

How non-health charities address the social determinants of health

Money and resources



High rents, low wages, and cuts to benefits means that many people's money and resources have reduced significantly. Low income, lack of savings, debt, and any financial difficulties can affect our mental health, and these feelings of stress and lack of control impact our physical health.

Evidence summary

Pages 57–64 of the [Evidence Review](#) discuss in detail the evidence that demonstrates the following:

- There is a link between income *inequality* and health outcomes such as obesity and poor mental health.
- Not having enough money and being in debt is linked to poorer physical health, for example:
 - Lack of money and resources may mean that someone is unable to access things that are good for their health, like: services, opportunities to socialise, work and education, a variety of healthy fresh foods, and opportunities to exercise.
 - A low income can induce stress and feelings of a lack of control—which affect mental and physical health. This in turn increases the risk of behaviours such as excessive alcohol consumption and smoking.
- There is a significant relationship between debt and financial difficulties, and poor mental health. Areas of high deprivation tend to have more gambling and 'pay-day loan' outlets. Gambling is associated with feelings and emotions that result in bad health outcomes, such as increased blood pressure, diabetes and depression.



Key evidence links to Friends and communities: Lack of money and resources can stop participation in social events, and so reduce opportunities for social interaction.



Key evidence links to Family: Low income can impact a parent's behaviour, marital relationships and a child's well-being. For example, expectant mothers from low income households are more likely to smoke, drink, and have a poor diet. Disadvantage and deprivation also increase the risk of adverse childhood experiences.



Key evidence links to Education and skills: Children from disadvantaged backgrounds are more likely to start school with lower social and emotional development and literacy skills.

Charities working on helping people with money and resources problems are starting to think about evidencing health as a key outcome:

- SROI analysis for StepChange Debt Charity's report *Transforming lives* has helped the charity understand the huge impact of its work helping people suffering from debt problems, on mental and physical health outcomes.
- Citizens Advice has also used a New Economy Tool to estimate the huge impact of its work on health—featured in its national outcomes and impact research (see the Good work section for more details).

Challenges

Barriers to gathering and using evidence

- Money and resources is closely related to other factors, such as work and education. These different drivers also make measurement—particularly understanding the impact of one intervention—complex
- Once a person has been helped by a charity and no longer requires its services, a charity working in this sector may lose direct contact with a person. This may mean tracking any change in health outcomes is difficult.

Barriers within the sector and wider environment

- Charities working on money and resources have had more of a focus on mental health, and it may be more difficult to generate interest in the link to physical health.
- Many charities in this sector have very little control over external impacts on money and resources that come from local authorities, banks and landlords, for example—and these have a huge impact on people's health.

Opportunities

Opportunities for gathering evidence

- Money and resources is less subjective and easier to define and track, than say, the quality of social relationships. This can make measurement of change in outcomes, and their impact on health, simpler.
- Money and resources has key links to other social determinants of health, eg, work and housing—and so impact here can affect health through other routes.
- As with many of the determinants, the reverse link with health is also true—poor health can impact on our money and resources. This can be another way for charities to link their work to health, as an 'enabler' of their wider goals.

Opportunities within the sector and wider environment

- Health-focused charities are already looking at issues related to money and resources, For example, Mind's In the Red research explores the link between mental health and debt. This could be an opportunity for health-focused charities and non-health charities to work together.
- There is already social prescribing happening in relation to money and resources. GPs referring patients to money advice services shows the willingness of the health sector to act in this area.
- There are existing evaluations on the links between poverty, mental health and well-being. For example, from the Money and Mental Health Policy Institute.

See more at www.thinkNPC.org/KeepingUsWell



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