grants, free school transport, or any of the Cost of Living Payments. They were being hit hard by the Crisis, their incomes had not gone up, and there was no safety net of support packages for working people.

"Cancelled kids clubs, don't put heating on, don't eat out anymore, don't do activities for kids, shopping has reduced so much. Only buy essential clothes for kids"

"On limited budget. I have children and worried I will not be able to provide for them adequately."





"Don't know how to keep on top of all bills, shopping, kids clubs etc. So worried about kids futures. Impossible to save anything for their future"

## Lack of information

When answering the survey question 'How well Informed do you feel about help that may be available to you?', only 32% of respondents said they felt informed. 26% felt neutral, and the majority, 42%, felt uninformed. This highlighted that many people may not be aware of support that is available to them and therefore may be missing out.

There were many additional comments on this subject, which also highlighted that people weren't sure where to look for information, were receiving it from various unverified sources, and when they did find information, it was considered confusing, and there were accessibility issues around language barriers, tech poverty, disability, and literacy.

"I don't know where to get the information from"

"Not getting much information from local authority, sometimes from Wales Online but very confusing for me and worse for those with digital exclusion, language barriers, visual impairment, and other difficulties."

"The language and accessibility is really hard to be honest. Even the English language is hard. Also as both husband and me work I feel there's never any help for us."

"It's all very confusing as I have mental health issues alongside my many other health issues that causes confusion and anxiety.."

Some employed people made assumptions they would not be eligible for support, regardless of their income. Again, some felt it wasn't easy to check if this was true or not, due to not knowing where to look, and having limited free time to search.

"Me and husband work so don't think we are entitled to anything"

"Working full time, I don't have the time or energy to go around searching to see what help is available."

## **Community Support**



As our communities faced rapid increases in their heating bills and food costs going into the winter of 2022, many community organisations and groups responded, to offer what support they could. This took the shape of additional Food Banks/Pantries, and Warm Spaces, to ensure community members had access to subsidised food, and somewhere warm to go, if people could not heat their own home.

During our survey in 2023, we wanted to know if our Minority Ethnic Communities had used the community-based support that was available.

When asked the question 'Is there anything happening in your community to help, such as Food Banks and Warm Spaces?' 57% said yes, with 28% not being sure. Of the 57% who said community support was available, 80% were not using it. The reasons for this were varied, but the most common reason was linked to poor physical and mental health, and therefore feeling they were not accessible.

"I don't go out much due to my anxiety and mobility issues due to my rheumatoid arthritis and general ill health."

"I had to leave my job due to severe deterioration and mobility issues. Hard to get out, and to get information is hard.."

"Too far to go. Weather is so bad. Afraid to go out."

For some, there was a social stigma attached to using this support. They felt shame and embarrassment at other community members perceiving them as struggling.

## "Too embarrassed"

Others noted that although there was support in the community, it didn't feel diverse, or a welcome space for Ethnic Minority people. It was highlighted that this was particularly lacking for older Ethnic Minority people, who are often more isolated and have more cultural barriers than younger generations.

## "There are food hubs and warm spaces but not much specifically for ethnic minority communities, especially older Ethnic Minority people."

For some respondents living within family units, it was impractical to use the warm space options.





## "With regards to warm spaces, do I take my entire household to a warm space and then at the end of the day move back to our own home at bedtime?"

For many respondents who were employed, they could not access food banks or warm spaces, as many places only offer these services during working hours. This again highlights how employed people are being shut out of support that could help them. This will be felt particularly keenly by people with No Recourse to Public Funds, in low paid jobs.

"I have to work every day"

"There is no time to spend anywhere else after work"

To end the survey, we asked a final question 'Is there anything else you would like to say about how the Cost of Living Crisis is Affecting You?'

The following comments summarise the key messages that have been shared throughout this report.

"There is a lot of help for people on benefits but what about those who are working hard and giving back through taxes and are not eligible for anything. So have to struggle on low income. There isn't even support for childcare, how are working parents meant to survive in this difficult era"

"When is the government going to start thinking and doing things for the people and not just for the companies & banks that are taking everything from us"

"Hearing about this crisis from our primary-school child is sad. Children understand and are helpless regarding the situation and this certainly can impact their emotional health long term."

"The main issue is everything has gone up and it's getting harder to make ends meet- I regularly run out of money"

"Going into shops in town centre to get warm."

"I wish people who are working get a little more help."

"Things and living costs are getting unbearable"





"Just Surviving".

"Our dentist has gone private. We cannot afford dental care."

"Fear what the future holds in store."

"It would be financially better for me to reduce my hours as then I would be eligible for support"

"Many people are having to choose between paying their rent and fuelling their car and paying childcare so they can still go to work, between paying their bills and feeding their family."

"Just getting beyond ridiculous."

## Summary

As outlined in the 'Background to the Survey', undertaking this snapshot survey was intended to support our work on the All Wales Black, Asian, Minority Ethnic Engagement Programme, enabling us to keep Welsh Government up to date on the present experiences of Minority Ethnic Communities in Wales.

The Cost of Living survey was able to capture how Minority Ethnic people in Wales were feeling, following the first winter since the beginning of this crisis, and in what ways it was affecting them.

From the responses collated, and the common themes that have come from these, we make the following recommendations to Welsh Government, Third Sector/Community Support Organisations, and educational settings.

## There must be more help for working families and individuals.

## Recommendations for Welsh Government

Subsidise learning opportunities such as music lessons, sports clubs, and after school clubs for all children (Suggested eligibility threshold – total household income below £40,000)





- Extend Uniform grants to working families currently not eligible. (Suggested eligibility threshold total household income below £40,000)
- Extend free school lunches and vouchers to working families currently not eligible (suggested eligibility threshold – total household income below £40,000)
- Information sharing must be clearer and more accessible. Many people don't know where to go to get the correct information about what support is available. Information sites need to be more easily navigable, well marketed through all channels available, and produced in multiple languages

## *Recommendations for schools* and educational settings

- Set up uniform exchanges and food pantries and ensure marketing of these sends a clear message that they are also available to working families, not means tested.
  Ensure marketing and information is multi-lingual
- Change school policies to ensure minimal school logo/badged items of clothing
- Ensure provision of free sanitary products in all secondary school toilet facilities
- Universities must take responsibility for the welfare of international students. International students arriving in Wales are forced into poverty, food deprivation and financial difficulties while the universities are benefiting financially. They must provide tailored culturally sensitive care, information and support, including signposting to minority ethnic organisations as needed.

## <u>Community support must be more flexible to accommodate the diversity of need.</u> *Recommendations for Third Sector/Community Organisations*

- Food Pantries and food banks should ensure they are open at least once a week at a time that suits working people, and send clear messaging that support is not means-tested and is available to all
- Food bank and food pantry stocks must represent the dynamic cultural needs of the community
- Marketing/information for food pantries and warm spaces/family events should be produced in common community languages to ensure minoritised people feel

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included and informed. Marketing should also be shared through as many channels as possible to reach more people

- Community support organisations need to consider how they reach out and support people who cannot access community hubs, due to mental and physical ill health. This could be through delivery services of food, buddy/befriender services, and support to access online groups
- Better collaboration between support organisations, to offer more services in more areas
- Must raise awareness of local, culturally sensitive, minority ethnic organisations and groups available for signposting, referrals and support

## Impact of Crisis on Mental and Physical Health must be considered and addressed.

#### **Recommendations for Welsh Government**

- Food vouchers for fruit, vegetables and meat need to be available for working people who are not currently eligible
- Prioritise creation of mental health support that is culturally appropriate and available in common community languages
- Include culturally sensitive and specific mental health support as part of support package offered to resettled Refugees as a result fulfilling part of Welsh Government's commitment to its Nation of Sanctuary Plan.
- Ensure GP surgeries, that receive Welsh Government funding, train all staff on how to be a 'Safe Surgery' and undertake consultations to explore why so many people do not get the translation support they need when accessing primary care. GP surgeries, and social work professionals MUST ensure they access language line when needed
- GP surgeries need to consider language barriers and digital barriers of some minority ethnic individuals and families. GP's must offer alternative accessible appointment making paths to the traditional appointment making systems and walk-in appointments.



## Recommendations for Third Sector/Community Organisations

- Ensure volunteers at Community Food banks and similar support groups are trained to recognise a decline in someone's mental health, how to approach this, and where to signpost the person for relevant support
- Consider running buddy/befriender projects to reduce isolation, particularly for people who cannot easily access hubs
- Run mental health campaigns through media channels, to promote how your various projects can help improve mental health and break down social stigma of mental health issues

#### **Recommendations for schools**

- Prepare for mental health impact on children and young people, who feel anxious about family finances and the future
- Focus on school projects that increase resilience to food costs and energy bills
- Empower students to feel they can make a positive difference to the situation
- Ensure projects reflect the diversity of students, in terms of cultural food growing and meal prepping etc.
- Must accept responsibilities and duty of care for students outside of the education premises and establishment. Schools needs to be aware of support available, from local minority ethnic organisations and groups in the catchment areas, and nationally

For any queries or more information on the results of this survey, please contact the All Wales Black Asian Minority Ethnic Engagement Team on <u>info@eyst.org.uk</u>

www.eyst.org.uk