

Measuring the impact of advice on client health and wellbeing



Knowsley

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Executive Summary

Health and Wellbeing is an increasingly important issue for the advice sector. On average 1 in 4 people will deal with a mental health problem and amongst clients of Citizens Advice mental health is the most commonly occurring health issue. Alongside the emerging issue of mental health, the link between poverty and poor physical health means that the health and wellbeing of our clients is an increasingly prominent issue: last year 45% of clients seen by Citizens Advice Knowsley identified as having a physical disability or long-term health condition.

National research conducted by Citizens Advice has determined that 4 out of 5 clients report a positive change in their health and wellbeing upon receiving advice. We decided to investigate whether our advice had the same impact on our client's health and wellbeing, as well as surveying the impact that our advice had upon the issues that our clients were facing.

In order to investigate the impact of our advice upon the health and wellbeing of our clients we used a version of the SWEMWBS (**S**hort **W**arwick **E**dinburgh **M**ental **W**ell-being **S**cale) funded by the Department of Health and tested by Citizens Advice. We interviewed 39 clients over two stages, asking them questions about their health and wellbeing at the time of advice and after advice had been received.

Our analysis determined that our advice has a positive impact upon Citizens Advice Knowsley clients' health and wellbeing, particularly with regards to their optimism towards the future and their ability to think clearly. Alongside this, our research found positive outcomes regarding clients' debt and welfare issues as well as a greater understanding of the processes behind the issues that clients came to see us about.

Because of the outcomes of this report, we recommend that Citizens Advice Knowsley should endeavour to create stronger links with healthcare bodies in Knowsley. The reason for this is to ensure that people with practical problems (such as benefit and debt issues) who access NHS services can access our advice service, which would alleviate pressure on the healthcare system and improve health and wellbeing of Knowsley residents.

Introduction

In this report Citizens Advice Knowsley has investigated the link between advice provided by our organisation and the impact this has upon a client's health and wellbeing.

Health and wellbeing is an increasingly important concept due to the recognition that health is not merely the absence of disease, but a combination of factors that lead to a "state of complete physical, mental and social wellbeing" (WHO, 2006). As we move towards a more holistic definition of health it is important to investigate the impact of our clients' problems on their mental, physical and social wellbeing.

National context

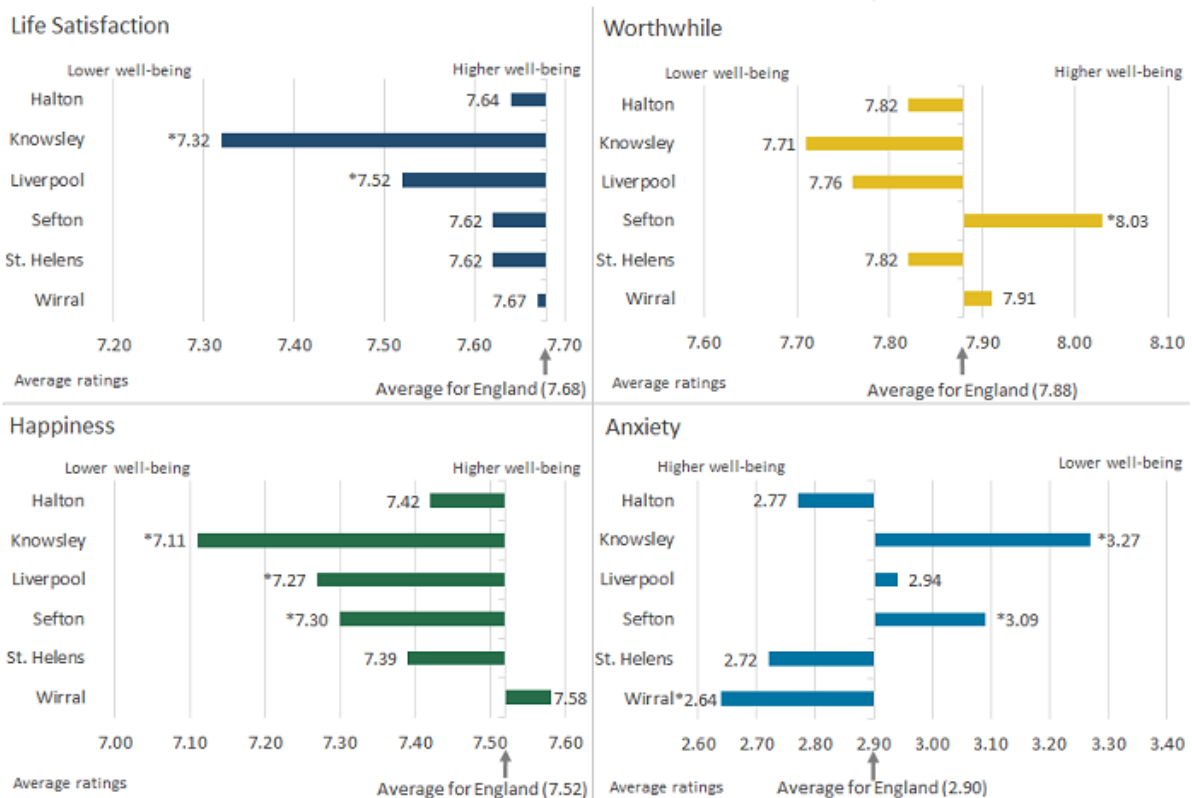
Mental health is the number one issue for our clients nationally and in the past year Citizens Advice has experienced a 9% increase in clients reporting mental health problems (Isaksen & Williams, 2018). This correlates with wider research as to the prevalence of mental health issues in the UK: 1 in 4 people experience a mental health problem each year (Aviva, 2015) and mental health has now overtaken blood pressure as the most common reason people visit their GP (Aviva, 2016). Mental health is therefore an increasingly relevant area of concern for Citizens Advice and therefore it is important to determine what impact our advice has upon this emerging issue.

Alongside the growing recognition of the importance of mental health, there is also the impact of a client's problems on their physical health to consider. It has been established that the main determinants of health in the UK are due to socio-economic factors (Marmot Review, 2010). The long-term impact of poverty upon people in deprived communities leads to people "having a significantly lower life expectancy than those in better-off places" (Joseph Rowntree Foundation, 2018). Currently 22% of the UK's population is defined as being in poverty, while 7% of the UK population is defined as being in persistent poverty (destitute) (Joseph Rowntree Foundation, 2018). The prevalence of poverty in the UK means that more people's health will be determined by wider socio-economic factors.

Local context

A 2015 analysis of the English Index of Multiple Deprivation produced by the Department for Communities and Local Government found that Knowsley is the second most deprived local authority in the England (Department for Communities and Local Government, 2015). The high level of deprivation in Knowsley is reflected in the health outcomes of its residents: According to Public Health England (2018), Knowsley is “one of the 20 deprived ... authorities in England and about 27% (8,000) of children live in low-income families. Life expectancy for both men and women is lower than the England average”.

Alongside the poor outcomes for physical health noted above, Knowsley residents also have a low standard of mental health when compared to local and national data: In a 2018 life satisfaction survey for the Liverpool City Region Knowsley residents registered the lowest scores for the area (ONS, 2018). In particular, Knowsley “reported lower life satisfaction and happiness scores and also higher anxiety levels” than both the regional and national average (ONS, 2018):



Statistics gathered by Citizens Advice Knowsley further reflect the low standard of health and wellbeing mentioned above:

49% per cent of our clients living in Knowsley were disabled or had a long-term health problem, where disability/health status was recorded.

Using the disability types recorded, we estimate:

- **24%** had a long-term health condition
- **18%** had mental health problems
- **33%** had physical or sensory impairment
- **3%** had learning difficulty or cognitive impairment
- **22%** had multiple impairments

These statistics are also likely to underestimate the number of clients with a mental health condition as clients with mental health problems are likely to be recorded as having 'multiple impairments', leading us to under record the number of clients who have a mental health issue (Isaksen & Williams, 2018). This is reflected in research conducted by the charity Money and Mental health, who when analysing Department of Work and Pensions statistics found that that around 1 in 3 (31%) people claiming ESA primarily for a physical or sensory health problems are also experiencing a mental health problem (Bond, Braverman and Evans, 2019).

Impact of our advice

The clients that we see who identify as having a mental health condition have more complex, urgent and multiple advice needs and often do not get the practical support they need – less than a third of people (32%) nationwide who access NHS services are referred to advice services, with 64% of people stating that this would help improve their condition (Isaksen & Williams, 2018). According to research conducted by Citizens Advice, practical problems experienced by clients with mental health problems “can be significant triggers of stress and anxiety, and can lead to worse mental health” (Fairak, 2018).

Research from Citizens Advice indicates that our advice has a positive impact upon the health and wellbeing of our clients: 4 in 5 clients reported that their mental health improved after practical support from their local Citizens Advice (Merola, 2017). Given the poor outcomes for health and wellbeing in Knowsley, we wanted to determine whether the positive impact of advice indicated in the national level research was reflected in the experience of Knowsley residents accessing our services.

Methodology

In order to find out the impact of advice given by Citizens Advice Knowsley on Knowsley resident's health and wellbeing we used the Health and Poverty toolkit provided by Citizens Advice. This toolkit has been funded by the Department of Health and uses the **Short Warwick Edinburgh Mental Well-being Scale (SWEMWBS)**. The SWEMWBS was funded by the Scottish Executive National Programme for improving mental health and well-being, commissioned by NHS Health Scotland and developed by the University of Warwick and the University of Edinburgh.

In this study we interviewed a total of 39 clients, with 29 of those clients completing both stages of the questionnaire. Participants were initially interviewed during a two-week period at both of our Huyton and Kirkby offices. The reason for interviewing clients at both of our office locations across this two-week period was to ensure that we obtained a broad selection of clients with regards to the issue that they were presenting and the geographic location that they lived in.

The participants were invited to take part in the survey during their advice session and completed the survey after their advice session had ended. The second stage of the interview was conducted by telephone, with the same member of staff surveying each participant to ensure that the questions were asked in the same manner.

Participants were asked to give an answer to seven statements about their health and wellbeing:

- I've been feeling optimistic about the future
- I've been feeling useful

- I've been feeling relaxed
- I've been dealing with problems well
- I've been thinking clearly
- I've been feeling close to people
- I've been able to make my mind up about things

The participants had the option of 5 response categories to the above statements:

- None of the time
- Rarely
- Some of the time
- Often
- All of the time

The scores for each respondent were tallied using an analyser tool provided by Citizens Advice. This analyser tool then aggregated these scores to determine the overall SWEMWBS score for each question in both phases of the study. Finally, the tool calculated the mean score for each question asked to allow us to analyse the change in mean score between the two phases of interviewing.

Our analysis for this study was a comparative one: we analysed the change in mean change from phase 1 to phase 2 across all questions to determine whether there had been a significant shift in respondents' health and wellbeing.

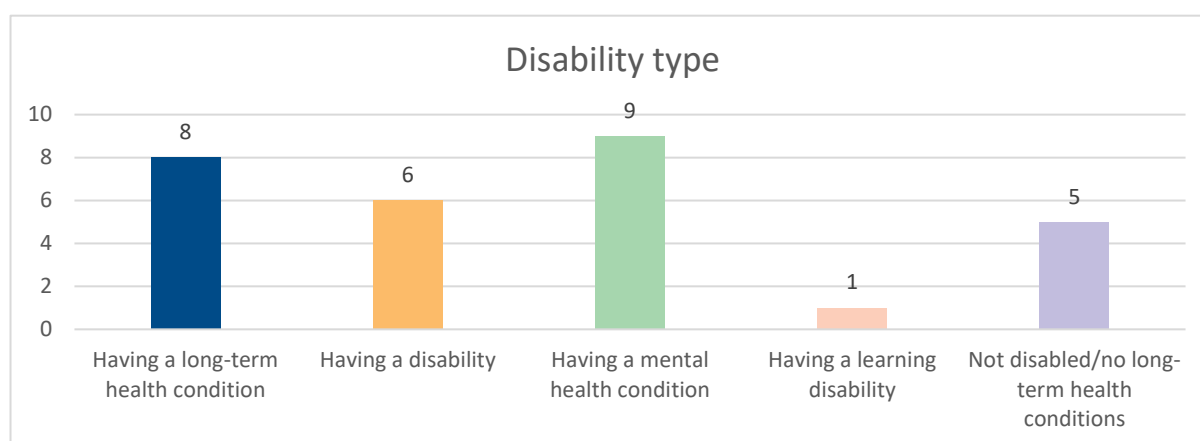
As part of the study we also collected demographic data from clients, along with information about their current situation. Participants were asked about their current income, cost of energy bills and whether they currently had any outstanding debt issues. In the second part of the survey we asked participants if there had been any change in their situation. We did this to determine whether our advice had any discernible impact upon their living situation and to get a better idea of the extent of issues regarding debt, energy security and low income in Knowsley.

Results

Demographic data

Disability

Disability type	Having a long-term health condition	Having a disability	Having a mental health condition	Having a learning disability	Not disabled/no long-term health conditions
Number	8	6	9	1	5
Percentage	27.6%	20.7%	31.0%	3%	17.2%



82.3% of respondents in this study identified as having a health problem, with the most common ailment being mental health conditions (31%). This figure was higher than the amount recorded in our Casebook data – this corresponds with the conclusions of Isaksen and Williams (2018) who state that mental health problems are under recorded due to the categorisation of having “multiple impairments”.

Ethnicity

100% of respondents identified as being White-British. This is consistent with the demographic data of Knowsley – 96.1% of the population identified as White-British in the 2011 census (Office for National Statistics, 2012) and with data gathered by Citizens Advice Knowsley which states that 98% of the people we help identify as being White-British. However, this indicates that further research is necessary to determine whether

there is the impact of advice upon our clients is the same for those who identify as being from different ethnic backgrounds.

Children

Do you have dependent children under 14 living with you	Yes	No
Number	7	22
Percentage	24.1%	75.9%

The number of participants who have dependent children under 14 living with them was 24.1%. This is in stark contrast to the figures for clients seen by Citizens Advice Knowsley in 2018-19, which indicate that 63% of the clients that we see have dependent children under 14 living with them. This would indicate that further research needs to be done upon the impact of our advice on people with dependent children under 14.

Housing

100% of clients interviewed were neither homeless or at risk of becoming homeless.

Employment

Employment type	Unemployed	Concerned about keeping employment	Neither of the above
Number	21	0	8
Percentage	72.4%	0.0%	27.6%

72.4% of participants in this study were unemployed. While this is not representative of the wider Knowsley population, where 74.1% of people are in employment (ONS, 2018), it does reflect the lack of opportunity that is present in Knowsley. Figures from the Department for Communities and Local Government (2015) indicate that Knowsley has the highest proportion of working age adults in employment deprivation. Due to the

nature of our organisation it is inevitable that individuals who are categorised as having employment deprivation are over represented in our statistics. However, the survey is limited in that it had a simple dichotomy between employed and unemployed and therefore did not account for other circumstances (e.g. retired people, volunteers etc.)

Financial data

Income

Monthly income	Under £800	£800 to £1350	Over £1350
Number	23	5	1
Percentage	79.3%	17.2%	3.4%

The data collected on total monthly income indicated that the majority of respondents are in a position of poor financial health: 79.3% of clients surveyed stated that their income per month was below £800. These figures correspond with the wider picture of financial health in Knowsley, with the Department for Communities and Local Government (2015) reporting that Knowsley had the highest proportion of the population living in income deprived households.

Cost of fuel

Spend 10% or more of household income on energy bills	Yes	No
Number	23	6
Percentage	79.3%	20.7%

79.3% of respondents indicated that they spent 10% or more of their household income on energy bills. This corresponds with previous research conducted by Citizens Advice Knowsley which found that 72% of clients that we help were experiencing fuel poverty.

Results of advice

Alongside being surveyed on their health and wellbeing, information regarding the client's situation was also taken across both parts of the survey. Below you can find the advice outcomes at the time the survey was taken:

- 8 clients had debt successfully rescheduled, with an average total of £231.60
- The total increased monthly household income for the 29 clients interviewed was £1262.00
- 65.5% of clients said they understood how to manage their finances better after their appointment with Citizens Advice Knowsley
- 93.1% of clients said they had a greater understanding of their problem and had a greater knowledge of how the process or system works after receiving advice from Citizens Advice Knowsley
- 96.6% of clients said they thought their situation would not have improved had they not visited KCAB

The advice outcomes are limited due to the lengthy nature of the welfare process – 10 clients were still waiting for a response to their issue from the relevant governmental body at the time of survey and therefore an advice outcome could not be determined.

Questionnaire answers

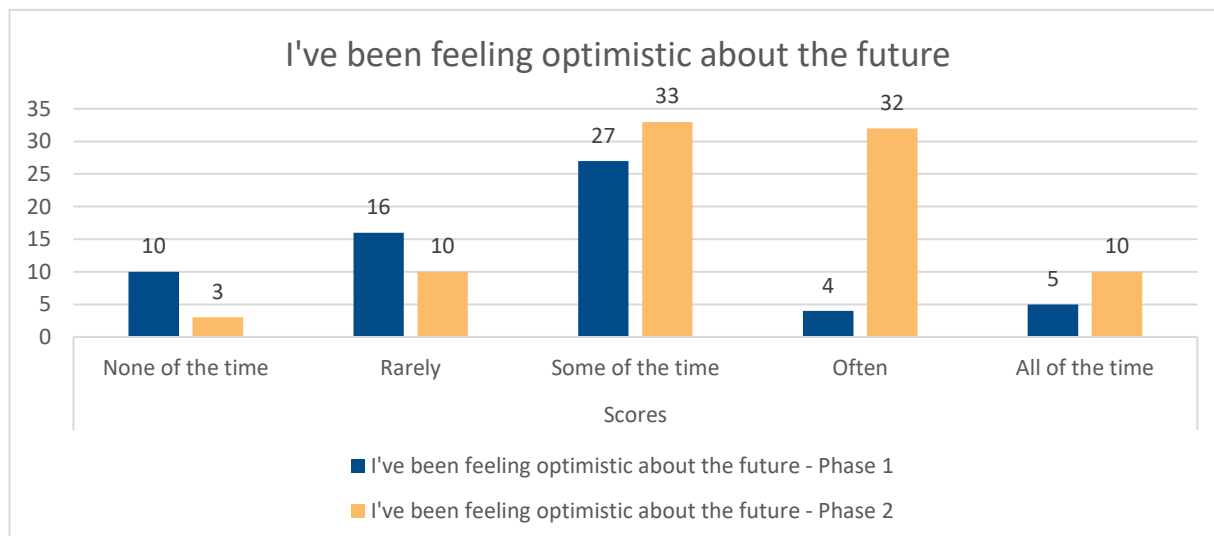
I've been feeling optimistic about the future

	None of the time	Rarely	Some of the time	Often	All of the time
Phase 1 (no. of clients)	10	8	9	1	1
Phase 1 (percentage)	34.5%	27.6%	31.0%	3.4%	3.4%

	None of the time	Rarely	Some of the time	Often	All of the time
Phase 2 (no. of clients)	3	5	11	8	2
Phase 2 (percentage)	10.3%	17.2%	37.9%	27.6%	6.9%

SWEMWBS Scores:

	None of the time	Rarely	Some of the time	Often	All of the time
Phase 1	10	16	27	4	5
Phase 2	3	10	33	32	10



Participants showed the greatest improvement in SWEMWBS score for the statement “I’ve been feeling optimistic about the future”. The change in mean score for this statement was 0.90, indicating that the advice received had a positive impact upon clients’ feeling of optimism.

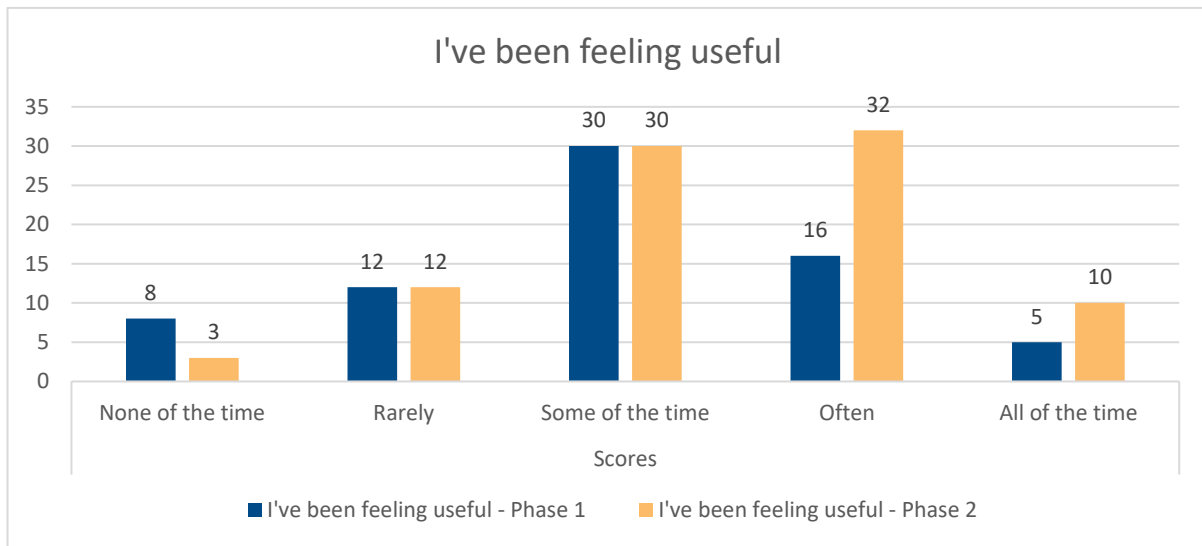
I’ve been feeling useful

	None of the time	Rarely	Some of the time	Often	All of the time
Phase 1 (no. of clients)	8	6	10	4	1
Phase 1 (percentage)	27.6%	20.7%	34.5%	13.8%	3.4%

	None of the time	Rarely	Some of the time	Often	All of the time
Phase 2 (no. of clients)	3	6	10	8	2
Phase 2 (percentage)	10.3%	20.7%	34.5%	27.6%	6.9%

SWEMWBS Scores:

	None of the time	Rarely	Some of the time	Often	All of the time
Phase 1	8	12	30	16	5
Phase 2	3	12	30	32	10



Clients surveyed responded more positively to the statement “I've been feeling useful” in phase one compared to the previous statement, indicating that clients felt more valued than positive in their outlook. In phase 2 clients responded more positively than the previous phase, resulting in an increase of mean score of 0.55.

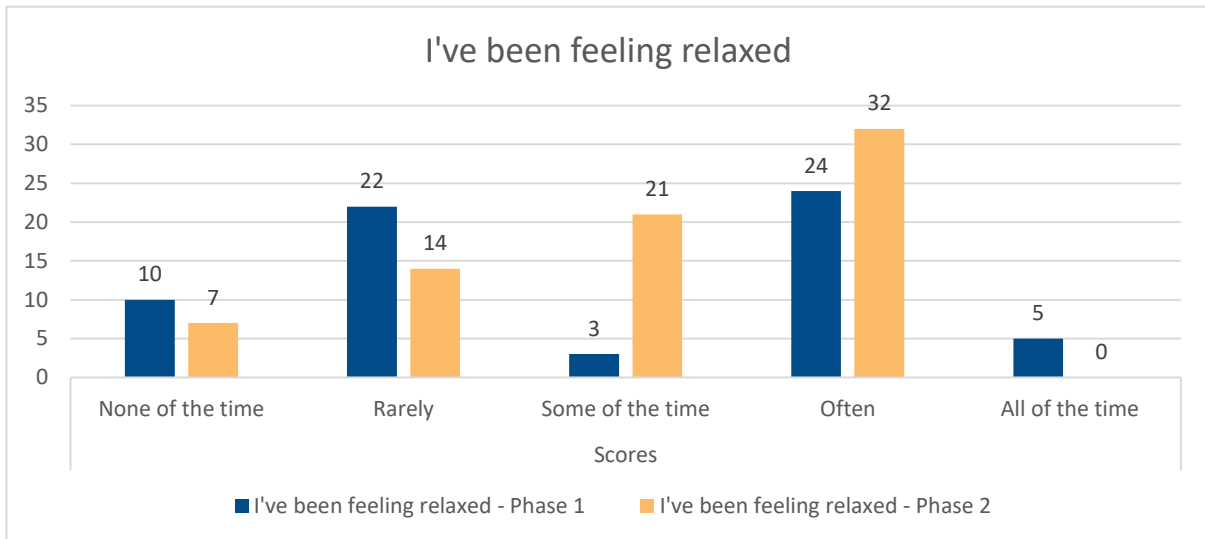
I've been feeling relaxed

	None of the time	Rarely	Some of the time	Often	All of the time
Phase 1 (no. of clients)	10	11	1	6	1
Phase 1 (percentage)	34.5%	37.9%	3.4%	20.7%	3.4%

	None of the time	Rarely	Some of the time	Often	All of the time
Phase 2 (no. of clients)	7	7	7	8	0
Phase 2 (percentage)	24.1%	24.1%	24.1%	27.6%	0.0%

SWEMWBS Scores:

	None of the time	Rarely	Some of the time	Often	All of the time
Phase 1	10	22	3	24	5
Phase 2	7	14	21	32	0



Participants responded less positively to this statement than others: overall this statement had the lowest mean score in the second phase of interviews, indicating that overall our clients (whilst improving) still had a low standard of health and wellbeing. In part this is due to the issue mentioned in the previous section regarding unresolved issues around welfare benefits, leaving clients without a definite outcome.

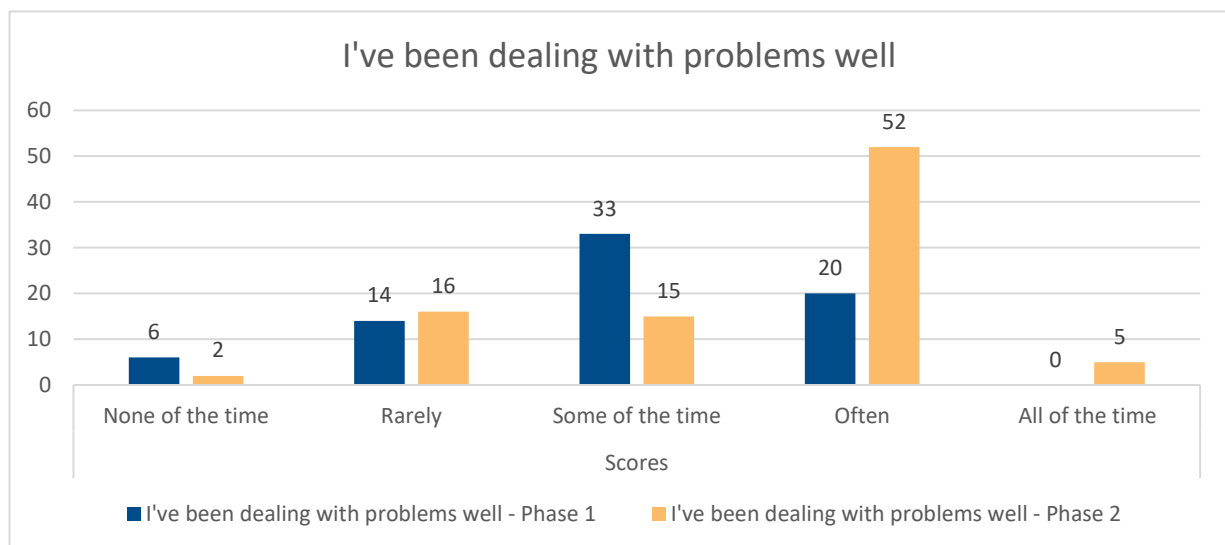
I've been dealing with problems well

	None of the time	Rarely	Some of the time	Often	All of the time
Phase 1 (no. of clients)	6	7	11	5	0
Phase 1 (percentage)	20.7%	24.1%	37.9%	17.2%	0.0%

	None of the time	Rarely	Some of the time	Often	All of the time
Phase 2 (no. of clients)	2	8	5	13	1
Phase 2 (percentage)	6.9%	27.6%	17.2%	44.8%	3.4%

SWEMWBS Scores:

	None of the time	Rarely	Some of the time	Often	All of the time
Phase 1	6	14	33	20	0
Phase 2	2	16	15	52	5



Clients showed a marked improvement on their perception of how they dealt with their problems, with the mean score across the two phases of the survey increasing by 0.59. In the second phase of the interview they often cited their interaction with Citizens Advice Knowsley as evidence that they were dealing with their problems, indicating that clients believe that getting advice from our organisation had a positive impact upon their personal outlook.

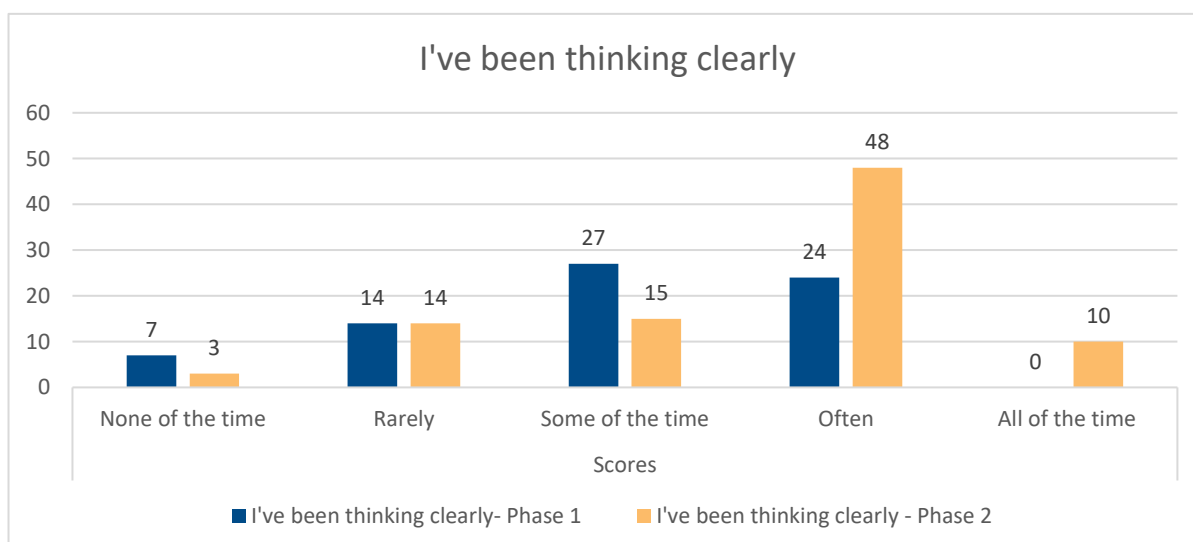
I've been thinking clearly

	None of the time	Rarely	Some of the time	Often	All of the time
Phase 1 (no. of clients)	7	7	9	6	0
Phase 1 (percentage)	24.1%	24.1%	31.0%	20.7%	0.0%

	None of the time	Rarely	Some of the time	Often	All of the time
Phase 2 (no. of clients)	3	7	5	12	2
Phase 2 (percentage)	10.3%	24.1%	17.2%	41.4%	6.9%

SWEMWBS Scores:

	None of the time	Rarely	Some of the time	Often	All of the time
Phase 1	7	14	27	24	0
Phase 2	3	14	15	48	10



In the first stage of interviews participants noted that their practical problem left them unable to think clearly. Upon receiving advice from our organisation, they showed a marked improvement in their ability to think clearly, with the change in mean score between phases of surveys increasing by 0.62. This was the second largest increase of mean score that was recorded in the survey.

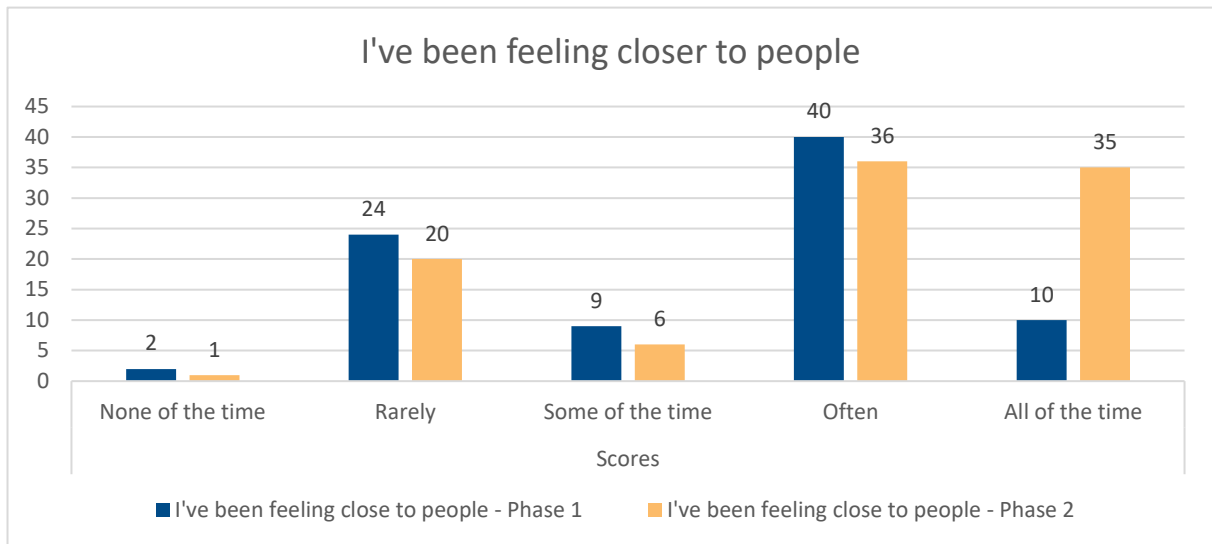
I've been feeling closer to people

	None of the time	Rarely	Some of the time	Often	All of the time
Phase 1 (no. of clients)	2	12	3	10	2
Phase 1 (percentage)	6.9%	41.4%	10.3%	34.5%	6.9%

	None of the time	Rarely	Some of the time	Often	All of the time
Phase 2 (no. of clients)	1	10	2	9	7
Phase 2 (percentage)	3.4%	34.5%	6.9%	31.0%	24.1%

SWEMWBS Scores:

	None of the time	Rarely	Some of the time	Often	All of the time
Phase 1	2	24	9	40	10
Phase 2	1	20	6	36	35



One positive to come out of the first phase of the interview was the strong feeling of closeness that clients had to people in the first stage of the survey – often it was this feeling that helped people manage with their situation and poor health and wellbeing. The total mean score for phase 2 was 3.38, the highest out of all categories, indicating that those surveyed possessed valuable relationships (either from family or friends) that helped them “get through” their situation.

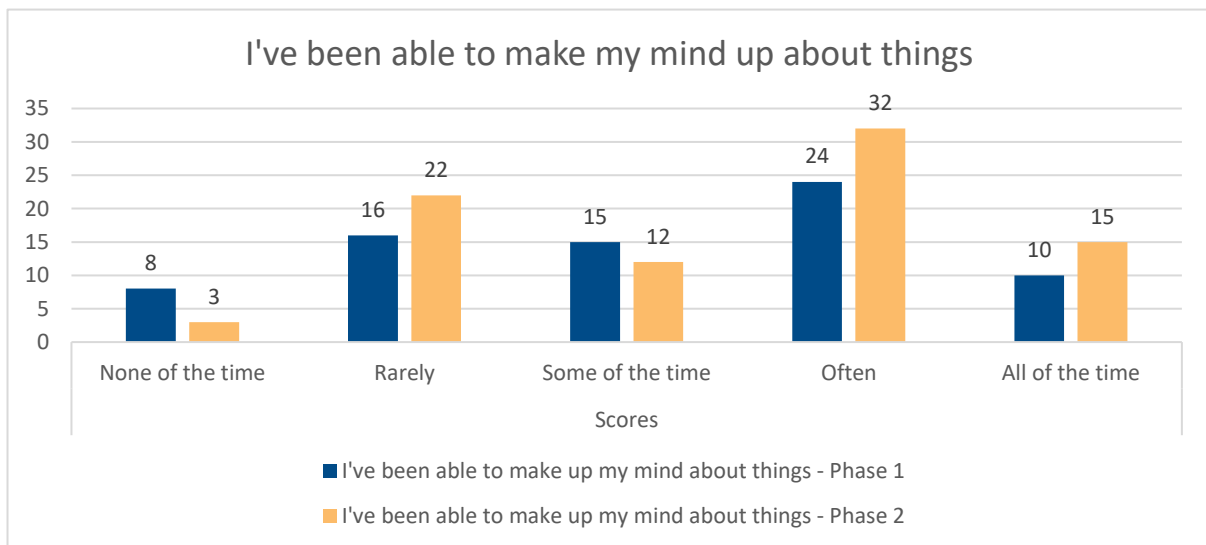
I've been able to make my mind up about things

	None of the time	Rarely	Some of the time	Often	All of the time
Phase 1 (no. of clients)	8	8	5	6	2
Phase 1 (percentage)	27.6%	27.6%	17.2%	20.7%	6.9%

	None of the time	Rarely	Some of the time	Often	All of the time
Phase 2 (no. of clients)	3	11	4	8	3
Phase 2 (percentage)	10.3%	37.9%	13.8%	27.6%	10.3%

SWEMWBS Scores:

	None of the time	Rarely	Some of the time	Often	All of the time
Phase 1	8	16	15	24	10
Phase 2	3	22	12	32	15



Participants answering this question often spoke of their indecisiveness caused by their practical problem. The change in mean score between phases in this survey was 0.38.

Change in mean score between phases:

Question	Mean score: Phase 1	Mean score: Phase 2	Change in mean score
I've been feeling optimistic about the future	2.14	3.03	0.90
I've been feeling useful	2.45	3.00	0.55
I've been feeling relaxed	2.21	2.55	0.34
I've been dealing with problems well	2.52	3.10	0.59
I've been thinking clearly	2.48	3.10	0.62
I've been feeling close to people	2.93	3.38	0.45
I've been able to make my mind up about things	2.52	2.90	0.38
Overall	17.24	21.07	3.83

Discussion

Knowsley is an area with poor outcomes for both economic prospects and for the health and wellbeing of its residents. One of the poorest constituencies in England, Knowsley registers as the most deprived community with regards to income and employment prospects in England. This is reflected in both the mental and physical health of its residents: Knowsley's mortality rate is higher than England's average and their life satisfaction score ranks below both the regional and national average.

Because of this, we wanted to determine whether our advice had any positive impact upon the health and wellbeing of our clients. Overall the study indicates that the advice provided by Citizens Advice Knowsley results in improved standards of health and wellbeing. The change in mean score across all categories from the first to the second phase of the study was 3.83, indicating that there was an improvement in the health and wellbeing of those interviewed.

Participants often talked about a "weight being lifted" after the initial stage of advice, regardless of whether there had been a positive outcome in their case. This reflects the conclusions Fairak (2018) which state that practical problems experienced by clients with mental health problems "can be significant triggers of stress and anxiety, and can lead to worse mental health". Our research indicates that our advice can alleviate these triggers of stress and anxiety, helping our clients to have a higher standard of health and wellbeing.

The greatest change in mean score recorded in this survey was in the category "I am feeling optimistic towards to future". The scores for this statement were the lowest for all categories in the first phase of interviews, measuring 2.14 on the SWEMWBS scale. Conversely in the second phase the score for this statement experienced the highest change in mean score, rising 0.90 to 3.03. Clients often commented that their practical problems were a particular source of concern, leading them to worry about future effects and be less positive toward their outlook in life. This survey indicates that our advice had a positive impact upon this concern, allowing clients to be more optimistic about the future.

The category with the second highest change in mean score was “I’ve been thinking clearly”. Participants often talked about how they could not get their thoughts in order due to worrying about their practical problem, and it was often this feeling that led them to seek our advice. The change in mean score for this question was 0.62 between the two phases of interviews, indicating that our advice is helping to alleviate triggers of stress and anxiety amongst our clients.

Positive changes in mean score were recorded across all statements – this would appear to show that the advice received by clients had a positive impact on their health and wellbeing. This corresponds by the research conducted by Merola (2017) that the mental health [of clients] improved after practical support from their local Citizens Advice.

Recommendations

Our analysis indicates that our advice has a positive impact upon the health and wellbeing of our clients. In order to ensure that this positive impact is increased it is important that Citizens Advice Knowsley works to include Knowsley residents who would benefit from, but are not accessing, our service. As stated in the introductory section, less than a third of people (32%) nationwide who access NHS services are referred to advice services, with 64% of people stating that this would help improve their condition (Isaksen and Williams, 2018). Therefore, it is important for Citizens Advice Knowsley to create effective connections with health bodies across the local authority in order to help further the positive impact of our advice upon clients.

Other Citizens Advice organisations across the Liverpool City Region have piloted programmes where they work closely with medical organisations to refer patients on to our advice service. One such project, named Advice on Prescription, is currently run by Citizens Advice Liverpool. This service “enables all Liverpool GPs to refer patients for assistance from Citizens Advice advisers on a range of non-medical issues including housing, homelessness, job loss, complex debts, fuel poverty and welfare benefits” (Citizens Advice Liverpool, 2018). A recent Citizens Advice report found that “over the last two years the team has dealt with more than 13,000 referrals and increased income for

local people by a total of £12 million through unclaimed benefits and reduction in client debt. 80% of referred clients reported an increase in health and wellbeing.” (Merola, 2017)

This report recommends that Citizens Advice Knowsley should create stronger links with medical organisations in Knowsley in order to ensure that people accessing NHS services do not slip through the cracks and are able to access advice services.

Recommendations for further research

Limitations of research method

The research method for this study used a SWEMWBS survey to score respondents’ views on their health and wellbeing over two phases. This way of investigating the impact of advice on health and wellbeing was limited for two reasons: firstly, the duration of time given to complete the study limited the amount of complete advice outcomes due to the nature of the welfare tribunals system. Participants were often still waiting for tribunal appointments or outcomes at the time of the second phase of surveys and because of this we received an incomplete picture of the impact of our advice. A longer-term study that studied the impact of our advice from start to finish would allow us to build a more complete picture of the impact that our advice has on our clients.

Secondly, while the survey used was effective at measuring changes in perception over a period of time, it did not allow us to determine the reasons why people were experiencing poor health and wellbeing and how our advice had helped them. Participants often talked in detail about the impact of the benefit system (notably Universal Credit) on their health and wellbeing, however due to the nature of the survey these observations could not be recorded.

Fuel Poverty

In this study, 79.3% of people interviewed were identified as being in fuel poverty. According to the End Fuel Poverty Coalition (2019) the effect of fuel poverty can lead to “negative impacts to physical and mental health, increased social isolation, poorer educational attainment and reduced economic productivity.” Because of the high percentage of clients who are in fuel poverty it is important to determine the extent of

this issue amongst users of our service and to gain greater understanding of why this issue is such a commonly occurring problem.

Furthermore, it would be useful to investigate the impact of living in fuel poverty on our clients' health and wellbeing to determine whether it is a contributing factor towards low standards of mental and physical health. A study which included both surveys and more detailed ethnographic interviews would allow us to capture both material changes in a client's situation as well as the lived experience of the client. This would allow Citizens Advice Knowsley to build up a more detailed picture of the effect that our clients' problems have on their lives and our advice's impact on a client's health and wellbeing.

Underrepresentation of specific groups

In this study, 100% of participants identified as White British. While the percentage of people identifying as White British is similarly high (96.1%), it does mean this study is limited as it does not take in to account the views of people who identify as being from a different ethnicity. It would be useful to conduct a further study that included individuals who identify as "White Irish" (0.5% of Knowsley's population), "White Other" (who make up 0.7 percent of Knowsley's population) and those who identify as BAME (3% of Knowsley's population) in order to determine whether our advice has the same impact upon these groups.

Alongside the lack of diversity regarding ethnicity, 100% of clients interviewed for this study were not currently (or at risk of becoming) homeless. An ONS report published in 2011 reported that 26% of homeless people in the UK cite mental health problems as their reason for being homeless, indicating it is a significant factor in causing homelessness. Furthermore, according to Homeless Link (2014), "80% of homeless people in England reported mental health issues, with 45% having been diagnosed with a mental health condition". More research should be conducted in order to include this group and determine the impact of our advice on homeless client's health and wellbeing.

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