

A man with a beard and a woman with curly hair are sitting together, looking at a document. The man is on the left, looking down at the paper. The woman is on the right, looking up at him with a smile. They are in a bright, indoor setting with a window in the background.

Changing lives

How the Mental Health and Money Advice service is breaking the link between financial and mental health problems



In the drive to get mental health on a par with physical health one critical issue is often overlooked. **Money.**

Mental health and money problems go hand in hand. Mental health issues can cause money problems, and vice versa. 50% of people in debt experience mental health problems and it's likely that one in five people with mental health problems also have money problems

This creates a vicious cycle making the individual more ill, poorer, and more reliant on the NHS and other agencies.

It was this basis on which Mental Health & Money Advice was set up in November 2017 to support those affected by this destructive cycle – since no organisation had the specialist skill in both mental illness and its effects and money advice.

Set up through Mental Health UK's partnership with the Lloyds Banking Group it is the first UK-wide service to advise on money and mental health problems. It comprises a telephone casework service, operating on a referral basis, and a specialist website.

In this report, we analyse the impact from our first full year and show how the service, has helped people improve their finances by over £1,700 per person a year on average. For someone coping with the huge pressure of debt, unable to manage their finances and struggling to access benefits they are entitled to this can be a transformative sum.

It is also making measurable improvements to people's wellbeing which contributes towards recovery. And of course, although currently small, its role in helping organisations meet their statutory requirements around vulnerable customers and alleviating pressure on health and social care professionals could be profound.

Established in a spirit of cooperation with many other organisations in the field it is clear, one year in, that the Mental Health and Money Advice Service has become an important part of helping achieve parity of esteem between physical and mental health.

Brian Dow
CEO of Mental Health UK



Having worked in debt advice for over 15 years, 10 of those exclusively working with people living with mental illness, I have seen and heard first hand the devastating impact mental health and money problems can have on people's lives- both the person living with the illness and their carers, friends and family.



To have been given the opportunity to design and set up an advice service to help this specific group of vulnerable people was therefore a privilege. Without the shackles of traditional commissioning KPIs which tend to focus on outputs rather than outcomes for the individual, I was able to design the service based on client need.

We gathered the views of almost 2000 individuals to find out what they wanted from a specialist mental health and money advice service. Their suggestions, along with our experience resulted in a service where;

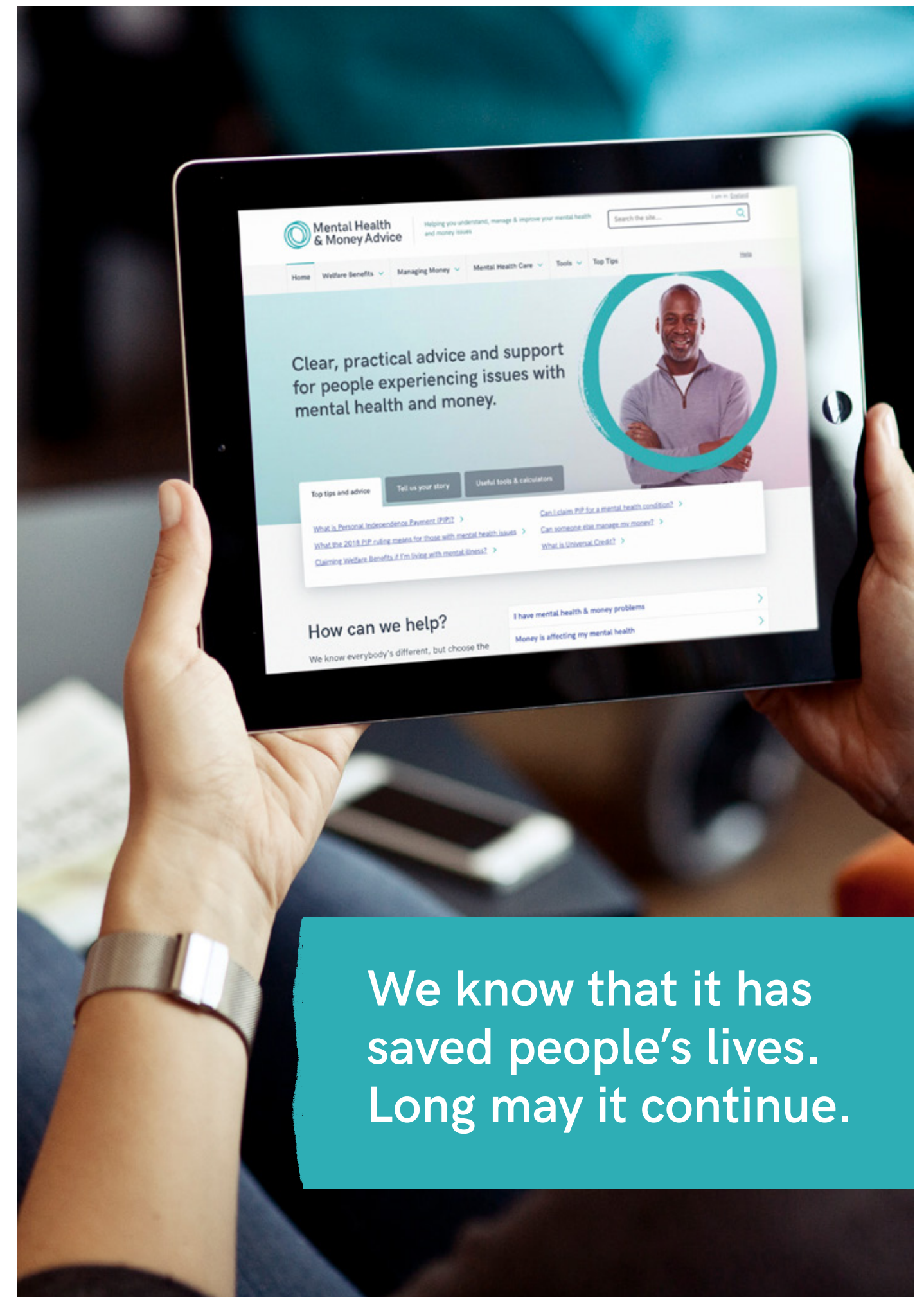
- Staff are trained in mental health issues and the mental health system- so clients feel understood and not judged.
- Each adviser is able to provide both debt and welfare benefit advice as well as mental health support so clients don't have to retell their story to yet another person.

- The information on our website is focussed wholly on topics and issues we know are important to this audience
- We work in partnership with money advice and health & social care services so we know we are helping those most in need of our specialist service.

Setting up the service was an exciting and at times daunting task, but to see the positive impact it has had on the people we set up to help in such a short space of time has reassured me that it was more than worth the effort and that we have a model that works.

We know that it has saved people's lives. Long may it continue.

Sarah Murphy
Associate Director for Advice, Information



Breaking the link between financial and mental health problems

Mental Health UK brings together four UK mental health charities with over 40 years of combined experience to provide advice, information and support. Recognising the relationship between mental health and money problems, and supported by Lloyds Banking Group, the Mental Health and Money Advice service was launched in November 2017.

Through our unique telephone casework service and our website, we help people:

- feel able to manage their finances
- break the link between financial and mental health problems
- not feel ashamed about their financial situation
- have improved wellbeing and stress levels

We provide a UK-wide service, helping clients in all four nations of the UK.

Clients are referred from organisations providing support to people living with mental illnesses and their carers, and organisations that provide money advice, but do not have a mental health specialism. When a client is referred through to us, our advisers can provide self-help advice to clients by explaining their options to them and suggesting actions for them to take. Or they can do more

detailed casework. The casework our advisers undertake is complex. On average an adviser will spend 3.6 hours completing welfare benefit casework for clients, and 6 hours completing debt casework for clients. This support is provided over many months. The same adviser stays with the client throughout, something we know is important to our beneficiaries.

Contact with clients is via telephone initially and then letter, phone or email according to the client's preference. We continue to help the client until we've reached an outcome. We recognise that many people struggle to engage in the advice process because of their mental health problems, particularly those with fluctuating conditions. So, unlike many advice providers, we give clients multiple opportunities to engage with us.

In addition, our website www.mentalhealthandmoneyadvice.org is a source of information on all things money and mental health related. Offering tips, articles and advice for people with mental health and money problems and their carers. It also provides a range of online tools (including a budget calculator and debt plan), sample letters (including requests for medical evidence) and articles on issues ranging from Personal Independence Payments (PIP) to buying protection insurance.



Our Impact

In our first year



We supported
1,198
individuals through
our telephone service

We completed
406 debt cases
and **635** welfare
benefit cases.



In total, our clients have
made financial gains of
£2,071,428

That's an average of
£1,729 per person.



207,810
users accessed
our website

673,890
unique pages
were read

Who are we helping?

We have helped a
wide range of ages;
our **youngest**
client is 18
and our
oldest is 81



90%
of our clients
experience
mental illness...

...But we also help
carers **9%** of our
clients care for
someone living with a
mental illness

The remaining 1% are
professionals who need our help
with their own clients.



The most common
diagnosis amongst our
clients was **depression.**

But we also helped people living with
schizophrenia, bipolar disorder and
post-traumatic stress disorder



"I feel a lot happier now: I don't have this thing hanging round my neck. They did a wonderful job for me." - Ian



Ian's story

Ian's wife died suddenly, and he lost his job when he took time off to care for his children. Sometime after, Ian was informed the Department for Work & Pensions had overpaid him £2,241 because he had not declared his private pension income, and that this would be deducted from his welfare support.

Ian was depressed and anxious and was referred to Mental Health & Money Advice by one of our referral partners. His adviser, Sarah, challenged the overpayment and it was written off a few months later without the need to go through a stressful appeal process.

Ian told us:

"I was almost certain it was their mistake not mine. But when you're on your own, you feel like you're fighting the whole system.

When I contacted the service, they calmed me down and talked me through my problems. Just having someone with the time to listen was key. I had the same adviser all the while. She kept me informed of all the stages. I wasn't passed from one to the other, so it gave me confidence that it would get dealt with properly.

I feel a lot happier now: I don't have this thing hanging round my neck. They did a wonderful job for me."

Sarah G - Advisor for Mental Health & Money Advice says:

"I went through everything with Ian over the phone, it took quite a few calls. He was very anxious.

Ian said he had told the DWP about his income. So I built the case for an official error, but I also made it clear that he was not setting out to defraud or mislead. Ian was grieving, his son had been sectioned at a hospital 100 miles away at one point, and Ian was struggling to manage his own mental health.

My passion is helping people to exercise their rights, especially those who may be more vulnerable. I've seen how they can get dismissed.

Ian only had to talk to me. In other advice services you can get passed around different advisers for different issues. And speaking on the telephone and via email can make it easier to for clients to engage if they're not well. Face to face appointments may cause anxiety about travelling, and maybe make people feel more judged."

Changing Lives

Independently evaluated by the McPin Foundation, we know that the Mental Health and Money Advice service is making a difference and changing lives.

Initially, clients describe feelings of desperation and feeling overwhelmed. Some described their situation in terms of mounting debts, either for themselves or for a family member, situations with severe complications for mental health, or where poor mental health was contributing to debt. Many had their welfare benefits reduced or removed and felt scared about interacting with the Department for Work & Pensions (DWP) or Social Security Agency (SSA).

"I was worrying about it coming in the next few months Then I was only entitled to mobility on DLA, twenty-two pounds a week and then they turned me down for that when they said I had to claim PIP, I ended up getting much worse because my money halved." - Client

Working with a single person within Mental Health & Money Advice who they can speak to about their case, clients then comment how we then take a 'weight off their shoulders':

"My daughter, she felt instantly relieved when the situation was taken off her so that resolved that situation and, you know, I just can't explain to you how much it helped her and how much it helped me" - Client



The caseworker can speak to debt and welfare organisations more effectively than the client or mental health services who lack experience around debt and welfare. Our clients tell us it's the caseworker's ability to phrase things in the "right" way that really gets results.

"I think when the girl from [Mental Health and Money Advice] asked them for it and they know that they was playing with a different, you know, someone with a bit more expertise." - Client

In total, our clients have made financial gains of £2, 071,428. That's an average of £1,729 per person.

And we improve our clients' wellbeing and confidence.

In the independent evaluation, clients' wellbeing and confidence improved by around 50% between the period when they were first referred to us and when we closed their cases

- Average wellbeing scores were significantly improved from 13.8 to 20.5.
- Average confidence scores were significantly improved from 5 to 7.3.

This means that our clients are more empowered to seek help from other organisations too.

"[Mental Health and Money Advice] has motivated me to seek help ... I suppose what I learnt is to reach out and have a plan to move on and reflect on things I suppose, that's what it helped me to do and persevere" - Client



We work in partnership

No one organisation can tackle the issue of mental health and money problems on their own.

We value collaboration and partnership working. Our referral system means that we only work with clients whose needs cannot be met by other organisations. Either because they cannot access a face-to-face service, or because they lack the confidence to use a self-help service.

Our expertise in both mental health and money issues means that our referral partners know that we are providing a true all-round service for our clients.

"Oh my God, yes, the best thing that we've had. It's lovely knowing that we've got that referral and that they know it's going to be sorted and they're going to get results. It's the confidence that I have in Mental Health Money Advice, they're just brilliant." - Referral Agent

Growing demand & challenging its causes

We expect the need for our service will continue and grow.

This is because the causes of money and mental health problems are exacerbated by external factors. In our first year our advisers encountered the following:

- Problems accessing Personal Independence Payments (PIP): The assessment system is geared towards physical health and our clients have experienced distress and financial hardship after being refused this benefit. With our help, most of our clients have been successful on appeal.
- Hardship caused by Universal Credit: The typical five-week delay in payment is causing our clients financial hardship and distress. We have deep concerns about plans to roll out the programme nationally.
- Difficulty accessing mental health and related support: Our advisers experience ongoing difficulty securing secondary mental health care and community-based mental health support for our clients due to scarce local provision. This prevents us from breaking the mental health and money cycle.
- Limited awareness among financial and essential services providers: The tide is beginning to turn but we continue to encounter poor practice in offering credit without enough checks, and heavy-handed or insensitive enforcement action.



Putting findings into policy practice

We are conscious that we will only ever be able to help a finite number of people and therefore the link with governmental and non-governmental agencies is important to ensure we have the best policies in place to support people experiencing this vicious cycle. Over the last year Mental Health UK has:

- *Called for extra recognition for those at risk of a mental health crisis in the Government's proposed Breathing Space scheme.*
- *Called for less punitive enforcement practice among bailiffs*
- *Worked with financial service providers to improve their offer to potentially vulnerable customers*

The Future

The independent evaluation of Mental Health and Money Advice was clear: the service is valued and should continue. In doing so, working in partnership with other organisations in order to provide the right clients with the right service.

We also need to invest in the service, piloting new technologies to increase our efficiency and offer true channel choice to our clients. In tandem, we need to continue our work in research and policy – improving the money landscape for anyone affected by mental illness.

In order to do this, we need to secure:

- income streams
- further partnership working

It is our view that the impact of the Mental Health and Money Advice service has, in its first full year, been profound in terms of improving financial and mental wellbeing. Not only has it saved more money than it has cost to run but has developed expertise in dealing with clients which many other agencies feel powerless to support.

To continue operating however it requires funding and we now invite organisations to engage with us to ensure it is sustained beyond the life of our unique partnership with the Lloyds Banking Group.



Laura*,
Mental Health &
Money Advice client

"I contacted the service on behalf of my daughter because she owed some money to a mobile phone company and needed support in resolving the issue. She was feeling very depressed and very distressed and struggling managing her money. The service talked me through what we needed to do. The support worker went through the legalities of people with poor mental health and debt. They advised us that I had to write the initial letter and basically advised us what to put in it and I could send it by email, and it was checked and then I had to send it. The company acknowledged that they should have taken into account the Mental Health Act that she came under and apologised and said that they wouldn't ask for any more money, that they would write off the remaining amount of the money. "

If you have any questions about this report, or are interested in starting a partnership with us, please contact

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