Benefits and Suicide

Lambeth Suicide Prevention Strategy Forum

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www.lambeth.gov.uk / everypoundcounts.



Impact of Austerity on Vulnerable Residents

- EPC provides advice to c1800 vulnerable residents per year seeing increasing numbers of people presenting in crisis
- Benefit claimants who have difficulty accessing or retaining benefits , including those with all forms of disabilities, experience uncertainty, stress, anxiety. They may also report feeling shame, guilt, anxiety , paranoia, worthless
- Increasingly concerned about the experiences of claimants including those with physical health problems - some talk about feeling suicidal because of benefit problems, some have ended up living on the street.

Reductions, refusals and delays in benefit awards can have significant consequences on mental and physical health. Leaving benefit issues unresolved can throw everyday life into crisis ;

- Difficulty focusing on treatment
- Risk of eviction / homeless
- Trapped in abusive relationships
- Increased stress and anxiety

Our staff are ill-equipped to deal with vulnerable customers who call in crisis asking : "How am I supposed to live, I cannot cope with this, I cannot eat or sleep I am so stressed ... I swear they want me dead, they know I tried to kill myself"

Shredding the safety net?

Our service user's experiences suggest changes to the welfare benefits system have made it harder to cope financially and psychologically.

Rather than having a system designed to protect people, we now have a social security system that is pushing our most vulnerable residents into crisis.

Problems include ;

- Defective "fit for work" test
- People with mental health problems being at far greater risk of having their sickness and disability benefits stopped than those with physical disabilities.
- Complex claims and appeals process which the most vulnerable cannot navigate without expert support
- Reduced benefits levels and people removed from sickness benefit entitlements reductions to ESA and housing benefits, UC paying less to disabled claimants than they received under legacy benefits
- Vulnerable claimants been unable to cope with Universal Credit

Work Capability Assessment (WCA) - Fit for purpose?

- A key driver of demand for benefit advice and support is poor experiences linked the WCA fit for work test within Employment and Support Allowance (ESA)
- The assessment process and outcomes from the process are both linked to poor emotional well being, and in worst cases suicidal thoughts. People report the process as damaging their emotional well being, especially those facing repeated assessments and appeals.
- 9 out of 10 appeals are successful but those appealing face a lengthy and complex dispute process

Nation concerns about functionality of tests

between December 2011 and February 2014

- <u>2,380 people</u> died shortly after being judged "fit for work" and rejected for the sickness and disability benefit, Employment and Support Allowance (ESA).
- 7,200 died after being awarded ESA and being placed in the work-related activity group – by definition, people whom the government had judged were able to "prepare" to get back to work.

Identifying those at risk

- ESA claimants are at particularly high risk of suicidal thoughts and behavior and should be considered in suicide prevention strategy - Nationally research that have shown links between the government's ESA reforms and suicides
- Four years ago, public health experts from the Universities of Liverpool and Oxford claimed the process of reassessing people on incapacity benefit for the new ESA between 2010 and 2013 was "associated with" an extra 590 suicides <u>https://www.nhs.uk/news/mental-health/study-suggests-disability-test-link-tosuicide-risk</u>
- NHS Digital's <u>Adult Psychiatric Morbidity Survey</u> showed that more than 43 per cent of ESA claimants had said (when asked in 2014) that they had attempted suicide at some point in their lives, <u>compared with about seven per cent</u> of non-ESA claimants.

Universal Credit (UC) - A cause for concern

- Research for Gateshead council found experience stress of coping with the new benefits increases depression and anxiety, and had so profoundly affected claimants' mental health that some considered suicide.
- Overwhelmingly negative experiences among vulnerable claimants, including high levels of anxiety and depression, as well as physical problems and social isolation exacerbated by hunger and destitution.

Impact of Universal Credit (UC) - Gateshead

- People claiming Universal Credit are being forced into debt, rent arrears and extreme hardship, with serious consequences for their health and wellbeing
- Claimants found the system remote, inflexible, demeaning, intrusive and in sensitive to claimants' health and personal circumstances, researchers said. This heightened claimant anxiety, sense of shame, and feelings of loss of dignity and control
- 6 of the 33 vulnerable claimant participants reported that universal credit had made them so depressed that they considered taking their own lives.
- One respondent told researchers:

"When you feel like 'I can't feed myself, I can't pay my electric bill, I can't pay my rent,' well, all you can feel is the world collapsing around you. It does a lot of damage, physically and mentally ... there were points where I did think about ending my life."

Lambeth's UC Experience

2019 research funded by United St. Saviour's Charity and Walcot Foundation found

- 91% agencies reported UC had created greater financial difficulties
- 85% stated that it has had a negative impact on mental health of the people they support - angry and distressed clients
- 72% believed the risk of eviction and homelessness was heightened
- Local agencies picking up the pieces and insufficiently informed and equipped

Lambeth's UC Experience

- Similar experiences to Gateshead
- Increasing rent arrears
- People cannot cope with the long wait for money
- Not a helpful change for claimant with vulnerabilities
- People need a high level of support to navigate the claim process but this not reliably available

Socio-economic factors and Mental Health

The psychosocial stressors our clients report are highlighted in research which shows clear links between socio-economic factors and mental ill health. These links play out in a number of complex ways.

- Finances are something that massively influences lives. The experience of ongoing acute stress relating to financial problems can have detrimental impact on an individual's mental health (Wilkinson and Pickett (2017).
- Worrying about money, takes its toll on mental health. The stresses of the daily experiences and pressures of living in poverty such as debt, worry about being able to cope with emergencies and precarious accommodation can all contribute to poor mental health Elliott (2016)
- Survey of Lambeth GPs in 2015 reported that they had seen social welfare issues have a negative impact on health, citing concerns such as increased depression, anxiety, suicide ideation, poor diet and increased A&E attendance

The Impact of Austerity on Mental Health Service Provision

Recent NHS trusts report highlights benefit reforms as key drivers adding pressures on NHS mental health acute trust services, highlighting in particular ESA and PIP, and the roll out of universal credit <u>https://nhsproviders.org/news-blogs/news/benefit-changes-and-loneliness-behind-the-growing-deficit-of-mental-health-care</u>

Key findings -

- more than nine out of ten trusts (92 per cent) said changes to benefits including universal credit are increasing demand for mental health services in their area;
- 95 per cent indicated that homelessness was a factor;
- 98 per cent cited financial hardship and a similar proportion (97 per cent) pointed to increased loneliness and isolation); and

Report recognises the value of addressing benefit issues as part of the response to mental health crises.

Austerity Suicides

- Suicide is an individual's desperate choice, but it may also sometimes be located in stressful economic and social conditions.
- High profile tragic deaths have highlighted the seriousness of the impact of benefit issues and the impact on the individual
- The idea of 'austerity suicide' has entered public consciousness with national newspapers have run headlines such as: <u>'Starving</u> soldier died 'as result of Iain Duncan Smith's welfare reform'; and <u>'Pregnant mother leaps to her death with five-month-old</u> son in her arms after losing benefits'.
- The growing number of tragic stories reflects the extreme despair many claimants feel. Their stories can be found on the websites such as Calum's list which maintains lists of deaths linked to welfare reform.

The family of seriously ill mother who was refused PIP shortly before she died explained they believe the decision to end PIP contributed to her sudden deterioration and death. Her mother said the decision to end PIP "destroyed" her.

"When they took away her PIP they took away her ability to look after herself, to have a way of life, she gave up."

ESA claimant Elaine Lowe was a seriously ill woman who died two days after her suicide attempt following a DWP stopping her incapacity benefit. The 53-year-old suffered life-limiting breathlessness because of chronic obstructive pulmonary disease, was so distressed at been found fit for work she deliberately took a number of her drugs.

Dr Sana Hamid, who treated Ms Lowe at St George's Hospital, Tooting, said:

"She wasn't depressed when I saw her but she added how distressed she had been about the decision by the Benefits Agency. She said that she saw the letter and decided to take her own life". Witness Dr Hamid.

Unsurprisingly such deaths raise concern among health professionals, charities and claimants over the impact welfare reform is having on the mental health of some of Britain's most vulnerable people

Leann Bailey said her father Brian, 59, was left in "floods of tears" and "<u>overwhelmed</u>" after moving on to UC and "constantly feared that he <u>may lose his home</u>."Brian took his own life on July 17. He had also suffered mental health issues including depression and anxiety.

"It feels like they threw him into the deep end, and without any guidance and understanding he was just not able to stay afloat and everything overwhelmed him until he did something drastic."

"Every time that he was contacted regarding his benefits he immediately started having a panic attack, and would get stressed because he just did not know what to do."

Some solutions ...

- Improve partnership working
- Review the wealth of research on initiatives designed to help people to deal with the social welfare issues that underlie, or are associated with, so much ill health
- Boost capacity within advice services . Low Report <u>http://asauk.org.uk/the-role-of-advice-services-in-health-outcomes</u> the right welfare advice in the right place produces health and financial benefits. The report's recommendations include:
- Targeting advice services at those with most need
- NHS and Local Authority Commissioners, and Health and Wellbeing Boards should work closely with advice providers and include provision for social welfare in their strategic plans in order to address the social determinants of ill-health.

"This review reminds us that the patients who are seen in clinical settings may well have problems in their everyday lives that may be causing or exacerbating their mental and physical ill Health or may be getting in the way of their recovery. If we do not tackle these everyday "practical health" Issues then we are fighting the clinical fight with one hand tied behind our back".