

"Advice in Mind" Understanding the client journey and outcomes

Draft Report

March 2019

Prepared by: Accent, Chiswick Gate, 598-608 Chiswick High Road, London, W4 5RT

Contact: Alison Lawrence

E-mail: Alison.lawrence@accent-mr.com

Telephone: 020 8742 2211

File name: J:\3267 'Advice in Mind' evaluation\WP\3267rep01.docx





Registered in London No. 2231083 Accent Marketing & Research Limited Registered Address: 30 City Road, London,

EC1Y 2AB

CONTENTS

EXE	CUTIVE	SUMMARY	i	
1	INTRO	DDUCTION	1	
1.1	Backgro		1	
1.2	Objectiv		1	
2	METH	ODOLOGY	3	
2.1		ative Approach	3	
•		tive case studies	3	
2.3	Timings		3	
3	FINDI	NGS	4	
3.1	Referral		4	
3.2		of use of service	5	
3.3	Location	6		
3.4		of the advice	8	
3.5				
3.6	Timeliness of support			
3.7	Usefuln	ess of support provided	11	
3.8	Compar	rison with other services	15	
3.9	Attitudes		16	
3.10	Overall satisfaction		18	
3.11	Suggest	red improvements	19	
4	CONC	LUSIONS AND RECOMMENDATIONS	21	
APPE	NDIX A	Demographics		
APPENDIX B		Questionnaire		
APPENDIX C		Topic Guide		
APPENDIX D		Case Studies		

EXECUTIVE SUMMARY

Background and Approach

The 'Advice in Mind' service offered by Citizens Advice Scotland (CAS) provides tailored support to people in Lanarkshire affected by mental health conditions which in turn cause them financial issues. Motherwell and Wishaw Citizens Advice Bureau is the lead organisation working with eight other bureaux and with NHS Lanarkshire on this project.

Research was undertaken to help CAS to understand the impact that the Advice in Mind project has on its clients. The intention is that the research findings may support future bids for project funding.

100 telephone interviews were undertaken with Advice in Mind clients. These were followed by five more in-depth telephone interviews with specific clients whose experiences have been used as case studies. All interviewing took place in January and February 2019.

Findings

Clients were most likely to have been referred to Advice in Mind by a health or social care professional other than their GP. This was the case for 37% with 17% referred directly by someone at Citizens Advice.

Of those interviewed, just over half (53%) had been using the service for less than six months. People who were not working due to ill health were significantly more likely than others to have been using the support for longer and 29% had done so for more than 18 months.

The Advice in Mind support is offered in different settings; two out of five had received help at a Citizens Advice Bureau. One in five had been seen at their GP's surgery and one in five at hospital with men especially likely to have experienced support while in hospital. Clients were generally very happy with where the support was available and while most, seven in ten, said it came at the right time, 28% would have preferred to have received the help earlier.

The vast majority, 85%, had received one-to-one sessions while 15% had experienced support at meetings such as medical appointments or tribunals and 13% had had a home visit. The most common type of support given was help with accessing benefits (experienced by 80%).

More than nine in ten clients described the support they were given as useful, the majority saying it was very useful. Those who had used the service for more than six months and people aged 50 or over were especially positive; no-one in those groups said the service wasn't useful.

Almost half (45%) said that the reason the Advice in Mind service was useful was that is was informative and provided advice or explanation. Among those aged over 50 the most mentioned reason was the help they received in completing forms or paperwork (41%).

Only a minority were able to compare the Advice in Mind service to other advice services, but among those who had relevant experience, Advice in Mind compared very well and was seen by most as better.



There was strong agreement with the following statements about the support received from Advice in Mind:

- "I feel that the support workers understand the challenges I face" (94% agreed)
- "The help I received from Advice in Mind made me feel less stressed" (89% agreed)
- "It was valuable having one point of contact to help access other services" (88% agreed)

Statements regarding ability to manage better as a result of Advice in Mind's support were agreed with by around half but some disagreed and around one in six or seven found these statements not relevant.

- "I'm more able to manage my health needs, like medical appointments and dealing with health professionals" (50% agreed)
- "I'm able to manage my money better now" (56% agreed)
- "I'm better at managing everyday issues like paying bills and filling forms" (50% agreed)

Most people (72%) disagreed that Advice in Mind didn't make a lot of difference to their situation.

Nine in ten users of Advice in Mind were satisfied overall with the service they had received; 78% were very satisfied and 11% were fairly satisfied.

Almost half were unable to suggest any improvements that could be made to the service. Most likely to be suggested were increased availability of the service such as greater accessibility, longer opening hours, more staff and more or quicker appointments.



1 INTRODUCTION

1.1 Background

Citizens Advice Scotland ('CAS'), the Citizen Advice Bureaux ('CAB'), the Citizen Advice consumer service, and the Extra Help Unit, form Scotland's largest independent advice network. The Service provides free, independent, confidential and impartial advice, which is available to everyone.

CAS are champions for both citizens and consumers. In fulfilling the aim of redress, CAS uses both evidence from within the Service combined with consumer insight to challenge and shape policy ensuring it reflects the needs of consumers.

Advice in Mind (AIM)

The Advice in Mind (AIM) Project is a three-year initiative to support people in Lanarkshire affected by mental health conditions who are facing financial issues affecting their lives. The project provides advice and support tailored to individual needs. In co-operation with NHS Lanarkshire, the AIM project focuses on individuals at the point of admission and/or discharge from three hospitals in the area, as well as in the community.

Motherwell and Wishaw Citizens Advice Bureau is the lead organisation on the AIM Project, working with 8 other bureaux and with NHS Lanarkshire. The stated intention of the AIM Project is to provide:

- dedicated support at the point of admission, discharge to/from the psychiatric wards and during transition into the community through co-location at NHS premises
- income maximisation, money, debt and energy advice, with a particular focus on financial education delivered by a peer support worker
- low income, vulnerable people affected by mental health issues with appropriate help to resolve their debt problems
- families with the ability to make empowered choices about their money situation and build their financial capability.

The AIM Project also hopes to build a lasting and effective working relationship with NHS Lanarkshire and other partners as a quality advice provider.

CAS has undertaken interviews with key stakeholders and project workers to provide a small-scale process evaluation of the project. Furthermore, there have been informal assessments of client outcomes which have had positive results. However, prior to this research there had been no client research to evaluate the effectiveness of the AIM Project at ground level. In order to continue beyond the current funding period, it was essential that a full evaluation was undertaken.

1.2 Objectives

The overall objective of the research was to understand the impact, if any, of contact with the AIM Project for its clients. More specifically, to identify:



- Short and long-term impacts for the client (eg immediate reduction in stress vs. increased financial capability)
- Possible benefits related to the AIM project being co-located in a health setting
- Possible benefits related to being assisted by a peer support worker (ie someone with lived experience of mental health issues)
- Possible preventative benefits of the service
- General satisfaction with the service, including any suggestions for changes and/or improvements to the service.

The intention is for the findings from this research to support future bids for project funding, particularly in health settings.



2 METHODOLOGY

2.1 Quantitative Approach

Contact details of clients were provided to Accent by CAS and 100 telephone interviews were undertaken.

Seven in ten of those interviewed were not working due to ill health. Just over half (54%) were in the 40 to 59 age bracket. The demographics of those interviewed are shown in more detail in Appendix A.

The questionnaire (included as Appendix B) was agreed with CAS and took an average of 11 to 12 minutes to complete.

2.2 Qualitative case studies

Further to the quantitative interviews, more in-depth telephone interviews were carried out with five particular participants using a topic guide developed in consultation with CAS (included as Appendix C). The interviews, which took around 30 minutes on average, have been written up as short case studies and have been included as Appendix D.

2.3 Timings

The quantitative interviewing took place between 17th January and 22nd February 2019.

The in-depth interviews took place between 21st and 26th February 2019.



3 FINDINGS

3.1 Referral

Clients were most likely to have been referred to the Advice in Mind service by a health or social care professional other than their GP; 37% were referred in this way. This was especially likely to be the case for under 30 year olds (6 out of 9 of them were referred by another health or social care professional). A further 8% were referred by their GP.

17% were referred directly by someone at Citizens Advice and just over one in ten were referred by a friend or relative or referred themselves. Of those 11 people who referred themselves to Advice in Mind, three found out about the service at a Citizens Advice Bureau, three heard from a friend and other sources were a health professional (an occupational therapist, a psychiatric nurse), at the Job Centre or on a website.

Other ways of being referred included via an Armed Forces charity (SSAFA), the mental health charity CALM, the East Kilbride Shop Mobility café for the disabled, the local council or a housing association.

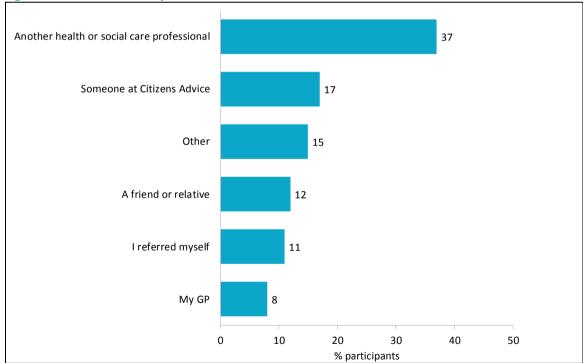


Figure 1: Who first referred you to Advice in Mind?

Base: all participants (100)



3.2 Length of use of service

Just over half of those interviewed had been using the Advice in Mind service for less than 6 months. Those who are not working due to ill health are significantly more likely to have been receiving the support for longer. 29% had used the service for more than 18 months compared to 6% of those with a different working status.

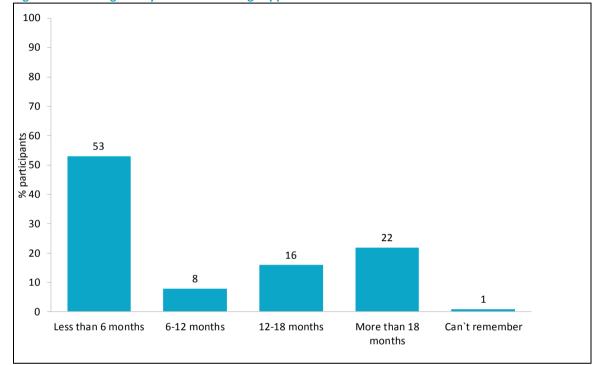


Figure 2: How long have you been receiving support or advice from the Advice in Mind team?

Base: all participants (100)



3.3 Location for the advice

The Advice in Mind support is offered in a range of different settings with many people having experienced the help in more than one location. The most likely place to receive help or support was at a Citizen Advice bureau which had been experienced by two out of five. One in five had been seen at their GP's surgery and a similar proportion were seen in hospital.

Men were significantly more likely than women to have been seen in hospital (29% compared to 12%). Those who have been receiving help for more than 6 months were more likely than those who had started to use the service more recently to have been seen at home (28% compared to 9%) or in a community setting (20% compared to 4%).

Other locations where people had been seen were:

- at a Housing Association (2)
- Airbles Road Resource Centre (1)
- where the Personal Independence interview had taken place (1)

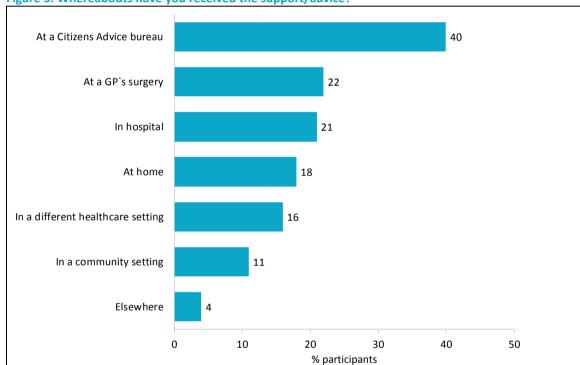


Figure 3: Whereabouts have you received the support/advice?

Base: all participants (100)

For most people (77%) the place where they received the support or advice was the best location; women were significantly more likely than men to say this was the case (86% compared to 69% of men). A further 18% felt that the setting made no difference.

Just 4% said that it would have been better in a different setting. Those four people had received their support:

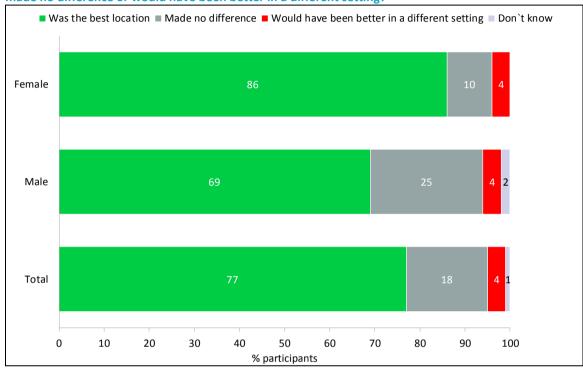
- at a Citizens Advice Bureau (2)
- in hospital (1)
- at home (1).

Various suggestions were made for where they would have preferred to receive the help or advice:



- "Better in a corner of a restaurant or a shop."
- "In my own village."
- "Prefer the most local branch all the time as it's stressful going there and with it being a bigger branch with more people."
- Sometimes it's ok and sometimes out and about might be better."

Figure 4:Thinking of where you received the support/advice, would you say it was the best location, made no difference or would have been better in a different setting?



Base: Female (49); Male (51); total (100)



3.4 Format of the advice

For a very large majority of clients the support had taken the form of one-to-one sessions with 15% having had support at meetings and 13% having had home visits. Just under one in ten (8%) had experienced peer support (ie support from someone with lived experience of mental health issues).

Other types of support mentioned included phone calls, support groups, group sessions and confidence building.

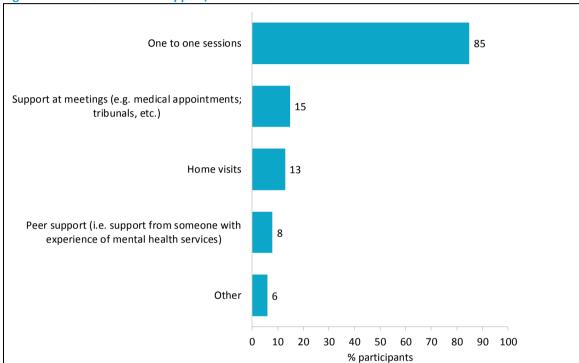


Figure 5: What form has the support/advice taken?

Base: all participants (100)

Peer support was significantly more common among those aged under 50 (13% compared to 2% of over 50s – in other words 7 of the 8 people who had had peer support were under 50). Those who had received peer support spoke about the difference it had made in particularly positive terms:

"A big difference as went into places with me and was there with me when leaving."

"I got to put my points across to the personal independence interviewers. Peer support explained to me how to answer the questions and not just give 'yes' or 'no' answers."

"I'm not close to my family so it gives me the extra support I need and friendship. I'm still in touch with some of the mums I've met through the group."

"It has made a big difference having someone with me as I have anxiety issues."

"It made a lot of difference in regards to my anxiety - better to be seen in my own house."



"Knowing there was someone there that I could speak to helped a lot."

"Peace of mind that things that should be taken care of, were being."

"The support was fantastic. I couldn't fill in the forms in the circumstances I am in. Took a weight off my shoulders and I was under a lot of stress. Going to these people can get things fixed. Very supportive and very good at their jobs."

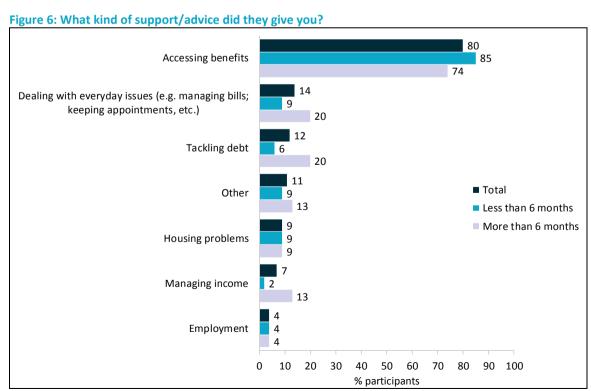
3.5 Type of support offered

Most of those who used the Advice in Mind service were given help with accessing benefits (80%). Advice on a range of other topics had been provided and the longer the service had been used, the more likely it was that other types of advice had also been provided.

Significantly more of those receiving advice for over 6 months had had help with tackling debt (20% compared to 6% of those accessing the service more recently) and advice on managing income was also significantly more likely to have been provided to those using the service for more than 6 months (13% rising to 23% of people who had used the service for more than 18 months).

Other types of support or advice mentioned included:

- advice on healthcare/alcohol abuse/mobility/mental health issues
- training
- signposting to other agencies
- help in answering interview questions
- counselling
- moral support.



Base: total (100); less than 6 months (53); more than 6 months (46)

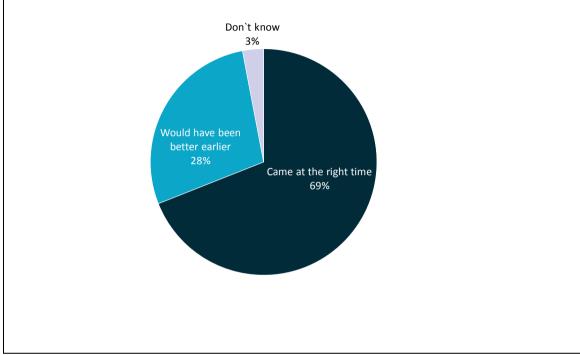


Timeliness of support 3.6

For most people, seven in ten, the support they were provided by Advice in Mind came at the right time. 28% would have preferred to have been helped earlier than they were but no one felt that it would have been better later as they weren't ready for that type of support or advice at that time.

Figure 7:Thinking of when you first started working with AiM, would you say this came at the right time;

would have been better earlier or would have been better later? Don't know 3%



Base: all participants (100)



3.7 Usefulness of support provided

More than nine in ten of Advice in Mind clients found the support they were given was useful, most describing it as very useful.

This was much higher among those who had received help for longer suggesting that either a greater period of support proves to be more useful or that those who need support for longer are also the people that benefit most. No one who received the support for more than 6 months described it as anything other than useful and all of those who said it was not useful or not at all useful had only started receiving support within the last six months.

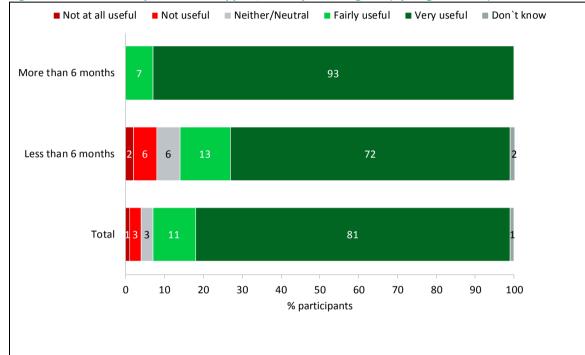


Figure 8:How useful did you find the support/advice you were given (by length of time)?

Base: less than 6 months (53); more than 6 months (46); total (100)



Those clients aged over 50 were also generally more positive; they were significantly more likely to describe the service as very useful than were those aged under 50 and no one aged over 50 described the service as anything other than useful.

However, it is worth pointing out that all dissatisfaction was among people aged 30 to 49. All of the nine participants aged under 30 described the service as very useful.

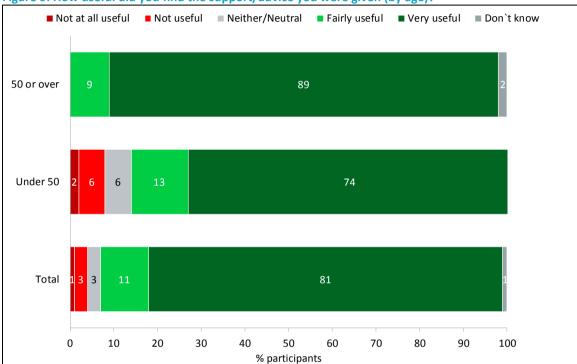


Figure 9: How useful did you find the support/advice you were given (by age)?

Base: 50 or over (53); Under 50 (47); total (100)



Reasons

The reason most commonly cited for finding the Advice in Mind service useful was that it was informative and provided advice or explanation; this was mentioned by almost half (45%) of those who answered.

A third (32%) mentioned the help provided in completing forms or paperwork and this was particularly valuable to over 50s, 43% of whom gave this reason. This was the reason most mentioned by this age group, significantly more than under 50s, only 22% of whom said this.

Among those who have been receiving advice or support for less than six months, the reason given most often for finding the service useful was the help in claiming or receiving benefits. This was mentioned by 41% of more recent clients compared to a significantly lower 17% of longer-standing clients who gave this reason.

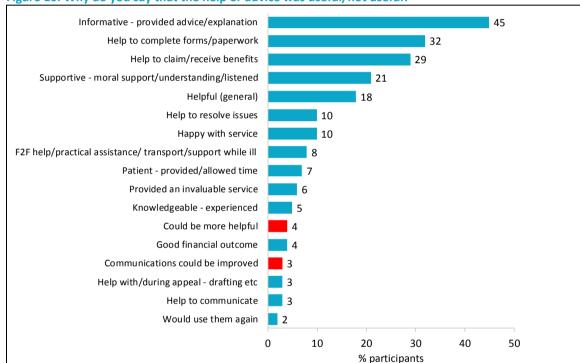


Figure 10: Why do you say that the help or advice was useful/not useful?

Base: all participants excluding those who were neutral or didn't know how useful the service was (96)

Responses emphasised the practical help given but also the level of understanding and empathy shown by the people providing support.

It made a dramatic difference financially and it took a lot of pressure off my life. Getting money I am due and having someone available to talk to if need be.

I'm not able to read and write and have difficulty understanding things and used to rely on my neighbour for help but Advice in Mind helped me fill in forms and understand them. They also told me to put in sick notes after I had my heart attack and I'd get paid even whilst in the middle of an appeal and I was able to get the sick pay back date due to this.



The man that is there just now sits and listens to me and understands me. He understands my anxiety issues; the cubicles are quite small and I feel more comfortable with the door open and he allows this.

Because I am slightly dyslexic and they are able to help me with my forms. That helps a lot with the stress of doing the forms.

Because obviously when I couldn't manage filling in forms a lady at Advice in Mind did them for me and if it wasn't for her they would have been sent back.

They helped me filling in forms spoke to me like a person; lady who helped me was useful. She understood me and gave me a chance to speak as I sometimes get upset; she was very understanding to me

I don't think there is enough information on the government website to help you. I didn't know what I was qualified for and she was totally clued up and knew everything about it.

Because Advice in Mind told me about benefits I did not know about. I felt they were on my side and sympathetic. They told me the options and left it for me to decide.

They sat me down and took everything a stage at a time. More than one visit. Told them about every debt I had. They were patient and very kind. When they asked if I could call the creditors I couldn't do it. They were able to take the list and I was able to sign off for them to call on my behalf. Made payment plans that I was able to stick to. Put in direct debits; that was amazing because it was better putting a pound a week towards it, instead of not at all.

I knew what to expect going into the meeting for the Personal Independence interview. It was not so daunting.

He is a really helpful guy. Goes out of his way to get the best information for you. Really nice person.

They got me to starting thinking ways I wasn't, I was looking on the down side of things but AiM got me to look at things from a different perspective. It was good just to talk to someone and have someone to listen to me.

There were few negative comments.

The service gave me more stress as she didn't fill in the form properly. The lady didn't tell me the importance of the form P for the next stage of the process. She just asked me about my medication but missed out questions and failed to ask me how I am on a day to day basis or my history with my psychosis.

Not useful to me because they told me I was not eligible as I had just returned from Australia due to my ill health and was told I'd need to wait two years to be eligible.

All I got from the Advice in Mind service was phone numbers to contact others about PIP. Asking Google would have been more helpful.



3.8 Comparison with other services

Seven in ten had not used advice services other than Advice in Mind. However, where there was experience of other comparable services, Advice in Mind compared very well and was seen by most as better than other services they'd used.

In around eight cases the other service used was described as similar to Advice in Mind:

Money Matters - both as good as each other

Money Advice - about debt. Both good.

They are just saying the same thing and none of it works.

On a par with other services I've used

For one or two people, Advice in Mind hadn't been appropriate:

The Welfare Rights are well ahead of Advice in Mind. They come to the hospital and come to see you in your house if you can't go see them. They will go through questions and they will tell the DWP and PIP people everything. I'd rather have had Welfare Rights.

Going into Citizens Advice Scotland was too stressful and not appropriate for me.

The advantages of Advice in Mind over other services included the more personal and empathetic approach, the speed with which the service is available, range of advice offered and the practical nature of the help.

Advice in Mind are better than anyone I have been to in the past. They managed to realise immediately what my needs were. They knew how to deal with my situation and keep me calm.

Add Action is another service I've used. Advice in Mind was more 'me' based, they were asking more questions to find out how I was doing.

Advice in Mind are more hands on than other advice services I've used previously.

Big difference in terms of how long you have to wait - my other experience is with social workers which takes longer. Social work were less friendly and accommodating compared to the AIM team.

Advice in Mind is better. Money Matter only concentrate on one thing which is debts, AiM talk about everything, they can help with anything.

The only other service have used and have been using for a while is Headway (charity for brain injuries). But unfortunately they can only give information on the injury itself, but they can't give advice about benefits itself. So the advice was menial compared with the woman from Citizens Advice.



The other services I have used were absolutely hopeless, no help whatsoever. The AiM team are helpful especially the guy that I have been dealing with. I specifically book appointments when he is working.

Whatever worry you go in with... they take away the worry from me and fill the forms out with me. It's been better as a lot of other services would tell you what you need to and don't practically do the form with you and don't stay with you and don't leave you to do it yourself.

She would phone them when I was there and other places I was getting passed about. She's done all the donkey work for me and put me on the right tracks.

3.9 Attitudes

When asked how strongly they agreed or disagreed with a series of statements about the support they had received, there were three statements which around nine out of ten agreed with, most agreeing completely.

Almost all, 94%, agreed that 'the support workers understand the challenges I face' with especially strong agreement from over 50s, none of whom disagreed with this statement.

89% agreed that the help they received from Advice in Mind made them feel less stressed. Agreement was significantly higher where they had been using the service for more than 6 months; 87% agreed completely and no one gave a score of 1 or 2.

No one disagreed that it was valuable having one point of contact to help access other services and three in four agreed completely with this. Agreement was again significantly higher where the participant was over 50 and men gave a significantly higher score than women.

The three next statements all concerned ability to manage better as a result of the support. They were agreed with by around half but also prompted a level of disagreement and were not seen as relevant by one in six or seven.

Half of participants said that they are more able to manage their health needs, like medical appointments and dealing with health professionals with a score of 5 being most common. Agreement was particularly high among over 60 years olds, 60% of whom agreed completely.

Just over half, 56%, agreed that they were better able to manage their money now, although a significant minority (18%) said this statement was not relevant to them. Over 50s agreed significantly more strongly than under 50s and men agreed significantly more strongly than women. In fact, 16% of women disagreed completely that this was the case.

Again, half agreed that they were now better at managing everyday issues like paying bills and filling in forms but 23% disagreed. Over 50 year olds agreed significantly more strongly overall than under 50s. Agreement was lower among those who are not working due to ill health than those in other circumstances; 28% agreed completely compared to 48% of those in other circumstances.

There was one negative statement: 'Advice in Mind didn't make a lot of difference to my situation'. As would be hoped, most people (72%) disagreed with this statement, the majority disagreeing strongly. However, 15% agreed completely that the service hadn't made a



difference to their situation. There were no significant differences between groups for this statement.

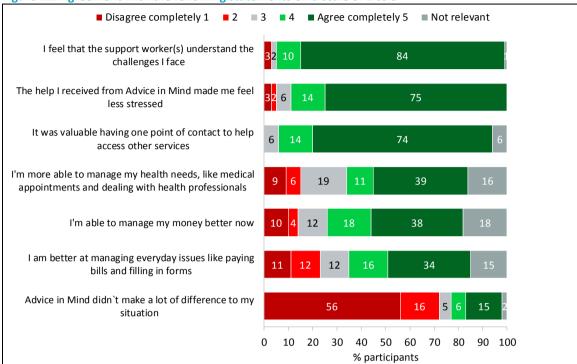


Figure 11: Agreement with the following statements on a scale of 1 to 5

Base: all participants (100)



3.10 Overall satisfaction

Nine in ten users of the Advice in Mind service were satisfied with the service they received overall; 78% were very satisfied and a further 11% were fairly satisfied.

Once again, the over 50 year olds valued the service even more than younger age groups. 94% described themselves as very satisfied and none of them were dissatisfied.

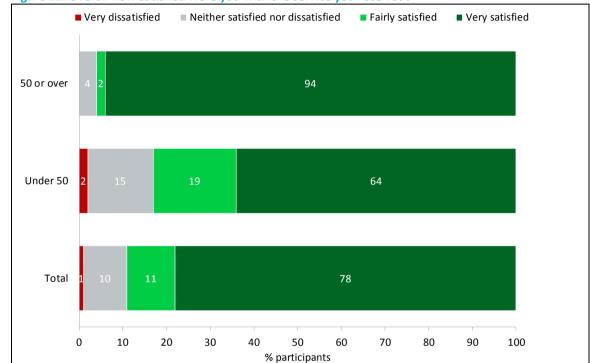


Figure 12: Overall how satisfied were you with the service you received?

Base: 50 or over (53); Under 50 (47); total (100)



3.11 Suggested improvements

When asked what changes could be made to improve the Advice in Mind service, almost half said they were happy with the service and couldn't suggest any improvements. Over 50 year olds and men were significantly more likely than under 50s and women to say this (60% and 59% respectively mentioned this).

Most likely to be suggested were increased availability of the service eg:

- Greater accessibility/opening hours
- More staff
- More/quicker appointments.

There were, however, a few suggestions to do with improving the service itself, all mentioned by a comparatively low numbers of users:

- Better understanding of needs
- More or better communications
- More experienced/knowledgeable staff.

Women were significantly more likely than men to say that there should be more awareness of Advice in Mind (better advertised etc) (12% of women compared to 2% of men) and to suggest better availability of appointments - quicker to book etc (again 12% compared to 2%).

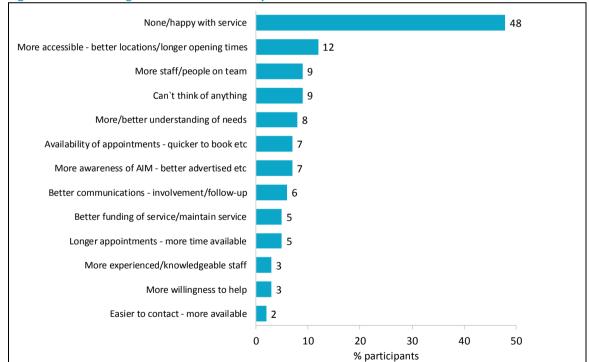


Figure 13: What changes could be made to improve the Advice in Mind service?

Base: all participants (100)

The verbatim comments add some context to these suggestions:

Their opening hours could be better, opening later in evenings longer at the weekends.



I wish we had longer appointments, at the moment the meetings only last about 30 minutes. We only had time fill out the form and were not able to cover anything regarding support.

A change that could be made to improve the service would be to give more time in appointments so you feel less rushed; there's just that many people, you feel rushed.

More availability - long waiting list and I was only able to get three appointment because of that - more availability of appointments and shorter waiting list.

Get more funding or more staff to give help to more people as they were stretched and sometimes I was waiting 4 months for an appointment.

I think the service could use more people because this woman was worked off her backside and I was grateful she could fit me in whenever she could.

I think getting an appointment, as I was really stressed all day and just so happened it took a lot to get there and try get an appointment and told I would have to come back another day and that was really hard for me. Maybe have the drop in times extended.

How quickly they get back to you as when I initially called they can't always get in touch with them and they don't always get back to me and a few times I have had to call them back. Sometimes it depends on who gets the message.

I've had no issues and have always left fairly happy after accessing the Advice in Mind service. Only thing that is a problem is that the new office is up a lot of flights of stairs and it's not really accessible for wheelchair users or some others one level would be better.

The only thing I can think of is they could have a nurse or someone similar available for meetings to help both sides understand my bi-polar disorder better.

Getting more people that will understand more the problems that we face and be willing to help and listen.

Maybe to have a follow up after coming out of hospital.

I never knew it was available and didn't have any contact numbers. There should be more advertising for young people on social media.

An improvement would be to make the service more easier to access, it was only by chance that I accessed it. Another improvement would be to increase awareness of the service ... I would have used it a lot sooner for other issues I've had in my life but I didn't know about it.



4 CONCLUSIONS AND RECOMMENDATIONS

The Advice in Mind service clearly has both short and longer term benefits for the majority of its users and makes a positive difference to their lives. The vast majority were very positive about the Advice in Mind service and agree that it made them feel less stressed. Just over half agreed that they were now better able to manage their money and half agreed that they were now more able to manage other aspects of life such as health needs or day-to-day issues like paying bills.

The service was most often accessed at a Citizens Advice Bureau or in one of a range of healthcare settings – but regardless of setting the majority felt that where they'd received the support was the best location.

Most had received one-to-one sessions with a minority receiving other types of support instead or as well. While only 8% overall had received peer support (mainly those aged under 50), those who had had this help were very positive about it. While advice mainly focussed around accessing benefits, a range of other types of advice had been given, especially where the client had been accessing the service for more than six months. This range of advice was seen as one of the things which sets this service apart from other advice services.

For seven in ten the support from Advice in Mind came at the right time but a significant minority, 28%, would have preferred it at an earlier stage. There were a number of comments from clients expressing a wish that they had known of the service earlier.

The service is found to be useful by nine in ten, especially those who've used the service for longer and those who are aged over 50. Its usefulness results from a mixture of it being a service providing practical help but also the fact that those providing the service show empathy and understanding. For these reasons it was generally seen as better than other services they had used.

Overall satisfaction is very high, especially among clients aged over 50, and the main improvement opportunities are around increasing the availability of the service with more advisors to increase both the speed with which the service can be accessed and the amount of time available to individuals.

There is also scope for increasing awareness of the service but without additional resource there is a danger that increased demand could exacerbate the waiting times and the amount of time advisors are able to devote to individual clients.

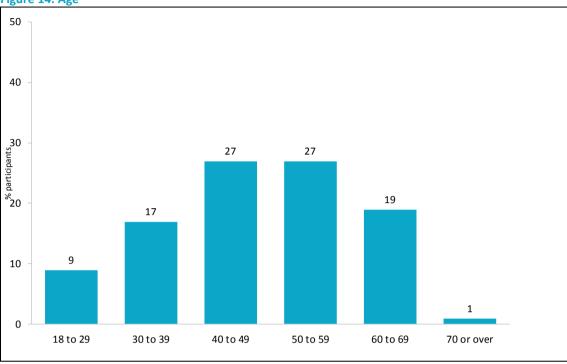


APPENDIX A

Demographics

Just over half (54%) of those interviewed were in the 40 to 59 age range.

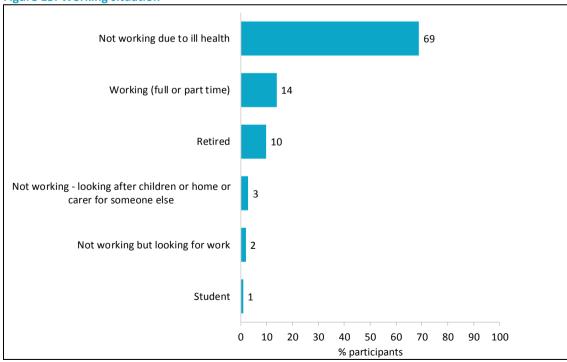




Base: all participants (100)

Seven in ten of those interviewed were not working due to ill health. A further 14% were working and 10% retired.

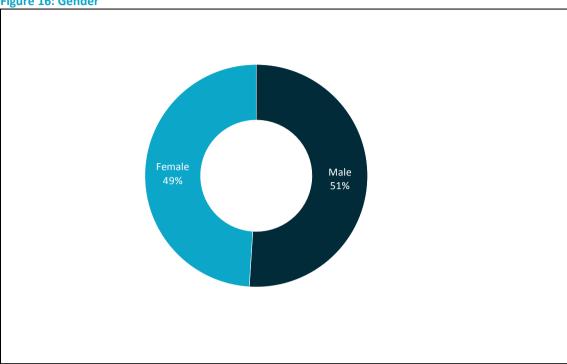
Figure 15: Working situation



Base: all participants (100)

There was a fairly even split of male and female participants.

Figure 16: Gender



Base: all participants (100)

APPENDIX B

Questionnaire



SYSTEM INFORMATION:

Date:

Time interview started:

Introduction

Good morning/afternoon/evening. My name is from Accent and I am carrying out research you're your local Citizens Advice Bureaux into the mental health service 'Advice in Mind' service provided in your area.

Please may I speak to [NAME FROM SAMPLE]?

This is a *bona fide* market research exercise. It is being conducted under the Market Research Society Code of Conduct which means that any answers you give will be treated in confidence. This call may be recorded for quality control purposes.

Can I just ask you a question to check that you are eligible to take part in this research?

I understand that you received advice from Citizens Advice Scotland as part of their 'Advice in Mind' service. Can you confirm that you did receive this advice service from them? [INTERVIEWER IF NECESSARY SAY 'This is a service offering free financial advice'

Yes
No/Can't remember THANK & CLOSE

NOTE TO INTERVIEWER: SAMPLE SOURCE IS: #sourcetext#

INTCHECK. INTERVIEWER: PLEASE CONFIRM YOU HAVE ADVISED THE PARTICIPANT OF:

MRS Code of Conduct Calls being recorded

INTCHECK2. **INTERVIEWER:** PLEASE CONFIRM YOU HAVE ASKED AND CHECKED THAT THE PARTICIPANT IS **NOT** TAKING THE INTERVIEW ON A MOBILE DEVICE AND/OR WHILE DRIVING OR OPERATING EQUIPMENT

Yes, it is safe for the participant to proceed
No, it isn't safe – we need to call back later GO TO APPT SCREEN

Any answer you give will be treated in confidence in accordance with the Code of Conduct of the Market Research Society

If you would like to confirm Accent's credentials type Accent in the search box at: https://www.mrs.org.uk/researchbuyersguide.

For the purposes of administering the questionnaire and for analysis, we may collect demographic information. You do not have to answer any questions that you do not wish to and if you do you can withdraw your consent for us to process this information at any time. Any personal data collected over the course of this interview will be held securely and will not be shared with any third party unless you give permission (or unless we are legally required to do so). Our privacy statement is available at www.accent-mr.com/privacy/.

Do you agree to proceeding with the interview on this basis?

Yes

No THANK AND CLOSE

Main Questionnaire

Thank you, I can confirm you are in scope for the survey. The questionnaire will take about 12 minutes to complete.

Q1. First please let me know who first referred you to this service. SINGLE CODE

My GP

Another health or social care professional

Someone at Citizens Advice

A friend or relative

I referred myself

Other (please specify)

Q2. IF REFERRED SELF CODE 5 AT Q1 ASK: Where did you find out about the Advice in Mind service?

At an event/open day/road show

I saw a flyer or poster

At the Citizens Advice Bureau

On a website

Other

Q3. And how long have you been receiving support or advice from the Advice in Mind team?

Less than 6 months

6-12 months

12-18 months

More than 18 months

Can't remember

Q4. Whereabouts have you received the support/advice? MULTICODE

In hospital

At a GP's surgery

In a different healthcare setting

At a Citizens Advice bureau

In a community setting

At home

Elsewhere (please specify)

Q5. Thinking of where you received the support/advice, would you say it was the.... Best location; Made no difference; or Would have been better in a different setting?

Was the best location

Made no difference

Would have been better in a different setting

Don't know

Q6. ASK IF CODE 3 (BETTER ELSEWHERE) AT Q5: Where would you have preferred to receive the support or advice?

.....

Q7. And what form has the support/advice taken? PROMPT IF NECESSARY. MULTICODE

	Support at meetings (e.g. medical appointments; tribunals, etc.) Home visits Other		
Q8.	What kind of support/advice did they give you? PROMPT IF NECESSARY. MULTICODE		
	Managing income Tackling debt		
	Accessing benefits		
	Housing problems		
	Employment Dealing with everyday issues (e.g. managing bills; keeping appointments, etc.)		
	Other (please specify)		
Q9.	IF PEER SUPPORT CODE 2 AT Q6 ASK: What difference did it make having peer support?		
Q10.	Thinking of when you first started working with AiM, would you say this Came at the right time;		
	Would have been better earlier; Would have been better later – you weren't ready for that type of support/advice at that time or Would have been better earlier		
	Came at the right time		
	Would have been better earlier Would have been better later – wasn't ready for that type of support		
	Don't know DO NOT READ OUT		
Q11.	How useful did you find the support/advice you were given?		
	Not at all useful		
	Not useful Neither/Neutral GO TO Q13		
	Fairly useful		
	Very useful		
	Don't know GO TO Q13		
Q12.	Why do you say that the help or advice was [ANSWER FROM Q11]?		
Q13.	How does the Advice in Mind service compare to other advice services you've used? PROBE FOR BETTER/WORSE/SAME AND WHY?		
	Not used any other services		

Peer support (i.e. support from someone with experience of mental health services)

One to one sessions

Q14. How much do you agree or disagree with the following statements? Please answer on a scale of one to 5 where 1 means you disagree completely and 5 means you agree completely.

RANDOMISE STATEMENTS. DP INCLUDE A 'NOT RELEVANT' OPTION

The help I received from Advice in Mind made me feel less stressed

I'm able to manage my money better now

Advice in Mind didn't make a lot of difference to my situation

It was valuable having one point of contact to help access other services

I'm more able to manage my health needs, like medical appointments and dealing with health professionals

I am better at managing everyday issues like paying bills and filling in forms

I feel that the support worker(s) understand the challenges I face

Q15. Overall, how satisfied were you with the service you received? Please answer on a scale of one to 5 where one means very dissatisfied and 5 means very satisfied.

Very dissatisfied Fairly dissatisfied Neither satisfied nor dissatisfied Fairly satisfied Very satisfied

Q16. What changes could be made to improve the Advice in Mind service? PROBE Anything else?

Classification Questions

Q17. Finally I'd like to ask a couple of questions about you to make sure we're interviewing a good range of people. Which of these age bands do you fall into? READ OUT UNTIL AGE REACHED.

18-29

30-39

40-49

50-59

60-69

70 or over

Refused

Q18. And which of these best describes your working situation? READ OUT

Working (full or part time)

Not working due to ill health

Not working but looking for work

Not working – looking after children or home or carer for someone else

Retired

Student

Other

Q19. INTERVIEWER RECORD GENDER

Male

Female

Q20. We really appreciate the time that you have given us today. Would you be willing to be contacted again for clarification purposes or be invited to take part in other research for Citizens Advice Scotland? We will be asking a few people who've done this survey to take part in a longer telephone interview, taking about 30 minutes, for which £30 will be paid as a thank you for taking part.

Yes, for both clarification and further research Yes, for clarification only Yes, for further research only

Q21. IF YES TO FURTHER RESEARCH (CODES 1 OR 3 AT Q20) ASK. OTHERS GO TO THANK YOU: We won't be contacting everyone about a second stage interview, but if we were to contact you are there particular days of the week or times of day that it's best to try you?

Thank you. This research was conducted under the terms of the Market Research Society code of conduct and is completely confidential. If you would like to confirm my credentials or those of Accent, please call the MRS free on 0800 975 9596.

Please can I take a note of your name and where we can contact you for quality control purposes?

Name: [CATI: DP, IMPORT FROM ID]

Telephone: [CATI: DP, IMPORT FROM TELNUMBER]

Q22. INTERVIEWER: Would this participant be a good case study depth interview? Which of the following apply? MULTICODE

They had an interesting story
They had a particularly positive view of the AIM service
They had a particularly critical view of the AIM service
They were chatty/articulate
None of these

Interviewer Confirmation

I confirm that this interview was conducted under the terms of the MRS code of conduct and is completely confidential

Yes

No

SYSTEM INFORMATION

Time interview completed:

APPENDIX C

Topic guide

3267 Advice in Mind evaluation Depth Topic Guide



Participant Name
Date / time
Telephone Number
URN

Good morning/afternoon/evening... My name is ... and I work for an independent market research company called Accent. We are conducting research for Citizens Advice Scotland looking at their Advice in Mind service. Thank you very much for taking part in the first stage of that research and for agreeing to help us with this research where we'd like to understand your experience in a bit more detail.

The research is being conducted in accordance with the Code of Conduct of the Market Research Society (MRS) and also with the Data Protection Act, with whom Accent is registered. This means that everything you say is confidential and will not be attributed to you personally unless you give your permission for us to pass your comments on in named format.

Our discussion is being tape-recorded. This is standard market research procedure and is to ensure accuracy – so I do not have to try to remember what you have said – and for analysis purposes only. The recordings will not be passed to any third party not associated with the research project, and in our reporting of the findings from this research everything that you say will be confidential and will be reported in grouped format only, again, unless you give your permission for us to pass your comments on in named format.

The discussion will last around 30 minutes.

Can I stress that we are looking for your views. There are no right or wrong answers.

Introduction 2 mins (2)

First, can you tell me a bit about yourself. How old are you? Are you working? Are you living on your own or with other people?

Referral 5 mins (7)

- I'd like you to think back to when you were first referred to the Advice in Mind service
 - Who was it that referred you?
 - And when was this?
 - Why did they say they were referring you to the service?
 - Were you surprised?
 - Had you heard of it already? If yes, where did you hear about it?

- Had you heard of Citizens Advice Scotland?
- How did you feel about being referred for this service? Did you feel it would be useful for you?

Contacts and meetings

6 mins (13)

- Could you tell me about your first meeting? Where did that take place?
 - How did it go?
 - What were your initial impressions?
- How about other meetings or contact you've had how frequently have you been in touch? What sort of contact?
- How useful are those different types of contact?
- Were you happy with where your meetings take place/have taken place?
 - Why do you say that?
 - Do you think you would still have used the service if it had been offered somewhere else?
 - Why/why not?
 - If not happy, where would you have preferred? Why?

Heading 6 mins (19)

- Tell me a bit about the type of help or support you've had from the Advice in Mind project. What form has it taken? Prompt for
 - One to one sessions
 - Peer support (i.e. support from someone with experience of mental health services)
 - Support at meetings (e.g. medical appointments; tribunals, etc.)
 - Home visits
- If more than one, which of those was most useful to you? What was less useful? Why do you say that?
- If support at meetings what meetings did you get support at? Can you tell me what that was like having someone go along to those meetings with you?
- If peer support, did it make a difference having someone with experience of mental health services offering support? In what way?

How much understanding did the person advising you have about mental health? Did you feel they had empathy with your situation? Why do you say that?

Heading 6 mins (25)

- In what practical ways did Advice in Mind give you support? What sort of advice did they give you? Prompt for
 - Managing income
 - Tackling debt
 - Accessing benefits

- Housing problems
- **Employment**
- Dealing with everyday issues (e.g. managing bills; keeping appointments, etc.)
- Anything else?
- How useful was the advice? How practical was it? Was any of it more helpful than other bits?
- Can you tell me any examples of things you did or changes you made as a result of the support?
- How might things have been different without this support?

Heading 4 mins (29)

- Are there any things about the Advice in Mind service that you like to be different or that they could improve? Prompt for
 - When they received the support
 - Where they received the support
 - The type of support given
 - The person giving the support
 - Anything else
- Have you received similar help or support from other organisations?
 - If so, is there anything Advice in Mind can learn from them?

will only be used in grouped format for analysis purposes. Single code

Is there anything else you would like to add?

Wrap and Close	1 min (30)

Thank you very much.

Can I just check your contact details so that we can send you your incentive cheque (£30)?				
Name				
Address				
Postcode				
I mentioned at the beginning of the interview that all of your responses will be treated in complete confidence in line with Market Research Society guidelines, unless you give your permission for them to be attributed to you. Are you happy for the answers that you gave me today to be directly attributed to you?				

Yes, I am happy for my answers to be attributed to me and directly passed back to Citizens Advice Scotland

If you are not happy for them to be attributed to you I can confirm that they will remain confidential and

No, keep my answers anonymous

Can I also ask whether you would be happy to be contacted again to take part in other research for Citizens Advice Scotland? MODERATOR: PLEASE COMPLETE BELOW					
Yes					
No					

APPENDIX D

Case studies

ADVICE IN MIND: CASE STUDY 1

Mrs. A is 52 and lives with her husband. She has chronic pain and brittle bones and is confined to a wheelchair to prevent further injury from falling. She hasn't been able to work since 2012 when she was injured at work. A friend suggested she try Citizens Advice Scotland for help in completing forms as she wasn't clear what some of the forms meant and she has used the service half a dozen times since then.

Although she'd heard of Citizens Advice Scotland, she didn't know what they did; she thought it was more to do with help with homelessness. But her first experience of meeting someone from Advice in Mind was very positive; the contact was very upbeat, confident that the problems could be sorted out:

She was just like 'Tell me a little bit about yourself. Tell me a bit about what you're worried about' and then she just said 'Right. This is what we're going to do to help. This is how we're going to get you through your forms and through your assessment' and she was just so positive and so upbeat ... 'Yes, this is not a problem. We can do this. We can get this sorted.' She was brilliant and she was like 'You need me, phone me. You've got any problems, we're here.' It's not just 'We've talked to you once and now we're done.'

As well as providing help in claiming benefits she helped them gets grants to renovate their home to make it more wheelchair-accessible. They introduced her to an occupational therapist who helped in the application to have a ramp put at the back door, having the interior doorframes widened and having the kitchen adapted.

I am now able to get around my home in my wheelchair on my own because of the support I got to widen doors. I now have a lovely deck to sit on with a ramp so I can get down to my car because of the advice.

She went back for further help a couple of years after the first time and found the next person she dealt with equally upbeat, positive and understanding of her situation. AiM have also attended two face-to-face assessments, one of which was at home. This was particularly valuable as the advisor helped them understand what was going to happen, he stepped in when he felt she was being asked irrelevant questions and also suggested that she was given a break partway through. This meant she didn't then have a panic attack triggered by anxiety which had happened in the past.

I feel if they hadn't been here and it had just been me on my own with these assessors, I think I would have had a full blown panic attack because it just, I don't know why I have them, I don't know what the trigger is but when I get anxious, it just, it's hard to stop it and he did. He was right there with me, he was watching me.

Her most recent contact has been in the past month and the AiM advisor took time to talk to her first and understand her history before helping her to complete the forms she needed to fill in.

She hasn't needed to have help with housing or managing finances as her husband is in a good job and keeps on top of things. They've discussed 'Access to Work' with her as a plan for the future if her health improves to the extent that she can work again.

The main improvement in the AiM service that she would like to see is longer opening hours. She appreciates that funding must limit when they can open, but it's difficult to get to the Citizens Advice Bureau without her husband's help and he's at work so evenings would be better.

She also found some difficulty accessing the Motherwell office as a wheelchair user.

Now they do have a chair lift but there were things in the hallway blocking the access to the chair lift that would have to get moved and then you have to go through the whole office to get to the front desk to then start your assessment and come back through the whole office and that's disturbing the people and interrupting their day and you're trying to sneak through whereas if it was downstairs and a front door entrance then it's much easier to just come in the front door just like everybody else.

Overall, she describes the service as 'vital' for people like herself and the service should be more recognised by 'those in power'.

I recommend them all the time because say for me, they've been a lifeline. I think it's giving somebody else the same feeling of right, there's help out there and there's people who do care.

ADVICE IN MIND: CASE STUDY 2

Mr. B is 58 and married with two adult children. He's currently doing warehouse work having previously been a taxi driver for 30 years. He's recently had his HGV licence restored after it was revoked because of his illness. He's in good health now but had a period when Citizens Advice Scotland really helped him:

They helped me sort out all the forms and things like that; they were really good... they cut through a lot of red tape because they knew what they were doing.

His GP advised him to stay on sickness benefit for a bit longer but he felt ready to get back to work last September and he feels he's doing well.

He was first made aware of Advice in Mind when he was in hospital for three months and they came in twice a week to give advice. He was concerned at that point about his marriage breaking down and him being made homeless as a result, so he went along and knocked on their door. They had a chat and he then made an appointment to see them. They were kept busy but there was never any difficulty in seeing them as long as he made an appointment.

The fact that they came into the hospital to help people I thought was really, really good...They were very warm and helpful and they really reassured me.

He saw them on three or four occasions with his sister there for support. The advice he received was to do with housing and the benefits he was entitled to. They helped him complete the necessary forms and he did get an increase in benefits as a result.

Some people when they're dealing with paperwork, they can be quite official but they were good listeners and they always realised that people were in there because they had mental health issues and they were vulnerable at the time and they would take as much on their back as possible which did help.

I probably wouldn't have got an increase in benefits because I wouldn't have known what to do. They immediately took over things and got the ball rolling.

He didn't know the service was called Advice in Mind, just thought of it as Citizens Advice Scotland who he was aware of as he'd had help from CAS on a financial issue thirty years previously. He saw Advice in Mind on one further occasion when he came out of hospital. He's subsequently been to see them again in Motherwell as he hoped they might be able to help him find work but realised that that wasn't their role.

I feel the service they offer people in general is invaluable. I think it's a wonderful service and I think it would be a poorer country without the service.... They're there and there's someone you know to turn to... they've got access to life experience and they've got experience of dealing with different bodies.

He does feel that if they hadn't been available in the hospital he definitely wouldn't have seen them.

ADVICE IN MIND: CASE STUDY 3

Mrs C is 55 and had to stop work three years ago following an accident at work and some subsequent operations. She also suffers from depression. She lives with her husband and has grandchildren who visit.

She'd always known about Citizens Advice Scotland and decided to approach them to help her fill in Personal Independent Payment (PIP) forms three years ago.

They actually came out because I wasn't able to walk properly so they came out and they helped me fill in forms so that was good.

Mrs C continued to have ongoing contact with CAS because there were issues with her PIP application. She met representatives in the office initially but after that meetings took place in her home. Mrs C felt she had received good advice.

They'd sit down and write things with us, I wouldn't have been able to do it. They were nice. They helped me a lot.

Further to assisting Mrs C with her forms, a member of CAS attended court with her to listen on her behalf when she went to fight her case. Although she valued the support, she was disappointed that CAS were not allowed to speak for her. She was quite nervous in court and would have preferred someone to speak for her.

They didn't actually speak for you; they weren't allowed to. That was probably the downside.

Mrs C welcomed that the same person from CAS came out to see her each visit. She was dealing with multiple bereavements; her husband was in hospital; and she had suffered a fall at work all around the same time. She found the support from CAS was sympathetic. She only used the service for assistance with accessing benefits payments.

Mrs C found the support also to be practical. She gave the example of them providing assistance when she came out of hospital:

When I came out of hospital, I couldn't get in my shower... They helped me to get a seat for in the shower. If anything else that I needed, I just had to phone them and they would help.

Mrs C went to CAS specifically because she was unsure as to how to word her PIP forms. She felt that if she hadn't had the support she would not have known how to fill the forms in. She appreciated that her appointments were at her house, saving her money and the trouble of having to leave her house when incapacitated. Overall, she was very satisfied with the service she received.

They were polite. I really appreciated them to be quite honest. As far as I'm concerned, they do the job like they're supposed to do even though then I couldn't get any money but they were really helpful. I don't think you could go anywhere else and get help like that. I'm actually quite glad that they're there to be honest.

ADVICE IN MIND: CASE STUDY 4

Ms D is in her 40s and has complex mental health issues which culminated in her being sectioned. She had previously visited the doctor numerous times and been misdiagnosed as her condition is unusual and not well understood.

So for me, using other services when I'm vulnerable, when I can't think clearly, when I'm not understanding information, that's quite difficult for me as I've always been very independent... So I'm at a place where I feel believed and I feel understood. However, when I'm not well, I can't do things independently, I do need to accept support services.

She had dealt with Welfare Rights previously and had an excellent service from them but came across Citizens Advice when they came into the hospital on a regular basis.

I felt that Welfare Rights is better for myself and the Welfare Rights worker was better for me. Then when I returned to the community, I've had I couldn't even tell you how many admissions, I've lost count and when I was in the community, I had a lot of stuff to sort out. I chose to go to Welfare Rights again because of the level of service and the rapport I had with the man dealing with my case.

She had told one of the nurses that she was having difficulties and they told her about Citizens Advice Scotland visiting; she'd heard of them before but wasn't aware of the service. She feels that the access to outside services (such as Citizens Advice Scotland, Welfare Rights and Advocacy services) within the hospital were one of the most useful aspects of the hospital. She saw the Advice in Mind team on numerous admissions to hospital, nine or ten times, but wasn't always well enough to take in what they were telling her.

She then used CAS again when she was back in the community.

I worked with young offenders so I've used Citizen's Advice for other people. I've signposted other people to Citizen's Advice for various things in my own career so I've always had a very high opinion of them.

She had a letter about PIP and she was 'in crisis' but was no longer able to go to Welfare Rights because they'd 'disengaged' and there was a long wait to see them again. So, she went to see Advice in Mind and they squeezed her in at short notice but she feels disappointed and let down by the service:

I felt that it was very detrimental to me and my circumstances at that time.

She was very distraught when she went to see them. They helped her with a pre-assessment form but she believes that insufficient information was completed on the form which led to her being called in for an interview and then a long delay in getting a decision on the outcome of that assessment.

If I had a ... review and I get another form, now I know that I need to put as much as possible on that form and all that was put down for me from Citizen's Advice was 'D's circumstances remain the same. D's diagnosis remains the same. She's still struggling, her symptoms and here is the list of her medications.' That was all whereas when I'm well and up myself, I wouldn't have accepted that...It was solely on the lack of information that I waited weeks and weeks of distress.

She doesn't know if the situation could have been avoided but she feels the service is stressed and that it would be better to see fewer people and spend more time with them, asking more questions rather than trying to fill forms in rapidly. The advisor she saw was too busy and she was in and out in five minutes. She believes it wasn't deliberate or a lack of knowledge, it was purely lack of time.

I feel bad because I liked the lady... I was completely relying on that professional just the same as you need to rely on a doctor what he tells you, what treatment you need... I'm not saying her intent was to distress me but I do feel that these services are under so much pressure. I think if I had to phone today, I'd probably be looking at a couple of months for an appointment because the demand is so high.

ADVICE IN MIND: CASE STUDY 5

Mr E is 56 and has been off work sick for some time with mental health issues. He lives with his partner and two teenagers for whom he's a 'kinship carer'; he took them in two years ago as they were family members having a bad time and he didn't want to see them put into care.

He had an incident at work last year where he had chest pains and, having previously had a heart attack, he went to hospital. At a follow-up visit with his GP, depression and anxiety were diagnosed and she referred him to a mental health unit. It was this unit that suggested he see Citizens Advice Scotland to see if he was entitled to any additional benefits. He had been switched to Universal Credit and was only getting statutory sick pay but then the payments would go up and down and he wasn't able to budget.

I was just getting panicky, I was getting a letter about this [arrears] and not knowing what to do or what to do next or where to go and then when I went down and I mentioned it to the mental health nurse and she would tell me then 'We'll book you an appointment to see Citizens Advice Scotland and they'll help you out there.'

He took his partner with him to the meetings because he was getting muddled up and confused about things and she was able to help him out.

I was having a lot of bother with my council charges, my rent and all these sorts of things so she got everything worked out for me. She actually put me through the PIP, that's a personal independent payment...between the form that she filled in and the evidence that my psychiatrist and my nurse had provided, I was granted the PIP.

They subsequently advised him when he had further problems with arrears with council charges and had had a letter from the Sheriff's office. On their advice he set up a direct debit and hasn't had further problems.

He liked the fact that the meetings were held at the mental health unit and thinks he wouldn't have used the service if it had been elsewhere unless his mental health had improved.

It was quiet and that because as I say, I don't like sitting in places or anything like that. Even speaking to people that I don't really know, I think it can make you agitated and flustered but she put my mind at ease straightaway when I met her, so everything went fine.

He felt that the person he dealt with at Advice in Mind had a clear understanding of what he was going through and that the service had a very beneficial effect on his health.

It did take a bit of pressure because I was getting to the stage where every time I would get a letter in, I was, my blood pressure was going through the roof and I was getting feeling sick and didn't know what to do, where to turn. I was going suicidal way...and every time you seem to get something cleared up, something else would drop through the door. It was a never-ending saga.

He still has ongoing issues with Universal Credit but hasn't asked for help from Citizens Advice because he doesn't believe anybody has got to grips with it, even the people working there. He's frustrated that he has to try to sort out the issues by phone or online.

With all these big buildings for unemployment offices and job centres and you can't go in and speak to somebody if you've got a problem...In fact Citizens Advice Scotland should have an office in one of these places. They would find maybe it would help a lot of people in there.