



MENTAL HEALTH

Living well for longer

2014 update

Primary Care Guidance on Debt and Mental Health

KEY LEARNING POINTS

- » Debt problems increase the risk of mental illness, and mental illness increases the risk of debt problems.
- » Primary care practitioners are not debt experts. However, they can make a big difference through small actions to help improve their patients' financial and mental health.

A relationship exists between debt and mental health

- **Debt problems increase the chances of poor mental health:** patients with debt problems are twice as likely to develop major depression as patients without debt¹. The more debt a patient has, the more likely they are to develop a mental health problem².
- **It affects many people:** 1 in 2 British adults with a debt problem also has a mental health problem³. Meanwhile, 1 in 4 British adults with mental health problems also have problem debts⁴.
- **Debt can make recovering from a mental health problem harder:** patients with depression and problem debts are 4 times more likely to still be depressed when contacted 18 months later (compared to those with depression but no problem debts)^{1,2}.
- **Mental health problems can make financial recovery harder:** this is due to:
 - An association with subsequent unemployment, reduced hours/salary, and benefit reductions/delays
 - Time off work due to hospital admissions or side-effects from medication
 - Patients becoming anxious or unwell when contacted by creditors and finding it difficult to communicate with debt collection or debt advice staff⁵.
- **There is a relationship between debt and other issues including suicide⁶, poor physical health⁷, fuel poverty⁸, and alcohol and drug dependence⁴:** patients in debt are at greater risk of physical and

mental health problems, harm and injuries. They may also have difficulty paying for services like electricity and gas.

(All of the above statistics are based on 3 peer-reviewed systematic reviews^{2,7,8}.)

Helping patients to deal with debt can improve their health

Practitioners are not debt advisers. They can, however, make a large difference through small actions.

This can help a patient to improve their financial situation, and in turn, improve their mental and physical health. Practitioners should:

- **Consider debt** as a possible determinant of a patient's poor mental or physical health (and also consider mental health screening when a patient is in debt).
- **Ask patients** if they have any money worries as part of routine practice, including biopsychosocial reviews and care planning.
- **Signpost patients in debt** to free and independent debt advice services (see list overleaf).
- **Help by not charging for medical evidence** where patients are in serious financial difficulty:
 - Medical evidence will allow the patient's creditors to take any health problems into account
 - This can allow the patient to better manage their debt, with positive benefits for their health
 - Because of their financial situation, not all patients will be able to pay for evidence

Practitioners should therefore consider on a case-by-case basis whether to charge patients who are in debt (see overleaf).

Five ways to make a difference:

1 spot problems

When talking with patients, listen out for signs of underlying debt problems¹⁰:

- **Major life changes:** any large disruption in circumstances can lead to individuals borrowing money or stopping paying bills in order to cope with these changes.
- **Onset of illness:** this can trigger debt, lower income and increase expenditure.
- **Low income:** this is a key sign of potential debt problems.
- **Disclosure of a debt problem:** particularly where it relates to the home (e.g. rent or mortgage arrears), disconnection of gas / electricity, or threats of imprisonment. These debts need to be immediately addressed.

2 talk about debt

Ways of raising the issue include:

"Do you have any money worries at the moment?"

"These are difficult economic times for many people, are you having any problems with money?"

If a patient answers 'yes' to either ask: *"Is this something you need or want help with?"*

Helping a patient to recognise and act on their debt problems will help to improve their mental and physical health.

3 refer to debt advice

Debt advice services will help patients to:

- understand and prioritise their financial problems
- draw up a budget (to maximise income and reduce spending)
- consider the best options for dealing with their debt.

Depending on the patient's needs, debt advisers may also be able to help by:

- negotiating with creditors
- filling in forms
- representing patients at court hearings.

Advice services can be delivered in person, over the telephone or online (see 'Useful resources').

4 provide medical evidence

GPs have the right to charge a payment for 'non-NHS' work. This includes requests for medical evidence from patients in debt.

In considering whether to charge for such evidence, GPs and Practice Managers could help patients by:

- Considering each request on a **case-by-case** basis rather than implementing a blanket policy.
- Investigating **whether the patient can afford to pay**, especially when the request is related to serious financial difficulty.
- Recognising that many **advice services** that support patients are charities with limited resources.
- Understanding that medical evidence could **help creditors 'do things differently'** by taking the patient's health into account
- Reflecting on the **potential health benefits** that dealing with their debt could have for the patient.

In many cases, the decision not to charge for medical evidence could significantly help the patient.

When receiving a request for medical evidence, GPs may be asked to complete **The Debt and Mental Health Evidence Form**¹¹.

Designed with GPs, psychiatrists, other health and social care professionals, and the debt advice and creditor sector, this is a quick method for GPs to provide evidence.

5 recognise prevention is better than cure

Primary care services can help to prevent patient financial difficulties by:

- Commissioning debt advice services. There is growing evidence of the health and economic benefits they provide, both within the general population and for people with mental health problems^{12,13,14}
- Offering space on premises for free to independent local money advice agencies who can offer early intervention and help prevent debt
- Promoting local credit unions where appropriate (they often charge lower interest rates to savers)¹⁵
- Linking with local fuel efficiency schemes to reduce heating bills¹⁶. ■

Useful resources

Advice UK is a membership association for over 1,000 information and advice centres | 0300 777 0107 or www.adviceuk.org.uk

Advice NI offers leadership, representation and support to independent advice organisations in Northern Ireland | 028 9064 5919 or www.adviceni.net

Citizens Advice Bureau | www.citizensadvice.org.uk (England & Wales), www.cas.org.uk (Scotland), www.citizensadvice.co.uk (Northern Ireland)

Mind provides debt support to people with mental health problems | www.mind.org.uk/debt

Money Advice Scotland provides details of advice agencies throughout Scotland | Call 0141 572 0237 or www.moneyadvicescotland.org.uk

National Debtline provides free, confidential and independent advice on debt | Call 0808 808 4000 or visit www.nationaldebtline.co.uk

Payplan provides a free debt management service | 0800 280 2816 or visit www.payplan.com

Rethink Mental Illness runs a mental health advice line on benefits and debt | 0300 5000 927 or www.rethink.org

Royal College of Psychiatrists (RCPsych) offer guidance on supporting patients who are in debt | www.rcpsych.ac.uk/debt

Stepchange provides free, independent, impartial and realistic support regarding debt | 0800 138 1111 or www.stepchange.org/

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Although this guidance is aimed at those working in primary care, the link between debt and mental health problems has an impact across all fields of health and social care including social workers, psychiatric nurses, psychiatrists, and those working in emergency medicine and surgery.

Endorsements

Royal College of General Practitioners (RCGP)

Royal College of Psychiatrists (RCPsych)

UK Faculty of Public Health (FPH)

UCL Partners – Academic Health Science Partnership

Centre for Mental Health

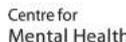
Citizens Advice Bureau (CAB)

Mind

Money Advice Trust

Rethink Mental Illness

StepChange



This publication was designed by FST Design & Print Salford. **First Step Trust (FST)** is a national charity providing employment and training opportunities for people excluded from ordinary working life because of mental health conditions and other disadvantages.

www.firststeptrust.org.uk

Charity No: 1077959. Company registration number: 3730562.

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- 3 Jenkins R, Bhugra D, Bebbington P, et al. Debt, income and mental disorder in the general population. *Psychol Med* 2008; 38: 1485-1494.
- 4 Jenkins R, Bhugra D, Bebbington P, et al. Mental disorder in people with debt in the general population. *J of Pub Health Medicine* 2009; 6: 88-92.
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to improve recovery. Royal College of Psychiatrists, London. 2010. (www.rcpsych.ac.uk/recovery)

- 6 Meltzer H, Bebbington P, Brugha TJ, et al. Personal debt and suicidal ideation. *Psychology Medicine* 2011; 41: 771-778.
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- 8 Thomson H, Thomas S, Sellstrom E, Petticrew M. Housing improvements for health and associated socio-economic outcomes. *Cochrane Database of Systematic Reviews* 2013; Issue 2. Art. No.: CD008657.
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- 10 Citizens Advice. *A life in debt*. Citizens Advice: London, 2000.
- 11 see www.rcpsych.ac.uk/debt
- 12 Knapp M, Mangalore R, McDaid D, Fernandez J. Debt, mental health and cost-effectiveness of interventions. *Foresight Mental Capital and Wellbeing Project*, 2008.
- 13 Centre for Mental Health. *Welfare Advice for People Using Mental Health Services. Developing the Business Case*. Centre for Mental Health, London. 2013
- 14 Money Advice Trust *Longitudinal Evaluation of National Debtline Clients (2007-08 wave)*. London, Money Advice Trust.
- 15 see www.abcul.org/credit-unions
- 16 see www.energysavingtrust.org.uk/