

# Financial stress burdens more than half of new U.S. moms: study

November 1 2021, by Denise Mann

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The joys of motherhood may be overshadowed in the United States since

as many as 50% of new or expectant moms can't pay their bills, including health care bills, new research suggests.

"Financial hardship is highly prevalent among pregnant and postpartum [women](#)," said study co-author Dr. Michelle Moniz. She is an assistant professor of obstetrics and gynecology at the University of Michigan, in Ann Arbor, and its Institute for Healthcare Policy and Innovation.

For the study, the researchers reviewed data from the U.S. National Health Interview Survey from 2013 to 2018, looking at pregnant or recently [pregnant women](#). This was a time when the Affordable Care Act had been signed into law and the economy was robust. The Affordable Care Act aimed to improve access to [health care](#) in the United States.

Despite such good tidings, one in four women skipped doctors' visits due to the cost of care, 60% said [health](#) care was unaffordable and 54% cited general financial stress, according to the report.

The lower the [household income](#), the more likely women were to have trouble making ends meet, the study showed.

New moms without insurance were more likely to have unmet health care needs, while women with private health insurance were more likely to say that the cost of health care was way too high, the study found.

Research shows that privately insured women have strikingly high out-of-pocket costs, including deductibles and co-insurance payments for pregnancy and childbirth-related care, Moniz noted. "Findings from the current study call for targeted policy interventions to alleviate financial strain and remove financial barriers to health care access for privately insured families," she said.

Similarly, families with lower incomes were more likely to say health care was unaffordable. Small out-of-pocket costs or health care-associated costs—such as costs for transportation, parking or childcare during a visit—account for a larger share of the family's income, she said.

"Sliding-scale deductibles are one solution that might mitigate [economic hardship](#) and remove cost-related barriers to health care for pregnant and [postpartum women](#)," Moniz said.

The study was published online Oct. 29 in the journal *JAMA Network Open*.

The findings are very much in line with what Dr. Kavita Vani sees in her practice. She is an obstetrician-gynecologist at the Montefiore Medical Center in New York City.

"The results of this study give an objective lens to what we are seeing in real life, and give us leverage to use the information to create policies that can relieve hardships of new and expectant moms," said Vani. She has no ties to the new study.

These women are often forced to make really hard choices: go to work to put food on the table or see the doctor for a follow-up exam, Vani said.

"It's hard to see the big picture and long-term benefits of preventive care when you have big challenges in front of your face, but such care saves a lot of hardship in the future, including frequent doctor visits for a chronic health condition that could have been prevented," she added.

The COVID-19 pandemic and widespread shelter-in-place orders likely prevented even more new moms from seeking care, but there was a

silver lining, Vani noted: "COVID-19 also highlighted these hardships, and we had to find new and innovative ways to reach patients where they were."

Many of these solutions may be helpful even outside of the pandemic.

"During COVID-19, pregnant women couldn't come in for blood pressure monitoring, so they were told to use blood pressure cuffs to take their blood pressure at home," Vani said. This may help capture more pregnant women at risk for dangerously high [blood pressure](#) during and after pregnancy who otherwise may have skipped their doctors' visits due to cost.

**More information:** The U.S. Department of Health & Human Services lists [affordable health centers](#).

Kathryn Taylor et al, Financial Hardship Among Pregnant and Postpartum Women in the United States, 2013 to 2018, *JAMA Network Open* (2021). [DOI: 10.1001/jamanetworkopen.2021.32103](https://doi.org/10.1001/jamanetworkopen.2021.32103)

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