The Citizens Advice service:
Tackling health inequality and Poverty
Who we are

Our aims
• To provide the advice people need for the problems they face
• To improve policies and practices that affect people’s lives

Our principles
The Citizens Advice service provides free, independent and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

The Citizens Advice service helps people to resolve their problems.

In 2013/14 we helped

2 million people in England and Wales with

5.5 million problems.
Our services

319 member bureaux (f2f, phone, email/letter)
2,500+ regular community locations
1,000+ ad-hoc locations

Consumer advice service (phone, email/letter) in England, Wales and Scotland

Our website ‘Adviceguide’ providing extensive self-help information on a wide range of topics.
### Our services in health locations

#### Health locations by region

<table>
<thead>
<tr>
<th>Region</th>
<th>GP</th>
<th>Hospital or Hospice</th>
<th>MH day centres/groups</th>
<th>Total</th>
<th>% of total</th>
<th>Funding ('000s)</th>
<th>% Funding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eastern</td>
<td>16</td>
<td>4</td>
<td>1</td>
<td>21</td>
<td>3%</td>
<td>£197</td>
<td>2%</td>
</tr>
<tr>
<td>North East</td>
<td>27</td>
<td>3</td>
<td>1</td>
<td>31</td>
<td>4%</td>
<td>£477</td>
<td>5%</td>
</tr>
<tr>
<td>South West</td>
<td>43</td>
<td>5</td>
<td>3</td>
<td>51</td>
<td>7%</td>
<td>£296</td>
<td>3%</td>
</tr>
<tr>
<td>London</td>
<td>36</td>
<td>19</td>
<td>6</td>
<td>61</td>
<td>9%</td>
<td>£1,253</td>
<td>12%</td>
</tr>
<tr>
<td>Wales</td>
<td>54</td>
<td>10</td>
<td>6</td>
<td>70</td>
<td>10%</td>
<td>£148</td>
<td>1%</td>
</tr>
<tr>
<td>West Midlands</td>
<td>65</td>
<td>8</td>
<td>2</td>
<td>75</td>
<td>11%</td>
<td>£1,134</td>
<td>11%</td>
</tr>
<tr>
<td>Yorkshire &amp; the Humber</td>
<td>69</td>
<td>2</td>
<td>4</td>
<td>75</td>
<td>11%</td>
<td>£1,577</td>
<td>15%</td>
</tr>
<tr>
<td>South East</td>
<td>63</td>
<td>14</td>
<td>4</td>
<td>81</td>
<td>11%</td>
<td>£383</td>
<td>4%</td>
</tr>
<tr>
<td>North West</td>
<td>105</td>
<td>11</td>
<td>2</td>
<td>118</td>
<td>17%</td>
<td>£3,270</td>
<td>31%</td>
</tr>
<tr>
<td>East Midlands</td>
<td>127</td>
<td>2</td>
<td></td>
<td>129</td>
<td>18%</td>
<td>£1,793</td>
<td>17%</td>
</tr>
</tbody>
</table>
Inequalities in health arise because of inequalities in society, in the conditions in which people are born, grow, live, work, and age.

Advice and information services are a way in which local government working with voluntary sector providers can take practical action to help tackle the social inequalities in society that lead to the health inequalities...

...this can lead to improvements in housing conditions, or employment and working conditions as individuals are able to enforce their statutory rights. Advice services, including financial and debt relief services, housing advice and benefits advice are cost-effective ways to increase incomes in low-income households which can lead to increased standards of living...

Professor Sir Michael Marmot
Overview

Clients

500,000 of our 2m clients live in the 20% most deprived LSOAs

350,000 parents advised on debt and benefit issues

Fuel poverty

50,000 people advised on fuel debts

Disability and LTH

515,000 people with a disability/LTH problem given advice

Homelessness

56,000 people advised on threatened/actual homelessness

Employment

21,000 people advised on redundancy issues

Domestic abuse

12,000 people advised on domestic abuse

Outcomes

63% of debt clients reported a reduction in anxiety after advice
Debt and benefit issues are the largest areas of advice accounting for 63% of all issues.

In 2013/14 Citizens Advice advised 2 million people on 5.5 million problems. 500,000 of those clients lived in the 20% most deprived LSOAs.
Child Poverty

Advice and information from the CAB lifts children out of poverty by increasing income and helping families to manage unaffordable debts

A total of 416,000 people were advised by us about debt issues
659,000 clients received advice about benefits or tax credits

A total of 964,000 people were advised about benefits, or debt, or both, to help them maximise their incomes and manage any debts

37% of clients advised on debt or benefit had dependent children – so we estimate 352,000 of these clients had dependent children

Growing up in poverty damages children's health and wellbeing, adversely affecting their future health and life chances as adults. There is estimated to be £16 billion of unclaimed benefits and tax credits
Fuel Poverty

Increasing disposable income, managing unaffordable debts, getting the best value energy deals and making the best use of their income

964,000 clients advised about money-related matters concerning debt and/or benefits to help maximise their income

41% of these clients advised on debt or benefits were aged 60 or over and/or disabled.

73,000 clients were advised on energy-related consumer problems or fuel debt, or both

Low income, poorly insulated housing, and expensive, inadequate heating systems contribute to fuel poverty, which in turn contributes to excess winter mortality and morbidity amongst older and disabled people.
Disability and long term health

29% of our clients are disabled people or have a long term health issue

515,000 clients were recorded as disabled or with long term health problems

Using the disability types recorded, we estimate:

- 46% had a long-term health condition
- 21% had mental health problems
- 26% had physical or sensory impairment
- 3% had learning difficulty or cognitive impairment
- 5% had multiple impairments

The cost of working age ill health in the UK is £100 billion per year. There were 10.4 million working days lost in 2011/12 due to work-related stress, depression or anxiety. Work is generally good for physical and mental health and wellbeing, taking into account the nature and quality of work and its social context, and worklessness is associated with poorer physical and mental health Health & Safety Executive statistics:

http://www.hse.gov.uk/statistics/dayslost.htm
29% of our clients are disabled people or have a long term health issue.

Clients with mental health problems have more debt problems than other disabled people. All disabled clients are much more likely to need help with benefits than those without disability or health problems.
Homelessness

56,000 clients were advised about threatened or actual homelessness.

Amongst clients with housing problems, those with mental health problems have a higher incidence of homelessness than other clients.

Our outreach projects include 35 County Courts so we can ensure that clients imminently threatened with homelessness get appropriate advice.

Homelessness is a social determinant of health and an indicator of extreme poverty. Statutorily homeless households contain some of the most vulnerable members of society.
Employment and employability

Our advice and information helps to address the direct and indirect barriers to employment and employability. We help people solve problems to ensure their employment is fair.

We advised **199,000** clients with an employment advice issue
This work included:

- **49,000** issues relating to employment terms and conditions
- **15,000** employment discrimination concerns

We also dealt with **133,000** Jobseekers Allowance issues

Evidence increasingly shows that employment is good for physical and mental health and that getting back into work can be the best way for people with health conditions to recover.

Back pain, stress, depression and high blood pressure http://www.nhs.uk/Livewell/workplacehealth/Pages/work-is-good-for-health.aspx
Victims of domestic abuse

We work closely with other agencies to help clients resolve these problems, and we help sort out any ensuing debt and housing issues and benefit entitlements following separation.

In the last year **12,000** clients sought advice from the CAB about domestic abuse.

**1,150** cases involved the abuse of children.

Domestic abuse victims have a high level of repeat victimisation, often with the severity of incidents escalating over time. This has an extreme adverse effect on the physical and mental health of the victims and of children witnessing abuse.
CAB advice is effective – we help 2 out of every 3 clients to solve the problem they bring to us.

This table highlights some of the specific advice outcomes that were recorded across the Citizens Advice service in 2013/14.

<table>
<thead>
<tr>
<th>Outcome</th>
<th>Number of clients with outcome</th>
<th>Average financial value per client</th>
<th>Relationship to health and well-being</th>
</tr>
</thead>
<tbody>
<tr>
<td>New welfare benefit award</td>
<td>32,700</td>
<td>£6,000</td>
<td>Tackling poverty</td>
</tr>
<tr>
<td>Welfare benefit award following appeal</td>
<td>9,400</td>
<td>£5,500</td>
<td>Tackling poverty</td>
</tr>
<tr>
<td>Debt repayments renegotiated</td>
<td>20,600</td>
<td>£4,800</td>
<td>Stabilising finances</td>
</tr>
<tr>
<td>Debt relief order</td>
<td>7,400</td>
<td>£9,500</td>
<td>Stabilising finances</td>
</tr>
<tr>
<td>Homelessness prevented</td>
<td>3,200</td>
<td>N/A</td>
<td>Securing housing</td>
</tr>
</tbody>
</table>
Health outcomes

Clients report improvements in mental well-being and physical health as a result of CAB advice.

A national level follow-up survey of 2,728 CAB clients in 2014 reveals that:

The problems clients experience have a negative detriment on their health and social determinants of health such as income and housing.

As a result of CAB advice:

- **4 in 5** clients say their mental well-being has improved – they feel less stressed, depressed or anxious
- **Over 4 in 10** clients say their physical health has improved

Improved mental-wellbeing

In-depth research provides more detailed evidence of the impact of advice on mental well-being.

In 2013/14, Citizens Advice Bureaux piloted a toolkit to measure changes in clients’ mental well-being after advice.

The toolkit used the validated WEMWBS mental well-being scale.

Results from a sample of 143 clients show that:

- Before advice, CAB clients’ mental well-being is below average
- Four to six weeks after advice, CAB clients’ mental well-being improves and is closer to average
In the **Proving Our Value** study, Bath University collaborated with Bath and North East Somerset CAB to conduct an in-depth study of client outcomes over a three year period.

The research identified that:

- Clients’ **mental well-being improves** after advice
- CAB interventions can **help prevent crisis and deterioration**
- This may **reduce demand for NHS and social care services** and save money as a result

Table left adapted from table 3.4 on pp.43-44 in full research report.

An evaluation of **CAB GP outreach services** shows that clients had 0.63 **fewer GP appointments** in the six months after advice than before.

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<table>
<thead>
<tr>
<th>Outcome category</th>
<th>No. of outcomes among 38 clients</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relieved depression</td>
<td>13</td>
</tr>
<tr>
<td>Reduced stress/depression for clients with long-term conditions</td>
<td>12</td>
</tr>
<tr>
<td>Homelessness prevented</td>
<td>9</td>
</tr>
<tr>
<td>Prevention of in-patient psychiatric care</td>
<td>3</td>
</tr>
<tr>
<td>Stopped misusing alcohol</td>
<td>1</td>
</tr>
<tr>
<td>Suicide prevention</td>
<td>1</td>
</tr>
</tbody>
</table>

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http://southwestforum.org.uk/sites/default/files/sitefiles/docs/swfprovingourvalue_cab_uofbath.pdf

Appendix: Impact of welfare reform

The following slides show the impact of welfare reform on demand for our services.

This has impact of many of the most vulnerable people in our society and will have negatively impacted on our clients health.
Welfare reform - impact

Mandatory reconsideration Issues Q1 2014-15

- Employment Support Allowance
- Housing Benefit
- Jobseekers Allowance
- Personal independence payment
- Disability Living Allowance
- Income Support
- Pension Credit
- Attendance Allowance
- Carers Allowance
- Incapacity Benefit
- Universal credit
Welfare reform - impact

Housing Benefit: Social rented sector restrictions (under occupation)
Welfare reform - impact

Citizens Advice client seeking advice about JSA sanctions vs DWP figures for the number of people facing sanctions decisions.

- Citizens Advice Clients
- Number of Individuals facing sanctions

Graph showing trends from August 2012 to June 2014.
Welfare reform - impact

ESA appeals Issues & all ESA Issues dealt with by CAB

- ESA Appeals
- All ESA
Welfare reform impact

Debt types as a proportion of all CAB debt clients

- Unsecured personal loan debts
- Credit, store & charge card debts
- Council tax, community charge arrears

<table>
<thead>
<tr>
<th>Quarter</th>
<th>2011/12</th>
<th>2012/13</th>
<th>2013/14</th>
<th>2014-15</th>
</tr>
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<tbody>
<tr>
<td>Q1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Q2</td>
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</tr>
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<td>Q3</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Q4</td>
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<tr>
<td>April</td>
<td></td>
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</tr>
<tr>
<td>May</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>June</td>
<td></td>
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</tbody>
</table>
Welfare reform - impact

Rent arrears advice 2008-2014
Welfare reform - impact

**ESA and incapacity benefit advice 2007-2014**

- ESA
- Incapacity Benefit
Welfare reform - impact

Food bank issues Q1 2012-13 to Q1 2014-15

[Bar chart showing the trend of food bank issues from Q1 2012-13 to Q1 2014-15]
Clients with clusters of issues: JSA sanctions

JSA sanctions clients: related issues

- Benefits & tax credits
- Debt
- Employment
- Other
- Housing
- Financial services & capability
- Utilities & communications
- Relationships & family
- Legal
- Health & community care

JSA Sanction clients with debt issues

- Council tax arrears
- Water supply & sewerage debts
- Fuel debts
- Unsecured personal loan debts
- Rent arrears - housing associations
- Debt Relief Order
- Rent arrears - LAs or ALMOs
- Credit, store & charge card debts
- Telephone & broadband debts
- Bank & building society overdrafts
- Mag. Cts. - fines & comp.ord. arrears
- Rent arrears - private landlords
- Overpts. Housing & Council Tax Bens.
- Mortgage & secured loan arrears
- All Other debt issues