# Addin & Steph On the edge of crisis

Adam and Steph live with their two small children in their own home but are really struggling financially their home is very cold and damp.

Adam and Steph own their own home and are not in regular contact with services. They are really struggling with normal day to day life, worried how much longer they can cope and are afraid of what might happen to their family. At the moment they are both out of work and are managing on unemployment benefits.

They are unable to ensure their home is in good repair and cannot heat the house properly which means that it is often cold and damp in most of the rooms. This is affecting the family's health. Since leaving their parents homes, they are not known to any support services and to those outside the family; they appear to be "managing".

They need to 'juggle' or manage priorities against resources which often means they are pushed into what we have called a 'trade-off' zone. These 'trade-offs' drive behaviour and, in conjunction with Adam and Steph's ability to take action when faced with a specific set of circumstances or challenges, will ultimately govern the level of vulnerability for their children.

## About Adam, Steph and their children

Adam and Steph are in their 20s and live with their 3 year old son and new baby son in a popular residential part of town. When they inherited Adam's grandmother's ex-council house they thought that they would be able to have the family home of their dreams. They both had difficult childhoods with both sets of parents engaging in substance mis-use and having subsequent health problems. Moving into this house was an opportunity to bring up their children in a 'nice' community. The house was in need of refurbishment but it was mortgage-free and Adam had a pretty good job when they moved in, so they thought they would be able to do the house up.

They have been together since they were in their early teens and keep themselves to themselves a little. They have a limited support network with little contact with their parents and just a few friends. They have a mistrust of the 'system' due to their childhood experiences and a lack of knowledge and resources that would enable them to get information or support. They do not want to talk about their problems as they are scared of being judged and of any potential repercussions. This was their dream – to own their own home and make it safe for their children and they are scared they might lose everything if they cannot pay their bills.

Housing	Heating	Method of Payment	Ethnicity	Age	Employment Self	Employment Partner	Children	Income
Privately owned semi detached	Gas CH Electric Fire	Pre Payment meter	White British	Early 20's	No	No	2 Children 3 years 5 months	Unemployment benefit only

Adam was recently made redundant with only a small amount of severance pay. They have worked hard to find new jobs but they cannot both work due to child care.

Both their boys have had bad chests and their oldest son has been ill a lot. The doctor has now said that he has developed asthma and has been to A&E twice because of breathing difficulties. Their son regularly coughs all night, waking frequently and making it difficult for the family to sleep. His asthma is worse in the winter and they worry as the colder weather draws in.

"It's definitely worse in the winter. I know that [son 1] and [son 2] definitely worse in the winter...Yeah. With [son 2], he had a cold and then it's, with his asthma but it is the weather as well, the doctor said his chest is full of mucus. So he's had this white inhaler for a week and if that don't work I'll take him back. It's just constant, coughing all the time, in night, waking up at night."

Adam and Steph have been trying hard to use different ways of saving money including keeping the heat in by keeping the curtains drawn. Steph overheard people talking about someone, which she thought was about her, at the nursery school:

"There are people up our school that never have their curtains open, and it's like 'scruffs'. They're closed day and night and it's like, it's not healthy that."

She felt judged and hurt by these comments as she was only doing what she thought was best for her family. This is all having a detrimental effect on Adam and Steph's mental and physical health. Steph is particularly affected as she is trading off priorities and missing meals to ensure her children are fed. They think that they are failing their children and do not know how to change things; they feel desperate. They are afraid of and do not trust the traditional services, feeling that they will be judged and Adam and Steph are scared that their children will be removed from them.

As they do not have family support or many friends, Steph in particular often feels isolated. They have an old laptop

on which they can write job applications, but cannot afford the internet, so have to go to the local library to access the information over the web. Their phones have the internet but they try not to use it very much as they can only afford a small amount of data which gets eaten up in minutes.

The health of the whole family is suffering due to their cold and damp home. Their son is often poorly, none of the family is sleeping well, they are anxious about the future of their children and themselves. Both Adam and Steph realise the affect it is having on them. They are barely surviving and are utterly overwhelmed, but they do not know where to go for help or who they can trust.

### Adam and Steph's family home

Adam's grandmother bought the house a few years ago from the local council before she died. It requires a lot of improvements. Adam's grandmother refused refurbishment under the Decent Homes scheme as she did not want all the upheaval of allowing work to be done.

The family do not use the central heating as it is old and inefficient; instead they try to keep warm using a single electric fire in the living room which they think is much cheaper to run. The rest of the house is very cold with black mould growing on some of the outside facing walls. Clothes dry on racks in the kitchen and bathroom and often get moved to the living room at night to take advantage of the warmth when the family goes to bed. Steph has tried to clean the mould patches off the walls but they keep coming back, so instead brightly coloured children's paintings are covering them. The windows do not fit well with some of the window frames needing repair. This lets in drafts which Adam and Steph try to keep out by using heavy curtains.

The family spends most of the time in the living room which is warm. The bedrooms are cold and they worry about their son's asthma as the doctor says that cold can make it worse. Steph worries about the baby too; she does not want the baby to be too hot; she has heard it can cause cot death.

"I don't want him to get too hot, because even if he'd got that on I'd still put him a blanket on. So I think if he gets too hot I don't want him to overheat and I'm always panicking myself so."

When their 3 year old got really sick they were very worried and tried to make the house warmer afterwards by putting on the central heating in other parts of the house, but their cash in the meter ran out and they had to reduce the amount of food the family could have for a few days. Steph had thought about going to a food bank as she had seen reports on the TV of more people using them but she was scared someone she knew might see her. Besides, she didn't know how it worked or if they would be eligible.

#### A day in the life of Adam and Steph

Adam wakes gets up at 7am; the house is very cold. He has not slept well as he and Steph have been up during the night feeding the baby and with their elder son who has been coughing as usual. They get things done pretty quickly in the mornings as the house is cold. There isn't time for playing with the children and Adam and Steph often miss breakfast too.

Steph used to take their son to nursery but since the comments about curtains she doesn't want to as she feels she is being judged so Adam takes him now. After Adam has taken their son to nursery he goes to the library to look for work. He doesn't mind going to the library as it is warm there and he can sometimes get information online, but there are so many conflicting suggestions about getting work and getting benefits that he sometimes feels confused about what to do.

In the summer Steph does the washing and hangs it out on the line in their small back garden, but as worse weather arrives, it all has to be dried inside. She knows that this causes condensation but doesn't know how to dry it otherwise. So she puts it in the kitchen which is warmer when she cooks and the bathroom which already feels very damp. While she is doing the chores, Steph listens to the local radio as she likes to listen to the music and gossip.

After tea, the children get washed and ready for bed. They don't have a bath each night which takes time as the water has to be heated and they don't like it as the bathroom is cold. They get dressed for bed in the living room which is warm and then go to bed early. The bedrooms are cold but there are blankets. Adam and Steph are usually in bed by 9pm; they are exhausted from the day, poor sleep and do not want to heat the living room for too long.

#### The impact on home heating behaviour for Adam and Steph

Self disconnection – they are not using the central heating as it is in-efficient and they cannot afford it. Cash flow problems mean that they have periods with no gas and

electricity. The house is cold and getting very damp.

Use of space within the home – they are pretty much living in one room

Children's development – Bath time and early mornings are chores to be got through as quickly as possible rather than a time for fun and play with the children. They are driven by getting things done, coping on a day to day basis; this means that quality time that assists in the development of young children may be missing.

Health and wellbeing – They are cold and sometimes hungry. Their children's health is being affected, Steph and Adam are feeling isolated and Steph may soon become depressed. They also have very little quality time together and this may impact on their relationship.

See the graph for Adam and Steph that demonstrates the variation in temperatures that Adam and Steph's children would have in their bedroom.

Factors that drive Adam and Steph into the trade-off zone and influence their decisions and behaviour

#### Primary drivers of behaviour

- Household income
- Housing conditions and tenure
- Fear and shame

#### Additional drivers of behaviour

- · Lack of social connections and family support
- · Service exclusion
- Responsibility and blame

# What are the best ways to identify people like Adam and Steph?

Adam and Steph are overwhelmed with the struggle of daily living. At the moment it is unlikely that they will be able to take any proactive changes without help. They do not know how to get out of the current cycle and are pinning all their hopes on Adam being able to find another job. Steph has lost all confidence and as much as she wants Adam to get a job, she is also afraid of being on her own with the children all day. The family's health is deteriorating and Adam and Steph cannot see a way out.

The Segment	Contextual factors	Emotional and psychological factors	What this means to behaviour	How this impacts on their children
On the edge of crisis	Household income – unemployment benefit	<b>Fear –</b> that they will lose their children if they cannot care for them properly	They are not seeking help from services	Health and wellbeing is
	Service exclusion – only see GP and nursery staff	Responsibility and blame – they want to provide a good family home but feel to blame for how they are currently living	They are making trade- offs that are affecting their health and wellbeing	beginning to be detrimentally affected.
	Housing conditions and tenure – own home but in very poor state of repair	<b>Embarrassment and shame</b> – worried how others will see them, that they will be judged by authority/services	They are becoming 'trapped' in this cycle of struggle	
		Lack of social connections and family support – no one to turn to or offer help	They are becoming more isolated	

#### How can we help Adam and Steph?

What might the interventions be?	Where/how do we talk with them	What are the barriers	What are the key messages?
A trusted contact to offer support and sign-posting. They must be able to relate to these people – none authoritarian and threatening. Possible peer support.  Reliable and simple information accessible through appropriate channels of communication  Means to access channels of communication  Back to work advice and courses  A mechanism to reduce isolation and gain a support network	Many young couples/ mums will get help and advice from friends and family. They will often use social media as a means of communication. Adam and Steph are restricted in their ability to utilise these channels and therefore feel alone and have poor knowledge of their entitlements.  In order to begin engagement and support we could consider – The GP and the nursery staff. Mother and toddler groups where there might be people in similar situations as Steph  Peer support through informal groups – advertised through GP, nursery or local free papers/ radio. Messages MUST contain information on HOW to access the help and WHERE to get support to claim	Feeling of failure Mis-trust of services Fear of losing family/independence	For professionals Cold has a serious impact on health. Not just physically but it can also lead to depression and isolation for adults Living in a cold home has a detrimental impact on child development and school readiness Don't assume people are coping Multiple factors can drive behaviour – not just lack of money or knowledge There is help out there – get to know your local referral schemes Don't underestimate the power of the psychological factors such as fear, blame and shame.  For Adam and Steph Base messages around: There are lots of young families and lots of people getting help with their heating, child care or back to work.  Easy and simple ways to access interventions They are not alone, failing or unusual in their need for help.

Pen Portraits - Adam and Steph











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