

Illness and disability in detail: CAB clients with mental health issues

CAB clients with mental health issues face inadequate and unstable benefits, financial hardship and barriers to employment - all of which have a negative impact on their psychological wellbeing.

Citizens Advice Scotland's 2006 report, **Paying the Price: The real costs of illness and disability for CAB clients**, is based on a detailed survey of CAB clients claiming Incapacity Benefit (IB) or Disability Living Allowance (DLA) from representative Citizens Advice Bureaux across the country. This briefing focuses on CAB clients from the research group with mental health issues. It reveals that:

- Thirty seven percent of this client group reports a mental health problem, including work related stress, as the main condition affecting their ability to work.
- Twenty seven percent of clients with mental health issues report that they are in severe financial trouble compared with 18% from the total CAB research group. The vast majority (84%) cite their mental health issues as the primary cause.
- Only 13% of CAB clients with a mental health problem were currently in employment. Having a mental health condition can hinder employment opportunities - fewer than four in ten employers say they would recruit someone with a mental health problem¹.
- Nearly three quarters (74%) of those reporting mental health problems state that their health is fluctuating or getting worse - 41% report that they will definitely not be able to work again in the future.

¹ Social Exclusion Task Force. (www.socialexclusionunit.gov.uk) 2006.

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CAB clients with mental health issues claiming IB/DLA – the main findings:

- This client group experiences severe financial pressures - 92% have incomes consisting solely of benefits and tax credits, compared with 62% of the overall research group. The vast majority (92%) of clients with mental health issues have an average household income of less than £800 per month, compared with 69% of CAB clients from the overall research group.
- As a result of their low incomes, these clients face severe financial hardship. Over half (51%) have reduced their heating, lighting or cooking because of difficulties paying for fuel. In addition, clients with mental health issues are more likely to have outstanding debts or arrears than the overall research group – 67% compared with 57%.
- These clients were managing their debts in a number of ways. Fifty percent have approached and sought advice from the CAB service or another agency, 49% have juggled finances and 46% have reduced their expenditure. Notably, 42% have gone without essentials.
- Clients with mental health issues report additional costs associated with their illness. Prescription costs (55%), transport costs (46%) and dietary costs (22%) were most commonly cited. However, only 36% of these clients were exempt from prescription charges and only 16% had a concessionary travel pass.
- Clients with mental health issues were meeting these additional costs in a number of ways, such as reducing their spending on other things (51%) or meeting the costs within their family (48%). However, one third (31%) report not being able to meet these extra costs.
- Thirty one percent thought that they would possibly be able to work but 28% were not sure about future employment. Those clients who felt they may be able to undertake paid or voluntary work in the future believe that further support would be needed in areas such as training and learning new skills, as well as benefits protection.

CAS proposals for change

A range of measures are needed to address the problems faced by CAB clients with mental health problems. CAS makes the following recommendations:

- The UK government addresses the current inadequacy of sickness and disability benefit levels to ensure those with mental health issues experience an acceptable standard of living.
- The UK Government extends the additional support provided by passported benefits (eg free prescriptions) to claimants of Incapacity Benefit.
- The UK Government, Scottish Executive and employers tackle the current high levels of workplace prejudice and stigma experienced by those with mental health issues.
- The UK Government, Scottish Executive and employers improve support into employment by ensuring that people are not penalised for trying out work and that available back to work support is tailored towards complex needs.

|| A West of Scotland CAB reports of a client who made a claim for Incapacity Benefit but after two months this claim had not been processed. The client suffered from physical and psychological issues and was extremely concerned about his financial situation. This client was so anxious and depressed that he reported considering suicide.

Case evidence

|| An East of Scotland CAB reports of a client in receipt of Incapacity Benefit who had had depression for a number of years. His condition had worsened recently following his redundancy and the death of his mother. The client stated that, in terms of his health, he has good and bad days – some days he does not eat at all and frequently sleeps on the sofa in his living room. He had been dealing with Jobcentre Plus regarding his benefits and commented that they were trying to help him back into work although he did not feel ready for this.

|| An East of Scotland CAB reports of a client who had recently been discharged from psychiatric hospital. The client was in receipt of Incapacity Benefit but not Income support. The client was worse off than he would have been on Income Support as he was not entitled to passported benefits. As well as having to contribute to his housing and council tax costs this meant he also had to pay all of his prescription charges.