

Healthier, wealthier families: Money advice services in trusted community settings

Background

Child health improves with parental income but billions of pounds of welfare payments go unclaimed each year. One way to reduce child poverty is to make financial help through money advice easy to access.

This study joined up money advice with routine appointments in a specialist healthcare setting and community settings for parents of young children in East London. These arrangements are called Health Justice Partnerships.

Co-locating money advice (including welfare benefits, debt, discounts and related non-financial advice, also called social welfare advice) in healthcare and community settings means families have a familiar and trusted place to seek advice.

We found that families with children with a disability or children under the age of two in highly ethnically and linguistically diverse areas can increase their income, with person-to-person support.

"It's got that trusted site, if they're anxious coming along anyway "

Manager of neuro-disability clinic

"If you have to take your child with you and go around from place to place. It could be a bit daunting for them and stressful for the parents whereas if it's in the same place where you get there they settle."

Newham parent

Key research findings



The highest risk families received an average of £6,103 per year as a result of money advice. This is a return of £47 for every £1 spent by the project.



Families reported a positive impact on their financial and mental well-being.

Recommendations

1

Set up money advice services in trusted healthcare and community settings.

2

Train healthcare and community staff to encourage families to access money advice without judgement.

3

Prioritise inclusion: make sure families can overcome digital, language and cultural barriers to access money advice.

Findings

Money advice in a familiar setting increases accessibility and reduces stress for the family, as well as stigma.

Careful set up is needed to ensure the partnership works for all parties - the host service, the advice provider and those making the referrals. Everyone needs to know what is going on.



Referral or encouragement from a trusted clinician or staff member makes participants comfortable.

The increase in income as a result of money advice can help parents and children afford necessities and be more included in everyday life.

Clinicians and other staff may be unfamiliar with talking about money and need reassurance

"It's a weight off my mind, because I know they are getting the support that they need with experts. I know they've been finding it really helpful. I've been getting really good feedback from families "

Nurse in neuro-disability clinic

"We have to get this Sky internet so that my son can listen to his music. Music calms him down."

Newham parent

Families attending a neuro-disability clinic received an average of

£6,103 per year

That's a return of **£47** for every **£1** spent by the project

More research is needed to find out the health and wellbeing impact on parents of newborns or other groups

Conditions needed for successful Health Justice Partnerships

1. The advice is high quality

- High quality advice is comprehensive and includes monetary and non-monetary benefits tailored to specific family circumstances, from food bank vouchers to legal advice.
- It takes place in a dedicated room and makes use of trusted methods of translation and linguistic support where necessary. High quality advice takes as long as is needed to optimise income.

2. The advice is accessible and responsive

- The referral system is quick and easy to use. It can be integrated into routine appointments.
- Trusted and familiar staff ask the question 'Have you tried money advice?'
- The building is open to all and non-stigmatising.
- Informal support arrangements like coffee mornings reinforce written information about the money advice service.
- Multiple modes of communication with families are employed: digital, non-digital, person-to-person and phone, to suit the individual and their circumstances.

3. Partners collaborate and are engaged

- Each health or community service has a staff champion who spreads the word about the money advice service and encourages their colleagues to refer patients/clients.
- Clinicians, keyworkers and other service staff are on board and engaged:
 - Clinicians/practitioners may feel uncomfortable about asking patients about their money problems, so can just refer patients to the advice service.
 - Sharing outcomes with clinicians/practitioners can help with future referrals.

Key point: Co-location

Providing money advice in the same place that families attend routine appointments means they are more comfortable accessing the service and find it easier to get to appointments. This is especially important for families with young or disabled children.

Key point: Inclusion

Every effort to help people feel more comfortable accessing money advice must be made, whether through in-person interpreters at advice sessions, readily available information, or informal events such as coffee mornings.

About the study

A money advice service was run in a neuro-disability clinic in Newham and a children and families centre in Tower Hamlets and a community centre in Tower Hamlets. 174 families consulted the advice service in the neuro-disability service and 78 families received financial support. They came from a wide range of ethnic and linguistic backgrounds.

A total of 55 families took part in the study:

- 27 families took part in the neuro-disability clinic. Children's needs included severe disabilities, language and communication difficulties, mobility issues, autism and Down's syndrome.
- 18 families took part in the Bromley by Bow Centre. Children's needs included asthma related to housing quality, speech delay, ADHD and autism.
- 10 families from a children and families centre in Tower Hamlets took part.



Families were interviewed three months after the first appointment. 12 professionals who hosted, delivered or made referrals to the money advice service were also interviewed.

Team members: Claire Cameron, Michelle Heys, Siew Fung Lee (UCL), Laura Austin Croft, Matthew Oultram (ELFT) and colleagues at SCYPS, Tower Hamlets Council, Bromley by Bow Centre and Newham Council.

This study was undertaken by a collaboration between UCL Institute of Child Health, UCL Social Research Institute, East London NHS Foundation Trust, Tower Hamlets Council and Bromley by Bow Centre. Funding came from Tower Hamlets Council and East London NHS Foundation Trust Charity. UCL Social Research Institute, Tower Hamlets Council and Bromley by Bow Centre were part of UKPRP funded ActEarly: A City Collaboratory approach to early life changes to improve the health and opportunities for children living in areas with high levels of child poverty; Bradford, West Yorkshire and Tower Hamlets.

Want to know more?

This brief reports on a feasibility and acceptability study in Newham and Tower Hamlets in 2023-2024. Study contact: Claire Cameron (c.cameron@ucl.ac.uk). The team were inspired by the following papers to develop the work:

In Scotland

Lynna Naven et al., Maximising opportunities: final evaluation report of the Healthier, Wealthier Children (HWC) project, 2012

<https://www.gcph.co.uk/latest/publications/219-maximising-opportunities-final-evaluation-report-of-the-hwc-project>

In Australia

Anna Price et al., The feasibility of linking universal child and family healthcare and financial counselling: findings from the Australian Healthier Wealthier Families (HWF) mixed methods study, 2023

<https://bmjopen.bmj.com/content/13/11/e075651>

Partners

