

# Exploring the Impact of the Cost of Living Crisis on the Black Community's Wellbeing in Buckinghamshire

By Roneish Myers & Patricee McKinley



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**ABBREVIATIONS USED THROUGHOUT**

CCLC - CARIBBEAN COMMUNITY LUNCH CLUB

COLC - COST OF LIVING CRISIS

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# Executive Summary

Our study delves into the impact of the Cost Of Living Crisis (COLC) on the wellbeing of the Black community in Buckinghamshire. We held three, 90-minute focus group sessions involving 30 respondents to collect qualitative data.

The aim was for the community to share personal experiences, discussing how the COLC has affected their financial and/or mental health. The outcomes revealed several key themes on the causes and effects of the COLC on the Black community.

Key themes include:

- Historical and contextual factors that significantly contribute to the deprivation of the Black community, placing them in a disadvantageous position compared to their White counterparts, leading to greater hardships during the COLC, highlighting the lack of a level playing field “Black Tax”.
- Experiences with existing services, including racial discrimination, stigma, and cultural attitudes towards sharing burdens with professionals “not everybody you can trust”.
- The direct impact of the COLC on the Black community and its effects on individual lifestyles, such as less time with family and friends; financially supporting family; reduced self-care; and heightened utility costs. These factors collectively contribute to burden and stress.
- Solutions to improve wellbeing in the Black community include taking action to address barriers in personal finance, business, career, and life skills. Representation matters, so partnering with service providers from the Black community will play a crucial role.

“They're starting to look at the causes, but whether they act upon them is another story”. Our study aims to inspire changes among policy and decision-makers, paving the way for tangible improvements within our community.



*“It's been great being part of the CPAR 2 research project - this experience has put us on the map!”*

*I've found a real sense of purpose in this project and we've already seen some tangible results. I am feeling optimistic about the future ahead.”*

*Roneish Myers*

*“Taking part in this research has been an amazing opportunity for me to learn, provide valuable insights, and contribute to the community. Being a part of something that can make a difference is always a rewarding and enriching experience”.*

*Patriece McKinley*



# The Cost of Living Crisis and its Impact on the Black Community's Wellbeing in Buckinghamshire

400 - YEAR WEALTH GAP

Black Tax

Lifestyle

Service Inequalities

Relevant Sustainable Solutions

Stigmas & Stereotypes

The cost of being black

"I work four jobs"

"Every month a family member asks me for some kind of financial support"

88%

young adults don't ask local services for help

representation

financial education

poor financial decisions  
early debt

opportunities

schools  
workplace  
funding & support

attitudes & perceptions

institutional distrust and discrimination

"I think being black is a barrier"

health services

criminal justice system

police  
financial services

INITIATE  
COLLABORATE  
EXECUTE

expensive culture food  
high gas & fuel costs  
harder to make extra money

focus group

26-90

75%

racially profiled

63%

work extra hours

We must rebuild trust and be part of the solution

90%

complained about rising costs

86%

passed over for promotion

can't afford sick days  
struggle to buy food  
struggle to pay bills  
financially support family

FUNDERS  
POLICY MAKERS  
STAKEHOLDERS

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# Introduction

This research was conducted by Roneish Myers and Patriece McKinley to examine the impact of the rising cost of living (COLC) on the Black community's wellbeing.

The Caribbean Community Lunch Club (CCLC) in Aylesbury, Buckinghamshire is a key group that helps address issues in the African and Caribbean communities. It focuses on unity, healthy living, and community engagement by providing a weekly nutritious meal, space for discussions and activities. The club plays a vital role in building community bonds; welcoming people from all backgrounds; and promoting racial harmony. It encourages healthy lifestyle choices and empowers members to improve wellbeing for themselves and the community.

The rising COLC is a nationwide issue in the UK. African and Caribbean communities in the UK are disproportionately affected due to their lower socioeconomic status. This has led to further health and other inequalities that need to be addressed.

Gaining insights into our community's unique challenges regarding the COLC can help us pinpoint effective solutions to reduce existing inequalities. Understanding the barriers to accessing support can aid in devising targeted initiatives that cater to those in greatest need.

## Research Focus

The purpose of our research is to complement existing evidence and provide tailored resources that can effectively benefit the Black community in Aylesbury and surrounding areas (aged 18+) who are experiencing the diverse effects of the COLC crisis. In addition to the COLC, there are already recognisable needs within the Black community such as financial and/or health inequalities, thus our research is relevant to the circumstances and experiences faced by our community today. With this research, we have enabled the opportunity for the Black community to speak out; discuss, express their causes and concerns; needs and desired future outcomes in relation to the COLC, mental and/or financial wellbeing.

In addition to this, research in this remit is typically implemented in London, as opposed to outside of London where experiences may differ, alluding to the significance of this study. Our research intends to evoke the required changes needed to reduce the challenges faced by the Black community and enable access to effective resources that will contribute to a better quality of life.

We had 3 main research questions that explored both the undisguised and underlying impact of the COLC on the Black community:

- How and why has the COLC uniquely impacted the Black community in Buckinghamshire?
- What barriers prevent members of the Black community from accessing available support?
- What strategies or solutions could be implemented to help ease the burden of the COLC for the Black community?



# Research Methods

The current study used a qualitative research design to gain an in-depth understanding and interpretation of the ways in which the COLC impacts the wellbeing of the Black community. Data was collected in three, 90-minute focus groups. From an opportunity sample, members of the Black community in Aylesbury were recruited to take part in the study (please see flyers below). One focus group, consisting of 8 respondents (6 male and 2 female) focused primarily on young adults aged 18 – 25. The two other focus groups consisted of a total of 22 respondents aged 18-90 (9 male and 13 female).

Each respondent provided full informed consent to participate in the study, to be audio recorded and to use quotations for the research. One focus group took place at Buckinghamshire Community Wellbeing Hub in a quiet room with a large table and little to no interference. The two other focus groups took place at the Aylesbury Multicultural Centre, in similar settings. Two focus groups commenced at 6pm to tailor to individuals' availability and the consideration of respondent's working hours, and another at 11am to reach those with children and the elderly.

The researcher was introduced alongside the research questions, aims and potential action plans. Following from this, some ice-breaker activities in relation to financial wellbeing were introduced to the group. A semi-structured interview style was most appropriate for this study as it allowed the researcher to delve into the variety of experiences, perceptions and thought processes relating to the COLC in the Black community. We recognised that alternative interview styles would have been less effective in capturing thorough data within the focus groups (Brenner, 1985).

The interview questions consisted of 6 topic areas; the first involved more general questions related to the direct impact of the COLC, such as 'Have you noticed we are in a COLC? If so, how?'; Other topic areas included barriers, solutions, services, and forward-thinking. There were a total of 20 questions altogether (see Appendix).

Throughout the interview process, we made notes on any significant points made by each respondent and after each of the focus groups, these points were collated to identify and highlight any potential themes. After all focus groups had been completed, the voice recorded data from each group was transcribed and coded following the six stages of thematic analysis (Braun & Clarke, 2006).

All respondents participated in answering the questions, demonstrating a thorough understanding of the topic and generated detailed discussions all suitable and relevant for data collection. They were each rewarded with a £10 gift voucher as a 'thank you' for their participation.


**YOUR VIEWS MATTER!**  
Join our focus group  
Uncovering the Impacts of the Cost of Living Crisis on the Black Community's Mental Well-Being  
Tuesday 6th February 2024  
6:30pm - 8:00pm



A £10 gift voucher will be gifted for participation  
Refreshments will be provided


LIMITED SPACES

Aylesbury Vale Multicultural Centre, Friarscroft Way, Aylesbury, HP20 2TE



Register your interest  
<https://moneyheave.typeform.com/shareyourviews>


**YOUR VIEWS MATTER!**  
Join our focus group  
Uncovering the Impacts of the Cost of Living Crisis on the Black Community's Mental Well-Being  
Tuesday 6th February 2024  
11:00am - 12:30pm



A £10 gift voucher will be gifted for participation  
Lunch will be provided

LIMITED SPACES

Aylesbury Vale Multicultural Centre, Friarscroft Way, Aylesbury, HP20 2TE



Register your interest  
<https://moneyheave.typeform.com/shareyourviews2>

# Research Findings

## 1. The Black Experience: “Black Tax”

“Black Tax” can be defined as the cost of being Black. The term originates in South Africa whereby Black workers financially support both their immediate and extended family often out of obligation or a deeply ingrained sense of family and/or community responsibility. This cultural attitude and/or practice dates back to the enslavement of Black people, who were forced into labour for the benefit of White families.

Slavery is also at the foundation of the 400-year wealth gap between Black and White families. At the end of slavery, slaves weren't equally set free around the country, and while some White slaveholders were given reparations for losing their workforce, emancipated slaves weren't given any reparations for their enslavement.

As a result of the Black community's historical and contextual factors such as slavery and "Black Tax", stigmas and stereotypes have derived and led to intense strain on mental and financial development across generations compared to their White counterparts. This has led to greater hardships faced by the Black community during the COLC. Examples of this have been demonstrated across all focus groups in the current study, as well as existing research.

According to Turn2Us, the Black community is more likely to experience financial hardships during a crisis than their White counterparts. Additionally, the mental health foundation found that depression and anxiety in Black communities are higher than other ethnic groups within the UK. All respondents across all focus groups agreed that that above statement is true.

“I would say it's a lot of the way that they treat Black people as a whole.”

### 1.1 The Impact of the "Black Tax"

Many of our respondents agreed and shared their first hand experiences of being a part of "Black Tax". Highlighting the overwhelming way in which "Black Tax" makes it difficult for individuals to focus on both their personal and/or th financial development.

*Park (2019) found that White counterparts were significantly less likely to need financial support from members of their family after the age of 25, than members of the Black community.*

“People in boarding schools have generational wealth, my White partner didn't even have to think about money when she was younger. Her first car was bought for her, I had to buy my own car, do my own thing, but she never understood it really.”

“I support a couple of my extended family who aren't able to access any sort of help.”

“Every month a family member asks me for some kind of financial support”

"Black Tax" can be a considerable burden on individuals, as it frequently extends beyond immediate family members to include cousins, aunts, uncles, and even distant relatives or friends. This responsibility often encompasses a wide range of expenses, from daily living costs such as food to supporting with bill payments.

In some cases, "Black Tax" can impede personal financial growth and limit one's ability to invest in their long-term financial goals, such as purchasing a home or saving for retirement.

“It's put a strain on moving out when I planned to”.

“I pay my younger brother's football fee monthly, his school trips, or I'll pay a bill if it's been missed – I'm always contributing and I'm not even the parent, but it's because I'm supporting my parents.”

Often, many black people unofficially include a line in their budget that is earmarked for family support. This may include helping their parents pay off their mortgage/rent or covering some of their parents' essential bills. This limits their ability to save and invest. Instead of using this money to actively build wealth, it is used for family support.

# Research Findings

Individuals can often feel a sense of guilt and pressure, and when they see their White peers and notice that there is not the same "Tax" that applies to them, it can be dissatisfying and mentally draining. As the COLC remains in effect, keeping up with rising costs of basic needs as well as rising costs of "Black Tax" has had a significant negative impact on the financial and/or mental wellbeing of the Black community.

## 2. The Cost of Living Crisis and Lifestyle Changes

### 2.1 Work and Time

New research by Ciphre, a leading UK-based provider of integrated HR, payroll, learning and recruitment solutions (2023), suggests that the continuing COLC is now affecting a greater proportion of employees, with more people working extra hours, more struggling to buy food or pay their bills, and fewer being able to afford to take sick days.

Most respondents mentioned that since the COLC came into effect, they have consequently been working more. When asked if any sacrifices had been made, most respondents mentioned that time had been a significant sacrifice. Our young adults focus group quoted as follows:

*"I have sacrificed a lot more time to work more actually – to make sure I can stay comfortable and afloat."*

*"Yeah, for me it's my time".*

*"But if stuff wasn't as expensive, I'd feel a lot more relaxed".*

*"A lot of the time now I feel like I work to live."*

*"It's so expensive to go to the dentist."*

As a result of this, respondents explained that they had minimal time for meaningful social relationships, to have fun and to focus on their health and wellbeing.

*"You spend an hour getting ready, an hour getting to work and an hour getting back – when the day is done it's not a 9-5 it's a 7-7. I need to then come home, eat, still get the 8 hours of sleep you're supposed to get, talk to people, have a social life, go to the gym – it doesn't add up when you put it down on paper."*

*"I am working four jobs"*

### 2.2 Financial and Mental Wellbeing

All participants confirmed that they are not happy with their current state of financial help and agreed that they feel 'pressured' to make enough money to save into their future and having fulfilling experiences whilst they are still youthful.

*"I miss out on certain things – I've got savings and emergency. Savings don't get touched and emergency is if my car breaks down. I'll sacrifice or miss out on something – like I'm not going out tonight because I need to put that money into my emergency fund, just in case anything happens."*

On the other hand, some respondents felt that working harder whilst young is fulfilling as they are utilising their time effectively enough to make money and are optimistic about achieving their future financial goals.

*"At least now as well if you're broke, and you're sacrificing your time to make money, it should really be giving you that happier feeling because you're not down bad, whereas if you're just broke, you're going to feel like [crap]"*

Despite recognising and experiencing first-hand, the impact the COLC has caused some respondents to feel that working to make money is all they know and expressed that even if they weren't in the COLC they would still work hard to make 'that bit more'.



# Research Findings

## 2.3 The Differences (Focus groups aged 26-90)

Respondents from the 26-90 years focus group centred conversations around helping out others, buying cheaper foods and reducing gas costs. Previous research from Ciphir (2023) found that 43% of those surveyed have struggled to buy food or pay their bills.

*"I just cut down the little things."*

*"I've turned the temperature down by one on my gas thing."*

*"If I'm driving, I have to think about making sure I've got enough petrol to do what I need to do whereas beforehand I don't even, not even an afterthought."*

*"Harder to make extra money."*

## 3. Service Inequalities

*"I think being Black is a barrier."*

"Black Tax" also includes institutional racism. According to Pews Research in 2019, 8 in 10 Blacks in their study said Blacks are treated less fairly than Whites by the criminal justice system, police and health services, and in hiring, pay and promotions. 7 in 10 said they were treated less fairly when applying for a loan and/or mortgage and while in stores and restaurants. Many of our respondents were able to corroborate these findings, describing personal experiences where they were discriminated against across a range of different services and institutions in Buckinghamshire, UK. When asked how connected respondents are with their local services, some replies were along the lines of:

*"You might as well shut them down."*

### 3.1 Health Services

*"The NHS has a history of treating Black people badly."*

*"I called 111 and before they asked what was wrong with me they asked what was my ethnicity."*

For far too long, the health of ethnic minorities has been harmed by a lack of appropriate NHS treatment for health issues, poor quality or discriminatory treatment by healthcare staff, missing data, and a lack of appropriate interpreting services. As a result, many Black people delay or avoid getting care because they are afraid of being treated in a racist manner by NHS workers. Research, including our own, continues to shed light on the disproportionate impact this has on members of Black communities.

Furthermore, biases and preconceptions are formed within medical communities regarding the Black minority ethnic group, perpetuating mistrust based on historical unethical practices by dominant cultural group members and the perception that research on medicines and treatments are racist and geared towards White people's bodies and needs.

### 3.2 Financial Services

Equally, research has shown that financial services including insurance, loans and banking companies also tend to discriminate against minority ethnic groups with debilitating preconceptions about their level of intelligence and financial understanding. Fair4all Finance reported that 1 in 5 people from minority ethnic groups experience discrimination due to race when dealing with financial providers.

*"They don't expect you to be in that position where you can buy your own house."*

Gourrier's 2021 research study found that Black areas have fewer options when it comes to financial services than the majority of White areas. Similarly, the racial inequality in access to home mortgage loans has been historically challenging for Black individuals.

*"The number of times I've walked into the bank with my partner who's White, they will speak to them and not me, but yet it was me that understood it. And again, mentally for me I just felt like [crap]."*

In addition to this, research has found that even services that orchestrate the credit score system can be negatively impacted by racial name discrimination. A study by the Economic Policy Institute found that borrowers with Black sounding names were treated quite differently.

# Research Findings

The extent of the difference in the treatment between the applicants with White sounding names and Black sounding names had the same impact as if the applicants with Black sounding names had credit scores that were 71 points lower. That is a massive difference in credit score and could easily lead to outright denial or substantially higher interest rates over the life of a loan.

## 3.3 The Criminal Justice System and Police.

Amongst our 18-25 focus group, 75% of them reported that they had been racially profiled and wrongly accused of crimes they did not commit. GOV.UK reports that minority ethnic groups are 5 times more likely to be stopped and searched by the police and are not given the obligation to defend themselves during these circumstances.

*I walked into town, and they arrested me because I pulled up my trousers and they said I'm concealing a weapon. And the guy was trying to tackle me to the floor."*

*"And it's not always due to gender. I've been pulled over multiple times for nothing. They thought I stole my own car. Probably about 4 or 5 times.*

*"There was a time where we were messing around and I was dangling an afro comb, or a brush and it was a plastic one – out of nowhere 'you match the description'. The police looked me up and down and then described me. After they realise, I didn't do anything they don't actually apologise."*

*"The police are accusing our Black men of drug dealing when they have nothing to do with drugs."*

The issues the Black community face with the police and criminal justice system is not new news, and whilst there is growing recognition and acknowledgeable attempts to resolve these issues, its current existence, and the adverse effects it has on the youth of the Black community today remain. Hence, the importance of reinforcing research and evidence that support this and promote the change.

The inequality and discrimination received by the Black community from our local services across the UK has inevitably developed a stigma around accessing services and being able to feel safe, heard and trusted within services, professionals, and institutions.

*"I think there are just negative stereotypes all around – they think bad of us, we think bad of them. We don't get on. So, therefore, we don't go to them."*

Our research reveals that distrust and discrimination are rampant and felt deeply across Black communities in the UK.

## 4. "The Way We Do Things:" Stigmas and Stereotypes

Following on from the above section – it is no surprise that as a result of mistreatment and inequality, the Black community are more likely to be in financial crisis, particularly at present during the COLC, and less likely to seek help as opposed to their White counterparts, stimulating a decline in both their financial and or mental wellbeing.

### The Impact – Attitudes of the Black Community

It was reported across all focus groups, that Black members of the community do not talk to services such as the NHS and Citizens Advice Bureau when they are facing difficulties including mental and/or financial difficulties.

*"I feel like there's an element with shame when it comes to Black people and struggling with anything, whether its money or health - talking about it."*

*"Black people don't talk."*

*"They think people are newsmongers and they will only criticise and not help."*

*"They may then section you if you talk too much."*

# Research Findings

Minoritised communities in the UK have experienced a troubled history of neglect, racism, and discrimination by healthcare institutions who were either unwilling or unable to cater to their needs. Research unequivocally demonstrates that past experiences with abuse, neglect, discrimination, and racism have a lasting impact on the health decisions made by the Black communities within the UK. The historical legacies of colonialism, slavery, and historical negligence can be recognised as clear factors that have evoked a mistrust of institutions.

*"We were brought up this way and do not talk about things, not everybody you can trust".*

Thus, the attitudes Black communities have today are nonetheless derived from decades of stigma, discrimination and maltreatment by services and professionals resulting in consistent negative experiences that can easily be isolated from White counterpart's experiences and even other ethnic minority experiences. A majority of Black adults report at least one negative interaction with doctors and other healthcare providers at some point in their lives. In turn, many people from the Black community no longer bother to search for accessible services and do not know the help they can receive at little to no cost.

*"There's things out there that people don't know they can get free"*

Black adults discourage their children to trust in the available services enabling the continuation of this attitude and the silent hardships that go unnoticed by professionals that can make a big difference to the financial and mental wellbeing of the Black community's lives. Thus, breaking this cycle and bettering relationships with services is key to facilitating accessible resources to this community.

## 5. Relevant and Sustainable Solutions

### 5.1 Representation

Burnham-Nenov (2024) found a lack of Black representation across a large array of job occupations. In 2021, only about 2% of finance, insurance, and professional, political, scientific, and technical services employees were Black.

This appeared to be the same for entrepreneurs and business owners, demonstrating that some of the most influential and highly paid jobs have the lowest representation of Black talent in the UK.

The need for representation was clearly voiced when asked 'What do you feel is needed to improve awareness and understanding of the COLC and mental wellbeing for the Black community?' We received the following responses:

*"More people like you Patriece."*

*"Some Black people in the House of Parliament."*

*"More people like us that we can talk to and relate to – because we have all said here that we're not going to go to a White doctor and say this is how we feel and what's going on so we need more people like us in those places, so we feel more comfortable to talk about things."*

*"100%"*

Pew's research reported that 31% of Black adults say they would prefer to see a Black healthcare provider. Nonetheless, respondents from our focus groups strongly implied that more representation across local governments and services would make a huge positive impact on the wellbeing of the Black community.

### 5.2 More Opportunities

*"We don't get enough chances."*

*"They need to create more equal opportunities and not just hire one Black person and then say we're not discriminating because we have a Black man or a Black woman. No, we want equal opportunities."*

## The Workplace

In terms of employment, our White counterparts generally always fare better than comparable Black counterparts. Due to widespread prejudice against Black people and a preference for White people among employers, White individuals consistently do better than identical Black people. Another form of "Black Tax".

# Research Findings

From 2000 to 2022, in 14 out of 22 years, the overall Black unemployment rate was higher than the rate for White high school dropouts (The continuing power of White preferences in employment, 2023).

These facts don't go unnoticed by our focus groups as well as other members of the Black community both inside and outside of the current area of research.

*"I think there's like 1 in 6 chances of the Black person getting hired over the White person."*

The racial differences in rates of transition across different labour market states recognised across this research are fundamentally related to the wellbeing of the Black community. If the average member of a minority group always faces a larger chance of being laid off and those odds increase whenever the economy slows, then undeniably, the community's situation worsens.

In addition to this, a Black person's rate of pay is significantly less than their White counterparts across a majority of widespread job roles and progressing in a career as a Black person proves difficult to many.

*"Even in the world of work it's very difficult even though I managed to get quite high up, but it took me many years where my White counterparts who got through quite fast."*

*"I'm passed for promotion most of the time. I've had the experience, I've had the education, but they always give it to the White person and say. Oh, somebody with more experience has got the job."*

## Schools

Similar to the workplace, respondents also recalled past experiences involving racial discrimination in school settings and the impact this had on progressing through school affecting their chances. A House of Commons Report (2023) explored the views of Black students in state schools, finding that 50% said the biggest barrier was the teachers' perceptions of them. For example, being seen and labelled "too aggressive" and marked for failure. 49% of young Black people felt that racism was the biggest barrier to attaining success in school.

*"The top schools never use to accept Black people."*

*"When Stormzy was doing scholarships for Black people he only did that "cause" he was seeing that we weren't given opportunities."*

## Funding & Support

Lack of funding and support for Black-led charities and small businesses has also been recognised, stunting their influential and financial potential. Despite the spike in enthusiasm to do more for Black communities after George Floyd and the Black Lives Matter movement, this has proved temporary and no longer of interest since the movement has floundered and faded. It is notable that the bigger organisations with the funding and resources to offer the appropriate funding and support have not changed much.

*"They want you to provide services for free. How are we suppose to make a living? We need more successful, Black-led businesses to make serious change and create more opportunities."*

*"Why don't they open more youth clubs?"*

In terms of funding support, reports have shown that Black founders are likely to receive 0.24% of investment, often having to rely on friends and family to make ends meet, despite making up 3.7% of the population. The CCLC have members with first-hand experience of commissioned organisations not valuing their time and skills sets, wanting Black businesses to do things for free prohibiting growth and the capacity to provide opportunity to others.

*"We need more community fundraisers - Take a leaf out of [America's play book] - When it comes to community parties and things, the community sticks together, like everyone has their markets and food stalls. Everyone shows up, everyone is there."*

Historical factors play a part in segregation and lack of togetherness as a community.

*"We need more community support and togetherness events and celebrations to bring people together and start building back trust."*



# Research Findings

## 5.3. Financial Education

The lack of financial education taught in schools was one of the biggest barriers/ issues discussed among our research focus groups. Financial literacy is a core life skill for participating in a digital society. Children are growing up in an increasingly complex world where they eventually need to take charge of their financial future. As young adults learn to live independently, budgeting and making wise financial choices for everyday living is a crucial life skill.

*“How do we make money? First, we go through the education system, we’re following that system so I feel like it’s probably schools. Like addressing the schools.”*

*“If we’re being prepared to work surely, we should understand how to manage our money and make a better living for ourselves.”*

In addition to financial education, our respondents suggested that learning how to start a business and important skills for entrepreneurship and their careers would enable better opportunities for children to successfully manage their businesses. This should therefore be another key class implemented into the school’s curriculum in the UK.

*“Putting in new courses into schools to give people options to consider opening up a business – putting financial wellbeing into the curriculum.”*

*“Improving the curriculum so that we have a stronger foundation to decide what route we want to take. Rather than working for someone else – building something for yourself – which is the core.”*

Results signify that the lack of understanding when it comes to financial literacy has led to poor financial decisions generating early debt – Young Enterprise (2021) collated data showing that 52% of teenagers have been in debt by the time they are 17.

The lack of financial knowledge and opportunity to be successful in career paths that can provide financial stability only instigates poverty and poor financial management.

To add to this, in today’s digital age, physical money is less common. This shift has affected how many people perceive money’s worth, especially among young people. Technology has made transactions easier, but the lack of physical money has changed many people’s perception of its value. This is why financial education is so important to aid an individual’s financial prospects.

This goes hand-in-hand with the effects on mental health – feelings of worthlessness, depression, and suicidal thoughts. Money and Mental Health Policy Institute states that over 420,000 people in problem debt consider taking their own lives in England each year.

*“Education is really the key”*



# Recommendations

For community development, it's crucial to find our own solutions to the issues we encounter. We should be involved in the entire process and not left out of the solution, only to be expected to accept it.

- **Creating a Safe Space for Community Growth**

As the CCLC community grows, having a safe space that tackles loneliness, isolation and for members to be themselves is crucial. More storage space and updated facilities is also needed to meet the expanding needs. One respondent mentioned, "The lunch club is really good, it keeps our culture." Currently, the CCLC does not have long-term funding but provides a valuable service. Support from Buckinghamshire Council and other local funders with sustained core funding will help us continue our vital role in the community (Research Findings 5).

- **Funding for Sustainable Community Discussions**

In our research, it was evident that our community wants to work on building trust and have more important discussions. Many agreed with a respondent who said, "We need to have more of these conversations." Funding from the NHS and other funding organisations to support forums that address stigmas; encourages community conversations; and creates a safe space for healing as many people are apprehensive about the word "therapy". It is therefore important for this to be done in a way that reflects the Black community. This will empower and support the mental wellbeing of our community members (Research Findings 3 and 4).

- **Inclusive Educational Workshops and Events**

We require support beyond Black History Month, funding for running new initiatives to tackle inequalities and lifestyle concerns (Research Findings 1, 2, 3 and 4). For example, a Saturday School focusing on African and Caribbean history; evening workshops on health awareness, financial wellbeing, mindset, business and career development workshops. A participant mentioned, "We are more than actors, singers and athletes." We aim to ensure that our services are inclusive and cater to the needs of community members who are employed during the day. These workshops will also tackle issues such as stigmas, attitudes, and stereotypes.

- **Solutions, Services and Decisions with the Community**

Our research highlighted the importance of members from the Black community having an active involvement in finding solutions, providing services, and engaging in discussions with the community to drive meaningful change. For example, partnering with a Black-led organisation like MoneyHeave to provide tailored financial wellbeing events and workshops. One respondent emphasised, "We understand our community better than anyone else." As a result of this, it is important to work with more Black-led suppliers within our community to deliver practical solutions and inclusive services (Research Findings 4 and 5).

- **Embracing Diverse Marketing Strategies for Existing Services**

It's important that organisations currently providing services diversify their marketing approaches in order to reach people who could benefit from their services. One respondent said, "There are so many things we don't know about." Not everyone is tech-savvy and traditional methods of marketing still work (Research Findings 4).

## Conclusion

"Black Tax" comes in so many forms. Our research findings shed light on often overlooked realities and align with existing research that shows disparities between the Black community and their White counterparts. The highlighted themes in this report on the impact of the COLC on the Black community, we hope to initiate, orchestrate, collaborate and execute significant changes with policy makers, stakeholders and funders to pave the way for tangible improvements within our community.

## Researchers Reflections

The CPAR partners have provided great support. Despite the project taking longer than anticipated, it has been a fulfilling experience, and we are truly proud of what we have accomplished.



# Actions Achieved During Our Research Journey

- **Food Pantry**

“You have to get a referral to go to a Food Bank [that’s embarrassing].” The CCLC facilitates a culturally appropriate non-referral food pantry to support families in response to the COLC. We understand and appreciate that African and Caribbean foods can be expensive due to exporting costs. Our food pantry helps families to save some money and eat the foods that they like during these challenging times. This short term funding is provided by Helping Hand.



- **Health Inequalities**

The CCLC's theme this year is "Health is Our Wealth." An action plan was created to host and facilitate a series of 8 Health Empowerment workshops. These workshops tackled stigmas and raised awareness about Sickle Cell, Heart Health, Diabetes, and Mental Health, funded by Heart of Bucks.



- **Inequality in Physical Activity Levels**

Partnership with LEAP allows the CCLC to create a more inclusive and active community. By focusing on addressing disparities in physical activity within the African and Caribbean community. We aim to encourage our members to stay active, promoting better health and wellbeing.



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# Appendix

## Interview Questions

### Personal

#### **1. Describe your personal experience with the cost of living crisis (COLC).**

Have you noticed that we are in a COLC?

- a. Have there been any sacrifices made in terms of basic needs (such as food, housing, healthcare, travel) to afford the rising living costs? If so, how has this affected your mental wellbeing?
- b. How are you coping with the financial pressures caused by the COLC? What have been some of your survival strategies?
- c. Is there anything you do or don't do now that you didn't have to do before as a result of the rising costs and your financial health?

### Social Life and Relationships

#### **2. Has the COLC affected the amount of time you spend with family and friends? If so, why?**

- a. What, if anything, do you do for yourself that improves your mental wellbeing?
- b. Do you have enough time to do these things, or have you had to change these activities as a result of the COLC/ your financial situation?
- c. Have any other aspects of your social life been affected by the COLC? Can you tell us how?

### The Black Experience

**3. According to Turn2Us, the Black community is more likely to experience financial hardships during a crisis than their White counterparts. Additionally, the mental health foundation found that depression and anxiety in Black communities are higher than other ethnic groups within the UK. Do you agree with these findings?**

- a. What do you think are the causes of the findings?
- b. Do you feel the central and local governments are addressing these issues?
- c. How do you think they could better support these issues?
- d. If you were in charge for a day, what would you do differently?

# Appendix

## Solution and Services

**4. On a scale of 1-5, If you're concerned about your mental wellbeing in relation to finances, how likely are you going to talk to someone about it? Who would you talk to about it?**

- a. Would you talk to your GP about the COLC and/ or your mental wellbeing?
- b. How connected are you with your local services?
- c. Have you accessed any additional support services to support either your mental wellbeing and/or financial wellbeing? If yes, which services and how was your experience? If not, is there any particular reason why?
- d. What do you think about local services?
- e. Do you feel there are any barriers to local services?
- f. What services/ resources would you like to be available to you?

## Forward Thinking

**5. Is there enough awareness and understanding of the impact of the cost-of-living crisis on mental wellbeing within the Black community?**

- a. If not, what do you feel is needed to improve awareness and understanding of the COLC and mental wellbeing?
- b. In your opinion, what steps can individuals and communities take to prioritise their mental wellbeing during this time of financial strain?

**6. Is there anything else you would like to share or add about the effects of the COLC on mental wellbeing in the Black community?**

# Appendix

## The Caribbean Community Lunch Club

### Demographic/ Survey Questions

How old are you?

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What is your ethnicity?

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What is your gender?

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How many members live withing your home?

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On a scale of 1-5, what would you rate your current mental wellbeing?  
(1 = I'm in a really bad position, 5 = I'm in a really great position)

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On a scale of 1-5, how would you rate your current financial wellbeing?  
(1 = I'm in a really bad position, 5 = I'm in a really great position)

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# Notes



# Notes