

## **Adfam Discussion Paper: Family Support in Times of Economic Hardship**

**Spring 2011**

*In December 2010, Adfam called together an expert group for a seminar exploring some of the issues facing families affected by drugs and alcohol during economic hard times. The group included families and those who work with them as well as senior policy makers, Government advisors and academics. Through a network of supporters – including grassroots organisations working directly with families at the local level – Adfam also undertook research with 48 families from across the country to see how financial issues affected their own recovery, and that of their loved one. This report summarises the discussions and findings from this work and sets out some of the challenges that were identified for local and national policy makers, and for those who support families.*

In the current economic climate, there is a danger that many families will face financial difficulties. Rising debt, falling family incomes, insecurity about employment and housing concerns can all contribute to the stresses families will face over the next few years.

Adfam is concerned that the impact of these pressures on families affected by drug and alcohol use could cause additional problems for what is already a vulnerable group. Additionally there are concerns that, at a time when public services are under extreme pressure and many will be less well equipped and resourced to provide the support that families need, much of the work of providing support to these families will fall to the voluntary and community groups that make up Adfam's supporter base.

### **What is the impact?**

For some families it can be hard to manage a weekly budget when someone in the family spends a significant portion of the household income on drugs or alcohol. The families of people affected by drug and alcohol use are extremely vulnerable to high interest lenders, loan sharks and illegal money lenders: they may use them to service both their own debts and those of their drug or alcohol using family members. Many families fund their relatives' addictions either directly or indirectly, fearing they will commit crime or incur debts with violent dealers, for example.

Out of 48 family members Adfam contacted with regard to this issue, 39 said that money worries had a moderate or big impact on them and their family. When there is a problem substance user in the family, there can be pressure for a large proportion of the family's income to go on supporting their addiction. For example, a couple with one child receives about £160 in income support to cover all expenses apart from their housing: if a problematic drinker consumes 12 cans of high strength

lager at off licence prices per day, they could be spending in the region of £20 a day on alcohol, which leaves just £20 a week to cover all household expenses.

Obviously this means that there is less money for other things – like paying bills, buying healthy food and essential transport. This can have a big impact on families, for example by building up large reserves of debt. Families told Adfam that debt in particular was a big worry – especially when someone in the family had been using drugs or alcohol for an extended amount of time. Other significant concerns included being able to pay rent or mortgage charges, being able to pay for treats for children and grandchildren and having money saved up for emergencies.

Families also described the difficulty of paying off family members' criminal or informal debts – particularly when they were in prison. In Adfam's seminar it was felt that greater support to tackle this could be provided through illegal money lending prevention and support teams. The difficulties of managing finances more generally while a family member is in prison are manifest; the specific financial support needs of prisoners' families – especially at the beginning of imprisonment and at the point of release – merit additional attention. It was felt that managing these problems could have a positive impact on reoffending.

For some families money worries can be very difficult to talk about, with debt in particular being something of which people are ashamed. Local family support groups believe they can provide a vital lifeline in this area by providing time and space where someone can talk honestly about their concerns. In Adfam's survey, this ability to share concerns was rated as more important to families than having specific money advice.

When a parent is experiencing problems with drugs and alcohol, it is often *their* parents – 'kin carers' - who will end up caring for the grandchildren. When the grandparents are retired – and many give up work to care for the children - the additional burden of childcare on a pensioner's stretched income can be disastrous, and the benefits system has not yet caught up with this.

Kin carers feel the financial burden of caring for the children of relatives with substance use problems most acutely. Many grandparents are struggling on low incomes to provide a safe home for children in the absence of parental support. Commitments to ensure that benefits for the children of drug users are paid directly to those caring for them, made in the last drug strategy, were not fulfilled. This was an issue it was felt needed to be urgently addressed.

### **Recovery and money**

Once people begin to work towards stability and recovery, money worries do not go away; the increased stability can actually encourage creditors to believe they stand a greater chance of repayment. Pressure from creditors was said to destabilise recovery – for individuals and families – and so the spiral of harm begins again. Recovery can also mean actual reductions in family income as criminal activity falls away. New skills in supporting people to make a legitimate income and manage finances need to be learned; drug and alcohol services need to help individuals meet this skills deficit as a core part of their work towards building recovery capital.

At the point that recovery begins, and in their first steps towards it, individuals and their families need support with managing money and debt. One consultation response suggested that a debt amnesty – or “ceasefire” – may provide a more secure and sustained recovery journey, particularly for children and families. It was felt that changes to the benefit system which are now underway will need to be carefully tailored to ensure that adequate support can be provided to families affected by another person’s substance use. Benefit sanctions, if utilised indiscriminately, may impede rather than support recovery.

### **Poverty and recovery**

Problematic substance use often increases when people and communities hit hard times, and drug- and alcohol-related harm are higher in areas that experience higher levels of widespread poverty. People who use drugs and alcohol problematically will often experience increased harm when they experience difficult life events, including those that affect their financial stability. None of this is new: it has long been understood that there is a two-way causative relationship between economic hardship and problematic substance use. However, Adfam consultees felt that the relationship between economic hardship and recovery from problematic substance use should be a concern when the Government’s drug strategy is reorienting itself towards a recovery perspective whilst some of our most deprived communities may be facing their most testing times since the 1980s.

Recovery capital is the physical, financial, personal and social resource which people have access to that supports their recovery from problematic alcohol and drug use. It can include things such as personal support networks (including of course the family), access to transport to recovery services, support with meaningful activity, employment and training or education, housing, childcare and access to non drug/alcohol-using social networks. People who have easier access to these things recover faster from their substance misuse problems than those who do not.

Participants in Adfam’s seminar and consultation described how run-down areas, with void properties and abandoned shops and businesses, can become environments in which drug markets can establish and grow. This in turn affects the people – particularly the young - who live there, many of whom may already be directly affected by problematic drug and alcohol use. Access to recovery capital – for individuals, families and communities – in these areas was described in the consultation as ‘limited’. Targeted regeneration work which improves the environments in which some of our poorest and most vulnerable communities live was felt to have the potential to improve access to the things that help generate recovery capital. This work could include family-focussed initiatives which provide intensive support within the community to the most vulnerable families and children.

### **Challenges for local and national policy makers**

- ✓ Ensuring that strategies to support recovery for individuals and families are not undermined by the prevailing economic conditions and associated hardships that may affect our most vulnerable communities

- ✓ Supporting initiatives that build operational partnerships for recovery between drug and alcohol provision and frontline financial support services
- ✓ Developing approaches to deprived areas that take account of the needs of families affected by problematic substance use
- ✓ Protecting families from the impact of benefit sanctions
- ✓ Tackling the structural reasons for the financial problems faced by kin carers.

### **Challenges for services supporting drug/alcohol users and their families**

- ✓ Recognising the impact of financial hardship on recovery capital
- ✓ Screening for financial problems, especially those such as debt which will impact on sustained recovery
- ✓ Building up effective relationships with services that can provide help and support with debt and finance and facilitating rapid referral
- ✓ Ensuring a basic level of financial literacy in the drug and alcohol treatment workforce.

### **Participants in the seminar on poverty and families:**

Martin Barnes, DrugScope

Marcus Roberts, DrugScope

Nicolay Sorensen, Alcohol Concern

David Mackintosh, London Drug Policy Forum

John McCracken, Department of Health

Katie Aston, Home Office

Carole Sharma, Federation of Drug and Alcohol Professionals (FDAP)

Sophie Kershaw, Family Drug and Alcohol Court (FDAC)

Kenny Boyle, FDAC

Rebecca Einhorn, Street Matters

Tom Cornwallis, Lewisham Drug and Alcohol Team

Ryan Davey, Royal College of Psychiatrists

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