



## **Response to the Health, Social Care and Sport Committee inquiry on Suicide Prevention in Wales**

### **Introduction**

Citizens Advice Cymru welcomes the opportunity to provide evidence to the Health, Social Care and Sport Committee inquiry into Suicide Prevention. We would also welcome the opportunity to discuss the extent of the problem of suicide in Wales and any of the issues raised in this paper with the Committee, in particular the role of local Citizens Advice in suicide intervention and prevention.

### **About us**

Citizens Advice is an independent charity, founded in 1939, covering England and Wales. In Wales we have a network of 19 local Citizen Advice, all individual charities, staffed by nearly 800 dedicated volunteers and staff. We provide advice on a range of everyday issues to anyone who needs it, from debt, money and welfare benefits to housing, employment, discrimination and relationships. Our financial education sessions and income maximisation programmes also help people to take control of their finances and ensure those in need are claiming all the financial support they are entitled to.

We remove the barriers to advice by going to places where people need us most, delivering advice from over 375 community locations in Wales, as well as offering services over the phone and online. Every year across England and Wales millions of people turn to us. This gives us a unique insight into their needs and concerns. We use this knowledge to campaign on big issues, both locally and nationally. So one way or another, we're helping everyone – not just those we support directly.

During 2016-2017 local Citizens Advice in Wales helped over 114,000 people with more than 436,000 problems. Nearly half of all clients we helped in 2016-2017 (49%) are disabled or have a long term health condition (compared to the

population average of 23%), of these 22% self-identify as having a mental health condition.

On average, a Citizens Advice client with mental health issues will have 5 separate advice problems, from unmanageable debts to employment, housing and access to welfare benefits. This compares to 3.5 problems for other clients.

## Our response

### The extent of the problem of suicide in Wales and evidence for its causes

Citizens Advice Cymru provides advice and support to some of the most vulnerable people in Wales, this gives us unique insight into their lives and crucially, the issues affecting them. Anecdotal evidence, over the past year, shows local Citizens Advice reporting an increase in the numbers of clients with suicidal ideation, many of these clients have reached crisis point and feel unable to cope.

In 2016, there were 322 suicides in Wales, as reported by the ONS. The ONS goes on to say the rate in Wales has fallen from 13.0 in 2015 to 11.8 per 100,000 people in 2016. The most vulnerable group continues to be males, although the rate varies by age group, approximately 75% of all suicides are male. Although we don't have exact numbers on those experiencing suicidal ideation, local Citizens Advice have recorded over 45 detailed case notes relating to clients with suicidal ideation, many of these cases relate to financial matters and in particular, access to welfare benefits.

Although the issues surrounding suicide are very complex there is a wealth of evidence, including our own case studies, showing the links between socioeconomic deprivation, including debt and financial crisis, mental health problems and suicidal behaviours. **We believe there needs to be more support for those facing financial crisis.** (See Annex)

#### Paul's story

Paul had several non-priority and priority debts, local Citizens Advice office discussed Paul's options and Paul chose to apply for a Debt Relief Order, which was approved. A total of £2,211 was written off. Paul was advised that he may be eligible for PIP and, following a face-to-face assessment, Paul was placed in the enhanced daily living component generating a weekly income of £82.30. We successfully supported Paul through his first tier tribunal appeal against stopping his award of Employment and Support Allowance, generating an annual income of £8,528. Paul told us his health had vastly improved and he

no longer had to worry financially because he had no debts and his income had increased.

\*names have been changed for the case study examples to protect anonymity

## The social and economic impact of suicide

The social and economic impact of suicide is widespread and there are various estimates that attempt to put a monetary value on suicide. Whilst we do not have any specific comments on the wider economic costs, we know the social impact is wide ranging, impacting on bereaved families, friends and colleagues; the local community and workplace; and those who supported the individual concerned, either formally through interventions and advice, or informally. The ripple effect cannot be underestimated and the need to **ensure support is available for those impacted by suicide is essential** via local support support groups and through access to information and advice.

We know that for local Citizens Advice the social (i.e. impact on staff, volunteers, their family and friends and communities where they live and work) and economic impact of suicide is significant.

The financial cost to local Citizens Advice is impacted by the additional support needs of clients with suicidal ideations, the impact on colleagues and knock-on impact on other clients regarding waiting times and delayed appointments. Local Citizens Advice across Wales are reporting an increase in clients with suicidal ideation. Supporting these clients requires additional time and investment, this can prove challenging for some local Citizens Advice due to a number of factors including meeting targets set by funders; the impact on advisors of supporting clients with suicidal ideation and limited access to wider community resources and trained support.

Local community services are a key element in preventing suicide and suicidal ideation, **more investment is needed to allow local services to become more responsive and planning and coordination across services locally, including third sector partners, should be developed further.**

## The effectiveness of the Welsh Government's approach to suicide prevention

The Welsh Government's approach to suicide prevention has broad support, as a good foundation for a suicide prevention strategy in Wales. We believe Talk to me 2 provides a solid base that includes setting out the strategic aims and objectives to prevent and reduce suicide and self harm in Wales. We support the view that no one organisation or government department can tackle the issue in isolation.

We were pleased to note that Welsh Government has made mental health a priority area as outlined in 'Prosperity for all: the National Strategy' and a cross-government priority. **We fully support the pilot to run a mental health focused social prescribing pilot scheme funded by Welsh Government.**

In regard to the Together for Mental Health strategy, we were disappointed to note that the delivery plan was predominantly health focused and we believe did not adequately take into account the wider role of local authorities and community based services in supporting people's mental health and wellbeing. In particular, the role of social care services was noticeable in its absence. This was clearly demonstrated within the strategic contextual information where no reference was made to the Social Services and Well-being (Wales) Act, nor does the information reference the Violence against Women, Domestic Abuse and Sexual Violence (Wales) Act, both of which we believe are pertinent to the effective delivery of *Together for Mental Health*. Citizens Advice Cymru believe the delivery plan could be stronger by making clear links to, and identifying joint outcomes with the implementation of these pieces of legislation.

Despite the noted link between debt, financial problems and mental health as well as the noted issue of the impact of welfare reform on people with mental health problems, we do not feel that this is adequately reflected in the *Together for Mental Health* delivery plan. In a similar manner, despite references to Local Primary Mental Health Support Services (LPMHSS) role in providing appropriate information and advice to promote well-being, the delivery plan focuses on health based lower level interventions only.

**We believe the plan should include specific reference to ensuring specialist debt and welfare rights advice services are available within the LPMHSS** to ensure adequate access for people with mental health problems during welfare reform. To date, only 2 Local Citizens Advice are commissioned by a local health boards (in partnership with their local authority) to deliver debt and benefits services for mental health clients. There are a number of benefits to this approach including;

- warm referrals; ensuring the individual concerned does not have to navigate through a range of advice options, meaning they get the support they need.
- being located in health settings, in particular mental health settings, to be on hand when people are in crisis.
- to build contacts with colleagues across different sectors but within the same community.

## **The contribution of the range of public services to suicide prevention, and mental health services in particular**

The role of public services and in particular mental health services is crucial, as is the role of the third sector, we are a key partner in supporting people with suicidal ideation and suicidal behaviours. This support has proved essential for some of our most vulnerable clients.

To ensure local services are able to support individuals we believe **more attention should be given to local suicide prevention plans and wider community resources** which recognise the additional time needed to support people experiencing suicidal ideation.

## **The contribution of local communities and civil society to suicide prevention**

Local communities and civil society have an important role in reducing suicide. Loneliness and isolation is one of the risk factors for suicide. Building community cohesion and community services is a key element in reducing suicide.

**Citizens Advice Cymru believe local communities should have access to training to offer support locally via local community hubs** and put in place plans to identify vulnerable groups/people locally and work with those groups to offer early intervention and develop knowledge on the services available, including access to advice and other services that can help reduce suicidal ideations.

## **Innovative approaches to suicide prevention**

**Citizens Advice Cymru have a vision that every workplace and community across Wales has a trained suicide champion.** We believe this would help

reduce the numbers of suicides in Wales and provide early access to help and support for the most vulnerable. We believe this should be included in local suicide prevention plans and would support Samaritans recommendations for 'Local Action' which calls for training for all frontline staff.

At Citizens Advice Cymru we believe suicide prevention can be achieved through increasing suicide awareness, alongside ensuring the right support is in place to tackle the root causes of an individual's feelings, this should include access to free and impartial advice. We propose having a suicide champion, similar to the Time to Change employee champion (but with a specific focus on suicide) in each workplace and possibly in every community. Not only does early intervention work in preventing suicides it can also reduce the stigma around suicide by increasing awareness and ensuring the right support mechanisms are put in place. **We also believe Welsh Government should create a fund for training suicide champions working closely with employers, third sector and local community hubs.**

A suicide champion would:

- be fully trained in suicide awareness and be able to identify and support people with suicidal ideation
- assist colleagues and others in understanding suicidal ideation and offer support for those working with people experiencing suicidal ideation
- be able to identify and refer to further support networks
- work with other organisations to influence local suicide prevention plans and strategies
- support community services and hubs.

### **Jane's story**

Jane was admitted to hospital after a suicide attempt. She'd been working part time but had accrued significant debts. Jane was due to appear in court for council tax arrears and had received an eviction notice on her private rented flat as a result of rent arrears.

Citizens Advice worked with Jane to restructure her debts, stabilise her housing and sort out the employment issues.

Resolving these problems whilst she was in hospital helped to reduce Jane's anxiety and put her back in control of her life.

## **Conclusion and recommendations**

We believe Welsh Government's suicide prevention strategy Talk to me 2 has increased the focus on suicide and suicide prevention in Wales. Citizens Advice Cymru recommend the following actions to raise awareness and prevent suicide in Wales:

- More support for those facing financial crisis through access to free and impartial advice, ensuring specialist debt and welfare rights advice services are available within the Local Primary Mental Health Support Services and other key locations
- Ensure support is available and easy to access for those impacted by suicide
- More awareness and investment is needed to allow local services to become more responsive to people with suicidal ideation
- Local communities, including the third sector, should have access to training resources
- Provision should be made by Welsh Government for funding to train and promote suicide champions across Wales working closely with employers, workers and their representatives, local community hubs and the third sector.

### **For further information regarding this response please contact:**

Michelle Lewis, Senior Policy Officer, Wales

Email: [REDACTED]

Telephone: [REDACTED]

## Annex

### Welfare reform, debt, financial difficulties and mental health

Research shows that debt and financial difficulties affect people's health and wellbeing as well as being linked to stress and anxiety<sup>1</sup>. The nature of debt is changing in Wales, with increasing numbers of people on fixed low incomes (e.g. pensioners, benefit claimants and low wage earners) having difficulty to meet the everyday costs of living. For instance, we have seen a marked increase in people seeking help with council tax arrears. In 2014-15, people seeking help with council tax arrears increased by 51 per cent against the previous year (2013-14), and it became the largest single debt-related issue seen across the Citizens Advice service in Wales. Similar rises in debt levels have also been seen in relation to other household bills, such as water and sewage debts, fuel and utility debts and rent arrears. For further information please see our [Advice Trends publications](#).

Since 2011-12 benefits-related problems have dominated the advice provided by local Citizens Advice in Wales. They currently account for 39 per cent of all issues we see. Between April and December 2015 just over 40,000 people were helped with over 116,400 benefits-related problems. Debt remains the second biggest problem area accounting for 29 per cent of all problems. Over 20,700 people were helped with more than 88,000 debt problems during the same period, a slight drop compared to the same period in 2014.

People living with a disability or long-term health condition are over-represented amongst Citizens Advice clients in Wales compared to the population as a whole, approximately two-fifths of clients (49 per cent) describe themselves as living with a disability or long-term health condition, compared to the population average of 23 per cent<sup>2</sup>.

For people with mental health problems who are out of work and reliant on welfare benefits, welfare reform has been noted to adversely affect these people leading to increased hardship and negative impacts on their mental health conditions. Most claimants for Employment Support Allowance (ESA) must undertake Work Capability Assessments (WCA) as both part of the application process and at ongoing intervals to assess their 'functional capability' to work. The assessments have been widely criticised for failing people with mental health problems in particular, as they do not adequately take into account the

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<sup>1</sup> For example, see: Pleasence et al (2007) *A Helping Hand: The Impact of Debt Advice on People's Lives*; T Williams (2004) *Review of Research into the Impact of Debt Advice*; and C Turley and C White (2007) *Assessing the Impact of Advice for People with Debt Problems*

<sup>2</sup> Disability in England and Wales, 2011 and Comparison with 2001, ONS, January 2013



impact of fluctuating or complex mental health conditions on a person's ability to work<sup>3</sup>.

#### **Case Studies: Rhondda Cynon Taff Citizens Advice<sup>4</sup>**

Rhondda Cynon Taf Citizens Advice have one of the only health funded debt and welfare benefits service in our network. It is specifically for people with mental health or substance misuse problems and their carers in light of the negative impact of welfare reform on people's mental health conditions.

Below are recent case studies:

*Ann is a mental health service user referred for help with an appeal against the decision to refuse her claim for Personal Independence Payment (PIP). We supported Ann with accessing medical evidence and assistance with drafting a submission to the Tribunal Service. At appeal the decision was overturned and Ann was awarded the enhanced rate of daily living and standard rate of mobility. On top of this, Ann is also now entitled to an additional amount of Employment and Support Allowance (ESA) due to premiums being added to her benefit. Overall, she is now better off by a total of £166.10 per week, which she stated will make a huge difference to her and ease the financial burden of being reliant on a benefit income.*

*Bob was referred by the Primary Care Mental Health Services for support with his welfare benefit entitlement. He was supported to make a claim for PIP on the basis that he had both daily living needs and mobility needs. Following completion of the application he was awarded the enhanced rate of the mobility component and the standard rate of the daily living component. This yields an annual income increase of £5852.60, allowing Bob to automatically be eligible for a Blue Badge and qualifying him for 100% of his road tax to be paid.*

\*names have been changed for the case study examples to protect anonymity

In our report [One day at a time](#), we looked at the cumulative impact of welfare reform in Wales. 49 benefit claimants took part in the qualitative research<sup>5</sup> who were of working age and affected by two or more changes to their benefits. We found that their ability to cope with the cumulative impact of these changes varied dependent on individual circumstances but that nearly all the participants

<sup>3</sup> Dr Litchfield, *An Independent Review of the Work Capability Assessment* – year four December 2013

<sup>4</sup> Names have been changed to preserve anonymity

<sup>5</sup> The qualitative study used a small sample size, giving indicative rather than definitive findings.

(94 per cent) felt their mental health had been negatively affected by the recent changes. A combination of financial hardship and the fear of action being taken against them has led to increased stress, anxiety and depression for many.

Some people directly attributed their condition to the changes they'd experienced while others believe the changes have led to a deterioration of an existing mental health condition. This highlights the wider impact on mental health and wellbeing as a result of welfare reform which is noted as disproportionately affecting Wales when compared to the UK as a whole.