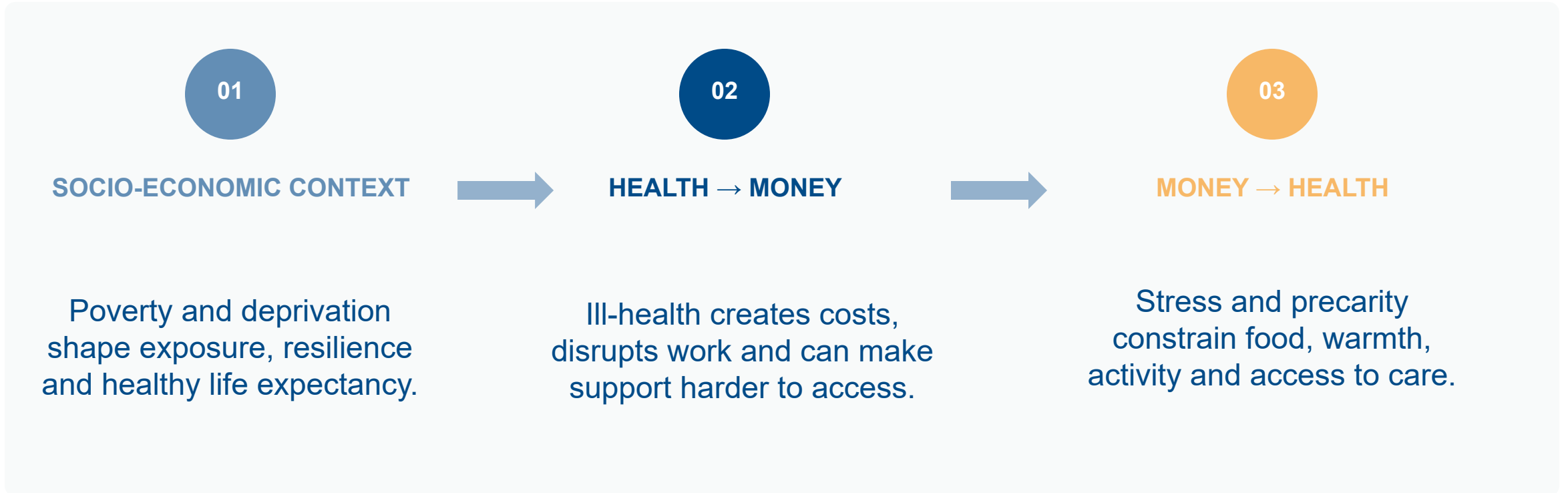


Advice as Prevention: Improving Health Through Financial Wellbeing

What the evidence means for prevention and integrated care in Oxfordshire

Health Improvement Board meeting

Three Connected Dynamics



These are feedback loops, not separate service silos

Financial Strain Changes the Everyday Conditions for Health

People with unpredictable incomes were more likely to go without essentials

FOOD + ESSENTIALS

21%

unpredictable income

8%

stable income

HEATING + ELECTRICITY

11%

unpredictable income

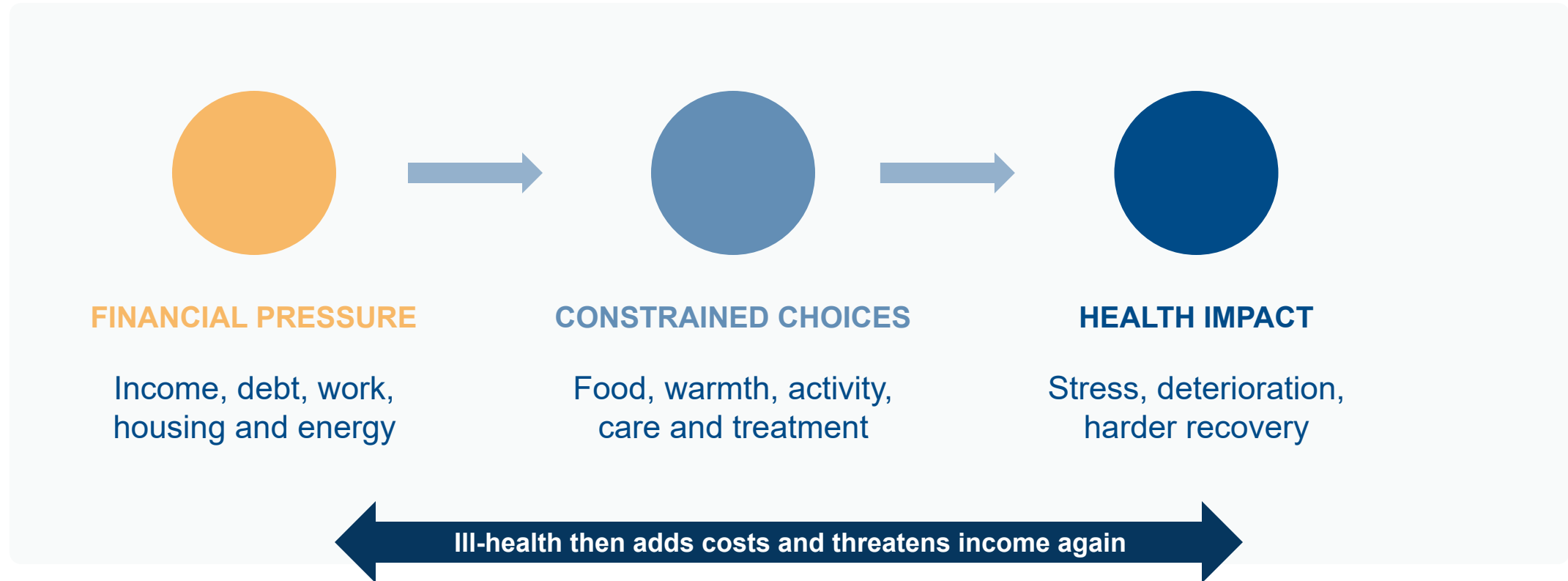
5%

stable income

CA Data shows 1 in 20 Oxfordshire Households are in a Negative Budget

<https://www.citizensadvice.org.uk/policy/publications/negative-budgets-data/>

The Two-way Relationship Compounds Over Time



The prevention opportunity is to break the loop at the point a practical problem is still resolvable.

Citizens Advice Already Operates at Meaningful Scale

Verified impact, 1 April 2025–31 March 2026

23,860

people supported

89,957

issues addressed

£12,658,492

income gained

£2,248,031

debt written off

29 locations

6 centres • 23 outreaches

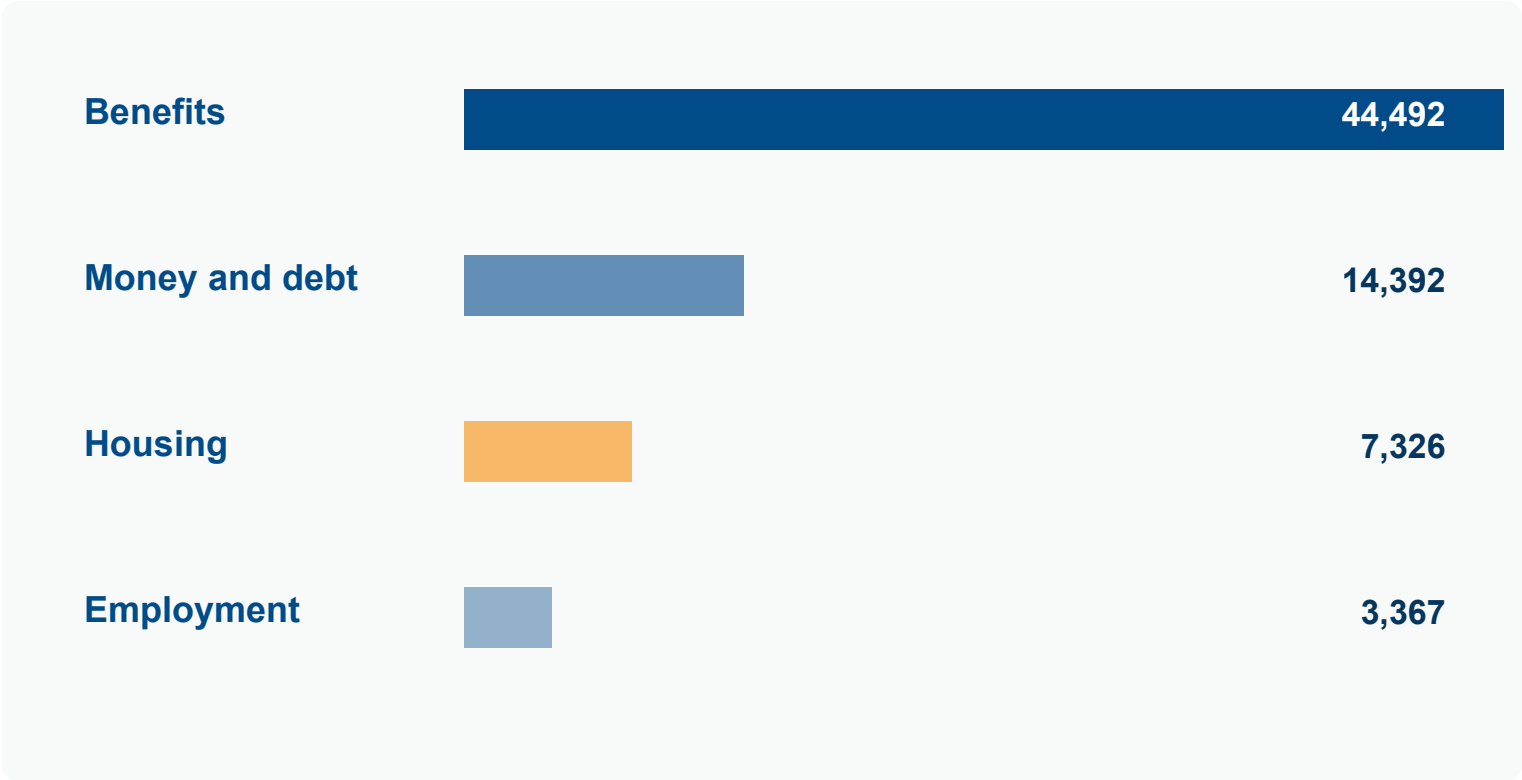
275 volunteers

89 members of staff

Local reach, specialist capability and trusted access already exist.

Local demand reflects the evidence

People rarely experience financial wellbeing as a single issue



4.3
issues per person

82%

easy to access

85%

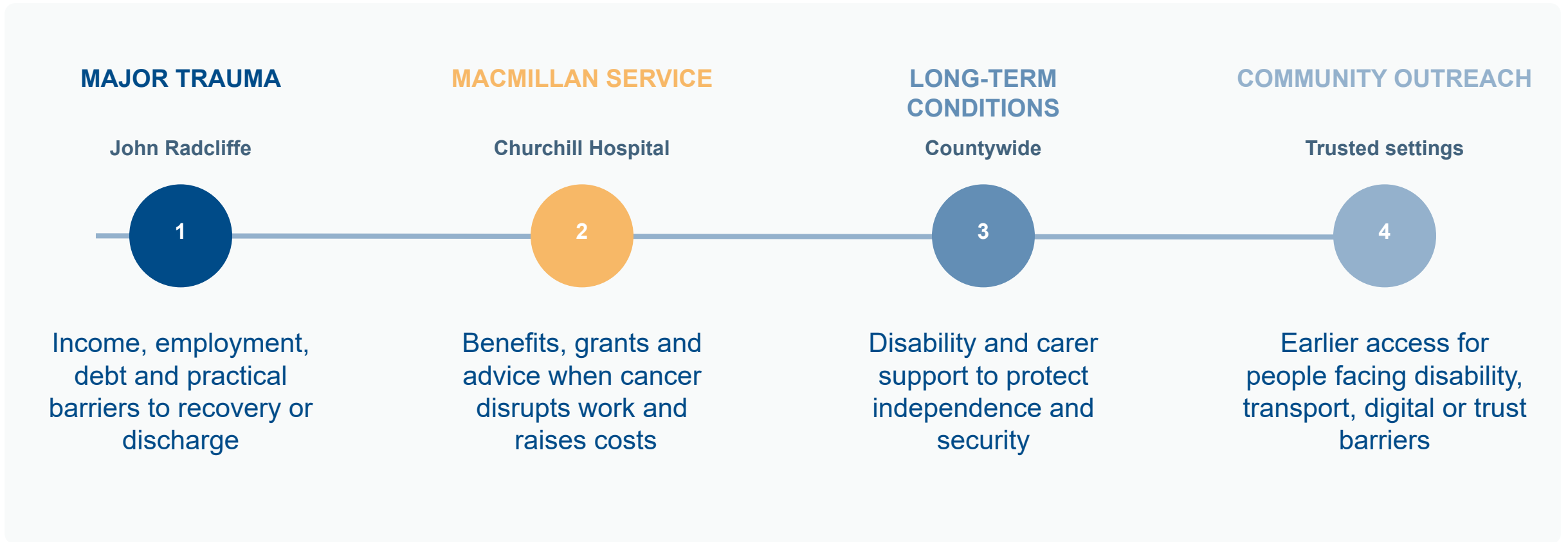
found a way forward

89%

would recommend

Income and benefits dominate; debt, housing and employment sit in the same practical ecosystem.

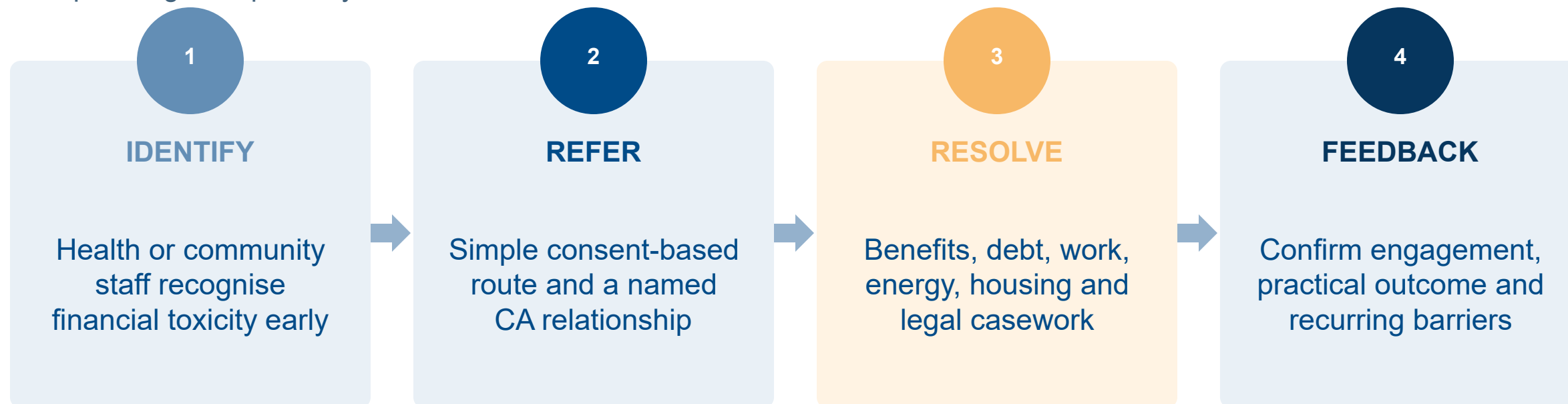
Oxfordshire Already Has Advice Embedded in Health-related Pathways



The strategic opportunity is connection and consistency

Turn Into Resolution - Not Another Signpost

A simple integrated pathway



Specialist casework complements social prescribing and clinical care - it does not duplicate them.

Systematic Impact on the NHS

- **Reduces GP Workload:** Up to **20% of GP appointment time** is spent on non-clinical, social problems. Shifting this to trained advisers frees up significant clinical capacity.
- **Lowers Secondary Care Demand:** Alleviating immediate financial and housing crises prevents mental health relapses, lowering avoidable A&E attendances and emergency admissions.
- **Relieves Staff Stress:** Evaluation data shows that embedding advice services significantly decreases stress levels among NHS ward staff, knowing their patients have expert financial/legal support.

Strategic Alignment with ICB Objectives

- **Marmot Principles & Health Inequalities:** ICBs have a statutory duty to reduce health inequalities. Citizens Advice targets the exact social determinants highlighted by the Marmot Review. [1, 2, 3]

“Why treat people and send them back to the conditions that made them sick?” The Health Gap: The Challenge of an Unequal World, Dr Michael Marmot
- **Data Sharing & Integration:** Advanced partnerships use secure internal NHS software systems (like EMIS or SystmOne) to let clinicians make one-click referrals directly to the local Citizens Advice branch.

Barriers to support are often artificial or bureaucratic

Make financial wellbeing part of prevention

- 1 RECOGNISE** CA as a preventive advice partner in health inequalities and neighbourhood work
- 2 CO-DESIGN** One priority pathway with Council, ICB, NHS and VCSE partners
- 3 RESOURCE** Adviser capacity, casework, access, partnership time, data and evaluation
- 4 LEARN** Agree measures, baseline and review points before the pilot starts

Proposed next step

A 90-day design phase to select a pathway, define capacity and cost, agree data and evaluation, and prepare a funded pilot??

**"The more I thought about it,
the more I thought that
medicine was failed
prevention."**

Professor Sir Michael Marmot