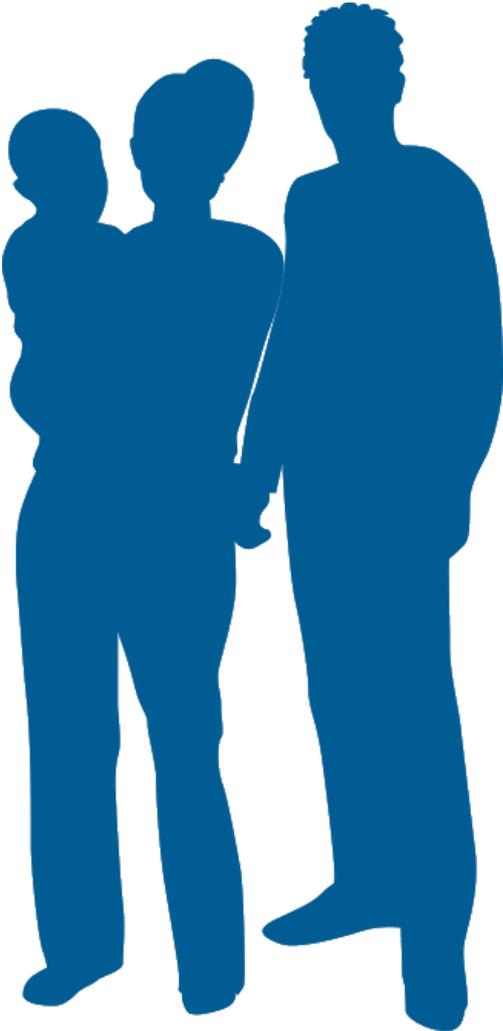


**Citizens Advice mental health insights:  
people’s experience of community mental  
health support**



health &  
wellbeing  
alliance ■

# Summary

Practical problems, such as losing one's home or facing redundancy at work, can worsen people's mental health and quality of life. Primary care and mental health services<sup>1</sup> are seeing an increase in clients with practical problems that take up significant clinical time.<sup>2</sup>

**This brief presents a review of case notes submitted by our advisors on what challenges people with mental health needs face in their everyday life and when accessing healthcare in the community.** It also forms a part of policy series on mental health.

**This brief identifies five key challenges:**

- 1. People with mental health problems are more likely to face practical challenges,** such as struggling with debt, having problems to access benefits, or being unable to work due to an illness or a disability.
- 2. Additional costs associated with poor mental health** often can make it more difficult to manage financially. This includes unexpected costs such as having to pay for medical evidence to support an application for welfare benefits, a prescription penalty charge, or travel expenses to attend mental health appointments.
- 3. Community support before and after mental health treatment** is often limited or not available to assist people with their practical problems, which could worsen their mental health
- 4. Ethnic minority groups tend to face more barriers to access mental health support.** Having a pending immigration status or more complex practical issues can make it more difficult for this group to access mental health support.
- 5. Carers tend to have poor experience of community mental health support.** Not being informed about what community support is available for carers, or not being kept informed about decisions related to their caring role can make managing caring responsibilities more challenging.

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<sup>1</sup> Primary care and mental health services are often commissioned separately at local level. Primary care refers to general practice.

<sup>2</sup> Citizens Advice, [press release](#), February 2018

# Background



**Citizens Advice** support people in 2,700 community locations, including GP and mental health services. Our 23,000 trained volunteers and 7,000 paid staff provide advice to over 2.7 million clients every year. Our advisors have a wealth of knowledge of local needs, ranging from housing, legal issues to health services. In 2017, over 100,000 people, with mental health problems, sought our help.

## What is community mental health support<sup>34</sup>

Community mental health support is the care an individual receives to help them manage their mental and physical health effectively. Community mental health support is often provided to people with either complex or common mental health needs. Based on their level of mental health needs, community mental health support may include support with medication management, counselling or talking therapy, access housing and financial advice for people, day-to-day support provided by a local specialist mental health service, besides other mental health support. Each local area, has a Community Mental Health Team (CMHTs). They are multidisciplinary, multi-agency teams that provide mental health assessment and care to adults with mental health problems, both in their own homes and in the community.

## Why Citizens Advice cares about people's mental health in the community

- Most people with mental health problems are supported by community-based services. This may include talking therapy, crisis care, integrated-care team, community mental health team, and other community-based mental health services. 90% of people with severe mental health problems are supported by community mental health services, and 9 in 10 people with common mental health problems are supported in primary care. However, both mental health services experience a high degree of variation in care quality and availability.<sup>5</sup>
- 45% of NHS clients surveyed, who use community mental health services, would have liked help finding financial advice or benefits, but did not get it. 43% would have liked help or advice in getting support for finding and

<sup>3</sup> NHS Choices, [Community Mental Health Services](#). Accessed on 30 July 2018

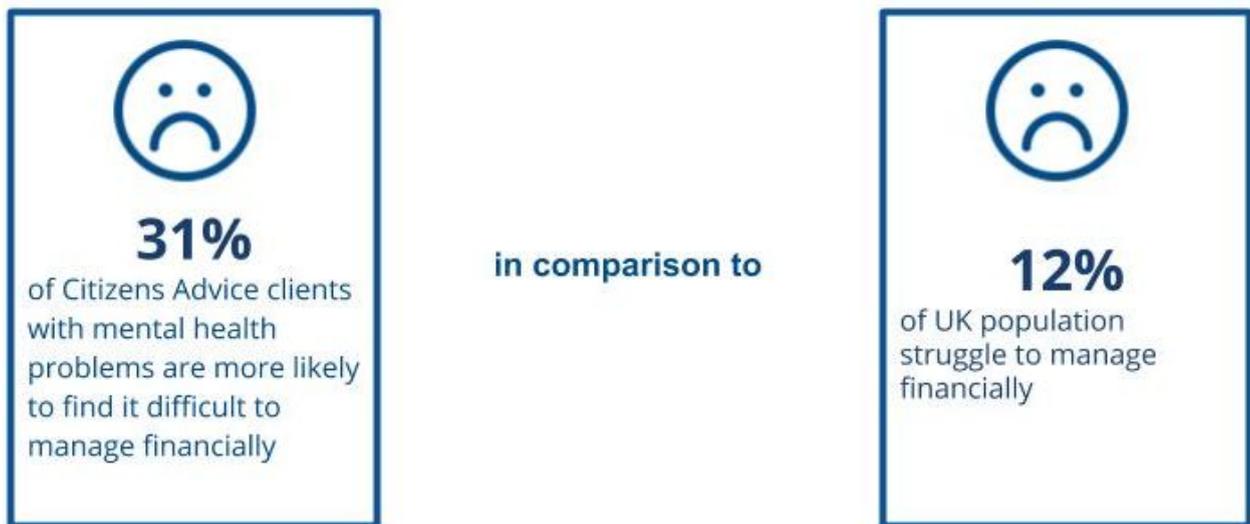
<sup>4</sup> [Mind Guide](#) to Community-Based Mental Health and Social Care, 2013

<sup>5</sup> [The Five Year Forward View for Mental Health](#), 2016

keeping work but did not get it.<sup>6</sup>

- In the past 2 years, we have seen an increase in the number of clients with mental health problems, including an 11% increase in those who require advice on benefits.<sup>7</sup>
- Our previous research highlights that GPs spend 19% of consultation time dealing with non-clinical issues.<sup>8</sup>
- Our upcoming research shows that nearly all (98%) of mental health practitioners said they had dealt with a client's non-health problems during an appointment in the past month.<sup>9</sup>

## 1. People with mental health problems are more likely to face practical challenges



Source: Citizens Advice, [Joining the Dots report](#), 2017

A review of our data shows that many clients with mental health problems who access our health and community care advice also have other advice needs. These include access to benefits, managing finances, housing, and management of essential services. The most common advice issues sought alongside advice on community mental health care are set out below.

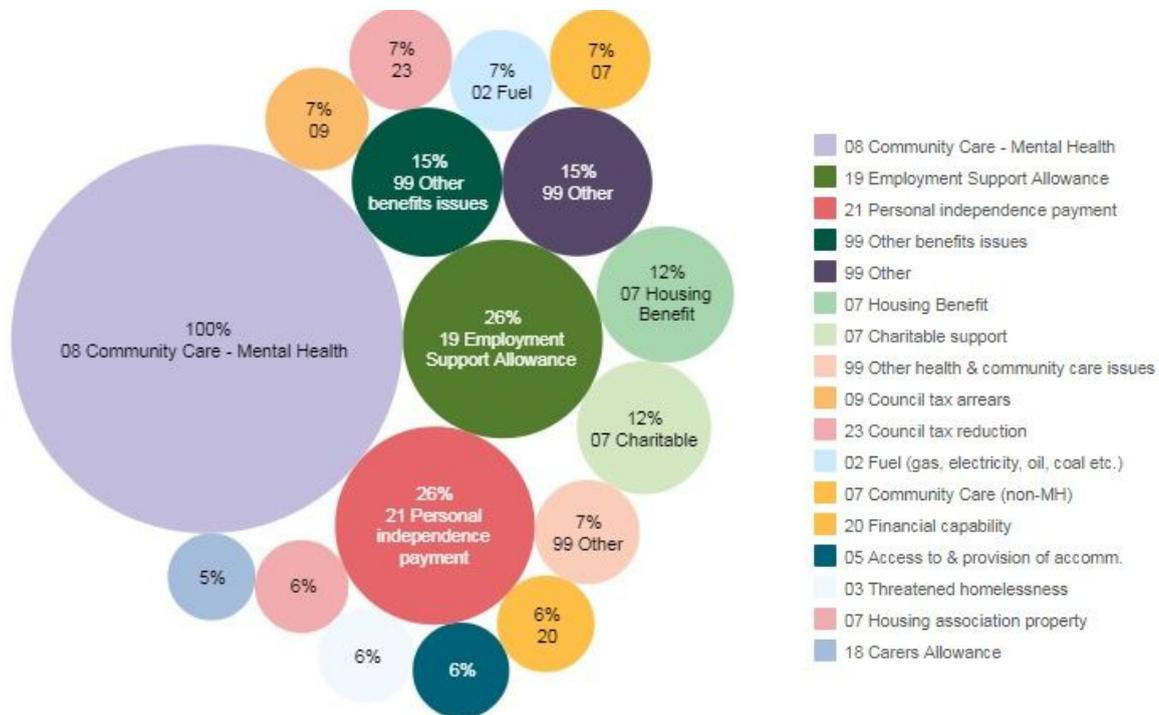
<sup>6</sup> Care Quality Commission, [Community Mental Health Survey](#), 2017

<sup>7</sup> Citizens Advice, [press release](#), February 2018

<sup>8</sup> Citizens Advice, [Very General Practice](#), May 2015

<sup>9</sup> Citizens Advice, [press release](#), February 2018

**Figure 1: % clients who sought advice on community mental health care, and also sought advice on other practical problems.**



Source: Citizens Advice, cluster analysis of advice issues of clients who reported mental health problems, 2017

These issues can create significant barriers to wellbeing and health equality:

- Money and debt:** A third of our clients with mental health problems seek advice on debt and financial difficulties. Our research found that people with unmanageable debt (debt worth more than 3 months of their income) are 24% more likely to experience poor mental health.<sup>10</sup> A recent Citizens Advice survey found that, nationally, 51% of those with mental health problems had experienced a money or debt issue at the same time.<sup>11</sup> Comparatively, only 19% of those who hadn't experienced a mental health problem had faced money or debt issues.
- Access to benefits:** More than a quarter of clients we advised on community mental health care also required advice on Employment support 'ESA' (26%) or Personal Independence Payment 'PIP' (26%). The most common advice

<sup>10</sup> Citizens Advice, [A Debt Effect](#), July 2016.

<sup>11</sup> Survey carried out by Comres between the 2nd and 13th February 2017 of 1,000 English adults with experience of a mental health issue in the past 3 years, and 1,000 without experience of one. The survey was sent to a nationally representative sample and allowed for natural fall out.

needs were regarding eligibility, entitlement and calculation of the benefits. Clients were also likely to need support with making and managing a claim for ESA or PIP.

- **Access to employment:** More than a third (36%) of clients who sought our advice on mental health community care are permanently sick or unable to work. 16% are unemployed but seeking work. This is more pronounced for our clients in the South East, which echoes the Public Health Profile for the region, where the employment gap is worse than the England average.<sup>12</sup>

## 2. Additional costs associated with poor mental health

Alongside problems accessing benefits, employment and managing finances, having a mental health problem can lead to additional costs. This can make people's finances even more precarious. There were three common types of direct cost that stood out in our analysis:

- **Cost of medical evidence to support ESA/PIP claims:**<sup>13</sup> Our clients with mental health problems often have to pay a fee to obtain a medical certificate in support of their application to ESA/PIP benefits. This ranges between £10 and £145, an unaffordable sum for those living on £73.10 per week. Our advisors often informally negotiate with GPs to waive the charges, with results varying among GPs even within the same practice. While we understand the financial and time pressures GPs are under - we found that 19% of GPs' time is spent advising patients on non-clinical issues - charging for medical evidence can cause significant financial hardship for patients.<sup>14</sup> In conjunction with a simplification of the form, we support the charge being scrapped.
- **Cost of travel to mental health appointments:** Sometimes our clients are unable to attend their mental health appointments or therapy sessions because of the high cost of public transport. With the national average of cancelled and 'Did Not Attend' (DNA) appointments of IAPT services standing at 22%<sup>15</sup>,

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<sup>12</sup> [Gap in the employment rate, for those in contact with secondary mental health services. Public Health Profile, South East.](#) Accessed on 17 October 2017.

<sup>13</sup> PIP is a new benefit that is replacing the Disability Living Allowance for people with a long-term condition. ESA is Employment Support Allowance if a person's disability affects their ability to work.

<sup>14</sup> Citizens Advice, [A Very General Practice](#), May 2015.

<sup>15</sup> See above. The national average of DNA and cancellation is calculated by dividing the number of DNA and cancelled appointments combined (56,893 and 58,656), by the total number of appointments offered (530,603), in July 2017. Please see dataset on [IAPT monthly activity data](#), June 2017.

reducing the cost barriers to attendance could present savings to the health service overall.

- **Cost of prescription penalty:** Due to changes in welfare benefits system, many of our clients with mental health problems are unclear whether they are eligible for free NHS prescriptions. Confusion about eligibility leads to some people being charged an unexpected prescription penalty of £40 to £100 per prescription, which can result in financial hardship.



### 3. Community support before and after using mental health treatment is limited

- **Limited support while waiting to access community mental health services:** Many clients with anxiety or depression waited for a long time to access counselling. Similarly, recent figures of the waiting time to access IAPT services show that over 7,000 patients wait longer than 90 days for treatment.<sup>16</sup> While waiting for treatment, individuals often face social, financial, or practical problems. These can cause their mental health to deteriorate further, making recovery more difficult.
- **Limited support following discharge by community mental health teams:** Our advisors state that people are often discharged from their community mental health team without long-term support to live independently, or without a community support worker, often without access to housing, finances or employment. Our advisors often assist clients on how to navigate the health or the welfare benefit system, in order to gain access to care or community support.

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<sup>16</sup> NHS, [IAPT monthly activity data](#), June 2017.

## 4. Black, Asian and Minority Ethnic experience of access and support

There is an ongoing debate about the BAME experience of access to mental health services, and whether these services are culturally sensitive. At Citizens Advice, some of the common challenges to accessing community mental health support BAME clients face include:

- **Dual burden of having mental health needs, and complex practical problems:** Our BAME clients often seek our advice with relatively fewer issues (3.3 per client), compared to our White clients (3.7).<sup>17</sup> However, when they ask for our help, they often also present with complex cases combined with drug abuse, gang crime, post-traumatic experience, domestic violence, or immigration issues. For example, BAME clients who experience domestic abuse often are not aware of mental health services. If they are the spouse of a British citizen, or a migrant, they tend to be worried about their immigration status should they separate from their spouse, which stops them from seeking help. Our advisors often support this client group by enabling them to navigate the health system, to find refuge, and on how to access immigration or legal advice on their status.
- **Limited community mental health support due to eligibility criteria:** Some clients have no access to community support or social services, because their immigration status does not permit access to public funds. They often face the challenge of being in financial hardship and deteriorating mental health.

## 5. Carers tend to have poor experience of community mental health support

Carers, who look after family members with mental health needs often develop stress, anxiety and/or depression. Of those who sought our advice for community mental health care, 5% of this client group approached us with issues related to Carers' Allowance. At Citizens Advice, the main issues carers come to us for advice on are:

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<sup>17</sup> Figures correct as per August 2017, and calculated at the total number of advice issues divided by the total number of All BAME clients, and again by the total number of All White clients

- **Poor awareness of what support is available:** Clients tell us that sometimes they have to give up work to look after a family member with mental health needs, which often leads to financial hardship. They are often unaware that they are entitled to a carer’s assessment and direct payment to assist when they are struggling financially (NetSCC, 2008).<sup>18</sup> Our advisors help carers apply for Carers’ Allowance and ensure they gain access to all other benefits they are entitled to, to support them in their caring role.
  
- **Poor community support for carers:** Carers come to Citizens Advice for help when they face problems, related to their caring role. Issues include:
  - Limited access to a social worker, or a social worker’s replacement, which could leave the carer to coordinate the care.
  - Limited access to find support to help them with their caring role. For instance, we often help carers who need support coping with the challenging or aggressive behaviour of their loved ones.
  
- **Poor engagement with carers:** Carers come to Citizens Advice for help when they experience poor engagement and communication from mental health services. Issues include:
  - Their concerns are not taken seriously by some professionals, when they express their worry about the safety and the wellbeing of their family member or the person they care for.
  - They do not always feel involved in decision-making processes related to their caring role.
  - When their concerns are about the poor quality of care and/or inadequate level of support, they are not being kept informed how their concerns are being addressed. For example, when the family member they are caring for waits too long for mental health support, carers are often not being kept informed as to when they would have a replacement for their care coordinator who recently left their job.
  - They sometimes face the challenge of having to persuade professionals to administer medication to their family member who has capacity, yet refuses treatment. When carers believe that their family member are at risk of self-harm, or are susceptible to be harmed by others, they feel their concerns are not taken into account by professionals. This often presents a dilemma for carers between granting loved ones their wishes and protecting them from harm.

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<sup>18</sup> NIHR Evaluation, [Trials and Studies Coordinating Centre, Family Carers on the Margins: Experiences of Assessment in Mental Health](#), Summer 2008.

## Case study

Zoe is Black African, 72 years old, lives in the South East, owns her property outright, and has her own pension income. She had been caring for her 26-year-old grandson, Jacob, since he was eight. He had psychosis, was a cannabis user, a drinker, and was sectioned 3 times.



Jacob used to receive an anti-psychotic injection once a month, administered by a nurse. There was a change in staff, and he refused to get injections from the new nurse. Because Jacob was not getting his medication, his mood and behaviour changed. He was evicted from his hostel and the police was called several times to 'handle' him. Zoe wrote to the local team for Early Psychosis about her grandson's behaviour, and asked about care options. They told her that they were unable to help without written consent from him. Zoe applied to the court to become her grandson's deputy, to ensure he gets his medication. Her case failed because he was considered able to give informed consent.

A month later, Zoe's grandson was killed. Two men were charged with his murder. Despite her observations that her grandson was at risk, she feels that she was never taken seriously.

## To improve community support for people with mental health problems, Citizens Advice recommends:

- **Better referral processes:** Both Citizens Advice and the Money and Mental Health Policy Institute, in their recent research, emphasised the importance of ‘warm referrals’.<sup>19</sup> These assist people to access services via an established referral pathway, rather than simply providing them with contact details or a leaflet. Vulnerable clients can feel daunted or discouraged by the prospect of an ‘advice hunt’ and having to liaise with different agencies, which can stop them from finding the community support they need.<sup>20</sup>
- **Integrate practical advice** in primary care and mental health services, including money advice, **can help reduce pressures on professionals’ time** and **improve outcomes for patients**, including **improving recovery rates**. According to Public Health England, for every £1 invested in debt advice for adults, to prevent mental ill health, at least £2.60 is saved over 5 years.<sup>21</sup>
- **Promote mental health support to BAME and hard-to-reach communities**, providers should partner with BAME and other community groups, and improve these groups’ access to mental health and community support.
- **Improve understanding of BAME mental health needs**, providers should **train all staff in Race Equality and Cultural Capability** training. Commissioners should include this training as a requirement in service specifications.
- **Take into consideration carers’ concerns** around the safety, wellbeing and medical treatment of family members - who have capacity to make their own decisions - but may be at risk of self-harm or harm to others.

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<sup>19</sup> Citizens Advice, [Joining the dots](#), October 2017; and Money and Mental Health Policy Institute, [Whose Job Is It Report](#), October 2017.

<sup>20</sup> Thoresen Review of generic financial advice, 2008; and Refernet, the [Perfect fit for client referrals](#)

<sup>21</sup> [Public Health England](#)

# We help people find a way forward

Citizens Advice provides free,  
confidential and independent advice  
to help people overcome their problems.

We advocate for our clients and consumers  
on the issues that matter to them.

We value diversity, champion equality  
and challenge discrimination.

We're here for everyone.



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