



The impact of increasing Cost of living on Minority Ethnic Community in Bristol.

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BSYV & BSF

This report is joint product of

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1. Acknowledgement.

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Bristol Somali Youth Voice (BSYV) is an organisation that advocates and empowers disadvantaged young people in Bristol predominantly from minority ethnic communities including Somalis.

Bristol Somali Forum (BSF) is an umbrella organisation representing 19 Somali-led organisations in the city of Bristol.

2. Overview.

The report comprises of survey data and case studies conducted with participants from the minority ethnic community in Bristol from November 2022 to January 2023. The study used a mixed method approach of case studies and surveys to provide an in depth understanding of how the skyrocketing cost of living and increasing energy bills are affecting minority ethnic communities who are amongst the groups disproportionately affected by the challenges of deprivation, poverty and inequalities exacerbated by the pandemic. The respondents were from various ethnic minorities with different age, gender, and professions.

The research finds that:

- ✎ There is a causal link between the surge in the cost of living and the mental wellbeing of participants. The majority of the participants (67%) concluded that the cost-of-living crisis was having a detrimental effect on their mental health and wellbeing. Participants stated they were worried and anxious about their ability to meet costs. The study indicates that the cost-of-living crisis affected family relationships and made people more isolated due to cutting back on socialising and other wellbeing activities.
- ✎ These persistent worries and anxiety caused by the crisis were felt to make people more susceptible to physical illnesses like the flu, especially coupled with food insecurity. While some reported missing meals, many said that their ability to buy quality food and eating healthy was significantly impacted. In addition, many made cutbacks on physical activities such as sports.
- ✎ The cost of living has become a detriment for children and youth, with many missing out on sport activities, social events or educational opportunities like school trips and tutoring or simply a healthy balanced diet. The crisis also limits the parents' ability to buy what their children desire like clothes or shoes etc. Participants were further worried that the crisis increased the pressure on young people to be involved in illegal activities, as their children can be

more readily enticed and persuaded into distributing drugs or joining county lines to meet their needs (Minister of justice, 2021).

- ✎ The research finds that these minority ethnic communities are particularly hard hit by the cost-of-living crisis due to:
 - a) Living in areas which were already experiencing high levels of deprivation
 - b) Often having larger families being negatively impacted by the Benefit Cap
 - c) Having already been disproportionately hit by the pandemic and lockdowns.

On the research we conducted about the impact of COVID-19 in the Somali community, reported financial shortfalls which people experienced during lockdown and the pandemic as they were self-employed and/or worked in sectors hit hard such as taxi-driving. (Sayaqle,2020).

3. Context.

The increase in the cost of living has been causing a huge financial burden to our communities over the past few months. Financial burden and difficulties caused by the increasing cost of living has disproportionately affected disadvantaged community groups from low -income backgrounds including minority ethnic groups from deprived areas. These communities were already struggling with challenges of deprivation, poverty and crisis triggered by COVID-19. For example, the Office of National Statistics (ONS) recently found that more than four-in-ten of those living in the most deprived areas had already reduced spending on food and essential items, compared to just over a quarter of those living in the least deprived areas. (Office of National statistic, 2022).

People who identify as non-white constitute up to 16% of the total population of Bristol and the majority of them live in the most deprived wards of the city like Lawrence Hill Easton, Ashley, and Southmead (Bristol City Council, 2021).

Minority ethnic People from these communities often have large families in comparison to their white counterparts and the financial burden of this crisis has subsequently left many families from low-income backgrounds with less money to meet their basic needs, causing a knock-on effect on their mental wellbeing. Also, relevant here are the benefit cap and the policy of austerity which have also disproportionately affected large families from low-income backgrounds. A

recent report from the Joseph Rowntree Foundation outlined how changes to the social security system have increased poverty since 2012. Inflation and benefit restrictions (including the benefit cap) and failure to uprate the value of benefit payments in line with inflation push many people into hardship and poverty. When the policy was first introduced in 2013, the cap was set at £26 000 per year for families. In 2016, the cap was lowered to £23,000 in London and £20,000 nationwide. The policy applies to households with earnings below £617 a month. (Andersen and Reeves, 2022).

Covid-19 has exposed social and health inequalities in our society which has been an issue for disadvantaged community groups prior to the pandemic (Morales and Ali, 2021; Sayaqle, 2020). The cost-of-living crisis is further exacerbating those inequalities.

Increasing food prices and energy bills have exacerbated already existing food poverty and increased socioeconomic inequality in our society. As well as impacting mental health, these external forces also have significant impact within families and communities. For example, there are currently concerns about the rising number of young Somalis in Bristol involved in criminal activities. The Somali community is the largest minority ethnic community in Bristol and Somali-heritage youth are amongst the groups who have been disproportionately affected by COVID-19. The research we conducted during the pandemic in 2020, illustrates 76% of the respondents said their children's behaviour had become bad, difficult, or extremely difficult during lockdown. (Sayaqle, 2020).

An additional factor is that the cost-of-living crisis has also affected the ability for large families from low-income backgrounds to pay for extracurricular activities for their children. However, the relationship between young people's involvement in crime and the cost of living needs further study.

4. Aims and Reach of the study.

The aim of this report is to provide insight into the impact of the increasing cost of living on minority ethnic communities in Bristol. The study assesses multidimensional effects of the crisis on physical and mental wellbeing of minority ethnic groups, and the uncertainty and insecurity generated by the crisis, and explores how people are coping with the challenges triggered by the

crisis. The research will assess how the crisis has changed the lifestyle and behaviours of the people and shed light on any parallel similarities between the cost-of-living crisis and Covid-19 which disproportionately affected minority ethnic communities in Bristol and across the country.

The report will expose financial burden and budgetary pressures that the crisis caused on large and low-income families living in deprived areas particularly, and those from minority ethnic backgrounds who are already affected by the benefit cap. It will underpin the level and type of support that the community needs and how they are coping with this crisis. The aim is to provide data which can generate a better understanding about how to cope with the cost-of-living crisis and develop effective and appropriate solutions.

The survey comprised of 62 participants of which 43 (67.19%) were male and 20 (31.25%) were female, and 1(1.56%) preferred not to say, the age range was as follows:

<i>Age Range</i>	<i>Number</i>	<i>Percentage</i>
16-25	8	12.5%
26-40	21	32.8%
41-60	25	39.1
61-80	7	10.93
81 and over	3	4.67

Table 1: Age range of respondents.

The research recognises that there is potentially problematic to use one label (e.g. minority ethnic groups) to cover the diverse ethnicities living in Bristol. Hence we asked participants to write down their ethnicity in their own words and the table below shows their responses. Our volunteers have supported respondents and provided further explanation and facilitation where needed, this is important, as some people confuse ethnicity with nationality. This helped us to collect data and have better reflections about demographic of participants in the research.

<i>Ethnicity</i>	<i>Number</i>	<i>Percentage</i>
Somali	31	48.44
Bangladeshi	5	7.82
Pakistani	7	10.94
Afro-Caribbean	1	1.56
Black African	12	18.75
Indian	1	1.56
Asian	1	1.56
Arab	1	1.56
Sudanese	1	1.56
Kurdish	1	1.56
Not answered	3	4.69

Table: ethnicities of 62 respondents involved in the research.

To strengthen our analysis, we also conducted interviews with people with different ethnic identities for the case studies. This allows for a deeper understanding of the issues, thereby adding depth to the data in this report.

The participants have been anonymised to protect their identities and wellbeing. The impact of cost of living is not easy information that can be collected and assessed. Sometimes it is very sensitive especially talking to people about their poverty and mental health as there is stigma and embarrassment associated with both. Having established relationships within the community helped us to reach the target participants as did the reputation of our organisations. The respondents were people who are often unrepresented in research, and therefore this report will provide important information which can be useful both understanding and designing culturally appropriate services to cope with challenges of cost-of-living crisis and its impact.

5. Findings of the report- Cost of living and minority Ethnic communities in Bristol.

5.1. Mental wellbeing.

The cost-of-living crisis has caused hardship and budgetary pressures on low-income households who were already struggling with the challenges of inequality, poverty, and deprivation. Constant thinking of budgeting caused worry and stress on low-income families to cope with increasing energy bills, food prices and fuel. The population never had a breather. The cost-of-living crisis came shortly after challenges and knocks of COVID-19 started to diminish.

Unfortunately, this deepened its impact and affected people's ability to cope with this crisis. Minority ethnic communities live in most deprived wards of the city like Barton Hill, Easton, Ashley, Southmead etc. and amongst the groups disproportionately affected both by COVID-19 and the current cost of living crisis.

Financial burden and insecurity around the crisis cause constant turmoil and stress on low -income households, who often work in low paid employment, and found it difficult to cope with the increasing prices and stagnant wages. The salary of low-income divisions who earn a minimum wage have not increased in proportion with inflation and current cost of living crisis. This is also difficult for large families from low-income backgrounds who are already affected by the benefit cap and lack of support. The knock-on effect of this crisis magnified the issues on mental wellbeing. This led to people being pushed further away from the labour market because of poorer mental health, impacting their productivity and ability to work.

Q. Are financial worries having a direct impact on your mental health?		
	<i>Number</i>	<i>Percentage</i>
Yes	43	67.19
No	18	28.12
Not sure	3	4.69

Table. Respondent answers about impact of crisis on mental wellbeing.

67.19% (n=43) of the respondents to the survey said that financial worries have directly impacted their mental wellbeing. The case study below illustrates

negative impact of cost-of-living crisis on mental wellbeing of the people. The knock-on effect of the crisis exposes many people to experience poor mental health which can need urgent and appropriate support to prevent another crisis.

Case studies – worries and stress.

“I have family of 5. I work full time. The increasing cost of living has caused hardship and struggle to my life; energy bills, food prices have all increased. This has expanded my household expenditures and my wages are stagnant. Budgeting pressures have affected the quality of food we buy. Fuel prices are also on the rise. The crisis has impacted all my family: they can’t make choices, influencing on the quality food, clothes we buy, the crisis has affected my day-to-day life.

budgeting

“My children are not understanding the situation, they prioritise what they want, causing me extra pressure, the situation is very complex. This is especially difficult for a low-income family like me, increasing prices and budgeting pressures causes me constant worry and conflict with my children. They ask me why I can’t buy what I want, they compare their life with their peers, its deafening repeating the same question, why I can’t find what I want, you work dad and other children get what they ask for”.

PRIOR TO CRISIS

“The crisis has caused me constant worry, prior to the crisis, I use shop and choose what I wanted without hesitation. Now I make a list of what I can afford to buy, what’s necessary. I don’t think about the quality but rather what’s filling to eat. I prevent my children to go shopping with me to avoid a surplus of spending. I also walk all the way to the shops and carry heavy shopping, for fuel maintenance and to cope with the crisis. This crisis has restricted us. I often convince my family to come altogether in one room and stay in that space to reduce energy bills. My children are teenagers, sometimes they want to be alone in their rooms. I do this to avoid debt”.

**POST cause angst
immediately**

When the post is delivered, I'm immediately in angst, worried about the amount it has added up to especially when it's not even payday. English is my second language, and I don't feel confident I don't understand everything, perhaps that's why my bills and payday are not aligned.

Constant worry of this crisis caused me to experience low moods, the stigma and taboo around mental health makes it difficult on accessing mental health services. Other communities seek support, but that is hard for me and my community, people don't talk about mental health, and you are torn, whether to be mad or to be ok. This causes many people to hide their mental wellbeing.

Case study 2. Isolations.

"I am a single mother of three. I work in a full-time position, I earn a substantial salary however, it's not enough. I don't get any support from the local authority nor from the father of my children. So, it has affected me very much. I live in a semi-detached house, with poor heating, poor insulation. My gas and electricity are on a pay-as-you-go meter, which serves me well actually. In comparison to last year, I paid £80 per month for the gas and electricity, and during the winter months I paid £120 and now during these last few months its £50 a week, so it almost tripled. Since the pandemic I have noticed a remarkable increase in prices in fresh products, I believe it has to do with the lack of importing goods from other countries, businesses have no choice but to hike up the prices. So, my weekly food shop is expensive, empty shelves in stores forces me to purchase the slightly higher items as the range of choices has been taken away. The products that I use to buy that are cheaper are no longer available".

Empty shelves

This has all impacted my cost of living for example, my kids milk that I normally buy, if that's not in stock I have no choice but to buy other brands that are higher in price, transport, parking all gone up. My son's football is now £69, the school does not cover the cost so that's more expenses.

Increasing cost of living has caused huge pressure on my mental wellbeing, I feel the anxiety as soon as I get paid. I have significantly cut on my social spending, before I would go out with my friends for dinner and drinks. I am very frugal with my spending habits now; in fact, I have things stocked up in my storage just in case the situation becomes even more dire. I have reduced my driving due to petrol increase.

Isolation

Mental health inequities are well documented and presented by different studies. Unfortunately, mental health problems have been an issue for minority ethnic communities well before the pandemic and cost of living crisis. For example, the Somali community in Bristol have experienced pattern of suicidal and death cases relating to mental health going back a number of years. Research we conducted in 2019 about mental health and the Somali community found that whilst 41.8% of respondents said they were confident to recognize signs and symptoms if a friend or a close family member was suffering from poor mental health, a shocking 82.7 % of respondents admitted they would not contact GP. (Sayaqle, 2019).

Accessibility of mental health services has been an issue for minority ethnic communities, and they face multiple barriers to access including language barriers. In addition, stigma and cultural stereotyping prevent many people from seeking support at early stage. Lack of representation both in the designing and delivering of services and lack of cultural competence, communication difficulties also play determining role.

5.12. Anxiety.

Financial burden and budgeting pressures of the crisis has affected people's ability to cope, this exposes many people to experience anxiety and stress.

Many respondents in this research have explained the level of stress and anxiety that this crisis has caused on their mental wellbeing, which triggered sleeping problems, isolations, daydreaming, and constant worry which made them to be more susceptible to physical illnesses.

Case study 3 – anxiety.

“I am 25 years old, live on my own and earn a minimum wage which is not enough to get buy, food prices are high, rent etc. I've recently heard council tax will be going up in April so that's another worry. It's very stressful for me, in terms what I'm going to eat, I started walking to my work and college which takes me longer, I have stopped using public transport to cope with pressure of cost of living”.

“This year is different than year ago, I can't afford to go out and pay for social activities, like going for coffee with friends, now that's not possible. Currently, my pay is just for the necessities such as food, bills, this really upsets me, I'm bored being at home all day, I feel isolated. To minimise my expenses, I stay home, it is boring, I feel imprisoned. I used to pay £50-£80 for my energy bills and now its going on up to £200 a month. Staying at home during the weekend, with just your thoughts, causing me to be angry”.

Imprisoned

“I feel anxious before stepping into the supermarkets, worrying about shopping, and budgeting, before I use to go into any shop and pick up what I wanted, that's changed now, I think twice and compare the prices. I walk around to find the cheapest items, now I shop in Lidl and Aldi or my local store not thinking about quality but how I can save”.

“I feel things are out of control, we need things to change, sometimes I feel I need to protest so my voice being heard, I can't cope, I am getting difficult with crisis, I see on the news that the NHS, RAIL sector etc are all going on strikes due to not enough pay and it's because of the increasing cost of living. If this situation continues, more people will be on the benefit system. I'm working and I can't cover paying the basics so you would rather stay at home and get benefits”.

The cost-of-living crisis started just as the challenges and difficulties of COVID-19 began to diminish. The timing of the crisis has been very critical, making

anxiety and stress even worse, where both crisis and pandemic has a similar affect specially regarding uncertainty.

5.13. Family Relationship.

The cost-of-living crisis has caused financial burden and forced many people to spend all they have. Inflation has reduced purchasing power, causing constant pressures leading many parents to find it difficult to meet both the needs and wants of their children, and to support other family members. This is especially difficult for people who have family member(s) living outside the UK as it limits their ability to support their loved ones, causing anxiety and strain in family relationships.

The case study below illustrates experience of family conflict that crisis cause between parents and young people and wider families.

Case study 4 - Conflict within the Family.

My daughter asked for new shoes as her current ones are not suitable for the weather as her feet were getting wet. I had to tell her, I cannot get her a pair and she must wait for next month's pay

“Cost of living restricted me what I can do for my family immensely. I always think about budgeting, I remember there was family member called me to support them to have operation, my daughter was upset at me supporting family members, this

has caused conflict with my wife and children, as we are also struggling to make ends meet. For instance, my daughter asked for new shoes as her current ones are not suitable for the weather as her feet were getting wet. I had to tell her, I cannot get her a pair and she must wait for next month's pay, that was a very difficult time for me to turn down my child. I had to cancel my daughter's gym membership, as we couldn't afford it, I advised her to walk in the park or follow exercises on YouTube at home, she wasn't happy with my decision and my other daughter was in tuition that also had to be cancelled. My children can sense the worries and anxiety I have causing them to worry also”.

Case study 6- Feeling guilty.

“Impact of cost of living is very challenging and I feel guilty that about difficult decisions I made to cope with crisis however, my kids are very compassionate and caring, as we have been together on our own since they were young, we have a strong bond. They are a witness to my efforts, and they show me respect, and I have been a good role model. It has caused sadness; I have heard them say they can't go out with their friends etc. I am very lucky in that aspect, but mum guilt creeps in”

Feeling Guilty

Many people found difficult on the economic strains caused by crisis to cover household expenditures and to support family members like meeting the needs of their children, this is even more difficult for those who support family member outside the country like parents or close family member. Cost of living has caused strains to family relationship.

Communication difficulties and lack of familiarity of the system also affect many people and limit their opportunity to access the services and seek support when they need to, many people from target groups are not privileged to understand the financial system to take a loan, some of them are from emigrant backgrounds Especially refugees and might have low credit scores. Subsequently, no credit cards, leaving many people to rely on themselves or family and friends with almost same socioeconomic life. The disarray between inflation and stagnating salary causes many people to feel more vulnerable to cope with the challenges triggered by cost-of-living crisis.

5.14. Food insecurity.

Financial burden caused by the crisis has caused many people to compromise about the quality of the food they feed their families, budgeting pressure trigger low-income households to experience poor nutrition. 46.88% (30) of respondents in this research said they skipped meals to afford to pay their bills.

Q. Have you ever skipped meals to afford to pay your bills?

Answer	Number	Percentage
Yes regularly	8	12.5
Yes occasionally	22	34.38
Never	25	39.06
Not sure	9	14.06

The case study below illustrates experience of individuals and families who found difficult to put quantity over the quality of the food to minimise their expenses and save a money for other bills.

Case study 7 poor nutrition.

“Being stressed, and worried not being in a warm house, you are more prone to catching illnesses. We are not eating a balanced diet such as fruit and veg, protein which is required to stay healthy. Prior to going into the winter months, we normally stock up on high strength immune supplements, we couldn't buy them this time. I had to be creative and research in finding herbal dupes to my favourite supplements but that did not bond well with the kids, trying to convince them to eat garlic or ginger is quite difficult, they were repulsed by it”.

Households with the lowest income are less able to place long-term health at the top of their considerations when buying, choosing, and cooking food. 50% (32) of the respondents has said they will significantly cut down their heating to cope with increase in energy cost.

Q. How will you cope with expected increase in energy costs?

Answer	Number	Percentage
No using heating	9	14.06
Significantly cut down the heating	32	50
Cutting off other essentials as food	13	20.32
Borrow money/pay as credit card	3	4.69
Refused to pay	2	3.13
Other	5	7.81

5.15.Struggle to pay energy bills.

Cost of living crisis and inflation have affected purchasing power of people and relatively increased household expenditures, this causes many people to struggle to pay their energy bills. 67.19% of the respondents in this research said they have missed or been late with rent or energy bill payments.

Q. Over the last 12 months, have you missed or been late with rent or energy bill payments?		
Answer	Number	Percentage
regularly	8	12.5
Occasionally	35	54.69
Never	19	29.68
I have arranged loan to help me cope with crisis	2	3.13
Other	0	0

The combined effects of inflation and stagnating salaries causes many people to feel more vulnerable to cope with the challenges triggered by cost-of-living crisis. Many of our participants rely on friends and family for loans rather than formal financial institutions. This may be due to lack of knowledge with regard to their availability, lack of trust in such institutions, or lack of eligibility. Those from migrant backgrounds often have low credit scores for example or unable to get credit cards. Consequently, when in need, many rely on family and friends who often themselves are in similar insecure financial positions. As the table below illustrates, almost 36% of the respondents in this research said they have been relied on a family member or friend over the last 12 months at some point to pay everyday bills.

Q. Over the last 12 months, have you had to rely on any of the following to pay everyday bills (please tick all that may apply)		
Answer	Number	Percentage
Pay on loan	6	9.38
Credit card	16	25
overdraft	6	9.38
Barrowing from family member or friend	23	35.93
Other	13	20.31

Cast study 8- Reducing heating/cooking.

Reducing heating and cooking

“I used to pay £20 a week on gas, and now it's increasing without even spending that much, I'm not even switching on the heating or cooking more often. I used to cook everyday but now I'm cooking 2/3 times a week and eating the same foods more than once”.

“I don't claim any benefits like universal credit as I work full time therefore, I'm not eligible to claim. I work for survival, paying for food, rent, council tax, utility bills and my car and by the end of the month I'm left with nothing. Sometimes I don't see the benefits of working, it's not fair, the system is not fair, they should help single people as well, especially young people living alone. I feel trapped between work and home, the increasing cost of living is catching up my mental wellbeing”.

The system is not fair.

“I have no savings whatsoever. I dread getting paid, I don't enjoy seeing my monthly payslip. I'm stressed out, I borrow from my friends, I'm in debt most of the time”.

sometimes I feel I need to protest so my voice being heard.

“I feel things are out of control, we need things to change, sometimes I feel I need to protest so my voice being heard, I can't cope, I am getting difficult with crisis, I see on the news that the NHS, RAIL sector etc are all going on strikes due to not enough pay and it's because of the increasing cost of living. If this situation continues, more people will be on the benefit system. I'm working and I can't cover paying the basics so you would rather stay at home and get benefits”.

5.16. Benefit is not proportional on inflation and increasing cost of living.

Families from minority ethnic backgrounds are typically larger in comparison to their White counterparts, and therefore disproportionately affected by benefit restrictions. This leads to them experiencing additional budgetary pressures and causes many families to cut down on socialising and quality of food. We asked 62 respondent in the research, if they claim benefit, 56.25% of respondents (36) said, they don't claim benefit (universal credit, working tax credit, housing benefit, child text credit, pension credit, employment and support allowance (ESA) and job seeker allowance, However, for the case studies we conducted during this research, those who claimed benefit expressed the difficulties and their experience with process and how the benefit is not proportional on inflation and increasing cost of living, this is especially difficult for large families when both or one of the parents can't work.

Q. Do you claim any benefit.		
Answer	<i>Number</i>	<i>Percentage</i>
Universal credit	10	15.6
Working tax credit	6	9.4
Housing benefit	4	6.25
Child tax credit	3	4.69
Pension credit	1	1.56
Employment and support allowance (ESA)	3	4.69
Jobseeker's allowance	1	1.56
No, I don't claim or receive any benefit	36	56.25

Case study 9- Benefit is enough.

"I am 50-year-old, I don't work now, I have 3 children, only two receive benefits, neither me nor my wife get any benefits. It's a struggle, my wife is not entitled to any benefits just my children, due to the benefit cap of the 2-child limit. My new-born is not in receipt of benefits, I sponsored my wife, she has been living in the country for some years, yet still is not entitled to any benefits, my case is different, I am entitled. I think, something went wrong, as both of us are not affluent in English, we head out to the food banks and rely on the generosity of friends and the community to cope with crisis. Rising of Energy

prices and increasing food price and household items cause me constant worry and thinking.”

Benefit cap.

“I contacted HM Revenue, they asked me loads of bank statements, I don’t understand why it is so hard to get support, I have been working for 5 years in KFC and now I was working as security officer, I came to this country as a refugee, and I sponsored my two older kids and my wife to live with me here in the UK. It cost me £13,000, I worked hard for my family union, this left me with no savings, unfortunately, covid-19 has caused me enough hardship, and then cost-of-living crisis came shortly after that, I never had a break, now my wife has gone through an operation through birth. I stopped working to support her and new-born baby, unfortunately, we don’t have enough income, we are a family of 5 we rely on the benefits of my two elder children, the system is not easy”.

Discrimination/unconscious bias

“We don’t receive enough income to live, the cost-of-living crisis has taken a toll on my mental well-being, causing me anxiety and stress to extremities.

Sometimes, I daydream, I talk to myself when I am on the street, asking myself, why is life so hard, the system is not easy. I don’t have privilege of system, English is my second language, and It is not often easy to articulate my communications, sometimes I feel the person behind the call is saying don’t call me again”.

“Luckily, there are food banks and community hubs in Bristol. We found useful, in my culture, you should work, but I don’t feel shy asking, sometimes, my new-born baby need nappies, and I don’t have enough money, I always have great difficulty in deciding to buy milk or nappies or do I pay for the electricity. Sometimes we skip meals to pay for milk for the baby, nappies or electricity, these are the priorities, The cost-of-living crisis exposed me to constantly worry, anxiety and thinking about insecurity”.

We are family of five, what we got is not enough

“I previously worked before, but due to my wife being hospitalised I had to quit my job to take care of her. I was the main breadwinner of the family and once that stopped it affected us with financial burden. Constant worry about bills, food and household items caused stress and worry for us all. My children also feel the anxiety, I have a 9-year-old, 5 and a month old baby, sometimes, we don’t cook they feel the difficulties, we got very little money, I struggle with paying the bills like energy bill, we are family of five what we got is not enough”.

5.17. Impact of cost of living on children.

The cost-of-living crisis has negatively impacted on young people from deprived areas who are already disproportionately affected by poverty and related deprivations, especially young people from minority ethnic backgrounds, and who are overrepresented in the criminal justice system and prison (Ministry of Justice 2021). ***62.5% (40) of respondents in this research said increasing cost of living has caused their children to miss out involving sport activities, social events, or educational opportunities like tutoring classes.***

Educational inequalities have been an issue in deprived areas prior to the pandemic and crisis. Young people from deprived areas have less chance to reach higher education compared to those from affluent wards of the same city. A lack of opportunities for young people living in disadvantaged areas has resulted in huge difference in progression rates to higher education, ranging from 8.6 per cent in Hartcliffe in South Bristol to 100 per cent in Clifton in West Bristol. (University of Bristol, 2018). Similarly mental health inequality is a challenge for minority ethnic communities, as seen in the overrepresentation of young people from minority ethnic background in secondary mental health services. Previous research indicates that ethnicity may be associated with how individuals come into contact with secondary mental health services; for example, compared with White adult patients, Black African and Black Caribbean patients in the UK are more likely to access mental health services through the criminal justice system and less often through general practitioner (GP). (Chui et al. , 2020).

The research we conducted about mental health in the Somali community in 2019 demonstrated that there was a lack of accessibility to mental health provision and a significant need for culturally responsive services to promote early intervention and mental health provision.

Creating an opportunity to involve targeted youth provisions and extra educational support can improve aspirations of the youth and compile a better chance of hope and success. These young people are often affected by challenges of deprivation, poverty, and inequality. In the case studies, some of the respondents indicated they skip meals to allow their children to continue to be involved in activities and tutoring classes.

Q. Does your child miss out on experiences because of financial worries? (Select all that apply)		
Answer	Number	Percentage
Missing out on new clothes, shoes	9	14.06
Missing out on involvement in sporting activities like football, swimming, boxing etc.	14	21.87
Missing out on social activities like soft play, birthday parties, etc.	11	17.18
Missing out on educational opportunities like school trips, tutoring, etc.	7	10.93
Missing out on a healthy diet due to the quality of food we buy	6	9.3
Other	17	26.56

50% of respondents in this research (32people) said, cost of living crisis caused their children to miss out involving sport activities, social events, or educational opportunities.

Cost of living crisis has affected purchasing power of people, and community are getting difficult to cope with increasing energy bills, food price and fuel. And this affect needs and wants, 73.44% of respondents (47) in this research said their financial situations got worse comparing to last year.

Q. Compared to last year, are you financially...

Answer	Number	Percentage
Worse off	47	73.44
Better off	3	4.69
About the same	6	9.37
Not sure	8	12.5

Case studies 10 – Fear of exploitation.***Fear of exploitation***

“The crisis has caused my children to miss out either social event, sport activities or educational opportunity, my son's football has been cancelled, I stopped taking them to trips and my son to participate to tournaments, this subsequently reduce my fuel consumption. Thankfully, my kids have empathy and are very understanding with the struggles I encounter as a single mother, and they compromise with the decisions and choices. It's starting to make me feel very guilty even though it's not in my control, raising them single handily. This has affected their mental well-being and reducing their quality of life, am I placing my kids' to be exploited by crime. I'm often torn and inflicted with deciding to buy my kids what they want and desire. Buying the named brands, in particular my son as I don't want him to get it from somewhere else. It's very challenging now, I have even contemplated in seeking a second job in the evenings, but there's no childcare, and even if I do manage to get one there's no point, the extra income will go only towards that, so there's no benefit”.

Another respondent said,

The crisis is exacerbating educational inequality which has been issue in our area.

“My children are teenagers, they are energetic, they were involved in sport sessions for girls only, unfortunately I had to put a stop to it, as we can't afford anything beyond the basics. The crisis also caused my children to miss out on tutoring classes, they need this, to catch up what they've missed during lockdown. The restrictions around COVID-19 have affected their education, they are far behind, I have enrolled them in tutoring classes to support them in their weaker subjects. I took them to tuition

in Hanham, unfortunately I could not continue, as I can't afford paying the tuition fee and the fuel cost as well. This is exacerbating education inequality which has been issue in our area”.

A lot of parents in our area are in low-income employment..... they don't spend much time with their children

*“I constantly worry, financial complications of the cost of living can expose my children to be exploited. A Somali proverb say “ **Baruur ayaa Baruuro qudhmisa** ”. Which means*

rotten piece of fat can cause rotting on others.

Children in the neighbourhood, school and peer groups can influence other children, they cause me great worry, kids can be easily swayed and tempted I work full time, so I don't know what my kids are doing half the time. Also, youth crimes in my area are a real problem, they can be easily influenced and exploited with their favourite things to entice them into a world of crime and once they're in they can't get out. My daughter was in a takeaway shop, and another young girl tried to pay food for my children, children can be exploited easily when parents cannot afford to support them. A lot of parents in our area are in low-income employment and work long hours. They often don't spend time with their children. Increasing cost of living can expose many young children to be easily exploited”.

“In my opinion, local authorities need to do better to tackle this issue, kids need to be kept busy, their minds stimulated, and we need the local authorities to support youth organisations.”.

5.18. Impact of COVID-19 made people more vulnerable for the crisis.

The challenges and issues triggered by COVID-19 have disproportionately affected deprived areas, and the association between ethnicity and the outcome of the Covid-19 became more concerning after the first 10 doctors who died from Covid-19 were from minority ethnic backgrounds (Public health of England, 2020).

Before the impact of Covid-19 had even diminished the cost-of-living crisis arrived, the timing of the crisis was very critical, and this affected people's ability to cope with the challenges of the cost-of-living crisis. Both the Pandemic and the cost of living has disproportionately affected disadvantaged community groups and initiated downward a spiral effect on minority ethnic communities. Covid-19 exposed inequalities in our society which is a major issue for the target population prior to the pandemic, and the current cost of living crisis is exacerbating those inequalities.

Q. Does the financial burden caused by the rising cost of living and increasing energy bills worsened your experience about impact of COVID-19.

Answer	Number	Percentage
Yes	54	84.37
No	3	4.69
Not sure	7	10.94

84.37% of the respondents in this research (54) said, financial burden caused by rising cost of living and increasing energy bills worsened their experience about impact of COVID-19.

Both pandemics and crisis have similarity in common, although there are no restriction of travel now, cost of living crisis cause many to feel like losing the control, **57.81% of respondent in this research (37) said, they will not be able to afford a holiday this year.**

Q. Will you be able to afford a holiday this year?

Answer	Number	Percentage
Yes going abroad	4	6.25
No	37	57.81
Not sure	23	35.94

Case study11. Both COVID-19 and crisis exposed inequality in our society.

“Covid-19 was hard, and the crisis made situation more difficult, as soon as we recovered from the pandemic and the on- going lockdowns, this has just been another issue, we never had a breather. Truthfully speaking we are now in a different world; this is the new normality”.

COVID-19 and cost of living crisis has exposed mental health inequality in our community.

“The crisis expose many people to experience poor mental wellbeing, and this is difficult for my community , stigma and embarrassment associated

with mental wellbeing made many people to suffer in silence, and this has been issue prior to pandemic and cost of living crisis, many people are not going out to reduce their spending, people need a support, local authority should do urgent measures to tackle down mental health problems for both young people and elderly people, people never had breather, COVID-19 and cost of living crisis has exposed mental health inequality in our community. We lost number of people through mental health; people are in their knees”.

Another respondent said:

“Covid-19 has caused difficulties to us, and the crisis has a spiralling effect. Pre-pandemic my Wife was a childminder. Covid has put a stop to that as she looked after the children in our home, she was also refused to have pushchairs outside our front door, due to health and safety obstructing the doors in case of a fire. Increasing cost of living made the situation much worse. I visited a family member once and he burnt his leg, he obtained second degree burns, he went to A&E and was turned away due to lack of beds. When I asked him how it happened, he told me he wanted to boil some water to steam his sinuses. Eventually, he went back and is now treated and hospitalised”.

KNOWLEDGE

Somali proverb say “ **Dad aqoon la’aan iyo dala aqoon la”aanba waa la habaaba**”, which means *without knowing people or the country, you can be lost .*

“What I mean by this is, as ethnic minorities we are often not aware of the services that can help or even our basic rights to get help, going to A&E and being sent.”

6. Discussions/inequalities.

A. Impact of Cost of living is parallel with pandemics.

Different research has indicated a disproportionate effect of COVID-19 on the minority ethnic community. Hospitalization, and the death toll as a result of the virus has disproportionately affected the minority ethnic demographic. The association between ethnicity and the outcome of COVID-19 has become more concerning after the first 10 doctors who died from the virus were from minority ethnic backgrounds (Sayaqle, 2020).

Similarly, the impact of COVID-19 was more severe on the wards that minority ethnic communities live like the East of England and the Midlands, this is also true here in Bristol. Like the corona colour map showed between October and November of 2020. Lawrence hill became red/ purple, both infections and hospitalization were at a high rate. Lawrence hill is the ward with the largest minority ethnic community.

Previous research conducted by Bristol Somali Youth Voice and Bristol Somali forum, has indicated the challenges of COVID-19 and the issues triggered has disproportionately affected the Somali community in Bristol. Although, respondents from that study were from Somali background. The report can indicate how the pandemic has affected disadvantaged community groups from deprived areas. Somalis are the largest minority ethnic community in Bristol and Lawrence hill which is the home of the largest Somali population and minority ethnic in Bristol. (Sayaqle, Mohamed,2020).

There are similarities between the impact of the cost-of-living crisis and Covid-19 on disadvantaged communities especially for minority ethnic communities. Uncertainty, of when the crisis will finish, and hardship caused by the crisis has had a knock-on effect on low-income households, raising the same concerns as the pandemic if not more so.

B. Failure of the benefit to meet with inflation.

There is significant evidence about the impact of COVID-19 on disadvantaged community groups with an inadequate income. There has been a clear need to reduce poverty and tackle on inequalities. Sadly, excessive cuts, restrictions on benefit entitlement (the Benefit Cap, two-child limit), failure to increase benefits in line with inflation, has caused budgetary pressures and financial burden for low-income households especially large families from minority ethnic backgrounds. Inflation has reduced purchasing power of people and cost of living crisis made the situation worse of for low-income families, this will exacerbate inequalities which has been a prior concern to our community.

Reforms and reducing social security payments and the failure to uprate the value of those payments in line with inflation will cause social security to fall far behind the rising cost of living. Out-of-work benefit rates are, adjusting for inflation, currently at their lowest for 30 years. (Andersen and Reeves, 2022).

7. Recommendations.

- The study has illustrated the financial burden and difficulties caused by the crisis which disproportionately affects minority ethnic communities who often live in the most deprived areas in the city. There is an urgent need to develop effective measures and initiatives to tackle down the impact of the crisis on disadvantaged community groups.
- Cost of living crisis has exacerbated mental health inequality exposed by COVID-19, sadly the timing of this crisis has been very critical, this made anxiety and stress even worse, affecting people's ability to cope with the crisis. Policy makers and service providers should develop targeted support to tackle mental health inequality which has been an issue for the minority ethnic community, exacerbated by this crisis.
- The cost-of-living crisis has caused financial burden and difficulties for large families causing many children from minority ethnic backgrounds to miss out sport activities, social events, and educational opportunities. The study underpins the fear of children exploitation, hence forth, there is a need for the targeted youth support to provide culturally responsive youth

provisions to tackle down on youth crimes, child exploitations and participation in county lines.

- The crisis caused many people to cut down their social spending to minimise their expenses, this caused isolation and loneliness with the elderly people who have limited digital skills, there is a need to develop community led programs to reduce isolation, loneliness and promote positive socializations. Like social prescribing project, connecting people to nature and green space, walking groups, community clubs etc.
- The crisis caused many people to experience poor mental health, constant worry about budgeting increase anxiety and stress in minority ethnic communities, who are already affected by challenges of deprivation, poverty, and inequality. The concern is this will trigger more people to be susceptible to physical diseases. There is a need to develop programs to promote physical and mental wellbeing of the disadvantaged community groups.
- Perception of illness and disease and their causes are different in various cultures. Their personal culture influences how people seek health care. There is an increase of the minority ethnic community being diagnosed with mental health issues every year, and this may be worsening during and after this crisis. There is a need to improve accessibility of mental health services for minority ethnic communities.
- Many minority ethnic communities do not speak English as their first language, elders are amongst the most vulnerable groups. Lack of language proficiency, limited knowledge of the system and the lack of digital skills are also affecting any support that target groups can access. Designing inclusive and culturally appropriate services. Frequent reviews and assessing loopholes could help to compile positive change.
- Disarray between the crisis and stagnant wages causes disproportional effect on low-income households from deprived areas especially large families. There is need to review and improve social security to reduce poverty and inequalities exacerbated by the crisis.

- The study illustrates concerns towards increasing number of young people involving youth crimes, especially young people from Somali heritage, Somali community is largest minority ethnic community in Bristol, and among the groups disproportionately affected by covid-19, there is a need to develop target support for young Somalis to tackle down the youth crimes in deprived areas.
- Cost of living crisis has caused many people to stop or reduce driving to save fuel and money, Young people and adults from minority ethnic background are among underrepresented groups in using public transport and climate change dialogue, there is a need to promote active transport (walk, cycle, bus/train) and educate people about climate change to mitigate it's impact at grass root level.

8. Key Terms.

Increasing cost of living is term frequently used in this report to refer the fall in 'real' disposable incomes (that is, adjusted for inflation and after taxes and benefits) that the UK has experienced since late 2021. It is being caused predominantly by high inflation outstripping wage and benefit increases and has been further exacerbated by recent tax increases.

Inflation: refers average increase in the price of good and service over period of time, it is broad measure but reflects overall increase in prices or increase in the cost of living.

COVID-19: refer coronavirus disease 2019 which is an infectious disease caused by severe acute respiratory syndrome (SARS-COV-2) it was first identified in December 2019 in Wuhan, Hubei China.

Minority ethnic communities: This is frequently used throughout the report and is referring racial and ethnic groups that are in minority in the population, it covers all non-white ethnic groups.

Respondents: These are the people who responded to the survey. They all live and reside in Bristol, and they are from different gender, ethnicity, age groups and professions.

Social inequality is the extent to which there are differences between groups in society. Social inequality can be related to ethnicity, gender, disabilities, health issue, age, and differences in incomes, (rich and poor).

Health inequality/disparity is used in this report to refer “racial or ethnic differences in the quality of health care that are not due to access-related factors or clinical needs, preferences, and appropriateness of intervention.” And how ethnic minorities tend to receive poorer quality care compared with non-minorities.

Mental health problems: This term is frequently used in the report to refer to a wide range of mental health conditions/disorders that effect your mood thinking and behaviour, ranging from common problems like stress, depression and anxiety to rarer problems like schizophrenia and bipolar disorder.

Stigma: this is used to describe the shame and strong feelings of disapproval that most people in the community have about been associated with mental health issues, that is a rooted cultural stereotype and mental health which precisely means madness and craziness in Somali context.

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