

# Health & wellbeing 2018

Swansea



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# Foreword

Inequalities in health arise because of inequalities in society, in the conditions in which people are born, grow, live, work, and age. In England inequalities in mortality and morbidity are substantial, people living in the poorest areas will, on average, die seven years earlier and have 17 years fewer of disability-free life expectancy compared with people living in the richest areas. Individuals living in poorer areas not only die sooner, but they will also spend more of their shorter lives with a disability.



Prof. Sir Michael Marmot

These serious health inequalities are caused by social and economic inequalities in society. For example, inequalities in education, employment and working conditions, housing and neighbourhood conditions, standards of living, and, more generally, the freedom to participate equally in the benefits of society. If these inequalities are to be addressed then action is required across all these social determinants of health.

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 we all experience. Advice and information services 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. Of course, given the effect of the economic downturn and the changes to the welfare system there is also a key role for advice agencies to ensure that affected households are fully informed about the changes, so people know how they will be affected, and are helped to understand their best options.

As advice and information services are accessible and used by so many individuals, they have a wealth of data about the social determinants of health that can be used when planning services. Data from advice and information providers may not come badged in the headings policy makers and service planners would like. However, as this reports shows, with a little knowledge and interpretation, it can act as a valid indicator about the determinants of health that people in communities and neighbourhoods across England are facing.

A handwritten signature in black ink that reads "Michael Marmot". The signature is fluid and cursive.

**Professor Sir Michael Marmot**

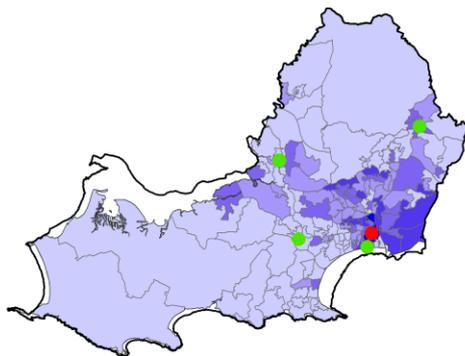
# **Health, wellbeing and advice - our local contribution**

# Who do we reach in our area?

Last year a total of **4,851** people living in Swansea received help from the service.<sup>1</sup>

Figure 6 below shows where our clients live in relation to the indices of multiple deprivation.

Citizens Advice Clients (2017/18) by Lower Super Output Area  
Swansea

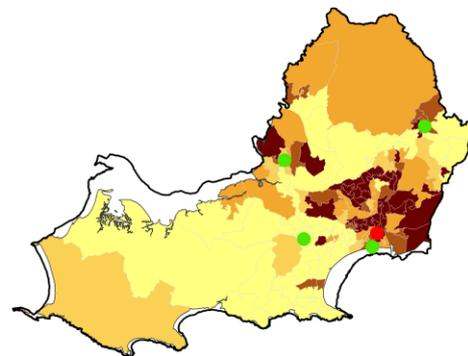


Clients per LSOA

2 - 19
20 - 28
29 - 40
41 - 56
57 - 187

● Bureau  
● Outreach

Welsh Index of Multiple Deprivation (2014) by Lower Super Output Area  
Swansea



Deprivation Rank

Most deprived
Least deprived

Source: WIMD 2014. Contains OS data © Crown copyright and database right 2016

▲ Figure 6: Citizens Advice clients 2017/18 and indices of multiple deprivation in Swansea - Contains OS data © Crown copyright [and database right] 2015

Nationwide, 72% of Citizens Advice clients live below the poverty line while only 30% are resident in the most deprived areas.

In addition to the open-door advice services available in our central Swansea premises, we deliver:

- outreach advice services in over **16** locations across Swansea, including advice in **10** GP practices

<sup>1</sup> This figure reflects clients resident in the Local Authority and may not perfectly match the figure seen by the local office

- projects tailored to the needs of particular groups, including our weekly session at Ty Einon in Gorseinon supporting individuals returning to the community following care in a mental health institution or at risk of returning to that care.
- advice by telephone for those unable to reach an advice session
- home or hospital visiting service – this is undertaken on an ad hoc basis where access cannot be achieved through our other channels and another targeted service is unable to assist with the particular issue

The majority of the advice given relates to problems closely associated with social determinants of health. In 2017/18 residents in Swansea were advised on the following problems by Citizens Advice:

- Benefits & tax credits **2,489** clients
- Debt **1,165** clients
- Employment **421** clients
- Housing **334** clients

Research has shown that **7 in 10** of clients' problems are resolved following advice<sup>2</sup>.

The following sections give more detail on how Citizens Advice address social determinants of health in Swansea .

## Child poverty in our area

There are 3.5 million children living in poverty in the UK, with 1 in 4 working age adults with children living below the poverty line.<sup>3</sup> On average, children born in the 20% most deprived areas have a disability free life expectancy of 55-56 years.<sup>4</sup> In 2017/18, **36%** of clients seeking advice had dependent children.

<sup>2</sup> Citizens Advice (2017), Outcomes and Impact Research

<sup>3</sup> Joseph Rowntree Foundation (2013), [Monitoring Poverty & Social Exclusion](#)

<sup>4</sup> Office of National Statistics, [Inequalities in disability-free life expectancy by area deprivation: England, 2001-04 to 2006-09](#),

Evidence suggests that living in a household with problem debt is often associated with emotional distress, problems at school and exclusion from social activities.<sup>5</sup>

This means that child poverty and household debt are linked to many of the social determinants of health identified by the Marmot Review<sup>6</sup>.

- In 2017/18 the service advised a total of **1,165** clients who were resident in the Swansea area about debt and **2,489** clients about benefits and tax credits
- A total of **3,331** residents were advised about benefits, or debt, or both, to help them maximise their incomes and manage any debts
- From our client records, **35%** of clients advised on debt or benefit had dependent children

Figure 7 below shows the extent of our work concerning debt, financial capability and income maximisation with clients recorded as having dependent children, according to where they live (left hand map), and in relation to the indices of child poverty in the local authority area (right hand map.).

Advice and information from Citizens Advice lifts children out of poverty by increasing income and helping families to manage unaffordable debts. Our outreach projects include assisting individuals referred to us by partners working in Children's Centres and community centres to reach families in poverty.

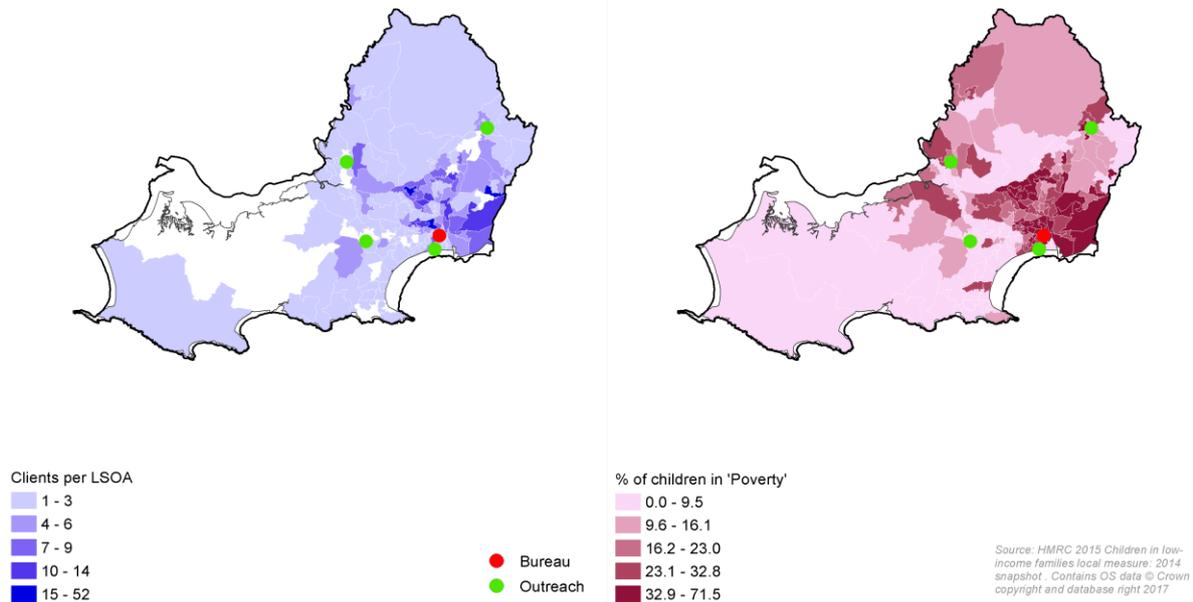
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<sup>5</sup> Children's Society (2014), [The Debt Trap: Exposing the impact of problem debt on Children](#)

<sup>6</sup> UCL Institute of Health Equity (2010, 2014) [Fair Society, Healthy Lives: The Marmot Review, 2010; Marmot indicators 2014 update](#)

Citizens Advice Debt/Benefit Clients With Dependent Children (2017/18) by Lower Super Output Area - **Swansea**

Children in 'Poverty' (2014) by Lower Super Output Area **Swansea**



▲ Figure 7: Citizens Advice debt/benefit clients with dependent children 2017/18 and indices of child poverty - Contains OS data © Crown copyright [and database right] 2015

## Fuel poverty in our area

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. From 2011/12 to 2013/14 there were over **73,000** excess winter deaths in England and Wales<sup>7</sup>.

According to Department of Energy and Climate Change (DECC) statistics<sup>8</sup>, there were **2.3 million** households in fuel poverty in 2012.

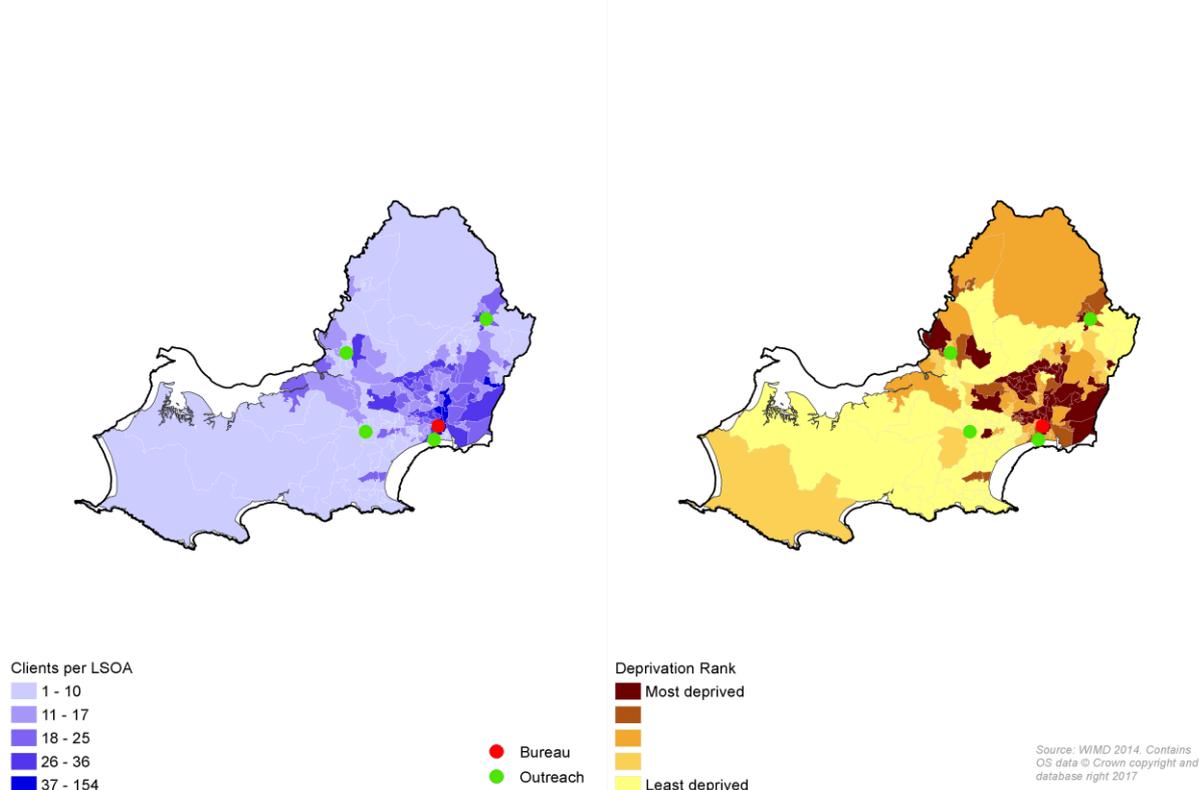
<sup>7</sup> Office of National Statistics, [Excess winter mortality by age group 2013/14 \(provisional\) and 2012/13 \(final\)](#)

<sup>8</sup> Department of Energy & Climate Change (2014), [Annual Fuel Poverty Statistics Report 2014](#)

- In 2017/18 the service advised a total of **3,331** clients living in Swansea about money-related matters concerning debt and/or benefits to help maximise their income
- **60%** of these clients advised on debt or benefits were aged 60 or over and/or disabled.
- **117** clients were advised on energy-related consumer problems, fuel debt, or both

Figure 8 below shows the extent of all our advice on income maximisation (debt and/or benefit) according to where clients live (left map), in relation to the indices of deprivation across Swansea (right map).

Citizens Advice Debt/Benefit Clients (2017/18) by Lower Super Output Area Swansea      Welsh Index of Multiple Deprivation (2014) by Lower Super Output Area Swansea



▲ Figure 8: Citizens Advice debt/benefit clients 2017/18 and indices of multiple deprivation in Swansea - Contains OS data © Crown copyright [and database right] 2015

In addition to advising about benefit claims and debt problems, we offer financial capability advice to clients – such as budgeting, how to get the best energy deal, and how to avoid costly credit. We have been assisting individuals referred by Work Coaches as part of support in the roll out of Universal in the Swansea and Morriston Job Centres. We have also delivered sessions to Remploy in Swansea – both to their staff team and their service users about the implementation of Universal Credit and undertake a weekly

outreach to their centre to support those Remploy 'candidates' who need help with a range of financial issues.

## Disability and long term health problems in our area

The annual cost of working age ill health in the UK is estimated to be over £100 billion. There were 10.4 million working days lost in 2011/12 due to work-related stress, depression or anxiety<sup>9</sup>. Work is generally good for physical and mental health and wellbeing<sup>10</sup>, taking into account the nature and quality of work and its social context, and worklessness is associated with poorer physical and mental health. Residents in Swansea with disability and long term health problems have particular advice needs which indicate the problems they may face staying in accommodation or employment.

**2,234** Swansea-resident clients were recorded as disabled or with long term health problems. The actual number will be higher, taking into account those whose disability/ health status was not recorded.

**46%** per cent of our clients living in Swansea were disabled or had a long-term health problem, where disability/health status was recorded.

Using the disability types recorded, we estimate:

- **24%** had a long-term health condition
- **20%** had mental health problems
- **32%** had physical or sensory impairment
- **2%** had learning difficulty or cognitive impairment
- **22%** had multiple impairments

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<sup>9</sup> Health & Safety Executive statistics: <http://www.hse.gov.uk/statistics/dayslost.htm>

<sup>10</sup> Wadell & Burton (2006), [\*Is work good for your health and wellbeing?\*](#)

### **CASE STUDY – Visit to one of our Health Centre outreach centres**

Couple, both with disabilities stopping them from working. Both had been claiming Contribution Based (CB) ESA each. They attended appointment with us following a massive reduction in their ESA. This had been changed to a joint claim by the DWP as the husband's CBESA ended due to 365 day time limiting, leaving only £42.15 per week for the two of them to survive on after some unexplained deductions in the award. This reduction has caused huge distress to them as they struggled to live, adding to their health problems and having a knock on effect on other issues.

We identified from paperwork that something was not right, so called ESA to establish what had happened. It became clear that the husband's claim had remained on the assessment phase of ESA despite a work capability assessment that indicated he should have been placed in the Support Group.

The results of the Work Capability Assessment (WCA) had not gone to the DWP decision maker, despite a long period of time passing since then. We identified a series of errors by the DWP that had led to the client and her husband losing out on money they were entitled to. This was sent to a decision maker to resolve and contact the client.

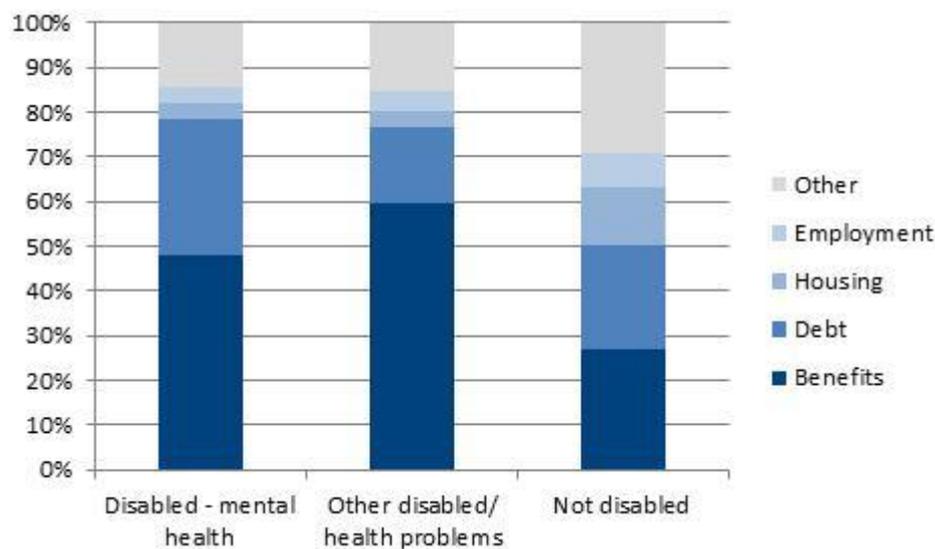
This was resolved and the awards put back in place as they should have been. Client's husband has had his CBESA reinstated with the Support Group, which will mean that his ESA will continue and will be paid with the Support Group. Client's ESA was also restored to what it should be.

We also identified client's husband could also submit a late appeal for Personal Independence Payment. This was completed and the estimated award will be the enhanced rate of the Daily Living Component, and the enhanced rate of the Mobility component. They have been referred for further support during the appeal process from the Frontline Welfare Benefits project.

The assistance provided has helped clients' finances significantly, as well as helped them to look at further ways of maximising their income.

Figure 9 below compares the type of problems clients experienced in 2017/18 for different client groups - those with mental health problems, those with other types of disability or ill health, and clients without disability or health problems.

Clients with mental health problems have more debt problems than other disabled people, with a similar level as clients who are not disabled, whilst clients with other kinds of disability or long term health problems are less likely to have debt problems. All kinds of disabled clients, not surprisingly, are much more likely to need help with benefits than those without disability or health problems.



▲ Figure 9: Comparison of advice categories for different client groups 2017/18

Disabled and ill clients are less likely to be employed and so more often require help with benefits. In particular, the recent changes in sickness-related benefits are causing problems to these vulnerable groups – particularly Employment and Support Allowance (ESA). We have helped a record number of clients with their appeals against unfair work capability assessments for ESA. Using local Citizens Advice office evidence, Citizens Advice nationally has highlighted the major flaws in the assessment process with the government. In fact locally as the volume of Personal Independence Payment demand has started to slow down we have encountered an upsurge in the proportion of people coming to us for help with Employment and Support Allowance in the last year. ESA is now the second highest Benefit issue we come across.

Personal Independence Payment (PIP) is causing an even larger number of disabled people to require advice and assistance. It was an intentionally slow start, held up further by delays emerging at every part of the new claims process for PIP. While the overall proportion of clients bringing a PIP issue has started to fall slightly over previous years PIP remains the top Benefits issue that individuals ask us for support on making up just over 1 in 8 issues now (compared with 1 in 3 in the years of highest demand). With the threatened migration of all claimants on existing means tested benefits to Universal Credit (UC) earmarked from 2019 it is a concern of ours that a lot of those individuals who will struggle with the UC regime will also be the same people who have either PIP or ESA issues due to long term ill health and particularly those with mental health problems.

Disabled people are being disproportionately hit by the 'bedroom tax' in social rented property, restricting housing benefit if the claimant is deemed to have a spare room. Nationally 62% of Citizens Advice clients with social landlords advised about these housing benefit restrictions are disabled or have long-term health problems (October 2013).

We help disabled and ill clients who need their spare bedroom to apply for discretionary housing payments to make up the shortfall in housing benefit

Although it has been highlighted that disabled people have been protected from the freezing of - or sub-inflation increases in - the level of benefits and tax credits, it is only the disability additions which have been protected. A much larger proportion of a disabled person's benefits are not specifically targeted at disabled people but cover rent and living costs and allowances for children. The level of benefit that disabled people receive has therefore dropped substantially in real terms over the last five years.

Citizens Advice has found disability to be the single biggest cause of employment discrimination amongst clients – bigger than race or gender. Amongst our clients seeking help with employment problems, disabled clients are more frequently advised about discrimination than other clients.

Clients with long term illnesses frequently require help with benefits.

After we helped a client with his benefit appeal tribunal, he said: *"It wasn't about the money; it was about the fact that I just could not have attended Work Related Activities, I am so relieved that I do not have to do this now."*

# Homelessness in our area

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. Residents of Swansea who have housing problems and are homeless or at risk of becoming homeless use the Citizens Advice service to help keep a roof over their heads.

- **42** clients living in Swansea 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

# Employment and employability

Evidence shows<sup>11</sup> 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.<sup>12</sup>

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. As a result of the support we give on many topics, such as benefits (job-seekers allowance), debt advice or access to carer support, we are often helping people overcome the barriers to finding work.

- In 2017/18 the service advised a total of **421** clients from Swansea with an employment advice issue
- **89** clients sought our help on employment terms and conditions including pay and entitlements
- **33** clients sought our help on employment discrimination concerns
- We helped **72** people with Jobseekers Allowance enquiries (Universal Credit for single jobseekers has been introduced in Swansea and affecting this figure particularly for individuals without full national insurance records).

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<sup>11</sup> Wadell & Burton (2006), [Is work good for your health and wellbeing?](#)

<sup>12</sup> NHS (2014), [Is work good for your health?](#)

# Victims of domestic abuse

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. In the last year **22** residents of Swansea sought advice from Citizens Advice about 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 Swansea we are a member of the Monitoring and Delivery group of the Domestic Abuse network and meet up regularly with those directly involved in delivering refuge and other services targeted. (We have a monthly presence in the One Stop Shop in Neath whereby those in the local network refer clients to meet our adviser to look at any financial and legal issues).

The ASK RE Programme is a service wide initiative training and supporting advisers to ask a routine enquiry of unaccompanied face to face clients with debt or benefit enquiries about whether they have in the past experienced, or are currently experiencing, any form of gender violence and abuse (GVA).

The programme provides information and training as to how to ASK a routine enquiry about GVA. The programme aims to help break the silence about GVA, give better advice and support to clients who disclose, and develop improved referral and sign -posting pathways with partners.

## Projects – work in health settings

In our Mental Health Outreach Service and GP Practices Outreach Service, there is a higher demand for benefit advice than amongst our other clients. GPs are often faced with clients suffering from stress due to debt or poverty and they are unable to resolve the underlying causes. Referral to a Citizens Advice adviser in the surgery for benefit or debt advice helps the client and saves the GP's time for their real work.

Published research shows that debt problems and financial concerns commonly lead to anxiety, stress and depression. These mental health problems are a big drain on the health service.

# Outcomes for clients

## Benefit advice outcomes:

A total amount of **£4,972,537** thousand benefit gain was recorded across the organisation. The real total is considerably greater as the outcome was not known for many clients.

The average ongoing annual benefit gain per client was **£6,170** where known. The average back-payment per client was **£1,990** where known.

## Debt advice outcomes:

Debt written off:

- A total of **£712,073** worth of debts were written off - through bankruptcy, debt relief order, or otherwise.

## Clients also report positive health outcomes:

- In one large city, **41%** of debt advice clients reported an improvement in their health following advice, and **63%** of debt advice clients reported a reduction in their stress levels<sup>13</sup>
- A longitudinal study of Citizens Advice clients in Wales showed that clients achieved significant improvements in 3 out of 8 health domains, and a significant reduction in anxiety<sup>14</sup>
- An evaluation of Citizens Advice outreaches in GP surgeries reported that clients had fewer GP appointments in six months after using the service; on average, clients had **0.63 fewer appointments** compared to the six months prior to advice<sup>15</sup>
- A study of the pilot of a Citizens Advice Health Outcomes Monitoring Toolkit found a significant increase in clients' mental wellbeing following advice<sup>10</sup>

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<sup>13</sup> Economic impact & regeneration in city economies: the case of Leeds, Leeds City Council, 2009

<sup>14</sup> Citizens Advice (2009), *Outcomes of a Longitudinal Study of Citizens Advice Service Clients in Wales*

<sup>15</sup> Citizens Advice (2014), *Health Outcomes Monitoring Toolkit: pilot results*

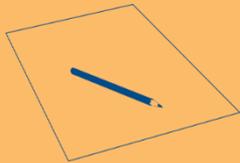
“They have taken pressure off me less stress and not feeling so anxious”



**98%** of people said our service made a difference to their peace of mind (mental health)

## Outcomes in our projects:

- Clients of our Mental Health and GP Practices services in Swansea funded by Welsh Government were assisted to increase their incomes by **£805,010** in 2017/18
- Clients of our GP practice services in Swansea funded by the Local Health Board were assisted to increase their incomes by **£114,102** in 2017/18



**95%** said the advice they received made a difference to their ability to help themselves



**95%** of people said our service made a difference to their confidence



**98%** said the advice they received made a difference to their knowledge

This document has been prepared using a Citizens Advice template by Jackie Preston, Citizens Advice Swansea Neath Port Talbot.

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