
Financial Problems and Mental Health

Report being considered by: Health and Wellbeing Board

On: 8 December 2022

Report Author: Adrian Barker

Report Sponsor: Councillor Jo Stewart

Item for: Discussion



1. Purpose of the Report

This is an interim report from the Mental Health Action Group as part of its work in addressing elements of the delivery plan for the West Berkshire Health and Wellbeing Strategy, agreed by this Board last year. This work involves the impact of personal financial problems on people's mental health.

2. Recommendation(s)

The Board is invited to note the report.

3. Supporting Information

3.1 The specific aim in the delivery plan that we are addressing is.

“5.1.1: Ensure residents have access to financial support and advice (e.g. benefit entitlement, debt advice, unemployment)”

3.2 Although addressing this issue was identified as a long term aim before the current cost of living crisis, it clearly overlaps with it, so we have tried to co-ordinate the work with other activities accordingly.

3.3 A final report is due to be presented to the Board at its February 2023 meeting. It was suggested at the Board's meeting on 29th September that an interim report be brought to its next meeting.

3.4 The attached report outlines the findings so far, based on discussions with a range of individuals and organisations in the voluntary, public and private sectors.

4. Options Considered

4.1 None.

5. Proposal(s)

As this is an interim report, it does not make any recommendations at this stage and the Board is simply asked to note the findings.

6. Conclusion(s)

- 6.1 This is a complex topic and the scale of the work means that MCAG has only been able to scratch the surface of it. Proposals will be developed, assessed and refined for inclusion in the final report to Health and Wellbeing Board in February 2023.

7. Consultation and Engagement

- 7.1 A wide range of organisations and individuals have been consulted in collecting the information for this report, particularly those voluntary organisations providing direct support to people in need, but also other bodies including West Berkshire Council, DWP, Sovereign, a social prescriber and Healthwatch West Berkshire.

8. Appendices

Appendix A – Interim report of the Mental Health Action Group on financial problems and mental health.

Background Papers:

None

Health and Wellbeing Priorities Supported:

The proposals will support the following Health and Wellbeing Strategy priorities:

- ☒ Reduce the differences in health between different groups of people
- ☒ Support individuals at high risk of bad health outcomes to live healthy lives
- ☐ Help families and young children in early years
- ☐ Promote good mental health and wellbeing for all children and young people
- ☒ Promote good mental health and wellbeing for all adults

The proposals contained in this report will support the above Health and Wellbeing Strategy priorities by highlighting the links between financial problems and mental health.

Appendix A