

Health, wellbeing and advice

Whether it's tackling problems with debt or housing, or helping with benefits and employment advice, Citizens Advice solves practical problems that improve health and wellbeing.

Advice services take practical action to address the social and economic determinants of health that can reduce both the health inequality gap and demand on health and social care services.



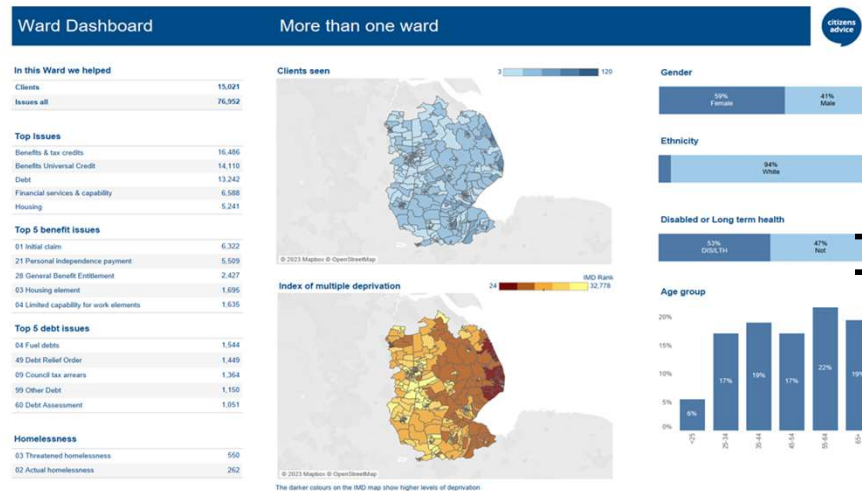
Last year a total of **15,021** people living in Lincolnshire turned to Citizens Advice for help. **53%** of these experienced a disability and/ or a long-term health condition.

Our clients experience low income, debt, fuel poverty, homelessness, domestic abuse, child poverty, disability and long-term health conditions, all key Marmot indicators. The most common health and social care related issues for 2022/23 in Lincolnshire were:

- Benefits & tax credits
- Debt
- Financial Services & Capability
- Housing

Who do we reach?

The maps show where Citizens Advice clients live mapped against levels of deprivation.



What the research tells us

Advice is a key part of a patient's journey because solving practical problems improves people's health.

National research conducted by Citizens Advice found that practical advice improves people's health and reduces the burden on local health services.

Practical problems experienced by patients place a significant burden on GP time.



Integrated advice saves GP time and improves patient health and wellbeing

Research conducted with 1,000 GPs showed **the most common non-clinical issues presenting in GP appointments are:**

- Relationship breakdown,
- Work-related issues,
- Welfare benefits,
- Housing problems,
- Debt problems and
- Social isolation.

The research found that integrated advice delivers positive benefits to both GPs and patients.



19%
of consultation
time spent on
non-clinical
issues



75%
GPs identified
positive effects
on patients'
health and
wellbeing



2 in 3
patients would
not have
accessed
support
otherwise

Mental health and practical problems

A third of adults report worsening mental health problems since the start of the pandemic and socio-economic issues have become harder to solve.

Royal College of Psychiatrists report:

- **One in four** adults will have a mental health problem at some point in their life
- **One in two** adults with debts have a mental health problem
- **One in four** people with a mental health problem are also in debt

Getting the right advice, at the right time can play an important part in supporting people with mental health problems to build their personal resilience and improve patient outcomes.



We see first-hand how people's mental health problems interlink with practical problems.

Last year **15,021** clients in Lincolnshire sought help from Citizens Advice. The issue clients come to us about has a significant impact on their mental health. Mental health was a top health conditions affecting our clients.

On average, Citizens Advice clients experiencing a mental health problem will have 5 separate advice problems, from unmanageable debts to employment, housing and access to welfare benefits.

In 2022/23 the top advice issues for clients with mental health problems in England and Wales were:

- **Universal Credit**
- **Personal Independence Payment**
- **Food Poverty**

Citizens Advice gives people the knowledge and the confidence they need to find their way forward - whoever they are, and whatever their problem.

What the research tells us

Research shows practical problems are putting **pressure on mental health Services**.

Mental health **recovery rates are significantly lower** for people who have problem debt.

Money advice is extraordinarily effective in resolving problem debt.

80% of people who receive money advice feel **more in control** of their finances - likely to **reduce psychological distress** and move the individual back towards recovery with treatment.

citizens
advice

Academic research shows clients with a mental health problem are:

- **Significantly less likely to recover** from mental health problems if they have money worries
- **4.2 times more likely to be still experiencing depression** 18 months later, as a result of money worries
- **1.8 times more likely to be still experiencing anxiety** as a result of problem debt

Integrating money advice into mental health services could **help more people with mental health problems** engage with money advice, and ensure that fewer people miss out on this valuable support.

Case Study

Peter came to us for debt advice. During the appointment, we discovered that he was not on the Priority Services Register (PSR). Peter had suffered a serious injury which resulted in extremely low mental health and he had previously tried to take his life.

Our adviser is currently working with Peter and his energy supplier to deal with the debt and to try and ensure that he is placed on the PSR. This will alleviate some of the stress that he has been experiencing and ensure that he has additional support when he is dealing with future bills

Cold Homes, fuel poverty and health

Across the UK many people suffer ill-health or are at risk of becoming ill due to living in cold, damp homes and living in fuel poverty.

There were 63,000 excess winter deaths in 2020/21 in England and Wales. It is estimated that 30% of excess winter deaths are due to health problems associated with cold homes.

Low income, poorly insulated housing, and expensive, inadequate heating systems contribute to fuel poverty. This will be exacerbated by rising energy prices and the cost of living crisis.

According to 2022 figures, around 13% of households in England were classed as fuel poor, and 12% in Wales.

**citizens
advice**

In Lincolnshire, people frequently seek help from Citizens Advice on cold home related issues.

In 2022/23 in Lincolnshire we have seen an increase in people seeking help around fuel and fuel poverty. As an example we distributed 50,000 fuel vouchers to people at risk of self disconnection and we delivered additional energy advice to clients living in fuel poverty'

What's the impact in Lincolnshire?

For people in Lincolnshire, living in a cold home causes health problems, the most vulnerable groups being:

- the elderly
- Pregnant women and young children
- People with respiratory health conditions
- People with cardiovascular health conditions
- People with disabilities
- People in fuel poverty, unable to pay their energy bills

Nationally available data shows that a significant number of households in Lincolnshire live in fuel poverty.

What the research tells us

The National Institute of Health and Clinical Care Excellence (NICE) has recommended every Health and Wellbeing Board in England commission a 'single point of contact health and housing referral service' to help vulnerable people who live in cold homes.

The aim of the guidance is to ensure there is a practical solution to help people heat their homes more affordably and stay healthy at home.

citizens
advice

Energy bills are soaring. Citizens Advice found that despite the government's support measures, 14.5 million will be unable to afford their energy bills.

One in five people have already cut back on their food shop (19%) or used less heating (20%).

Case Study

Darren lives with his wife and two young children. He works full time, however his wife is unemployed due to mental health difficulties. Other than child benefit, the family were not claiming any benefits. The family were struggling financially due to increases in their household bills and had fallen behind with some of the payments. Darren's main reason for contacting Citizens Advice Lincolnshire was that he had no heating oil and didn't have the £420 to fill up the tank. He had tried to find cheaper options for filling up the tank but without success. Penny (the adviser) began by completing a benefits check for Darren. This showed that the family could apply for Universal Credit which would increase their household income by £220 per month. Penny then went on to complete an application to the Fuel Bank Foundation for assistance with the heating oil. This application was accepted and Darren received a grant to cover the entire cost of 500 litres of oil. Finally, Penny referred Darren to the money advice caseworker to look at his budget and assist with his debts.