



Northumberland

County Council

HEALTH AND WELLBEING BOARD

11TH AUGUST 2022

A Health Needs Assessment of Benefits and Debt Advice for Northumberland

Report of: Liz Morgan, Interim Executive Director of Public Health and Community Services

Cabinet Member: Cllr Wendy Pattison, Adults' Wellbeing

Purpose of report

To share with the Board the findings and recommendations of the recently completed health needs assessment of benefits and debt advice for Northumberland and to seek their views on the recommendations and next steps.

Recommendations

The Board is recommended to:

- Consider and comment on the evidence in this report and the Advice Services Health Needs Assessment Summary (Appendix 1);
- Acknowledge the importance of the role that advice services have in reducing inequalities;
- Consider the role of advice services within Northumberland's system-wide Inequalities' Action Plan; and
- Discuss and agree the contribution of partners to supporting access to welfare and benefits advice for their staff, patients, and residents.

Link to Corporate Plan

This report is directly relevant to the two overarching themes of the NCC Corporate Plan 2021-2024:

- Ensuring the Council does all it can to support economic recovery and growth across the county; and
- Tackling inequalities within our communities, supporting our residents to be healthier and happier.

Key findings

- A health needs assessment (HNA) was carried out in October-December 2021 of benefits and debt advice in Northumberland. A summary of this report can be found in Appendix 1.
- The council, through the Public Health ring fenced grant, funds Citizens Advice Northumberland to provide a generalist advice service and specialist benefits advice service. It is the only organisation in Northumberland providing a free and universal service, which covers specialist benefits advice and debt advice.
- Citizens Advice Northumberland is well known amongst residents and signposted to from many organisations within our community. During 2019/2020 advice was given to 22,582 clients in Northumberland, helping with 53,729 individual issues - demonstrating the need for this service from our residents.
- Each month around 50% of calls to Citizens Advice Northumberland go unanswered, as increasing demand outstrips the service that is provided. This suggests that we are not currently adequately meeting the advice needs of our residents. The Covid-19 pandemic and the current rise in the cost of living, including food, fuel and energy bills, have led to an increase in the need for the services provided by Citizens Advice. This increased need is expected to continue to rise.
- Accessing advice services has benefits to both individuals and the wider Northumberland economy. Citizens Advice Northumberland estimate that in 2019-2020 for every £1 spent on their service the gain is: £2.66 in fiscal benefits (financial savings to local and national government); £18.21 in public value (including increased financial productivity and the value of the volunteer run service); and £11.35 in value to the residents of Northumberland.
- In 2020 the Department for Work and Pensions (DWP) published its data on unclaimed benefits from 2017-2018. Using these figures our estimates show that the value of unclaimed benefits in Northumberland could be as much as £31.8 million per year. If people in Northumberland do not claim the benefits that they are legally entitled to, it is likely that they are living on a lower income, which will be more harmful to their health and worsen health inequalities within the region.
- Considering all of the evidence in the HNA, the decision has been made to increase funding of the core advice service and invest in county-wide capacity building; planned investment will increase from £420k per annum in 21/22 (£390K core funding from the Public Health Grant plus £30k from the Contain Outbreak Management Fund) to £520k per annum for the period of a new contract anticipated to start 1 Oct 22, again from the Public Health Grant. Given the demonstrated population need and the expectation that this need will increase further, it is possible that there will still be unmet need without further investment from other sources. Close monitoring of demand on the service in the first year of the contract should determine whether that is the case and the extent of any additional funding required.

Background

A health needs assessment (HNA) is a systematic method for identifying and reviewing the health issues of a specified population. Its aim is to improve health and reduce inequalities, through agreeing priorities and making recommendations around service improvements or development.(1)

This HNA focused upon the benefits and debt advice needs of adults in Northumberland and was undertaken by the Public Health team at Northumberland County Council (NCC).

How Benefits and Debt Advice are Linked to Health

The primary role of benefits advice services is to ensure that the correct benefits are applied for and received, ensuring that individual income is maximised according to what is legally entitled. The Marmot Reviews (3,4) have highlighted the links between income and health, with worse health being associated with a lower income. These differences in health according to income are health inequalities.

The North East of England has the lowest median weekly earnings in the country. Women in Northumberland are at particular risk of in-work poverty due to their lower earnings. Northumberland has a higher number of children living in poverty in working families than in non-working families. In October 2021, 41.8% of people in Northumberland claiming Universal Credit were in employment. (9,10,11)

The 2020 Marmot report highlighted that the North-East is the only place in the country where life expectancy for women is falling which means that some people in Northumberland are dying years younger than they should.

Benefits advice can improve health both directly and indirectly. It has been shown to lower stress and anxiety, improve mental health, and lead to better sleeping patterns, more effective use of medications, smoking cessation, and improved diet and physical activity. Increased income also reduces the harmful hormonal and physiological effects of socio-economic disadvantage.

Suicide rates in Northumberland are higher than both national and North-East averages.(7) There is an association between financial debt and suicide, with particular risk associated with cumulative debt issues.(8) These findings highlight the importance of accurate and timely debt advice.

Post Pandemic Impact

During the pandemic, local teams reported that they were seeing an increase in families who were in financial distress for the first time. The impact of furlough and redundancies moved families who were previously 'just about managing' into financial difficulties. As with the whole country, we are also now currently seeing a significant increase in inflation and the overall cost of living for people living in Northumberland, including a rise in the cost of food, fuel and transport. Previous economic crises have demonstrated that people with the lowest incomes are most severely affected by rising costs. The current financial

situation has the potential to widen existing or create new health inequalities within the region.

Implications

Advice services in Northumberland are not currently meeting the needs of the population, and the need is currently increasing. It is vital that we provide adequate Advice Services, in order that people can get the help that they need, to access an income which is adequate for them to thrive.

As a results of this Health Needs Assessment, the decision has been made to:

- Increase the core service funding; and
- Invest in wider capacity building over the next 3 years.

Planned investment will increase from £420k per annum in 21/22 (£390K core funding from the Public Health Grant plus £30k from the Contain Outbreak management Fund) to £520k per annum for the period of a new contract anticipated to start 1 Oct 22, again from the Public Health Grant.

However, it is possible the service will still not meet the advice needs of our whole population. It is therefore recommended that the Board:

- Considers whether further support should be provided to advice services within the broader inequalities' strategy, and
- Discusses the contribution of partners to supporting access to welfare and benefits advice for their staff, patients, and residents.

Close monitoring of demand on the service in the first year of the contract should determine whether there is still unmet need and the extent of any additional funding required.

Appendix

1. Summary of benefits and debt advice health needs assessment (HNA) in Northumberland.

Implications

Policy	There is a range of benefits available to individuals and households as part of government arrangements to provide social security. Many residents will not be accessing benefits to which they are entitled leading to lowered income. Financial insecurity and low income are a significant feature of inequalities across the county; the Northumberland Corporate Plan 2021-2024 identifies addressing inequalities as one of two overarching priorities.
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Finance and value for money	Citizens Advice Northumberland estimate that in 2019-2020 for every £1 spent on their service the gain is: £2.66 in fiscal benefits (financial savings to local and national government); £18.21 in public value (including increased financial productivity and the value of the volunteer run service); and £11.35 in value to the residents of Northumberland. The current service is funded from the ring-fenced Public Health Grant.
Legal	The Advice Services Health Needs Assessment will contribute to the Northumberland Joint Strategic Needs Assessment (JSNA). JSNAs were introduced by the Department of Health in April 2008 to strengthen joint working between the NHS and local authorities. The Health and Social Care Act 2012 awarded the responsibility for the JSNA and developing a Joint Health and Wellbeing Strategy to Health and Wellbeing Boards, with the purpose of reducing inequalities and improving the health and wellbeing of the whole community.
Procurement	Procurement advice will be obtained to ensure that any commissioning or contractual arrangements entered into are compliant.
Human Resources	None identified
Property	None identified
Equalities (Impact Assessment attached) Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>	There is no impact assessment although the whole report highlights inequalities.
Risk Assessment	There is a risk that if this service is not adequately supported, some income related inequalities will not be addressed
Crime & Disorder	The link between crime and disorder and poverty is well documented.
Customer Consideration	This report considers the impact of having a high quality, comprehensive and responsive welfare advice service available for Northumberland residents.
Carbon reduction	None identified
Health and Wellbeing	Financial strain acts as a health-related stressor and can lead to a stress response that may eventually harm physiological health

	as well as causing mental ill-health. High levels of repayments can reduce the income available for health-promoting goods and activities. Problem debt can be associated with health-harming behaviours, including suicidal ideation, smoking and drug use.
Wards	All

Background papers:

References (for report)

1. National Institute for Clinical Excellence. Health Needs Assessment. A Practical Guide. 2005. https://ihub.scot/media/1841/health_needs_assessment_a_practical_guide.pdf [Accessed 13/1/22]
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Report sign off.

Authors must ensure that officers and members have agreed the content of the report:

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Benefits and Debt Advice Health Needs Assessment Summary

Background

A health needs assessment (HNA) is a systematic method for identifying and reviewing the health issues of a specified population. Its aim is to improve health and reduce inequalities, through agreeing priorities and making recommendations around service improvements or development.(1)

This HNA is focused upon the benefits and debt advice needs of adults in Northumberland and has been undertaken on behalf of the Public Health team at Northumberland County Council (NCC) as part of the commissioning cycle for the re-procurement of advice services in Northumberland.

The Public Health team at Northumberland County Council (NCC) currently provides funding for the core generalist advice service and specialist benefits advice at Citizens Advice Northumberland. Core funding from NCC has remained unchanged since 2009.

Citizens Advice Northumberland is a registered charity, run by paid staff and trained volunteers. It is authorised and regulated by the Financial Conduct Authority. Residents can access the service via multiple methods including website, webchat, email, telephone, and face to face. Service user feedback shows that there are high levels of satisfaction with the way that queries are handled, and the information received.

Advice is given on: benefits, work (rights, discrimination, injuries), debt management, housing, family (finance, separation, child arrangements), law and courts, immigration, healthcare (discrimination, complaints, and access), consumer rights, pension guidance and supporting witnesses in court. Over half (52%) of people contacting the service had a disability or long-term health condition.

Specific projects linked to Northumberland Citizens Advice include: the Money Advice Service (debt); the Bridge Project (access to work and education); Macmillan (Cancer) Northumberland Benefits Service; the Energy Project (fuel poverty); and Help to Claim (universal credit). Citizens Advice Northumberland is also the lead organisation providing voluntary and community sector (VCS) infrastructure support in Northumberland.

Recent developments include the establishment of Frontline, an external facing website to transfer referrals between services and the 'Community Advice Model' which trains people working in other roles/services to give quality assured advice.

During the 2019-2020 financial year, advice was given to 22,582 clients, helping with 53,729 individual issues. Using the 2019-2020 data, **Citizens Advice Northumberland estimate that for every £1 on their service the gain is: £2.66 in fiscal benefits (Financial savings to local and national government), £18.21 in public value (Including increased financial productivity and the value of the volunteer run service) and £11.35 in value to the residents of Northumberland.** This include helping

to secure £4.5 million in welfare benefit gains and compensation and a further £2.7 million in debt write-off and managed repayments.

Key findings and issues from the Health Needs Assessment

Needs Identified by the Health Needs Assessment:

Normative Need (Published evidence and expert opinion)

In 2020 the Department for Work and Pensions (DWP) published its data on unclaimed benefits from 2017-2018. It estimated that around £7.1 billion went unclaimed, although this estimate only included pension credit, housing benefit, and income support/employment and support allowance.(2) **Our estimates show that if we apply these same estimates to our residents, the value of unclaimed benefits in Northumberland could be as much as £31.8 million per year.**

The Marmot Reviews (3,4) have highlighted the links between income and health. The 2020 report highlighted that the North-East is the only place in the country where life expectancy for women is falling which means that some people in Northumberland are dying years younger than they should. Welfare advice can improve health in numerous ways, both directly and indirectly. It has been shown to lower stress and anxiety, improve mental health, and lead to better sleeping patterns, more effective use of medications, smoking cessation, and improved diet and physical activity. Increased income also reduces the harmful hormonal and physiological effects of socio-economic disadvantage associated with worse health, and helps to prevent further disadvantage such as homelessness, that has additional negative health effects.

The Low Commission (5) suggests that if Public Health fund advice services, data should be collected about health outcomes and provides evidence that the commissioning of advice services in health specific contexts may be useful.

There is a two-way relationship between debt and health: debt problems can lead to deteriorations in mental and physical health, and health problems can be a trigger for increasing debt. Therefore, maximising income is an important building block of a healthy society.(6)

Pandemic Impact: During the pandemic there was a change in the proportion of issues with which people were presenting, with the most significant issues being: Universal Credit, employment, and financial services and capability. Several of the 'usual' issues (debt and benefits and tax credits) became less prominent, which was felt to be due to the temporary Covid-19 holding measures including furlough and a halt to Personal Independence Payment [PIP] assessments. There is a regional concern that the 'usual' issues will resurface as pandemic recovery begins, but that this work will be *in addition* to the newer problems including housing and financial services.

As with the whole country, we are currently seeing a significant increase in inflation and the overall cost of living for people living in Northumberland, including a rise in the cost of

food, fuel and transport. Previous economic crises have demonstrated that people with the lowest incomes are most severely affected by rising costs.

Comparative Need (How we compare to other places)

Northumberland's geography and widespread rural population present a unique challenge in ensuring equity of access to services across the county. There is a particular challenge of providing equity of advice services to those people living in poverty but surrounded by people who are not.

Healthy life expectancy is lower than the national average in Northumberland and is decreasing; this means that some people in Northumberland are living in poor health for longer than they should (7). It is likely that this will result in more people who are unable to work due to ill health prior to retirement age - and who are likely to require benefits from the government.

Suicide rates in Northumberland are higher than the national and North-East average (7). There is an association between financial debt and suicide, with particular risk associated with cumulative debt issues (8).

The North-East of England has the lowest median weekly earnings in the country. Women in Northumberland are at particular risk of in-work poverty, due to their lower earnings. Northumberland has a higher number of children living in poverty in working families, than in non-working families. In Northumberland, 15.5% of people facing homelessness are in full time employment, compared to 12.1% nationally. In October 2021 41.8% of people in

Northumberland claiming Universal Credit were in employment, compared to 37.7% in the Northeast and 40.2% in the whole of England (9,10,11).

There were 14,682 children living in relative low income in Northumberland in 2019-20. A total of 10,415 of the children were living in 'working families'. Northumberland has a higher number of children living in poverty in working families, than in non-working families. This is true overall and for each individual ward within the region.

Felt Need (What people say they need)

2015 Residents' Survey Results (Northumberland County Council Ipsos-Mori Survey)

'Adequate income/ financial stability/ no financial worries' was one of the top factors contributing to the health and wellbeing of Northumberland families in the Northumberland County Council Ipsos-Mori Survey, factors mentioned by 22% of respondents.

Around 14% of people faced difficulties paying fuel and energy bills and 9% faced difficulties buying food. People reliant on high interest money lenders made up 2% of the population surveyed.

19% of the community did not use the internet at all – and these people were most likely to be older, social tenants, disabled, or living in the South-East of the county. 41% of people said that they did not use the internet as they did not have access to a computer.

2022 Residents Survey Results (New Data from the HNA)

Citizens Advice was the most commonly named source/potential source of advice, suggesting that the service is well known within our community. The health benefits of good advice were highlighted, as were the potential harms to health from inadequate advice.

Benefits and Debt advice were two of the top four reasons that people contacted Advice Services. Energy Bills also featured – reflecting potential fuel poverty and a potential route into debt.

The main reasons for not having accessed an advice survey in the last 12 months was not needing any advice (81%). However, some people needed advice and did not know where

to get it (8%) or were concerned about confidentiality (6%); others had difficulty accessing a service, or were put off by embarrassment.

Expressed Need (Which services people are currently using)

Mapping of Advice Services and their use in Northumberland

Many organisations within the region provide basic budgeting and financial advice but would refer onwards for benefits advice or debt management. Citizens Advice Northumberland is signposted to by other agencies and people in Northumberland and by national websites, suggesting that it is well-known and respected in the community.

'Northumberland Communities Together' was set up as an emergency response to the Covid-19 pandemic and continues to provide advice and discretionary grants to residents. Northumberland County Council's Welfare Rights Team is a small team that mainly provides training and support to care managers and social workers.

During the 2019-2020 financial year, Citizens Advice Northumberland gave advice to 22,582 clients, helping with 53,729 individual issues. Citizens Advice Northumberland (core advice service funded by NCC Public Health) currently provides the only universal service which covers benefits and debt advice to the Northumberland population. Other groups provide advice to specific groups of people, e.g. people who are retired, carers, or those with specific diseases or health problems.

Potential Unmet Needs Identified

- Between February 2019 and January 2020, the proportion of calls per month to Citizens Advice Northumberland that went unanswered ranged from 46% - 56%, with **an average of 51% of calls going unanswered**. This is due to the high volume of calls received in relation to the number of staff and volunteers. A total of 11% of people contacting the service found it 'A bit difficult' or 'Very difficult' to access the service.
- The pandemic has resulted in an overall increase in the number of people requiring and accessing advice services.
- Local services report that the pandemic has resulted in an increase in contact from working families that were 'just about managing' pre-pandemic, who are now facing financial difficulties.
- There have been no formal referral pathways between health services (including mental health services) or charities (e.g., Samaritans) and Citizens Advice Northumberland until the recent introduction of the Frontline service.
- The challenge of meeting the needs of our rural populations and our residents working on low income are highlighted.

Recommendations of the health needs assessment

Service Provision:

1. The Public Health Team at Northumberland County Council should continue to fund a service, which provides quality assured generalist and welfare advice in Northumberland.
2. The Public Health Team at Northumberland County Council should consider whether there is scope for an increase in core funding, given that funding levels have remained static since 2009 and population needs are not currently being met.
3. Consideration should be given by our partners in the wider local authority, CCG (now ICB) and Primary Care Networks as to whether they should include the funding of Advice Services as part of their wider health and inequalities strategies.

Equity of Provision and Targeting Inequalities:

4. The Advice Service provided needs to be adaptable to the changing needs of the population and recognise that there is no 'one size fits all' approach which will meet our diverse population needs.
5. Work should continue to identify specific 'high risk' population groups within Northumberland, which may require targeted interventions around debt or benefits advice, or outreach services, to reduce inequalities in access to services.
6. The Public Health team should work in partnership with employers across Northumberland to promote and facilitate workforce development on financial wellbeing, both internally and externally.
7. Citizens Advice Northumberland should continue to consider ways to improve access and equity of access to services. Further development of the Community Advice Model could increase service capacity and provide an avenue of increasing the service's reach across our communities.

How the Health & Wellbeing Impact Could Be Measured:

8. The Public Health Team at Northumberland County Council should consider including a measurement of health and wellbeing in the commissioning of advice services.

Measures to Reduce the Need for (Reactive) Advice Services in The Northumberland Population:

9. The Public Health Team should continue to work in partnership with our communities and partners (wider local authority, CCG, Primary Care, Schools and

Education) to develop strategies or policies that target the community's primary prevention needs.

10. The Public Health Team should continue to work in partnership with our communities and partners (wider local authority, CCG, Primary Care, Schools and Education) to develop strategies or policies that target the community's secondary prevention needs.

References (for HNA summary)

1. National Institute for Clinical Excellence. Health Needs Assessment. A Practical Guide. 2005. https://ihub.scot/media/1841/health_needs_assessment_a_practical_guide.pdf [Accessed 13/1/22]
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