

Health and Social Care Issues in Warwickshire



Linkages between Health Issues and Financial Exclusion

Warwickshire Citizens Advice

- [Bedworth, Rugby and Nuneaton Citizens Advice](#)
- [North Warwickshire Citizens Advice](#)
- [South Warwickshire Citizens Advice](#)



working together in
Warwickshire



Context

Between April 2014 and March 2017, Warwickshire Citizens Advice dealt with 82,500 enquiries. Our work gives us, day in and day out, unique insight into the problems people face and the broader social policy challenges that cause them. Using the data we gather from enquiries we deal with we can see the type of health & social care issues the people of Warwickshire deal with and how these issues link with other problems in their day to day lives.

Problems with health and social care services leave people with a lack of control over their lives and wellbeing, which not only exacerbate health problems but also cause further issues with debt, housing and welfare benefits. These issues in turn can lead to more problems accessing health and care services, resulting in a self-perpetuating problem that can easily push a household that is 'just about managing' over the edge.

Our Clients

Compared to an average sample of the population, Citizens Advice clients are disproportionately affected by health issues and disabilities:



As the data in this report shows, people with health issues are likely to be adversely affected by changes to welfare benefits, housing availability or local health and care provision and need advice. This is particularly relevant for those households that are just about managing with reliance on working age benefits, as they will see no increase on their benefits for 4 years from 2016. Inflation is predicted by the Bank of England to reach 3% this year meaning a 3% real terms pay cut for those on in-work benefits; a cut of about 10% against a backdrop of rising prices over the next few years.¹

This will definitely have an impact on many people who are already struggling to make ends meet. The Joseph Rowntree Foundation warned in February that 19 million people in the UK are already struggling to maintain decent living standards.²

¹ Bank of England, *Inflation report May 2017*, p35

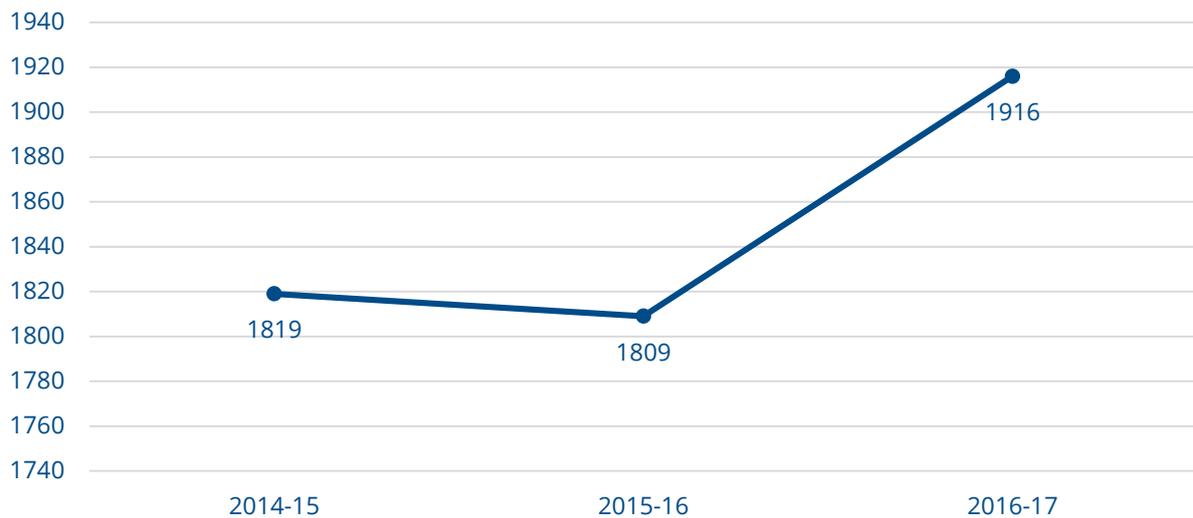
www.bankofengland.co.uk/publications/Pages/inflationreport/2017/may.aspx

² Joseph Rowntree Foundation, *Just about managing*, www.jrf.org.uk/press/just-about-managing-four-million-more-living-britain

Health and Care Issues

Warwickshire Citizens Advice deal with around 2,000 health and care issues each year, a figure which has increased over recent years. 2016-17 showed an increase of 5% compared to the previous year.

Health & Social Care Issues seen by Warwickshire Citizens Advice



The issues we deal with can be broken down into categories:

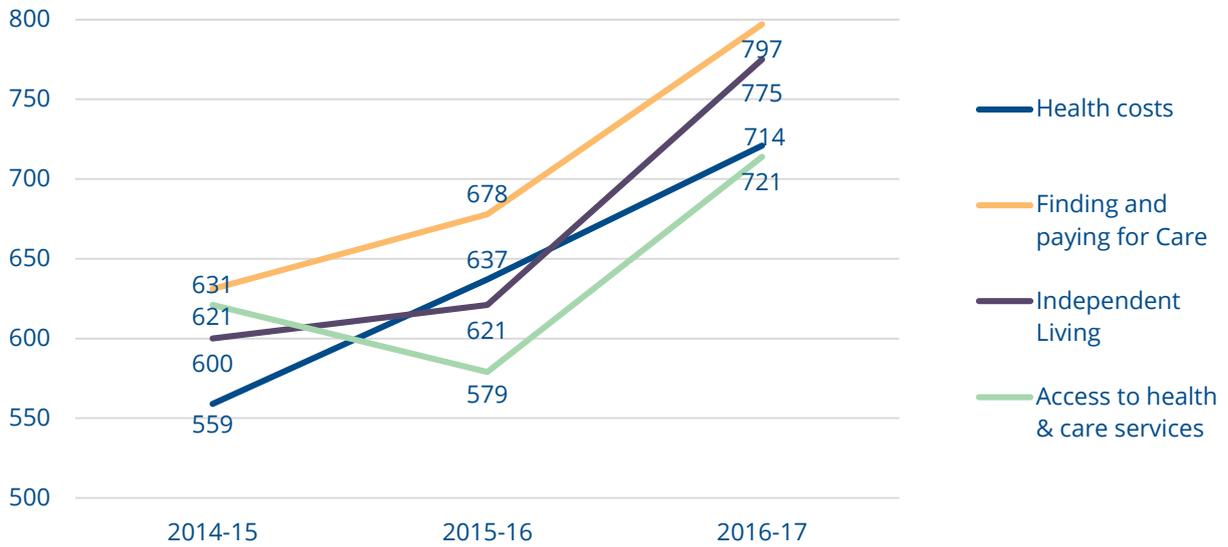
	Issues 2014-15	Issues 2015-16	Issues 2016-17	Overall Total
Hospitals	429	258	231	918
Finding, paying for and issues with Social Care	631	678	797	2106
Registering with, using and paying for GP services	251	231	233	715
Health costs (prescriptions, travel, private fees etc)	559	637	721	1917
Mental health services	309	218	274	801
Registering with, using and paying for Dentists	152	104	113	369
Discrimination/abuse support services	134	102	129	365
Maternity services	35	51	43	129
Travel & transport to health services	83	68	89	240
Issues and costs with private health & care	39	34	44	117
Aids, adaptations & independent living at home	600	621	775	1996
Access to health & care services, appointments etc	621	579	714	1914

Health costs

The last three years have seen a noticeable increase in issues regarding health costs. More of our clients are asking about the NHS Low Income Scheme, pre-payment certificates and help with the costs of travelling to medical appointments than ever before. This makes sense in the context of current concerns over ‘just about managing’

households for whom the costs of paying for prescriptions or travelling to hospital can be the final straw which leaves a household unable to manage on its current income.

Warwickshire Citizens Advice clients' issues by year -
Main increases



Social Care

Care – both residential and domiciliary – is another topic increasingly relevant to the population of Warwickshire. The population of over 85s in Warwickshire grew by 37% between the last two censuses, more than twice as fast as the rate of the population growth as a whole.³ By contrast, the overall population growth was highest in Rugby than any other district at 14%, strikingly slower than the rate of growth of the oldest segments of the population. The result is an increasing demand for care services while Council budgets are increasingly restricted.

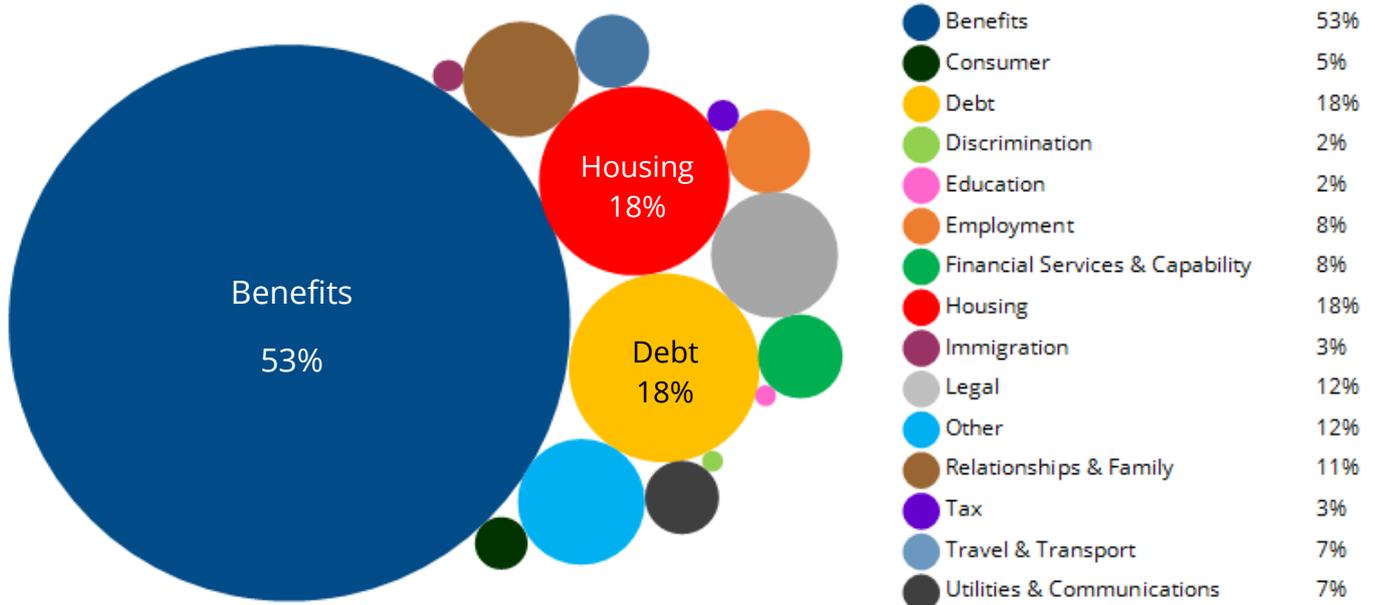
Most frequently, clients with social care issues came to us regarding accessing or paying for care, care assessments, or issues with the care services they are already receiving.

³ Warwickshire Observatory, 2011 Census Key Message Paper, <https://apps.warwickshire.gov.uk/api/documents/WCCC-1014-137>

Links between Health & Social Care and Other Issues

Citizens Advice clients rarely have only a single issue they need help with when they contact us. The clients who presented the 5,700 health and care issues we saw last year also presented over 23,000 other issues between them. More than 73% of our clients with health and social care issues also had other related issues.

Secondary Issues raised by clients with Health & Social Care problems



In many cases these issues are directly linked by cause and effect. Debt, for example, has been shown by studies over the last few years to be a direct cause of stress related health issues. According to national Citizens Advice research on debt clients⁴:

- 24% reported difficulties in their relationships with other people
- 42% suffered 'physical detriment'
- 78% were stressed, depressed or anxious

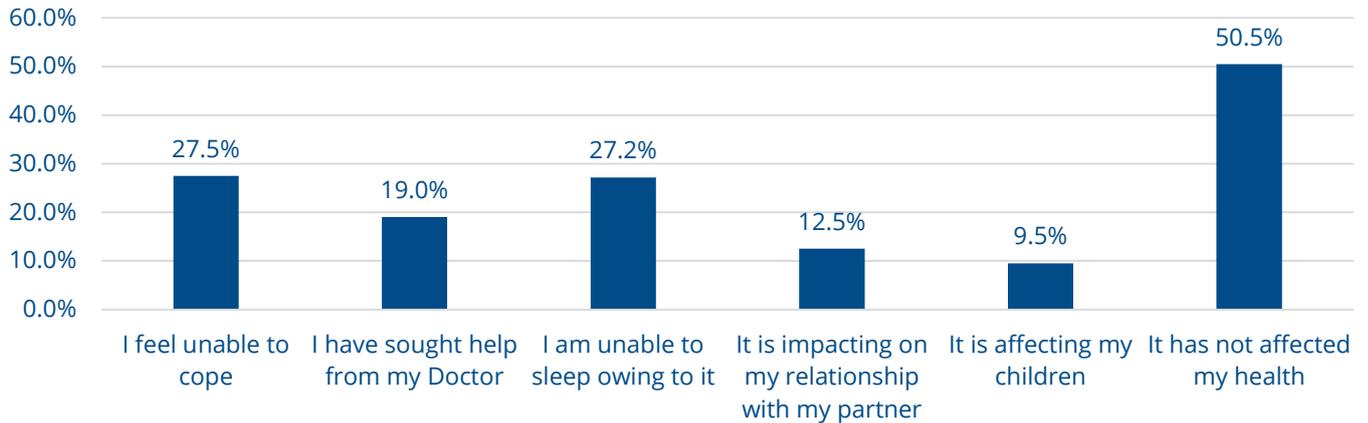
Financial issues around housing and benefit pressures also contribute to health worries. A 2016 YouGov survey of 1,500 people by Mind suggested that 41% of people with mental health problems have felt suicidal because of housing or financial issues over the last preceding three years.⁵

⁴ Citizens Advice, *The Impact of Debt Advice*, www.citizensadvice.org.uk/Global/Migrated_Documents/corporate/the-impact-of-debt-advice-v2-final.pdf

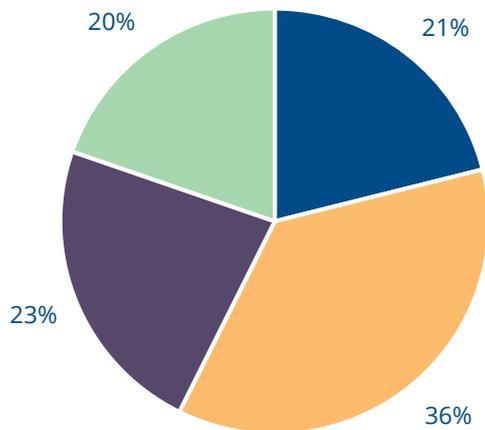
⁵ Mind, www.mind.org.uk/news-campaigns/news/one-in-two-people-with-mental-health-problems-have-felt-suicidal-because-of-money-housing-or-benefits-issues/#.VzBuVoQrKUK

Our own research through our Financial Wellbeing Assessment (FWA), a survey carried out over 2 years and completed by almost 7,000 Warwickshire residents, showed that the link between poor financial health and poor physical and mental health is demonstrably present amongst our clients in the county:

Has your financial situation affected your health and wellbeing?



Which of the following best describes your current financial situation?



- I have enough money coming in each week/month to cover my living costs and save some money as well.
- I have enough money to get by without borrowing, but am not able to save money.
- I struggle to make ends meet and have to borrow occasionally to get to the next pay day.
- I do not have enough money to live and have to decide which bills I pay and which I don't pay.

The link between financial issues and health issues has impacts not only on the clients themselves, but on health services such as GPs and A&E departments in hospitals. Citizens Advice research has shown that GPs spend 19% of their time on non-clinical issues such as symptoms work or debt related stress, costing the NHS almost £400 million per year.⁶ Our FWA data supports this, suggesting that 19% of our clients have sought help from their GP as a result of their financial situation.

⁶ Citizens Advice. (2015) A Very General Practice: How Much Time Do GPs Spend On Issues Other Than Health?

Benefit issues

The most common secondary issue our health & care clients presented was benefits. 53% - over half - of the clients who had an issue around health and care also had an issue with benefits.

	% of clients with health & care issues who also had this issue			Overall during this period
	2014-15	2015-16	2016-17	
Any Benefit Issues	54%	48%	59%	53%
<i>Employment and Support Allowance issues</i>	16%	14%	18%	20%
<i>Personal Independence Payment issues</i>	13%	14%	18%	18%
<i>Housing Benefit issues</i>	12%	11%	14%	17%
<i>Attendance Allowance issues</i>	10%	11%	13%	13%

Most commonly, the issues were about disability benefits, though Housing Benefit was also frequently linked with health and care issues. These benefits are innately linked to clients with health issues, as they are the primary means by which people in the UK who cannot work due to their illness or disability get by financially.

When a disability benefit claim is turned down, particularly a claim for ESA, it can throw our client's life and their finances into chaos as they must go through lengthy reconsideration and appeals processes before their income can be re-established. 29% of respondents to Mind's 2016 YouGov survey said that they had felt suicidal in the past because of difficulties with welfare benefits.⁷

This impacts primary care services in two main ways. The stress and illness resulting from benefits issues increases the workload of GPs as clients seek their help with financial related stress and mental health issues. In addition to this, extra strain is placed on GP services and other medical practitioners as they are expected to take the time to provide evidence in support of disability benefit claims and appeals, often requiring them to produce lengthy statements and letters. 2014 research from Citizens Advice showed that 50% of practices have attempted to reduce this impact on their service by charging patients for medical in support of benefit applications, with 61% of these practices charging between £10 and £50.⁸

This puts further financial strain on claimants, as indicated by the increasing number of issues relating to the costs associated with health and care shown on page 4 and the fact that ESA is the single most common issue that Citizens Advice clients require help with.

⁷ Mind, www.mind.org.uk/news-campaigns/news/one-in-two-people-with-mental-health-problems-have-felt-suicidal-because-of-money-housing-or-benefits-issues/#.VzBuVoQrKUK

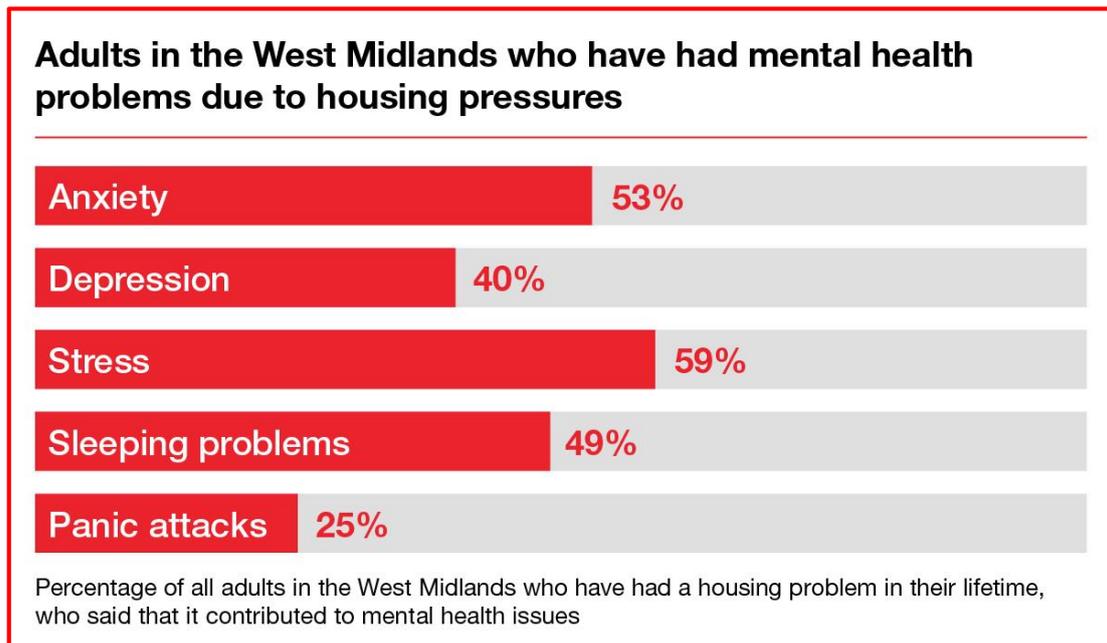
⁸ Citizens Advice, Press Releases 2014, www.citizensadvice.org.uk/about-us/how-citizens-advice-works/media/press-releases/half-of-gp-surgeries-providing-patients-with-medical-evidence-for-esa-appeals-charge-a-fee

Housing and homelessness issues

Homelessness is increasingly an issue across the UK as households on low income struggle to keep up with the costs of living. Warwickshire Observatory data shows that the number of decisions on homelessness applications made by Warwickshire district councils is increasing proportionally.⁹

	% of clients with health & care issues who also had this issue			Overall during this period
	2014-15	2015-16	2016-17	
Any Housing issues	19%	18%	24%	18%
Actual or threatened homelessness issues	8%	9%	9%	12%
Number of decisions (any outcome) made on homelessness applications by district councils in Warwickshire	1392	1387	1467	25%

This results in further health issues for clients and further work for GPs as homelessness is a direct cause of mental health issues.¹⁰ Research from UK housing Charity Shelter specifically highlights the link between homelessness and mental health issues in the West Midlands¹¹:



⁹ Warwickshire Observatory, <http://maps.warwickshire.gov.uk/IAS/dataviews/view?viewId=146>

¹⁰ Shelter, http://england.shelter.org.uk/_data/assets/pdf_file/0005/1364063/Housing_and_mental_health_-_detailed_report.pdf

¹¹ Shelter, http://england.shelter.org.uk/professional_resources/housing_and_mental_health

Debt issues

	% of clients with health & care issues who also had this issue			Overall during this period
	2014-15	2015-16	2016-17	
Any Debt issues	17%	16%	21%	18%
Council tax arrears issues	4%	4%	5%	6%

After benefits, debt is the most common secondary issue presented by Citizens Advice clients with health & care issues. Debt can make it harder to afford the costs of health & social care, and poor health and social care can worsen or lead to issues with debt. Our data supports this; 19% of our clients with debt issues are unable to work due to illness or disability compared to 11% of our clients overall.

This is in line with research from the Office of National Statistics in which 9% of people without mental health problems reported debt or arrears, whereas 24 per cent of people with a mental health problem such as depression or anxiety, and 33 per cent of those with a diagnosis of bipolar disorder or schizophrenia, were in debt.¹²

“Mental health problems can cause severe debt, and severe debt can cause mental health problems. Debt isn't just a financial problem, it causes relationships to break up, people to lose their homes and families to break down.”¹³

Martin Lewis, moneysavingexpert.com, May 2017

The most common kind of debt issue presented by clients with health & care issues was council tax arrears. This is also in line with the data from ONS, in which the most common arrears among respondents with mental health problems were priority debts such as domestic bills, rent and council taxes.

¹² Mind, *In the red*, p8, www.mind.org.uk/media/273469/in-the-red.pdf

¹³ <http://www.moneysavingexpert.com/credit-cards/mental-health-guide>

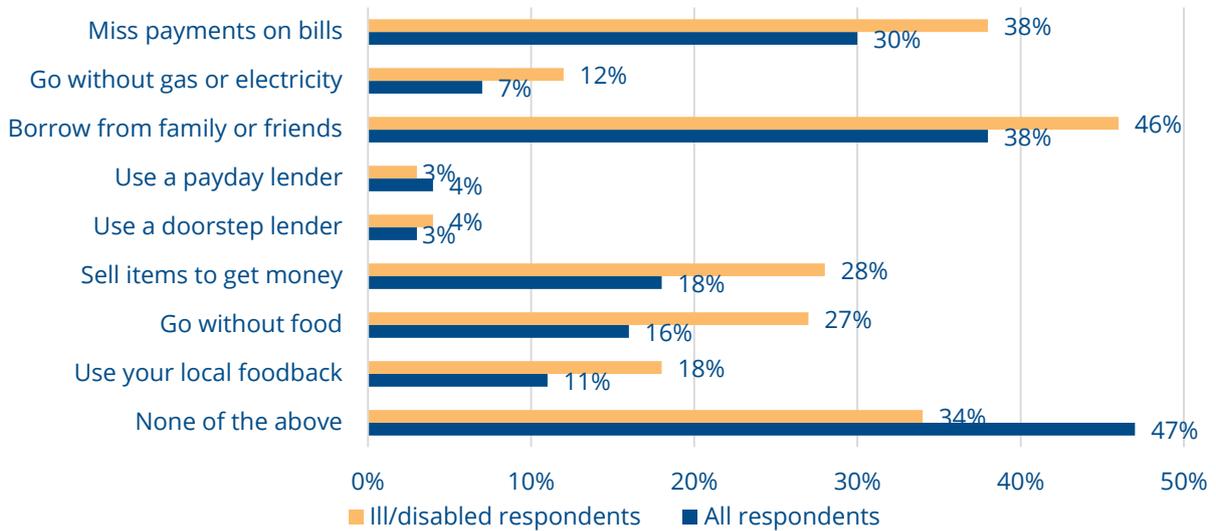
Food bank referrals & charitable grants

A concerning 15% (over 400 individuals) of our clients who have come to us with issues about health and care over the past three years have also needed advice on food banks and applications for charitable grants and support. As an indicator of extreme financial difficulty and poverty this presents a clear link between health and care issues and financial exclusion.

The reasons behind this has been addressed by research into food bank user demographics by Oxfam and the Child Poverty Action Group published in 2014, which notes that people with mental health problems are major users of Trussell Trust food banks. The report found that people with mental health problems are particularly vulnerable to being left in a state of acute crisis requiring food bank assistance by life events and changes of circumstances.¹⁴ It concluded that people who had suffered multiple major life events like losing a job or being evicted were more likely to need to make use of a food bank.

Our FWA also found that amongst our clients those recently diagnosed with a serious illness or disability were more likely to take crisis measures like missing payments on bills or use a food bank to make ends meet:

Have you had to do any of the following in the last 6 months to make ends meet?



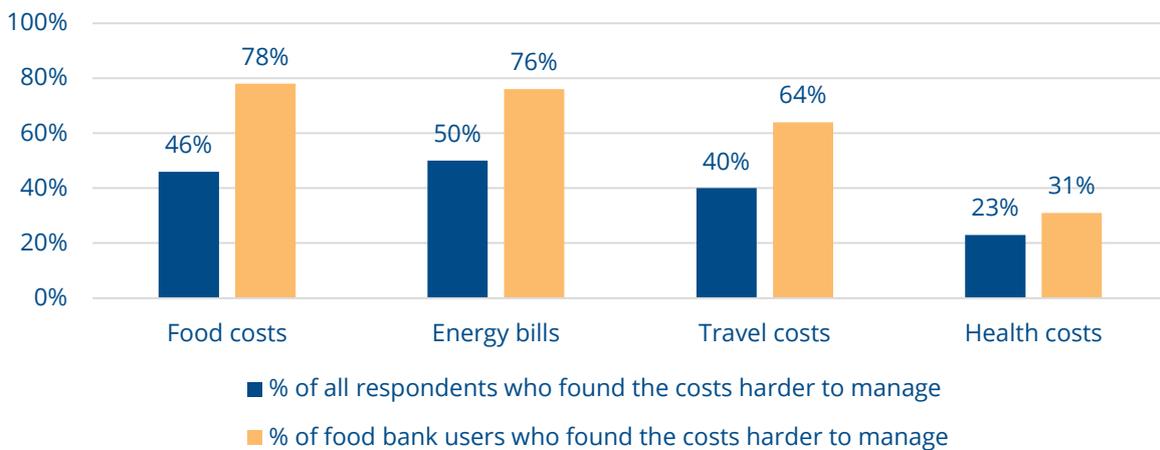
It is noteworthy that 12% of respondents recently diagnosed with a serious illness or disability had recently gone without gas or electricity on their prepayment meter compared to 7% of respondents overall. Fuel is also a common secondary issue for

¹⁴ The Child Poverty Action Group, Church of England, Oxfam GB and The Trussell Trust, *Emergency Use Only*, www.trusselltrust.org/wp-content/uploads/sites/2/2016/01/foodbank-report.pdf

clients who come to us with health and care issues; 10% of such clients also have issues with their fuel bills or supply.

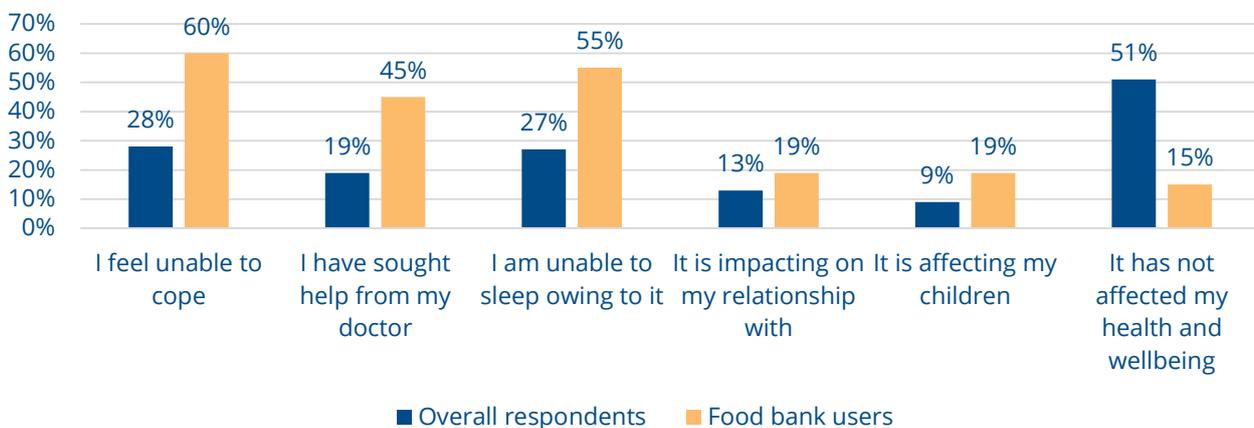
FWA respondents were also asked to indicate how they felt recent changes in the cost of living had affected their household. They were asked to say whether they found certain costs easier to manage, harder to manage or no change. Respondents who had used their local food bank in the last six months were more likely to say they were struggling, including many saying they were struggling with health costs.

"From the list below please indicate how you feel these changes have affected your household?"



Food bank users were also much more likely than the average respondent to say that they felt their health and wellbeing had been affected by their financial situation. Most worryingly, the proportion of food bank users who felt that their financial problems were affecting their children was twice as high as the proportion of respondents overall who said this.

Health impacts of financial issues on FWA respondents who made use of a local food bank within the last 6 months



Appendix – Case Studies

Case Study 1



Janet lived with her partner in rented accommodation. She used to work as an administrator but started experiencing mental health problems and had to leave employment after being diagnosed with bipolar disorder. This made it difficult to find employment, which worsened her mental wellbeing. She no longer left the house, spent most of the time sleeping on the sofa and had no social interaction with people apart from her partner.

Her partner was also unemployed and helped the best he could, but struggled to provide the necessary care for her. The household finances had spiralled out of control resulting in priority debts and bailiff enforcement. Janet became very frightened and further withdrawn. She came to us for help when she found out that her Personal Independence Payment had been stopped.

An action plan was devised with the agreement of the client and successful applications were made to the British Gas Energy Trust & the Severn Trent Big Difference Scheme to reduce her utility bills and clear her arrears. We liaised with the bailiffs to make them aware of client's vulnerability and made a reduced payment arrangement. We also identified that her best cause of action would be to apply for a debt relief order as this would clear her debts. A PIP appeal was completed on her behalf.

Help from Citizens Advice enabled the household to move forward and begin to manage their day to day living expenses. Janet's partner has seen a significant improvement in her wellbeing and her willingness to interact, no longer spending her days at home in her pyjamas. To improve Janet's self-worth she has agreed to re-engage on the Breakthrough project as she feels more positive about the future. This in turn has helped her partner to manage his day to day living. He said that none of this would have happened without the intervention of Citizens Advice.

Case Study 2



Marta visited the bureau in a distressed, vulnerable state as she was recently widowed. Her husband had been disabled and needed constant care for many years. Marta was diagnosed with severe anxiety and depression. She lived in her own home with her 28 year old son; he also suffers from severe anxiety and depression leaving him unable to work and not claiming any benefits so was unable to contribute to household bills.

Marta wanted to work but her mental health issues were a barrier to finding work. As she had not worked for 28 years she had no recent job skills and felt unemployable. Her only income was £152 per fortnight from bereavement allowance and she was having financial difficulties. She had received demands for immediate payment council tax and water arrears, plus a number of other debts, which added to her stress and anxiety.

Citizens Advice contacted her utility provider on her behalf as she had no credit on her utility meters and obtain £15 for both her electricity and gas immediately. We applied for the Big Difference Scheme to reduce client's water charges substantially for 12 months, in addition to clearing her arrears. We also assisted her in making a successful application for a Discretionary Housing Payment from the Borough Council and issued her with a food bank voucher.

Over the next few weeks we negotiated affordable repayment plans with Marta's creditors. She was offered support with her ongoing search for employment and signposted to a job club for help with job searching and applications, completing a CV and courses to update her skills. We also arranged help for client's son to apply for Universal Credit as he was unable to do this himself, increasing the household income by £72.30 per week.

Marta stated she was already felt less stressed about her situation. With the bureau's support she was starting to regain control of her life and was starting to feel more confident again. She feels it is just a matter of time before she finds a job. Marta reported that she was glad she had come to see us as her life has now changed dramatically for the better.

Case Study 3



Hari had a debt with rent arrears from an old council tenancy. He was evicted a few years ago and has been homeless. He had been unable to clear the arrears and cannot receive help with housing from the housing department until the arrears are cleared. He wanted help to clear his arrears; he is on a limited income and suffers with extreme depression as well as ADHD.

We advised the Hari about the options available to clear his arrears, identifying that a Debt Relief Order would be appropriate. Citizens Advice helped him apply for a charity grant to pay his £90 fee for the DRO and cleared his debts, which is life changing for him. Hari was relieved to know that he would not be on a payment plan which would take him half of his life to clear his debt.

Before coming to Citizens Advice, Hari felt that there were no options available to him and could not see his life moving beyond his homeless situation. Once the DRO has been submitted, his debts will be written off and he hopes to find accommodation, leading to further improvements in his wellbeing.

Case Study 4



Natalie is a single parent with two children who was out of work due to ill health. She attended a local job club where one of our money mentors was promoting the Breakthrough project. Her financial situation had become too stressful to manage and overwhelmed her. Natalie told the mentor that she had let payments slide as a result of her health and had a large pile of unopened letters that she could not bring herself to touch. She was worried that she was not going to manage to pay her rent at the end of the month, and was already behind on important bills such as her utilities and TV License.

Natalie was signed up for the Breakthrough project, and the money mentor ascertained the extent of her indebtedness.. She helped the client with budgeting and maximising her income so she could get back in control of her bills and contacted her creditors to arrange affordable repayments. With help, Natalie was even able to tackle her unopened letters.

Citizens Advice also assisted with a benefit check and helped with an application applying for Employment and Support Allowance to stabilise her income and leave her in a better position to manage the costs of living in future. We also provided food bank referrals to help her through her period of crisis after her operation.

Client is now on top of her rent, relieving her of the stress of worrying about eviction. We helped communicate with her utility supplier and her account is now in credit following a review of her bill using actual instead of estimated readings. Her mentor also secured a 70% discount on her water bills and help with her arrears through an application to Severn Trent's Big Difference Scheme and a grant from a local charity.