

**BASSETLAW HEALTH AND WELLBEING
2016**

CA BASSETLAW

WHAT DO WE BASE THESE REPORTS ON

- **Evidence based on clients experiences/problems & outcomes.**
- **400 individual local CA's.**
- **3 million clients advised.**
- **Continuous feedback from clients:**
 - **After general advice**
 - **After specialist advice**
- **Evidence from partners e.g. GP's, CCG's, service partners, local authority information.**
- **Other research e.g. Child Poverty Action Group, Legal Action Group, Law Society.**

NATIONAL PICTURE 2016

- **Before advice:**
 - **66% felt stressed, depressed or anxious.**
 - **30% felt their physical health getting worse.**
- **After advice:**
 - **81% felt less stressed, depressed or anxious.**
 - **45% felt their physical health had improved.**
- **Additionally:**
 - **51% reported more control over their finances.**
 - **24% considered their housing situation more secure.**
 - **21% felt they had a better relationship with other people following advice.**

NATIONAL PICTURE 2016

- **1,000 GP's interviewed:**
 - **88% thought that a lack of access to advice on social welfare issues has a negative impact on patients' health.**
 - **67% reported an increase in the number of patients needing advice on welfare benefits.**
 - **65% reported an increase in the number of patients needing advice on debt & financial problems.**
- **Deprivation:**
 - **30% of all clients were living in the 20% most deprived wards.**
 - **72% of all clients were living in poverty (compared to 16% of the population).**

NATIONAL PICTURE 2016

- **Majority of all CA clients were living in poverty, even those within affluent areas, and experienced health inequalities in our society.**
- **Problems have a negative consequence for their health and wellbeing.**
- **GP's reported an increased need for social welfare advice.**
- **Our clients reported that the advice provided had a positive impact on their health & mental wellbeing.**

LOCAL PICTURE 2016

- **3,788 people advised/supported.**
 - **1,554 Benefits & Tax Credits.**
 - **734 Debt.**
 - **354 Employment.**
 - **333 Housing.**
- **Poverty/Child Poverty:**
 - **36% of our clients had dependent children and lived in wards with high or very high levels of poverty.**
 - **70% of all our clients lived in wards with high or very high levels of poverty.**
 - **Evidence suggests that children living in poverty often have emotional stress, problems at school & exclusion from social activities.**

LOCAL PICTURE 2016

- **Fuel Poverty:**
 - **Approx. 22% of people in Bassetlaw had problems paying their energy bills due to low incomes, high energy costs, poorly insulated houses & inadequate heating systems.**
 - **Of the 734 debt clients, 30% had fuel arrears and 545 were over 60.**
 - **249 clients were advised on changing their energy supplier, their tariff and/or applying for a Warm Home Discount.**
 - **Energy Switch & Save presentations to 2,425 households and 350 front line workers.**

LOCAL PICTURE 2016

- **Disability & long term health problems:**
 - **7% of the Bassetlaw population had a disability and/or long term health problem/s.**
 - **39% of our clients had disability and/or long term health problems of which:**
 - **53% had a long term health condition.**
 - **19% had a mental health problem.**
 - **16% had a physical or sensory impairment.**
 - **8% had multiple impairments.**
 - **4% had learning difficulties.**

LOCAL PICTURE 2016

- **Comparison of advice requirements for these clients locally:**
 - **Mental health clients had more debt problems than other disabled people.**
 - **Disabled clients level of debt problems were similar to non-disabled people.**
 - **Disabled clients had more welfare benefit problems than non-disabled clients.**
 - **Higher rates of unemployment, more issues with sickness related benefits especially Personal Independence Payment.**
 - **High levels of PIP appeals for disabled and mental health clients.**
 - **‘Bedroom Tax’ disproportionately affected disabled people who needed a spare room.**

LOCAL PICTURE 2016

- Disabled clients were more frequently advised about employment discrimination.
- Homelessness:
 - Of the 734 debt clients 33% had rent/mortgage arrears.
 - 69 clients were advised about threatened or actual homelessness.
 - Clients with mental health problems had a higher incidence of threatened or actual homelessness.
- Employment:
 - Of the 354 clients with employment problems.
 - 59 sought help on employment terms & conditions.
 - 124 sought help on employment discrimination concerns.

LOCAL PICTURE 2016

- 75 clients sought help with Jobseekers Allowance.
- Evidence shows that work is good for physical & mental health and can help people recover from poor health conditions.
- Over 50% of employment clients had an underlying physical or mental health problem.
- **Measurable Outcomes:**
 - £1,252,200 of recorded benefits gained, real total higher as not all outcomes are known.
 - Average benefit gain was £5,894 per client.
 - Average back-payment was £1,900 per client.

LOCAL PICTURE 2016

- **754 clients had debt repayments successfully rescheduled.**
- **£6,099,671.00 of personal debt managed.**
- **42 clients had debts written off – bankruptcy & debt relief orders.**
- **Average debt written off was £6,139.**
- **£45,000 of energy savings.**
- **Average saving of £180.72 per client.**

LOCAL PICTURE 2016

- **Majority of the local CA clients were living in the wards with the highest levels of poverty.**
- **86% of the clients had financial and/or welfare benefit problems.**
- **A high percentage were in fuel poverty.**
- **A high percentage of the clients had disability and/or long term health problems with associated debt & welfare benefit problems, housing problems & employment problems.**
- **Feedback from our clients stated that they felt better mentally and physically for receiving advice and support and able to get on with their lives.**

FORECAST IN 2016

- **Based on trends in our data plus changing government policy we forecasted that:**
 - **Universal Credit would lead to a greater need for advice on the new benefit, digital inclusion & financial capability/budgeting.**
 - **Household debt especially rent & utility arrears would increase.**
 - **Fuel poverty to increase and caused or exacerbated by prepayment meter issues.**
 - **Housing and employment issues would increase.**

UNIVERSAL CREDIT

- **Has not had a huge impact on us to date.**
- **Clients with a change of circumstances, we have done a benefit check and liaised with DWP staff.**
- **DWP support to clients has been very positive and have worked in partnership with us to resolve any problem.**
- **Have seen an increase in debt clients but this is normal at the time of year.**
- **Switching to UC will cause a loss of 'legacy' benefits e.g. older disablement benefits, so loss of income.**
- **Additional support put in place by DWP locally is working and our team members who have shadowed DWP staff have been impressed by the help on offer to complete and forward their claims.**