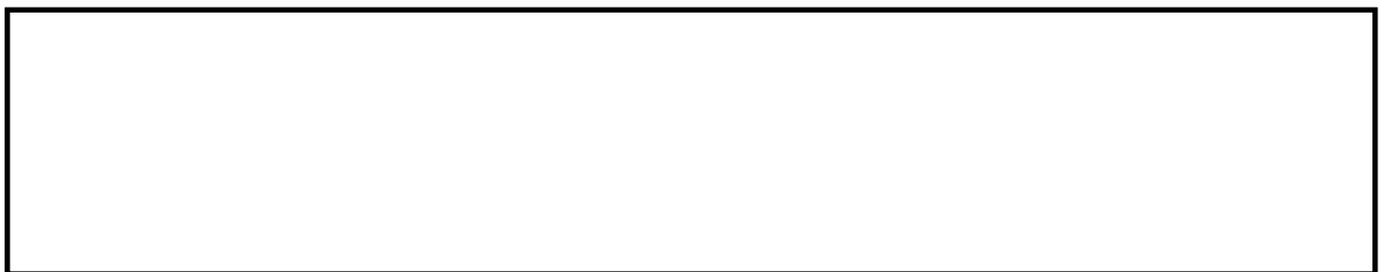


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Low income parents' perspectives and experiences of engaging with early years health professionals about financial challenges and income maximisation.

DOUGLAS, F., MACIVER, E. and DAVIS, T.

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Low income parents' perspectives and experiences of engaging with early years health professionals about financial challenges and income maximisation.

Background Since the introduction of the Child Poverty Act (2017) in Scotland, all health visitors, midwives and family nurses in Scotland are expected to screen and offer a financial advice referral to at-risk pregnant women and parents/carers of families with children under five in Scotland. The **so-called 'Financial Inclusion Pathway' (FIP)** emerged in 2019 as one of a number of strategies intended to tackle child poverty. At this early implementation stage, little is known about the parents' perspectives about the acceptability or impact of this initiative in relation to its aim.

Setting In 2020, low income parents with young children living in Aberdeen City were invited to take part in a qualitative study.

Study aim: To determine challenges parents might face engaging with the FIP policy in practice, and their perspectives about financial discussions with professionals intended to increase household incomes through this approach.

Method One-to-one semi-structured telephone interviews lasting between 30-40 minutes took place during July and August 2020. Interviews were transcribed and thematically analysed.

Results 10 women participated; 2 lived with partners, 8 were unemployed and two worked part-time. All had one child under school-age. Family size ranged for 1-5 children.

Difficulty discussing financial issues

- Concerns that parenting abilities will be questioned
- Fears about children being taken into care
- Embarrassment
- Lack of clarity about health visitors and midwives' roles

How to talk about financial difficulties

- Positive framing of income maximisation work, e.g. claiming social security entitlements
- Build rapport and trust
- Professionals initiate financial concerns conversations
- Build capacity within peer support or community-based advice groups to give advice about benefit entitlement

Perceived Intervention utility

- Positive initial assessments - means of supporting people to deal with the benefits system.
- Potential benefits – i.e. younger, first-time parents and lone parents.

Discussion Health visitors perceived as a potentially good source of help about financial challenges; they were less clear about midwives' role. However, parents' perceptions of the problems they may face associated with disclosing financial difficulties to health professionals, is a distinct barrier to conversations that could lead to a financial advice referral. Given the levels of unclaimed benefit in the UK, this is important to note.

Conclusion Establishing trust and rapport, careful and sensitive enquiry, and positive framing of financial maximisation were recommended to aid discussion of financial challenges. These findings are important given the current and predicted economic impact of the COVID-19. The study is limited by its sample size and recruitment site, but provides valuable insights to inform a larger scale investigation.

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