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Healthy Start coupons help families struggling economically to access healthy food and vitamins. The coupons are designed for expectant mothers more than ten weeks pregnant and for parents who are responsible for at least one child under the age of four. These coupons are critically important as they entitle parents in receipt of particular social security benefits to access fresh, frozen, or tinned fruit and vegetables; cow's milk; infant formula mix; and fresh, dried, and tinned pulses with a value of up to £4.25 per week (and £8.50 if they have a child under the age of one). The coupons in the Healthy Start scheme also enable families to access vitamins for pregnant women until their child reaches the age of one, and for children from birth until the age of four (although parents are advised to not use them for infants less than six months old unless recommended to do so by health professionals).

Since September 2021, coupons for some families who are already enrolled on the Healthy Start scheme have begun to take the form of "prepaid cards" rather than paper vouchers. Currently there are reports that more than 100,000 families use these cards. By the end of March 2022, prepaid cards will have replaced paper vouchers in their entirety. Each card will automatically be topped up every four weeks with each family's Healthy Start entitlement.

Among the benefits of the cards are that they can, in theory, be used anywhere that sells Healthy Start food items and accepts Mastercard. The cards are also beneficial as any unspent money can be rolled over for future purchases. Participants in the scheme can check their balance at any time at a cashpoint. Cards should also stop the time-consuming task of processing paper vouchers and are therefore more efficient for administrators and shops. We hope and expect that such benefits will be realised and that this incredibly vital scheme can become even more effective.

Unfortunately, these potential benefits are being diminished. In the early phase of the transition from vouchers to cards, some families have been confronted with immense difficulty, hardship, and humiliation. Key issues emerging during the early stages of pre-paid card use include:

- Needing to 'split' your trolley of purchases at the checkout to be able to use the card
- Cards frequently being declined at tills, causing anxiety, embarrassment, and humiliation
- Shop staff unfamiliar with the new pre-paid cards and unable to help, or offering conflicting advice
- Difficulty contacting a Government helpline to resolve issues
- Children missing out on fruit and vegetables, and some families having to use food banks, due to the difficulties parents have experienced in using the cards

Social justice demands that the weaknesses in the new system, which have emerged throughout this early phase, are addressed as a matter of urgency before the pace of the switchover accelerates.

To understand families' experience of shopping with the Healthy Start card, the Healthy Living Lab at Northumbria University spoke to parents already using the card.

Sarah was transferred on to the card system approximately six weeks ago. She said:

"I had been using the paper based Healthy Start vouchers for more than two years without any problems. It was easy, I simply cut the voucher out and took it with me when I went to do my food shopping. When I went to pay, I just handed it over and the checkout operator worked out how much had been spent on fruit and veg and milk which, up to the value of the voucher, was then just deducted off the total and then I just paid the balance with the rest of my shopping. It was really straightforward. Now though, I dread going to the food shop. It was horrible the first time I used the card because I didn't know whether it was going to be accepted or declined. I was so anxious. I had overspent by 50p, so it was declined because I hadn't been quick enough to stop some things going through the till. I was so embarrassed, there was a queue behind me, and I felt really self-conscious and humiliated. Now, I have to go to the cash point first to check the balance on the card, then, when I go shopping, I try and work out how much I've spent as I go round and actually underspend just in case. When I get to the tills, I have to explain that I'm putting some things through separately and then put the fruit and veg and milk through first. I have to stand and watch the till as it adds up what I spend making sure that I don't go over the balance."

Moreover, desk-based research on the publicly available social media outlets for the Healthy Start scheme shows that such experiences are common, affecting many similarly placed families:

Use of Healthy Start Cards in Shops

If a person is buying a mixture of different foods, adults may split the payment between their Healthy Start card and their normal bank card or cash, but they need to inform the cashier how much they want to spend on their Healthy Start card and their bank card or cash. The splitting of the shop at checkouts is causing significant issues, including stigma and shame, for families who are often shopping on already tight budgets. This also results in parents having to keep mental notes of two 'shops' at the same time.

I have been to my local [supermarket] and [tried] to use the card as part payment to my shopping (bought baby milk and fruit). [The supermarket] have said I am unable to use as part payment and have to pay separately. On a [separate] occasion I bought cow's milk and fruit. I [tried] to pay with the card as I only had a few pound left on it and [asked] could I put cash too, and was told no, only what was on the card.'

Cards Declined at Tills

A number of parents have reported that their cards did not work at the checkout. Furthermore, the scale of the issue suggests that it is a systems error rather than individual error by the parent or cashier.

'Tried to use my card today and it didn't work. The pin worked but was constantly declined.... Anyone know what to do? It has money as I checked at a cash point.'

'I've used my card twice. It has a balance of £50.10, I am unable to use it. Declined at every till. I phoned up to be told there's a problem with the chip and pin. What a great start to digital vouchers. It's a total joke.'

'My card is activated and have used before, but I've just gone to pay for my shopping and it's come up saying card authorisation unsuccessful.'

'My card keeps failing in shops but when I check the transactions it's taken the money? Tried calling 2 days in a row now can't get through. So embarrassing when the card keeps getting declined.'

'Tried to use yesterday in [the supermarket], did everything was ment [sic] to do and still wouldn't accept my card. [The supermarket] wasn't aware of the cards I explained what they needed to do, they did it, and still wouldn't accept it gives me more of a headache than shopping.'

'Went to use my card today and it's not working, all my shopping had to go back.'

Got my card called up to [activate] it, tried to use it, card declined, rather embarrassing.'

Families are also reporting that there are operational issues with many cashiers not being trained on how to process vouchers at the checkout or how to resolve problems:

'I tried to use my card [in a supermarket] and it wouldn't work, I activated it [,] got my pin and still it wouldn't accept it. When I spoke to the manager [...] he had never seen the card and didn't know how it works.'

'No one knows about it in a supermarket and when I try use it, it declines. We are having issues with our card payment. [The supermarket] has totally refused the card and [said] they will only take paper vouchers. The pin works but payment declines. This is a total nightmare for us. I have tried phoning Healthy Start and the line cuts off as they are experiencing a high volume of calls.'

Issues contacting the Helpline

Some parents were frustrated at the lack of support available.

'My card worked fine first time, then I had email saying £17 been added as next payment but I've tried to use card 3 times and declines as no money on it? Can someone help please?'

'Have been trying to get through for 2 days my card keeps declining at the checkout which is completely embarrassing! But as I'm unable to speak to anyone and my emails aren't being answered I'm left to go without.'

'Having issues with my card and tried for 3 weeks to get hold of someone. The card won't work even [though] it's activated, used once no problem, then won't work since been 6 to 8 weeks now this issue. Due to this I haven't been able to access the support of this, is [there] a way to go back to voucher as I am very unhappy.'

'I got my card. Activated it and can't use it and when you ring all it says is they are experiencing high call volumes and to call back later.'

Children Missing Out

Perhaps most worrying, is the growing number of parents reporting that failure to access their entitlement on their Healthy Start card, through no fault of their own, has resulted in poorer dietary intake.

'Received new card, got pin, card doesn't work and nobody available to answer [...] we still have not [got] this issue resolved, and a 2-year-old doesn't get all the fruit and veg he should because the paper vouchers have been ended and the card [doesn't] work and the phone line is obviously unmanned.'

'I've phoned up, activated my card, got my pin. It wouldn't work this morning. I tried both pin and contactless. There is money on there as I phoned up. Obviously, I needed this to pay for my milk.'

'Been trying contact for weeks, my payments are not correct, can't reach no one, my daughter now missing 6 payments which was [meant to have] been sorted by now.'

'I checked balance and it's got money on! Only bought fruit, and chip and pinned it, and it declined! Tried a few times and it wouldn't work!'

Given the impact of economic deprivation, combined with the recent rise in inflation, on the lives of so many families on low incomes in the UK, it is only right that the Government moves swiftly to address these problems. The change from vouchers to pre-paid cards has been devastating and humiliating for all too many families, and clearly the new card-based system could benefit from some of the payment flexibility that was provided by the vouchers, through the simple deduction from the overall shopping bill of the cost of the items covered by Healthy Start. We believe the Government can do better. We ask that the transition to the new system be paused until it works properly for all families, and alternative approaches involving families in co-design are considered. Ensuring that parents with young families are supported in a manner that demonstrates that we, as a nation, respect and care about the dignity of families who find themselves struggling to get by during hard times is paramount for reducing health inequalities.