The Impact of the Cost-of-Living Crisis on the African and Caribbean Community in High Wycombe, Buckinghamshire

Contents

Overview

Research Question

In what ways are the experiences of African and Caribbean residents in High Wycombe during the cost-of-living crisis interconnected with pre-existing health and well-being concerns, as well as obstacles to accessing support within the community?

Executive Summary

This research study, conducted between October and December 2023, aimed to investigate how the cost-of-living (COL) crisis has affected the African and Caribbean community in High Wycombe, Buckinghamshire. Data was collected from a total of 84 respondents, including 72 residents aged 30-60 who completed a questionnaire with both open-ended and multiple-choice questions. Additionally, one 1-2-1 interview was carried out as well as two focus groups involving 11 young people aged 17-22. The findings highlight the challenges the community experiences whilst accessing support and maintaining well-being during financial strain.

Summary of Findings

Impact on Health and Well-being: The research identified significant impacts of COL pressures on the health and well-being of the African and Caribbean community in High Wycombe. Respondents reported experiencing stress, worry, and fatigue, with a notable proportion suffering from health conditions such as hypertension and diabetes. Despite the majority rating their health as good, there were some discrepancies between self-assessment and reported health issues, indicating a potential under-reporting of health concerns.

Barriers to Accessing Support: The study highlighted various barriers hindering community members from accessing support. Trust issues, cultural beliefs, and a lack of awareness about available services were among the key factors preventing individuals from seeking

assistance. Many respondents expressed a preference for seeking help from family or friends rather than formal institutions such as charities or healthcare providers.

Employment and Financial Pressures: Whilst over half of respondents were in full time employment, many still struggled with financial pressures, particularly concerning utility bills and overall financial stability. It suggests a disconnect between employment status and financial security, indicating systemic challenges in the current economic landscape. This was prevalent within the focus groups.

Impact on Leisure Activities: The COL crisis also impacted respondents' ability to engage in recreational activities. Changes in shopping habits, reduced participation in exercise classes, and limitations on leisure spending were observed, reflecting the broader impact of financial strain on lifestyle choices and quality of life.

Community Engagement: It was noted that most affected individuals reside in the economically disadvantaged wards of Wycombe. Despite the challenges identified, the research underscored the importance of community engagement and empowerment.

In summary, this study provides valuable insights into the multifaceted impacts of the COL crisis on the African and Caribbean community in High Wycombe. By addressing barriers to support, advocating for systemic change, and empowering community members to take control of their well-being, steps can be taken to mitigate the adverse effects of financial strain and promote resilience within the community.

Introduction

This study was conducted by SV2G in High Wycombe as part of the Community Participatory Research Project (CPAR), which received funding from the Workforce Training & Education Directorate, NHS England South East and support from the University of Reading and Scottish Community Development Centre and IVAR. The aim was to investigate health inequalities experienced by marginalised communities due to the COL crisis.

SV2G, a dynamic organisation deeply rooted in the community, spearheaded the research initiative. They collaborated with communities affected by health disparities to train and

mentor individuals in the CPAR programme. Through innovative arts and heritage projects, SV2G fosters creative connections and addresses inequalities faced by African and Caribbean communities. Their work aims to empower young people, nurture talent, and elevate aspirations, offering pathways to employment while delivering creative well-being programmes that inspire positive social and economic outcomes.

The research findings will play a pivotal role in shaping local decisions and informing service development for marginalised communities in the Southeast. The study focuses on the enduring impact of the Covid-19 pandemic and its exacerbation of pre-existing health disparities. Against the backdrop of escalating living costs since 2021, the community has felt the strain.

Drawing from insights such as those presented in the 2020 publication "Beyond the Data – Understanding the Impact of Covid-19 on BAME Groups" by Public Health England, the research explores the intersection of the cost-of-living crisis with disparities in healthy aging within ethnic communities, particularly concerning cardiovascular diseases and obesity.

Research Focus

The aim of this research is to investigate the impacts of the COL crisis on local communities, with a particular focus on High Wycombe. Additionally, the study aims to comprehend the barriers preventing individuals from seeking help in accessing services due to health inequalities prevalent in the area. Through CPAR, this study seeks to gather honest and direct opinions from community members.

High Wycombe boasts the most ethnically diverse population in the County, with a significant proportion of Black and Asian individuals originating from the Commonwealth, comprising 36.3% of the population compared to 13.6% in Buckinghamshire. The area also ranks highest on the national Index of Multiple Deprivation measure, with a younger age profile compared to other parts of the County. Notably, Wycombe is home to the largest population of Caribbean Vincentians in the UK, from which SV2G has emerged. The community comprises a growing number of African and Caribbean residents facing significant deprivation and health disparities.

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The COL crisis has profoundly affected our African and Caribbean community, impacting access to support services, increasing the risk of social isolation, affecting mental health, and diminishing incomes, thus affecting food affordability and overall quality of life. This research will focus on African and Caribbean individuals of all ages, as the COL crisis affects every member of the community, irrespective of age.

The research team, comprised of residents all of whom are from African and Caribbean heritage, collectively possess over 45 years of experience working within African and Caribbean communities in High Wycombe, Buckinghamshire.

The study will explore the following key areas:

- The additional impact of the COL crisis by African Caribbean residents in High Wycombe.
- The pre-existing health inequalities experienced on these communities.
- The barriers hindering access to support and advice for community members.

Methodology

An Asset Based Approach

Community Participatory Action Research (CPAR) offers a direct and honest approach to gathering people's opinions. Participants tend to feel more at ease when addressing challenging or personal questions alongside fellow community members.

Both quantitative and qualitative methodologies were utilised to collect voluntary data from the local African and Caribbean community residing in High Wycombe. This triangulation of methods made it possible to check and further research findings as they emerged.

Survey: The research team deliberated on the optimal method for participant recruitment. Drawing from past experiences and knowledge, it was recognised that many Caribbean individuals may be hesitant to disclose personal information, even with assurances of confidentiality. Thus, the team unanimously agreed on the importance of emphasising the anonymity of the survey. An anonymous questionnaire was co-produced, featuring open-

ended and non-leading questions. The only identifying information collected was the first half of participants' postcodes, which was essential for determining their respective wards in High Wycombe. In addition, any data collected is stored in accordance with the Data Protection Act 2018.

The aim was to elicit grassroots perspectives from residents in the local community, allowing for candid insights into the current COL crisis. By analysing this information, stakeholders and policymakers can gain a clearer understanding of the resources needed to address the crisis effectively. Moreover, the research attempted to uncover any disparities in access to services among different ethnic groups residing in High Wycombe, Buckinghamshire.

Establishing trust with the respondents was crucial to ensure honesty in their responses. One researcher approached two local churches in High Wycombe, selected for their predominantly Caribbean congregation. Although only one church responded to the request for participants, the team engaged other residents in High Wycombe to complete the survey.

To facilitate participation, the researcher emailed a copy of the survey to the pastor of a local church for approval, which was then announced during the church service. The researcher was present during the announcement and subsequently administered the questionnaires to parishioners. Additionally, each researcher actively sought respondents in various social settings organised by SV2G with the funded support of the People's Health Trust and the Health Lottery.

Quantitative data was complemented by focus groups and a one-to-one interview to identify common trends and provide a comprehensive understanding of the findings.

One-to-One Interview: An interview was conducted in a one-to-one setting. Difficulty in obtaining more participants for interviews may be attributed to trust issues or a lack of time. Questionnaires proved to be more accessible.

Focus Group: A combination of focus groups and pre-open-ended questions were employed to capture lived experiences. The study engaged with young people aged 17 to 22 years old. Each session began with refreshments to serve as an icebreaker before initiating the focus group discussion. The questions were based on those in the questionnaire used for the wider community, aiming to identify any significant differences in the impact of the COL, as

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well as experiences with health and social care. All questions were optional and thoroughly discussed. The focus groups enabled different issues to be discussed wider than COL such as individual negative experiences with other issues from a range of institutions.

A community psychology perspective

Utilising a community psychology (CP) perspective shed light on why African and Caribbean individuals may feel hesitant to seek financial or practical assistance. CP plays a crucial role in improving the overall well-being of community members by delving into underlying societal issues and addressing them head-on. While the literature on CP scrutinises various themes such as limited access, it also delves into aspects like self-motivation, self-preservation, and integration deficits. CP plays a vital role in analysing community issues and meeting the needs of individuals within these areas. Moreover, CP helps in understanding the social challenges that minority groups face, while also building connections between community organisations and individuals.

In this context, CP aims to understand why African and Caribbean communities might be refraining from accessing support during the current COL crisis, as well as why service providers may not be adequately assisting all community members.

A fundamental aspect of CP involves examining individuals within the context of their environment and local communities. It also scrutinises how policies and decision-making processes by stakeholders and local government entities can impact individuals within their community settings. This research adopts a similar approach to community psychology by exploring how the ongoing COL crisis is impacting the local community.

CP, as a branch of psychology, provides valuable insights into any disparities in assistance during both the COVID-19 pandemic and the current COL crisis. It offers a framework for working with marginalised individuals, emphasising self-aware change through participatory approaches and alliance-building. CP is described by Robertson and Masters-Awatere as "context-sensitive applied social science" aimed at promoting social justice and enhancing the life circumstances of marginalised groups (Robertson & Masters-Awatere, 2007, cited in Kagan, Burton, Duckett, Lawthom and Sidduquee, 2011).

Regardless of the specific definition, CP can aid researchers in gathering high-quality information from disempowered sections of the community, such as African and Caribbean individuals residing and working in High Wycombe. Additionally, CP can assist service providers, including gatekeepers and local councils, in delivering unbiased services to all community segments.

Values play a crucial role in CP, contributing to a more caring and considerate approach. Understanding and incorporating these values can help us move towards achieving the overarching goal of creating a better society (Nelson and Prilleltensky, 2010).

Other factors must also be taken into account when determining the appropriateness of the research conducted. These factors encompass elements like unconscious bias, individuals' policy-making methodologies, and selecting the correct research cohort. Below, we delve into these considerations in greater depth.

Unconscious Bias among policy makers: Unconscious bias among policy makers can significantly impact the accessibility of help and services for African and Caribbean communities. These biases may stem from preconceived notions, stereotypes, or implicit beliefs that influence decision-making processes. As a result, certain groups may be overlooked or underserved when it comes to accessing support. It's crucial for policy makers to undergo training and awareness programmes to recognise and mitigate unconscious biases, ensuring that services are accessible to all members of the community, regardless of ethnicity or background.

Cultural approach to policy making: Adopting a cultural approach to policy making ensures that services are tailored to meet the specific needs and preferences of African and Caribbean communities. This involves actively engaging community members in the decision-making process to gather insights and perspectives that inform policy development. By involving community members directly, policy makers can gain a deeper understanding of cultural nuances, traditions, and values that influence help-seeking behaviours. This approach facilitates the provision of culturally sensitive and appropriate services that resonate with the community, fostering trust and engagement.

Commissioning research: Commissioning research to the wrong group can lead to ineffective or misguided policies and interventions. It's essential for research initiatives to

target the relevant demographic groups, including African and Caribbean communities, to gather accurate data and insights. By involving community members in the research process, policymakers can ensure that their voices are heard, and their experiences are accurately represented. This approach enables policymakers to make informed decisions based on robust evidence and tailored recommendations that address the unique challenges and needs of African and Caribbean communities. Additionally, the review underscores the significance of involving minority communities in collaborative decision-making processes alongside local authorities and charitable organisations.

In summary, addressing unconscious bias, adopting a cultural approach to policy making, and commissioning research to the right groups are crucial steps in ensuring equitable access to help and services for African and Caribbean communities. By embracing these strategies, policymakers can foster a more inclusive and responsive approach to policy development that promotes the well-being of all community members.

Key Findings

The study gathered information from 84 local African and Caribbean residents spanning ages 17 to 60. Data was obtained through 72 respondents by a survey with 20 open-ended and multiple-choice questions, targeting individuals aged 30 to 60. Additionally, the research comprised of a one-to-one interview and 2 focus groups, engaging 11 younger community members aged 17 to 22. Results suggest that the challenges posed by the cost of living have significantly affected the health and well-being of the African and Caribbean community in High Wycombe, Buckinghamshire.

After analysing the questionnaire responses, it was discovered that a significant portion of respondents (76%) reside in the centre of Wycombe, covering the locality wards identified as economically disadvantaged by Buckinghamshire Council's Opportunity Bucks for their Levelling Up Programme. Among these respondents, 33% identified as male, 65% as female, and the remaining 2% declined to disclose their gender. Additionally, many respondents fall within the working age range. Regarding age distribution, respondents aged 30 to 60+ were evenly represented, comprising 47.2% of the sample. Among the participants who filled out

the questionnaire, 48 reported being employed full-time, 7 indicated part-time employment, 3 identified as self-employed, 8 stated they were unemployed, and 2 identified as students, while 11 were retired.
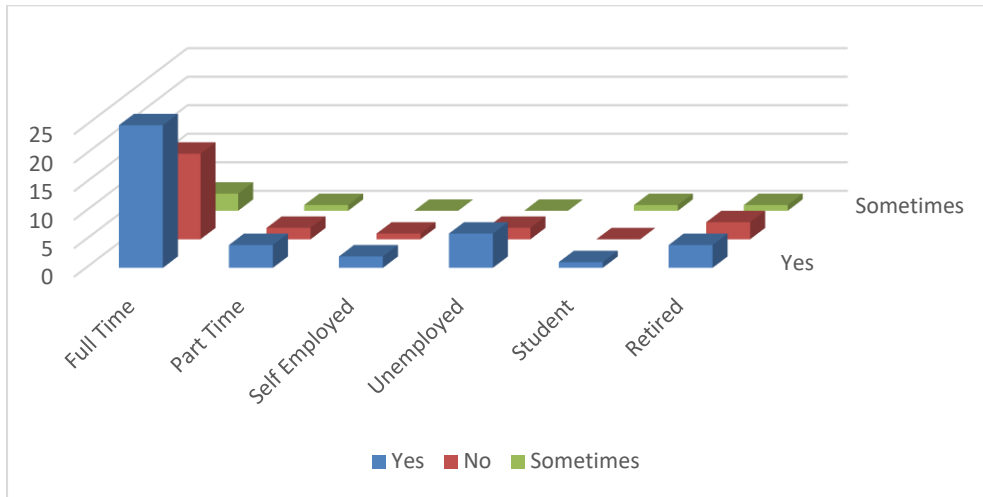

Figure 1: Difficulty Paying Bills by Employment Type

Figure 1 shows that more than half of respondents from every employment category expressed difficulties in paying bills during the past 12 months. Notably, a significant 22 respondents in full-time employment (30%) admitted to struggling with bill payments, as did the majority in part-time employment or who were self-employed.

Recent research delves deeper into how individuals in the United Kingdom are coping with the rising COL. Emma-Louise Jones' article (2023), titled "Two in five employees are working extra hours as cost-of-living crisis bites," sheds light on the impact of the COL crisis on employed individuals.

Jones conducted a survey of 1000 UK employees to understand their first-hand experiences grappling with the COL crisis while employed. Participants were asked about their encounters with financial strain, actions taken or considered due to economic pressures, and how these factors affected their work lives. Significantly, a notable portion of employed respondents increased their work hours to alleviate financial strains. Additionally, individuals examined their spending and adjusted budgets accordingly. Ciphr HR systems UK, a cloud-based HR software, reported that a staggering 76%—equivalent to 3 out of 4 employees—expressed stress about bill payments in 2023, consistent with our findings. These adaptive strategies resonate with responses from questionnaire respondents, focus group members,

and interviewees. One interviewee mentioned adjusting spending habits but saw no need for additional work hours.
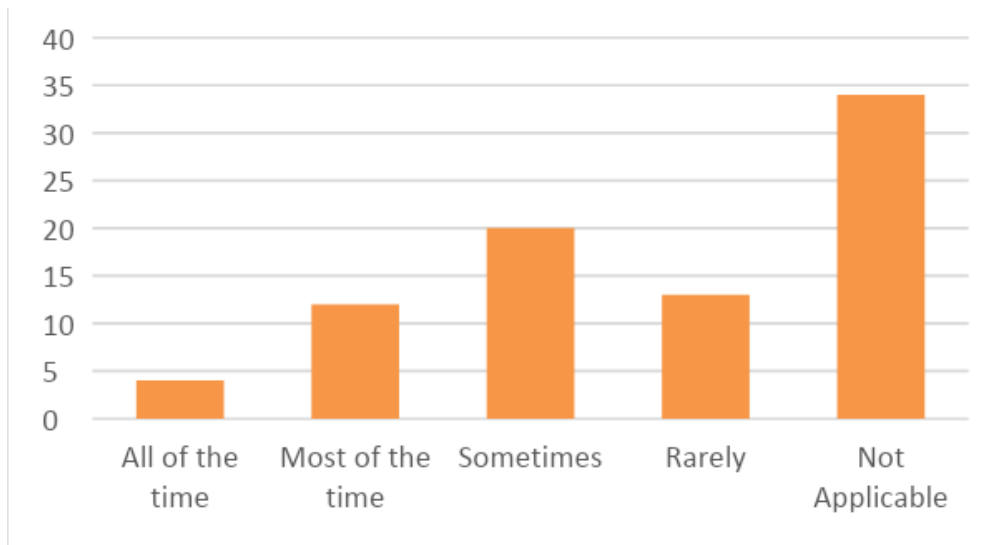
Figure 2: Frequency of Difficulty to Pay Bills

Figure 2 shows that 5.5% of respondents indicated that they experienced constant struggles, 16.6%, and 27.7% shared they faced frequent struggles, and occasional struggles, respectively, in meeting their financial obligations, resulting in a cumulative 49.8% encountering difficulties in bill payment, a significant proportion.

13 respondents reported rarely encountering payment difficulties. Among the 23 respondents who marked "n/a," not applicable it is plausible that they either did not face any struggles or felt uncomfortable disclosing their financial difficulties. Upon reflection, it is evident that at least one respondent may have intended to mark "never" instead of "n/a," suggesting a potential for more accurate responses. Interestingly, out of the 23 respondents stated that bill payment struggles were not applicable to them, 7 acknowledged facing difficulties in paying bills in the preceding question, particularly pertaining to utilities, and identified utilities as a significant COL concern.

The discussion points to potential feelings of shame or embarrassment among respondents, possibly influencing their responses and complicating the data interpretation. The COL crisis has evidently impacted respondents' financial stability, health, and ability to afford utilities. Struggles with bill payments appear prevalent regardless of full-time or part-time

employment status. Moreover, the financial strain may extend to individuals and families foregoing leisure activities due to constrained disposable income.

A slight disparity of 12 respondents exists between those who experienced bill payment struggles and those who did not. Notably, among those facing difficulties, 36 respondents encountered challenges at some point during the past twelve months.

The question prompts respondents to indicate the frequency of their struggles with bill payments. The discrepancy between the 23 individuals who deemed bill payment struggles as not applicable and the 42 respondents acknowledging such challenges underscores potential feelings of shame or embarrassment influencing their responses and data coherence.
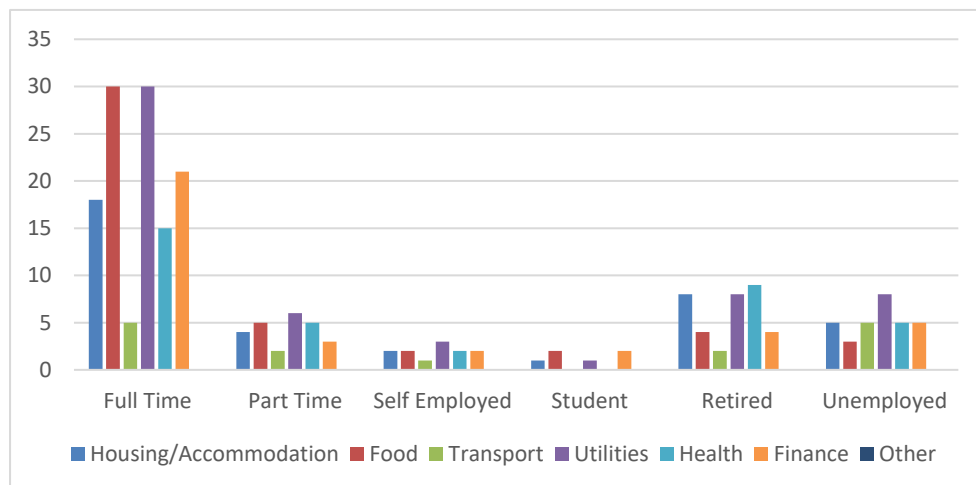
**Figure 3: Employment Status vs Expenditure Challenges**

Figure 3 illustrates the extent to which people reported being impacted on recently in terms of housing, food, transport, utilities and health and finance. An 'other' category was also included. All 72 respondents selected at least one way in which they had been impacted. Specifically, 30 of the 48 individuals (70%) in full-time employment said they had been impacted in terms of struggling to pay for food and the same proportion said they had been impacted in terms of paying utility bills, this highlights a widespread difficulty in meeting these essential financial obligations. Essential utility services like electricity and water are crucial for maintaining a satisfactory standard of living. Furthermore, 48% of full-time workers had been impacted on in terms of finance payments, including loan repayments and

credit card bills, indicating notable financial strain. Additionally, 7 out of 22 full-time respondents (32%) faced difficulties affording both food and health-related items, highlighting the financial constraints impacting their ability to sustain a healthy lifestyle.

Food consumption patterns have also undergone substantial transformations in recent years. As reported by The Economist (2022) UK residents have begun altering their food shopping behaviours. In August 2022, 96% of surveyed individuals attributed the escalation in household expenditure to rising food prices. Unlike expenses paid via direct debit, food purchases, occurring typically on a weekly or fortnightly basis, rendered the regular upticks in food prices readily observable to consumers. Similarly, 82% of retired individuals experienced similar financial hurdles in covering expenses related to health, housing, and utilities, demonstrating enduring financial challenges during retirement.

Housing emerged from the focus group as a significant expense across all employment categories, posing a substantial affordability challenge. This underscores the pressing need to address issues such as high housing costs relative to income levels or limited access to affordable housing options.

In summary, the analysis emphasises the financial struggles faced by everyone, including full-time workers in meeting essential expenses like utility bills, finance payments, housing, food, and health-related issues.
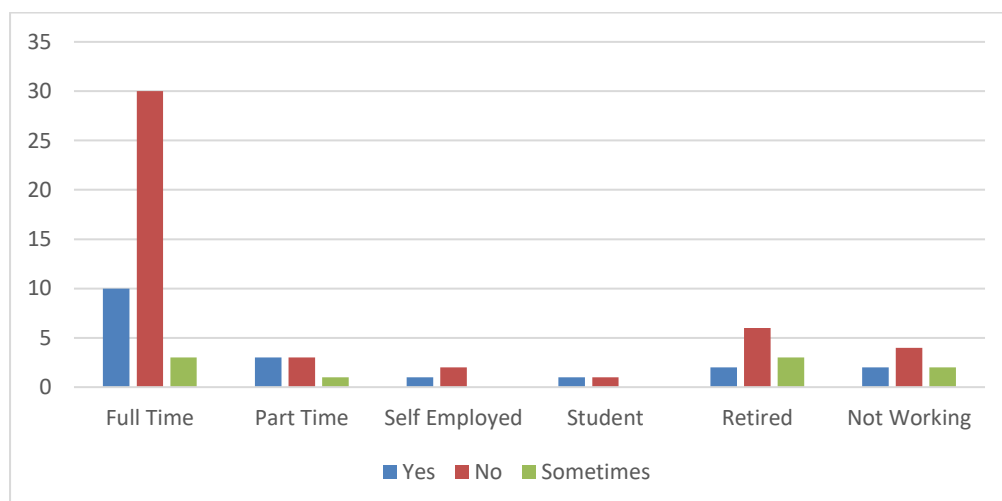

Figure 4: Comparison of Activities Among Respondents Over Two Years by Employment Status

Figure 4 demonstrates that, except for individuals in part-time employment, where respondents were equally split between continuing the same activities and discontinuing

them compared to the past two years, respondents from all other employment categories reported a cessation of previously engaged activities.

One potential reason for this change could be financial constraints. As indicated in previous analyses, many respondents faced difficulties in meeting essential financial commitments such as housing, food, and utilities. In such circumstances, individuals may choose to reduce spending on leisure activities to allocate more resources towards essential expenses. Changes in health or overall well-being could also impact leisure activities. Health-related issues or physical limitations may restrict individuals' ability to participate in certain activities they once enjoyed.

In summary, the data reflects a notable shift in leisure activities among respondents over the past two years, with financial challenges likely playing a significant role in driving these changes. Understanding these trends can inform strategies to support individuals in maintaining a balanced lifestyle despite economic pressures.
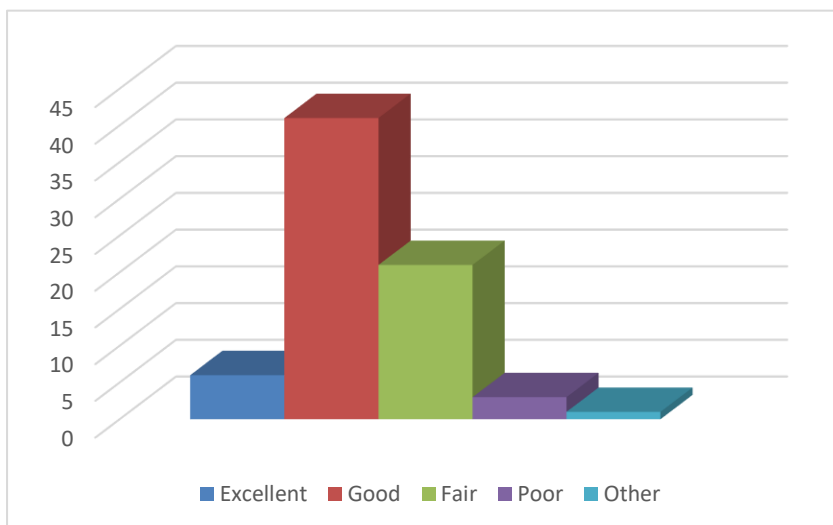
Figure 5: Health and Well-being ratings

The findings depicted in Figure 5 provide insights into respondents' self-reported health status. It reveals that 8.3% of participants rated their health as excellent, while 56.9% considered it good, 21.9% as fair, and 4.1% as poor. However, these figures appear to diverge from the health experiences and conditions described by participants, as shown in figures 6 and 7, suggesting potential discrepancies in perceptions or interpretations of health status.

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A considerable proportion of respondents reported experiencing various negative emotions or physical sensations. Specifically, 58.2% expressed feelings of worry, 50% reported experiencing stress, and a significant 68% indicated feeling tired. These figures highlight a notable prevalence of concerns related to mental and physical well-being, indicating potential underlying issues that may not have been fully captured by the initial assessment of health status. Moreover, subsequent responses in Figure 6 offer a contrasting view.
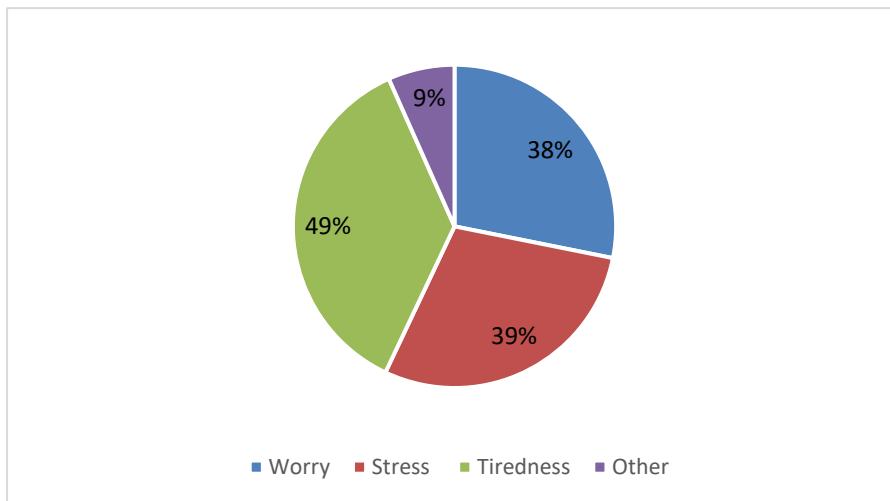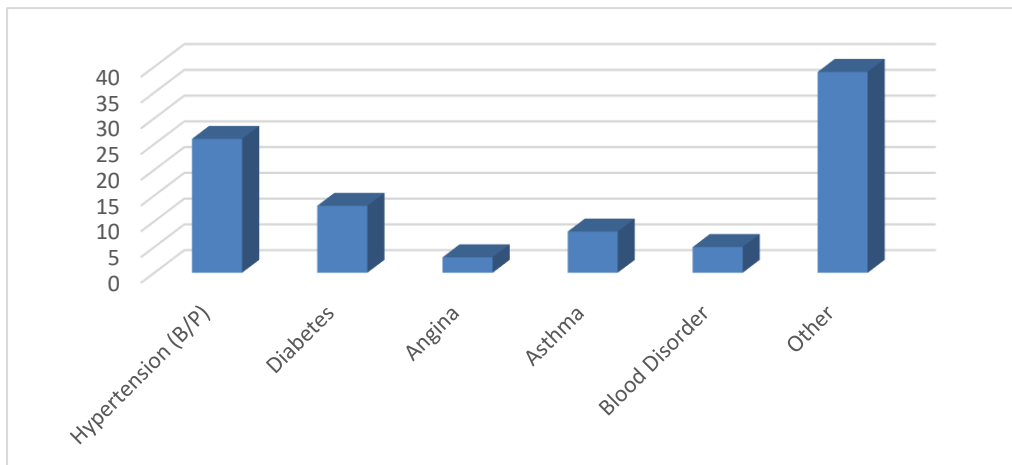

Figure 6: Health issues experienced by respondents

Despite the majority reporting good health, the data reveals significant concerns: 49% indicated feeling tired, 39% report feeling stressed, 38% expressed being worried, all notably high figures. In the "other" category, 9% of respondents cited various health issues, including anxiety, work-related stress, multiple hospitalisations since Christmas, exhaustion, and mental health concerns.

The findings highlight the complexity of health challenges encountered by individuals in the UK, encompassing a wide spectrum of issues from psychological distress to severe physical conditions necessitating hospitalisation. This multifaceted nature of health concerns underscores the need for culturally sensitive comprehensive healthcare policies and interventions that cater to the diverse needs of the population.

Moreover, studies by Patel and Lee (2019) have underscored the impact of socioeconomic inequalities and barriers to healthcare access on the health outcomes of ethnic individuals in the UK.

Figure 7: Physical health issues experienced by respondents.

When asked regarding their physical health issues, 33.3% reported having hypertension, 16.7% reported having diabetes, and 3.8% reported having angina. Additionally, 10.3% of respondents indicated they had asthma, while 6.4% reported having a blood disorder. Notably, 50% of participants did not specify their health issues and instead selected the 'other' category. This data highlights that hypertension is the most reported condition among the respondents, followed by a significant portion who opted not to disclose specific health issues.

The Caribbean community is known for its resilience; many individuals may not perceive these conditions as adversely affecting their health. They often prioritise carrying on with their daily lives and may choose to endure these challenges without seeking medical attention as discussed in one of the focus groups. Perceived resilience within the community might contribute to a tendency to suffer in silence, especially regarding mental health issues, as reflected in the figures.
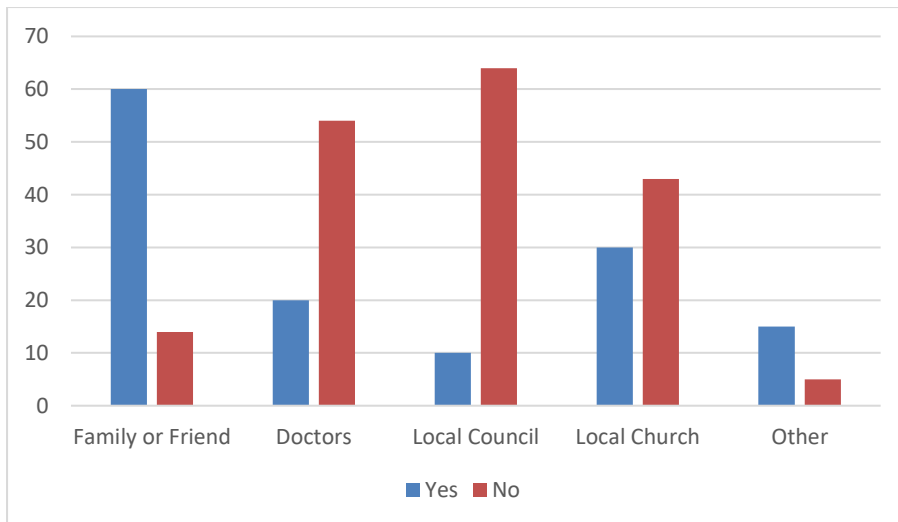
Figure 8: Awareness and likelihood of using different sources of assistance in times of need

Figure 8 shows whether people would be likely to access a range of different source of support. A significant 81% of respondents indicated they would be likely to seek help from family or friends, highlighting the importance of trust in seeking assistance. While only 16% of respondents expressed that they wouldn't seek support from family or friends, respondents were more reluctant to seek assistance from doctors and local councils. Only 27% of individuals stated they would consult a doctor, and even fewer, 13%, would turn to local councils for support.

Respondents noted their inclination to seek support from a local charity only if they deemed it trustworthy, suggesting a preference for confidentiality and addressing health-related issues. However, seeking assistance from a charity may be impeded by concerns regarding confidentiality and feelings of embarrassment. Interestingly, 27% of respondents selected 'other' as their source of assistance, indicating potential additional avenues for support. While the survey provided valuable initial insights, there is an exciting opportunity to include a follow-up question in future surveys to explore this notion in greater detail.
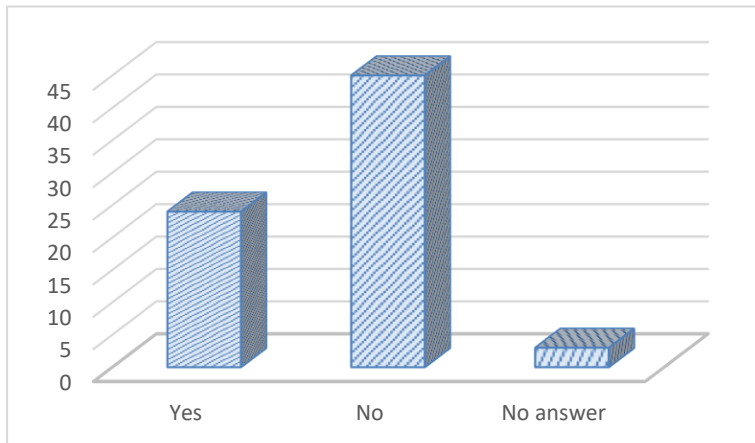
Figure 9: Preference for Seeking Assistance from Charities

The data depicted in the figure 9 offers insight into respondents' attitudes towards seeking aid from charitable organisations. Despite a prevalent lack of trust in institutions, including charitable entities, among a considerable number of respondents, only a minority, representing 31.9%, express willingness to seek assistance from charities. This implies a notable reluctance or hesitancy among a significant portion of the population to rely on charitable organisations for support, even when confronted with financial difficulties.

Interestingly, a larger proportion of respondents, 41.9%, indicated that they would not seek help from a charity and instead opt for other sources of assistance. These alternative sources may include religious institutions such as churches, which may provide various forms of support to their congregations, or other trustworthy support sources. The choice of alternative sources may vary depending on individual needs and preferences, indicating a diverse range of options that individuals consider when seeking assistance.

It is also worth reflecting that people may not consider community activities and groups to be charities. If the question had been phrased in terms of attending a local community group a different result may have been obtained. This would be worth exploring in future research.

These findings shed light into the complexity of individuals' decisions regarding seeking assistance and highlight the importance of understanding the factors influencing their choices. Factors such as trust in institutions, perceptions of effectiveness, accessibility of services, and personal preferences all play a role in shaping individuals' decisions about where to seek help during times of need.

Research from other studies corroborates these findings and provides additional insights into preferences for seeking assistance from charities. Several studies have identified factors such as stigma associated with seeking charity, concerns about privacy and confidentiality, perceived effectiveness of charitable assistance, and cultural or religious beliefs as influencing individuals' decisions regarding seeking help from charities.

For example, a study by Smith et al. (2018) found that individuals may be hesitant to seek assistance from charities due to concerns about stigmatisation or negative perceptions associated with receiving charity. Similarly, research by Johnson and Pannu (2019) highlighted the importance of trust and perceived effectiveness in determining individuals' willingness to seek help from charitable organisations.
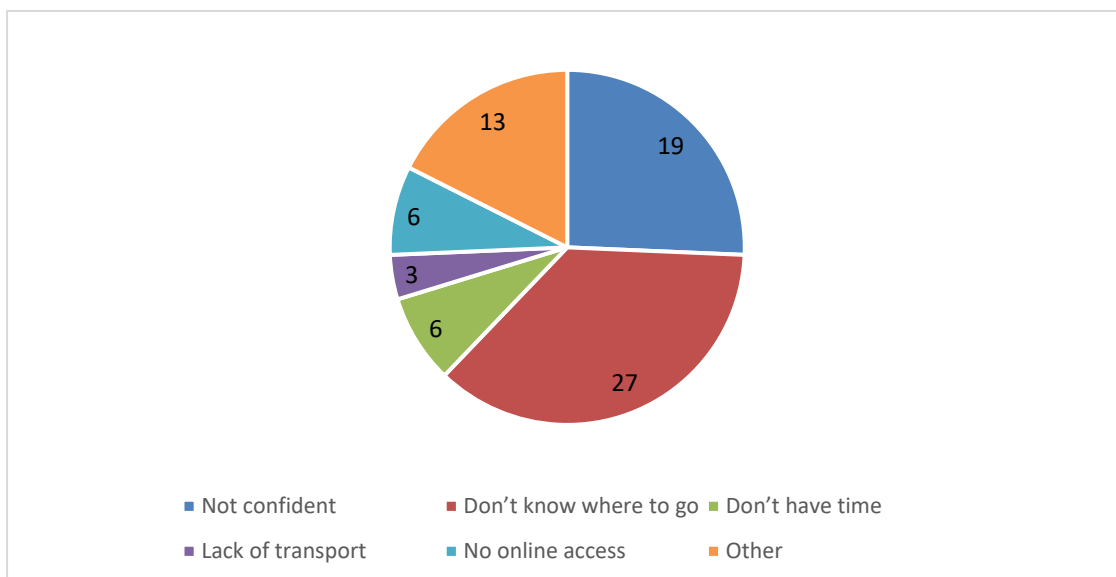

Figure 10: Barriers to Seeking Assistance

In figure 10, the responses to the question "what is preventing you from seeking help?" unveiled intriguing insights. While 38.8% of respondents did not offer a clear answer, 37.5% confessed uncertainty about where to seek assistance. This prompts an inquiry into whether pride acts as a barrier to seeking help, particularly within the Caribbean community. Research by the Department of Work and Pensions (DWP), facilitated through the Money and Pensions Services (MAPS), suggests that Caribbean and African communities often exhibit reluctance to seek guidance on financial matters.

Further analysis of comments revealed a fraction of respondents providing varied explanations. Some cited that assistance was not presently required, while others admitted occasional forgetfulness about the availability of support services. Additionally, a preference for discretion, whether via phone or email, was noted, along with a belief that family members are the optimal source of support.

These findings highlight the complexity of factors influencing individuals' decisions regarding seeking assistance, with pride potentially acting as a significant barrier, particularly within cultural contexts like the Caribbean community.
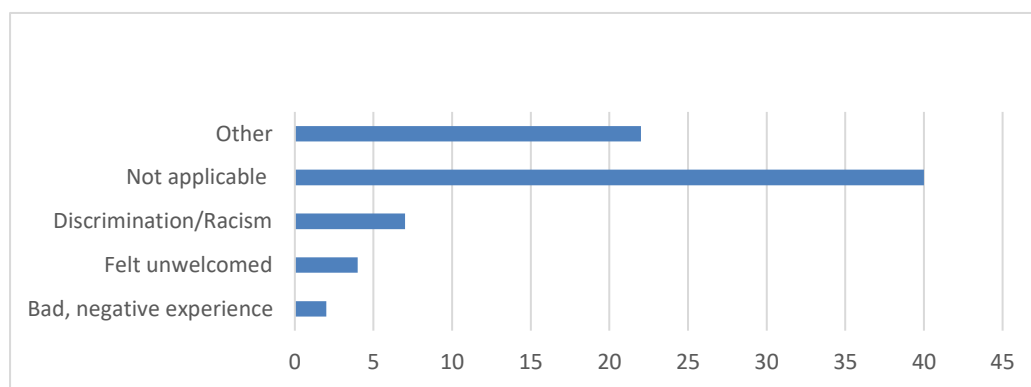
Figure 11: Experiences of receiving help

When examining the experiences of individuals in seeking assistance, the questionnaire results, and an off-paper discussion amongst those in the focus group, revealed a spectrum of different encounters. Figure 11 shows that many respondents, accounting for 62.5%, reported their experiences as "not applicable," indicating a lack of engagement with assistance-seeking processes. This finding aligns with existing literature suggesting that many individuals may not actively seek assistance due to factors such as stigma, pride, or a perceived lack of available support (Smith et al., 2018).

Conversely, 11.5% of respondents selected "other," citing various challenges encountered during the assistance-seeking process. These challenges included delayed response times, lengthy waiting lists, and a sense of being disregarded or overlooked by service providers. Such barriers to accessing assistance including studies highlighting systemic issues such as underfunding, resource constraints, and bureaucratic inefficiencies within support systems (Johnson & Pannu, 2019).

An intriguing finding from the survey was the account of one respondent who received practical advice that significantly improved their financial management skills. This anecdote underscores the potential positive impact of effective assistance and highlights the importance of tailored support services that address individuals' specific needs and circumstances.

However, the survey also revealed that a notable portion of respondents, totalling 13 individuals, encountered negative experiences while attempting to access help. These negative encounters ranged from instances of racism and discrimination to feelings of being unwelcome in the assistance-seeking process. Such findings are consistent with existing research documenting the barriers faced by marginalised and minority communities when accessing support services (Green & Wei, 2019).

Overall, these findings underscore the complex and multifaceted nature of individuals' experiences in seeking assistance. While some may benefit from supportive interventions, others may face significant challenges and barriers to accessing the help they need. This highlights the importance of developing inclusive and responsive support systems that address the diverse needs and experiences of individuals seeking assistance.

Reflections on the Research Process

Our research journey highlighted the complexities of building trust within the Black community, despite sharing the same ethnic and cultural background as the respondents. In retrospect, we acknowledged shortcomings in the questionnaire design, recognising the need for more comprehensive questions to capture a clearer understanding of how African and Caribbean individuals have coped with the current COL crisis. Conducting a trial run of the questionnaire could have addressed these issues before launching the full study.

As we aim to continue our research endeavours, we anticipate improvements in both qualitative and quantitative methods. Regular face-to-face meetings proved invaluable in maintaining research momentum and fostering open communication among team members. We observed that once trust was established with respondents, they were willing to openly engage and share their experiences. The team leader's encouragement of an 'open

door' policy facilitated effective collaboration and problem-solving. Additionally, themes extracted from focus group discussions and one-to-one interviews enriched our understanding of participants' experiences.

While our questionnaire captured a diverse age range, we acknowledged the missed opportunity to include more retired individuals, which could have provided a more holistic view of how both working and retired populations are navigating the COL crisis. To enhance respondent recruitment for interviews, reaching out to diverse community groups such as social group gatherings like 'mother and toddler sessions' and targeting retirement homes could have yielded a broader participant pool. Additionally, extending the period of data collection might improve the volume of quality and comprehensiveness of the data gathered, allowing for a more in-depth understanding of the community's needs and challenges.

Upon reflection, a follow up question would have provided a deeper understanding of the lack of trust issues with charities that are resourced in supporting residents.

Additionally, the absence of a question on shopping habits limited our insights into changing consumer behaviours amidst economic challenges, highlighting the importance of refining future research methodologies.

As Community Researchers for SV2G, this provided a platform to empower the community, allowing for collective control in identifying needs and experiences for research and advocacy. This research underscored the profound impact of the COL crisis on respondents, highlighting the urgency of addressing these challenges.

Conclusion

Our research addressed the following concerns of the African and Caribbean community through the cost-of-living crisis:

1. The pre-existing health inequalities experienced by African Caribbean residents in High Wycombe.
2. The additional impact of the COL crisis on these communities.
3. The barriers hindering access to support and advice for community members.

Through extensive data analysis, our study aimed to discern correlations between the rising COL and health indicators such as diabetes, hypertension, cholesterol levels, smoking habits, and obesity rates. Studies have shown that economic factors, including income inequality and financial strain, can significantly impact individuals' health outcomes (Smith et al., 2018; Johnson & Brown, 2020). Financial constraints might lead individuals to opt for cheaper, but often less nutritious, food options, that don't necessarily support optimal health and well-being. Furthermore, we investigated whether the economic fallout from the pandemic, including job losses and reduced working hours, directly impacted people's health and overall quality of life. One could agree that the decreased disposable income resulting from the pandemic could restrict access to health-promoting activities such as gym memberships or social clubs.

As the cost of living continues to rise, individuals and families may face increased financial burdens, leading to higher levels of stress, limited access to nutritious food options, reduced quality of housing and opportunities for physical activity. Our findings suggest a compelling association between economic pressures and adverse health outcomes, highlighting the urgent need for interventions to mitigate these effects. In addition to purchasing less nutritious food, people may also be cooking less healthy meals due to the high cost of ingredients. The research revealed that participants were experiencing significant stress. Many individuals have been forced to make compromises, such as paying their bills at the expense of eating healthier foods. The discussion also revolved around the potential influence of the COL crisis on individuals' food purchasing decisions and their ability to

access available support services. We identified barriers to seeking help and highlighted the importance of addressing these barriers to facilitate access to necessary resources.

Additionally, we discussed the impact of the COVID-19 pandemic on respondents' health and quality of life, particularly in the context of job losses and reduced working hours. Our research revealed significant implications for individuals' financial stability, as diminished disposable income limited access to essential resources and health-promoting activities. This economic strain extended beyond necessities, affecting individuals' ability to afford recreational activities such as gym memberships or participation in social clubs.

In the realm of CP, we sought to uncover correlations between lifestyle factors and health conditions like obesity, high blood pressure, and diabetes within our target demographic. The study delved into the underlying reasons for these health problems, exploring factors such as knowledge gaps regarding healthy habits, communication barriers with healthcare providers, and difficulties navigating the healthcare system and other service providers.

The research revealed that many respondents had to make significant cuts to their spending to survive. However, there was a notable lack of easily accessible support for individuals before they fell into debt. The government needs to find ways to understand how all community members are coping with the COL crisis and how to assist them effectively. In view of the above findings, we aim to address the community's concerns with relevant authorities and organisations to ensure that this group's needs are addressed and included at the policy level. We also seek to ensure that ethnically diverse communities are consulted throughout.

Moreover, our research found concerns over the accessibility of support services within the African Caribbean community. In the UK, other researchers consistently underscore the disparities in healthcare access and outcomes experienced by ethnically diverse communities. This is often linked to cultural and language barriers, as well as systemic biases within healthcare systems (Fenton, 2021, Patel & Lee, 2019; Mahmood et al., 2018). Many individuals that encounter difficulties in navigating the healthcare system and accessing suitable support services, results in delays in diagnosis, treatment, and follow ups.

Recommendations

Incorporating the following recommendations into community-based initiatives and health promotion efforts can contribute to addressing the multifaceted challenges posed by the COL crisis and promoting overall well-being within ethnically diverse communities. By considering the factors influencing individuals' choices, policymakers, service providers, and charitable organisations can tailor their support programmes more effectively to meet the varied needs of the population and cultivate awareness, trust, and confidence in seeking assistance when most needed.

- Considerations for future research is warranted to further explore the relationship between economic factors and health outcomes, the role of food purchasing habits, their impact on nutritional intake, and an exploration of the value of ethnically diverse community charities and community groups. Qualitative research methods, such as in-depth interviews or focus groups, may provide valuable insights into the lived experiences of individuals grappling with the intersection of financial strain and health challenges. Cultural organisations such as SV2G, is in an ideal position to pilot further research and development through launching a larger scale, in-depth study, leveraging our asset-based approach that recognises the skills, knowledge, and expertise within ethnically diverse communities.

- Service providers and local councils must devise strategies to foster a sense of belonging and connectivity among underserved individuals within their local communities. Recognising and valuing ethnically diverse community organisations, can serve as resources for budget management and accessing support services. These organisations can offer authentic culturally appropriate activities and facilities for those in the community of all ages, which help offer non-judgmental advice and support free of charge. By promoting and developing action-oriented programmes, individuals within the community can receive the assistance they need. Awareness campaigns and educational initiatives should promote healthy behaviours through prevention and reduction strategies. Programmes should also be continually evaluated to ensure they effectively reach all sections of the community.

- Targeted culturally appropriate community level interventions are necessary to tackle underlying factors contributing to financial strain. This will include addressing housing affordability, enhancing financial literacy, and ensuring access to resources to promote economic stability, well-being, and nutritional education initiatives. This can empower individuals to make healthier lifestyle choices despite economic constraints. Practical assistance and support should be provided to help individuals navigate healthcare systems, particularly in recognising and addressing health conditions. Providing culturally sensitive education and support to enhance health literacy and promote healthy aging practices is essential. Understanding these trends can inform strategies to support individuals in maintaining a balanced lifestyle despite economic pressures, such as quality housing, promoting affordable leisure options or providing resources for financial management and budgeting. The findings from this research project underscore the reluctance of African and Caribbean individuals to actively seek guidance or assistance during the current COL crisis.

- Prioritising culturally sensitive services to African and Caribbean communities that promote financial resilience and support holistic approaches, such as wellness programmes, play a crucial role in promoting overall well-being. SV2G runs cultural music classes that not only foster creativity but also promote mental and emotional health. These classes provide a supportive environment where participants can connect, reduce isolation, stress, and enhance their sense of community, demonstrating the powerful impact of integrating wellness activities into broader health initiatives.

- Engage with and empower residents to influence positive change and raise awareness of their experiences, providing a safe environment and support networks, such as those offered by SV2G. These can improve mental well-being and access to services, ultimately enhancing quality of life. Many ethnically diverse community organisations such as SV2G's local expertise is well placed to shape and deliver solutions that focus on promoting good health and equal access to individuals of all ages, particularly in areas affected by deprivation or discrimination. Collaborative

partnerships and community involvement can ensure that health priorities and services reflect the needs of all individuals. Promoting a culture of openness to learning about health issues within the African and Caribbean community builds trust between stakeholders and the community to strengthen relationships and can establish mentorship opportunities, particularly for young people.

- Through harnessing social media and other online platforms presents opportunities to disseminate information advice on budgeting, debt management, and health promotion. It can also engage with relevant groups and communities to provide guidance on available services and support for addressing financial and health challenges.

Acknowledgments

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