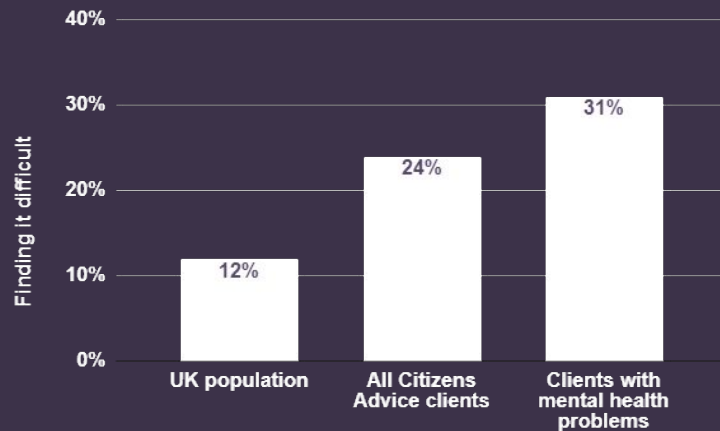


Joining the dots: financial difficulty and mental health

More than two-thirds (67%) of our debt clients with mental health problems need advice on multiple debts in the same year.

Clients with mental health problems find it particularly difficult to manage financially:



Finances can be much harder to manage if you have mental health problems. In turn, facing financial difficulty can have a negative effect on people's mental health.

Integrating practical support within mental healthcare settings can ensure people get the help they need, when they need it.

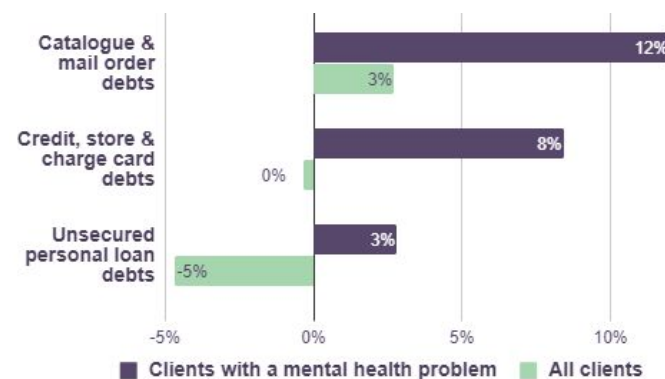


Clients with mental health problems are almost twice as likely to need advice on council tax arrears - the most common debt issue we see.

And in the past year, the number of clients with mental health problems seeking advice on high cost credit and unaffordable borrowing increased by 7%.

"Clients can apply [for high interest loans] without being made to realise the consequences of their actions... no-one's looking out for their welfare"
- Citizens Advice adviser

The following graph shows the % increase in advice requests in the past year for the 3 most common high cost credit debts:



Debt collection agencies, banking services and loan companies should proactively identify financial difficulty resulting from poor mental health. Flexible approaches are need to manage arrears.



Jazz's story

Jazz is a single parent with mental health problems. She has a number of debts, including Council Tax.

Jazz received a threatening letter from bailiffs about her council tax debt. She tried to speak to the bailiff over the phone, but found him aggressive and dismissive of her mental health problems. She ended up having a panic attack.

Jazz's mental health continued to deteriorate. To try to solve the problem, she booked an emergency appointment at Citizens Advice.

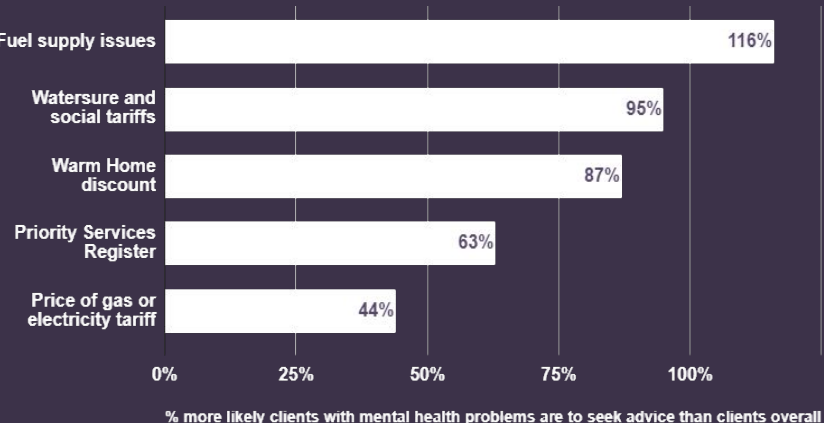
Joining the dots: essential services and mental health

In the past year we have seen a 15% increase in consumer, utilities and telecoms issues for clients with mental health problems.

Compared to our clients overall, clients with mental health problems are particularly likely to need advice on basic utilities:

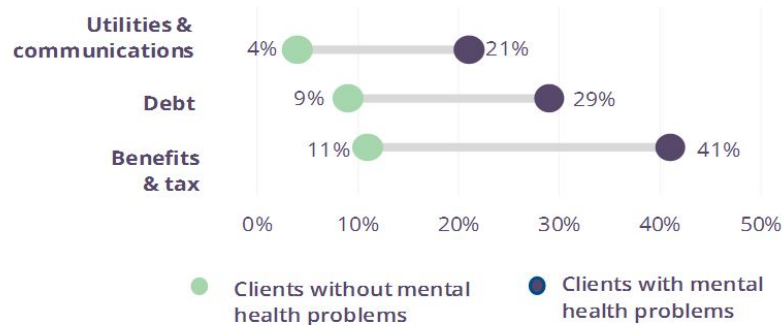
- **49%** more likely for their fuel supply
- **77%** more likely for their water supply

In particular, clients with mental health problems are much more likely to seek advice on the following fuel and water issues:

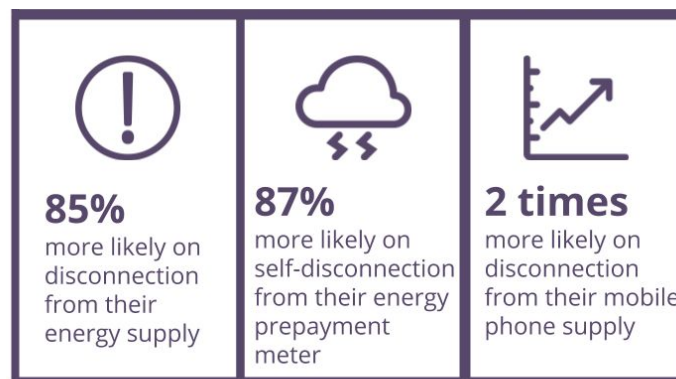


Clients with mental health problems who need advice on consumer issues, such as faulty goods or poor service, are much more likely to need other types of advice too.

Percentage of clients needing advice on other issues alongside their consumer issue:



Clients with mental health problems are also much more likely to need advice because of disconnection, which can further exacerbate health issues:



While regulators have heightened their focus on vulnerability in recent years, poor practice still exists.

Essential service providers need to have effective processes in place for identifying and supporting customers with mental health problems.



Shariq's story

Shariq has severe depression and spends extended periods in hospital. He went to a local phone shop to buy a basic pay-as-you-go phone, but was pressured into a contract for a high-end phone he did not need.

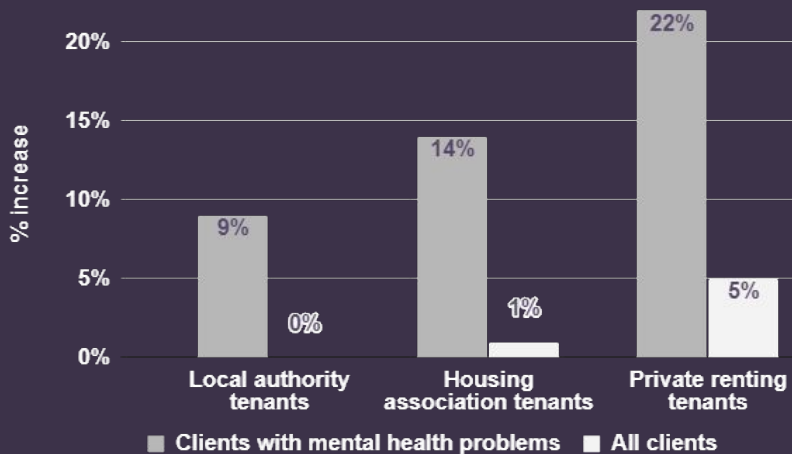
Shariq felt confused and that he had not had time to make a decision. Shariq's support worker advised him to return the phone immediately, which he did.

However, since then Shariq has received demands for 2 months' rental plus a cancellation fee. This is causing Shariq serious distress and confusion.

Joining the dots: housing and mental health

1 in 6 Citizens Advice clients with mental health problems seeks advice on housing issues. The majority of these are renters.

There has been a disproportionately large increase in clients with mental health problems needing advice on rent arrears in the past year:



There has also been a 9% increase in tenants with mental health problems needing eviction advice where they are not in arrears.

Access to safe, secure housing is vital if people are to maintain good health. And for those with mental health problems, this can be hard to find.

People with mental health problems are more likely to require advice across a range of homelessness issues:



Our advisers highlight that some councils fail to consider serious mental health problems as a priority need:

“There’s constant gatekeeping, not allowing clients to put in a homeless application until [Citizens Advice] force the issue. Mental health is less visible than a physical problem so easier to ignore.”
- Citizens Advice adviser

Even where councils accept serious mental health conditions as a priority need, the homelessness assessment process can be too difficult for some to manage:

“The council were great but the client was too ill to accept their interview”
- Citizens Advice adviser

Without appropriate support, housing issues grow increasingly urgent and difficult to resolve. In turn, this can further exacerbate people’s mental health problems.



Anisha’s story

Anisha is a mum of two facing eviction from her privately rented home for rent arrears. Anisha has anxiety and stress.

Her landlord didn’t explain the eviction procedures correctly, which left Anisha confused about her rights. She didn’t know when she needed to leave the property and was worried about what it meant for her children’s schooling.

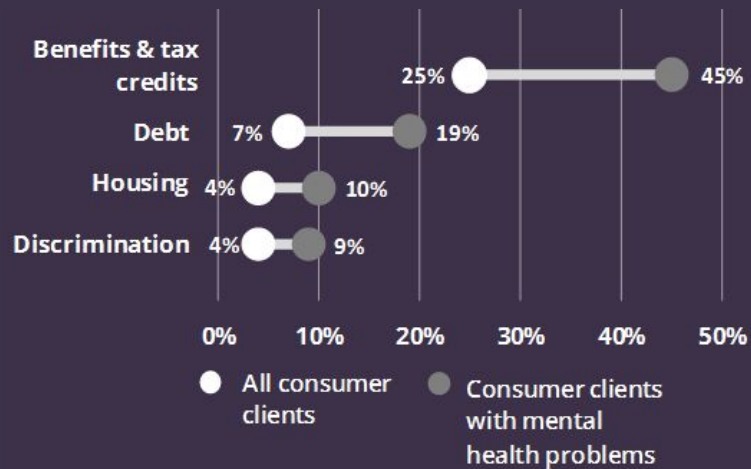
This has made Anisha’s anxiety and stress much worse. The landlord seems unaware how his actions have impacted on Anisha’s wellbeing.

Joining the dots: employment and mental health

A quarter (24%) of all clients with mental health problems come to us for advice on employment.

Many of the clients we advise on employment also seek help with benefits, housing and debt - problems that can act as barriers to gaining and retaining work.

Clients with mental health problems are particularly likely to experience these barriers. This graph shows the proportion of employment clients also needing other types of advice:



Compared to clients overall, clients with mental health problems are:

- 61% more likely to need advice on accessing jobs
- 24% more likely to need advice on enforcing employment rights.

Over the past 3 months, 48% of our advisers helped clients with mental health problems who have experienced discrimination at work. This includes harassment, unfair treatment and refusal to make reasonable adjustments.

Our national polling has also found that people with mental health problems can find work difficult to manage:



Advisers have stated the main barrier facing these clients is a lack of confidence acting on their rights, showing the importance of advocacy.

It is vital employers provide support and flexibility at work to help people with mental health problems maintain employment.



Annie's story

Annie had worked in a care home for four years, and had recently been diagnosed with depression.

As a result of this, she asked for a reduction in her working hours, but this was refused.

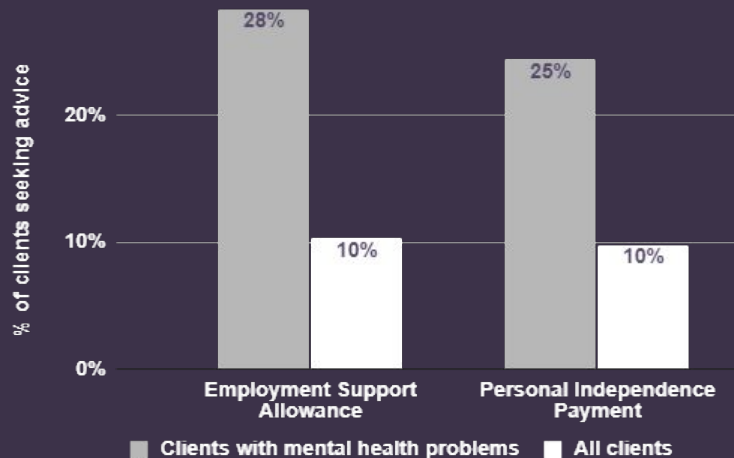
Instead, her employer dismissed her without paying Annie her full wages.

This had a significant impact on her - both causing financial hardship and exacerbating her depression.

Joining the dots: the welfare system and mental health

The most common reason that people with mental health problems seek advice is with benefits & tax credits. People with mental health problems are 50% more likely than our average client to seek help with this.

This is particularly true for Employment Support Allowance (ESA) or Personal Independence Payment (PIP):



Issues regarding eligibility, entitlement and calculation of benefits, and challenging a decision are the most common queries.

The benefits system needs to be accessible for people with mental health problems.

The design of ESA and PIP is geared towards physical disabilities, which can cause problems with assessments for clients with mental health problems.

Issues highlighted by advisers include difficulty completing lengthy, confusing forms, and the emotional stress involved in assessment interviews

It can also be difficult to communicate to assessors how a fluctuating mental health problem affects daily life:

“The assessors do not seem to understand the needs of clients with mental health issues or the various ways their disabilities may present”
- Citizens Advice adviser

These clients are almost 3 times as likely as our average client to be advised on making and managing an ESA or PIP claim.



Martin's story

Martin has severe anxiety and often feels suicidal. He has received Employment Support Allowance since 2007.

He is unable to use public transport due to his condition, so his GP wrote to assessors to request home appointments. However, Martin's ESA was revoked after he was unable to attend an appointment that was not at home.

Martin found the form-filling required for the appeals process extremely difficult. He experienced increased anxiety and panic attacks due to the stress of his financial situation and the difficulty appealing the benefits decision. After 6 weeks without the benefit, Martin came to Citizens Advice for help with the appeals process.

Mental health and Universal Credit

This month, October 2017, sees the accelerated roll out of Universal Credit (UC). Our research suggests this could put people at serious risk.

Since early 2016 our advisers have submitted more than 200 reports of serious issues with UC experienced by clients with mental health problems.

These problems relate to the system's design, the application process, long waits for first payments, and the support needed to adjust to new budgeting and digital requirements.

The government needs to fix these problems before continuing to roll out Universal Credit.