



Northumberland
County Council

A Health Needs Assessment of Benefits and Debt Advice for Northumberland

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Health Needs Assessment

- Carried out in October-December 2021 of benefits and debt advice in Northumberland.
- A systematic method for identifying and reviewing the health issues of a specified population.
- The Public Health team at Northumberland County Council (NCC) provides funding for the core generalist advice service and specialist benefits advice at Citizens Advice Northumberland.

Summary of Key Findings

- Types of needs identified
- Un-met needs identified
- Report Implications

Normative Need (Published evidence and expert opinion)

- The Marmot Reviews 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 .
 - Welfare advice can improve health:
 - Lowers stress and anxiety, improve mental health, 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 socioeconomic disadvantage.

Normative Need (Published evidence and expert opinion)

- 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.

Normative Need (Published evidence and expert opinion)

- The Department for Work and Pensions published data on unclaimed benefits from 2017-2018.
 - In 2020 it estimated that around £7.1 billion went unclaimed each year, although this estimate only included pension credit, housing benefit, and income support/employment and support allowance.
 - **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.**
- Increase in inflation and the overall cost of living
 - 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 presents unique challenges.
- Healthy life expectancy is lower than the national average and is decreasing.
- Suicide rates higher than the national and North-East average.
- The North-East of England has the lowest median weekly earnings in the country.
- Northumberland has a higher number of children living in poverty in working families, than in non-working families.

Felt Need (What people say they need)

- Findings from 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.
 - 14% of people faced difficulties paying fuel and energy bills
 - 9% faced difficulties buying food.
 - 2% reliant on high interest money lenders
 - 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.

2022 Survey Results (New Data from the HNA)

- Citizens Advice was the most commonly named source/potential source of advice.
- The health benefits of good advice were highlighted by residents, 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.
- Some people needed advice but did not access it:
 - 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: Many organisations provide basic budgeting and financial advice but would refer onwards for benefits advice or debt management.
- Some organisations provide information to specific groups e.g. carers.
 - Citizens Advice Northumberland is signposted to by other agencies and people in Northumberland and by national websites.
 - '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 provides the only universal service which covers benefits and debt advice to the Northumberland population.
- 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 includes 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.

Potential Unmet Needs Identified

- Between February 2019 and January 2020, on average 51% of calls to Citizens Advice Northumberland went unanswered.
- 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.
- The challenge of meeting the needs of our rural populations and our residents working on low income are highlighted.

Report 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 to £520k per annum.

Report Implications

- 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.