

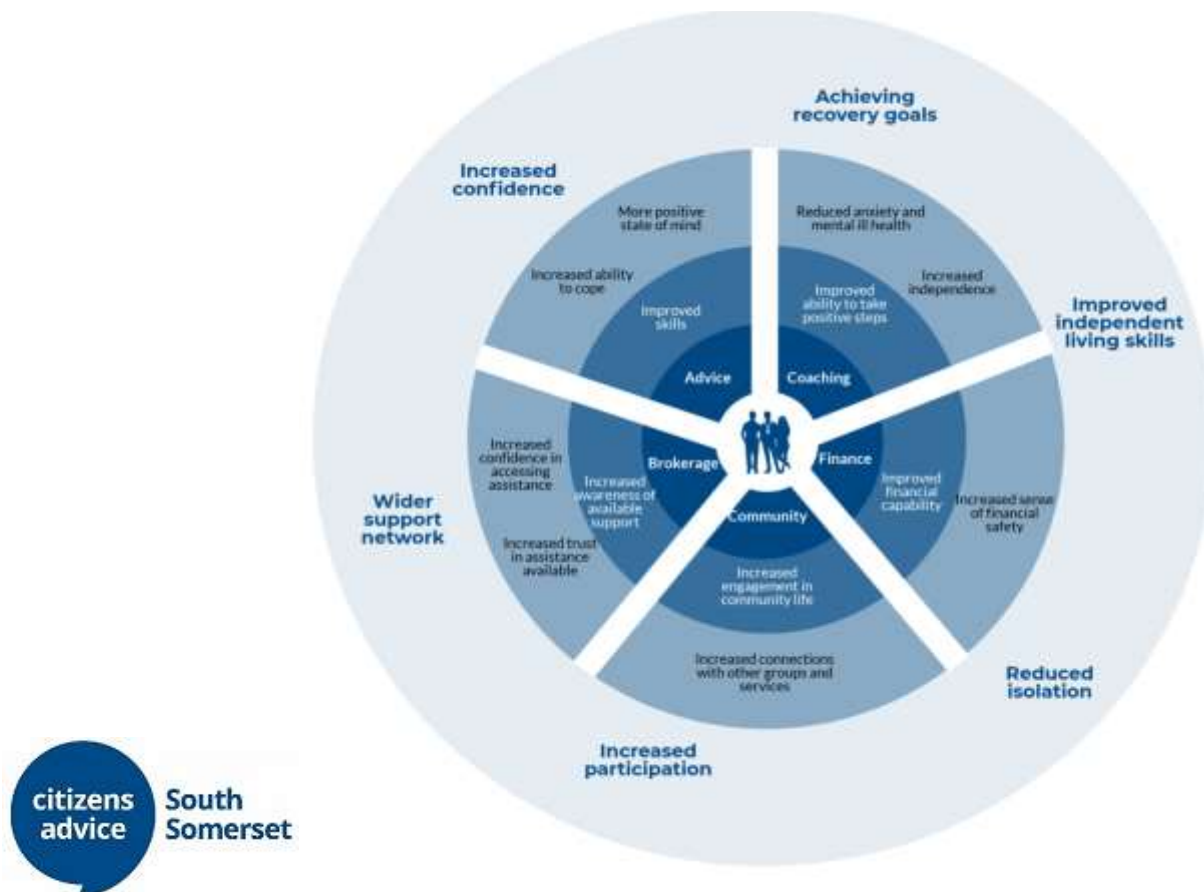
# Assist Advice Pathway Evaluation Report

## A Recovery Focused Service For People with Mental Health Support Needs

### Index

Background to the Assist Pathway	2
Aims and Objectives	2
Snapshot of Outcomes	2
Service Design	3
Outcomes Framework	3
Summary Findings	3
Project Evaluation Method	4 & 5
Advice Statistics and Outcomes Dashboard	6
Data Analysis, Results and Outcomes Measurement	7 - 9
Review and Team's Reflections	10
What We Learned and What We Recommend For Future Services	10
Detailed Analysis of Advice	11 - 12
Detailed Analysis of Coaching	13
Confidence Club Report	14
National Press Coverage of Case Study & Contact Details	15

### Assist Advice Pathway Outcomes Framework



## Background To Recovery Focused Advice

The Assist Pathway service was developed to tackle the root causes of disadvantage among a priority group of vulnerable clients. Specifically we identified that clients recovering from acute mental ill health were at risk of experiencing financial and other distress as a result of the difficulties they faced addressing long-standing advice issues (finances, housing, benefits etc). Mental ill health prevents these clients sustaining their engagement with advice and unresolved problems lead to an escalation of issues which negatively impact on their recovery and mental wellbeing.

**Funders:** We are very grateful to the support of three funders; Somerset Partnership NHS Trust, Somerset Community Foundation and Lloyds Bank Foundation. Grants totalling £26,347 supported this service in 2018/19.

### Priority Clients:

- People in recovery from a period of acute mental ill health
- People living with severe and enduring mental ill health

### What We Set Out To Achieve

- Providing clients with a dedicated mental health specialist adviser throughout their engagement.
- Extended (longer timescale over multiple sessions), community based, advice sessions (adapted in response to clients' health needs and the complexity and multiplicity of their issues).
- Holistic support addressing clients' lack of confidence and skills in relation to regaining independence and acting upon their advice.
- A blended approach (advice, coaching and Confidence Clubs) to provide additional assistance as clients' progress and tackle the root causes of their advice needs.
- Signposting and assistance to encourage clients to re-establish community support networks.

**Aim:** The Assist Pathway aims to improve clients' recovery by addressing their arising or long-standing issues (housing, debt, money, welfare, transport and social problems) and preventing these adversely affecting their recovery. This programme blends specialist advice with support (coaching) to enable clients to develop the skills and confidence they need to manage day to day.

### Objectives:

1. Pilot and evaluate a service specification to inform future provision and to improve our organisation's capacity to work effectively with clients experiencing mental ill health.
2. Assist clients to resolve the problems that negatively affect their health.
3. Improve clients' confidence and their engagement with community support services (advice).
4. Build clients skills and knowledge so that they are better able to lead independent lives.

*'I wouldn't have made the call without you there ...*

*I have gone from suicidal to smiling and confident'*

### Snapshot of Outcomes: 87 Referrals and 81 Clients engaged with advice & coaching




**88%** of clients reported improved circumstances (62% practical and 26% financial)

**87%** of clients benefitted from reduced anxiety

**70%** felt better able to manage independently (coping day to day)

**Debt** was the most prevalent advice need among clients. The root causes of the debt were multiple; insufficient income to cover living expenses, mental ill health & anxiety resulted in clients being unable to manage their financial affairs, lack of confidence and isolation left clients unsure of what to do and a lack of knowledge (financial capability) left clients unclear about priority bills.

## Service Design and Outcome Framework

How we work with clients	Aspects of Recovery	Outputs and Outcomes	Measuring the benefits
Build & Maintain A Trusting and Respectful Relationship  ✓ one adviser throughout ✓ easy access to adviser ✓ specialist MH trained adviser ✓ blend of advice & coaching	1) Positive state of mind  <b>Assist Approach</b> Coaching to build confidence	<b>Greater Confidence</b>	Improved sense of being able to cope with daily life and arising issues  Reporting positive actions and improved confidence  Reporting reduced anxiety
<b>Support to help people achieve what is important to them</b>			
Goal Focused Advice  ✓ responsive and flexible approach ✓ skills building emphasis ✓ integrated work linking with other services	2) Feeling safe and able to cope  <b>Assist Approach</b> Advice to build skills	<b>Increased Independence</b>	Demonstrating improved decision making skills (informed & timely)  Better able to solve problems (effective use of resources to address arising issues)  Improved sense of security and control (budgeting, planning, saving, housing)
<b>Practical advice on finances, benefits, housing, employment and other social/welfare issues</b>			
Building Personal Connections  ✓ enabling financial capability ✓ widening support networks ✓ developing ability to cope ✓ maintaining connections	3) Sense of connection with others  <b>Assist Approach</b> Signposting to build connectivity	<b>Improved Prospects</b>	Reporting increased (breadth and nature) of support being used  Reporting improved engagement in community life and reduced isolation  Reporting positive changes
<b>Information &amp; assistance to encourage community involvement</b>			

### Summary findings: On average clients needed 5 advice interventions to move forward

1. **Poverty Premium** – ill health prevents clients from taking the steps necessary to get value for money from their day-to-day suppliers (phone, electricity etc) and as a result vulnerable clients are disadvantaged by the “poverty premium” (paying more than others). Client L.D. was left isolated after having his broadband was cut off. L.D. is a Post-Traumatic Stress Disorder sufferer, causing depression, anxiety and exhaustion – the loss of internet led to his health condition worsening and he became further behind with payments, as he needed e-mail to resolve the problem.
2. **Complex and multiple** long-standing problems overwhelm clients, therefore it takes advisers additional time and resource to resolve these issues and enable the clients to move forward.
3. **Anxiety** is a barrier to accessing and sustaining engagement with and acting upon advice.
4. **Isolation** leaves clients without the support they need to move forward and act on their advice.
5. **Digital Exclusion** has left many vulnerable clients without access to the support they need.

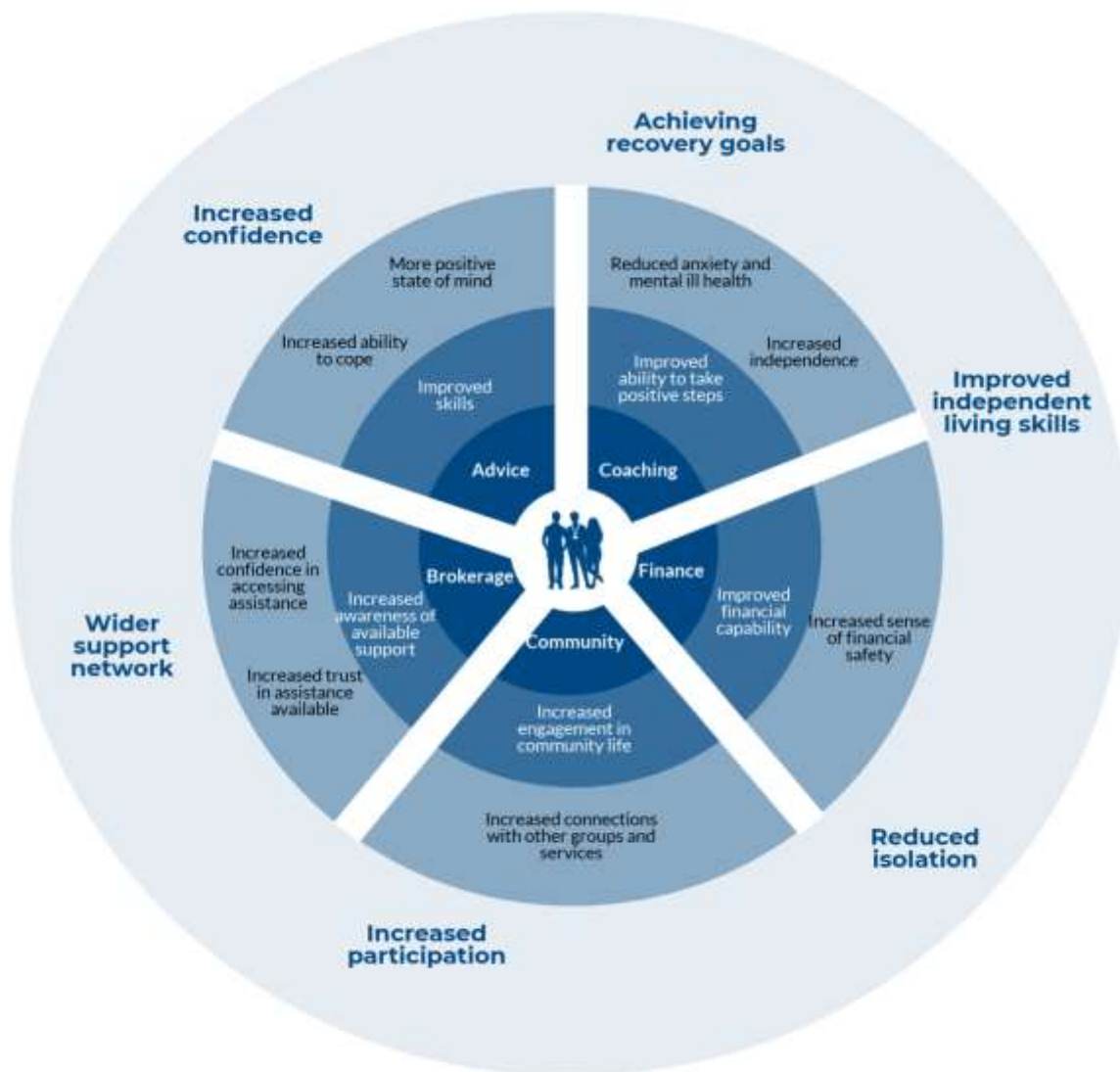
## Project Evaluation Method

The evaluation method adopted was an outcomes focused approach enabling us to examine and evaluate the impact of our work. Quantitative data (numbers participating and numbers of sessions etc) was used alongside qualitative data (journals, initial assessments and clients' exit interviews) to provide an account of our work and to highlight key findings and benefits to clients.

## Outcome Framework


We worked with stakeholders and client representatives to develop a service specification and an outcome framework that incorporated what we hoped to achieve (applying learning from previous projects on reducing unmet advice needs and addressing barriers to advice) and the ways in which these objectives would benefit clients (outcomes). This is referred to as a Theory of Change which explains the needs to be addressed and the outcomes sought.

## Assist Pathway Diagrammatic Representation of Our Theory Of Change for Assist Pathway




## Evaluation Method


Semi structured interview questions were developed in order to capture and compare data and information about clients' issues before, during and after their engagement with Assist Advice Pathway.

Client's Name:				
Initial Assessment Date:				
<b>1. Using Advice</b>	Very Anxious	Okay	Confident	
How did you feel about accessing Citizens Advice Services before you met with me today?				
Comments:				
<b>2. Coping</b>	Feeling overwhelmed and can't cope at all	Not coping well	I can manage but I really need some help	I am able to manage to deal with issues by myself
How do you feel you are coping with day to day issues at the moment?				
Comments:				
<b>3. Advice &amp; Support Goal(s)</b>	My goals are:			
How would you like us to				

Client's Name:				
Progress With My Recovery Goals and Journal				
Summary of my goals:				
	Sessions 2 – 4	Sessions 4 – 6	Last session(s)	
Positive state of mind and Managing Health & Wellbeing				
Making positive choices Contact if I am unwell?				
Developing Independence - Coping and Managing at Home				
Developing Independence - Budgeting, Planning, Saving				
Learning and Using New Skills				
Taking Positive Action				
Participating in Community Life				

						
<b>End of project evaluation data</b>						
<b>I. Tackling Issues</b>	I can make a decision about what to do	I can motivate myself to take positive actions	I feel well enough to take positive actions	I feel confident to take positive actions	I know what I need to do to deal with this issue	I have the computer skills I need to take action
What has changed since you joined this programme that has helped you to tackle an issue or a problem by yourself in the future? Please include all relevant categories						
Comments:						
<b>II. Controlling Spending</b>	Never	Sometimes	Always			
How often do you spend only what you can afford after you have paid for the basics like rent, electricity, and food?						

Data was gathered across the following categories:

1. Confidence in relation to using advice services
2. Coping skills
3. Recovery goals (advice needs)
4. Anxiety levels
5. Barriers to tackling issues
6. Spending behaviours
7. Managing formal matters
8. Community participation
9. Developing independence and engagement with community support

*“now that my circumstances have changed, through Assist, I feel able to go out and can join Confidence Club”*

# Key Statistics

South Somerset (member)

03/04/2018 - 29/03/2019



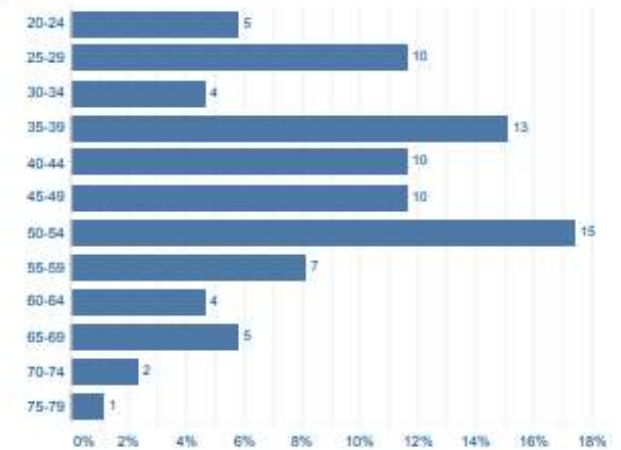
## Summary

<b>Clients</b>	<b>87</b>
<b>Quick client contacts</b>	
<b>Issues</b>	<b>293</b>
<b>Activities</b>	<b>468</b>
<b>Cases</b>	<b>109</b>
<b>Outcomes</b>	
Income gain	£24,650
Re-imbursments, services, loans	£0
Debts written off	£4,231
Repayments rescheduled	£600
Other	£5,312

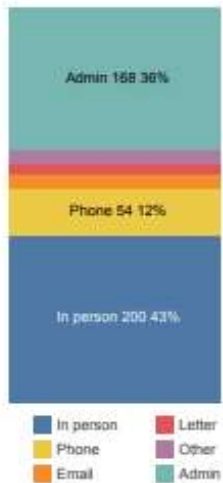
## Issues

	Issues	Clients
Benefits & tax credits	123	53
Benefits Universal Credit	37	18
Consumer goods & services	1	1
Debt	57	24
Employment	4	1
Financial services & capability	10	5
Health & community care	7	4
Housing	33	21
Legal	1	1
Other	3	3
Relationships & family	1	1
Tax	9	6
Travel & transport	2	2
Utilities & communications	5	4
<b>Grand Total</b>	<b>293</b>	

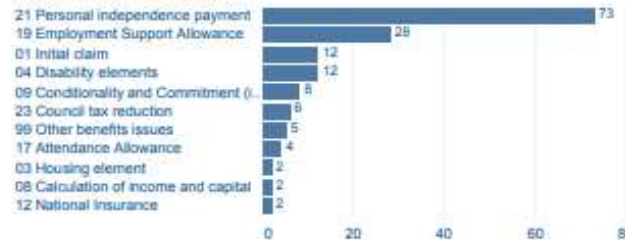
## Age



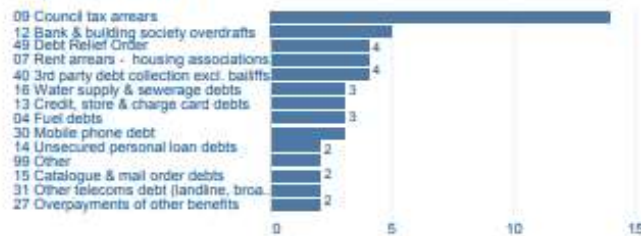
## Channel



## Top benefit issues



## Top debt issues



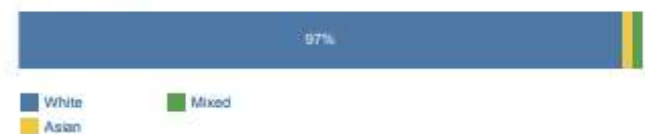
## Gender



## Disability / Long-term health



## Ethnicity



## Results

Q1	How did you feel about using advice services before you met with me today?				
Initial Assessment	Very anxious	72%	End of Engagement Assessment	Very anxious	0%
	Okay	23%		OK	5%
	Confident	5%		Confident	95%
<i>'I would never have done this without you'</i>					

Q 2	How do you feel you are coping with day to day issues at the moment?				
Initial Assessment	Overwhelmed	41%	End of Engagement Assessment	Overwhelmed	0%
	Not coping well	34%		Not coping well	2%
	With help I can manage	24%		With the help I have had I can manage	70%
	Managing	1%		Managing	28%
<i>'I have learned to approach creditors without the fear'</i>					

Q 3	How would you like us to help you (your recovery goals)?				
Initial Assessment			End of Engagement Assessment How has our help benefitted you?		
	Welfare & benefits	36%		Practical improvements	62%
	Housing	15%		Emotional improvements	7%
	Money matters	9%		Financial improvements	26%
	Debt	14%		Social improvements	3%
	Household & home life	12%		Other	2%
	Family issues	2%			
	Employment	7%			
	IT skills	1%			
	Confidence	1%			
	Social opportunities	2%			
	Health	0%			
	Other	0%			
<i>'I know where I can go for help, no matter how small the problem'</i>					

Q 4	How do the issues that you would like help with affect your wellbeing?				
Initial Assessment			End of Engagement Assessment		
	Anxiety and depression	70%		My anxiety has reduced	87%
	Anxious	17%		I feel less depressed than I did	5%
	Depressed	2%		I am not worried about any problems	5%
	Worried & stressed	10%		Other	3%
<i>'I don't feel embarrassed any more'</i>					

Q 5	What stopped you tackling these issues?				
Initial Assessment			End of Engagement Assessment		
	Can't make a decision	26%		I can make a decision	21%
	Lack of motivation	21%		I can motivate myself to act	34%
	Unwell	19%		I feel well enough to act	3%
	Lack of confidence	20%		I feel confident to act	26%
	Don't know what to do	15%		I know what I need to do	11%
	Don't have skills	0%		I have the skills I need to act	3%
<i>'I wouldn't have made the call without you there ... I have gone from suicidal to smiling and confident'</i>					



Q 7	How often do you spend only what you can afford to spend after you have paid for the basics like rent, electricity and food?				
Initial Assessment			End of Engagement Assessment		
	Never	20%		Never	8%
	Sometimes	21%		Sometimes	15%
	Always	59%		Always	77%
<i>'I had been burying my head in the sand'</i>					

Q 8	How often do you read documents, letters and terms and conditions when you receive them?				
Initial Assessment			End of Engagement Assessment		
	Never	41%		Never	16%
	Sometimes	22%		Sometimes	16%
	Always	37%		Always	67%
<i>'couldn't face it or do it on my own'</i>					

Q 9	What help and support are you using at the moment?				
Initial Assessment			End of Engagement Assessment		
	Practical (transport, housing related, money related)	59%		Practical (transport, housing related, money related)	69%
	Healthy living (exercise, smoking reduction)	13%		Healthy living (exercise, smoking reduction)	13%
	Peer support	25%		Peer support	18%
	None	4%		None	0%
<i>'No words can say just how valuable the help has been'</i>					

## Detailed Analysis and Team Review (Evaluation)

Between April 2018 and March 2019 the evaluation framework was used to assess the project outcomes for those clients using the Assist Advice Pathway.

### Referrals: **87 clients**

- Community Mental Health Team (Somerset Partnership Trust): 43 clients
- Rowan Ward (Somerset Partnership Trust): 9 clients
- Home Treatment Team (Somerset Partnership Trust): 7 clients
- Somerset Partnership Trust Other (Magnolia Ward): 2 clients
- Citizens Advice Community Outreach: 15 clients
- GP: 8 clients
- Mental Health Navigators (Mind in Somerset): 3 clients

### Clients Engaged in Assist; Initial Assessment: 87, Advice and Coaching: 81

In total the service delivered 426 advice sessions, 266 coaching sessions and 10 confidence clubs.

**Debt** was the most prevalent advice need of our clients. The reasons for this include:

- Poverty and insufficient income to cover basic living expenses
- Poverty premium arising from clients' inability to switch suppliers
- Lack of confidence or financial capability left clients unable to manage to pay bills
- Clients unsure or unwilling to take responsibility for their money and personal affairs
- Ill health and poor wellbeing affects clients' ability to manage their money and personal affairs
- Relationship breakdown or change of circumstance can trigger an inability to cope alone
- The welfare system is too complex for many clients

The infographic is divided into two main sections. The left section, titled 'Advice Pathway is ...', describes the service as a specialist one-to-one support for mental health needs during recovery. It lists three key features: one named adviser per client, trained and experienced staff, and support for developing independence. The right section, titled 'What's on offer ...', lists three types of support: initial one-to-one meetings, ongoing advice and coaching, and confidence-building activities and workshops.

### What We Learned and What We Recommend For Future Services

1. Specialist training for the staff and volunteers equipped us to work effectively and appropriately with clients who have severe and enduring mental health support needs
2. Face to face sessions at locations of the client's choice, including their home were very helpful in sustaining engagement. Often clients felt most comfortable at home because they could take a break, use their own facilities etc
3. As the clients progressed through the Assist Pathway they began to see us as "on their team". This takes time to develop but helps the clients to fully disclose the issues affecting them
4. This service is needed in order to address the extreme disadvantage facing Mental Health Service Users (loyalty premium, poor housing, poverty, complexity of the welfare system, lack of wider community based support networks)
5. Providing clients with advice and coaching over extended and multiple sessions was extremely effective as the clients needed a great deal of input in order to move forward to achieve their recovery goals. Without this approach some initial advice may not be acted upon.
6. Setting recovery goals with clients was very positive and encouraged them to take ownership of their engagement with us.

## Advice Sessions

The Average Number of Advice Interventions: **5 advice** sessions (face to face or phone) per client

Number Advice Sessions Per Client	Number of Clients
1 Session	11 clients
2 Sessions	7 clients
3 Sessions	11 clients
4 Sessions	11 clients
5 Sessions	9 clients
6 Sessions	5 clients
7 Sessions	10 clients
8 Sessions	5 clients
9 Sessions	3 clients
10 or more Sessions	9 clients

## Clients' Self Assessment of Advice Needs (start)

At the start of their engagement clients identified their recovery goals as follows:

Welfare and Benefits:	31 clients
Money Matters and Debt	20 clients
Housing:	13 Clients
Household & home-life	10 clients
Employment:	6 clients
Family Issues:	2 clients
Confidence, IT & Social:	4 clients

## Advice Issues Actually Delivered

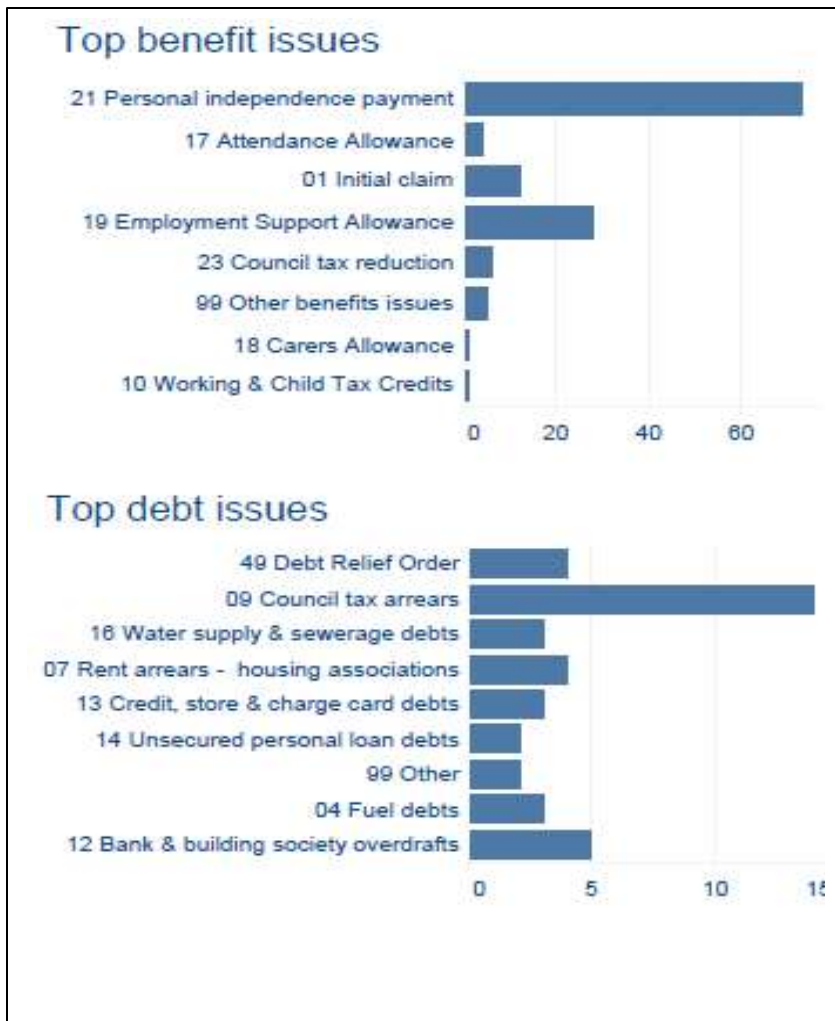
Issues		
	Issues	Clients
Benefits & tax credits	123	53
Benefits Universal Credit	37	18
Consumer goods & services	1	1
Debt	57	24
Employment	4	1
Financial services & capability	10	5
Health & community care	7	4
Housing	33	21
Legal	1	1
Other	3	3
Relationships & family	1	1
Tax	9	6
Travel & transport	2	2
Utilities & communications	5	4
<b>Grand Total</b>	<b>293</b>	

## Lessons Learned

At the start of their involvement with the Assist Pathway clients often under-stated or overlooked their money advice and housing advice needs.

At initial assessment 20 clients identified Money Matters as an issue to address in their recovery goal planning. As trust built with clients other money advice issues were disclosed and 35 clients had money advice (debt, financial capability and tax). Similarly housing advice needs were understated where initially only 13 clients identified this in their goal planning stage but 21 clients actually had a housing advice need addressed. Welfare advice needs were identified as a key issue for clients and this was reflected in the advice delivered.

## Table Summarising the Clients' Welfare and Debt Advice Issues



### Lessons Learned

#### Ill health is a barrier to accessing and sustaining engagement with advice

For those clients experiencing severe mental ill health but who also have advice needs a short intervention, to put matters on hold and avoid further detriment, seems most effective as a first response.

As clients begin to recover they become more able to engage with a full advice session and work through the issues and necessary actions.

Where clients' ill health prevented them from maintaining participation in their advice it is markedly more difficult for the advice caseworker to achieve full resolution.

Claiming or re-claiming PIP (Personal Independence Payments) causes clients extreme anxiety.

**Case Study:** 61 year old married lady living in a small and isolated village in Somerset.

Client diagnosed with anxiety, depression, anankastic personality disorder. Her mental health impairment manifests itself in plenty of deliberation, slow decision making, confusion and memory loss coupled with a need to go over and over things to understand.

Client used to work as a cleaner but had to give it up due to painful arthritis, but would love to get back to work.

After seven Assist sessions, the client was demonstrating greater decision-making ability, giving eye contact and speaking freely while showing much less confusion and hesitancy. The client was supported to apply for Personal Independence Payment (PIP).

At the client's request, Assist Pathway contacted a local organisation ITHelp@Home. The Assist Pathway Adviser introduced the client to the IT Help@Home expert who then met the client on 4 occasions at her home. The client made steady progress building her confidence and self-esteem. After the sessions, she was emailing using both her tablet and the laptop, using search engines and preparing and attaching basic documents. The sessions gave the client a confidence boost and with improved IT skills felt able to apply for part-time jobs as part of her mental health recovery.

## Coaching Sessions

79 clients engaged with coaching support

Average number of coaching sessions Somerset Partnership Trust linked referrals: **3**

Average number of coaching sessions community and GP linked referrals: **4**

The engagement with coaching support varied slightly between clients who were in touch with mental health services (Somerset Partnership Trust) and those in community. We recorded a slightly higher level of engagement with coaching support for clients living in community and no longer in touch with Somerset Partnership Trust, on average these clients participated in 4 coaching sessions.

We note that the lowest participation in coaching was recorded with clients referred via Rowan Ward. As an acute support service Rowan clients were often in recovery from a severe ill health and some were too unwell to fully benefit from the Assist Advice Pathway.

### Referral Sources for Coaching Uptake

CMHT Referred clients	43
Number of CMHT clients coached	<b>37</b>
Number of CMHT Clients' coaching sessions	117
Average coaching CMHT referred clients	3.1
Rowan Referred clients	9
Number of Rowan clients coached	<b>9</b>
Number of Rowan Clients' coaching sessions	25
Average coaching Rowan referred clients	2.7
HTT Referred clients	7
Number of HTT clients coached	<b>7</b>
Number of HTT Clients' coaching sessions	22
Average coaching HTT referred clients	3.1
CA Referred clients	15
Number of CA clients coached	<b>13</b>
Number of CA Clients' coaching sessions	54
Average coaching CA referred clients	4.1
GP Referred clients	8
Number of GP clients Coached	<b>8</b>
Number of GP Clients coaching sessions	35
Average coaching GP referred clients	4.3
Other Referrals	<b>5</b>

### Lessons Learned

**Lack of engagement with any form of community support increases the duration of advice interventions.**

Where clients had no other form of support (agency or family) it takes considerably more input from the advice service to achieve resolution of the clients' issues.

Those clients that no longer received mental health related support from Somerset Partnership Trust really benefited from the enhanced offer within the Assist Pathway. These clients used on average 4 coaching sessions to help them put their advice into action.

The blend of advice alongside additional coaching support proved effective in helping these clients to sustain their engagement with advice and achieve their recovery goals.

This blended approach enabled clients to develop the skills and confidence needed to recover independence and to be able to deal with issues as they arise.

Coaching was an effective way of assisting clients to reconnect with opportunities in their community.

## Confidence Club – 16 clients attended 1 or more Clubs

We were very grateful to receive support from the Somerset Library Service which enabled us to run the Clubs within the Yeovil Library Wellbeing Centre. We ran confidence clubs here on a monthly basis which were facilitated by our Assist staff and a small team of volunteers.

Confidence Clubs were particularly beneficial to those clients that had lost all their community based connections and who were isolated. With help from their Assist Coach clients were encouraged to come along – for those most nervous about doing so we arranged to meet them ahead of the Club and accompany them to the group.

Confidence Club was offered to all Assist Pathway clients and provided them with somewhere safe, neutral (library is a non-threatening institution) and community based for people to gather for purposes of learning from each other. Each Club was able to offer a mixture of peer support and discussion groups in the form of pre-arranged workshop topics of interest to members.

General information and signposting was also provided by the Assist team where this arose as a result of discussion topics or issues members brought to the Club. Points of interest for topics revolve around members' past and current mental health experiences, related to service provision, welfare and benefits, money and hobbies

Topics brought to the Club were local policing, PIP and other disability related benefits, money, community activities to support good mental health, use of library and the activities there, relationships, work, family, YouTube, TED talks, ideas to keep well, cost free journaling, how to set up a light show, mental detecting and ancient objects found

### Attendees of Confidence Club via Referral Source

Community Mental Health Team:	6
Rowan Ward:	1
Citizens Advice Community Engagement:	6
GP:	3

**Case Study:** Client referred onto Assist Pathway for advice and met at home due to client's inability to go out unless accompanied by her husband, and only to particular appointments. Adviser informed client of Confidence Club at first meet up, at which time client adamantly said it was an impossible activity for her because of her inability to go out on her own. However, client highly interested and aware of the need for this type of Club, and remarked how prevalent the need for this is, due to there being nothing like it any more.

Client was visited at home several times, with phone calls and emails in between. Client became more questioning of the Club as time went by, and was asked by the adviser if she would like help to attend each month. One day client agreed to try and attend. Adviser and client organised a plan together about how it could safely happen for her. Outcome is that husband and client carried out a dummy run together – the route to town, where to park and then route to library. Adviser and client agreed client would meet outside the library and go in together – **this worked and the client stayed for the full session.** Client has since met adviser in a local café for coffee and chat about how client can be a helper for the group in the near future. Client reported to adviser that during previous school holidays, she was able to take her children to the café.

## People with mental health issues are paying an extra £1,500 a year on bills

Energy, telecom and banking services are inaccessible for vulnerable people, Citizens Advice said

Companies providing essential services must do more to support people with mental illnesses, Citizens Advice has said.

Research by the charity showed that people with mental health problems are paying a 'mental health premium' of between £1,100 and £1,550 on utilities, credit cards and overdrafts because of how challenging navigating the services can be.

Companies and regulators are failing people with conditions like anxiety and depression, Citizens Advice said, adding that 90,000 of the people the charity helped in the last year had mental health problems.

Len, a single father of three who went to Citizens Advice for help, suffers from complex post traumatic stress disorder.

This makes it difficult for him to communicate with companies, he said, as he regularly experiences exhaustion and depression.

"I need continuity and for things to be familiar to me but every time I get in touch, I have to speak to a different person," he said. "This also means I don't want to change any of my contracts so stick with the same ones.

Julia D'Allen from Citizens Advice Somerset added: "I've seen so many people whose broadband and phone packages have gone up after a year, they can't afford it and they're sinking into debt or having their phones cut off.

"For people with anxiety and depression, losing their phone and contact with other people is like losing a lifeline.

"These companies do have good deals for vulnerable people but they're not easy to access. It takes them coming to Citizens Advice and for us to really push, for these providers to relent and help their customer.

"There's nothing worse than when you see someone with depression who has tried to ask for help and got nowhere. They've been pushed further into their hole, they get further into debt and it becomes a vicious cycle."

Article about Assist Pathway Client, Len, featured in:

- Sun Newspaper
- The Big Issue
- The Independent
- Financial Times
- The Guardian Newspaper
- The Huffington Post
- ITV News Report

Citizens Advice South Somerset: 01935 847 661  
Email: [angela@citizensadvicesouthsomerset.org.uk](mailto:angela@citizensadvicesouthsomerset.org.uk)