

## The impact on the cost-of-living crisis on the Nepalese community in Folkestone



**Introduction** – This research investigates the impact of the cost-of-living crisis on the beneficiaries of the Folkestone Nepalese Community (FNC) Centre. It was carried out as part of the Community Participatory Action Research (CPAR) programme, which was initiated and funded by NHS England SouthEast and developed in collaboration with the Scottish Community Development Centre and the University of Reading. This research was conducted by a group of researchers that was supported from the beginning to the end with training and mentoring sessions. The beneficiaries of the FNC Centre were very helpful when responding to every stage of the research.

**Research focus** – We chose to focus to research the following questions based on many of the concerns raised by the beneficiaries.

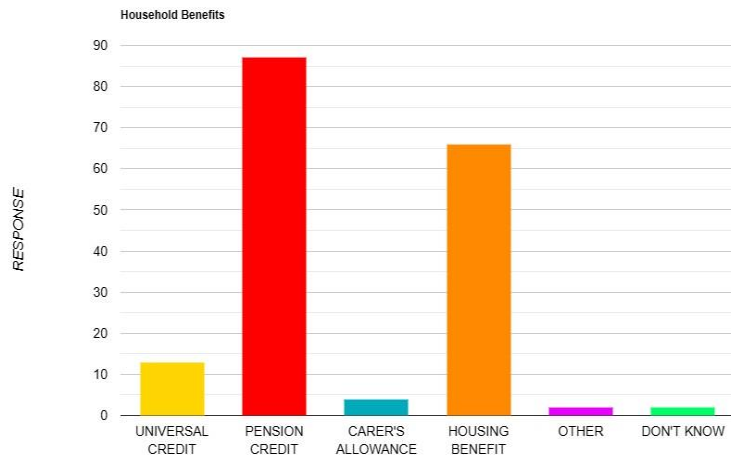
1. What the impact of the cost-of-living has been and whether the COVID-19 pandemic exacerbated any of the factors.
2. How their access to the health services has been since the cost-of living crisis has started and any suggestions on how to improve this.
3. Why some of the beneficiaries of the FNC Centre choose to support their dependants back home in Nepal despite the crisis and their age.

**Research methods** – Our research was conducted by two stages. The first stage was a survey that had a mixture of both closed and open questions. Survey was chosen as our main method of data collection because we thought it would be the most efficient way into the gaining insights of the beneficiaries. A total of 103 beneficiaries participated in the survey and were conducted face-to-face because most of those who attend FNC Centre cannot read and/or write English. Furthermore, it allowed us to explain what the cost-of-living crisis was since there was no direct translation in Nepali. The second stage was video interviews where we interviewed 7 of the participants to get a deeper insight into how the themes of this research affected them personally.

The age range of those who participated in the survey was largely representative of the people who visit the FNC Centre. The largest group was 70 to 79 (60) with just over half of the participants being women (53). 65 of the participants were married and 81 answered that they suffered from at least one health condition.

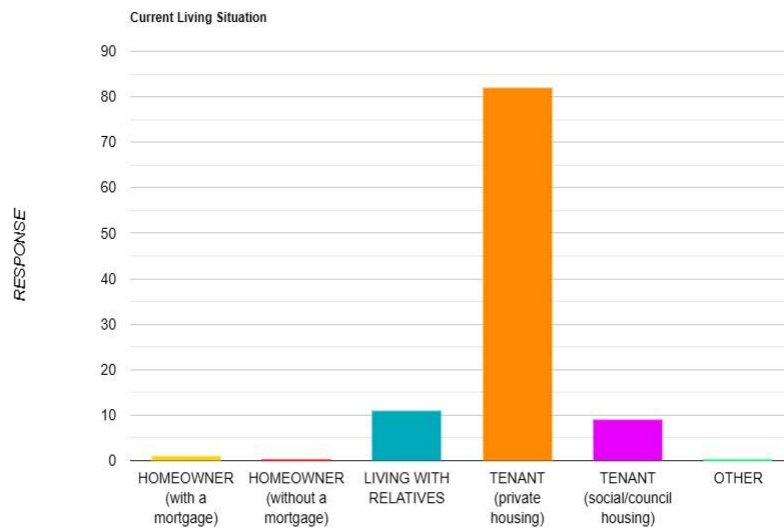
84% of the beneficiaries receive their income from Pension Credit (see Figure 1 below). This is a means-tested benefit that helps those on lower incomes by giving them extra money throughout retirement. Pension Credit tops up your weekly income to £201.05 if you're single or your joint weekly income to £306.85 if you have a partner. Thus, many of the beneficiaries of the FNC Centre were in relative poverty as defined by the government.

There is also a historical element to why many of the beneficiaries of the FNC Centre are in poverty. Many of the beneficiaries are Gurkha veterans and/or their families and there has been a long and continual battle for them to get an equal Army pension to their British counterparts. Furthermore, many of the veterans joined the Gurkhas with poor literacy and numeracy skills, which meant that it was harder for them to gain skills for employment after they retired. Thus, due to these various difficulties, the Pension Credit remains their only source of income.



**Figure 1** Do you, or someone in your household, receive the following benefits?

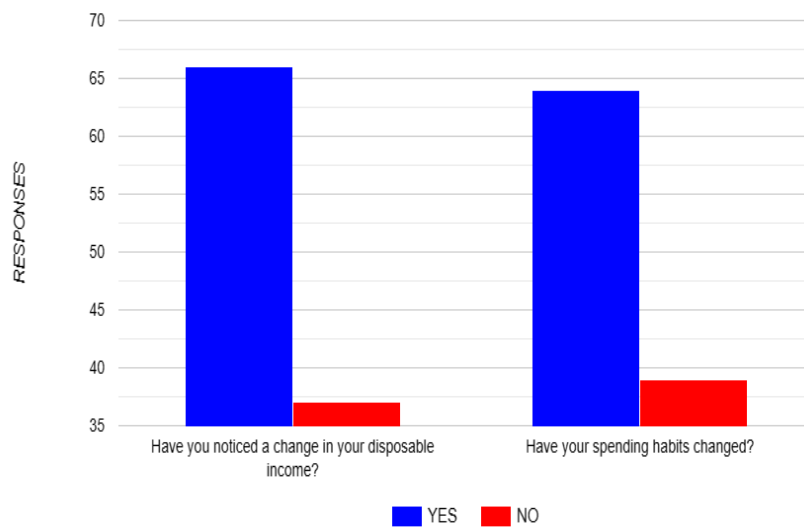
80% of the beneficiaries were living as private tenants on rent (see Figure 2 below). The responses stated that this was because of its relative low cost and the queue on social housing. 64% of the respondents answered that they were receiving Housing Benefit. This is a means-tested social security benefit that is intended to help meet housing costs for rented accommodation.



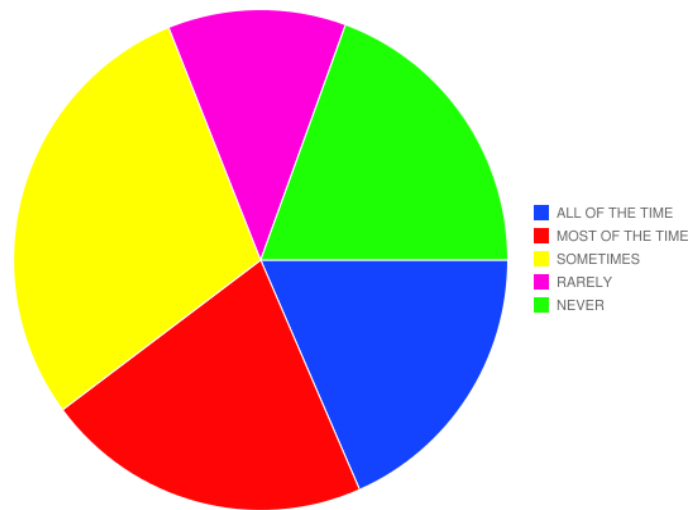
**Figure 2** Which of the following best describes your current living situation in the UK?

**Research findings** – After analysing the data from the questionnaires, the following findings were established:

Most people were negatively affected by the cost-of-living crisis with 62% of beneficiaries thought their spending habits of changed (see Figure 3 below) with a lot of the comments describing how everything had become more expensive. 69% of beneficiaries struggled to pay at least one of their bills, with 18% of the beneficiaries stating they struggled to pay all of their bills (see Figure 4 below). Although there was no direct translation of cost-of-living to Nepalese, once we explained to them in simplified terms many of the beneficiaries realised the crisis had a direct impact on them. One of the participants stated they “sometimes borrow from [their] relatives” due to the decrease in disposable income. Another participant asserted that they want to buy “healthy foods but they are the most expensive” and that they had to shop less in order to afford them.

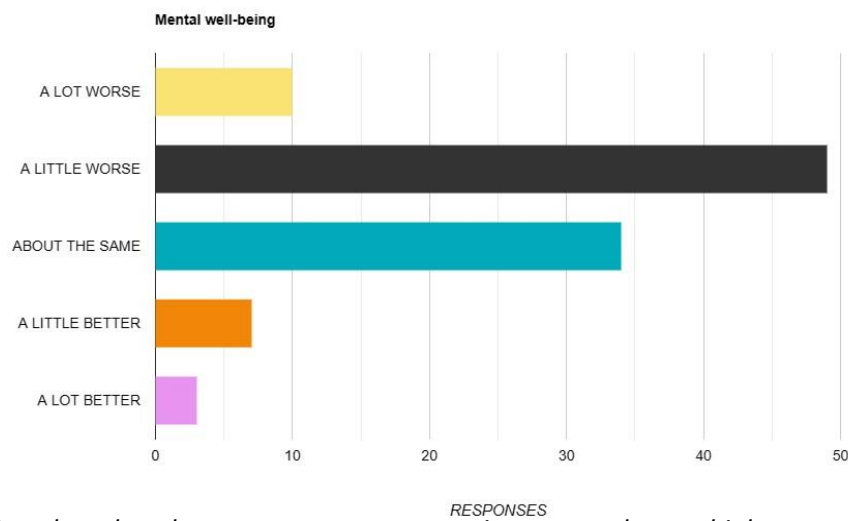


**Figure 3** The effects of the cost-of-living crisis



**Figure 4** Thinking about your finances over the last year, how often, if at all, have you struggled to pay at least one of your household bills?

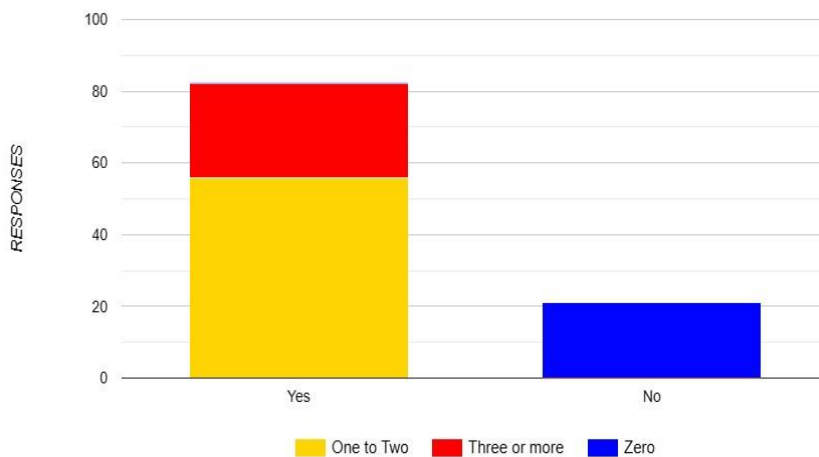
Over half of the respondents stated that their mental health was worse than the previous year (see Figure 5 below) with many of the answers ranging from normal age-related concerns to some worrying about their families back in Nepal. One participant stated that they were “getting older and their children were still in Nepal and unable to live with them” and how sad this made them. There were also responses discussing how the isolation from the COVID-19 pandemic already impacted their mental health and how the cost-of-living crisis exacerbated this.



**Figure 5** Thinking about how last year compares to previous years, do you think your mental well-being has been:

80% of those who took the survey sent money back to their relatives in Nepal, with 32% of those going to 3 or more relatives (see Figure 6 below). This is perhaps the biggest surprise of our quantitative data especially when you consider their age. Some interviewees stated that they support their dependants out of necessity, which makes sense if one considers the economic situation in Nepal. According to the World Bank, 45.3% of Nepal live on less than £2.53 a day, thus any amount of money being sent over to Nepal will likely to help their lives significantly.

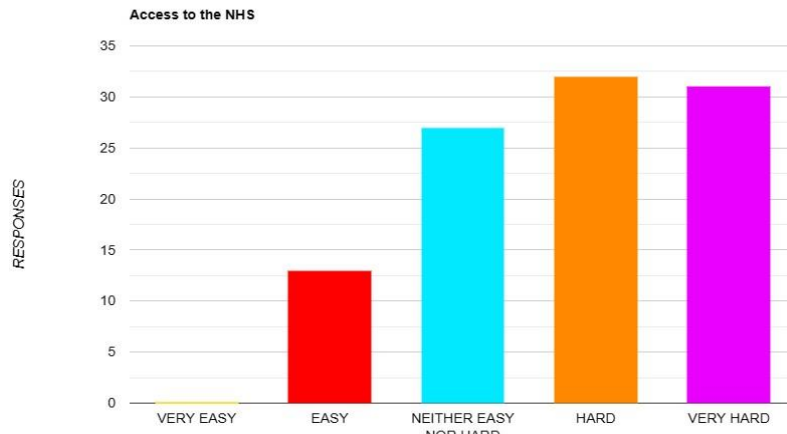
Moreover, many want to bring their children over to the UK but are unable to because of the difficulties in visa applications. This has been a reoccurring problem for Gurkha veterans despite the decision allowing the Gurkhas to settle in the UK being made in 2009<sup>1</sup>. One participant stated that their child’s application “has been rejected four times” and how this made them “feel disregarded by the country [they] fought for as a Gurkha”.



**Figure 6** Do you have any dependants in Nepal that you are supporting financially?

More than 60% found the access to the NHS hard or very hard (see Figure 7 below). A lot of the concerns were about how difficult it was to communicate due to the language barrier and how there should be more interactions at the GP. A lot of the responses described how the access to the services was easier before the COVID-19 pandemic as meeting the health professionals face-to-face meant they could somewhat explain their problems even if there was a verbal barrier.

<sup>1</sup> Gurkhas win right to settle in UK (2009) BBC News. Available at: [http://news.bbc.co.uk/1/hi/uk\\_politics/8060607.stm](http://news.bbc.co.uk/1/hi/uk_politics/8060607.stm) (Accessed: 14 June 2024).



**Figure 7** Thinking about how the last year compares to previous years, how have you found your access to the NHS?

**Recommendations and actions** – The survey results show that the cost-of-living crisis has had a sizeable effect on many of the beneficiaries even if they had not realised this until we explained it to them. It has also exacerbated the issues that already affected many in the community. The video interviews reiterate this, the link to which can be found here: [https://drive.google.com/file/d/1oLxy5CwcjrPtWiF\\_rH\\_hZdKWU8pnZlIB/view](https://drive.google.com/file/d/1oLxy5CwcjrPtWiF_rH_hZdKWU8pnZlIB/view).

Based on the findings of this research, the following actions and recommendations can be made:

- Most funding from the UK government, the NHS, and Kent County Council to support those suffering from the cost-of-living crisis. The cost-of-living payment they were receiving had almost unanimous approval with one participant stating that it was “helpful because it eases the stress when buying groceries so there is a bit more disposable income”. Many of the participants’ responses were similar to this.
- The NHS should make it easier and simpler to access the health services. There at least has to be one person who can translate face-to-face and is easy to access.
- Community centres should be better supported and communicated to due to their importance to those that require the most help. Many beneficiaries highlighted their good relationship with the FNC Centre and the positive impact it had on lowering the barriers to society.

**Conclusion** – The findings of this research highlight the importance of continuing support through official services and community work, especially those who are in the lowest income bracket like many of the beneficiaries of the FNC Centre. This is because the cost-of-living crisis has not ceased to impact those we researched, despite the efforts of those in power to tell the contrary. Furthermore, there needs to be a concerted effort to understand the culture if we are genuinely trying to help a community such as the Nepalese community in Folkestone. This would thus make it easier for any support to be more effective and for there to be an understanding as to why those affected by the cost-of-living crisis will choose to support relatives back home or why some gave up trying to access the health services. Our role as a community organiser must be to encourage all to talk about how the cost-of-living impacted them at home. This is because it will not only help increase understanding but also increase confidence in discussing their issues.

**Acknowledgments** - I would like to thank all the participants who took part in the surveys and face-to-face interviews because without their cooperation, the research project would not have

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**Bibliography** - Gurkhas win right to settle in UK (2009) BBC News. Available at: [http://news.bbc.co.uk/1/hi/uk\\_politics/8060607.stm](http://news.bbc.co.uk/1/hi/uk_politics/8060607.stm) (Accessed: 14 June 2024).