The Impact Of The Cost-Of-Living Crisis On Older Ethnic Minority People Living In Greater Manchester

OCTOBER 2023

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Acknowledgments

With thanks to all of the participants who spoke to us about their lives for this research.

Funding was awarded to the project team from the University of Manchester, School of Environment, Education and Development New Horizons Research & Scholarship Fund and Manchester Institute for Collaborative Research on Ageing Seedcorn award.

With thanks to Jo Garsden (GM Ageing Hub, GMCA), Elaine Morgan (GMCA), Thea Monk, Dave Thorley, Jason Bergen (Age Friendly Manchester, Manchester City Council) Aideen Young (Centre for Ageing Better) for their comments on a draft of this report.

Thanks to Katayha Gould for designing this report (see website for further details). https://goldiedesignstudio.myshopify.com/

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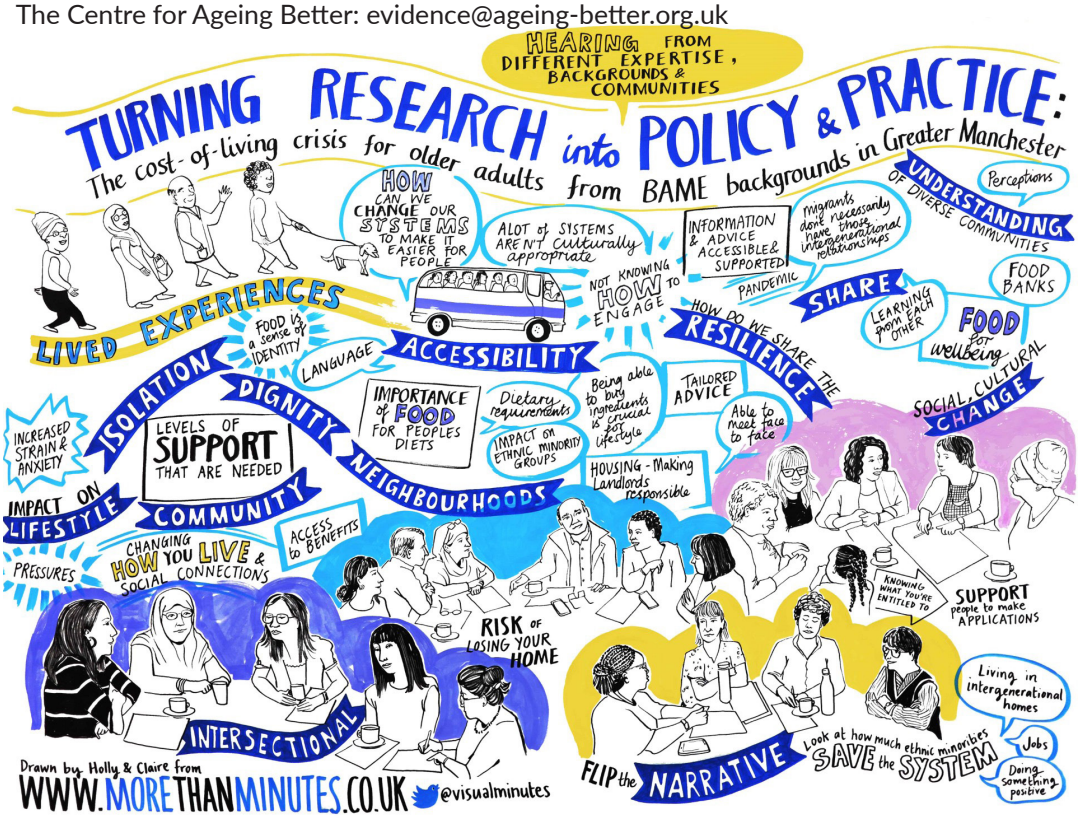

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Executive Summary

Older people in the UK are experiencing a combination of pressures arising from the cost-of-living crisis, the impact of COVID-19, and cuts affecting health and social care. This report focuses on the first of these, *arguing that whilst rising food, energy and housing costs affect the quality of life of large numbers of older people, the effects vary in severity across different groups and individuals.*

The report draws on national data but has a particular focus on Greater Manchester, arguing that the cost-of-living crisis is having a disproportionate impact on older African and Caribbean, South Asian and other ethnic minorities. It draws on research about the lived experience of older people from specific ethnic minority backgrounds, along with a number of organisations working on their behalf.

- The findings show that the cost-of-living crisis is having a disproportionate impact on older Black, Asian and other ethnic minorities: existing inequalities place minority ethnic groups at heightened risk from the effects of high inflation and associated pressures.

- The report focuses on the damaging consequences of f*ood insecurity and rising fuel* costs reported both by the community organisations and older people interviewed for our research.

- The analysis highlights particular changes affecting older people, i*ncluding deterioration in mental and physical health, pressures on family life, housing, and everyday spending.*

- The final section discusses the *types of support available and gaps in existing services.* Services were in some cases struggling to maintain adequate levels of support, reflecting cuts to their funding, and a decline in the number of volunteers.

- Both the i*ncrease in the numbers and proportions of ethnic minority groups*, as well as their diversity, highlight the importance of tackling the problems associated with poverty, rising energy costs, and poor housing, discussed in this report.

Many of the challenges people from African and Caribbean, South Asian and other ethnic minorities are facing around financial hardship are similar to those of older people from a variety of ethnic backgrounds, including White British people. But this report highlights that there are also some *distinctive characteristics* which are more likely to place older people from ethnic minority backgrounds at risk of economic hardship and social exclusion.

These include: *the long-term impact of the pandemic, housing insecurity, the rising price of imported food, racism and discrimination, and language barriers resulting in limited access to services.*

Considering the challenges which lie ahead, the report makes a series of recommendations for policy makers, researchers and community organisations to consider, including:

1. Develop greater awareness around the ways that the cost-of-living crisis is affecting older people from ethnic minority communities.

While it is important to highlight the extent of the impact of the cost-of-living crisis on older people from ethnic minority backgrounds, it should also be recognised that there is *considerable diversity* within and across different communities.

For example, people born and brought up in the UK are likely to have a different experience compared to those who migrated in later life. In order to develop a deeper understanding of the specific experiences of older people from ethnic minority backgrounds, *greater awareness is needed about the variety of experiences amongst communities, and contrasts between different groups.*

2. Prioritise culturally appropriate community food provisions (such as food banks and lunch clubs).

This research highlights the importance of ensuring that older people have access to affordable, healthy and culturally appropriate food.

Face-to-face services and informal spaces for older people to socialise should be prioritised with support provided by staff and volunteers who speak a range of languages to ensure that older people feel welcome and included. Since local council budgets are unlikely to increase, new provisions could 'piggyback' on existing services and spaces, including faith organisations and local libraries to offer this sort of support.

3. Support older people from ethnic minority backgrounds with cultural sensitivity.

All services must be culturally sensitive to help maintain the independence of older people and respect their diverse identities and backgrounds. This should involve face-to-face specialist advice around debt, finances, pensions and other benefits, tailored to the specific needs of various groups to counteract different forms of stigma.

These services could be provided by appropriately trained staff working for organisations who support ethnic minority communities. Rather than describing pensions as benefits, using words such as 'top-ups' and 'entitlements' may be more appropriate to encourage older people to access appropriate support.

4. Focus on reinvesting in public services and address structural inequality

As the older population is set to become more ethnically diverse in the years ahead, tackling inequality should be a priority for national government. This research supports the following proposals:

- Establish a *Commissioner for Older People and Ageing* in England, in order to ensure that the diverse range of voices in later life are championed.
- A new governmental *race equality strategy*, to prevent gaps in finances and health in later life widening further.
- The government to apply a *race equality lens* to the 'Levelling Up' agenda in order to acknowledge and address inequalities among different ethnic groups.

Introduction

This report examines the impact of the cost-of-living crisis, with a particular focus on older people from different ethnic minority groups. It combines national data with interviews both with older people as well as representatives of the organisations working on their behalf. In 2020, members of the Manchester Urban Ageing Research Group (see MUARG for further details) based at the University of Manchester, carried out a study exploring the impact of COVID-19.

Working with a network of 21 community organisations across the Greater Manchester region, the study found that that the virus had the greatest impact on areas characterised by high levels of deprivation, on people living alone, and people from African Caribbean and South Asian Communities.[i]

Ethnic minority groups were highly vulnerable to the effects of COVID-19, whether through elevated rates of mortality affecting their communities, long-term illness, the effects of overcrowded housing, or the nature of their employment. None of the factors which increased the vulnerability of different groups have been reduced or eliminated. Indeed, issues such as the long-term decline in wages, pressures on health and social care, inadequate housing in inner-city areas, and the cost-of-living crisis, have increased the problems facing such groups.[ii]

To examine these problems, this scoping study focuses specially on *the impact of the cost-of-living crisis on older adults from ethnic minority backgrounds living in Greater Manchester.*

The research followed a collaborative approach, bringing together researchers from the University of Manchester, the Manchester BME Network, and the Centre for Ageing Better. The report summarises the main findings from the research and makes a series of policy recommendations to address the challenges which lie ahead in Winter 2023-2024 and beyond.

The report uses the term 'ethnic minorities' to describe the South Asian and Black, African and Caribbean participants included in the research. This term encompasses all ethnic groups except the White British group (including minorities, such as Gypsy, Roma and Irish Traveller groups). However, the focus of the research was specifically on older people from African and Caribbean and South Asian communities.

Following the Government's 2022 recommendation, we do not use the term 'BAME' (Black Asian Minority Ethnic) due to concerns that it disguises substantial differences in outcomes between ethnic groups.[iii] The authors of this report view ethnicity not as something essential, intrinsic or fixed, but as socially constructed, a way of labelling and grouping people that has been devised by society throughout a long history of classifications.[iv]

Inequalities among the older population

There is a widespread stereotype of older people as less affected by the financial pressures which affect other age and social groups. However, the reality is that more than *two million pensioners* in the UK live below the poverty line, with many more living just above it.[v] Those at greatest risk include single people, women, people from minoritised ethnic communities, private renters, carers, and people with long-term conditions or disabilities. For these groups, COVID-19 introduced new forms of vulnerability, placing them at greater risk of social exclusion.[vi]

However, as our work across Greater Manchester indicates, the impact of the cost-of-living crisis has had a disproportionate impact on certain groups and communities. To examine this further, our report focuses upon the lived experiences of Black African and Caribbean, Bangladeshi, Sri Lankan, Indian and Pakistani residents aged 50 and over, together with organisations working on their behalf.

What is the cost-of-living crisis?

The 'cost-of-living crisis' refers to the fall in 'real' disposable incomes (after being adjusted for inflation, taxes and benefits) that the UK has experienced since late 2021.[vii] During this period, prices have seen a steady increase. Housing and household services (which include electricity and gas), as well as food and non-alcoholic beverages, saw the steepest change.

For example, between June 2022-2023, the cost of items such as frozen vegetables, olive oil, and sugar increased by over 31%. The government responded to the crisis with several packages of support throughout 2022-23, including income support totalling £59.8bn, and plans to spend a further £21.5bn in 2023/24. However, despite government assistance, household incomes are not expected to return to 2021 levels in real terms until 2027. Most government support for energy bills has ended (apart from the means tested Cost-of-Living payments 2023-2024), with concern regarding how those on the lowest incomes will cope in the winter ahead and beyond.

While rising prices are unprecedented, the 'cost-of-living' crisis should be considered within the context of decades of welfare reform, the 2008-2010 financial crisis, post-2010 austerity, and the COVID-19 pandemic.[viii] For much of the 2010s, support for families in the social security system failed to keep pace with the rising cost of living.[ix]

- Austerity policies saw multi-billion pound reductions in public expenditure, a public sector pay freeze, along with dramatic cuts to welfare spending.[x]
- Over the last decade, for those living beneath the poverty line, average incomes for Black and ethnic minority people have fallen faster and deeper (by six percentage points) than they have for White people (by one percentage point). This has become particularly pronounced since the onset of COVID-19.[xi]

Why is it important to do research with older people from ethnic minority backgrounds?

The report focuses on the lives of older people from ethnic minority backgrounds, as they are likely to experience:

1. Higher rates of poverty:

- Older people from Black and Asian ethnic groups are around twice as likely to be living in poverty as White pensioners. Older minority ethnic groups have lower average incomes, are more likely to receive means-tested benefits, and less likely to receive private pensions.[xii]
- Black and minority ethnic people were most affected by the economic shocks associated with the global financial crisis and COVID-19. These groups were also especially hit by the pandemic with higher death rates, and higher levels of poverty.[xiii]
- Despite only making up around 15% of the population in the UK, more than a quarter (26%) of those in 'deep poverty' (i.e. more than 50% below the poverty line) are from a minority ethnic background and make up a growing share of those on the lowest incomes. As a result, Black and minority ethnic people are currently 2.2 times more likely to be in deep poverty than White people, with people of Bangladeshi origin more than three times more likely.[xiv]

2. Worse health outcomes:

- Ethnic minority people have up to three years' lower life expectancy, up to seven years' lower healthy life expectancy, and worse health-related quality of life compared with their White counterparts.[xv]
- Health outcomes in recent decades have been consistently poor for Pakistani and Bangladeshi people. They have the worst health out of all ethnic groups at almost every stage of the life-course. But older age is where the ethnic inequalities are starkest, with Pakistani and Bangladeshi people displaying levels of poor health up to twice as high as those of the White majority group.[xvi]
- Ethnic minority groups were disproportionately affected by the pandemic, with higher death rates, unemployment rates, and levels of poverty.[xvii]

3. Disproportionate impact of cuts from public services:

- Over the last decade, changes to the tax and social security system have affected social groups in different ways. In real terms, White families now receive £454 less every year on average in cash benefits than they did a decade ago. But this rises to £806 less a year for Black and minority ethnic families, and £1,635 for Black families. Black and minority ethnic women have been some of the worst affected and currently receive £1,040 less than they did a decade ago.[xviii]
- Cuts to state support has shifted responsibility for economic security away from national government, on to citizens. Significantly, this has been shown to disproportionately affect women, particularly low-income, disabled, and Black, Asian and Minority Ethnic women.[xix]

4. Higher living costs:

- The Office for National Statistics (ONS) report that around 4 in 10 (44%) White adults reported finding it difficult to afford their energy bills, compared with around two-thirds (69%) for Black or Black British adults, and around 6 in 10 (59%) Asian or Asian British adults.[xx]
- Black, Asian and other minority ethnic households are likely to experience an average increase in the cost-of-living 1.6 times higher than their White counterparts. The reason for this is that individuals on low or insecure incomes are often forced into pricier arrangements such as prepayment meters, higher-cost credit, or being unable to buy everyday goods such as food in bulk.[xxi]

Changing demographics of the older population

The national picture

The UK is home to more than 8 million people who identify as belonging to an ethnic minority group. Data from the 2021 Census shows that the older (60 plus) population in England is more diverse than ten years ago, although less so in comparison to the younger population (Figure 1).[xxii]

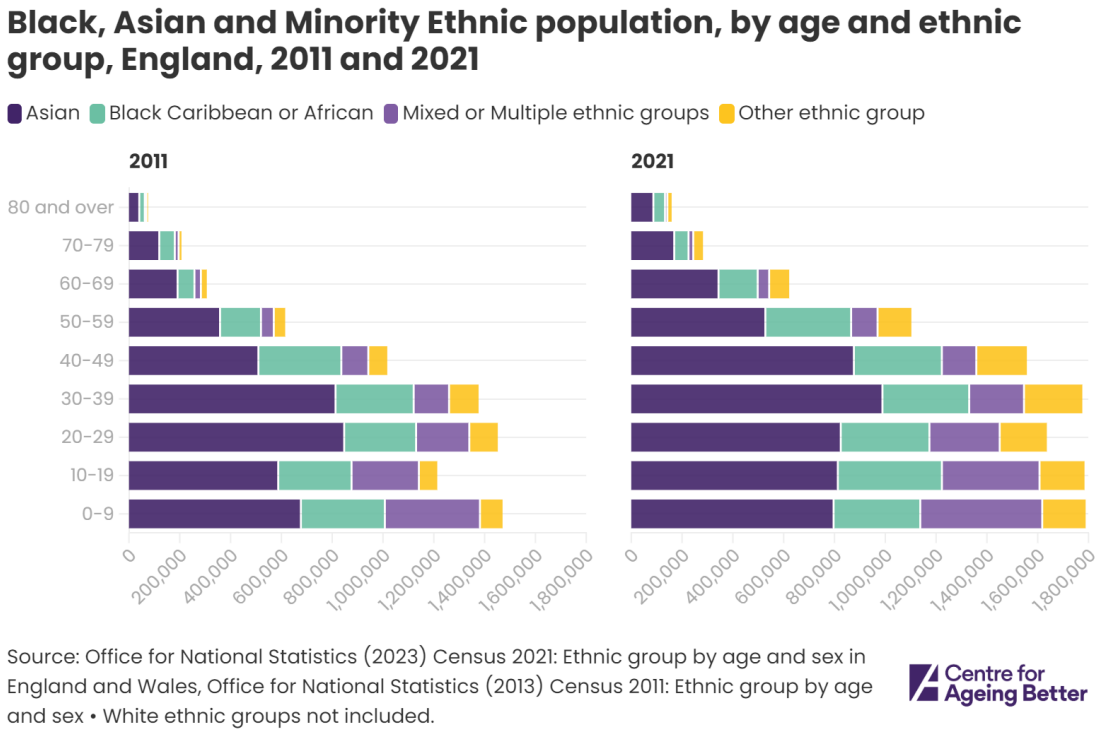


Figure 1: BAME population by age and ethnicity (source: Centre for Ageing Better).

- While the number of people aged 65 and older in the population has increased by 20% (to 10.4 million), the number of over-65s from ethnic minority backgrounds has increased by 70% (to 698,000).
- The age profiles of most other ethnic communities tend to be younger than for the White British community and the median age of almost all these communities increased between 2011 and 2021. The percentage of people aged 40-49 who identify as White British (67%) is lower than for 50-59 year olds (80%) indicating increasing ethnic diversity in the population as the younger cohorts themselves enter mid- and late-life.

Demographic change in Greater Manchester

Population change across the region is characterised by a significant growth of those aged 55 and over, as well as those aged 75 and over, as well as an expansion in the ethnic minority population:

- In the 2021 Census, 27.4% of the Greater Manchester population was 55 or over; this is projected to rise to 30.1% by 2041.[xxiii]
- The largest growth will be seen in the population over 75. Estimates suggest that within the Greater Manchester region, by 2041, 9.9% of the total population will be 75 and over, which is an increase of 46.2% from 2021 – from 209,205 to 305,888.[xxiv]

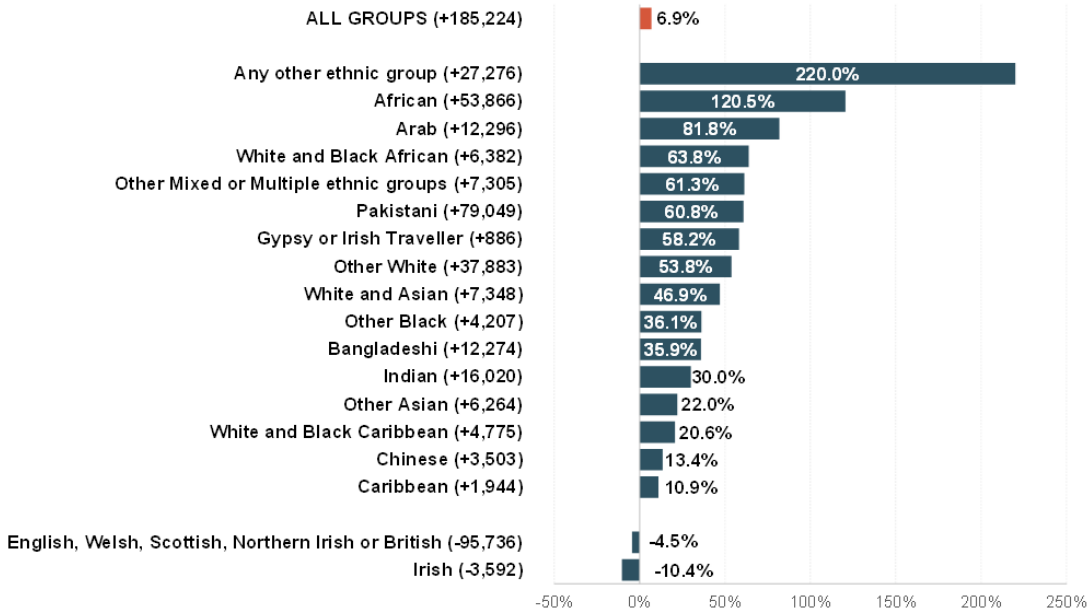


Figure 2: Percentage change ethnic sub-group population in Greater Manchester 2011-2021 (Source GMCA, 2023).

- Results from the 2021 Census (Figure 2) reveal that less than half the population of Manchester identify as White British, in contrast with Greater Manchester where 71.3% identify as White British. The largest group after White British is Asian British Pakistani which comprises 11.9% of the population in Manchester and 7.3% in Greater Manchester. Notably different when comparing ethnicity across age groups, Manchester has a significant group of older people identifying as Black British Caribbean, as well as those identifying as Black British African.
- A quarter of Greater Manchester's ethnic minority population arrived in the UK in the period between the 2011 and 2021 censuses. These new arrivals accounted for more than three quarters (77.4%) of the increase in the city region's ethnic minority population since 2011.[xxv]
- In 2021, Manchester was the most ethnically diverse district in Greater Manchester, with 283,366 residents from an ethnic minority – this equated to 51.3%, a majority of the population for the first time since the Census began reporting ethnicity in 1991.[xxvi] While the population of over 50s is only around 22% of the population, it is predicted that this figure is likely to increase, as the overall population is ageing and becoming more diverse.
- All ten Greater Manchester districts saw increases in their ethnic minority populations between 2011 and 2021. In numerical terms, ethnic minority populations grew the most in districts where these populations were larger at the start of the period.[xxvii]

Both the increase in the numbers and proportions of ethnic minority groups, as well as their diversity, highlight the importance of tackling the problems associated with poverty, rising energy costs, and poor housing, discussed in this report.

Methodology

Our Approach

The research was carried out in collaboration with the Manchester BME Network and the Centre for Ageing Better using a co-research approach.

- Co-research is often used as an umbrella term to encompass a family of approaches including 'participatory' and 'emancipatory' and 'inclusive' research.[xxviii]
- Co-research methodologies aim to prioritise collective decision-making and devolved power, with attempts to empower community citizens and to promote knowledge production within communities.[xxix]
- These approaches are important when working with minoritised populations whose voices are typically neglected in traditional research and are most affected by injustice.[xxx]

The study focused on understanding the lived experience of older people in the context of rising energy, food and housing costs.

- The interviews highlight that economic austerity processes and policies have critical personal consequences for people's everyday lives, which as yet, have received insufficient attention.[xxxi]
- Bringing lived experience into discussions about policymaking is vital in order to create positive narratives about the lives of people living in economic hardship.[xxxii]

The study was approved by the University of Manchester Ethics Committee.

Research Questions

- Our research questions were:
- What impact is the cost-of-living crisis having on the everyday lives of older ethnic minority people?
- What types of support are available to different groups of older people? And, what gaps in support are there?
- What new services and additional support for existing groups might be needed given the present crisis?

Our Methods

Table 1 Methodology of the study

Stages of our research	Methods and outcomes
Literature review	Consulted a wide range of academic and policy sources to explore the context around the cost-of-living crisis. A booklet was produced with the key findings, and disseminated at the workshop[xxxiii]
Collaborative workshop: '*Living through the cost-of-living crisis: sharing experiences and* Learning' (January 2023)	The Manchester BME Network invited older people and partner organisations who work with ethnic minority older people (including Burnage Buddies, Better We, Ethnic Health Forum, Global Vision, KSS Community Hub, Mustafia Sharif Charity and Rafiki Food Network). Discussions were organised around experiences of the cost-of-living crisis, and what learning could be taken from these examples. The discussions were recorded. Notes were made and circulated to participating organisations in order to create feedback and further discussion after the event.
Interviews	Interviews with 5 community organisations and 12 older people identified through the Manchester BME Network were carried out. The interview guide was developed in collaboration with the Manchester BME Network, who made suggestions about how to ask questions in a manner which was culturally sensitive. Questions focused on what impact the cost-of-living crisis was having on the everyday lives of older ethnic minority people, what types of challenges they face due to the rise in energy and food prices, and the types of support on offer from community and voluntary organisations. Interviews were carried out in the language of choice of the participants. Some interviews were audio-recorded, notes were taken for those who did not wish to be.
Co-analysis workshop	A co-analysis session was held where members of the research team and Manchester BME Network discussed themes arising in the interviews and their personal reflections on the interviews. These reflections have been woven into the analysis of this report.
Collaborative workshop: Turning research into policy and practice: The cost-of-living crisis for older adults from BAME backgrounds in Greater Manchester. (July 2023)	Attendees included older people and partner organisations who work with ethnic minority older people to analyse some of the emerging findings from the interviews and to work together to discuss how they could be translated into policy and practice. A roundtable was held, including presentations from Elaine Morgan (Greater Manchester Combined Authority); Sarah Campbell (Manchester Metropolitan University); Adele Hunt (Centre for Ageing Better) and Circle Steele (Wai Yin Society). The speakers reflected on what lessons could be learnt from the lived experiences of the cost-of-living crisis for policy and practice? Visual minutes were made to represent the main topics of discussions (see page 2).

Carrying out the interviews

Four community researchers from Manchester BME Network carried out the 12 interviews with older people. They drew on their links with members of the older ethnic minority community. Interviews were carried out in the language of choice of participants, with each individual paid £50 for their involvement in the project, to reimburse them for their time.

In the co-analysis workshop, the community researchers reflected on their experiences of undertaking the interviews. They were struck by the personal and sensitive nature of some of the conversations. As one co-researcher described: '*It was quite emotive to know the extent they [older people] are suffering.*' The co-researchers commented on how the interviews provided a novel opportunity to talk to older people about subjects which are often difficult to broach. The co-researchers had generally known the interviewees for a number of years, building trusting relationships with them, hence they were able to speak openly and freely about sensitive topics. One researcher commented:

Participants shared stories about challenging life events, such as migrating to the UK, coping with limited finances and facing discrimination and racism, as well as personal events such as divorce and ill-health. The co-researchers were keen to emphasise the resilience and resourcefulness of the older people interviewed, challenging views which present them as victims and powerless. The reflections of the co-researchers added great depth and insight relating to the lived experiences of the people interviewed and have been woven throughout the report.

'I have known many of these people for more than 10 years but it's not everyday that you can ask these questions. And it's not everyday that their voices are heard....It's about trust, it shows that people trust us with their lives and explained about confidentiality. This trust has been built over the years, built on openness and trust and transparency' (co-researcher).

Sample

The first stage of the research comprised interviews with various organisations, which included statutory service providers, community and voluntary sector centres, neighbourhood associations, and local government initiatives supporting older people.

While not all organisations focused solely on the needs of older populations from ethnic minority backgrounds, all ran activities and services which catered for people aged 50 and over.

The second stage of the research involved telephone interviews with 12 *older people from a variety of ethnic minority backgrounds* (Table 4).

Research findings

The findings are presented as follows:

1. The first section reports on the changes in everyday life which were spoken about in the interviews examining the impact of *food insecurity, rising fuel bills and everyday spending.*
2. The second section examines the impacts of these changes on *physical and mental health, social relationships, and housing.*
3. The third section explores *types of support on offer and gaps in services.*

Table 2. Study Sample

	Age	Gender	Ethnicity	Household	Employed or volunteers	Health
1.	54	F	Sri Lankan	Lives with husband and 2 sons	Voluntary work	Not mentioned
2.	64	F	Black Caribbean	Lives alone	Not working	Poor health
3.	53	F	Black British	Lives with partner and grandchildren	Part time employed	Poor health
4.	57	F	Black British	Lives with daughter	Part time work	Poor health
5.	76	M	Indian	Lives alone	Retired	Not mentioned
6.	76	F	Black African	Lives with son	Retired	Poor health
7.	58	F	Bangladeshi	Elderly mum and 2 adult children	Not working	Poor health
8.	73	M	British African	Lives with wife	Retired	Poor health
9.	53	F	Black African	Lives with daughter	Not working	Poor health
10.	53	F	Black African	Lives with husband, son and granddaughter	Not working	Not specified
11.	65	F	Black African	Lives alone	Working full time	Not specified
12.	59	F	Pakistani	Lives with husband	Carer for husband	Not specified

Changes to Everyday Life

Food insecurity

Our research found that one consequence of the pressures on everyday spending was that some participants were forced to **skip meals or change the way in which food was prepared.** For example, microwaves rather than ovens might be used; or people might restrict themselves to one hot meal a day to reduce energy and food costs. One older person interviewed described how she prioritised the needs of family members before eating: *'I feed my family first and then eat what is left over'* (53-year-old, Black British woman). Another explained:

> **'The cost of living has affected us in so many ways... we can no longer afford to have a balanced diet. We no longer have any luxuries like cakes. We just buy basic food, to keep us going. Our budget has been terribly affected.... We are not managing at all. We have already reduced our budget sticking to the very basic: rice, to keep us going'**
>
> **(73- year- old, Black African man).**

Similarly, a 65-year-old, Zimbabwean woman made difficult decisions about what sort of groceries she could afford.

> **'The impact is that you buy less because things are costing more. For example, I used to buy my weekly shopping for £20, including fruit. Now it can go up to £100... I skip some items like milk, bread, bananas and rotate. I can't buy everything it will be too expensive.' (65-year-old, Zimbabwean woman).**

Other interviewees spoke about the how they had to weigh up different factors when deciding what to buy, as often less healthy food was cheaper. One Muslim participant also explained how **cheaper food was often not halal,** and another development worker active in the South Asian community described how many older people were having to 'make do' with snacks like bread or biscuits, as they could not afford to cook proper meals:

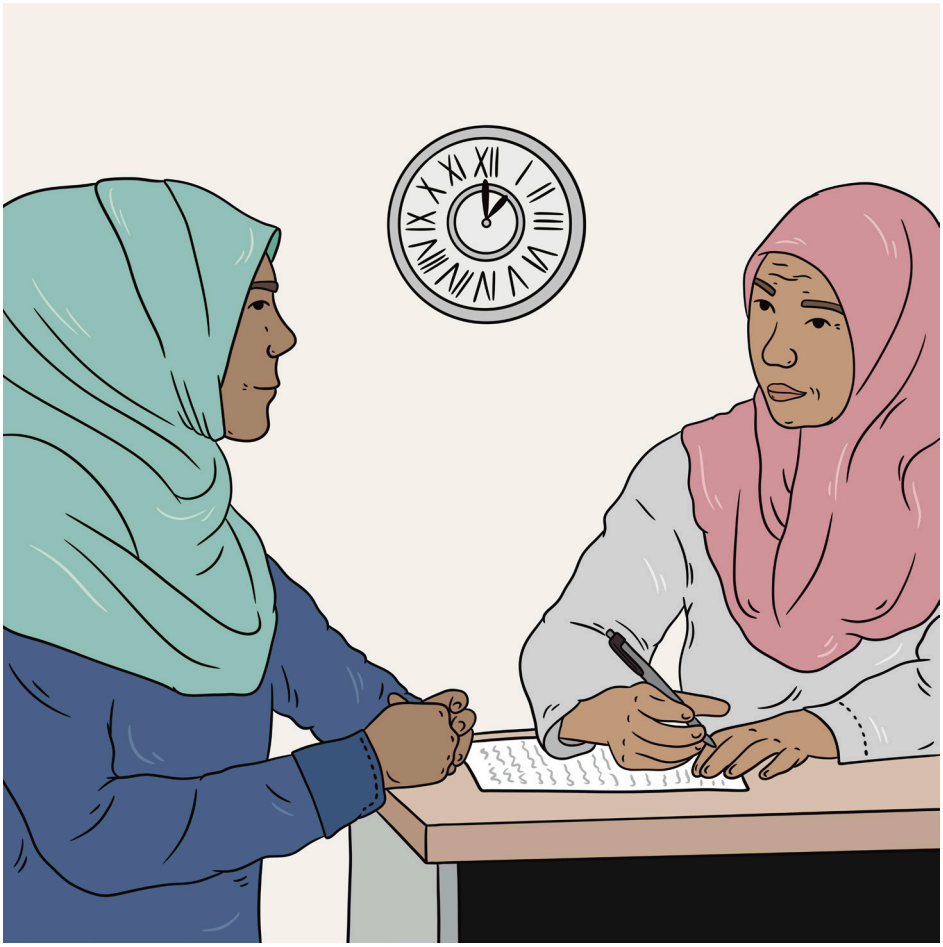
> **'....everybody says generally they are cutting down, I mean obviously the people that come to the centre, most of them are vegetarian because they are Hindus and they are saying that buying vegetables is very, very difficult. And they are cutting down on buying, if they used to buy vegetables to cook, maybe two, three times a week they are now just doing it once a week' (community development worker).**

At the collaborative workshop, participants emphasised how **food was not only an important source of nourishment but also connected to their sense of identity.** For example, particular dishes or ingredients were important for religious festivals, and general wellbeing. They also discussed how **culturally-specific food was often more expensive** because it was imported. As a result, people from ethnic minority backgrounds often faced extra costs on top of the general rise in food prices. In addition to paying higher prices, some participants highlighted that they had to save money to travel to specialist food shops around Greater Manchester to buy ingredients which were often unavailable in local supermarkets.

In relation to support for food services, one community worker described the **sense of stigma felt about accessing food banks,** and how often what was being offered was felt to be unsuitable:

> **'...it is predominantly White people that I'm referring for food banks, not necessarily Black people. And that might be for various reasons such as kind of a community stigma that might be attached to people of colour, Black people going to a food bank, you know, a, a guiltiness kind of thing. But also, as an elder, you're not really doing my kind of food, because I know, I mean, my parents both passed away, but I know I couldn't, I couldn't take a food parcel to them, because they'd ask me, "What's that?" Because they wouldn't know what to do with it, do you know, do you know what I mean?' (community development worker).**

The community worker suggested that food parcels should be offered on a more discrete basis, as a way of avoiding some of the difficulties she had encountered. Another community worker who supported the South Asian community in Rochdale, described how the most popular service they offered was a £20 food voucher which could be spent at a local supermarket. She explained that this was particularly useful for women who were embarrassed about asking for help:



‘So their husband doesn’t need to know (they are getting help with food), their son doesn’t need to know, the daughter-in-law doesn’t need to know. It is the most discrete service I can think of that we do, and it is very popular’

Fuel poverty

Alongside the rising cost of food, participants also highlighted the dramatic increase in fuel prices and the impact on household budgets. One explained:

> **'The price of everything has quadrupled. I used to pay £85 for dual fuel and have solar panels but the cost has now gone up to £300 a month… I have had to get a water meter, but now they have raised the unit price and now can only shop once a month or once every six weeks. My fuel bill has come to more than my mortgage. I can't afford to enjoy adult life, or afford a break or a holiday' (53-year-old, Black British woman).**

In order to cope with the rising cost of fuel, some participants described how they had to **change their daily routines:**

> **'Well you won't believe how much my electric was. I nearly died. They brought it up to £111 per month. So I live like a vampire; the lights are hardly on' (64-year-old, South-Asian woman).**

As well as turning lights off, other interviewees described how they only occupied particular rooms in their homes during the winter, as a way of reducing the cost of heating the whole house. Others described how they **avoided inviting family members round,** as they felt embarrassed about not being able to heat their homes adequately:

> **'The house is much colder now. I think the first thing I noticed was that, you know, in, in the winter, when it was extremely cold and my husband said don't put the heating on and that was a shock. I mean I never used to feel that cold, but that previous winter was like ice cold in the house, I, I could not do without having the heating… and, and you know, we had, I had to put, you know, few layers of clothes and I still felt cold. And it was like you'd frozen on one place on the sofa and I'll have, you don't feel like doing anything. And I told my husband, I said it, I can't deal with that, I can't live without heating'**
>
> **(59-year-old, Pakistani woman).**

One interviewee, who was working in a low-paid job, explained how she went to bed early after her shift, to reduce her electricity use. She watched the pre-payment meter nervously in her home, described the rising bills as 'overbearing':

> **'When you are working, but on low income, no-one is helping you! Sometimes it is so hard, and you want to cry out in despair, as people do not understand. When you are on the edge there is very little choice' (57-year-old, Black British woman).**

At the collaborative workshop, it was discussed how living in a cold home could **exacerbate long-term health problems,** such as arthritis, as well as affecting mental health and general well-being. People's concerns reflect research findings which show that living in a cold home increases the risk of heart attack or stroke, respiratory illnesses, as well as delaying recovery from existing conditions.[xxxiv]

In 2019, it was estimated that the NHS spent at least £2.5 billion per year on treating illnesses directly linked to cold, damp, and dangerous homes.[xxxv] Nationally representative polling carried out by YouGov on behalf of Independent Age in April 2023, with 1,715 people aged 65 and over in England and Scotland, highlighted the extent to which older people with long-term conditions and disabilities were struggling with high bills, with concerns expressed about how they would cope with rising costs.[xxxvi]

Of those with a disability or health condition lasting or expected to last 12 months or more, 34% in England and 35% in Scotland said their condition meant they had to use more gas, while 10% in England and 9% in Scotland said it meant they had to use more water than average. Living in cold homes with limited income was the reality facing 66% of the population in the winter of 2022.[xxxvii]

In the UK, households with older occupants already spend around twice as much on energy as younger households, and are twice as likely to be living in draughty homes. The vast majority of households - including 70% of pensioners - were expected to spend a tenth or more of their income on fuel from April 2023, when support for energy costs was reduced.[xxxviii] In England, around 17.7% of non-white ethnic minority households are in energy poverty, in contrast to the average of 10.3% and 9.3% in White households.[xxxix]

For people from an ethnic minority background, the impact of rising energy bills has been particularly striking. In 2022, the Office for National Statistics found that around 4 in 10 (44%) White adults reported finding it difficult to afford their energy bills, compared with around two-thirds (69%) for Black or Black British adults, and around 6 in 10 (59%) Asian or Asian British adults.[xl]

Everyday spending

Our research found that many of the older people we spoke to were living at a 'budgetary crisis point'.[xli] Those interviewed often mentioned how they had lived through periods of financial hardship before in their lives, but how the current period felt particularly challenging:

> **'I never had lots of money but could make it stretch further. There is absolutely no stretch now and my credit card is at maximum and not coming down because of the extra interest rates' (57-year-old Black British woman).**

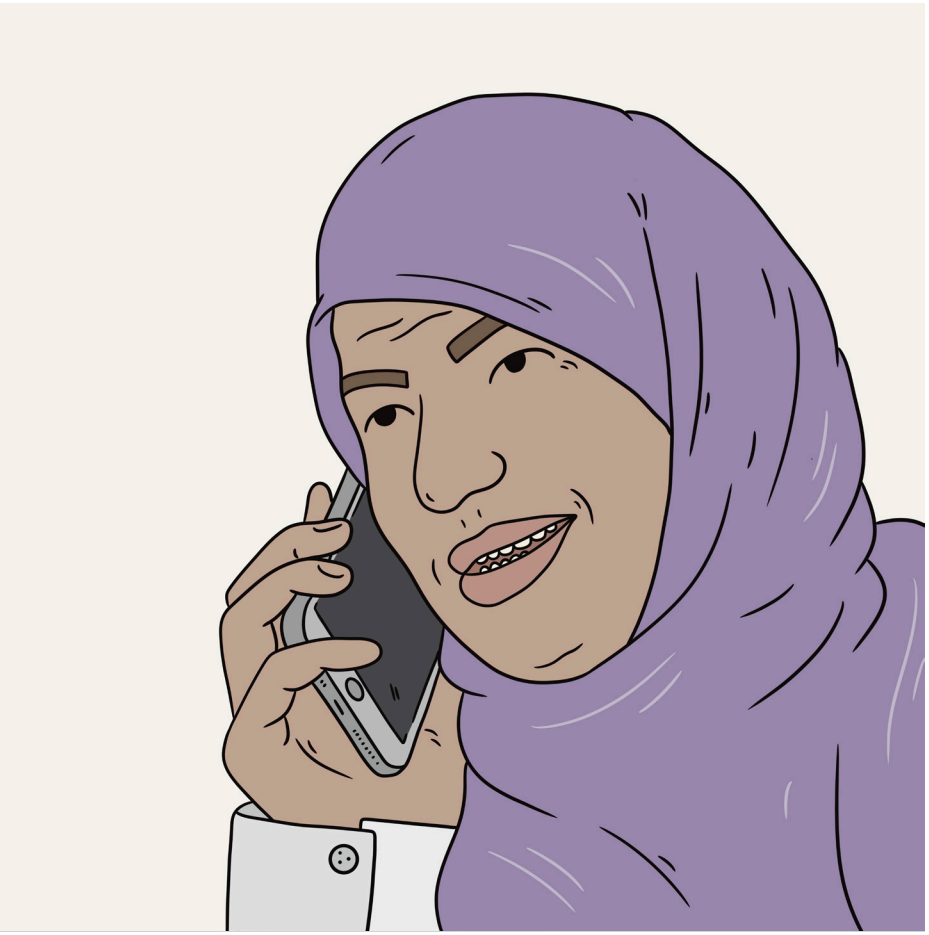
Similarly, another participant described how the financial restraints were **restricting her ability to live what she saw as a 'normal' lifestyle** which made her greatly concerned about the future:

> **'I'm, I mean, we're sort of managing, the way, I, I mean it doesn't look good that, that I can't, you can't live a normal life. So I mean it's like a struggling for everything. And if something is coming up, you know, it's children's birthday or something, so I have to budget which I never used to do. The, the budgeting really, you, you are stopping your normal routine sort of thing so you... I, I don't see how we're gonna go forward with that' (59-year-old Pakistani woman).**

She went on to explain that there should be more support to cover basic food shopping to give people caring, like herself, financial *'breathing space'*. Another participant, a 58-year-old Bangladeshi woman, suggested that there should be more cultural awareness around how the cost-of-living crisis was impacting on different groups. She volunteered at a food bank and was concerned that many older people she supported were *'suffering in silence'*.

In the co-analysis workshop, one of the co-researchers reflected on how many older people who were working continued to struggle financially:

> **'We don't know how difficult people's lives are. In-work poverty is a massive thing. People think that if you have a job everything should be fine. It mirrored my own experiences as well, people who are my age and working part-time, having difficulties. Part-time income is very difficult to live off. There are lot of people working from home on part time earnings' (co-researcher).**



As well as highlighting issues around in-work poverty, our research also revealed considerable **confusion around the type of state benefits** which people could claim. According to one community worker:

'Some of them who have recently moved from Europe, from Italy, Spain, so a lot of the Pakistani community we have seen who have moved in the last couple of years here are now in the age where they are entitled to either a pension, or not entitled to one, so we get a lot of enquiries to say, "Am I eligible for a pension or not?... not being able to read or understand the language, is an additional issue when they're, when they come to us'

(community development worker).

For some people having arrived in the UK later in life, and with a limited number of years of employment, they are unlikely to have built up sufficient National Insurance Contributions (NICs).[xlii] Some participants described how they had experienced various periods of unemployment throughout their lives, because of **discrimination, language barriers, and because their skills and qualifications were not recognised in the UK.**

Existing research shows that substantial ethnic inequalities are apparent in relation to a range of financial issues.[xliii] Asian and Black pensioners are more likely to live in poverty (after housing costs are considered) than White pensioners; three in ten Asian, and one-quarter of Black pensioners live in poverty.[xliv] National data shows a concerning, steady increase, in the poverty rates among older people. This is unlikely to reverse in the near future given factors such as falling home ownership and people being unable to save an adequate amount for retirement.[xlv]

Changes in Health and Social Relationships

Deterioration in mental and physical health

Discussing the impact of rising food costs and living in a cold home, some interviewees commented how they felt that their **mental and physical health had deteriorated:**

> **'It affects me that I don't have everything I need. I eat less now because I can't afford to buy everything. .. This impact affects my health, I cannot afford to buy ethnic food as well. I am not able to look after my well-being like I used to do before' (65-year-old Zimbabwean woman).**

Similarly, a 73-year-old Black African man explained how he could no longer afford to buy healthier foods, or luxuries, which affected his physical health:

> **'Last time we could go through with £50-£60, but now we need £80-£85, for basic with no luxuries. We used to dwell so much on fruit….. There is also, the prices are changing every week.. There is food inflation, a new term. … We feel this difference in our bodies more than anywhere else…people will notice we are no longer as healthy as we used to be' (73-year-old Black African man).**

At the collaborative workshop, participants discussed how older people often live in households where multiple family members suffer with long-term health problems. Stories were told about the decisions that older people were making in order to save money, **including sharing medication, and cutting-back on hygiene products.** Concern was shared about the impact such approaches would have on health and wellbeing.

Before the pandemic, life expectancy – a key indicator of the nation's health –started to stall for the first time in a century, due to a reduction in preventable illnesses. As well as physical health problems, mental health has also worsened for a number of groups. According to the Resolution Foundation, two-in-five people with mental health problems can be found living in materially deprived households.[xlvi] A community support worker likened the impacts of the cost-of-living crisis to those suffered during the pandemic:

> **'I still think, in terms of the, the issues around sort of mental health, I think it's very similar, because you had in the pandemic, you had people that were on their own, had to isolate, couldn't see family, couldn't see friends. And now, you know, the problem that we have with the utilities and the cost of living, people are staying at home because they can't afford, a lot of them can't afford to, to go and see family and friends and, you know, that kind of thing' (community support worker).**

She described how there was a sense of despair among some of the older people she supported:

> **'I get people coming in and you sort of see their faces and you sort of, "What's up," and yeah, all they will say is that, "You know what, I'm just fed up, I'm fed up with it all because I can't see, can't see an end to it, you know." Yeah, I, I, there's yeah, they're just fed up with it, just fed up with it, yeah, yeah'**
>
> **(community support worker).**

In the collaborative workshop, the point was made that social isolation was especially prominent among recent migrants and those who had come through the asylum system. These individuals often had less family support to rely upon, or established support in the community, making them vulnerable to rising food, housing and energy costs.

Pressure on family relationships

Our research found that the cost-of-living crisis affected both the extended family – internationally and locally – as well as older people themselves. Some participants regretted that they were **unable to send money to relatives,** as they knew that they were also in difficulty in some cases:

> **'I cannot afford any longer to send my elderly aunt in Jamaica money to help pay for any groceries she needs.' (57-year-old Black British woman)**

Others mentioned how much they **missed being able to travel to visit family** or keep in touch regularly:

> **'Everything has changed a lot. I used to save and buy gifts for my grandchildren, I can no longer afford to send food parcels home, I cannot speak to my family in Africa very often as I cannot afford to send them money to help them pay for data for their mobile phones.' (76-year-old, Black African woman)**

Some of the participants reported spending **increased amounts of time looking after grandchildren** as a result of their children taking on additional paid work. In contrast, others reported how they were **less able to care for their grandchildren** because of rising costs, placing extra strain on their children who relied on them for support:

> **'I'm struggling now trying to keep my head above water, if it gets worse, I do not know what to do. I have to limit the time with my grandchildren as it is too expensive to feed them now and I can no longer give them what they want.' (53-year-old Black British woman)**

At the collaborative workshop, it was discussed how **informal care had become increasingly challenging** due to the rising costs of food and fuel. Others described how family relationships were being placed under intense pressure due to older family members having to borrow money from their children to help with the cost of living. Some interviewees mentioned that they felt **isolated** in their family, due to financial pressures. For some, it was important to keep their concerns private, as they did not want to bother extended family members, either because of a sense of shame, or not wanting to add to their worries.

One interviewee, who worked for an organisation supporting South-Asian families, described how he often witnessed 'internal conflicts within the family' as older people were placed under great stress to contribute financially to younger family members, while also struggling to support themselves. Another issue highlighted at the collaborative workshop, concerned some families **struggling to meet the cost of funerals.** One Muslim participant described how some members of her community could not afford to provide a meal for everyone on the day of the funeral. She explained how this brought about a deep sense of embarrassment to the family.

While being mindful of the importance that family networks may play in ethnic minority communities, a policy maker who works for the combined authority warned against generalisations. Over the last thirty years, she argued, there have been many social changes which have resulted in more older people living alone without immediate support networks. This was often the result of children and grandchildren having moved within Greater Manchester or beyond the region for employment or better housing. These points underline the importance of **developing a more nuanced understanding of the different community dynamics in Greater Manchester**, in order to examine the amount and type of support which older people are likely to receive.

Housing

Issues relating to the impact of the cost-of-living on housing was a recurrent theme. One woman, a 58-year-old Bangladeshi interviewee, explained how she was **concerned about the possibility of losing her home**, if she was unable to keep up with mortgage payments:

> **'I'm worried about losing my home. I'm living in a crisis. I'm in arrears with the mortgage and I'm worried about losing my home. My children help with the repayments, or else I would have lost the house some time ago. I've had to rent out two rooms so that there is some income coming in. The future feels really uncertain. I want to stay in my own home and feel secure'**
>
> **(58-year-old, Bangladeshi woman).**

In the collaborative workshops, participants discussed limited housing options facing older people, with long waiting lists for social housing and private rented accommodation. Concern was expressed that the cost-of-living crisis had been used as an excuse by private landlords to increase rents, as well as anxiety that there were limited powers to control rising costs.

People from minoritized communities facing financial hardship in later life are also more likely to face higher housing costs and older people from ethnic minority backgrounds are less likely to own their homes. For example, White British people aged 50 and over are more likely to own their home outright than other ethnicities; they are almost 7 times more likely than Black African people.[xlvii]

Types of support on offer and gaps in services

As well as asking older people about their daily lives, our research also sought to understand the types of support available to them and how services might be improved to cater for the needs of older people from ethnic minority backgrounds. The following themes emerged in relation to *vital food support*, the *importance of community organisations*, *and the lack of specific services for older men*.

Food support

A decade ago, food banks were relatively unknown, but by 2022, the country's largest food bank supplier, the Trussell Trust, was delivering 2.2m emergency parcels a year. There are now more food banks in the UK than there are McDonald's restaurants.[xlviii] In Greater Manchester, there are currently 274 foodbanks/pantries, together with a scheme called FareShare, which distributes surplus food to over 200 charities and community groups across the region. Although the growth in food banks is a useful proxy for measuring food insecurity, people struggling financially are not always inclined or able to gain referral to a foodbank.[xlix] Therefore, the scale of the problem is likely to be larger than indicated. One of the consequences of the cost-of-living crisis for all charities is a decrease in donations as people struggle to stretch their incomes.[l]

Interviewees in our research emphasised how important it was for services to remain free, so they were accessible to all. A 54-year-old Sri Lankan woman described how the food bank where she volunteered charged six pounds for an Eid festival event, but how some people who accessed the service were unable to attend: *'some people were in tears, struggling to pay that amount.'*

In Manchester, foodbanks have witnessed shortages of more expensive food items such as tinned meat/fish, and more culturally appropriate food.[li] At the same time, some of our participants stressed that people from ethnic minority backgrounds do not feel that food banks are for them, as the food was **not culturally appropriate.** One interview mentioned the work of a Zimbabwean women's organisation which provided culturally appropriate food. She described:

> **'We get our African food: maize meal, peanut butter. Ethnic food is very expensive because it's from Africa…. We get every three months' supply of ethnic food. We feel very supported because it will be difficult for us to pay to buy' (53-year-old Zimbabwean woman).**

A community development worker mentioned how a popular service in her local area was a food kitchen run by volunteers from South Asian groups, with many members of their community using the service. She described how **older people benefited greatly from volunteering themselves,** as they had access to a free meal, warm space and companionship with others without a sense of stigma of being a *'service user'.*

Community services and faith-based organisations

Among some of the older people interviewed, **faith organisations were mentioned as a lifeline** for offering support. A 59-year-old Pakistani woman described how her faith was the only thing that 'keeps her going', while another participant described how her church group provided vital **companionship and practical support:**

> **'My Pastor's wife is very concerned about me… and her and the Pastor pick me up to take me to church. They call me to make sure that I am not feeling down, every so often we have gatherings to make sure we are not isolated. I go to church on Sundays and Wednesdays and on often attend church on Zoom on a Friday' (76-year-old, Black African woman).**

Others discussed the importance of community organisations. For example, a 53-year-old Black British woman attended a cancer support group which provided emotional support as well as providing groceries and trips out to reduce isolation.

In the interviews with community organisations, a recurrent theme was the pressures facing services due to funding cuts and the reduction (in part a result of the pandemic) in the number of volunteers. One interviewee, who worked in a community centre in an inner-city neighbourhood in Manchester, described how all service-users she met were *'feeling the pinch'*. Despite the *'wealth of knowledge and experience of people in the community'*, *many residents she worked with felt that they were 'bottom of the pile'* as services had been cut and local facilities closed due to lack of funding.

With unprecedented financial pressures on older people and inadequate access to services, one interviewee who supported South Asian families felt concerned about the growing number of older people suffering from mental health problems. In his view, the pandemic had brought communities closer together. However, in the current period older people were: *'struggling on their own, living on their own, so loneliness is always a part of the issue.'* He explained how many older people from the South Asian community **did not feel welcome accessing mainstream services, unless someone spoke their same language.** Where voluntary sector provisions had been set up for specific groups, he felt that often they were not coordinated properly, saying there was the *'odd ad hoc service, you know, but not well coordinated and promoted'* as funding often ended after a few months.

Another community development worker also drew attention to the issue of language barriers for older people. She described how there was a great sense of anxiety among some older groups who could not understand the changing costs of their bills:

'I think they find it very difficult. They're finding it difficult and I think they're, I think they're scared. And one of the ladies that we were speaking with said, "I get scared because I can't read English and I can't read the bills and I'm really frightened to put my heating on just in case I'm running the bill, which I don't understand it and I won't be able to pay"'

(community development worker).

A local government worker, based in an inner city ward, was particularly concerned about older people living in tower blocks becoming isolated. During the pandemic and cost-of-living crisis, he had witnessed many local businesses and local community groups closing:

> **'The voluntary community sector, it is hard and there's a lot, there's a lot less funding so a lot of community groups haven't been funded and that relates back to the cuts and that. So you're just seeing, you can't fund the same major groups as you used to be able to. And I don't think the same funding sources from the government that are out there anymore. So I don't think there's the same infrastructure around communities' (local government worker).**

As a result, he was anxious about the **lack of support for older people** and the impact on mental health and social exclusion. He described how many residents were at 'crisis point' and interventions to support emotional well-being were much needed.

Another interviewee who supported older people in Rochdale argued that **many older people felt that there was nothing for them in the community, particularly since the pandemic.**

> **'And what we've seen throughout Covid and kind of the after-effects of that is predominantly that they just have no ability to access help that is out there. And they have come out of the pandemic not really understanding what the pandemic was about or all they kind of understood was they have to stay indoors because they were vulnerable….And they feel like there's just nothing that's specifically for them' (community development worker).**

In the collaborative workshop, one participant emphasised the extent to which **systemic racism** influenced the experiences of older people from ethnic minority backgrounds. She explained how every time they called for support from the council, they are profiled and often passed on from organisation to organisation which means that **trust is low, particularly around accessing financial advice.** Another issue highlighted was how, since the pandemic, an increasing amount of support is now offered online or over the phone. However, many people miss face-to-face support, particularly services which can offer culturally sensitive support in a variety of different languages.

Targeting services for men

Some concern was expressed in discussion about gaps in support for older men, although this may also reflect lack of awareness or unwillingness to engage with services which do exist. Reflecting on her own experience of caring for her older father, one community support worker described how there were **few places for men to get together and socialise.** She commented on the impact of the closure of pubs in Manchester, places where older African and Caribbean men would get together, play dominoes. Another community organisation interviewee also explained how there was a lack of services for men from South Asian backgrounds:

> **'We have an issue in the South Asian community that men just do not speak up about things that affect them. And that's because we, in our culture, South Asian culture, we still have that really big stigma of, you know, men are men, they don't cry, they don't... so on and so forth' (community support worker).**

Similarly, another interviewee who supported older South Asian people described how difficult it is to get men to engage. She explained:

'...no matter how much we try to engage with the men, I mean I've got the plot here, not very far from where our centre is for gents to go on Wednesdays to do a bit of gardening and, you know, you have to really persuade and push them to go to participate. One of the things which are very difficult'

(community support worker).

In order to encourage men from ethnic minority communities to become involved in services, one community development worker suggested that more **projects might be developed in existing spaces**, such as mosques. He commented:

'..maybe you know lot of your over fifties already going to the mosques daily, because they find time to relax there and go to pray there, but they are already, already planning to go there anyway. Why not have something within the confines of a mosque environment, where some mosques do have the facility?' (community development worker).

The findings emphasise the need, given the likelihood of future waves of the pandemic, to **target support at those living alone,** particularly in relation to the provision of community health services, social infrastructure, and combating digital exclusion.[lii]

Policy Recommendations

1. Raising awareness of the ways that the cost-of-living crisis is affecting older people from ethnic minority backgrounds.

Many of the challenges people from ethnic minority backgrounds face around financial hardship are *similar to* those of older people from other backgrounds, including White British people.[liii] But our research also reveals that there are some *distinctive characteristics* which are more likely to place older people from ethnic minority backgrounds at risk of economic hardship and social exclusion. These include, the *disproportionate impact of the pandemic, housing insecurity, the rising price of imported food, language barriers, racism and discrimination, and limited access to culturally appropriate services.*

While it is important to highlight the extent of the impact of the cost-of-living crisis on older people from ethnic minority backgrounds, it should also be recognised that there is *considerable diversity* within and across different communities. For example, people born and brought up in the UK are likely to have a different experience compared to those who migrated in later life.[liv] In order to develop a deeper understanding of the specific experiences of older people from ethnic minority backgrounds, *greater awareness is needed about the variety of experiences amongst communities, and contrasts between different groups.*

This awareness should contribute towards developing *culturally appropriate strategies for tackling the current crisis in Greater Manchester.* This could include, for example, each local authority working in partnership with expert groups, such as the Greater Manchester Cost of living Response Group, Greater Manchester Older People's Equality Panel, the Greater Manchester Race Equality Panel, the Greater Manchester Food Security Action Network, and the Rafiki Food Network (run by Manchester BME Network). Discussions might consider the specific challenges facing older populations in their areas, and relevant approaches to address these, including developing measures directly involving older people themselves.

As the population is set to become older and more ethnically diverse in the years ahead, *addressing the needs of older ethnic minority communities should be prioritised* to tackle deepening inequalities. Culturally appropriate strategies should build on 'strengths-based approaches' which focus on the capacities of groups and individuals themselves, including their personal, social and community networks. In Greater Manchester, such approaches have been developed in recent years, for example, around COVID-19 vaccinations, where local authorities worked with community representatives and faith-based bodies to build trust in ethnic minority communities in order to build relationships with more vulnerable populations. Community organisations are best placed to extend this type of work, as they often have strong relationships with people who may be detached from mainstream services. Greater Manchester, and the ten local authorities, has already built a strong infrastructure of groups to support and encourage the development of such work.

2. Prioritise culturally appropriate community food provisions (such as food banks and lunch clubs).

The findings in this report stress the importance of *face-to-face services and informal spaces for older people to meet*, with support provided by staff and volunteers able to speak a range of languages. One interviewee who worked for a community organisation stressed how the 'gold standard' for service provision remained in-person support, as digital and phone services often did not '*make a difference on the ground*' among more vulnerable populations. Since local council budgets are unlikely to increase, new provisions could 'piggy back' on existing services and spaces, including faith organisations and local libraries to offer this sort of support.

This research highlights the importance of ensuring that older people have access to affordable, healthy and culturally appropriate food. At the collaborative workshop, it was suggested that support might be given to a *network of independent specialist retailers* to help reduce food waste, and target the distribution of food to those most in need. Participants mentioned that throughout the winter period, community organisations and local government services should provide a *culturally appropriate free hot meal* for older people with specific needs. As well as providing vital nutrition, free meals

provide much needed inclusive spaces and companionship to people who might otherwise be socially isolated.[lv] A pilot scheme investigating the benefits of social eating is planned by Age-Friendly Manchester to be carried out in 2024.

Despite the likelihood of continued pressure on funding, there is expected to be an increase in need for those older people struggling financially over the Winter of 2023-2024 and beyond. One idea could be to organise a *Greater Manchester-wide conference* for local authorities and groups such as the Greater Manchester Food Security Action Network, Trussell Trust, Rafiki Food Network and FareShare to discuss better ways of supporting existing networks and target groups most at risk from the effects of the cost-of-living crisis.

3. Support for older people should be provided with cultural sensitivity.

At the collaborative workshop, participants stressed that *all services should be culturally sensitive*, to help maintain the independence of older people, as well as respecting their diverse identities and backgrounds. At the workshop, one participant argued that the *'narrative needs to be flipped around ethnic minority communities'* who are often portrayed in the mainstream, as a 'drain on the system'. To counter such stereotypes, positive narratives should be shared which acknowledge the role that people play in their different communities. For example, greater awareness about the contribution of older ethnic minority adults in faith spaces and voluntary groups should be highlighted, as well as the vital caring roles they play in their communities and households.

It was suggested that community organisations could offer skills sharing classes, which could include; DIY, upcycling, growing your own food, how to cook with different ingredients and making/ altering your own clothes. These are skills that many older people in minority ethnic communities value highly. Such classes would not necessarily need to be advertised as *'money saving'*, or be explicitly connected to the cost-of-living crisis. This approach is particularly important given the stigma and embarrassment of accessing financial services among some groups. It was also suggested that to counteract stigma around food banks, older people could be offered cash or a food voucher for emergency food support, rather than a food parcel. This would ensure that older people could also choose food which was appropriate for their cultural and nutritional needs. Further expansion of community grocers, whereby people pay a small joining fee for a discounted price on a range of food, should also be encouraged.

Our research also found that financial advice (around debt, finances, pensions and other benefits) should be prioritised and tailored to the needs of different groups. The urgency of this was highlighted by the finding that across the Greater Manchester region, in 2022, an estimated £70 million of Pension Credit went unclaimed. Again, this may affect some communities more than others, with issues around racism and discrimination affecting the extent to which people claim the benefits to which they are entitled. In response to this, the UK Government should do more to ensure everyone in later life receives information about the full range of benefits and entitlements they could access. [lvi] One suggestion would be for Pension Credit to be allocated via auto-enrolment, together with other later-life benefits such as Attendance Allowance. [lvii] There is also an argument for the Department for Work and Pensions (DWP) to give permission for advice services to liaise directly with the DWP on behalf of older clients, rather than the older person having to do this all themselves. This could greatly increase the take-up of later life entitlements.

At the collaborative workshop, attendees suggested that community organisations should be supported through training and funding, to raise awareness and refer people to specialist advice services for more complex financial issues. These services could be provided by appropriately trained staff working for organisations who support ethnic minority communities. Another idea was that rather than describing pensions as benefits, using words such as 'top-ups' and 'entitlements' may be more appropriate to encourage older people to access appropriate support. It was also stressed that all information should be available as *accessible printed leaflets* due to the digital exclusion of some groups.

4. Focus on reinvesting in public services and address structural inequality.

The pandemic and the cost-of-living crisis should be understood in the broader context of ageing itself becoming a more precarious experience. In recent years, older people have experienced reductions in social protection, the raising of pension ages, the growing move to self-fund health and social care, and the impact of various forms of discrimination facing groups from ethnic minority communities.[lviii] Austerity and changes to the tax-benefit system have widened holes in the social safety net across the board, but these have grown larger for Black and minority ethnic people, particularly Black and minority ethnic women.[lix] Central government has not, to date, effectively addressed the structural inequalities, discrimination and disadvantage affecting ethnic minority communities.

As the *Making Manchester Fairer: Anti-Poverty Strategy* 2023-2027 recognises, no one person or organisation holds all the levers to address poverty.[lx] It is now more important than ever that a collaborative approach is taken to tackle poverty. Manchester is working to develop a more inclusive and equitable economy that benefits all residents regardless of who they are – and will work harder to support people who experience disadvantage to benefit from growth. The plan shows that tackling poverty and debt is one of the most significant routes to improving health outcomes in Manchester.

At the city-region level, all cost-of-living initiatives should have representation from ethnic minority communities, in order to ensure that policies are culturally sensitive and respond to the needs of older people. This research underlines the importance of organisations working through trusted organisations. Relationships with more vulnerable groups need to developed over time, and connections to new communities who may yet be 'networked' should be created.

At the national level, for central government to address structural inequality and the various forms of discrimination affecting older people, this research supports the following proposals:

- Establish a *Commissioner for Older People* and Ageing in England, in order to ensure that the diverse range of voices in later life are championed.[lxi] The role of the Commissioner would be to '…address inequalities and give marginalised older people a voice, help government deal with the challenges of an ageing population, have official powers to investigate relevant issues, and challenge age-based discrimination. They would have a say in policy and legislation and suggest ways to tackle inequalities in later life'.[lxii]
- A new governmental race equality strategy, to prevent gaps in finances and health in later life widening further.[lxiii]
- The Government to apply a race equality lens to the 'Levelling Up' agenda in order to acknowledge and address inequalities among different ethnic groups.[lxiv]

These approaches would help to ensure that the country is better placed to weather future national crises and help to support households during this period of economic crisis.[lxv]

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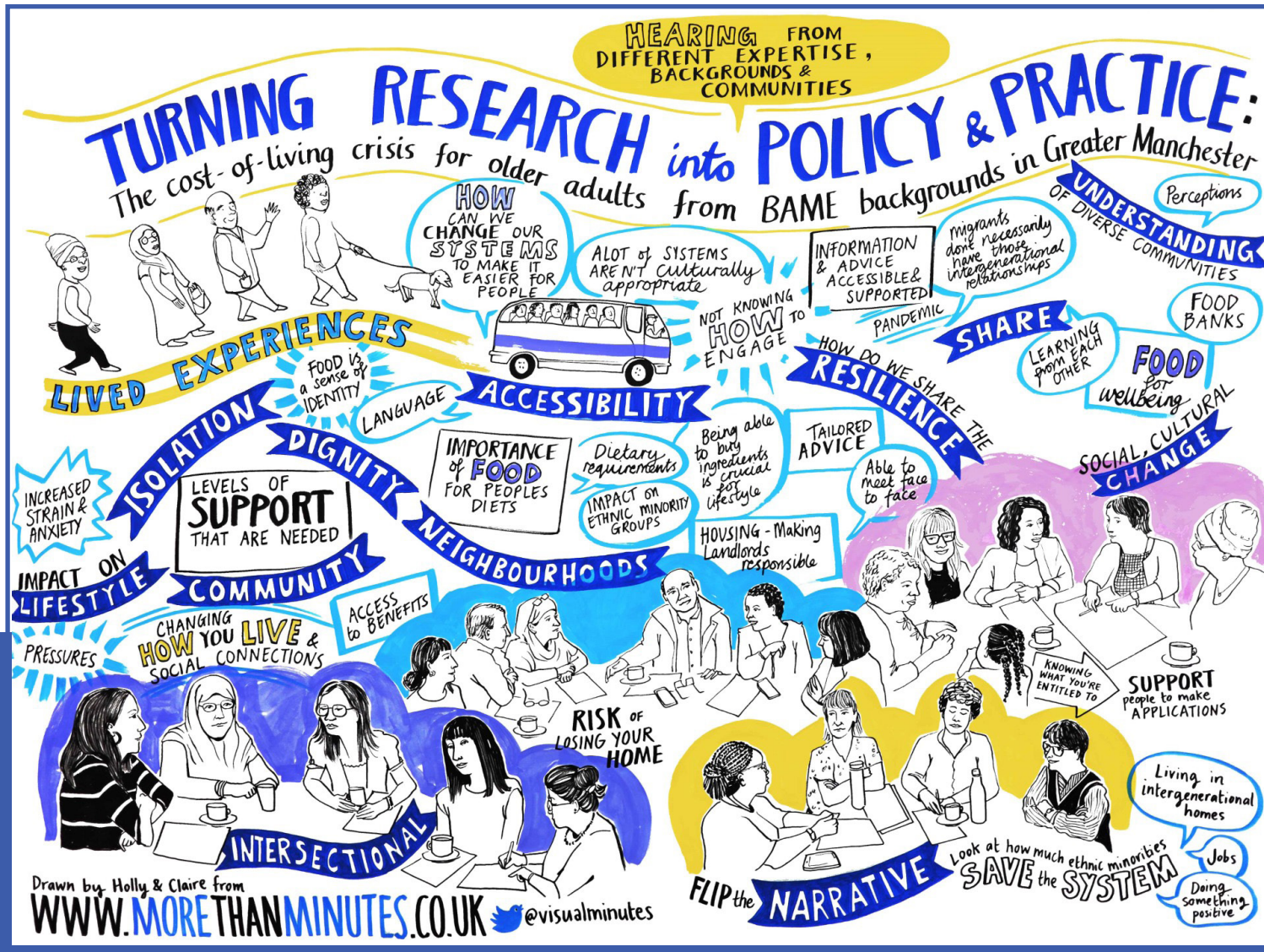

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