



MONEY AND
MENTAL HEALTH
POLICY INSTITUTE



People with mental health problems are...

- Three times as likely to be in **problem debt**
- More likely to have **no savings** to help them cope with emergencies
- More than twice as likely to have **relied on credit or borrowing to cover everyday spending**

Impact of the rising cost of living

“I am dreading the next increase which could double my energy bills. I was already in mental health crisis and this has worsened my condition”

“The rise has affected me in ways that I am embarrassed to admit. It has resulted in me not using my heating system or showering as often. The cooker has been about the only heat I have used... because I worry my direct debit will have to increase again.”

What can essential service providers do?

- Getting the journey right for everyone
 - Multiple communication channels
 - Supportive messaging
 - Signposting
- Effective, targeted support for those who need it
 - Ensure staff have appropriate training
 - Make the disclosure journey
 - Referrals to specialist organisations





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