

# Joining the dots

Integrating practical support in mental healthcare settings in England



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# Contents

<b>Summary</b>	2
<b>Background</b>	4
<b>Research method</b>	5
<b>1. Mental health and practical problems: our data</b>	6
Finances	7
Essential Services	10
Housing	12
Employment	15
The Welfare System	17
<b>2. Integrating practical support in mental health settings</b>	20
<b>Conclusion</b>	26

# Summary

Problems such as managing debt, dealing with a rogue landlord or getting adjustments at work can be much more difficult to manage if you also have mental health problems. These practical issues can have a spiralling effect on people's mental health, yet mental health professionals are rarely able to give support with these wider challenges. In turn, too often the services people interact with and the places where we live and work are poorly designed for people with mental health problems.

Approximately 1 in 4 people will have mental health problems in a given year, and among Citizens Advice clients it is the most common health issue. Last year in England we helped people with mental health problems solve more than half a million issues, and this number is growing. Many of these clients are at crisis point, needing urgent advice on issues which tend to be more complex in nature than our client overall.

The government has pledged to tackle the burning injustices faced by people with mental health problems. This attention is welcome and long overdue. Lengthy waiting times, poor recovery rates and pressures on the workforce need urgent attention. Practical support can play a vital part in improving recovery rates, preventing mental health problems escalating and reducing pressures on mental health professionals. Tackling practical problems is also vital if the government is to meet its wider aims, from tackling the disability employment gap, to breaking the link between mental health and debt, to making markets work for consumers.

This report is the first major analysis of our data of our clients facing mental health problems in England. It finds the following problems:

- **A growing number of people who turn to Citizens Advice report having mental health problems.** 41% of our clients have a long-term health condition or disability and poor mental health is the most common of these. The number of Citizens Advice clients reporting a mental health problem in England has increased by 9% in the past year. Advisers point to several reasons for this, including pressures on local services and growing public awareness of mental health.
- **Our clients with mental health problems have more complex, urgent and multiple advice needs.** Clients with a mental health problem have an average of 5 practical problems each, compared to 3.5 advice issues on

average for our clients overall. Often their advice needs cut across every aspect of their life, from work to debts to housing to benefits. Clients with mental health problems are more likely than our general client population to come to Citizens Advice at crisis point, viewing their problem as urgent. This is reflected in the type of issues these clients experience, which are often very complex: homelessness, high cost credit, employment discrimination, benefits appeals, and priority debt arrears. In many of these areas, the need is growing year on year.

- **People with mental health problems aren't getting the practical support they need.** Over half of clients who experienced a mental health problem in the past year say that their advice issue made them less able to manage their health condition. In spite of this, too few people receive practical support. Less than a third of people (32%) nationally who access NHS services are referred to advice services, while twice as many (64%) said this would be helpful. As a result, 19% of GP consultation time is spent dealing with non-clinical issues, costing an estimated £400 million a year - equivalent to around £50,000 per General Practice. Practical support can reduce these costs and improve wellbeing: as a result of advice, 7 in 10 of our clients feel less stressed, depressed or anxious.

## **Recommendations**

### **1. Public and private services should take action to ensure they are responding effectively to the needs of people with mental health problems.**

Recognising the links between people's mental health and their wider practical problems is crucial both for preventing mental health problems from escalating and improving recovery rates. Essential service providers, local authorities, businesses, landlords and employers can do more to support people with mental health problems effectively. Over the coming months we will publish further research, highlighting how services could improve their response to the needs of people with mental health problems.

### **2. The government should fund a pilot for integrated practical support in primary mental healthcare settings.**

Too few people with mental health problems get the practical support they need. Strong evidence shows that integrating advice provision into health settings works. It improves outcomes for people with mental health problems, and can also alleviate demand on public services as a result. The government should begin by testing integrated support in IAPT settings (Improved Access to Psychological Therapies).

# Background

Evidence from our network of local Citizens Advice gives unique insight into the practical support needs of people with mental health problems. A recent impact evaluation found that more than 7 in 10 of our clients have had mental health problems in the last year. National research shows that 46% of people in England who have had a mental health problem in the past 3 years have used Citizens Advice services at some point in their lives. Mental health problems are the most common health issue among Citizens Advice clients, and the number is growing - there has been a 9% increase over the past year. Advisers point to several drivers, including pressures on local services combined with growing public awareness of mental health problems.

Parties across the political spectrum and health professionals have overwhelmingly recognised that long waiting times, poor recovery rates and pressures on the mental health workforce require urgent attention. In particular, the government has pledged to tackle the 'burning injustices' faced by people who have poor mental health. Measures announced so far include providing more support for young people, promoting mental wellbeing in workplaces and improving access to community-based preventative services.<sup>1</sup>

Combined with much needed awareness of mental health problems and investment in mental health services, health bodies are increasingly recognising that resolving practical problems is often central to recovery. Last year's publication of The Five Year Forward View for Mental Health emphasised the need for preventative commissioning that addresses the social determinants of health, including housing and employment.<sup>2</sup> And the recent mental health Prevention Concordat from Public Health England highlighted the cost-effectiveness of financial advice, saving at least £2.60 for every £1 invested.<sup>3</sup>

Our advisers see firsthand how mental health problems mean people can struggle to manage other aspects of their lives to do with benefits, housing, debt and employment. In turn, they see how these problems can worsen people's mental health, leading to periods of crisis or standing in the way of recovery. This research presents a challenge to the government and other stakeholders to broaden their approach to mental healthcare.

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<sup>1</sup> Theresa May, [The shared society: Prime Minister's speech at the Charity Commission annual meeting](#), January 2017.

<sup>2</sup> Mental Health Taskforce, [The Five Year Forward View on Mental Health](#), February 2016.

<sup>3</sup> Public Health England, [Commissioning Cost-Effective Services for Promotion of Mental Health and Wellbeing and Prevention of Mental Ill-health](#), August 2017.

# Research method

The Citizens Advice service covers England and Wales. Health is a devolved matter in Wales, so this report focuses solely on England. Previous Citizens Advice publications have focused on mental health support in Wales.<sup>4</sup>

This research is based on the following methodologies:

- **Analysis of client data** from across the local Citizens Advice network in England. Last year, the Citizens Advice network helped 2 million people with 5.7 million issues. In addition, our website pages had 36 million visits. The report also includes anonymised case studies of clients from the local Citizens Advice network.
- **A nationally representative survey** was conducted by ComRes from 2nd-13th February of 2,000 people across England, including 1,000 people with recent experience of poor mental health. This was supplemented with a survey of 256 Citizens Advice advisers, which was conducted by Citizens Advice.
- **Findings from our outcomes and impact research.**<sup>5</sup> This consisted of follow-up telephone interviews with 3,600 Citizens Advice clients in February and March 2017, 3-5 months after they received advice. The statistics used in this report come from additional analysis of 1,074 clients, looking specifically at the health and wellbeing impact of our services.

This report focuses on the support needs of our clients who have mental health problems. When referring to 'clients with mental health problems' we mean Citizens Advice clients who self-report as having a mental health problem when they access Citizens Advice services. We do not require clients to have a diagnosis in order to record a health condition. Due to variations in local reporting, as well as a number of clients with mental health problems likely to be categorised as having 'multiple conditions', we expect that our data under-records the numbers who have a mental health problem.

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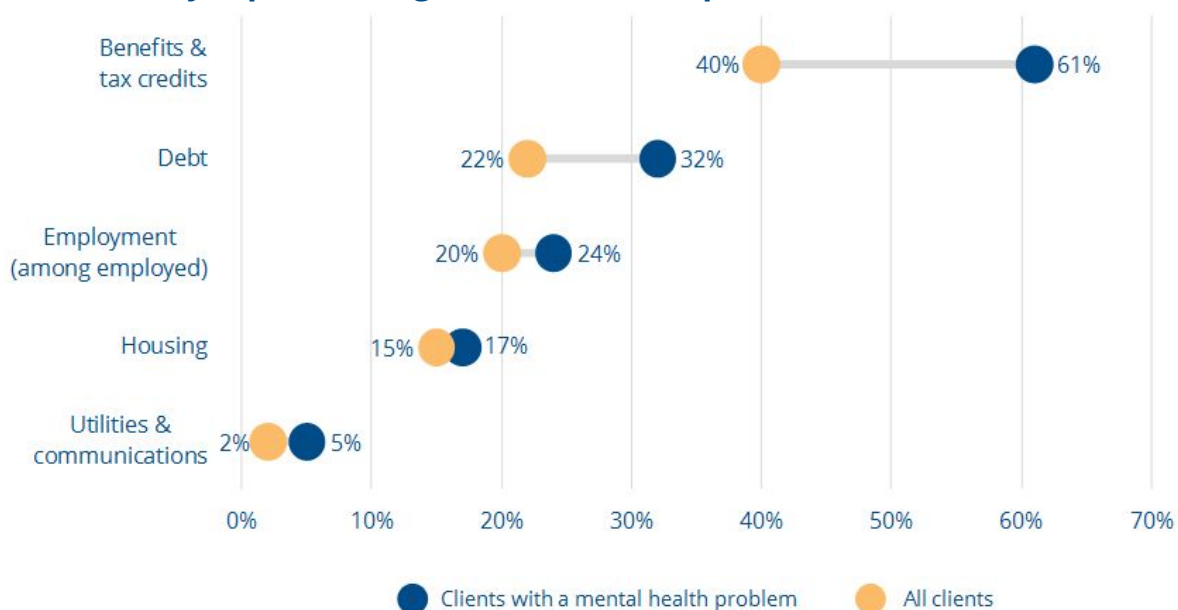
<sup>4</sup> Citizens Advice, [Accessing Essential Services: lived experiences of people with mental health diagnosis' use of essential services in Wales](#), August 2017.

<sup>5</sup> Citizens Advice, [The difference we make: our impact in 2016/17](#), September 2017.

# 1. Mental health and practical problems: our data

Mental health problems are the most commonly reported health issue among our clients, 41% of which have at least one disability or longstanding health problem. Clients with mental health problems tend to need advice on more issues, on average seeking help with 5 different problems, compared with 3.5 among our clients overall. This means that, across each of the advice areas in Figure 1, clients with mental health problems are more likely to seek advice.

**Figure 1: % of Citizens Advice clients requiring advice for specific issues, by whether they report having a mental health problem**



Source: Citizens Advice data.

Being more likely to seek advice across these categories indicates greater difficulty resolving practical problems independently. This is reflected in our 2017 impact research.<sup>6</sup> This found that 7 in 10 clients (70%) with mental health problems say they have low knowledge of their rights, and just over 7 in 10 (71%) have low confidence that they can resolve their problem without an adviser's help (compared to 63% and 62% respectively for Citizens Advice clients generally).

When people come to Citizens Advice for help, they are often already in crisis and face a range of challenges in their lives. This is even more pronounced for

<sup>6</sup> Citizens Advice, [The difference we make: our impact in 2016/17](#), September 2017. Extra analysis was conducted on the impact for clients who have mental health problems.

those experiencing mental health problems, with these clients significantly more likely to view their practical problem as in need of urgent action.<sup>7</sup>

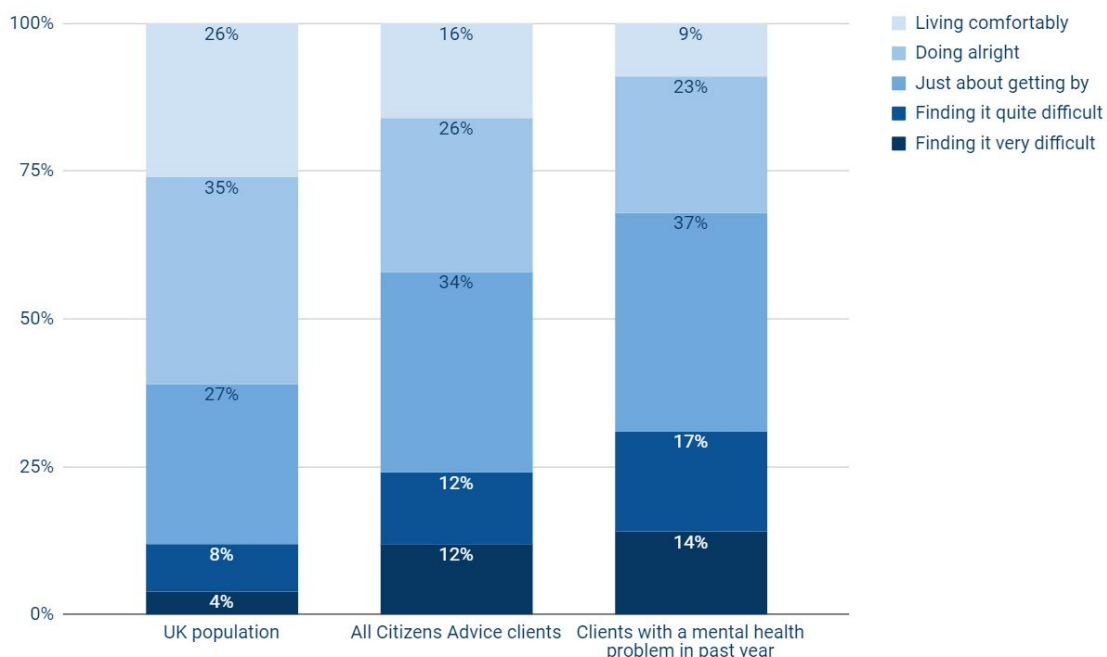
The growing number of Citizens Advice clients reporting mental health problems highlights the importance of targeted support for this group. It also points to inadequate design of everyday services for the needs of people with poor mental health. The following analysis of our data explores these problems in detail across 5 of our largest advice areas:

- Finances
- Essential Services
- Housing
- Employment
- The Welfare System

## Finances

A third of our clients with mental health problems need advice on debts. This compares with a fifth of clients overall. Figure 2 shows that almost a third (31%) of Citizens Advice clients with mental health problems are finding it difficult to manage financially, compared with fewer than 1 in 9 (12%) of the general UK population.

**Figure 2: Clients with mental health problems are more likely to be struggling to manage financially**



Source: Citizens Advice National Outcomes and Impact Research. UK population figures from Understanding Society mainstage survey.

<sup>7</sup> 38% of clients with mental health problems compared to 28% of Citizens Advice clients without mental health problems. Statistically significant at 95%.



More than two-thirds (67%) of our clients with mental health problems have needed advice on multiple debts in the same year. This compares to less than half (45%) of clients who don't have mental health problems. These problems are especially evident for priority bills, such as council tax. The most common debt advice issue across all our clients is for council tax arrears, but clients with mental health problems are almost twice as likely to be advised on this compared with our average client.

Debt collection practices can vary extensively between councils, with some of our advisers highlighting good practice:

“Our local authority's council tax department has an excellent joint working protocol with advice agencies which works very well” - Citizens Advice adviser

However, in many other cases, advisers state that government debt collection agencies are not taking mental health problems into consideration.

“Clients are dealt with more compassionately by private companies when they are in debt but not so by the Council Tax department even when told when a client is unwell.” - Citizens Advice adviser

This can negatively impact on clients' mental health, particularly where aggressive or threatening practices are applied.

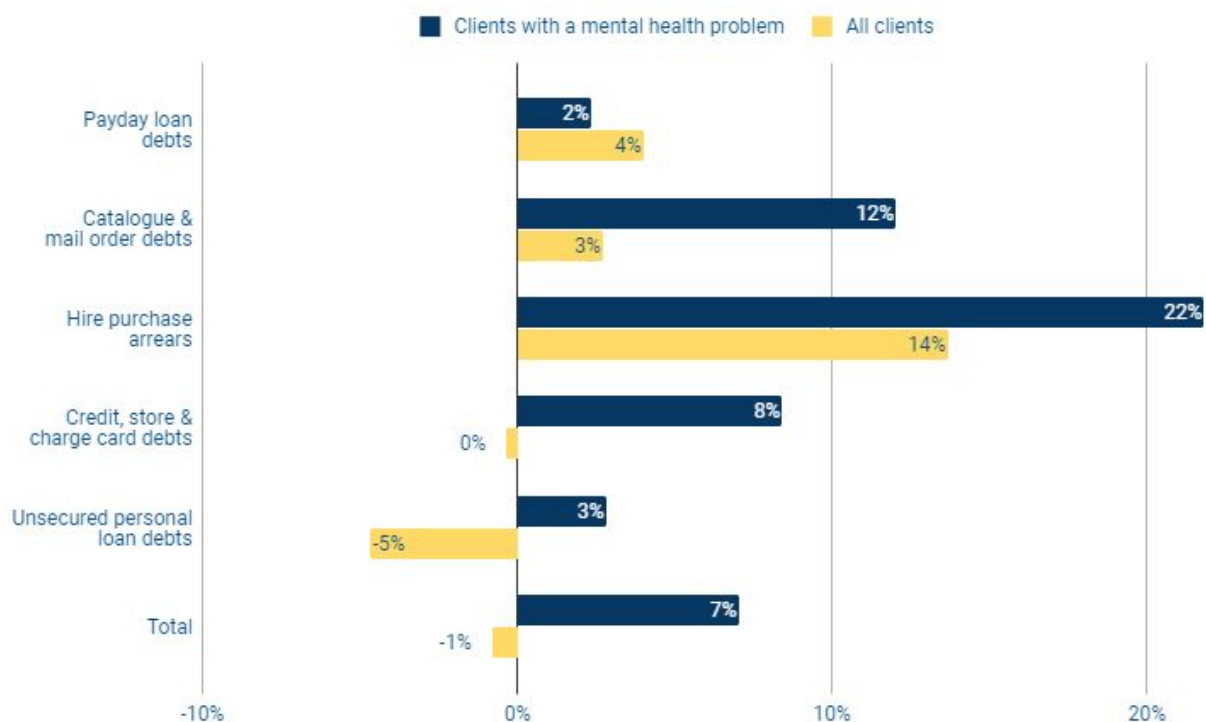


Jazz is a single parent with mental health problems. She works part time and has a number of debts, including Council Tax. The council has called on bailiffs to recover the debt. Jazz received an aggressive letter from the bailiffs stating that, unless Jazz paid off the full debt within 7 days, they would recommend that the local authority took her to court. Jazz spoke to the bailiff on the phone, hoping to arrange a repayment plan, but they refused anything below full payment. The bailiff was dismissive of Jazz's mental health problems and Jazz found him aggressive and threatening, which led to her having a panic attack.

Jazz was really scared that the bailiff was going to arrest her and that she would lose her child as a result. This caused her mental health to further deteriorate. To try to solve the problem, she booked an emergency appointment at Citizens Advice, which meant she had to miss work.

Our evidence indicates that clients with mental health problems are increasingly struggling to access affordable finance or to manage high cost credit loans. Advice on high cost credit arrears and other forms of unaffordable borrowing to clients with mental health problems has increased by 7% since last year. There has been a particularly large increase, of 22%, in advice on hire purchase arrears.<sup>8</sup> By contrast, the need for advice on these issues for our general client population has seen a slight decrease overall.

**Figure 3: % increase or decrease in advice issues seen at Citizens Advice from 2015/16 to 2016/17, by whether they have mental health problems**



Source: Citizens Advice data.

One of the biggest problems for clients with mental health problems is knowing whether they are liable for these debts. This brings into question whether loan companies are carrying out adequate checks prior to offering loans to people with mental health problems.

“Credit is often all too readily available (e.g. online) and clients can apply without being made to realise the consequences of their actions and no-one’s looking out for their welfare” - Citizens Advice adviser

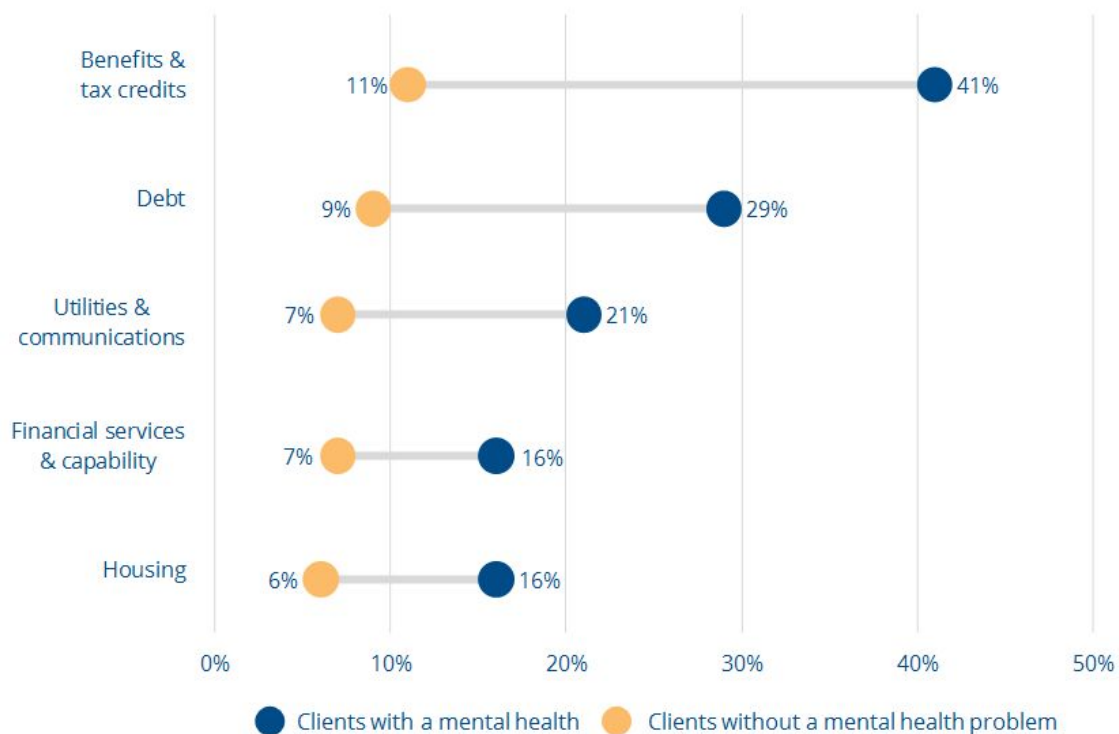
<sup>8</sup> Hire purchase issues are a broad category including rent to own shops (where a consumer pays for a household good in weekly installments, often with high interest rates of up to 99.9%) and vehicle hire purchase debts.

## Essential Services

In the past year we have seen a 15% increase in consumer, utilities and telecoms issues for clients with mental health problems. This compares to no change across our general client population for these issues.

Clients with mental health problems are far more likely to get advice on consumer goods or services in conjunction with advice on other issues, as is shown in Figure 4.

**Figure 4: % of total clients needing advice on other issues alongside their consumer issue, by whether they have a mental health problem**

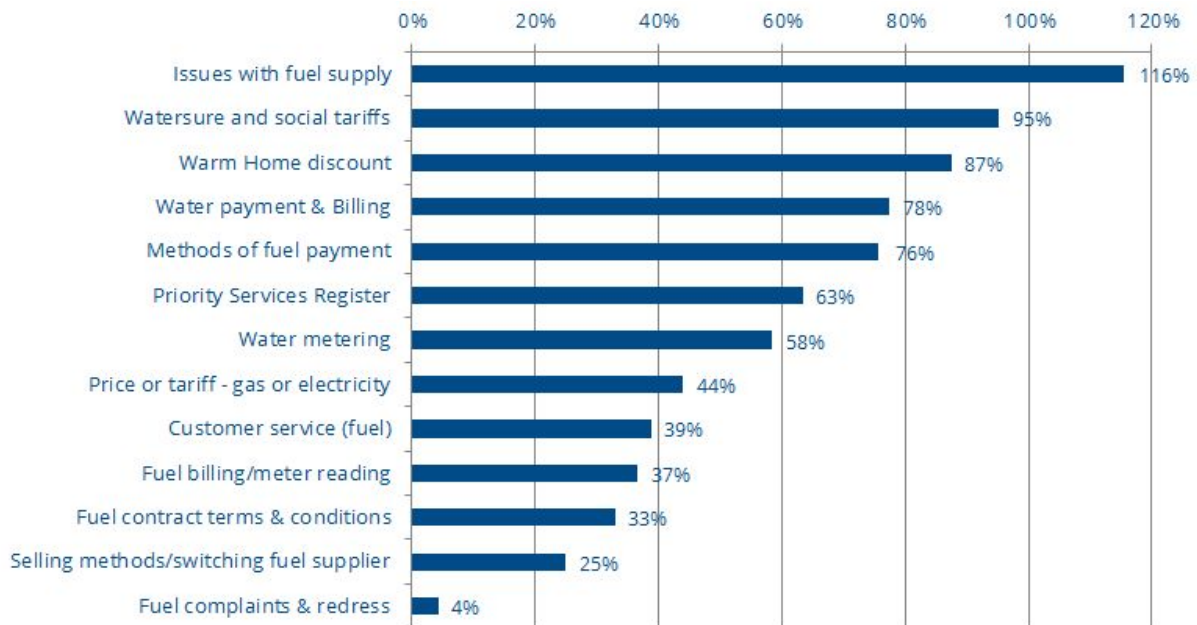


Source: Citizens Advice data.

This could suggest many consumer problems only emerge when clients with mental health problems seek advice on other issues, such as benefits and debts.

When it comes to water and energy, two of the most essential services, clients with mental health problems are more likely to need advice than other clients. The issues advised on include reading meters, paying for bills and accessing social tariffs. Overall, clients with a mental health problem are 49% more likely to need advice on their fuel supply and 77% more likely to need advice on their water supply.

**Figure 5: % more likely clients with mental health problems are to need advice on fuel and water supply issues**



Source: Citizens Advice data.

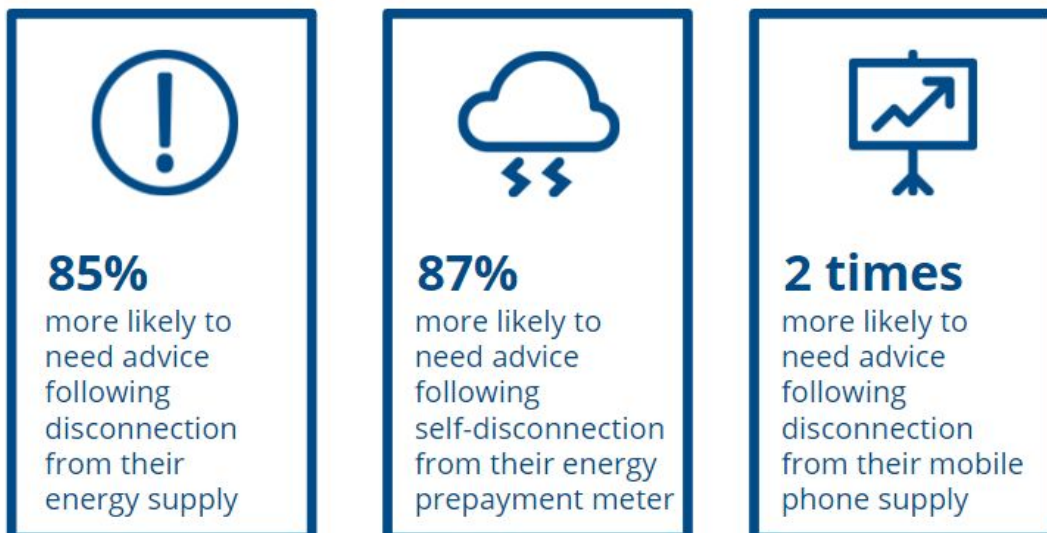
Providers of essential services, whether energy, water or telecoms, need to have effective processes in place for identifying and supporting customers with mental health problems. While regulators have sharpened their focus on vulnerability over recent years, our evidence shows that examples of poor practice still exist.



Shariq has severe depression, causing him to spend extended periods in hospital. He went to a local phone shop and asked for a basic pay-as-you-go phone. Instead he was pressured into buying a contract for a high-end phone which he did not need. Shariq only signed part of the contract on the day, arranging to return the following day to complete the deal. He felt really confused by the experience, and that he had not had time to take in the information and make a decision. Shariq's support worker advised him to return the phone immediately, which he did. Since then, Shariq has received demands from the mobile provider for 2 months rental plus a cancellation fee. This is causing Shariq serious distress as well as confusion about how to resolve the situation.

Problems with fundamental tasks like understanding charges can lead to people not accessing essential services. Our evidence shows that clients with mental health problems are much more likely to disconnect from their energy and mobile services than other clients. This can be isolating and exacerbate health problems.

## Clients with mental health problems are:



## Housing

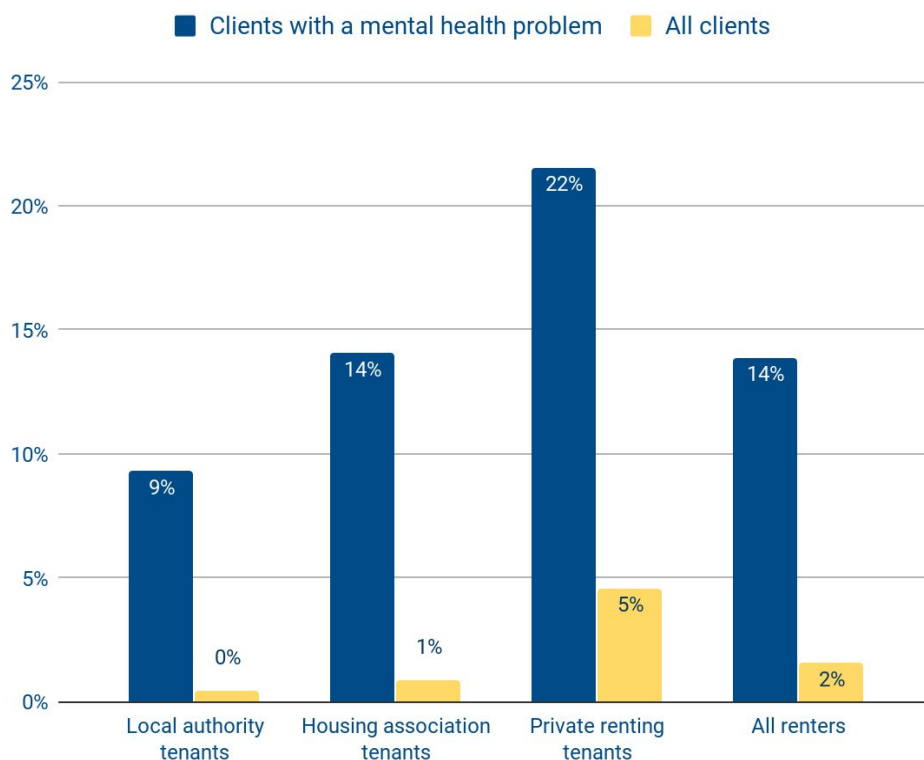
One in six clients with mental health problems seeks advice on housing issues. The majority of these are renters: while only 37% of households in England are private or social renters, they make up 63% of those needing housing advice from our service.<sup>9</sup>

Citizens Advice has seen an increase in clients needing advice on rent arrears in the past year. The increase is particularly large among private renters, and clients with a mental health problem, as Figure 6 shows.

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<sup>9</sup> Department for Communities and Local Government, [English Housing Survey](#), March 2017.

**Figure 6: % increase in the number of clients needing advice on rent arrears, by tenure type and whether they have mental health problems**



Source: Citizens Advice data.

This rise in clients needing advice on rent arrears is concerning, particularly in the private rented sector, because arrears can lead to quicker eviction. There has also been a 9% increase in tenants with mental health problems needing eviction advice where they are not in rent arrears. By contrast, overall the number of people needing advice on this has gone down slightly. Eviction notices can have a particularly negative impact on people with mental health problems.



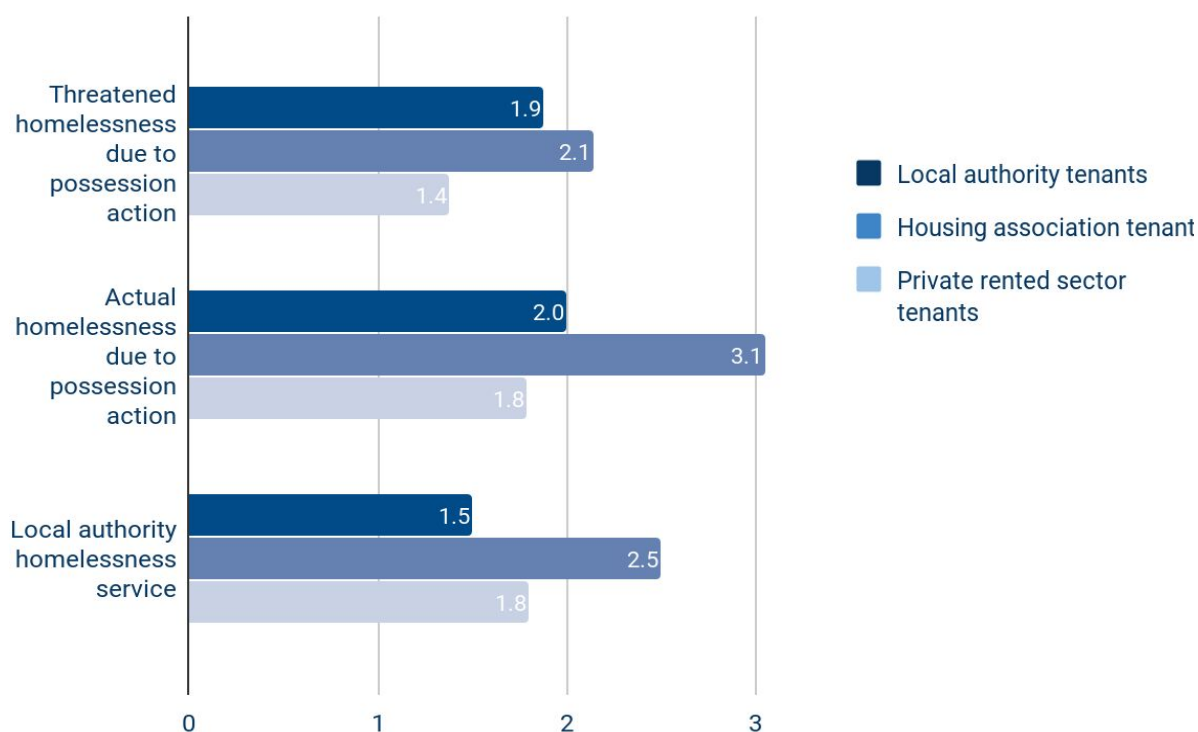
Anisha, a mum of two from the West Midlands, is facing eviction from her privately rented home for rent arrears. On issuing the eviction notice, the landlord incorrectly explained the procedure for eviction. This has left Anisha confused about her rights and when she will need to leave the property. She is particularly worried about what the eviction notice means for her children's schooling. Anisha has pre-existing mental health problems, and the uncertainty of the situation has made her anxiety and stress much worse. The landlord seems unaware of the impact of his actions on Anisha's wellbeing.

This trend continues into our advice on some of the most urgent, crisis-level housing issues. People with mental health problems are 2.4 times as likely to

need advice on emergency accommodation compared to our average client. Across other homelessness issues, people with mental health problems are significantly more likely to require advice.

The difference is greatest among housing association tenants: those with mental health problems are 3 times more likely to need advice because they have been made homeless as a result of possession action, and 2.5 times as likely to need advice on accessing their local authority's homelessness service.

**Figure 7: number of times more likely clients with mental health problems are to seek homelessness advice, by housing tenure**



Source: Citizens Advice data. NB: we only advised a small number of local authority tenant clients with mental health problems on actual homelessness and local authority homelessness services in the past year (<100).

Clients with mental health problems who require advice on local authority homelessness services are particularly likely to need help with the assessment process. This can be because formal assessment processes are ill-suited to people with serious mental health problems, as this adviser explains: "The council were great but the client was too ill to accept their interview". Our advisers also highlight some councils failing to consider the potential vulnerability resulting from mental health problems:

"The Council rarely accept that clients with serious mental health conditions are in priority need... There's constant gatekeeping, not

allowing clients to put in a homeless application until [Citizens Advice] force the issue. Mental health is less visible than a physical problem so easier to ignore.”

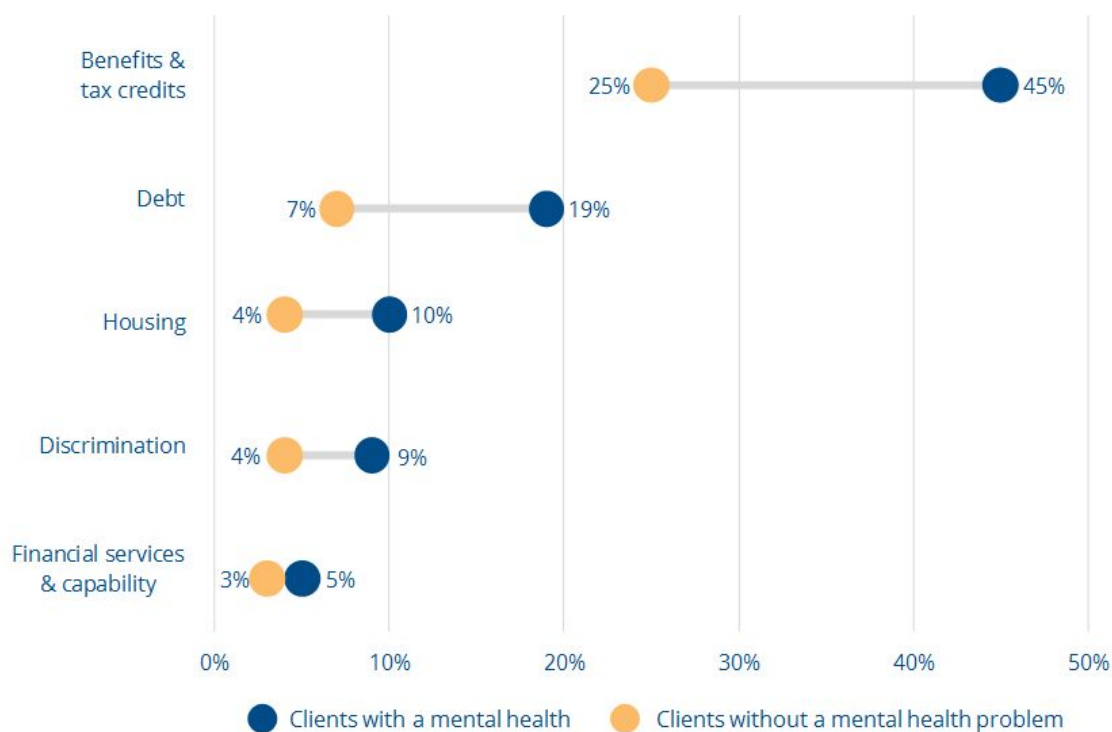
## Employment

A quarter (24%) of clients with mental health problems are advised on employment issues.

Many of the clients we advise on employment problems also seek help with benefits, housing and debts - problems that can act as barriers to gaining and retaining work.

Clients with mental health problems are particularly likely to experience these barriers, as shown in Figure 8 below. For example, they are almost twice as likely as our average employment client to also need advice on welfare or financial problems, and more than twice as likely to also need advice on issues related to discrimination, housing or debt.

**Figure 8: % of total clients needing advice on other issues alongside their employment issue, by whether they have mental health problems**



Source: Citizens Advice data.

There is a substantial disability employment gap affecting people with mental health problems. Our evidence shows that employment clients with mental



health problems are 61% more likely to need advice on accessing jobs than employment clients overall.

People with mental health problems who are in work have a right to flexibility or reasonable adjustments from their employer. However, over the past 3 months almost half of our advisers (48%) have advised clients with mental health problems who have experienced employer discrimination, such as harassment, unfair treatment and refusal to make reasonable adjustments. This risks exacerbating the employee's mental health problems, and threatens the security of their employment.



Annie had worked in a care home for four years, and had recently been diagnosed with depression. As a result of this, she asked for a reduction in her working hours, but this was refused. Instead, her employer dismissed her without paying Annie her full wages. This had a significant impact on her - both causing financial hardship and exacerbating her depression.

Similar issues emerge from our national research. Among people who have mental health problems:



Mental Health Survey: Comres for Citizens Advice, February 2017. Base, parts 1 and 2: 1,000 English adults who have experienced mental health problems in the past 3 years. Base, part 3: 582 English adults who have requested adjustments at work.

With more than a fifth of people with mental health problems having found it hard to go to work, and many others struggling or unable to access work, it is vital employers make adjustments to support people with mental health problems. Advisers report a tendency for “small employers being unwilling or unable to carry out workplace assessments for clients with mental health issues”. They suggest this is often due to the lack of embedded HR procedures

and limited funding set aside for unforeseen costs in many small or medium sized employers.

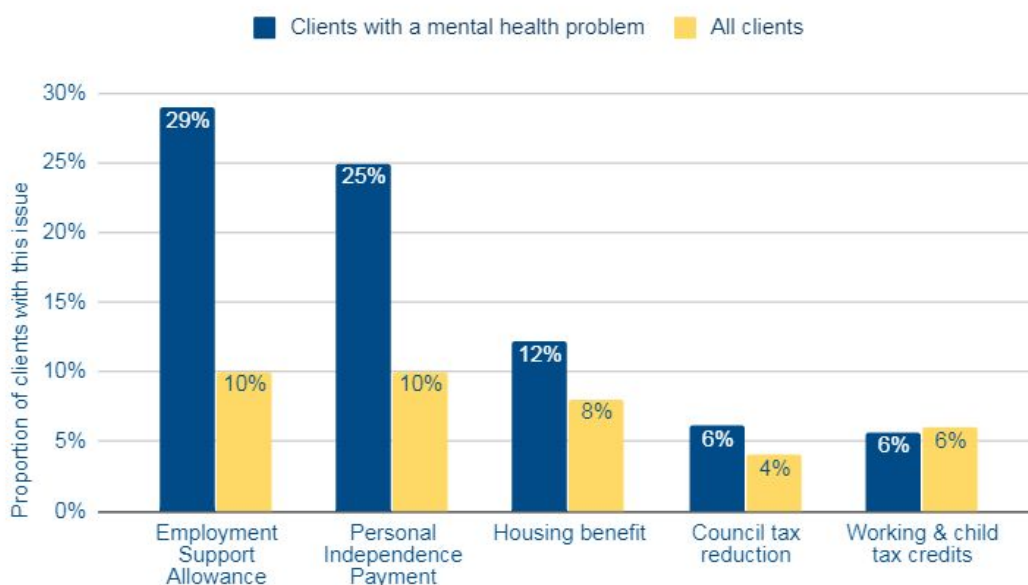
When clients experience problems at work, understanding how to enforce their employment rights can be hard. Citizens Advice clients with mental health problems are 24% more likely than our average client to be advised on this. Advisers that we surveyed stated that the main barrier facing clients needing advice on employment rights is a lack of confidence acting on them, highlighting the importance of support and advocacy. For clients with a mental health problem, particularly common employment rights issues relate to resignation, dismissal, employment tribunals and dispute resolution.

## The Welfare System

The most common advice query for people with mental health problems is benefits & tax credits, with more than 3 in 5 (61%) needing advice on this. Clients with mental health problems are 50% more likely than our average client to seek help with this aspect of their lives.

This is particularly true for Employment Support Allowance (ESA) or Personal Independence Payment (PIP), with clients with mental health problems being twice as likely to need advice on this than our average client.

**Figure 10: % of total Citizens Advice clients requiring advice for specific issues, by whether they report having mental health problems**



Source: Citizens Advice data.

Specifically, issues to do with eligibility, entitlement and calculation of the benefit, and advice on challenging a decision are the most common advice queries among clients with mental health problems.

18% of clients with mental health problems need advice on making and managing an ESA or PIP claim, almost three times the rate of our clients overall. Issues highlighted by Citizens Advice advisers are difficulty completing the lengthy and confusing claim forms, and the emotional stress involved in attending assessment interviews.



Martin lives in Wiltshire and is in his 50s. Martin has severe anxiety, panic attacks and often feels suicidal. His mental health problems mean he is unable to travel on public transport, so relies on friends to take him to appointments. Since 2007, he received Employment Support Allowance. Martin's GP had written to assessors to provide evidence of Martin's health conditions, including a fit note, and request home appointments. However, earlier this year Martin's ESA was revoked after Martin was unable to attend an appointment that was not at his home.

Martin came to Citizens Advice following 6 weeks without the benefit, to get help appealing the decision. Martin finds it difficult to cope with long forms and found the process of appealing the ESA decision extremely difficult. Martin experienced increased anxiety and panic attacks due to the financial difficulty as well as the stress of the appeals process.

Our advisers point out problems with both the design and the application of ESA and PIP. The design of these benefits is geared towards physical disabilities, which causes problems during assessment for clients with mental health problems.

“PIP and ESA are not designed for mental health conditions. The questions used in the assessment do not focus enough on the impact of the illness. E.g. they may be physically able to walk but new environments or attending appointments may be too stressful. An example - a client with a mental health issue who cycled to his ESA medical assessment and was immediately told he was obviously fit for work” - Citizens Advice adviser

As well as problems with the design, the assessment process and application of rules by assessors can make it difficult to communicate how a fluctuating mental health problem affects daily life.

“The assessors do not seem to understand the needs of clients with mental health issues or the various ways their disabilities may present, thus affecting their daily lives and mobility. They are simply assessed as to how they present on the day and not their fluctuating needs.” - Citizens Advice adviser

### **Mental health and Universal Credit**

We also see evidence that the roll-out of Universal Credit is having a negative impact on people with mental health problems. Since early 2016, our advisers have submitted more than 200 reports of serious issues with Universal Credit experienced by clients who have mental health problems. These problems relate to the new system’s design, the application process, long waits for first payments, and the support needed to adjust to new budgeting and digital requirements. This month, October 2017, sees the accelerated roll out of Universal Credit and our recent research suggests this could put many people at serious risk. We are monitoring the development of these problems.<sup>10</sup>

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<sup>10</sup> Citizens Advice, [We need to fix Universal Credit](#), July 2017.

## 2. Integrating practical support in mental health settings

People's mental health is influenced by a range of social factors, such as finances, housing and work. The Five Year Forward View for Mental Health emphasises the importance of preventative approaches that address these social factors, and the government acknowledges the wider societal injustices many with mental health problems face. For a truly preventative approach to mental healthcare, social factors such as debt, housing and employment must be addressed as part of an individual's healthcare package.

Evidence from our network of local Citizens Advice shows the extent of the social and practical difficulties facing many experiencing mental health problems. From navigating the benefits system through to managing debts and getting fair treatment at work, people with poor mental health are more likely to need practical advice and support. The number of Citizens Advice clients reporting a mental health problem rose by 9% last year. However, our research has found that people often don't receive the integrated practical support they need when accessing mental health services.

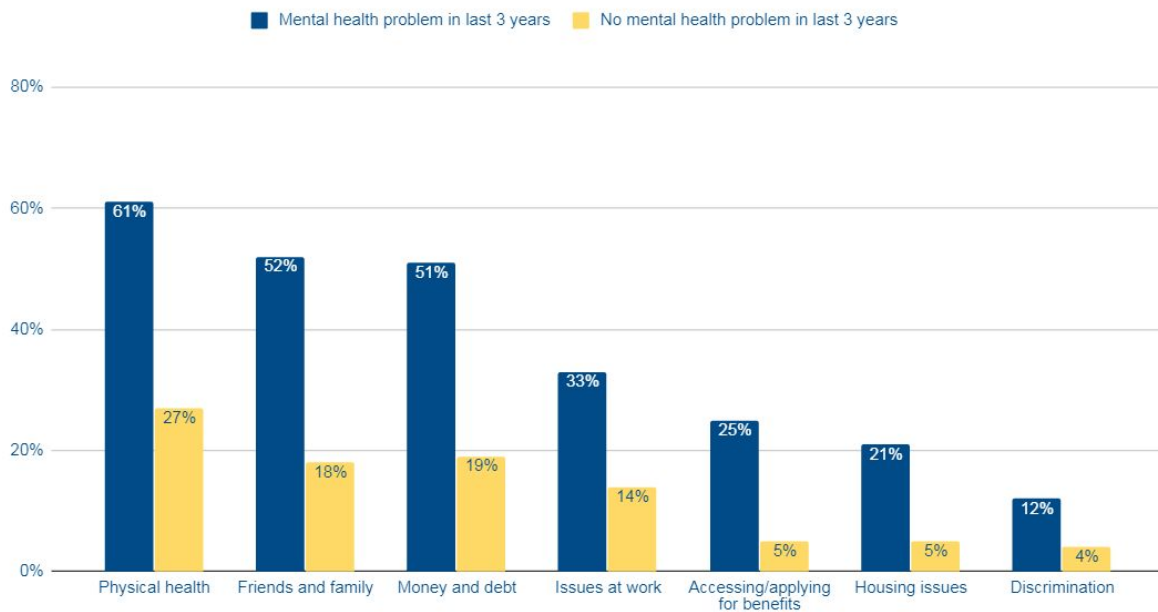
Resolving practical issues can play an important part in supporting people with mental health problems and improving patient outcomes. Primary care has a central role in facilitating early access to practical support and preventing mental health problems from escalating.

Advice and practical support can play an important part in this. Health professionals are not advice specialists and, at a time of growing pressure on services, integrated advice has the potential to allow mental health professionals to focus more time on clinical concerns, while helping patients get the non-clinical support they need.

### **People with mental health problems face more practical issues**

Our clients with mental health problems are more likely to need advice on practical issues, and our national research has found similar trends. People with mental health problems are more than twice as likely to have money or debt issues as those without a mental health problem. They are also 4 times more likely to have issues with housing and twice as likely to have had issues at work.

**Figure 11: % of people experiencing practical issues in the past year, by whether they report having a mental health problem in the last 3 years**



Source: Mental Health Survey: Comres for Citizens Advice, February 2017. Base: 1,000 English adults who have experienced mental health problems in the past 3 years, and 1,000 English adults who have not experienced mental health problems in the past 3 years.

## Managing practical problems improves wellbeing

At Citizens Advice, we see firsthand how advice can help resolve practical problems and in turn have a positive impact on people’s wellbeing. Our 2017 outcomes and impact research found that 78% of clients found a way forward as a result of receiving advice, 64% found it easier to get on with their day-to-day life and 45% reported having better relationships with other people.

For our clients with mental health problems, this effect is even more pronounced. For measures that looked specifically at the impact of advice on clients’ health, we found that there was a positive impact on mental health.

### Of our clients with mental health problems:



Source: Additional analysis of the outcomes and impact research, September 2017. As well as these national findings, local evaluations of our service show the significant benefits that advice can have for wellbeing and stress.

Citizens Advice Gateshead: Northumbria University researchers carried out an extensive evaluation of the impact of advice on clients' health and wellbeing.<sup>11</sup> They used 2 measures to test the impact of advice:

- The **Perceived Stress Scale (PSS)** allows people to report their level of stress. The researchers found a significant difference in levels of stress between before and after advice from Citizens Advice. Every client had a lower level of stress following advice, from a minimum change of 5 to a maximum change of 36. The average (median) difference was 21 points.
- The **Warwick Edinburgh Mental Wellbeing Scale (WEMWBS)** assesses wellbeing on a scale from 14-70. Following advice, clients' wellbeing improved by an average (median) of 19 points after advice, which showed the advice had made a very significant difference.<sup>12</sup>

## Currently people aren't getting the support they need

Our national research found that more than 3 in 5 people (64%) said that receiving practical advice would have been helpful when experiencing mental health problems, however, more than half this number (37%) were not offered practical advice at any stage of accessing health services.<sup>13</sup> This correlates with evidence from the NHS Community Mental Health Survey, which found that over 2 in 5 (43%) respondents wanted help with finding support for financial advice

<sup>11</sup> Total number of clients: 191. 91% return of the post advice data collection.

<sup>12</sup> Both results were tested at 99.9% statistical significance level.

<sup>13</sup> This figure includes 16% who felt they did not need advice, and 21% who felt they did.

and benefits, but did not get it.<sup>14</sup> Our research found that, while almost 3 in 5 people (58%) were offered advice in some form, for example being given an information leaflet, only 32% were actively referred to practical advice, for example having an appointment arranged for them.

Currently the majority of patients aren't adequately referred to practical advice services, and yet healthcare professionals are often unable to deal with practical problems independently.

"I try and advise as best as I can in the consultation because this issue is probably central to their current problems, I then also signpost them to more informed people" - General Practitioner

Our previous research found that only 31% of GPs feel able to adequately advise patients about 'non-clinical issues', such as debt, housing and employment.<sup>15</sup>

### **Practical advice can also reduce demands on public services**

As well as having significant impacts on patient outcomes, integrating practical support could help reduce demand on public services. Previous Citizens Advice research found that 19% of GPs' time is spent advising patients on non-clinical issues. This costs the health service an estimated £400 million each year, around £50,000 per General Practice.<sup>16</sup> If non-clinical demands are met in other ways, this can deliver cost and time savings, on top of the clear benefits to patients.

Citizens Advice Scarborough delivered a Big Lottery funded project to provide advice to clients with mental health problems, learning disabilities, and physical and sensory impairments.<sup>17</sup> The project resulted in a wide range of positive health outcomes for patients, including more than a third (36%) reporting **improved mental health**.

This had a positive impact in other areas of their lives, with 57% feeling more **confident about their finances** and 56% feeling their **employment, training or work had improved**.

<sup>14</sup> NHS England, [NHS Community Mental Health Survey - statistical release](#), November 2016.

<sup>15</sup> Citizens Advice, [A Very General Practice](#), May 2015.

<sup>16</sup> Citizens Advice, [A Very General Practice](#), May 2015; BMA, [Media Brief](#), April 2017.

<sup>17</sup> Citizens Advice Scarborough, [Annual Report 2014-15](#). Accessed: 5/10/2017.



This also had positive knock-on effects for GPs, with 40% of clients **visiting their GP less often or not at all**, reducing demand on their services.

The potential savings go beyond primary healthcare alone. An analysis of the fiscal savings generated for government departments through our advice in 2016/2017 found that we generated savings for a wide range of services.<sup>18</sup>



### Getting referrals right

Evidence shows that it isn't enough for mental health services to signpost people to advice services. Ensuring advice is integrated, whether through a 'warm referral' process or colocation, is significantly more effective. In practice this means building in-house referral processes between health service and advice agency, rather than simply handing out a leaflet or contact address. There is a risk of 'losing people' if they are required to take action alone following signposting, particularly when a person is already engaging with multiple different services.<sup>19</sup> In many cases this leads to people not getting the support they need.<sup>20</sup>

Warm referrals minimise this risk by smoothing the transition between organisations. This is especially important for people with high vulnerability or complex needs.<sup>21</sup>

#### Advice on Prescription - Citizens Advice South Liverpool

NHS Liverpool CCG commission Citizens Advice to work with 400 GPs across the city. GPs and counsellors make electronic referrals to Citizens Advice - prescribing advice as part of their overall treatment - who then work with patients to solve a range of practical problems.

<sup>18</sup> Citizens Advice, [All our impact](#), September 2017.

<sup>19</sup> HM Treasury, [Thoresen Review of generic financial advice](#), March 2008.

<sup>20</sup> Refernet, [The perfect fit for client referrals](#). Accessed: 28/09/2017.

<sup>21</sup> Law and Justice Foundation, [Pathways to justice: the role of non-legal services](#), June 2007.

Over the last 2 years the team has dealt with more than 13,000 referrals, with 80% of referred clients reporting an increase in health and wellbeing.<sup>22</sup>

“If a patient is fending off the bailiffs at home, that can affect the success of mental health service intervention. Citizens Advice provides timely advice and support to some of the city’s most vulnerable and socially excluded people. Their intervention has a positive impact on their mental health by reducing hardship and debt.”- Andy Kerr, Liverpool CCG Commissioner

GPs have also reported benefits for their workload and patients’ outcomes: “At first, GPs thought it would take up too much extra time. We now know that it saves GP time and also reduces repeat appointments.” - Andy Kerr

## **The benefits of integrating advice in health services**

Locating practical advice within health settings can be essential for enabling people with mental health problems to access support. However, our research of GPs found that only 15% refer patients to an advice expert based in the surgery.<sup>23</sup> Upcoming Citizens Advice research, reviewing the effects of advice delivered in primary care settings, has found that the majority of clients who received a referral from health partners would not have accessed advice without the extra support to do so.<sup>24</sup> The majority of GPs saw a range of positive effects for patients receiving practical advice, including improvements in health and wellbeing.

For many people experiencing mental health problems, it can be extremely difficult to access support services, including advice. For instance, fear and nervousness as a result of anxiety could prevent someone from being able to use the phone or visit a busy waiting room. Similarly, depression can mean seemingly simple tasks become overwhelming.

## **Giving advice that addresses all practical needs**

Clients with mental health problems often need support with a wide range of issues, including housing, employment and essential services, alongside financial advice. There has been growing recognition of the links between debt and mental health, most recently seen in Public Health England’s Prevention Concordat on Mental Health, which found that giving financial advice in primary care settings, such as GP services, results in an estimated return of £2.60 for

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<sup>22</sup> Social Publishing Project, [Money advice on prescription](#), January 2017. Accessed: 28/09/2017.

<sup>23</sup> Citizens Advice, [A Very General Practice](#), May 2015.

<sup>24</sup> From a GP, health professional or reception within the GP surgery.

every £1 invested.<sup>25</sup> This is welcome, but our evidence points to the need for even broader interventions. A study by the NHS National Institute for Health Research found that debt advice, while beneficial, was less effective than generalist advice.<sup>26</sup> This was due to the complexity and range of issues, and the impact of compounding factors such as relationship issues and employment.

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<sup>25</sup> Public Health England, [Commissioning Cost-Effective Services for Promotion of Mental Health and Wellbeing and Prevention of Mental Ill-Health](#), August 2017.

<sup>26</sup> NHS NIHR, [Debt Counselling for Depression in Primary Care: an adaptive randomised controlled pilot trial \(DeCoDer study\)](#), June 2017.

# Conclusion

Problems at work, at home, with government services or with service providers can have serious knock-on effects for people's mental health. Failing to tackle the practical problems a person is facing can make recovery from mental health problems much more difficult.

Our evidence points to the need for a broader approach to mental healthcare, incorporating practical support as both a preventative measure and a vital part of recovery. Integrating practical support alongside mental health services can improve patient outcomes and reduce demand on public services.

Alongside improved access to practical support, everyday services should adapt and respond more effectively to the needs of those with mental health problems.

## **1. Public and private services should take action to ensure they are responding effectively to the needs of people with mental health problems**

Providing support for people with mental health problems should be a priority across public and private services. For instance, the government should consider how benefits assessments, homelessness applications and employment support could be improved to better accommodate the needs of people with mental health problems. Businesses, whether essential service providers, employers, creditors or landlords, also need to step up to ensure their practices accommodate the needs of people with mental health problems. Citizens Advice will conduct further research over coming months to identify specific improvements that can be made.

## **2. The government should fund a pilot for integrated practical support in primary mental healthcare settings**

If the government is to tackle the personal and societal costs of mental health problems, it must address the social factors affecting mental health. Improved Access to Psychological Therapies (IAPT) services help support people with mental health problems such as depression and anxiety. This is where the government should focus on ensuring people get the practical support they need, alongside their mental health treatment. As well as the strong evidence that this improves outcomes for people with mental health problems, it can also alleviate demand on public services as a result. Signposting is not enough - integrating practical support in IAPT is the most effective way of getting people the support they need, when and where they need it.

# We help people find a way forward

Citizens Advice provides free,  
confidential and independent advice  
to help people overcome their problems.

We advocate for our clients and consumers  
on the issues that matter to them.

We value diversity, champion equality  
and challenge discrimination.

We're here for everyone.



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