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

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2022

Study rationale and aims

Child Poverty Act 2017

- Child Poverty Action Plans 2018-2022
- Tackling Child Poverty Delivery Plan 2022-2026

Investigation of early implementation of the Financial Inclusion Pathway within the NHS Grampian area in relation to clinical practice, and the experience of care.

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



[Every Child, Every Chance: The Tackling Child Poverty Delivery Plan 2018-22 \(www.gov.scot\)](http://www.gov.scot)

[Supporting documents - Best Start, Bright Futures tackling child poverty delivery plan 2022 to 2026 - gov.scot \(www.gov.scot\)](http://www.gov.scot)

Methods

Interview topics

- household context
- their perspectives and experiences of financial issues conversations during routine health care
- perspectives of the benefits and possible negative consequences of the FIP concept

Interviews were transcribed and thematically analysed FD and EMaCl.

Participant Profile

- 12 mothers of children under one year of age or pregnant and living on their own
- 2 women lived with a partner.
- 11 lived in Aberdeen City
- 8 participants unemployed, 2 worked full-time, 1 part-time and one was on maternity leave from work.
- 2 participants were seeking work and one was taking a year out from university
- Most were claiming Universal Credit.
- Recruited via family nurse partnership practitioners and health visitors - interviews - spring and summer of 2021.

Main themes identified

Living with
poverty

Discussing
financial issues
risks

Experiences of
help with
financial matters

Raising the issue

Perceived
intervention
benefits

Living with poverty

Budgeting and going without

Food insecurity

Living with debt

Partner's income affecting benefit entitlements

I've got a few letters saying that I'm supposed to paying £100, I think it was £127 per month.....and now I've got a balance that says £586.80 is paid within 14 days....of this letter, which I got today...or, my debt will be passed to the Sheriff's Office for collection... so, they've done this without a phone call, without notifying me through text or phone....because I don't even, you know, I can't, I can't afford that.

Discussing financial issues risk(s)

Fear of embarrassment

Fear of exacerbating abusive relationships

Child protection concerns

I was working actually when I was pregnant, pregnant.....I was working until, I think it was eight and a half months really.....erm, and because of the abuse.....abusive relationship I was in, I wasn't almost allowed to talk to anyone about anything. So, it would've been difficult to bring up finances and things.....so, it was purely about, purely about pregnancy

Experiences of assistance with financial matters

COVID

Positive referral assessments

Mixed picture re referral agency experiences

Unmet need when finance is not discussed

I've, erm, asked for advice before from the Citizen's Advice and it's just, it wasn't what you expected kind of thing. So, I just haven't.....approached them since.

Raising the issue

Whose responsibility?

Trust and rapport

Positive framing of benefits claiming

Continuity of carer

well I mean, I think it's seems really appropriate that it's a midwife, cause I suppose you're kind of like, you're going through that pregnancy journey with them and, you know, it's probably when you worry about these kind of things the most

Perceived intervention benefits

Changing public perceptions – reducing stigma

Raising awareness - benefits entitlements

First time, young and lone parents

pregnancy is never easy anyway, and if you're a young mother, or you don't have the support, or you don't have the finance, know what I mean, it is nice to talk I think having someone to talk about finances to, and just to give you a clearer head is beneficial...because people, and, people would rather suffer in silence, know what I mean, how much people go without food or, their kids, know what I mean, go without heating because they are too scared to ask for the help., I'd maybe be more willing to tell them then maybe like, oh, look, I'm really struggling

Discussion/Conclusions

- Study limited by sample profile - valuable insights to compare with health professionals' associated views and experiences.
- Health visitors and family nurse partnership practitioners good sources of help and support regarding financial challenges.
- Less clear about midwives' role but..... getting financial and benefits advice as early as possible in pregnancy or early childbirth was recommended as key to gaining maximum benefits entitlements.
- Perceptions of **problems arising after disclosing financial difficulties** to health professionals ...is a barrier to conversations that could lead to a financial advice referral.

Discussion/Conclusions

- Establishing trust and rapport, careful and sensitive enquiry, positive framing of income maximisation and carer continuity are perceived to aid discussion of financial challenges.
- Unclear and mixed picture regarding hard outcomes associated with the Financial Inclusion Pathway income maximisation intent.
- Meanwhile, insufficient household income, **debt-caused-by-deductions** and experiences of food insecurity remain significant challenges for lone parents and those on low incomes.
- Findings are important in light of the 2022-2026 Child Poverty Delivery Plan, the socio-economic COVID fall out and the current cost of living crisis.

Questions arising from the study

1. What advice are parents receiving **who are not** in the social security system and / or may not know they are entitled to apply or too embarrassed to talk about applying for benefits they may be entitled to?
2. To what extent do parents act on the referrals made to them by health professionals?
3. What happens when those parents act on the referral advice?
4. What is the extent of maternal food insecurity and how is this impacting on the health of pregnant and postpartum women in the northeast?
5. How is household food insecurity experience impacting infant food security?
6. In the context of existing NHS staff recruitment and retention issues, **how economic distress caused to parents and young families by the COVID socio-economic fallout and the current cost of living crisis, might increase risk of staff burnout?**

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Deductions: Driver of Poverty

The case for reform of deductions
from Universal Credit payments

LLOYDS BANK
FOUNDATION
England & Wales



44%

of people receiving
Universal Credit were
having money deducted
to repay debts in
November 2020.

£78

on average is deducted from
people's monthly UC payment..
This is significant. It is almost
20% of the amount single
claimants over the age of 25 can
typically expect to receive.

Against a backdrop of low incomes, rising living costs and widening inequalities during Covid, deductions leave people without enough money to live off and can lead to a downward spiral of increasing debt

Survey data indicates people with deductions were around twice as likely to have gone without food, toiletries and utilities than those on UC without deductions.

[deductionsreport.pdf \(lloydsbankfoundation.org.uk\)](https://lloydsbankfoundation.org.uk/deductionsreport.pdf)



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