

Analysis of BME Survey

conducted by Lewisham Pensioners Forum 2013



Young and Old at the Lewisham Indo Chinese Centre, Clyde Street

History

Some 275,888 people live in Lewisham. Some have lived all their lives in South East London, others have moved to London from elsewhere in the UK or from overseas. Our borough shares many of the characteristics of inner city conurbations in the great world cities. In particular our population is fluid and dynamic, accessing London's education, employment, health, cultural, sporting and other experiences far beyond our local geographic boundaries.

Our citizens are socially diverse (in ethnic, religious, social-cultural and socio-economic terms); and they are energetic and

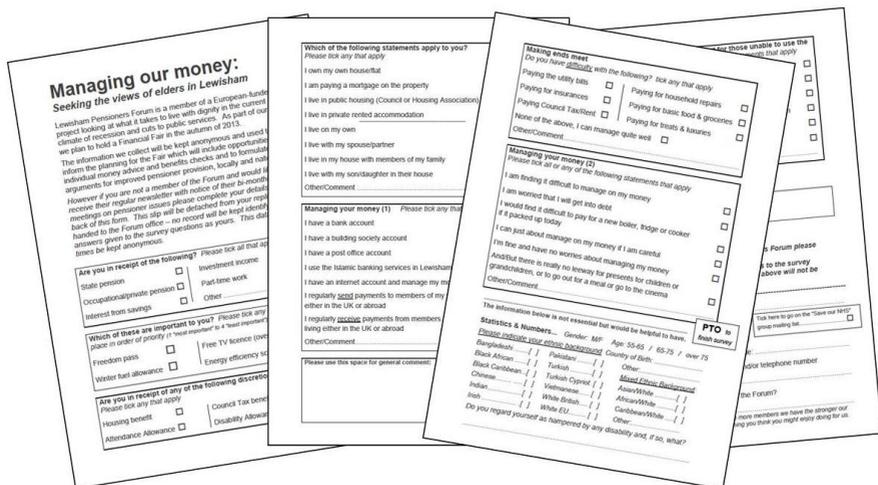
ambitious. Furthermore Lewisham's citizens are welcoming – there exists a strong tradition of welcoming new people from elsewhere and building strong, vibrant and open communities. Over 170 different languages are spoken in the borough and Lewisham is the 15th most ethnically diverse local authority area in England.

Overall, some 40 per cent of all Lewisham residents are of black and minority ethnic origin. However, the generational profile of residents is such that 74 per cent of the 38,106 school pupils in Lewisham's primary and secondary schools are of black and minority ethnic origin. The population over 65 is 26,135 (9.5%) with that under 5 years 22,004 (8.0%).

Lewisham Pensioners' Forum (LPF) is one of the many, and by far the largest, advocacy groups looking after the interests of the borough's older residents. LPF was founded over 25 years ago, and has grown into a membership of over 1,400 older people from our diverse communities. It is a proactive group, campaigning tirelessly to protect and preserve the rights of the borough's older people. At the bi-monthly Forum meetings speakers are invited to make presentations pertinent to the well-being of the members. In addition, members lobby local decision makers – elected politicians and senior officers of the Council – as well as their Members of Parliament at the House of Commons. These activities help LPF members understand the process of local and national decision-making thus developing their learning to become an effective voice for older people in the borough.

Introduction to the research

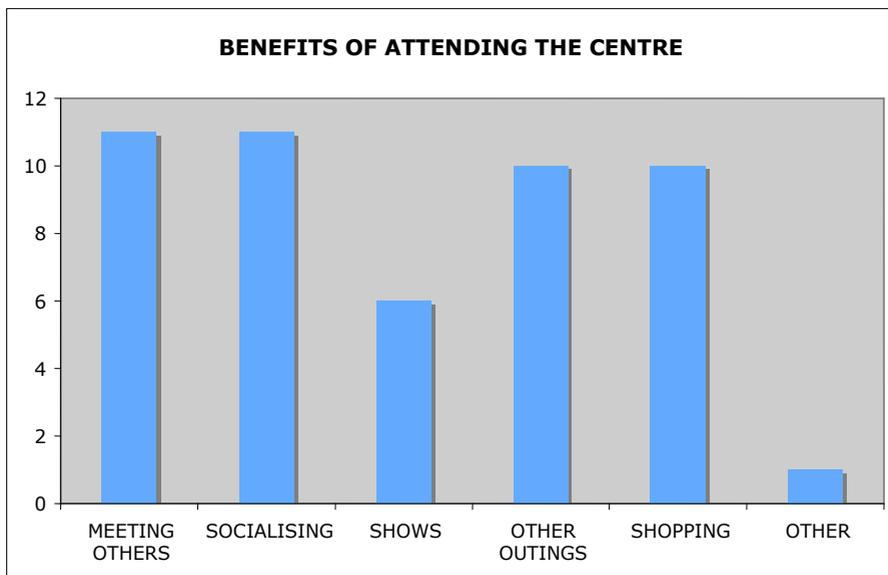
One of the actions by the Forum (LPF) contributing to the EU funded Grundtvig Project: “Living With Dignity in Old Age” was to undertake a small qualitative survey of Lewisham’s black and minority ethnic communities (BME) to identify any issues regarding managing their money in retirement. The results would be used to inform the planning of the Financial Fair to be held in October 2013 to ensure the Fair was as inclusive as possible.



This report gives details of the results of information gathered over spring and summer 2013. Background reading was undertaken on reference budgets¹ and minimum income standards for older people in the UK². This, together with learning from the Project trans-national meetings in Brussels and Bonn, led to a simple questionnaire devised by Bridgit and Elizabeth. Initial visits were made by Bridgit to pensioners’

¹ www.referencebudgets.eu reference budgets for social inclusion 2012
² Hartfree, Hirsch and Sutton: minimum income standards and older pensioners needs, Joseph Rowntree Foundation, Jan 2013

groups in Lewisham and the neighbouring borough of Southwark where issues were tested out with elders. These were groups for very vulnerable older people. At the day centre in Southwark members conversed through gesticulation with the support of a staff member. The results of these visits as regards social inclusion can be seen in the Table below.



Bridgit also visited a group of around 20 Refugees in Lewisham, and saw first-hand how the users relied on the services provided by the Centre. Only two of the users spoke and understood some English and some of the volunteer staff also did not speak English. The users have all lived in the borough for over four years. It was noted that the Centre provided for camaraderie and social interaction, with the bonus of a good meal, and some to take away.

The survey

The survey sample is small and so the results cannot be generalised to all older people from the minority ethnic communities in Lewisham. However, responses indicate some of the financial concerns of older people. As one respondent said:

'They say you have to die in dignity – but you have to live in dignity to know how to die in dignity.'

Cynthia, Lewisham Pensioners Action Group

No-one was identified by name, but of the 90 questionnaires returned, seven did not complete the question about receiving a state or occupational pension, indicating that for some, this information was too personal to share. Some were also reluctant to respond to the questions on banking.

Results

As indicated above, the results are not statistically significant. However, by interacting with the recipients of the Questionnaire, we were able to ascertain and appreciate their concerns, and we would highlight the following.

Of the African-Caribbean (AC) and Indo-Chinese (IC) communities, over half of respondents had state pensions only, while the others had state **and** occupational pensions. Only five of the respondents received interest from savings and investments. The majority of the AC respondents did not receive housing or council tax benefit. Just under half of the IC respondents received these benefits. Only five respondents were in part-time work.

There was overwhelming support for the Freedom Pass and Winter Fuel Allowance. These were valued the highest, whereas the free TV licence (75+) seemed less important. Energy efficiency schemes were considered of least importance.

One respondent wrote:

'I am not fit but cannot do without my freedom pass – it is my lifeline.'

Three quarters of the AC respondents lived in their own homes, and it was noted that 18 were still paying a mortgage. Fewer than one quarter occupied public housing. One third of the respondents lived alone; 22 had other family members living with them, some lived with their spouses, while five lived with their children in their homes.

Nearly all respondents had a bank account, whereas only 11 had Building Society Accounts. Some had both. Only two respondents undertook internet banking, and three held Post Office accounts. Nineteen of the AC respondents regularly sent payments to other members of the family, either in the UK or abroad.

With respect to managing the bills and the cost of living, the great majority of the respondents were concerned about paying utility bills, followed closely by carrying out repairs and paying for treats and luxuries. Council Tax and rent were also a cause for concern, with the majority saying they would have difficulty paying for a new boiler, fridge or washing machine if it broke down. Few felt they had money for treats or luxuries, and some said they worked part-time to earn money for gifts. Very few said they had no worries in this area.

Despite these concerns, the majority of respondents indicated that they felt they could manage on their money if they were careful.

Unfortunately, not all respondents indicated their age or gender. Of those who did, the majority were 65–74, with 11 indicating they were over 75. In relation to disability, the overwhelming majority indicated they got about 'OK'. However those with disabilities found using taxis very expensive. Two members of the Indo-Chinese community, and one from the AC community, use Lewisham Community Transport. The information gleaned showed that whilst six persons owned their own car, the majority relied on their *Freedom Passes* to get around. A few used the *Dial A Ride* service, but felt restricted by the five-mile radius. Others felt that the TaxiCard service was not available to everyone. Some felt they could not do the things they would like to do because of these limitations.



Conclusion

It is difficult to draw significant conclusions from the results of this sample. However we have learnt that issues facing these respondents are no different from those facing all pensioners in Lewisham. Day centres for the most vulnerable BAME elders are of vital importance, enabling them to stay longer within their own communities.

For those completing the questionnaire, meeting bills is of greatest concern and replacing large household items truly worrying. As with the majority of older people, respondents manage by '*cutting their coat according to their cloth*'. However given the lack of importance given to energy efficiency matters, this will be an important area to highlight at the Financial Fair.

We extend our sincere thanks to all who completed the questionnaires and the groups who took part.

Elizabeth Sclater and Bridgit Sam-Bailey



Form-filling at the Refugee Project



Lewisham Pensioners Action Group on an outing



Asian Group at the Calabash



Lifelong Learning Programme
Grundtvig



Education and Culture DG



**Lewisham
Pensioners
Forum**

© Lewisham Pensioners Forum 2013