

Living with financial insecurity: Analysing the impact of the cost-of-living crisis on older ethnic minority people

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Abstract

This article analyses the impact of the cost-of-living crisis on older ethnic minority people. The discussion suggests that while the UK is experiencing the greatest living standards crisis in modern times, the pressures facing older people are not new. They should be understood in the context of austerity and the impact of COVID-19 on the older population, which drastically rationed support of all kinds. The analysis focuses on qualitative data from interviews with older people from ethnic minority backgrounds and community organisations supporting them in Greater Manchester, UK. The findings suggest that the cost-of-living crisis is having a particularly profound impact on older Black, Asian and other ethnic minorities, who tend to be poorer, have lower quality housing, lower pensions and are often in poorer health. The inequalities faced by ethnic minority people are driven by entrenched structural and institutional racism and racial discrimination leading to their disproportionate representation in insecure and low-paid employment, overcrowded housing, and deprived neighbourhoods. The paper argues that the rising cost-of-living in the UK is not being uniformly felt, due to inequalities that place ethnic minority groups at a greater risk from high inflation and a stalling economy. To conclude, the paper suggests that since the older population is set to become more ethnically diverse in

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the years ahead, tackling inequalities between older groups should be a priority as the older population becomes more varied.

KEYWORDS

ageing populations; data and research, qualitative; ethnic diversity and multiculturalism

1 | INTRODUCTION

Since the end of 2021, rising inflation levels in the UK have brought about the greatest living standards crisis in modern times. This has implications for all age groups but has had a considerable impact on those older people living around or below the poverty line. There is a widespread stereotype of older people as less affected by the financial pressures experienced by other age and social groups. However, the reality is that more than 2.1 million pensioners (around 1 in 6) in the UK live below the poverty line, with many more hovering precariously above it (Joseph Rowntree Foundation, 2024). At the same time, considerable inequalities exist within the older population, along the lines of gender, ethnicity, health, disability, and neighbourhood. This article focuses specifically on the experiences of older people from Black and Asian ethnic groups, who are around twice as likely to be living in poverty as White pensioners (Edmiston et al., 2022).

More specifically, the paper examines the extent to which cost-of-living pressures have had a disproportionate impact on older African and Caribbean and South Asian groups, who tend to be poorer, live in lower quality housing, have lower pensions, and experience health problems at a younger age. The discussion suggests that the difficulties facing older people should be understood in the context of radical welfare reform, social and economic crises (including the 2008–2010 financial crisis, post-2010 austerity), and the COVID-19 pandemic, which has resulted in rationing support of all kinds (Briggs & Hall, 2023).

To date, there has been limited information about the impact of the cost-of-living crisis on *different groups* within the older population. This is perhaps unsurprising, given that research on the ethnic minority older population remains a neglected area within public policy debates (Finney et al., 2023). Analysis of increases in the cost-of-living tend to use universalised terms, remaining relatively indifferent to the inequalities that place older ethnic minority groups in a more vulnerable position during economic crises (Edmiston et al., 2022). Further, there has been insufficient attention on how broader economic shifts, such as austerity policies, affect everyday life, particularly for minoritised groups. Addressing these gaps, this paper focuses on responses during 2023 to the cost-of-living crisis by older people from ethnic minority backgrounds, as well as the communities supporting them.

The discussion is structured as follows: first, some context is provided about the impact of the current crisis on older people, as well as some background on changing demographic patterns, which suggest that the older population is set to become more ethnically diverse in the years ahead. Second, the collaborative, co-research methodology is outlined. Third, the paper reports on findings on the lived experiences of cost-of-living increases for older people, focusing on changes to *everyday spending, food insecurity and rising fuel costs*, before discussing *types of support available and gaps in existing services*. The analysis suggests that many of the challenges people from Black African and Caribbean, South Asian and other ethnic minority groups are facing around financial hardship are *similar* to those of older people from a variety of ethnic backgrounds, including White British people. However, there are also some *distinctive characteristics*, which are more likely to place older people from ethnic minority backgrounds at greater risk of economic hardship and social exclusion. The conclusion provides a series of policy recommendations for how older people from diverse backgrounds should be best supported, given that the population is set to become more ethnically diverse in the future.

2 | OLDER PEOPLE AND 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 (Hourston, 2022). During this period, price rises for essential goods have increased, with the steepest change evident in housing and household services (which include electricity and gas), as well as food and non-alcoholic beverages. For example, domestic energy prices more than doubled during 2022 compared with the year before, resulting in the number of UK households in fuel poverty who could not afford to heat their homes to a safe level rising from 4.5 to 7.3 million (Ambrose et al., 2023). The UK government responded with several packages of support throughout 2022–23, including capping the unit cost of electricity and gas, a £400 rebate to all households using mains gas for heating, and a further £650 'cost-of-living payment' to claimants of means-tested benefits (Ambrose et al., 2023). Despite these measures, support for those dependent on universal and related benefits has not kept pace with the rising cost-of-living increases and have lost value over time (Patrick et al., 2022). By autumn 2023, all government support for energy bills had ended (apart from the means-tested Cost-of-Living payments 2023–2024). As a result, at the time of writing, there is concern about how those on the lowest incomes will cope in the winter of 2023–2024 and beyond.

These pressures must be understood within a longer history of financial insecurity, cuts to services, and rising prices. For those already living below the poverty line, the 2008 recession and austerity 'exacerbated unbearable pressures' (Pemberton et al., 2017: 1157). Austerity policies saw multi-billion pounds of reductions in public expenditure, a public sector pay freeze, widespread disinvestment in health, social care and related services, along with progressively harsher cuts to welfare spending (Briggs & Hall, 2023). Since the global financial crisis, progress towards reducing the economic inequalities experienced by ethnic minority communities has stalled (Edmiston et al., 2022). As a result, over the last decade, average incomes for Black and ethnic minority people have fallen faster and deeper than they have for White people, this became particularly pronounced throughout COVID-19 and beyond (Edmiston et al., 2022). During the pandemic, ethnic minority groups were disproportionately affected by higher death rates, high levels of unemployment, and increased poverty (Finney et al., 2023).

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 an ethnic minority background and form a growing share of those on the lowest incomes. As a result, Black and ethnic minority people are currently 2.2 times more likely to be in deep poverty than White people, with Bangladeshi people more than three times more likely (Edmiston et al., 2022). Nazroo and Bécares (2021) argue that the inequalities faced by ethnic minority people are driven by entrenched structural and institutional racism and discrimination, resulting in their disproportionate representation in low-paid employment, overcrowded housing, and deprived neighbourhoods. Black, Asian and other minority households are likely to experience an average increase in the cost-of-living 1.6 times higher than their White counterparts (New Economics Foundation, 2022). This is because individuals on low or insecure incomes are often forced into more expensive arrangements such as prepayment metres, higher-cost credit, or being unable to buy everyday goods such as food in bulk. The ONS (2022) 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. Sixty-three per cent of adults reported using less gas and electricity because of increases in the cost-of-living, and 96% of those adults were using less heating (ONS, 2022).

3 | CHANGING DEMOGRAPHICS OF THE OLDER POPULATION

The UK is home to more than 8 million people who identify as belonging to an ethnic minority group, with figures showing a significant demographic increase between the last two censuses in the number of older people from ethnic minority backgrounds. Data from the 2021 Census shows that the older population in England is more diverse in

comparison to 2011. While the age profiles of most other ethnic communities tend to be younger than for the White British community, 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%) (CAB, 2023). Both the increase in numbers and proportions of ethnic minority groups, as well as their diversity, highlights the importance of tackling the problems associated with poverty, rising energy costs, and poor housing discussed in this paper.

These demographic shifts are especially evident in Greater Manchester, the context for the interviews conducted for the research reported in this article. Migration into and out of the city has been a major driver of population change. In the 2021 Census, 27.4% of the Greater Manchester population was 55 or over, with a projected increase to 30.1% by 2041 (ONS, 2023a). The largest growth will be seen in the population aged 75 and over. Estimates suggest that within the Greater Manchester region, by 2041, 9.9% of the total population will be 75 and over, an increase of 46.2% from 2021—from 209,205 to 305,888 (ONS, 2023a).

The Income Deprivation Affecting Older People Index (IDAOPI) measures the proportion of all those aged 60 or over who experience income deprivation. The latest available 2019 edition of this dataset showed that 13.3% (79,655) of Greater Manchester (GM hereafter) residents over 60 were living in the top 10% most deprived LSOAs nationally, 26.5% (158,209) were living in the top 20%, and 36.6% (218,337) were living in the top 30% (GMCA, 2024). Since then, the cost-of-living crisis, coming on top of the COVID-19 pandemic, has had a significant negative impact on older residents, with research showing that those in later life are slightly more likely to have been affected than other age groups.

In the GM residents survey, conducted between March 2022 and July 2023, people aged 55 and over were more likely than those of all ages to say their cost-of-living had increased—81.3% compared to 77.5% of all GM residents. Of those aged 55 and over that reported an increase in their cost-of-living, this was more likely to have been driven by rising food costs (96.75% vs. 89.3%), and fuel costs (53.1% vs. 50.7%) compared to the population as a whole (GM Residents Survey, 2024). Of those older people in GM that said the cost of their food shop had increased, 6.5% said that the affordability of food had been a concern over the last 12 months, and 16.6% said they were often or sometimes worried that their food would run out before they had money to buy more and 20.1% said they often or sometimes could not afford to eat balanced meals (GMCA, 2024).

All 10 GM districts saw increases in their ethnic minority populations between 2011 and 2021. A quarter of GM'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 (GMCA, 2023). The increasing size and diversity of the older population, in regions such as GM, underlines the importance of addressing the potential for increasing inequalities in areas such as housing, pensions, and health and social care.

Older people from Black and Asian ethnic groups are around twice as likely to be living in poverty as White pensioners, a consequence of lower than average incomes, a greater likelihood of receiving means-tested benefits, and limited access to private pensions (Finney et al., 2023). Such findings reflect high levels of unemployment among particular groups, with economic inactivity for adults 16–64 at 42% and 32% respectively for Bangladeshi and Pakistani people, compared with 23% among White groups (ONS, 2023b). Taylor et al. (2023) emphasise the persistence of ethnic inequalities in health in the UK over a number of decades, highlighting evidence that ethnic inequalities are worse in later life due to the disadvantage that has accumulated for older people over the life course. Studies by Nazroo et al. (2023) and others point to the impact of racism in health and social care as a fundamental cause of poor physical and mental health, reflected in discrimination in access to, and management of, a range of acute and chronic conditions.

4 | METHODOLOGY

The discussion draws on findings from a collaborative study, carried out by researchers from the University of Manchester, the Manchester BMENetwork, and the Centre for Ageing Better, carried out between October 2022 and

September 2023. The research builds on previous work by the authors (Lewis et al., 2023), which found that COVID-19 had the highest death rates and greatest social impacts on areas characterised by high levels of deprivation, among those who lived alone, and people from African and Caribbean and South Asian Communities. Extending this work further, this study explores the impact of the cost-of-living crisis on older adults from ethnic minority backgrounds living in GM. The sample was drawn from those 50 and over in order to capture experiences among groups where cumulative disadvantage can lead to poorer health outcomes at earlier ages, compared to more advantaged groups. Life expectancy in GM is close to 2 years below the England average, and healthy life expectancy is 3 years below the England average (GMCA, 2024).

A collaborative, co-research approach was chosen, in order to co-produce knowledge with groups who are often less visible in traditional research. 'Co-research' is often used as an umbrella term, encompassing a range of approaches, including 'participatory' and 'emancipatory' and 'inclusive' research (Cotterell & Buffel, 2023). Such methods are important when working with minoritised populations, who are particularly affected by various forms of social injustice (Ellins & Glasby, 2016).

The research questions developed for the study 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? What gaps in support are there? What new services and additional support for existing groups might be needed given the present crisis?* The study focused on the *lived experiences* of older people. Bringing detailed analyses of everyday life into discussions about policymaking is vital in order to create positive narratives about the lives of people living in economic hardship (Patrick et al., 2022). The study was approved by the University of Manchester Ethics Committee.

Our methodological approach included: first, a literature review focusing on the themes of financial hardship and its impact on older age groups; second, two *collaborative workshops* organised in partnership with the Manchester BME Network, to bring together older people and partner organisations who work with ethnic minority communities. The workshops explored *experiences and learning* around the cost-of-living crisis and emerging findings from the project and policy recommendations. Third, one-to-one interviews with five community organisations and 12 older people were carried out, lasting between 30 and 60 minutes. Four 'co-researchers' from Manchester BME Network undertook the interviews with the older people in the language of choice of participants. The questions were open-ended and 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. Some interviews were audio-recorded, notes were taken for those who did not wish to be recorded. Table 1 summarises the main characteristics of the older people interviewed for the research.

The majority of the sample were female and the findings reflect that older women from minoritised groups are more likely to suffer from greater financial insecurity due to fragmented working lives, which are exacerbated by the gender pay gap, pension inequality, and pressures of informal caring (Dewhurst & Campbell, 2023).

The paper uses the term 'ethnic minority groups' 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 UK Government's (2022) recommendations, we do not use the term 'BAME' (Black Asian Minority Ethnic) due to concerns that this label disguises substantial differences in outcomes between ethnic groups. We use ethnicity labels to describe older people in our sample, but acknowledge that identities are far more complex than these categories give credit to. The authors 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 (Finney et al., 2023).

Interview questions were developed collaboratively with the co-researchers. Participants were recruited through the Manchester BME Network's existing contacts. They invited members of their network from minority ethnic backgrounds, living in GM who were over the age of 50, to participate in the research. All interviewees were paid

TABLE 1 Demographic and social characteristics of sample population.

	Age	Gender	Ethnicity	Household	Employment	Health
1	54	F	Sri Lankan	Lives with husband and 2 sons	Volunteers	Not mentioned
2	64	F	Black Caribbean	Lives alone	Not working	Poor health
3	53	F	Black British	Lives with partner and grandchildren	Employed part-time	Poor health
4	57	F	Black British	Lives with daughter	Employed part-time	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	Employed full-time	Not specified
12	59	F	Pakistani	Lives with husband	Carer for husband	Not specified

£50 for their involvement, to reimburse them for their time. Interviews were carried out in the language of choice of the participants.

The authors carried out an initial analysis of the transcripts, which involved the following steps: first, familiarisation of the material through a detailed reading of the transcripts. Second, the interviews were coded (including rising energy and food costs, changes to housing, health, family relationships, employment, and types of support available). Third, a *co-analysis session* was held where members of the research team and co-researchers discussed the themes arising in the interviews and their personal reflections on the transcripts. The coded transcripts were shared with the co-researchers who discussed their experiences of conducting the interviews and the themes emerging, to ensure the analysis was conducted in a robust manner and to integrate their understandings of the interviews into the analysis. In the co-analysis workshop, the community researchers reflected on their experiences of carrying out the interviews. They were struck by the personal and sensitive nature of some of the conversations. The co-researchers commented on how they had generally known the interviewees for a number of years and had trusting relationships with them. However, the interviews provided a novel opportunity to talk to older people about subjects, which are often sensitive, and therefore difficult to broach. The reflections of the co-researchers added considerable depth and insight to the process of analysis. The co-researchers were keen to emphasise the resourcefulness of those interviewed, challenging stereotypes which present older people as victims and powerless. The following findings section focuses on the damaging consequences of *financial hardship, food insecurity, rising fuel costs and types of support available and gaps in existing services* reported both by the community organisations and older people interviewed.

5 | FINANCIAL HARDSHIP AND INSECURITY

The interviews revealed that an increasing number of older people are living at what has been termed a 'budgetary crisis point' (Independent Age, 2022). Many of the participants mentioned how they had experienced financial hardship before, 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 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 struggling for everything. And if something is coming up, you know, it's a children's birthday or something, so I have to budget which I never used to do. The budgeting really, you, you are stopping your normal routine sort of thing so you... I don't see how we're gonna go forward with that (59-year-old Pakistani woman).

This person felt that there should be more support to cover basic food shopping, which would help give people financial 'breathing space'. In the co-analysis workshop, one of the co-researchers from the Manchester BME Network reflected on her own experiences and described how many older people, despite being in work still faced considerable financial challenges:

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. They are now working from home, and the costs are difficult to meet (co-researcher).

Another interviewee, a 58-year-old Bangladeshi woman, described how there should be more cultural awareness around how financial hardship caused by the cost-of-living crisis was affecting different groups. She volunteered with older people who had migrated from Bangladesh, and felt that many were 'suffering in silence', not managing to cover their basic costs. One of the community development workers interviewed, who supported older Pakistani groups, explained how there was confusion surrounding the social welfare benefits to which his clients were entitled:

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 group 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 compounded issue when they're, when they come to us (community development worker).

As these comments reflect, financial hardship was exacerbated for some older people who had limited information about benefits such as University Credit and Pension Credit.

Our research found that one consequence of the pressures of increased financial hardship was that some participants were forced to skip meals or change the way in which they prepared food. For example, microwaves rather than ovens were used; or people restricted themselves to one hot meal a day to reduce energy and food costs. One person interviewed described how she would prioritise the needs of her 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 such as rice, to keep us going (73-year-old, Black African man).

Similarly, a 65-year-old, Black African woman had to make difficult decisions about which 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, Black African 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 [community] 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 bought a box of freshly cooked vegetables maybe two, three times a week and they're just doing it once a week (community development worker).

At the collaborative workshop, participants emphasised how food was not only a source of nourishment but was also connected to their sense of identity. For example, particular dishes or ingredients were important both for religious festivals as well as their general wellbeing. They also discussed how culturally-specific food was often more expensive because it was mainly 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 costs, some participants highlighted that they had to save money to travel to specialist food shops to buy ingredients, which were often unavailable in local supermarkets.

6 | FUEL POVERTY

Alongside the rising cost of food, our interviews confirmed the effect of increases in fuel costs on everyday life. Some of the interviewees described how they had changed their daily routines in order to use less energy:

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 spoke about how they only occupied some rooms in their homes during the winter months, so they did not need to heat 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. One interviewee described the negative impact of living without heating:

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 (59-year-old, Pakistani woman).

Some interviewees mentioned how living in a cold home impacted on their health, particularly exacerbating the symptoms of arthritis, as well as affecting mental health and general well-being. As well as affecting physical health, another interviewee discussed how she anxiously watched her pre-payment meter (a type of domestic energy meter that requires users to pay for energy before using it), as she was terrified about being unable to afford her bill:

I come home and cook and then rest. Usually I go to bed early, to reduce electric use, as I use a pre-paid meter and the cost of rising bills is overbearing (57-year-old, Black British woman).

She described how even though she was working, she frequently did not have any money to put on her meter:

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).

A community development worker who supported older people from South Asian backgrounds, described how problems around debt were compounded by being unable to read English:

I think they [older people] find it very difficult. They're finding it difficult and 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 up the bill, which I don't understand it and I won't be able to pay' (community development worker).

The interviews and workshops highlighted the range of pressures, arising from the cost-of-living crisis, which affecting Black Caribbean, Asian and other minority groups. The next section explores what types of support were available for the groups we interviewed, and how services could be improved to better cater for the needs of older people from minority ethnic backgrounds.

7 | TYPES OF SUPPORT ON OFFER AND GAPS IN SERVICES

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 because of emergency responses, such as mutual aid clubs and informal neighbourly support. However, during the cost-of-living crisis 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 the same language as them. 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 co-ordinated and promoted' as funding often ended after a few months.

In Manchester, foodbanks have experienced shortages of more expensive food items such as tinned meat or fish. At the same time, some of our participants stressed that people from ethnic minority backgrounds felt that food banks were unsuitable, as the food was not culturally appropriate. 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 the 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'.

The interviews conducted with people working for community organisations highlighted the pressures facing services due to funding cuts and a reduction in the numbers of volunteers. One interviewee, who worked in a community centre in an inner-city neighbourhood in Manchester, described how all of the service users that she talked to were 'feeling the pinch'. Despite a strong sense of community, and a 'wealth of knowledge and experience of people in the community', many residents felt that they were 'bottom of the pile' as services had reduced and local organisations closed due to lack of funding. She explained how after the pandemic, there had been a decline in the number of older people accessing services.

Another community development officer working in an inner-city neighbourhood, described how there were some groups of older people who were missing out:

I think there's a lot of groups we don't know about who are just people suffering. So there's a mixture of my own evidence that I can see and I work with partners and what they tell me and what I sort of observe in the community.

He was particularly concerned about older people living in tower blocks becoming isolated, due to the cuts to services he had witnessed over the last few years:

... fundamentally it's the support mechanisms out there that have been cut for years for people, so you don't have the same services out there and the same network because it's been cut (community development officer).

During the pandemic and the cost-of-living crisis, many local businesses and local community groups had to close because of lack of funding:

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 any more. So I don't think there's the same infrastructure around communities that there used to be (community development officer).

As a result, the worker was anxious about the lack of support for older people living in the neighbourhoods where he worked, and the impact in particular on mental health. He described how many residents were at 'crisis point' and interventions to support emotional well-being were much needed.

Another community support worker emphasised 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... there's nobody to explain it to them and now coming back into society, after being told to stay inside for a long time, they're really uncertain, unsure about it... high is the truth. And they feel like there's just nothing that's specifically for them (community support worker).

In the collaborative workshop, one co-researcher reflected on her own experience and talked about how institutional racism impacted on the experiences of older people from ethnic minority groups. For people who do not speak English as a first language, she described how it is common to be stereotyped and 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 the majority of support services are offered on the telephone or online. Many older people miss face-to-face support, particularly services which offer culturally sensitive support in a variety of different languages.

8 | DISCUSSION

The findings discussed in this paper highlight a 'pervasive sense of insecurity' among the older people interviewed, faced with escalating pressures from the cost-of-living crisis (Pemberton et al., 2017). The people we interviewed described how the challenges they were facing echoed previous experiences of financial hardship, but how the current period felt particularly challenging. The analysis reflected how, for some of those interviewed, their lives were dominated by high levels of precarity resulting from financial hardship together with an inability to be able to exercise influence over the fundamental aspects of their lives and the key decisions that affected them (Phillipson, 2020). The research revealed that experiences of precarity went far beyond the inability to maintain a constant level of income, as insecurity in one area of participants' lives impacted other domains of everyday life, such as health, wellbeing and relationships with others (Settersten, 2020).

While many of the issues facing older people from different ethnic backgrounds are *similar* to those experienced by White British people (Independent Age, 2023), this research found that there are some *distinctive characteristics*, which disproportionately affect older people from minoritised backgrounds. These include, the unequal impact of the pandemic (e.g., higher mortality rates and economic hardship), inadequate financial advice concerning benefits as well as limited pension provision, the impact of racism and discrimination, and limited availability of culturally appropriate services. Commentary on the cost-of-living crisis tends to centre on its universal implications, however, ethnic minority communities have been subjected to significant cuts to services and much greater disruption in their employment, benefits and earnings in recent years, putting them at a higher risk of falling into 'deep poverty' (Edmiston et al., 2022).

In social gerontology, the theory of 'cumulative disadvantage' offers an important theoretical model to examine the tendency of inequality to deepen as people move through the life course (Phillipson, 2015). The approach emphasises how inequalities in later life are the product of cumulative advantage or disadvantage over time (Dannefer, 2003). For example, socio-economic precarity and systems of power contribute to experiences of discrimination, which were magnified in the context of COVID-19 (Lewis et al., 2023). The impacts of global financial crises (Phillipson, 2015), as well as successive pressures brought about by austerity, the pandemic and the cost-of-living crisis are placing new types of pressures on older people. These should be understood in the broader context of ageing itself becoming a more precarious experience, with (in the UK) 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 minority ethnic communities (Simmonds, 2021).

9 | CONCLUSION AND RECOMMENDATIONS

Research on older groups from ethnic minority communities remains a neglected area within public policy debates, as well as mainstream race and ethnicity studies and social gerontology (Phillipson, 2015). Addressing this gap, this paper argues that social policy approaches must become more attuned to the far-reaching and deeply unequal impact of the cost-of-living crisis on older people's lives, particularly those from minoritised backgrounds. To conclude, five policy recommendations are made from the issues identified in this paper and organised according to short, medium and long term actions:

9.1 | Short term actions

First, awareness should be raised about the ways that the cost-of-living crisis is affecting older people from minority groups. At the same time, greater understanding is needed about the variety of experiences among communities, and contrasts between different groups. This should contribute towards developing culturally appropriate strategies for tackling the current crisis across local authorities. Discussions might consider the specific challenges facing older populations, and relevant approaches to address these, including developing initiatives 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. Community organisations are best placed to deliver this type of work, as they often have strong relationships with people who may be detached from mainstream services. They are often characterised by 'stakeholder ambiguity' where staff, volunteers, trustees, and service-users are more likely to have multiple and overlapping roles (Dayson et al., 2022). This can reduce the gap between users and those responsible for governance, management, and service delivery resulting in greater institutional sensitivity to and knowledge about service-user's needs.

Second, culturally-appropriate community food provisions, such as food banks and lunch clubs should be a priority area for development. A decade ago, food banks were relatively unknown, but in 2022, the UK's largest food bank supplier, the Trussell Trust, was delivering 2.2 million emergency parcels a year (Zacharek, 2022). The findings in this research 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. As well as providing vital nutrition, free meals provide much needed inclusive spaces and companionship to people who might otherwise be socially isolated (Briggs & Hall, 2023). Since local council budgets across the UK 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. Locally held, community wealth should be safeguarded, by introducing the principle of 'common good property' to protect communities from the sell-off of publicly owned buildings at the local level (IPPR, 2023). The loss of 'key community-building institutions' such as pubs and youth clubs has been seen as 'a death knell of social cohesion' (IPPR, 2023: 24), further isolating already vulnerable groups.

9.2 | Medium term actions

Third, culturally sensitive support for older people should be provided to help maintain independence and autonomy in later life. Stigma and disrespect are universal features of life on a low income (Pemberton et al., 2017), and future policies must be designed to ensure the respect of diverse identities and backgrounds of older people. At the collaborative 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 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.

Community organisations could offer skills sharing classes, which may 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 ethnic minority 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 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 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.

Fourth, *financial advice* (around debt, finances, pensions and other benefits) should be prioritised, tailored to the needs of different groups. Across Britain, only 63% of those eligible are claiming Pension Credit, a figure, which has stayed consistently low for many years. Based on national estimates, up to 39,000 eligible people in GM are not claiming the Pension Credit to which they are entitled, which is around 9% of those aged 66 and above (GMCA, 2024). Again, this may affect some communities more than others, with issues around racism and discrimination affecting the extent to which people claim their entitlements. In response to this, the UK Government should do more to make sure everyone in later life receives information about the full range of benefits and entitlements to which they are eligible (Independent Age, 2023). One suggestion could be for Pension Credit to be allocated via auto-enrolment, together with other later-life benefits such as Attendance Allowance. There is also an argument for government departments such as the Department for Work and Pensions (DWP) to give permission for advice services to liaise directly with DWP on behalf of older people. This could greatly increase the take-up of later life entitlements.

9.3 | Longer-term action

Fifth, a longer-term recommendation from this research is the desperate need to *reinvest in public services in order to address structural inequality*. The government and other public bodies have not done enough to address structural inequalities, discrimination and disadvantage affecting minoritised ethnic communities (Nazroo et al., 2023). Charitable organisations in the UK are experiencing a crisis in financial resources as they face the relentlessness of poverty, austerity and the rising costs-of-living (Briggs & Hall, 2023). 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: to establish a *Commissioner for Older People and Ageing* in England, in order to ensure that the diverse range of voices in later life is championed (Independent Age, 2023:7).

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’ (CfAB, 2023).

Also, a new governmental *race equality strategy is required*, to prevent gaps in finances and health in later life widening further (CfAB, 2023). This should utilise a *race equity lens* to the ‘Levelling Up’ agenda in order to acknowledge and address inequalities among different ethnic groups (Edmiston et al., 2022). These approaches would help to ensure that the country is better placed to weather future national crises and help support households during this period of economic crisis (Patrick et al., 2022), particularly those from minoritised backgrounds.

To conclude, the paper suggests that as the older population is set to become more ethnically diverse, there is likely to be an increase in levels of economic and social inequality in later life. While it is crucial to draw attention to the disproportionate impact of the cost-of-living crisis on ethnic minority older people, it should also be recognised there is *considerable diversity* within and across different communities, with people born and brought up in the UK likely to have a different experience to those who migrated in later life. Therefore, more extensive research on financial hardship must be carried out which acknowledges heterogeneity and inequalities across different groups of older people.

ACKNOWLEDGEMENTS

With thanks to Atiha Chaudry, Davine Forde, Tendayi Madzunu, Fiona McInroy (Manchester BME Network CIC) and Sarah Wilkinson (Centre for Ageing Better) for their collaboration on this project. The authors would also like to thank all of the participants who spoke about their lives for this research.

DATA AVAILABILITY STATEMENT

The data that support the findings of this study are available on request from the corresponding author. The data are not publicly available due to privacy or ethical restrictions.

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How to cite this article: Lewis, C., Yarker, S., & Phillipson, C. (2024). Living with financial insecurity: Analysing the impact of the cost-of-living crisis on older ethnic minority people. *Social Policy & Administration*, 1–15. <https://doi.org/10.1111/spol.13074>