

# Combined support for money and mental health issues



Mental health and money issues are connected.

It can be difficult to navigate the welfare system or get help for financial problems at any time, let alone when you are also coping with mental health issues. It can make a difference to have someone who knows what they are talking about to help you advocate for yourself.

Mental Health and Money Advice (MHMA) can provide this support via the information on their website and a telephone advice line, which gives assistance on a casework basis.

McPin evaluated the service between January 2018 and January 2019. We wanted to know how useful it was and how many people benefited.

## Who used the phone service?

**1,328** people received casework support between January 2018 and January 2019

People described situations of **desperation** and **feeling overwhelmed**. Common scenarios involved having welfare benefits removed or changed, being in debt and interacting with the Department of Work and Pensions (DWP).

**43%** England  
**28%** Wales  
**19%** Northern Ireland  
**10%** Scotland

"I contacted the service on behalf of my daughter because she owed some money to a mobile company that had gone on over 11 years".

"I've been really, really going through the ringer lately because I had to get put on that Universal Credit so I've lost three hundred and fifty pounds a month."

"My PIP [Personal Independence Payment] had been stopped, it affected my other benefits so I was on a hell of a lot less money, but still the same bills."

## What effect did the phone service have?

Confidence increased • Wellbeing increased • Stress stayed the same

Higher confidence managing money  
Low confidence managing money  
Higher wellbeing  
Low wellbeing  
High stress  
High stress

\*510 clients completed an 'In-call Questionnaire' during their first telephone call with MHMA. 112 clients repeated the questionnaire at the final call of their casework sessions or during the follow-up call (if not allocated to casework). There was a lot of missing data – only 45, 47 and 46 clients answered the questions about wellbeing, confidence and stress on both occasions.

Clients valued having a single person within MHMA who they could speak to about their case, who would then deal with outside agencies themselves.

Some clients had **debts written off** or **welfare reinstated** after appeal. People also mentioned that they felt more able to seek help in future.

"I would say with the weight that has been lifted off my shoulders, I am more financially stable."

"These two debts from the DWP... They both sort of found in my favour without going to the tribunal."

## What did people use the website for?

Between January 2018 and January 2019, there were over **288,000 sessions** created by **216,000 users** visiting the website.

Visitors spent about **3.5 minutes** looking at around **4 webpages** before leaving the site.

### Most popular webpages

- What the 2018 PIP ruling means for those living with mental health issues
- Can I claim welfare benefits if I'm living with a mental illness?
- Advice for someone with mental health and money problems

### Top search terms

"PIP", "ESA", "depression", "benefits" and "universal credit"

## What effect did it have?

**78%** of people asked\* said that they found the information helpful

**80%** said they found the information they were looking for

**56%** said that the information helped them manage their situation

\* 986 people responded to a survey about the website

“ Money worries are common and all-consuming and are inseparable from mental health and wellbeing. Many people who receive welfare benefits for illness and disability are at risk of losing their benefits. We found that people can successfully appeal these decisions but such appeals are much easier if an independent expert can help you. Similarly, people in debt can be given advice in how to manage their debts, which might be the first action needed. Advice specific to money and mental health is vital in the context of austerity, particularly for people with long-term mental health problems. ”

Dan, a researcher on the project

“ It is near impossible to fight the system when you can barely find the courage to leave the house. I recently had PIP refused and had it not been for my support system, there is no way I could have challenged it. It horrifies me to think of all those people who have nobody advocating for them. How on earth are they supposed to fight? This is where MHMA comes in but we need an awareness-raising campaign so more people know about it and it needs to be funded long-term. ”

Lisa, a researcher on the project

This infographic is based on an evaluation of MHMA conducted by the McPin Foundation. Read the full report at [mcpin.org/money-and-mental-health](http://mcpin.org/money-and-mental-health). MHMA is funded by Lloyds Banking Group until March 2022 and is run by Mental Health UK, which includes Rethink Mental Illness who commissioned the evaluation. Quotes are taken from interviews for illustrative purposes, they are not intended to be generalisable beyond the study sample.