# Prescribing debt advice

## Getting the NHS into gear with local government on debt and health

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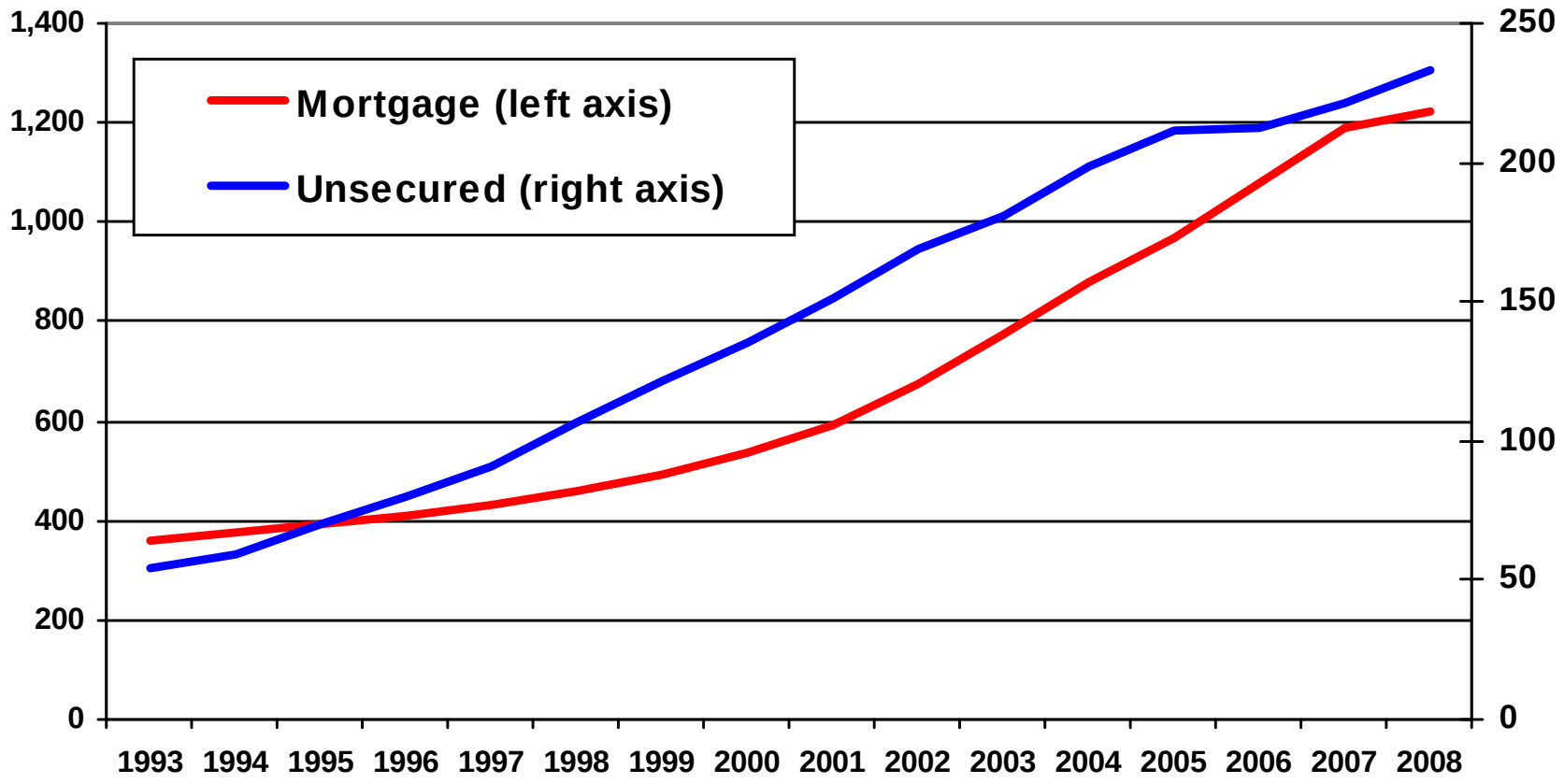
# Indebted Britain (£ billion)

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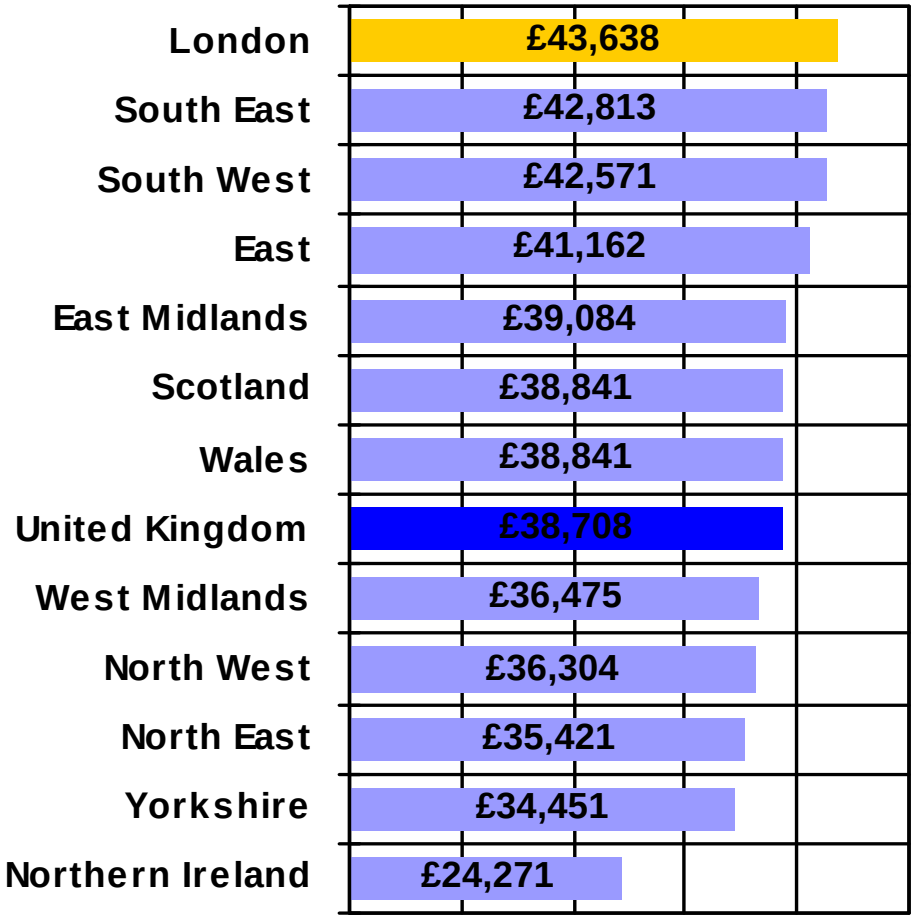
# Indebted London (average debt with mortgage – CCCS DMPs)

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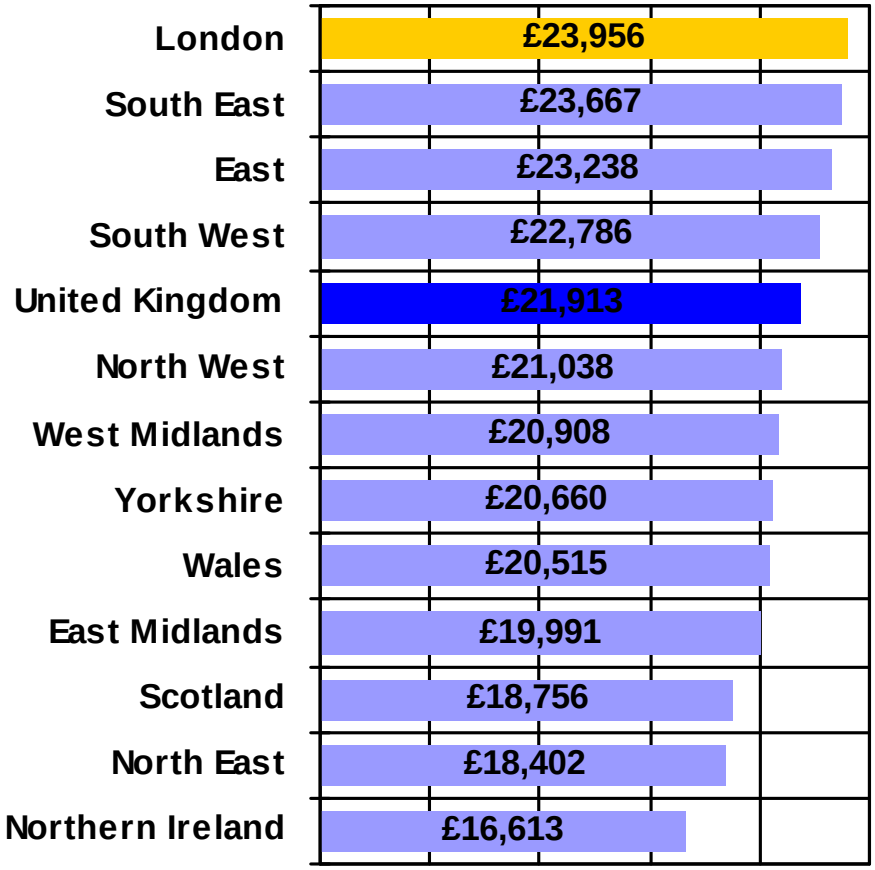
# Indebted London (average debt for those renting – CCCS DMPs)

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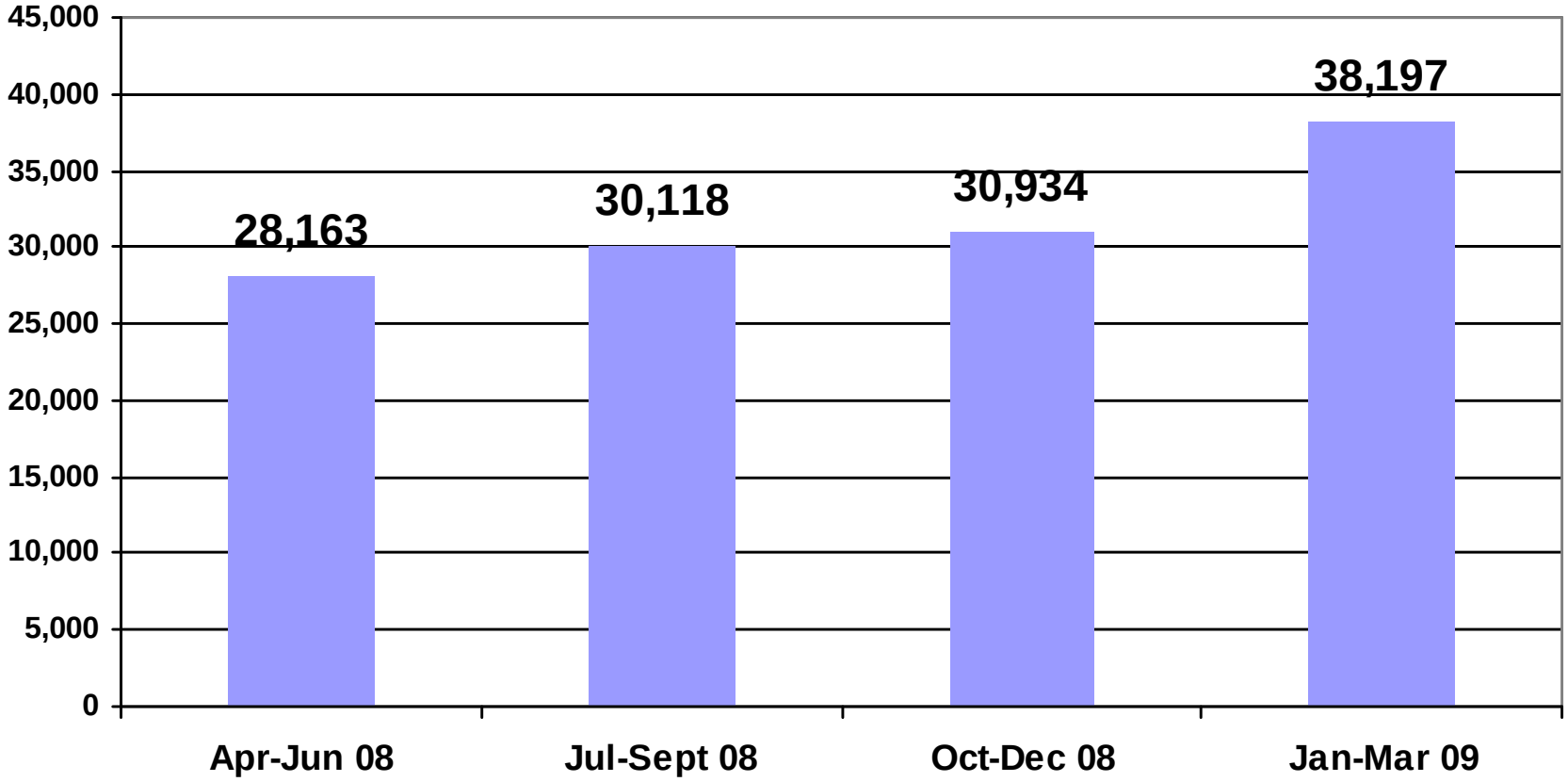
# Debt advice inquiries – London's CABs

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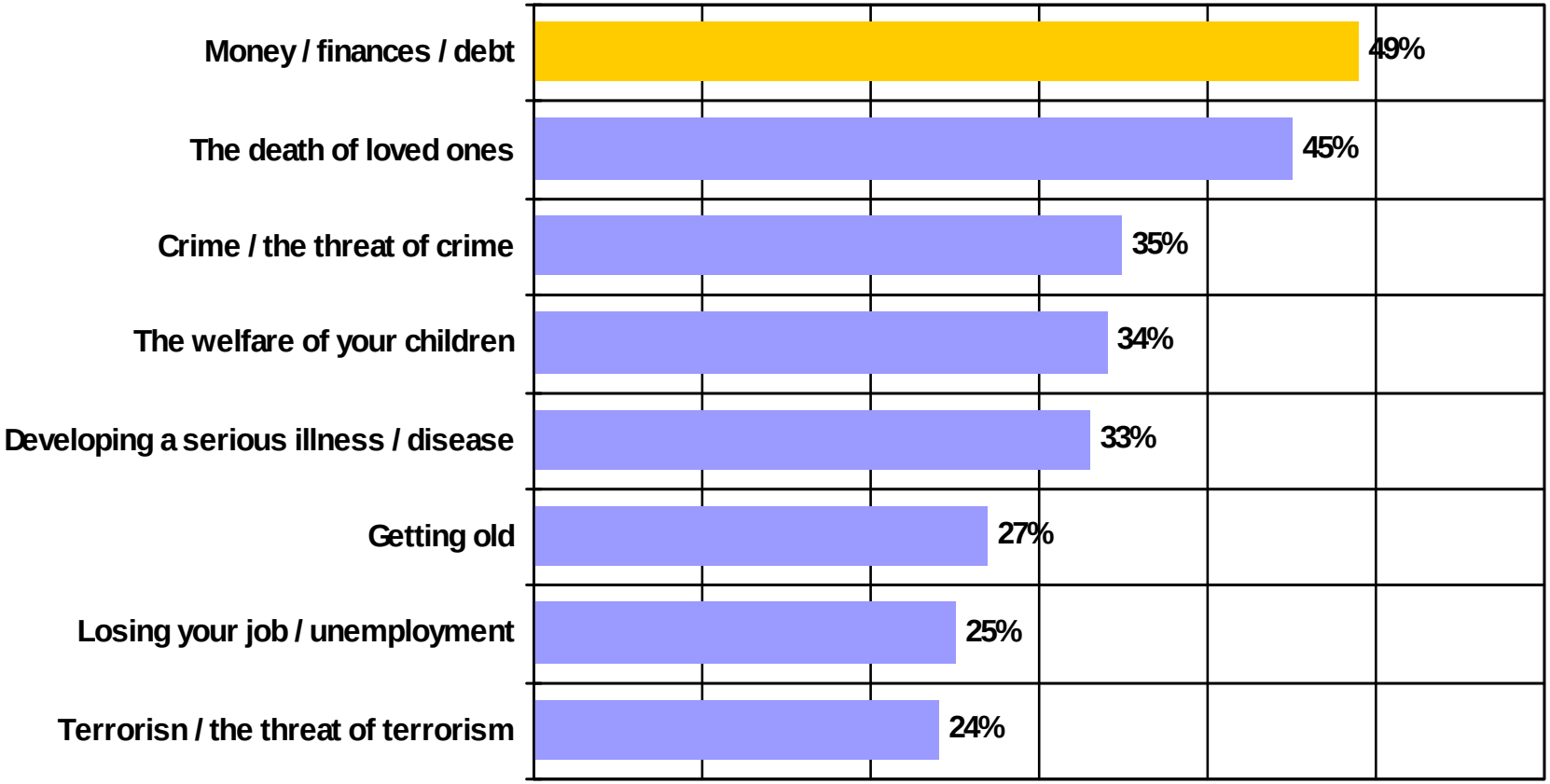
# What causes anxiety (Mental Health Foundation)

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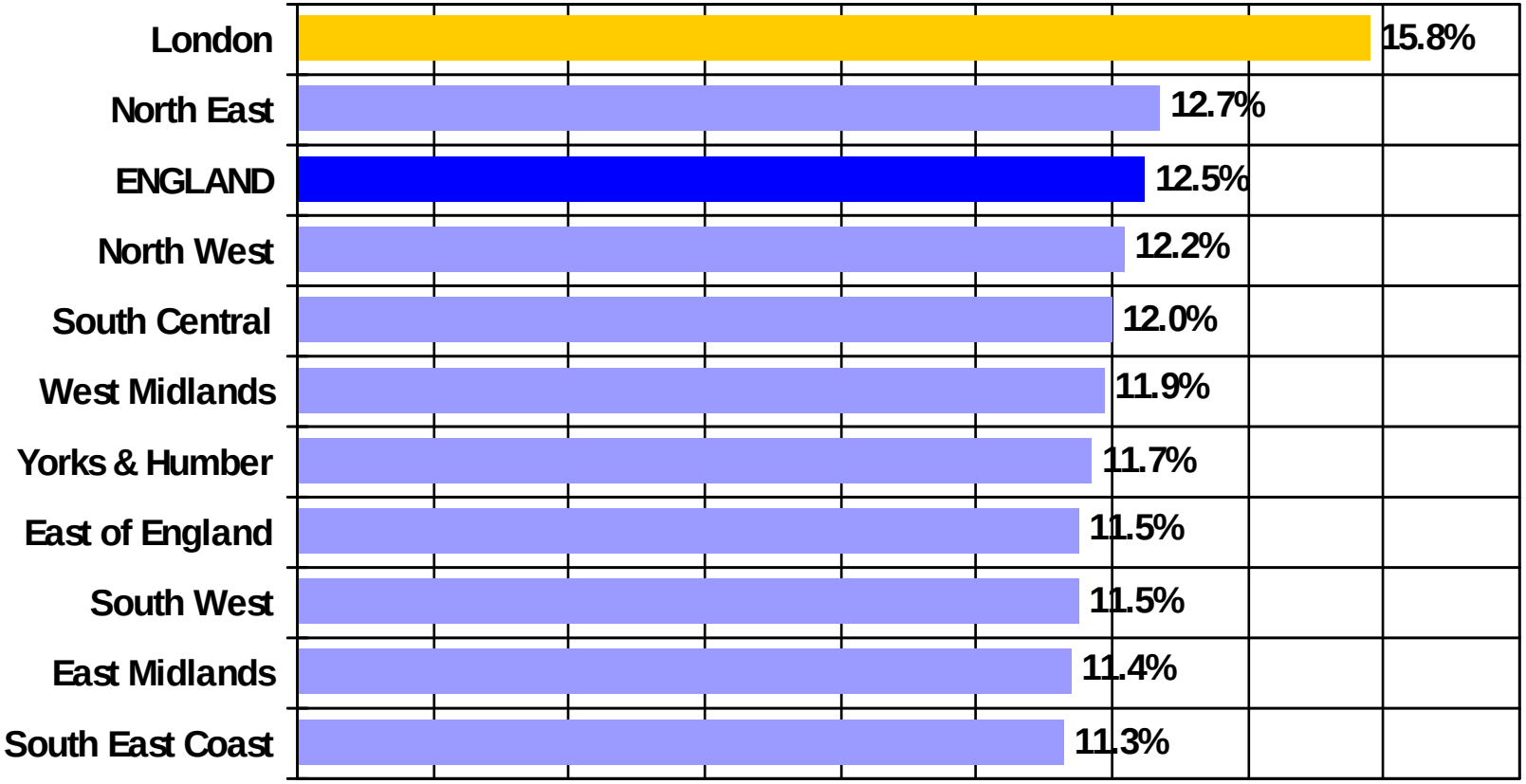
# Proportion of spending on mental health by SHA (2007/08)

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# Specifically debt and mental health...

- Combined in at least 250,000 Londoners
- Costing an estimated £450 million
- Generating 350,000 extra GP visits
- Co-morbidities include heart disease, respiratory and gastrointestinal disorders
- Overall position set to worsen with rising unemployment

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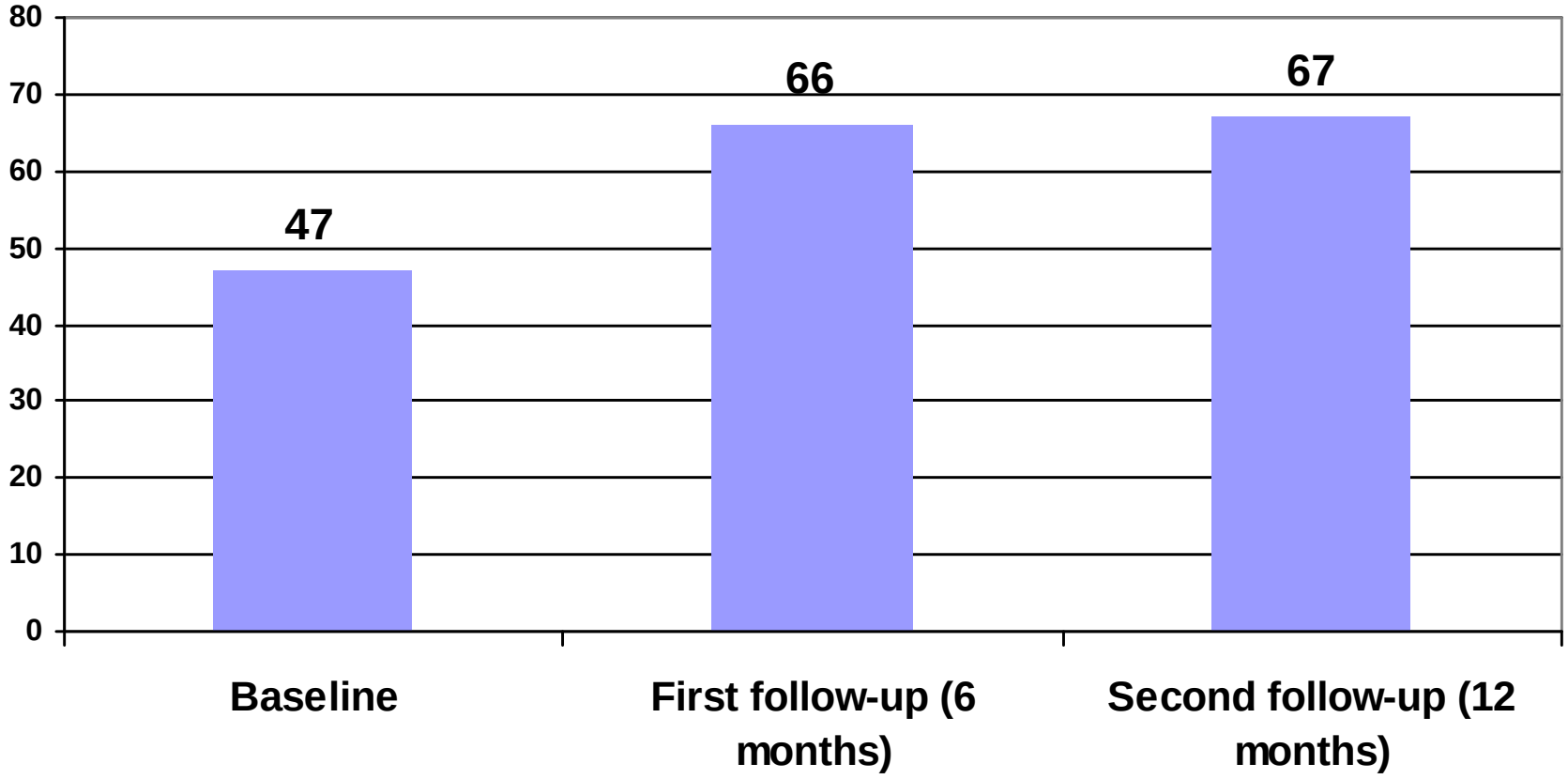
# Impact of debt advice (mean health rating)

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# Main recommendations

- A concerted approach in encouraging people to seek early debt advice;
- Communication with healthcare professionals about the importance of debt advice in preventing ill health;
- Greater use of NHS channels to inform people about the various providers of free debt advice;
- Promotion of online debt advice where appropriate to alleviate the burden on telephone and face-to-face advice services;
- Stable funding for all types of debt advice;
- Better links between helplines for debt and for mental health;
- NHS support for a specialist service for those with debt and mental health problems.

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# Acknowledgement

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Project group

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