



North
Lancashire

SIX MONTH
PROGRESS
REPORT

MENTAL HEALTH MATTERS PROJECT

Providing advice,
support and advocacy to
people experiencing
serious mental health
issues in our community

NHS
Lancashire &
South Cumbria
NHS Foundation Trust



Lancashire and
South Cumbria
Health and Care Partnership



SPRING
NORTH



The Citizens Advice North Lancashire team at one of their staff meetings

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MENTAL HEALTH MATTERS

In February 2024 Citizens Advice North Lancashire was awarded one year's funding from LSCFT's Mental Health Transformation Fund.

We took the decision to allocate two of our most experienced senior advisers, Dave Andrew and Maria Rusu, to this project, to allow them to use their considerable expertise and skill to support people experiencing mental health illness with a combination of debt work and generalist advice.

The results after six months have been outstanding with over £600,000 already achieved in outcomes for the clients we have helped - which is almost a tenfold return on the investment made by LSCFT before wellbeing and mental health outcomes have been taken into consideration.

We know from our day to day work how important the wider determinants of health are as a factor in whether or not people are able to stay well. Our practical support allows people to identify problems, find a way forward and feel better.

The work is painstaking and slow in places, and it takes time and trust from clients to work with us, but we believe that the results are hugely impactful on both the individuals we work with and as a part of LSCFT's strategy to work in partnership with the third sector to support residents with the wider determinants of health.



Joanna Young, CEO,
Citizens Advice North Lancashire

OUR PROJECT AT A GLANCE

£65,784

Funding for one year
from Lancashire and
South Cumbria
Community Mental
Health Transformation
Fund in partnership
with Spring North



Our advisers have broad knowledge and experience of social welfare law matters, and are specifically trained to assist people with mental health problems, working one-to-one with them over time to provide advice, ongoing support and advocacy.



We help clients to understand their rights and responsibilities, and navigate systems and processes that would otherwise pose barriers to them. We seek to empower clients wherever possible, equipping them with the knowledge and confidence to make informed choices.



Our advice helps people to overcome practical problems such as debt, housing, benefits, employment, and family issues, as well as ongoing complex poverty.



In addition, our advisers support individuals in creating positive changes in their lives, promoting better self-management of health conditions, improving mental and general health and enhancing overall wellbeing.



We work closely with partner charities to ensure that service users receive comprehensive and holistic support appropriate to their situation. Our team has extensive contacts and awareness of local schemes in the district.



We take referrals from NHS services, from our extensive network of partners in the community and directly from individuals

HOW DOES IT WORK?

Our initial contact with a client is a wide-ranging conversation to set them at ease and ensure they understand what we can do and how we can help. We will seek permission to record data about them, reassure them of the confidentiality of our service and where appropriate, identify any agencies or family members who they might want us to share data with to support them.

Once we have completed an initial interview we will identify issues to be addressed, which may include welfare benefits, debt, employment, housing, or other matters as appropriate. The adviser will consider the client's needs, capability, and preferences for communication, and put steps in place where required such as translation or help with literacy, forms or using the internet.

Advice and guidance is provided to ensure that individuals are in receipt of all welfare benefits they are entitled to, thereby reducing monetary worries to help them better focus on their health and wellbeing without the added stress of financial insecurity. Where necessary, clients are supported with benefit appeals and mandatory reconsiderations, with our advisers liaising with third parties and statutory bodies, and able to represent at benefit tribunals when required.

Clients are helped to stabilise any emergency debts, before being given advice on the full range of debt options available, allowing them to make an informed decision and take ownership of their preferred means of debt resolution. Where appropriate, clients are entered into the government's statutory Breathing Space scheme.

This affords a period of respite from creditor enforcement, whilst further support is provided to the client to enable them to achieve their goal, be that anything from a more manageable payment plan, through to formal insolvency procedures such as debt relief orders or bankruptcies.

Clients are encouraged to address wider issues of wellbeing, including interaction with other services in the community, to help alleviate social isolation and enhance physical and mental wellbeing. Our advisers can accompany service users to appointments with other agencies if desired, ensuring continuity of care and advocacy where needed.

We have attended medical appointments with clients and assisted them to use online GP systems to request fit notes and manage appointments, helping them to make calls to health professionals to ensure they receive the medical attention they need.

For this project we are utilising the NHS DIALOG scale survey model to measure improvements in our clients' wellbeing. Improvements to a client's circumstances are also tracked throughout the life of a case via the comprehensive recording of applicable hard and soft outcomes on Citizens Advice's case recording system, Casebook. Additionally, informal client feedback is also used as an indicator of client satisfaction and positive progress in a case.

THE WIDER DETERMINANTS OF MENTAL HEALTH

The wider determinants of mental health are a diverse range of social, economic and environmental factors which shape the conditions of daily life and affect people's health and wellbeing.

- Social factors: Relationships, family, culture, work, money, housing, and neighbourhood conditions
- Economic factors: Income, employment, socioeconomic status, and food security
- Environmental factors: Access to proper food, housing, and transportation, and exposure to pollution
- Structural factors: Discrimination, childhood adversity, and social support
- Individual factors: Age, gender, race/ethnicity, and sexual orientation

These factors can disrupt mental health, increase the risk of mental illness, and worsen outcomes for people with mental illnesses.

Our research shows that our service users with a mental health problem in the Lancaster District are twice as likely to be behind on a household bill or need help with benefit issues or council tax arrears. They are three times more likely to be homeless or at risk of homelessness than service users without a mental health issue.

We know that difficulties with housing, employment, debt, and benefits can cause or exacerbate mental and physical health conditions, addiction issues, homelessness, social isolation, and distress.

While the quality of health services is important, it has been shown to make a much smaller difference to an individual's overall health than things like income, employment and housing.

A substantial body of research suggests that clinical care accounts for approximately 20% of health outcomes, whilst social and economic factors and physical environment together make up as much as 50%.

In view of this, it is believed that the contribution of non-health related sectors to population health outcomes significantly exceeds the contribution from the health sector.

WHAT ARE THE ISSUES?

Between April 2024 and September 2024 we have seen the following themes within the cases of the clients we helped:

- 126 issues with Benefits & Tax credits, including:
- 58 issues with Personal Independence Payment
- 12 issues around Disability Living Allowance
- 13 issues with Council Tax Support
- 86 issues with Universal Credit
- 28 issues with the Work Capability Assessment
- 17 issues with Charitable Support & Food Banks
- 390 issues with Debt
- 5 issues with Education
- 17 issues with Employment
- 5 issues with Financial services & capability
- 1 issue with GVA & Hate Crime
- 46 issues with Health & community care
- 84 issues with Housing
- 2 issues with Immigration & asylum
- 19 Legal issues
- 19 issues around Relationships & family
- 12 issues around Tax
- 12 issues around Travel & transport
- 19 issues around Utilities & communications

WHO HAVE WE HELPED AND WHAT HAS IT ACHIEVED?



- We've helped 161 Clients and their families



- Over the first six months clients had 861 different problems



- 60% of clients are female



- 94% of clients are White British - reflecting our local demographics



- 90% of clients have long-term health conditions



- Total financial outcomes of **£605,258** in the first six months of the project, the bulk of which is made up of £240,698 in new income gained and £237,252 in debts written off

CASE STUDY ONE

The client, a 60-year-old female living in Lancaster, suffers from multiple physical and mental health conditions, including rheumatoid arthritis, heart problems and back pain. She also experiences emotional and anger issues, and has a limited understanding of English. The client needed support to challenge a fit for work decision, manage her health appointments, and ensure that her benefits were correctly assessed and awarded.

We provided the client with personalised support, including accompanying her to Jobcentre appointments, ensuring interpreters were present, and assisting her in understanding and managing her benefits. We also facilitated her medical appointments and supported her in obtaining the necessary documentation, such as fit notes, medical letters and the medical summary. We assisted the client with the work capability form and assessment.

The client was awarded the Limited Capability for Work-Related Activity element in addition to the standard Universal Credit amount, together with a large back payment, providing her with additional income and relieving her from the need to attend regular Jobcentre appointments. This outcome significantly improved the client's financial stability and overall wellbeing, and she stated that due to our intervention she could now pay her bills without having to worry about money.

CASE STUDY TWO

The client is a 50-year-old female living in Morecambe, struggling with severe anxiety, depression and PTSD, as well as alcohol addiction. The client presented with debts of approximately £10,000, comprising a mixture of both non-priority and priority liabilities including council tax, gas and electricity arrears. Large debt repayments were being deducted directly from her benefits.

The client rarely leaves her home and sometimes retreats into her bedroom for long periods of time. She has disengaged from our services on many occasions over the past few years, and indeed disengaged again at numerous points during this case. With patience, perseverance and encouragement, we were however able to restart the client's case each time, with our approach being informed by a good understanding of her situation and difficulties, and how best to tailor our help to her needs. After considering her available options, the client decided to apply to the Insolvency Service for a debt relief order, and with intensive support from our adviser an application was eventually submitted.

All of the client's debts were successfully written off by the debt relief order, and the large deductions from benefits ceased, meaning that her income increased considerably. Each contact from creditors had been exacerbating the client's anxiety, so the fresh start that she has now gained from the debt relief order should see a huge improvement in her mental health.

CASE STUDY THREE

The client is a 43-year-old single male from Morecambe with ongoing mental health problems, including severe stress, suicidal ideation and a history of self-harm. The client had recently attempted suicide.

He was deeply upset by a data breach incurred by an organisation that supported him, and was also frustrated with the organisation's inadequate response to his concerns. The client felt abandoned by his family and isolated, worsening his mental health.

Our adviser provided information about the complaint process and the client's rights in simple language, ensuring that the information was understood. A formal complaint letter was drafted by the adviser, detailing the breach and lack of response from the organisation, and the client's approval was obtained before submission.

During one of the telephone appointments, the client expressed suicidal intent and distress. Immediate steps were taken to ensure his safety by contacting emergency services after gaining his consent, and an ambulance was dispatched to his location to provide immediate assistance. A face to face appointment was subsequently arranged to offer more personalised support, with follow-up contacts scheduled to monitor the client's ongoing wellbeing and safety, and provide further assistance with his complaint.

CASE STUDY THREE

The adviser's timely intervention during the phone call ensured that the client received urgent medical attention, potentially saving his life. A formal complaint regarding the breach of confidentiality was submitted on behalf of the client, and he felt heard and supported in this process.

Following the emergency intervention and in-person appointment, the client acknowledged that the support received had had a significant positive impact on his mental health and wellbeing. He felt reassured knowing that steps were being taken to address the breach of confidentiality, and that he had someone advocating for his rights.



CASE STUDY FOUR

The client is a 33-year-old male with various recently diagnosed mental health conditions, including bipolar disorder, ADHD, OCD and borderline personality disorder. The client lives with his partner in Lancaster, and presented with multiple unmanageable debts totalling approximately £30,000.

With the client's consent, and in view of his complex health needs, the whole case had to be conducted via liaison with the client's mother, who explained that her son was extremely chaotic around money. This was compounded by his mental health difficulties, and it became clear that he hadn't been opening letters from creditors for some time.

Our adviser worked with the client's mother to establish the full picture of his financial liabilities, before entering the client into the government's Breathing Space scheme to place a temporary hold on creditor action, thereby providing time to explore potential options for debt resolution. After considering the options available to him, the client chose to apply to the Insolvency Service for a debt relief order.

The client's debt relief order application was approved, resulting in approximately £30,000 of debt being written off. The client expressed gratitude for the assistance provided, which will enable him and his partner to have a fresh financial start following their recent marriage, helping to alleviate some of the pressure that the client felt had been exacerbating his mental health problems.

CASE STUDY FIVE

The client is a 51-year-old female living in Lancaster, with complex mental health problems including Bipolar Disorder, as well as substance abuse issues. She presented with debts of around £5,000. This would be manageable for many, but was causing the client inordinate stress, particularly as the majority of the debt was for gas and electricity. The client is unable to work and reliant on benefits, leaving her unable to make a reasonable offer to her energy supplier.

A number of different debt advisers had tried to help the client over the past five years, though she had repeatedly disengaged throughout this period. The flexibility afforded by the Mental Health Matters project allowed us to give the client extra time, encouraging her to engage when she could, each time taking small steps towards her chosen goal.

The client's ability to engage ranged from enthusiasm to completely avoiding all contact with us. Failed attempts to make contact even included home visits where she changed her mind about seeing the adviser between their setting off to visit and arriving, though we eventually managed to complete a debt relief order application.

In the end there was a lot of pressure to conclude the case, as both client and adviser believed that this needed to be done before the client went into an extended period of rehab relating to her substance abuse. With persistence we were finally able to submit the debt relief order in the very week that the client went into rehab.

CASE STUDY SIX

The client is a 34-year-old male from Morecambe. He has alcohol and mental health issues, and is awaiting diagnosis for further mental health problems including suspected borderline personality disorder. He was liable for debts of around £7,500 and had entered into a totally inappropriate and unaffordable IVA to try to address these, and was also experiencing difficulties with the benefits system.

This case involved collaborative working from both project advisers to deal with different aspects. We helped the client to submit a UC50 form and complete the Work Capability Assessment, leading to the client being awarded the Limited Capability for Work-Related Activity element of Universal Credit, which provided some much needed financial support. The client was further assisted to apply for Personal Independence Payment and manage the PIP assessment process, which is still ongoing.

We helped the client to obtain a debt relief order, which took almost five months due to sporadic engagement, but ultimately resulted in all of his debts being written off.



CASE STUDY SEVEN

The client is a 50-year-old female from Lancaster, and has multiple physical and mental health problems, including severe anxiety and depression. She is incapable of managing her own financial affairs and often comes to our office with the smallest of issues. She brings letters to our drop-in advice sessions without looking at them, let alone being able to take appropriate action.

The client had accumulated financial liabilities totalling £66,000, with no realistic prospect of repayment. Because of the high debt total, bankruptcy was her only viable option.

We successfully applied to the local authority's Household Support Fund for the bankruptcy fee and helped the client to complete the bankruptcy process.

The client has two debts that cannot be written off in a bankruptcy, but payment plans have been negotiated in respect of these, and she now has two creditors instead of seventeen.

In addition to the bankruptcy, we assisted the client to appeal a refusal for the higher rate of Personal Independence Payment, which is still ongoing. Furthermore, we successfully applied for a Discretionary Housing Payment (DHP) to clear rent arrears of £850, thereby preventing potential repossession action.

PARTNERSHIP WORKING

Working in partnership is a key part of this project. We have worked with and assisted clients to liaise with the following services:

- General Practitioners
- Home Improvement Agency
- David Morris MP
- Cat Smith MP
- Cumbria Community Housing
- Oak Tree House, Lancaster
- Barclays Bank
- Acts 435
- Probation Office
- Integrated Offender Management (IOM) Team
- The Family Court
- Employment Tribunals
- Fuel companies
- Family Action Group
- Cumbria Adoptions
- The Memory Clinic at Royal Lancaster Infirmary
- West End Impact
- Inspire North Lancashire
- Positive Futures
- Red Rose Recovery
- The Insolvency Service
- Environmental Health Department

- Reconnect Mental Health
- Small Claims Court
- J T Maxwell Insolvency Service
- Lancashire and South Cumbria NHS Foundation Trust Clinical Treatment Team
- Lancaster County Court
- Lancashire Courts
- Ideal Choice Homes
- LSCFT Community Mental Health Team (Adult)
- LSCFT Community Prevention and Engagement Team
- LSCFT Talking Therapies
- Lancaster City Council - Council Tax team
- Lancaster City Council - Benefits team
- Lancashire Police
- A&E at Royal Lancaster Infirmary
- Dentists
- Advocacy Services
- Adult Social Care
- Children's Social Care
- Household Support Fund
- Lancaster City Council Homelessness & Housing Options Team
- Food Banks and Food Clubs
- Driver and Vehicle Licensing Agency
- HM Revenue and Customs
- Shelter
- Trustfolio
- United Utilities
- Patient Advice and Liaison Service (PALS)

OUR ADVISERS

Dave Andrew

With over ten years spent at Citizens Advice North Lancashire, Dave Andrew has considerable experience and understanding of social welfare law matters, with a specialism in debt advice.

CertMAP accredited by the Institute of Money Advisers and an authorised Debt Relief Order Intermediary, Dave is able to provide tailored guidance and support around the full range of debt solutions, from affordable repayment arrangements to legally binding insolvency procedures.

Maria Rusu

Maria Rusu has extensive knowledge and experience spanning welfare benefits, family law and employment law matters, holding a First-Class Honours degree in Law and a Distinction in her Legal Practice master's degree.

Maria regularly presents cases relating to benefit appeals, family law applications and employment issues in courts and tribunals, demonstrating exceptional legal advocacy skills whilst defending the rights of her clients in these settings.

FEEDBACK FROM OUR CLIENTS

'Thank you for helping me through the difficult process of managing my benefits. I couldn't have done it without your support.'

'I find things like this terrifying and it puts me in a terrible spin. Thank you for fighting for me when I'm too tired to fight my corner anymore. All your help has always been extremely appreciated.'

'Maria has literally changed my life. She has been kind, understanding, non-judgemental and has done so much on my behalf. She has demonstrated patience and an unrivalled willingness to go above and beyond the line of duty... I can't thank her enough. She has saved my life as I couldn't have got through all of this without her. I still don't have the strength or the capacity to make sense of everything and focus on the details of ongoing issues and she has continued to be a direct and continuous source of help and support. I am so grateful to her and really hope that her work can be acknowledged in some way.'

'I can't thank you enough for all your help and support this year, we couldn't have done the UC and PIP applications without you.'

FEEDBACK FROM OUR CLIENTS

'Thank you again for everything you're doing for me. I appreciate the hard work and effort you are putting into me.'

'Your help has been invaluable, I don't know how I would have addressed all those issues without you.'

'I honestly can't thank you enough for your kindness and support. This whole thing would have been impossible for me to get through without you. I am so, so grateful to you.'

'I have looked at the feedback form ('DIALOG Scale') but it doesn't leave me the ability to convey just how amazing you have been and how much you have helped me.'

'I'm so overwhelmed... I can't say thank you enough. Thank you for helping me face this.'

'I wouldn't be here if it weren't for you. Thank you for not giving up on me, thank you for saving my life.'

LEARNING SO FAR

As we reach the midpoint of the project we have achieved many positive outcomes, though as anticipated, have found that a number of clients have struggled to engage due to severe mental health crises. Such clients often miss appointments, making it difficult for us to provide consistent support.

Working exclusively with a target group of service users experiencing serious mental health issues can result in the advice process becoming more fragmented than usual, meaning that tangible outcomes can then also take longer to achieve.

We are constantly exploring flexible and accessible ways of engaging with clients experiencing mental health crises, both face to face and via remote channels, to try to encourage ongoing engagement and promote continuous support to ensure that our most vulnerable clients receive the help they need.

Our person-centred approach has proved successful in gaining the trust of a number of especially vulnerable clients, some of whom have disengaged from all other support services. We have intensively helped these clients through a variety of complex situations, ensuring they feel heard and respected throughout the process.

We have been trying to foster stronger links and closer collaboration with mental health services and health professionals to ensure that clients receive appropriate and synchronised support. It is hoped that this joined-up approach will optimise an individual's chances of recovery.

We recently represented Citizens Advice North Lancashire at an NHS Lancashire and South Cumbria Integrated Care Board public consultation event, intended to facilitate discussion around the future of health services across the region. This was attended by various NHS professionals and representatives from other local agencies, as well as service users from the local community, many of whom had experience of severe mental health issues.

We were able to utilise this forum to progress conversations around the importance of more coordinated working between the NHS and third sector, and the need for holistic and integrated care provision, but also to take feedback regarding the delivery of our own services from individuals in our project's target group.

We continue to attend regional networking events with local representatives from the NHS and other third sector organisations, raising awareness of the work of this project, and hope to extend Mental Health Matters beyond its scheduled 12 month term.



ABOUT CITIZENS ADVICE NORTH LANCASHIRE

Citizens Advice North Lancashire is a local independent charity that helps people, whoever they are, to solve the problems they are facing.

We provide advice, support and advocacy to residents across North Lancashire and last year we helped over 7,500 who had over 28,000 different problems to find a way forward, generating over £14.9m for our clients - money that goes directly back into our local economy.

We challenge unfairness, discrimination and poor practice and we help people to feel better. The main areas of our work are financial crisis, debt, benefits, housing, employment and family problems. Our specialist team of 33 staff and over 50 volunteers is here to help anyone who needs it, free and confidentially.

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