



# **Healthier Wealthier Families**

### Information for Stakeholders

In Australia, at least 1 in 6 children live in poverty, and one quarter experience deprivation (such as missing out on proper nutrition, housing and supportive personal relationships) due to financial hardship.

Poverty and deprivation are more commonly experienced by women, young or one parent families, people from culturally and linguistically diverse backgrounds, and people experiencing disability and chronic disease.

Australia has a social care system that offers support to families in need. However, families can face stigma and barriers to the services and supports available. These same families may also have lower financial literacy and are at greater risk of being targeted by high-cost and harmful debt services, gambling providers, and pay-day lenders. By making better use of Australia's existing infrastructure, it is possible to reduce childhood poverty and deprivation.

## Why is the issue important?

Poverty can harm children's future health, learning, economic productivity and participation in society. Without help, poverty can persist across generations. This is a major public health issue. Reducing poverty and inequity will help our whole society be healthier and wealthier.

### **Key messages**

- Poverty in early childhood can have a lasting impact on health and development. In Australia, at least 1 in 6 children experience poverty and deprivation. By school entry, they have three times the developmental vulnerability of their advantaged peers. As adults, they experience worse health, less wealth, and shorter lives.
- The Healthier Wealthier Families project will work at the health and social care interface to connect two freely available services: community-based nurses (known as Maternal and Child Health (MCH) or Child and Family Health (CFH) nurses) and financial counsellors.
- By taking a preventative approach against poverty and deprivation through existing services, Healthier Wealthier Families aims to improve health, social and economic outcomes for children and families.

Trial registration: ACTRN12620000154909





# What is Healthier Wealthier Families?

Healthier Wealthier Families will test the feasibility and benefits of linking Australia's existing MCH/CFH nursing and financial counselling services, and to assess whether it can improve the quality, efficiency and coordination of responses to poverty and deprivation at little upfront cost.

- Free and independent financial counselling is a major element of the current Australian policy response to poverty.
- These services advocate for people experiencing financial hardship, and help families make independent and informed choices about their money. However, many parents do not seek financial help until they reach crisis.
- MCH/CFH nursing services are free and universally available. Nurses use preventative approaches to promote child and family health, and already ask about a range of sensitive issues such as postnatal depression and family violence.

In the HWF model, nurses identify families who could benefit from preventative and early referral to a financial counsellor. The model is being pilot tested in several sites across metropolitan and regional Victoria and New South Wales. It is led by a collaboration between the Centre for Community Child Health and BEST START-SW, in partnership with Maternal and Child Health services, Child and Family Health services, Uniting Vic. Tas, Upper Murray Family Care, Wesley Mission, the Melbourne Institute: Applied Economic & Social Research, the University of Melbourne, RMIT University, Western Sydney University, and the University of New South Wales. HWF is funded by the Helen Macpherson Smith Trust and The Corella Fund.

The pilot study is the first step toward a largescale trial to examine whether linking these health and social care services can improve the health and wellbeing of Australian children and families.

### Has this worked anywhere else?

Healthier Wealthier Families is an adaption of a model used in Glasgow, Scotland to reduce child poverty. In 2010, the Scottish Government funded a partnership between the National Health Service, local government and the community sector, using their early years workforce to identify and refer families to community financial counsellors.

As of 2018, this partnership model has resulted in almost 16,000 referrals and over £18 million in total financial gain for families of young children.

### What does HWF hope to achieve?

Healthier Wealthier Families is a collaborative and sustainable model that aims to address family and child health and social inequity, and maximise the effectiveness and efficiency of current services.

### **Timeline**

January 2020: Partnerships and pilot protocol established.

March-August 2020: Pause due to COVID-19.

September 2020: Recruitment starts.

January 2021 onwards: Follow-up data collection and preliminary analyses start.

#### Find out more:

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