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Families, finances and food insecurity: Implications for health visitors and public health practitioners.

DOUGLAS, F.

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Families, finances, and food insecurity: Implications for health visitors and public health practitioners

iHV Evidence Based Practice Conference

Flora Douglas

Manchester: September 2023



Policy context and research aim

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

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

2. Community-based health care professionals' experiences of addressing income poverty during routine practice - pregnant women and parents/carers of children under 5.



[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)



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Research objectives

Parent Interview topics

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

Research objectives

Health care professionals' questions

- the nature of child poverty in practice areas
- experiences of raising financial issues during routine care
- perspectives about HCP roles in relation to discussing financial challenges with clients

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 on Universal Credit.

- **18** health visitors, community midwives and family nurse practitioners based in urban and rural locations in north east Scotland took part between April-August 2021.

Main parent themes identified

Living with
poverty

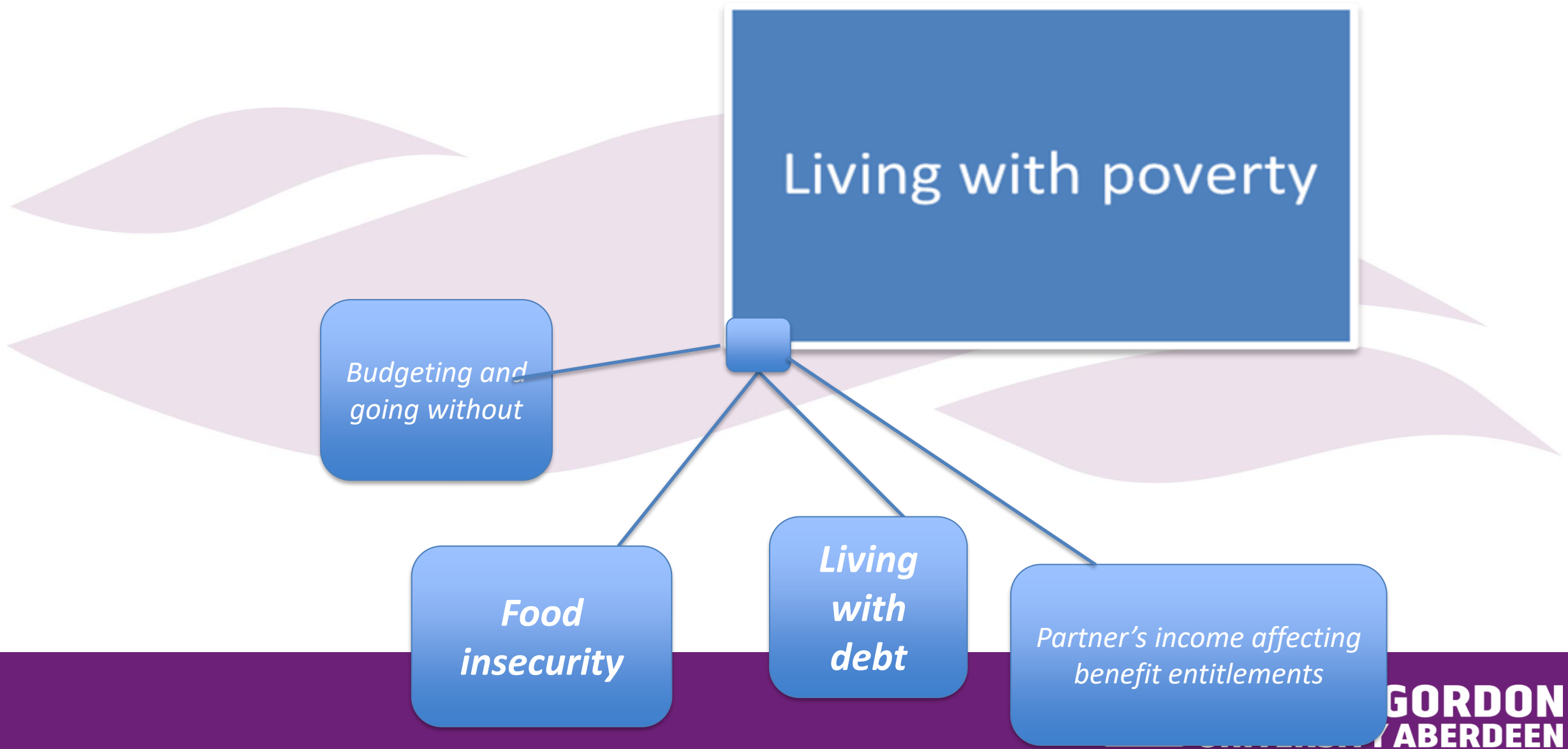
Discussing
financial
issues risks

Experiences of
help with
financial matters

Raising the issue

Perceived
intervention
benefits

Parent Themes 1



Debt

'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'. Full time carer of 10 month old daughter living on her own SG2)

'Some months are a bit better, cause my Universal Credit isn't constant.....cause I'm paying for my rent arrears, it's like different every month, it's never been the same'. (19 year old woman with a 2 year old son SG2)

"... obviously I've got to feed the kids. They still are my main priority ..." (Julie, 37)

'cause of this benefit cut, sometimes it's like basically I go without even simple things like food and that just so that my kids can get to do stuff.' (005 SG1)

Food Insecurity

'mean, there's been days that...we've not had enough for all of us to eat...we'll [self and husband] just have a bit of bread, a bit of toast or whatever cause there's not enough to sort of have a for everyone...you always have to put your kids first.' (009 SG1)

Parent Theme II

Discussing financial issues risk(s)

Fear of embarrassment

Fear of exacerbating abusive relationships

Child protection concerns

Embarrassment

'I feel like you could talk to people and the first question they have is, do you not have family that can help? And not all of us do, know what I mean, like, we might have family but not everyone's family can help you like that, know what I mean? So, I feel that they maybe try push it onto families and you feel a bit embarrassed....know what I mean, it is an embarrassing sort of thing to be like, oh right, even, I don't have money to get formula, milk or food for my family, it's embarrassing.' (19 year-old woman with a 2 year-old son SG2)

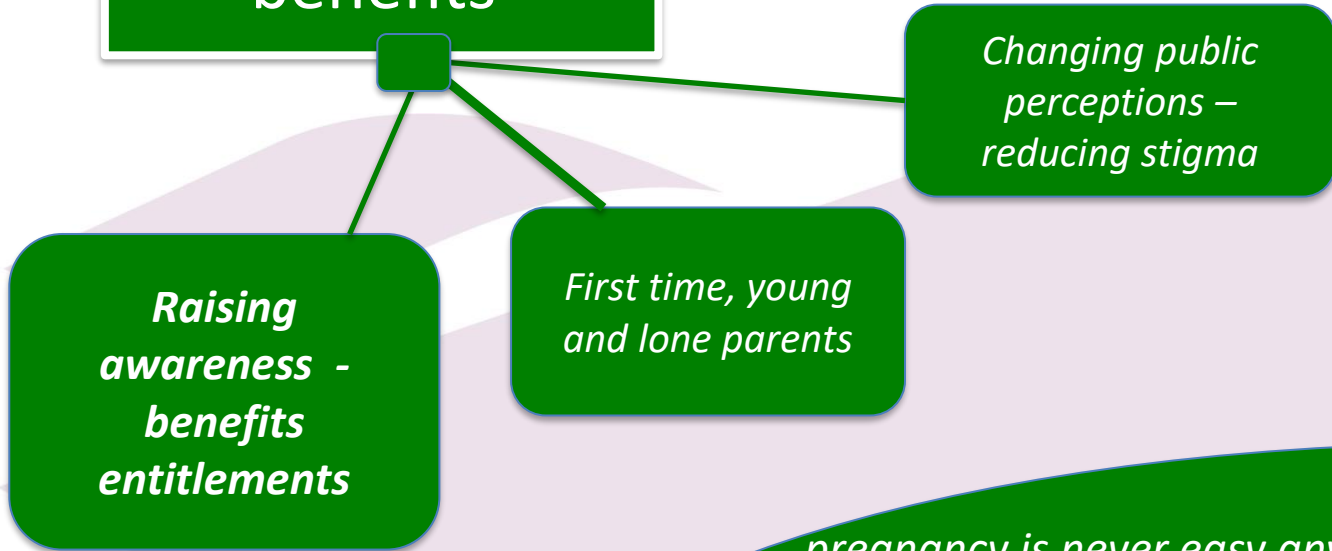
Fear of exacerbating abusive relationships

'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' (single mother with 6-year-old daughter SG2)

Child protection concerns

"because I've been too nervous or too, too frightened because, for myself, and I've just been like, no, it's okay". 1(8-year-old mother of a 2-year-old daughter SG2)

Perceived intervention benefits



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

Main health care professional themes

Perspectives of
poverty within
caseloads

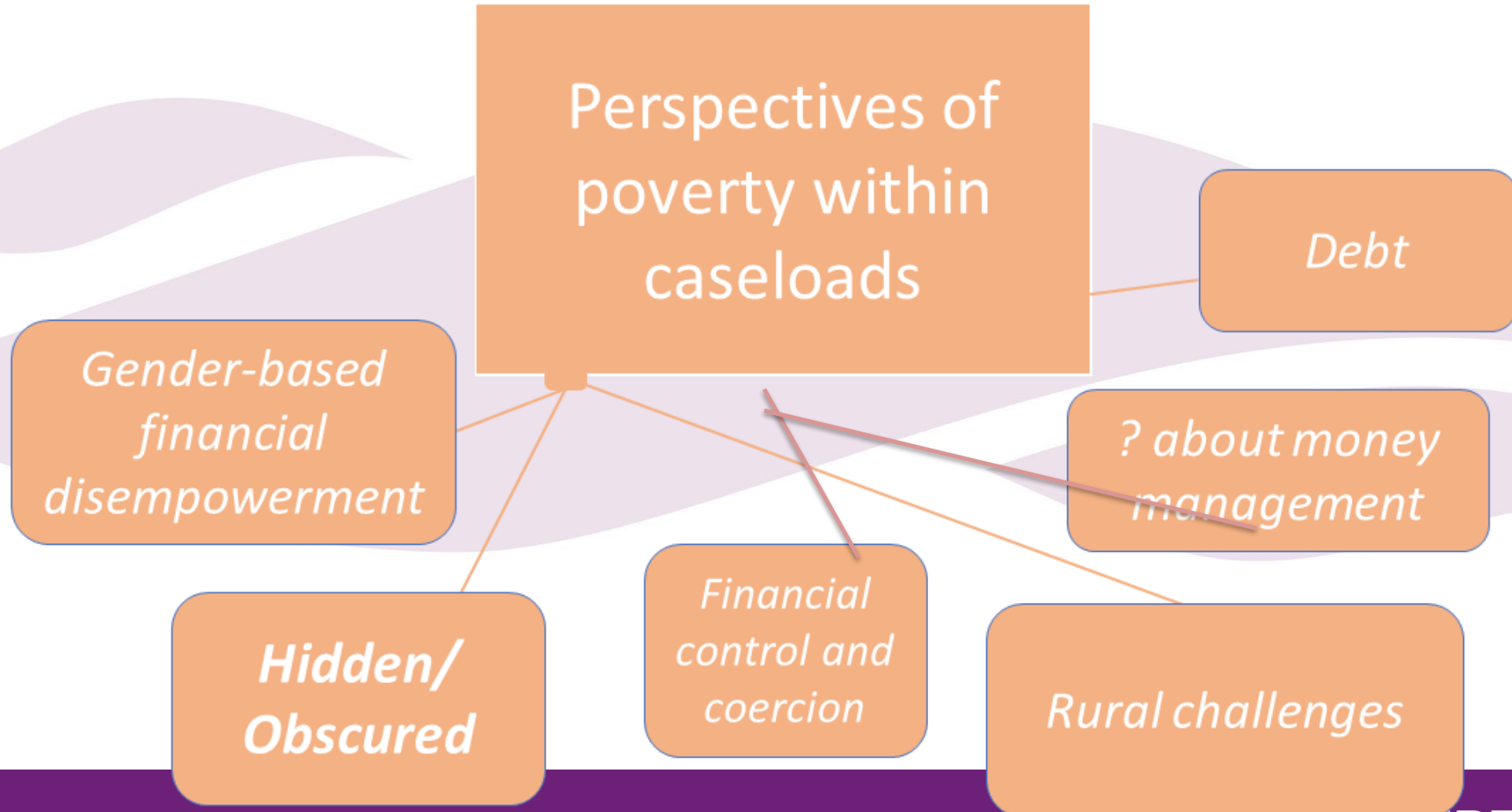
Parental
financial
wellbeing
concerns

Income
maximisation
within clinical
practice

Referral agency
accessibility and
utility

Tools and Training

Health Professional Themes 1



Debt

Hidden Existence of Poverty

'You know, if .., we're seeing repeated, they're not coming for appointments, it means we have to talk about, well, erm, does it mean that, erm, is it because they can't, they haven't got the bus fare, they can't get the taxi to get to an appointment. So, what we will do is we, we will sort of couch these things in, their neglecting their child, but actually, poverty is often the biggest barrier for them to then parent that can, erm, meet that child's needs. But, as you know, poverty's often hidden.. and they won't, they'll, they'll just say, I forgot, I didn't get the letter, but when we really start unpicking it and drilling down, it might be that they genuinely don't have the wherewithal to get to, to medical appointments.' (FN)

'I think one of the issues that we've had in the past is actually families being targeted by, erm, you know, their data being collated and then those families being targeted by, erm, debt, lone sharks, basically.....you know, and those families that, you know, are very vulnerable in those areas of deprivation, you know, they don't understand finances and when someone's coming to the door saying, oh, what would you like, yes, I'll, I'll give you £200.....but it's 200% APR on it, they don't understand that, and there doesn't seem to an element of protection for those families either, you know'. (HV)

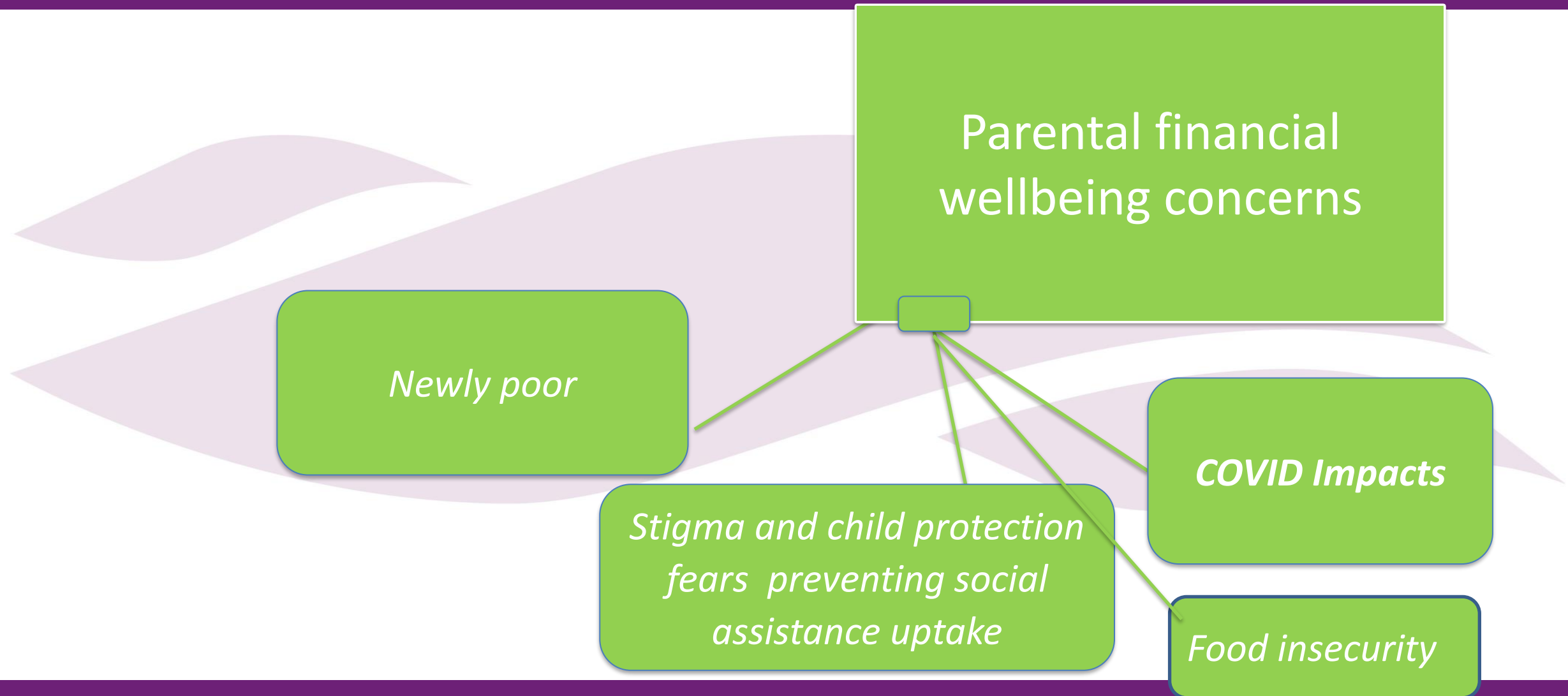
Rural isolation

Money management?

'some of the women find it difficult to manage their money. So, they might get themselves into a tricky situation, but I don't, I'm not wanting to stereotype that areas, but it's just..., it's, you know, it's the cycle of the generation, you know, input, that, you know, money comes into one hand then it goes out in the other quite freely, without thinking about making it eek out longer. So, I couldn't say a, you know, a particular percentage of women, but I think definitely, it's more noticeable in that areas of deprivation compared to, you know, West End, you know, families'. (HV)

'There's that rural idyll,... I love living in the middle of nowhere. I'm lucky that I can drive, I have a car, I, you know, I see that, but that reality is not the same for many a woman who is there with small children, doesn't drive and doesn't have the money for a taxi. There is no bus service, you know, it can, so, manifesting in many different ways, but that living on, on the edge of being able to manage financially, you know, and prioritising the essentials may mean the children are fed and they get the school bus to school, but that, actually, the rest of life is very impoverished and, I have seen, I've been quite taken aback by how many families, single parent families, are in rural locations, possibly because they've been housed to escape from abuse or to move, you know, to move out, from difficulties in areas, and are then trapped, literally, you know, in a way, with, maybe a local shop, if they're very lucky, but that local shop's probably more expensive and, and very limited in, in what it can offer'. (HV)

Health Professional Theme II



Child protection concerns and stigma preventing social assistance uptake

'I think some families might be worried that if we are aware of their financial situation, that we'll think negatively about the family, we'll judge them or, we may, you know, refer them to social work, and they'll have other people sort of nosing about their, their private business. So, you know, cause some families are very private, you know, about, you know, what's, what their situation is and that's, you know, you have to respect that at the end of the day as well'. (HV)

'I know how some of the forms, that the claims forms are, you know, incredible. They would challenge people with intellect and legal degrees so, it's not surprising that people aren't always claiming everything they're entitled to, and for many people, I think the whole process is beyond their capability, either because, you know, stress-wise, or just because they look at it and are frightened to even go near it. And then there are others, for whom, of course, they know the system back to front, and that's the way they've brought up generation after generation and they know exactly, and I do feel there's a lot, the stigma comes often from people thinking they'll be seen as spongers, rather than recognising, actually, you know, it's, it's not like that at all' (HV)

Covid impacts

Newly poor

Financial issues are generally more **'out there'** butHPs should to look beyond appearances and ask everyone about financial challenges regardless of apparent circumstances, because **"we can't make assumptions about families and whether they are financially stable or not"**. (HV)

'one of the challenges, for the Financial Inclusion Pathway has been, during Covid, is that they couldn't get the birth certificate.... there was a delay because they couldn't access, they couldn't go in person to XXXXX to get the birth certificate, and then they couldn't get their child benefit, they couldn't get the Best Start, be, because they didn't have the birth certificate with them'. (MW)

Food insecurity concerns

'I have huge admiration for, you know, the whole concept of (...) supporting people who are living in food poverty, but I have seen first-hand what they get and it, it, it makes me want to cry because I wouldn't buy that food. ...' (HV)

'Family nurses are having to do, erm, emergency drops, you know, food parcels or, you know, through Social Work, or signposting to foodbanks, and that's, that's new, that's definitely an emerging thing. And the thing about that, and we know this, is that impacts on dental health, it impacts on, erm, obesity because, I'll be honest with you, I've seen the, the, the stuff from food banks and, whilst of course, it's an absolute saviour, I don't believe the quality is, is what we want for our children. You know, I look, I look in the bags cause I'm, I'm sitting in a social work department at the moment, and they, they often dropped bag they distribute it, and I look inside them and I, why are we giving pot noodles and, erm, I don't know, sugary, sugary cereals and like Angel Delight packets and, I just think, oh God, you know'. (FN)

Referral agency accessibility and utility

*Client
accessibility
challenges*

*Questions about
agency
responsiveness
and advice giving*

you know, it's fine me saying, oh, here's the email address, you know, here's the telephone number, but if they didn't have the finances, A, to have a phone, B, to have internet and C, to have the skills to do it. It's one thing going in face to face if they're a 15 year old, or a 16 year old with a baby, but to do it on the phone as well. And again, if they were under 16, then the Child Benefit goes through the mother, the grandmother.....So, there was lot, there's a lot of layers and a lot of complexity to, you know, the Financial Inclusion Pathway with young parents (HV)

- Having the practice time, knowledge and confidence to identify need and refer appropriately, and gain a positive outcome for their clients.
- Concerns about perceived continuing government policy changes that affected benefit eligibility and entitlements – didn't feel update with those changes, and it raised the possibility of giving the wrong advice.
- Knowledge of clients' resource challenges (having money for phones, bus fares, internet access).
- Concerns that organisational and individual resource constraints meant that referrals wouldn't have a positive outcome
- Confidence (or lack of) that the referral the agency was able to help their clients, and do so quickly

Conclusions and Implications

- Our parent participants were negatively impacted by inadequate social security income, debt-caused-by-deductions, restricted access to paid employment, anxieties around food and other resource provision for their children, and were going without food themselves.
- Fear of raising child protection concerns, shame and embarrassment, and exacerbating partner abuse prevented parents disclosing financial hardship and food insecurity experience to HPs.

Conclusions and Implications

- Health professionals had **nuanced understanding** and therefore had associated **concerns about the risks**, as well as the benefits of raising financial matters **during routine consultations**,
- Concerned about their **working knowledge of benefit entitlements** and, their **capacity to support clients within their working time constraints... concerned not to do further harm.**
- Found raising financial issues in routine clinical care work to be **challenging 'emotional labour' in the context of demanding professional caseloads.**
- Implications for future working given the current context of declining incomes and rising costs of living and inflation and predictions of more severe and prolonged economic hardship for families with children.

Study Limitations

- This study has limitations associated the lower levels of participation in the study than were hoped for from midwives based in Moray and Aberdeenshire.
- Study limited by sample profile - valuable insights to compare with health professionals' associated views and experiences.

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 entitled to?
2. Do parents act on the referrals made to them by health professionals?
3. If they act on the referral advice, what happens? (If not why not?)
4. What is the extent of maternal food insecurity with Grampian (and elsewhere)?
5. How might this be impacting on the health of pregnant and post postpartum women in the northeast?
6. How is household food insecurity experience is impacting infant food security?
7. In the context of existing NHS staff recruitment and retention issues, **how might the economic distress caused to parents and young families - impact health professional staff** supporting them?

Acknowledgements

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May 2022

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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