

# Money and Mental Health Research Report

## Buckinghamshire Mind & Citizens Advice Bucks

### January 2023

#### What the research was about

This research was commissioned because Buckinghamshire Mind and Citizens Advice Bucks are exploring how they can work together to support those affected by the cost of living crisis. Before this research, both charities had supported clients whose journeys clearly reflected the link between feeling financially squeezed and this negatively impacting their mental health. In addition, Citizens Advice Bucks was able to see that a greater proportion of clients using their debt service disclosed mental health issues, than those using their other services.

This research asked people in Buckinghamshire how they felt about their money problems and what might stop or encourage them to ask for help. It also explored what support people would like to see.

The Money and Mental Health research ran from 1st October to mid December 2022. It took place during the cost of living crisis. This means many households are seeing increased pressures on their financial situation because of rising costs of food, electricity and gas.

The research has the following three aims, to understand:

1. **how people feel** about their financial situation and how it impacts their mental health
2. **attitudes to asking for help** with money and/or mental health
3. opinions on what **a service** in the community could look like to help those struggling

This research reflects the voice of service users and will be used to inform potential future service design.

# How we conducted the research

Money and mental health are sensitive topics so we used a variety of means to engage people, respecting their different preferences in communication.

Engagement method	Number of people reached
Survey online/paper (Annex A)	27
121 interviews over the phone/online meeting	13
2 Online Focus groups	20
In-person Focus group with Buckinghamshire Mind service users	4
Buckinghamshire Mind Wellbeing groups Mental health groups	10
Public stands and outreach	17
<b>Total</b>	<b>81</b>

Following Buckinghamshire Mind’s lived experience influence and participation policy we wanted to ensure that those with lived experience of mental health problems were central to the research. This meant providing space and opportunity for those with mental health issues to share their insight and experience.

This meant a significant portion of those we engaged were people accessing mental health services or those who identified as having mental health problems. To reach these people we used Buckinghamshire Mind and Citizens Advice Bucks networks. For example, we attended three Buckinghamshire Mind Wellbeing groups across High Wycombe and Aylesbury to speak to people accessing services about the research issues. Eight of the thirteen one-to-one interviews were also conducted with current or past Buckinghamshire Mind service users.

To reach the general public we had stalls in Chesham Farmers Market, High Wycombe Library and Tesco in Aylesbury, as well as promoting the research on the Buckinghamshire Mind and Citizens Advice Bucks social media accounts. We also spoke to members of the public who were queuing to get food from a local food charity.

## The key findings were

- There is a clear link between money and mental health. Most respondents (over 90%) feel that money impacts their mental health negatively. People also felt angry about their situation.
- There were significant stigma around money and mental health. The most common were judgement around how you spend money; embarrassment with not being 'successful,' able to provide, or seen as a 'scrounger'; and shame in getting support and losing financial independence.
- The government and media play a role in reinforcing these stigma. In particular, through years of messages of austerity, there is a view that it is normal to be struggling for basic survival and it is the individual's responsibility to 'tighten their belt.'
- These stigma mean that people who are struggling are finding it difficult to ask for help.
- When asked whether people are happy to talk about how money affects the way they feel 50% respondents said 'yes' they are happy to talk and 38.5% said 'sometimes.' All respondents said they would talk about their concerns with someone they trust.
- 64% of respondents said they would turn to family and friends for support in the first instance. However, for a proportion their family/friends would be a last resort.
- From a service in this area, respondents want
  - Direct human contact, for example through face to face or on the telephone.
  - Access to practical help and information that is relevant to their financial concerns.
  - A welcoming, non-judgemental, safe space to talk about their feelings
  - A free service
  - Options of different ways of engaging to cater to different needs and moods, for example groups as well as one-to-one support.

## A way forward

There is a clear need for a service that offers support for those struggling with managing their money and mental health. The VCSE across Buckinghamshire could act on this research by:

1. bringing their expertise together to develop a new service that helps people manage their money better but also offers mental health support.
2. developing and running a campaign that will shift attitudes towards money and mental health, and attitudes to asking help.
3. working with local community groups and places of interest in Buckinghamshire to promote this.

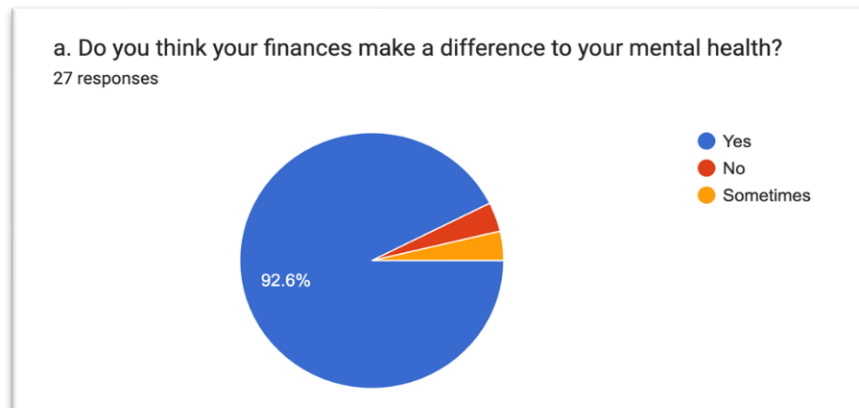
## Our Analysis of the findings

This analysis is in three sections aligned to the aims set out at the beginning of the report.

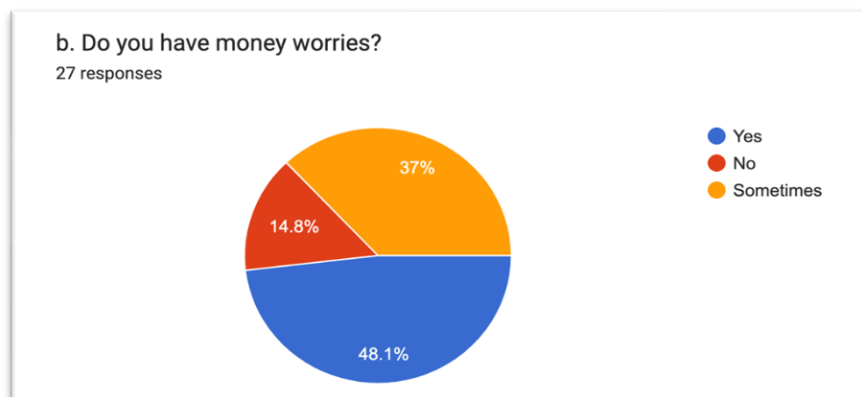
### Aim 1 to understand how people feel about their financial situation and how it impacts their mental health

#### *(a) Does money impact mental health?*

Overwhelmingly participants said their financial situation impacted their mental health. In the survey, 92.6% answered 'yes' when asked whether their finances made a difference to their mental health. This was supported in the other engagement where almost all (95.3%) respondents said that money impacted their mental health. These respondents all said that the impact was negative. The exception was when engaging the general public where three respondents said that their finances did not affect their mental health as they felt financially secure. One explained that they had recently inherited money. Another explained their job paid enough to survive comfortably.



However, when survey respondents were asked if they currently had money worries 48.1% answered yes. This suggests that people do not need to have current money problems to feel that money impacts their mental health.



### ***b. How does money impact mental health?***

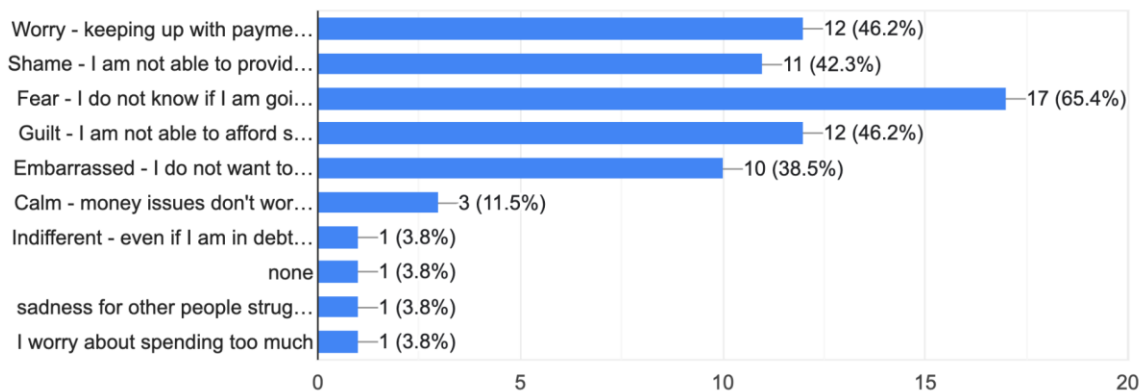
Survey respondents were asked if they had any of the following feelings about their money:

- Worry - keeping up with payments is a concern
- Shame - I am not able to provide for myself/my family
- Fear - I do not know if I am going to afford everything I need
- Guilt - I am not able to afford some things I buy
- Embarrassment - I do not want to live how I am
- Calm - money issues don't worry me
- Indifferent - even if I am in debt, I know I will make things work

Respondents were also given a space to offer their own reflections.

#### **d. Do you find you have any of the following feelings about the money you have?**

26 responses



The highest percentage of respondents said they felt fear (65.4%) followed by worry and guilt (46.2%). This is supported by how people described how money made them feel. The majority of people reported feeling **'overwhelmed'** and **'on edge'** because they did not know where their money was coming from.

Four participants in one-to-one interviews as well as six people in other engagements described **'not feeling myself anymore'** because of their financial situation. Individuals described having made all the cut backs they could and this negatively impacting their quality of life. For example, buying no or less clothes and toiletries, monitoring energy use stringently and having to sell a car because the high cost of petrol. Individuals also cited the rising costs of staple items, like food. Concerns were expressed about the impact this was having on lifestyle and that it was going to get worse.

Heating and health were commonly flagged concerns around money and mental health. One participant explained how emotionally draining it is to constantly think about energy use. For example, limiting the amount of times they boil a kettle, how long they have the heating on for, and avoiding using the microwave. Many participants voiced their concerns of surviving the winter and how being cold will impact their physical health. They also expect their mental health to suffer as they will be worrying about the price of their energy usage.

The majority of participants (54%) engaged outside of the survey emphasised the importance of being financially independent. Some said that their current situation is pushing them closer and closer to needing extra support, which would threaten their feeling of independence.

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**CASE STUDY: A man in late 20s reported feeling ‘disheartened’ with his money struggles. He is working but struggles to survive once he has paid for his rent and bills. He is not able to buy clothes or ‘anything that makes me feel good’. Life is a ‘constant worry.’ He does not think he is eligible for benefits. He wants to settle and start a family with his partner but says money is preventing that. He said his drinking is getting worse because he is feeling less able to cope and drinking ‘eases the pain’ temporarily. His biggest fear is not being able to afford rent anymore and having to find somewhere else to live. Each month he sees himself going into more debt but is unable to make the extra money. He doesn’t feel like he can support himself or his partner. He wants to work and be independent.**

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More unexpectedly, 16.5% of those engaged (7 interviewees, 3 members of the general public and 5 focus group participants) said their current money situation made them feel more angry. They explained their anger was mostly directed to the government for creating conditions for this cost of living crisis to take place but also not offering enough support. Seven participants explained that they are not working because they were told if they were to take a job it could negatively impact their benefits which they relied on.

Three interviewees explained they were worried about the impact their financial situation was having on family. One participant said she was most worried about her son seeing her struggle. She said he has noticed she does not eat as much as she cannot afford it. This is the **‘most worrying part’** because it will have a negative impact on his mental health, **‘he shouldn’t have to worry’**.

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**CASE STUDY: A woman in her mid 30s had recently had a child. Her partner is in full time work. Their household is unable to claim benefits but she has been told that if her partner was to stop work, their household income would increase. Her partner does not want to stop**

**working; it is what gives him purpose and structure to his day. Together they have made all the cutbacks they can. For example, they have sold their car. This means that getting around is a lot more time consuming, exhausting and dependent on public transport schedules. This all contributes to a feeling of losing independence. She feels anger that her household is trying their best to make ends meet but is still struggling and not eligible for extra support.**

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Another source of anger described by participants is how the individuals are being made accountable for taking action on the cost of living crisis. One participant explained that the overbearing messages of austerity from the government has created a narrative that individuals are responsible for managing this cost of living crisis. The participant explained **'individuals need to change the way we eat, heat and spend our money. We need to always tighten our belt but it can't be any tighter now'**. This was picked up across many other interviews and engagements with many explaining that they feel **'alone in this [crisis]'** and **'demoralised and disheartened'** because all of the cut backs they have taken are still not enough.

Interestingly, over 90% of people engaged outside of the survey reported feeling worry for others in situations worse off than they are. One participant said **'if I am struggling and feel like the carpet has been ripped beneath me then I hate to think how others are even coping'**. Many said they feel sad because now people 'from all walks of life' in Buckinghamshire are feeling the impact of rising costs of living, including those in full-time work who have not, traditionally, struggled as much.

Three interviewees said that government, supported by the media, is leaning into this feeling that others are suffering more than they are to make people feel their situation is bearable. One interviewee gave the example that the government is plugging that the UK is in a better situation compared to those suffering in Ukraine. **'There is a feeling we have to put up with this'**. They explained that this is making people feel their struggle is normal which in turn means they are less likely to get help, or feel they are in a bad enough situation to justifiably ask for help.

### ***c. Stigma around money and mental health***

Stigma around money was evident in engagements. 14% of those engaged outside of the survey (5 interviewees, 2 members of the public and 2 focus group participants) specifically mentioned that they did not want to be identified as having a problem with their money because they were embarrassed to admit they were struggling. This is also shown in the survey response to the question below, what would stop you from talking about money and mental health?

It's embarrassing to feel not good enough because we struggle

Underestimation from peers

shame, anxiety, social reaction. Needs to be confidential

Everyone is struggling in this economy and I feel it is a very taboo/embarrassing subject to speak about. I don't like people to know I am struggling.

The four responses shown above suggest the participants do not want to be seen to be struggling. These feelings were also picked up on one-to-one and group engagements including:

- **Judgement on how you spend money** – one respondent said *'I feel I'm being judged on how I spend my money. I've heard people comment when someone is struggling asking should they be having kids, should they be smoking, drinking, going out etc.'*
- **Embarrassment on not being successful or able to provide** – another said *'Money is so linked to success, what you own and how you can provide for your family is a measure of how successful you are so if you cannot do that then it is embarrassing.'*
- **Shame in getting support and being seen to get support** – respondents said *'Claiming benefits makes me feel dirty'* and *'I'm worried I'll be seen as a scrounger'*

It is unsurprising therefore that many research participants (over 40%) said they see money as a **'private issue'**. As one respondent put it **'your money situation is a reflection on how you live'. How you choose to spend and manage your money is 'personal.'**

Some of this thinking was reflected by members of the public in their reaction to how people manage the cost of living crisis. Five members of the public expressed views that people who are struggling need to be more 'savvy' and 'make better decisions' with their money. One member said that there are so many trapped in a cycle of poverty and that people 'need to be given the fishing rod not the fish.' They felt frustration that people were not being empowered to change their lives and financial situation but were given short term help that actually kept them in long term poverty.

When asked what stigma people felt there was around money, over 30% of respondents mentioned that getting free food at a food bank is **'embarrassing'** or **'humiliating'**. One member of the public said she thinks there is less of a stigma around accessing second hand because it is 'branded as sustainable'. She thinks it would help if free food was also branded as environmentally friendly. She explained that she thinks there will always be a bit of a stigma around not being able to buy things first hand. She feels this because her family and herself 'can never wear the latest fashion or buy



exactly what we want.' However, being able to brand her actions as being helpful for the environment, in taking food that might otherwise go to waste, makes her feel better about herself.

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**CASE STUDY: A woman in her fifties shared her experience of being judged for having some money. She described never feeling financially comfortable and has received benefits and government support on and off throughout her life. She received an inheritance recently. She also has some of her own savings. She is unable to work at the moment because of her disability. She also has very bad anxiety and agoraphobia. She is now living off her inheritance and savings but explained that 'it won't last forever'. She explained 'there is a stigma around people who have savings too'. She feels judgement because even though she has always struggled with money, people will look at her now and think she does not need help because she has some money. She is cannot claim benefits or extra government support because she has this money.**

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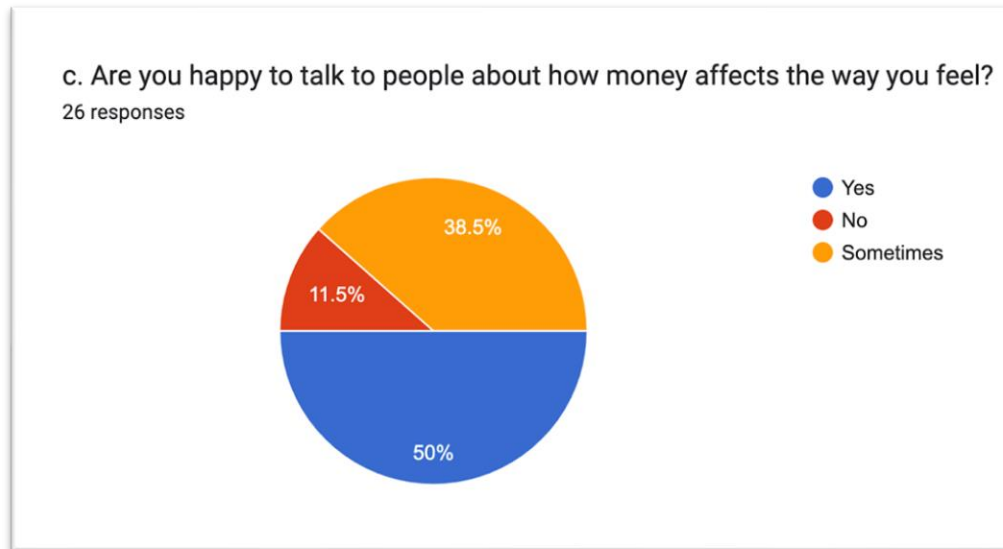
### **Aim 1 conclusions**

- Most respondents (over 90%) feel that money impacts their mental health negatively.
- Respondents (over 45%) did not need to have current money problems to feel that money is impacting their mental health.
- From the survey, 65.4% said their financial situation makes them feel fear. 46.2% feel worry and guilt.
- 54% respondents engaged outside of the survey referenced their desire to be financially independent
- Respondents said their negative money situation meant they did not feel like themselves anymore due to cutbacks they had made and the impact that has had on their quality of life.
- Many feel it is the responsibility of the individual only to improve their financial situation.
- This is reinforced through the government, who have been pushing austerity measures and normalised the view that everyone needs to 'tighten their belt'.
- Over 90% of people engaged outside of the survey also reported feeling worry for others in situations worse off than they are.
- Some respondents said the government and media reinforce this view that others are suffering more, for example in Ukraine. This makes people less likely to ask for help or think their situation is bad enough to ask for help.
- 16.5% said their money situation makes them feel more angry because they are trying their best but still struggling.
- Social media is seen as encouraging negative stigma around money. Key stigma identified are around judgement on how you spend money; embarrassment with not being 'successful' or able to provide; and shame in getting support and being seen to get support.
- By labelling getting cheaper second-hand clothes or free/donated food as 'environmentally sustainable' helps users feel better about themselves.

## Aim 2 - attitudes to asking for help with money and/or mental health

### a. Talking about money

Despite a lot of negative attitudes towards money, the majority of people were happy to talk about how money affects the way they feel. When asked this, half of survey respondents responded 'yes' :



This was supported in conversational engagements. Four individuals in a focus group agreed that **'so many of us are affected by money'** and that this means it naturally comes up in discussion. Four members of the public said money is being talked about more at the moment. This is because the 'cost of living crisis' is talked about on the news and is so apparent in rising costs, for example in food prices. As one person said **'you can't really ignore it when food and energy prices are so crazy'**. One individual shared their fears that living in a 'cost of living' crisis is becoming normalised because we hear about it so much. **'It's not normal that we are all so worried about the price of butter'**.

However, as one participant explained, moving the conversation on from **'general money worries, which we all have, to how it impacts my mental health and makes me ill'** is a less common conversation to have. 38.5% respondents in the survey responded "sometimes" when asked if they feel comfortable talking about how money affects the way they feel. This was also supported by further engagements.

100% of interviewees explained that they would only feel comfortable talking about money issues with someone they trust. One interviewee explained that they would not feel comfortable talking to

someone 'who I couldn't relate to.' This would include, for example, someone who was not part of their community or who had lots of money. This is because **'they just wouldn't get it and it's embarrassing enough'**.

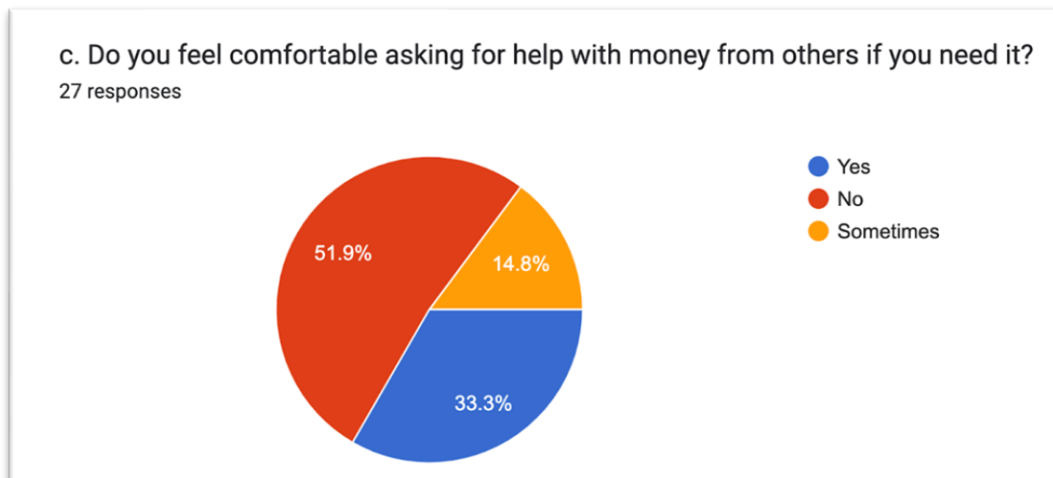
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**CASE STUDY: A 75 year old pensioner shared their experience of talking about money with people. They said that they thought it was easier to talk about how money affects them with people of similar age or who are experiencing similar challenges in life. For example, as a pensioner they would often talk to other pensioners about their pension and budget management. And similarly, when they were younger and a parent with younger children they found it easier to discuss money challenges with other parents because it was often about providing for their children. They said 'there is less shame admitting I am struggling with people who are having similar experiences and it was actually really helpful to share places that we were all going to for help'.**

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### ***b. Asking for help***

When asked if people feel comfortable asking for help, the majority (51.9%) of survey respondents replied 'no'.

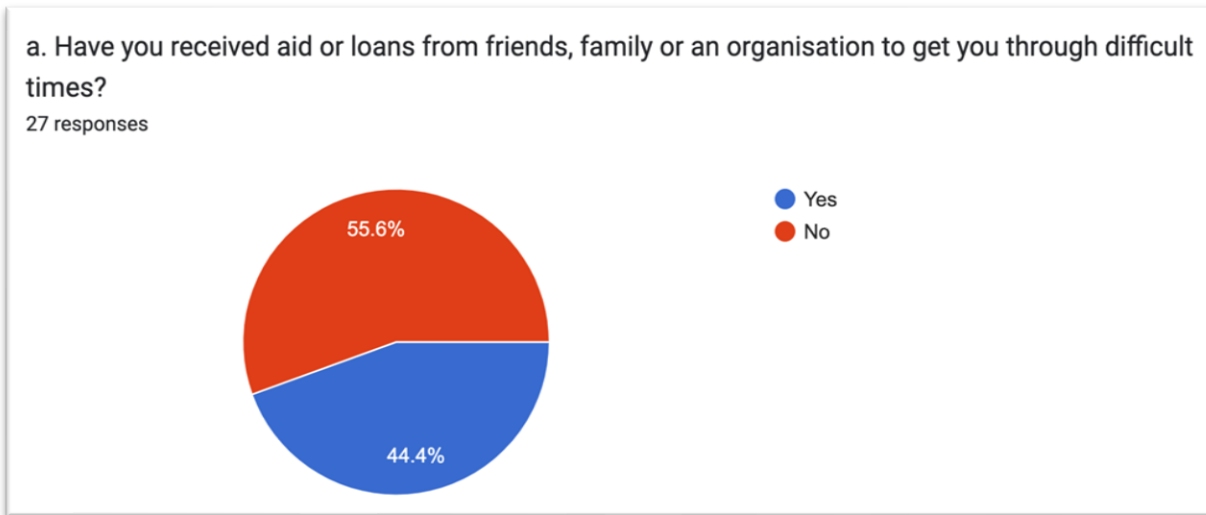


In conversation with research participants, again there was an emphasis on talking to people who they really trust. The majority of respondents (64% - 22 survey respondents, 10 focus group participants, 12 interviewees and 14 members of the public) mentioned that they would turn to family or friends for support in the first instance. When asked why, responses included:

- ***'I know they will help me out because they care about me'***
- ***'It helps tie me over and I know I'll pay them back'***

- ***'I would help them too'***
- ***'I trust them to keep it private, I don't want to get anyone else involved'***

Despite many respondents saying they would turn to family or close friends for help, many emphasised in their response that they would only do this if absolutely necessary. Seven interviewees explained that they would do everything in their power first to make cutbacks and asking for other help ***'would be a final resort'***. This is reflected in the survey responses where the majority (55.6%) said they have never received aid or loans to get them through a difficult time.



In a workshop when asked whether participants would consider turning to an organisation - like Buckinghamshire Mind and Citizens Advice Bucks - for support, one participant said ***'I wouldn't have thought to reach out to Buckinghamshire Mind to ask for help only due to not knowing the service could support with that'***. Another explained that they would never turn to an official organisation at all for help because ***'it's private and my family would always help'***. Another explained that many people with mental health problems may not feel like their money worries are valid for support. ***'Some people will feel like they don't need support or are not worthy of the support.'*** They also said that many people will look to others struggling in their community and think that there's always someone ***'worse off who needs help more.'*** They explained that there is always a feeling that resources are so limited which means they must be allocated to those who are in most trouble.

Others said they simply do not know the best place to ask for help. One participant explained that they have had negative experiences in the past when they have asked for mental health support and so they wouldn't be inclined to do that again. Another explained that they have asked for benefits but have been rejected. Four people in workshops had been declined Personal Independence Payment allowance. All of them explained that they were not sure where else they could go for financial support.

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**CASE STUDY A female respondent in her 60s is accumulating debt. She describes feeling 'sick' and 'worried' watching herself go into more debt every month. She is unable to work because of her disability. She thinks her money worries are making her physically ill. She has had some help from family before but she doesn't want to ask them again for help. She doesn't want them to think of her as a 'scrounger' and 'unable to cope.' She also feels that her family and friends are struggling too so she does not want to add to their stress. She is scared to tell any other 'more official' organisation because she did not want the debt to affect her benefits. 'I am petrified of my benefit, which I rely on, being taken away from me.' She knows she is reaching 'breaking point' and will need to get some help soon.**

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When asked what would stop respondents from asking for help, many survey respondents expressed feeling shame, embarrassment and not knowing where to go for help:

d. What would stop you asking for help?

21 responses

- They need it more than me
- Not knowing how to get it
- if they already do a lot for me
- Pride.
- try and get it sorted myself
- Feel I should be able manage my finances
- Shame that I can't earn enough to support my family
- If I have enough money to cater for my family.
- shame, feeling I might not be able to repay

This was reflected in conversational engagements too. Twelve out of thirteen interviewees said their fear of judgement and embarrassment might stop them asking for help. This was also seen in respondents who were queuing for charitable food support. Two members of the public said the service offered was great because it gave ***'free food and no questions or prying into my life.'***

However the physical journey in getting to the help and queuing for hours and being seen to queue was extremely difficult. One service user described it as so ***'humiliating' that 'it nearly puts me off coming but I need it too bad.'***

Paying for a service was mentioned by other interviewees as a barrier to getting help. One interviewee said ***'I'm struggling to put food on my table so the last thing I can do is pay for help'***.

### ***c. Impact of asking for help***

When asked how asking for financial help has made them feel, the responses were mostly negative. Many felt shame and embarrassment for having to ask for help. Responses from the survey included

- ***'I felt ashamed and guilty***
- ***'Unhappy and bad'***
- ***'I wish I could make it by myself. It made me feel as though I lost my independence'***

A small percentage (10% of survey respondents) and two out of thirteen interviewees described the feeling of 'relief,' 'gratefulness,' and 'better' having sought support from a family member or friend. However, as one respondent explained, ***'I had to wait for things to get bad first. So I was feeling awful for so long but when I finally got some help I did feel a bit better'***.

A small percentage of respondents (2/13 interviewees) reported that asking for money help from their family had negatively impacted their relationship. This is because they were not able to pay back a loan in time and/or the family member would be less likely to help them in the future. However some participants (4/13 interviewees) said that loaning money had no impact on their relationships. One said this is because ***'this is what family do. I'll help them out too'***.

Two interviewees said that claiming benefits makes them ***'feel dirty.'*** Some respondents (four members of the public who were queuing for free food and four interviewees) described the shame and embarrassment of going to a food bank or free food service. One said ***'Getting food from a foodbank is intimidating. I need to lower myself to go there.'*** One described how blatant and obvious it is to everyone that you are ***'not coping and so have to queue for free food'***. Another respondent pointed out that ***'people talk'*** and everyone ***'knows your business'***.

## **Aim 2 conclusions**

- When asked whether people are happy to talk about how money affects the way they feel 50% respondents said 'yes' they are happy to talk and 38.5% said 'sometimes.'
- Most respondents said they would only talk about their concerns with someone they trust.
- 64% of respondents said they would turn to family and friends for support in the first instance but that this would be a last resort because they would like to resolve their financial situation by themselves if possible first.
- 55.6% of survey respondents had received aid or loan to get them through a difficult time. Many people will try to do everything they can first, most notably make cutbacks, to fix their financial situation by themselves.
- Some people may not feel that their situation is bad enough to ask for support, particularly in comparison to others in their community or victims of international events such as the refugee crisis.
- When asked how asking for financial help has made them feel, the responses were mostly negative. Many felt shame and embarrassment for having to ask for help.
- A small percentage (10% of survey respondents) and two out of thirteen interviewees described the feeling of 'relief,' 'gratefulness', and 'better' having sought support from a family member or friend.
- A small percentage of respondents (2/13 interviewees) reported that asking for money help from their family had negatively impacted their relationship. This is because they were not able to pay back a loan in time and/or the family member would be less likely to help them in the future.

### **Aim 3 - opinions on what a service in the community could look like to help those struggling**

#### ***a) Services people have used and what they like about them***

Respondents said they had direct experience using the below listed services:

- Foodbank
- Restore Hope
- Community Fridge
- Helping Hand, Buckinghamshire Council
- Church groups
- Healthy Minds, Oxford Health NHS Foundation Trust
- Buckinghamshire Mind wellbeing groups, e.g. Mind the Gap
- Buckinghamshire Mind Befriending Service
- Buckinghamshire Mind Safe Haven (Crisis support)
- Citizens Advice Bucks
- Citizens Advice Bucks Debt team
- Carers Bucks
- Government Benefits
- Government payments/schemes (e.g. cost of living payment)

In conversational engagements, respondents who had experience of these services were asked what they thought worked well. All 13 interviewees pointed to the importance of human contact. Six of the eight interviewees who are or have previously been mental health service users said that getting physically up and out to get support was also really important. As one respondent explained this is because it gives users ***'some structure and a community'***.

Another respondent explained that if you ***'just give me a telephone number I won't do it because I don't understand.'*** They said that the fear of picking up the phone can be overwhelming and the process of navigating telephone options to get help can be confusing. Another respondent pointed out that the most vulnerable people may not be able to use the phone or internet: ***'maybe they've had to cut off their bills.'*** Respondents agreed that for many face-to-face support is important.

Another interviewee explained that their experience of a perinatal support team after she had her baby was very positive. This was because they ***'thought about what I needed'*** and ***'took things***



**off my shoulders'**. For example, they donated nappies and baby food. This meant that support felt personal and was practically very helpful.

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**CASE STUDY One man explained that the church had been the best support for him and his family. His family had to move home and the church 'stepped in when we were most desperate and stressed.' They helped the family move home, cooked meals for them and helped with cleaning and tidying. The more personal and pastoral element of church support is what meant the most to him 'knowing that I could go knock on someone's door from church and they'll invite me in.' He said he's noticed that where there used to be a physical person in offices (for example citizens advice) to answer your questions, now they're not there. 'You're told to ring or look online and that can be overwhelming'**

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However, some people with poor mental health may find it challenging to physically engage e.g. Four participants in a workshop said that when it is cold, raining or early in the morning it is especially hard to get out of bed.

One participant explained that the routine of knowing there is a group meeting at the same time and the same day each week is comforting ***'even if I don't feel up for it one week I know I can get the same support next week'***. However, two interviewees explained that their severe anxiety and agoraphobia meant that they really struggled to leave the house. They both said that any future service should also support people like them, perhaps through telephone or online engagements.

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**CASE STUDY A female respondent shared her experience of using a mental health support service. She had very bad mental health and a difficult financial situation. She felt like she had 'given up' and that 'no service could help me'. She explained 'I was trapped in a corner.' When she finally received help her housing and financial situations were very bad, as well as her mental health, which made the task much greater. What helped her, she described, was having a 'constant knock on the door [from a mental health support service] and reminder to come out.' She explained it would have been easy for an organisation to dismiss her case. She didn't have the energy to get better. But the stability of having someone there to support her is what eventually helped her.**

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Four interviewees, six participants in workshops and a member of the public described their anxiety around applying for help from more formal organisations such as the Government, the Food Bank or Citizens Advice. One described how the need to answer lots of questions and provide documents

is **'totally overwhelming and off putting, especially when you have bad mental health'**. Another described the one 'golden moment' when you finally get someone on the phone or have a meeting to get support. The stress and pressure to **'get everything done and perfect is too much.'**

When asked how this situation could be improved respondents pointed to groups like the Community fridge where **'no questions are asked. People like that a lot.'** They explained that all the questions more formal organisations ask feels like someone is **'looking into your life'**. This is anxiety inducing, one respondent explained, because **'I'm scared it might flag me up on a system and somehow make my situation worse, take away my benefits or something.'** Again, the research shows that people value their privacy and independence. Any service that seems to negatively impact this is anxiety inducing for service users. However, recognising that often further questioning/evidence is required to help, respondents said **'It could be better if the individual is given more time or more meetings to get the same things organised.'**

Two interviewees shared their more challenging experiences of engaging in a group setting. One said that due to their history with domestic violence they found it hard when men were introduced to their group. They said that in the end it was 'actually a positive thing as I became friends with one man'. Another said that sometimes it was difficult when someone with more severe mental health problems was having 'a moment and the people in charge of the group were not sure how to handle it. It distracted the rest of the group'.

### **b) How people hear about services**

Many respondents said they did not know of all the help available and how to get it. All eight of the mental health service users that were interviewed had spoken to a GP about their problems. The GP had signposted them to some places to get help.

Over 50% of interviewees said they heard of services through word of mouth. One person explained that she heard about the community fridge project because her friend from church started using it. Another said that through using the Mind befriending scheme they were made aware of other mental health services. Similarly, another respondent said their experience with a debt adviser at Citizen Advice had informed them of other support. The debt team had made them aware of what benefits they could receive so they were able to get additional help.

When asked where would be a good space for people to learn about services, we heard:

- Places of work - respondents pointed out that here you get people from similar backgrounds talking about money issues on their lunch break.

- Religious centres or places of worship - people may feel more comfortable being vulnerable and open to getting help from their community.
- Gyms - this could help reach a younger audience to make them aware of help available earlier on in their lives.
- Community spaces - information on similar services is available here.
- Bank - many people find themselves having to go to a bank in their life and some may go to a bank to get a loan to help them through a difficult time. However, it is not common for banks to have information on mental health support that people can receive for their financial worries - this could be a lost opportunity.
- GP - people already go here for help and support.

### ***c) What people want to see in a future service***

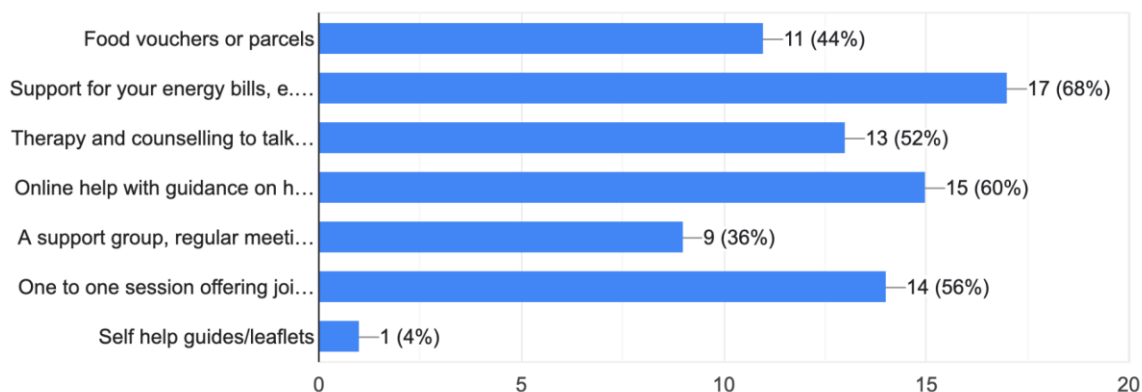
People responded positively that this research was taking place. This is because they saw a gap in a specific service that focuses on money *and* mental health. All 13 interviewees and 12 focus group attendees said that people who are struggling with their money really want 'some concrete help' with their finances and 'not just talking'.

Research participants were asked what service they would use or would like to see available. Survey respondents were given options of possible services and asked to select what they would use. The possible services were:

- Food vouchers or parcels
- Support for your energy bills e.g. a grant or benefit
- Therapy and counselling to talk through your concerns or worries
- Online help with guidance on how to manage your money concerns
- A support group, regular meetings for people facing similar problems
- One to one session offering joint advice on money and mental health.

### 3.a. Below are ideas of possible services. Which of these would you use?

25 responses



Respondents were also given a space to add their own suggestion. One person responded suggesting 'self help guides/leaflets'.

The most popular response was support for energy bills (68%), followed by online help on how to manage your money concerns (60%) and one to one sessions offering joint advice on money and mental health (56%). This did not entirely match up with engagements outside of the survey, where the majority of interviewees (77%) said they would like to see an in-person support group.

The most common response to a desired service was having access to people who would be able to help practically. As one interviewee explained **'having people on tap'** who are **'in the know.'** They suggested they would find it helpful to have access to someone from the council, citizens advice or a policing liaison officer. The topics respondents said they would like support with included: further information on managing gas and electricity, applying for benefits or other government payments such as the Personal Independence Payment, how to get foodbank vouchers or food support, and general support around housing issues.

Another important element often highlighted is the importance of being able to connect with people through a support service. One workshop attendee explained **'it's useful to talk through your worries with others in a safe space'**. Four interviewees said they would be more likely to engage if there was one-to-one talking therapy support. This is because they would feel more comfortable in this setting to speak about their feelings and financial worries. Two interviewees said they would not avail of a talking therapy/support group because they would turn to their family instead.

Survey respondents were asked what other services they would like to see. Their responses included:

No
Yes
Education for children
Banks offering help
Not what I can think of
support in community - e.g. warm places to go. Help with applying for jobs etc
Support with shopping addictions.
Higher benefit payments
Something to help understand why we have crisis and if it will ever stop

Two responses suggest there needs to be better information about the current crisis. One respondent said they would like to see education for children. Another said ***'something to help understand why we have [a] crisis and if it will ever stop'***. As previously mentioned, other research respondents picked up on what they saw as misinformation from the media and government.

Other survey responses ask for practical help including help from banks; higher benefit payments and support with shopping addictions. Another respondent said they would like to see support in the community, including warm places to go and help with applying for jobs.

When survey respondents were asked what would make it easier for individuals to ask for help, we have the following responses:

- ***Easy welcoming options***
- ***Destigmatising of needing support***
- ***Third party***
- ***No discrimination***
- ***Meeting someone that talks to you as a brother or sister***
- ***Everyone being more open***
- ***Anonymous***
- ***Knowing how to get it***
- ***Nothing***

As seen in conversational engagement, many participants make reference to having an **'open'** **'welcoming'** and easy environment. As one interviewee explained 'its important people are encouraged to reach out no matter how 'small' an issue they think it is.'

### **Aim 3 conclusions**

- Ensuring there is direct human contact in a service delivery is important because it makes service users feel more supported. This could be face-to-face, telephone or online but what matters is providing a service where the individual feels they are able to have a conversation with someone.
- Supporting service users to join local groups provides structure and a feeling of community belonging.
- However, some people with poor mental health may find it challenging to physically engage. Having a service that can work in a person-centred way to connect with people and build trust will support engagement.
- Some service users may find it extremely difficult to engage in person, for example if they are suffering severe social anxiety or agoraphobia.
- Engaging with more formal organisations for help, e.g. the government, can be very stressful and complicated. The paperwork and feeling like you only have 'one golden moment' to get it right and to talk to a support person is very stressful.
- Instead users prefer a service where less paperwork and questions are asked.
- The most reported barrier to using a service was money, including travel costs and payment for the actual service.
- Many respondents said they heard about services through their GP or word of mouth.
- Other places identified as good for advertising a service included places of work, religious centres or places of worship and banks.
- Respondents emphasised their desire for practical help with their services and not just receiving emotional support. Respondents want access to people 'in the know' of the issues they are worried about including, gas and electricity; applying for benefits and other government payments; and housing issues.
- There was recognition amongst respondents that there needs to be a shift in attitude towards getting help. Respondents want it to be easier, more welcoming and acceptable to ask for help.

## Annex A - survey 'Cost of living crisis: money and mental health'.

The link to this survey is also [here](#).

### Cost of living crisis: money and mental health

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Buckinghamshire Mind and Citizens Advice Buck are working together because we are worried about how the cost of living crisis affects our mental health.

This survey asks you for your thoughts on money and mental health. Your views will help us design new services that we can deliver together.

We are also running workshops. If you would like to join in you can provide your contact details at the end of this questionnaire. We will get in touch. We will give you a supermarket voucher for your time.

If you would prefer to provide your feedback on a one-to-one basis or if you have any other comments or questions just email us at [info@bucksmind.org.uk](mailto:info@bucksmind.org.uk)

**ALL RESPONSES ARE ANONYMOUS.**

(estimated time to complete - 5 minutes)

***Please remember to press submit at the end or your answers will be lost.***

*If you have any accessibility requirements, please contact [info@bucksmind.org.uk](mailto:info@bucksmind.org.uk)*

*Thank you for your time!*

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1. This question is to understand your feelings towards mental health and money

Description (optional)

a. Do you think your finances make a difference to your mental health?

- Yes
- No
- Sometimes

b. Do you have money worries?

- Yes
- No
- Sometimes

c. Are you happy to talk to people about how money affects the way you feel?

- Yes
- No
- Sometimes
- Other...

d. If you have talked to someone, who was it?

Short answer text

.....

e. What would stop you from talking about money and mental health?

Long answer text

.....



f. Do you find you have any of the following feelings about the money you have?

- Worry - keeping up with payments is a concern
- Shame - I am not able to provide for myself/my family
- Fear - I do not know if I am going to afford everything I need
- Guilt - I am not able to afford some things I buy
- Embarrassed - I do not want to live how I am
- Calm - money issues don't worry me
- Indifferent - even if I am in debt, I know I will make things work
- Other...

2. The next question is to understand how groups like Mind and Citizens Advice might be able to help you

Description (optional)

a. Have you received aid or loans from friends, family or an organisation to get you through difficult times?

- Yes
- No

b. If yes, how did that make you feel?

Short answer text

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c. Do you feel comfortable asking for help with money from others if you need it?

- Yes
- No
- Sometimes
- Other...

d. What would stop you asking for help?

Long answer text  
.....

e. What would make it easier to ask for help?

Long answer text  
.....

b. Are there other services you would like to see?

Long answer text  
.....

c. What might stop you accessing these services?

Long answer text  
.....

4. Thank you for your time! Would you be interested in participating in follow up discussion?

The focus group will likely be a one hour event and there will be a voucher provided for participation.

If you would like more information, please leave the best way to contact you below.

Short answer text  
.....

**3. The next question is to understand your views on what a service could look like**

Description (optional)

**3.a. Below are ideas of possible services. Which of these would you use?**

- Food vouchers or parcels
- Support for your energy bills, e.g. a grant or benefit
- Therapy and counselling to talk through your concerns and worries
- Online help with guidance on how to manage your money concerns
- A support group, regular meetings for people facing similar problems
- One to one session offering joint advice on money and mental health
- Other...