
Financial Problems and Mental Health (Final Report)

Report being considered by: Health and Wellbeing Board

On: 23 February 2023

Report Author: Adrian Barker

Report Sponsor: Councillor Jo Stewart

Item for: Decision



1. Purpose of the Report

This is the final report from the Mental Health Action Group on the impact of personal financial problems on people's mental health. This addresses, item 5.1.1, of the delivery plan for the West Berkshire Health and Wellbeing Strategy, agreed by this Board in 2021: "Ensure residents have access to financial support and advice (e.g. benefit entitlement, debt advice, unemployment)".

2. Recommendation(s)

The Board is asked to consider the proposals set out in the attached report and decide whether to agree any or all of them.

3. Executive Summary

- 3.1 For this work we have engaged with a wide range of voluntary and public sector organisations and individuals. From this engagement and from further research, a picture has emerged of how a range of factors, including financial problems and mental health, interact with each other, which can sometimes lead to a downward spiral, where it is progressively more difficult to deal with the various issues.
- 3.2 This means that ways of reducing the impact of financial difficulties on mental health need to go beyond the immediate symptoms to address the underlying problems. This is in line with the objectives of the Joint Health and Wellbeing Strategy and its aim of tackling the social determinants of ill health. Some of the proposals may therefore also support other elements of the strategy.
- 3.3 As with many aspects of public health, some groups are affected more than others, such as disabled people, those with chronic health conditions, those who are discriminated against (whether intentionally or systemically) like certain ethnic minorities, lesbian, gay, bisexual, transsexual people and others, those in poverty or deprivation, homeless people and more. The approach of the Board to health inequalities is therefore of importance here and this should be taken into account in the implementation of the proposals.
- 3.4 The complex nature of the problem, with many interacting factors means that proposals should ideally address all of the following:

- Finances – increasing income, reducing expenditure, improved financial management.
- Mental health – treatment, peer support, developing resilience and coping strategies
- Addressing other ‘stressors’ (usually already the purview of other services) such as substance abuse, housing, employment, bereavement.
- Combined approaches tackling more than one issue at once – e.g. mental health services signposting financial advice and support; the community mental health framework; dual diagnosis support; help for troubled families; homelessness support, family counselling, etc.

3.5 The full proposals are set out in the accompanying report.

4. Supporting Information

This report is being brought to the Health and Wellbeing Board as part of the Mental Health Action Group’s role in helping implement the Delivery Plan of the Joint Health and Wellbeing Strategy.

5. Options Considered

5.1 A large number of options have been considered in discussion with stakeholders over the course of this piece of work. Generally, there has been support, in principle, for broad approaches, but occasionally rejection of particular ways of implementing them. For instance, while it was felt that a wide range of information should be easily available, it was generally agreed that this should be through existing sources, rather than complicating the landscape by setting up new websites. Similarly, the risk was noted of many people trying to get publicity in competition with each other, so diluting messages and wasting resources; so better to co-ordinate such activities. Some issues were raised, such as the cost of school uniforms, but it was then found that there are already various sorts of support to help parents with these, even they were not widely known about (and also that there is a new law requiring schools to ensure uniforms do not include branded items). Some suggestions, such as increased funding for the voluntary sector, were seen as desirable, but there was a resignation that substantial extra funds are unlikely to be available.

6. Proposal(s)

6.1 The Board is asked to consider the full report for the detail of the proposals and some supporting evidence for them. A summary of the issues and nine proposals are given below. These are summarised in the action plan that follows, which makes clearer who the action owners are, the outputs and timescales. The Board may wish to use that action plan when deciding whether or not to agree the proposals.

6.2 Proposal 1. Work with schools

6.3 The idea of preparing children from an early age to be able to deal with financial and mental health problems came up repeatedly in our discussions with stakeholders.

6.4 The development of financial management awareness and skills should, where possible, be incorporated into the curriculum.

- 6.5 It is also important to build on existing work to strengthen children and young people's emotional resilience and coping strategies.
- 6.6 This is appropriate for primary and secondary education, but with different approaches for different ages.
- 6.7 This needs to be taken forward by the education sector, ideally with a co-ordinated approach, sharing learning where possible.
- 6.8 P1.1: It is proposed that the Schools Health and Wellbeing Officer be asked to oversee the implementation of this proposal, delegating to others as appropriate. They should be asked to report back on progress to the Health and Wellbeing Board by February 2024.**

6.9 Proposal 2. Information and advice

- 6.10 Information and advice is integral to many of the other proposals. There is already much good practice in this area, so rather than new initiatives, what would be helpful now is reviewing arrangements and material, filling in gaps, ensuring everything is simple and easy to understand and co-ordinating communications activities.
- 6.11 The sorts of thing that have been proposed as part of this work include:
- Ensure there is a single, online point of communication and support, so that people with a problem know where to start.
 - Provide a range of hard copy information such as leaflets and z-cards
 - Deliver a concerted information campaign to ensure as many people as possible know what is available.
 - Consider other support materials such as videos.
- 6.12 In particular, it is important that the online information available locally, simply but comprehensively signposts to the support available nationally and locally.
- 6.13 P2.1: As part of delivery action 2.9.5 and 2.9.6 it is proposed that a brief task and finish group, including relevant voluntary organisations and individuals, be set up to review the content of the West Berkshire Directory and Cost of Living hub, and make sure all relevant sources (including those described above) are linked to.**
- 6.14 P2.2: The Public Health and Wellbeing team at West Berkshire Council, and others providing such material, should be asked to review the leaflets, z-cards and other hard copy information they provide to make sure the full range of information on financial management is available.**
- 6.15 P2.3: The Health and Wellbeing Board is asked to consider whether any other communications such as videos or an information campaign would be worthwhile and if so to delegate action to the appropriate communications teams.**

6.16 Proposal 3. Digital inclusion

6.17 Promoting digital inclusion enables access to comprehensive advice and support, and easier management of day-to-day affairs, including financial management. It should include:

- Making equipment available to more people through loans, grants or donations or making kit available in public places
- Training in operating online, including security.
- Handholding and assistance when people use the equipment.

6.18 Digital enablement is one of the eight principles in the Joint Health and Wellbeing Strategy so is fundamental to its achievement.

6.19 There are already a number of strands of work on digital exclusion in health and in local government. It may be helpful to co-ordinate these strands to avoid duplication and exploit opportunities where work could be mutually supportive.

6.20 P3.1: It is proposed that a task and finish group be set up to consider how this work could best be co-ordinated and report back to the Health and Wellbeing Board by September 2023. Invitations to attend should include representatives of the ICB (e.g. the Digital Programme Manager / Digital Literacy Lead), the Berkshire Digital Infrastructure Group, NHSE South East Region and the Patient Panel West Berkshire.

6.21 Proposal 4. Support and develop the Community Mental Health Transformation Programme

6.22 The Community Mental Health Transformation programme, aimed at helping people with serious mental illness, is being rolled out nationally and is due to be implemented in West Berkshire from 2023-24. This move to integrated mental health provision at community level, is a key part of the NHS Long Term Plan. It aims to break down barriers between (1) mental health and physical health, (2) health, social care, voluntary, community and social enterprise organisations and local communities, and (3) primary and secondary care. Although aimed at people with serious mental illness, it is a model for a prevention based approach, with integrated, personalised, place-based and well-coordinated care, that could be applied more widely.

6.23 This holistic, cross-sector approach provides a way of dealing with a series of interrelated problems. It can start to deal with some of the underlying issues rather than just the symptoms and can prevent problems getting out of hand, rather than only addressing them when they reach crisis point.

6.24 While this is a nationally mandated approach, there are, of course, challenges in implementing it effectively. These are not insurmountable but do require commitment from all the relevant parties.

6.25 P4.1: The Health and Wellbeing Board should commit to supporting this initiative and making it a success.

- 6.26 The second part of the proposal is, in time to expand the programme to support a wider range of people. That would include those with less serious mental health issues and address people's financial problems. This could also potentially support other elements of the Joint Health and Wellbeing Strategy.
- 6.27 **P4.2: The second element of this proposal is, in time, to expand the programme to support a wider range of people.**
- 6.28 A significant issue which has been raised with us but is also reflected in the national evaluations of the scheme, is the importance of physical spaces. Many people, especially those who are vulnerable, prefer to have a place they can go, with familiar people to talk to.
- 6.29 **P4.3: The third element of this proposal is to build into the estates strategies or other policies (such as land use planning) of the HWB constituent bodies the identification of suitable premises to form physical wellbeing hubs.**
- 6.30 **5. Financial management**
- 6.31 In addition to education on the principles of financial management in schools, training could also be offered at particular life stages such as:
- Young people leaving school, college or university
 - Home buyers or people taking out a mortgage
 - Starting a family
 - Redundancy
 - Retirement
- 6.32 It should also be offered when people are starting to get into financial trouble.
- 6.33 There should also be training for front-line staff, in the voluntary, public and private sectors and particularly those who provide mental health support. There should also be basic training in mental health for those front-line staff.
- 6.34 A spectrum of mechanisms for providing such training should be mapped out and a gap analysis performed to identify where more needs to be done. This could involve commissioning some new services.
- 6.35 **P5.1. The Volunteer Centre should be asked to co-ordinate training offered on a voluntary basis, whether to public or voluntary sector organisations. This should also include basic mental health training.**
- 6.36 **P5.2. The Locality Integration Board should be asked to consider whether training of this sort could be commissioned in future as part of the Better Care Fund.**
- 6.37 An important source of additional income for people struggling financially is unclaimed benefits. One estimate is that £15bn of benefits are unclaimed each year. Advice on eligible benefits should be included in all financial management training and support.

- 6.38 It is also important that all benefits calculators, including those provided by the council provide estimates across the full range of benefits.
- 6.39 **P5.3 The relevant Council departments should be asked to review the benefit calculators they use to ensure that comprehensive advice is being given.**
- 6.40 **P5.4. The Berkshire Healthcare Foundation Trust, through its representative on this Board, be asked to review the extent to which its front-line staff are able to offer basic financial advice and signpost to sources of help and how this could be improved, and to report back to this Board by September 2023.**
- 6.41 **6. Develop voluntary sector and peer support**
- 6.42 Much help can be provided very cost effectively by the voluntary sector. More needs to be done to ensure the sector has sufficient capacity and that there is provision in key areas where support required – filling the gaps.
- 6.43 One particular form of support might be ‘finance buddies’ who could informally help each other.
- 6.44 While there may be a sound financial case for investing in prevention, a problem is that those organisations paying for the investment might not be the ones benefiting from it. The Better Care Fund is an existing mechanism for sharing such costs and benefits.
- 6.45 The process of identifying where more help is needed could happen organically through the local, integrated health and wellbeing hubs identified in Proposal 4. However, there may also be a need for a more strategic approach, identifying need and jointly commissioning greater support, probably through the Better Care Fund.
- 6.46 As part of the response to the cost of living crisis a £100,000 emergency crisis fund was set up by the Council and Greenham Trust. Experience of other such funds (such as Thriving to Striving) suggests that the available funding is not always fully taken up. There may be a need, therefore, to investigate why voluntary organisations do not put forward bids, or bids that prove to be successful and what can be done to remedy this.
- 6.47 **P6.1: It is proposed that under the auspices of the Locality Integration Board, the commissioners of voluntary sector services, from the ICB and Council, together with the Volunteer Centre, be invited to review arrangements for commissioning services which could impact, directly or indirectly, on financial problems and mental health. They should also consider ways of improving the take-up of funding opportunities on offer. Where it is estimated to be cost-effective in the longer term, taking account of the full range of social costs and benefits, to consider inviting bids for services that would prevent such problems developing. This might be done through a joint commissioning arrangement or the Better Care Fund.**
- 6.48 **Proposal 7. Employers’ charter**

- 6.49 The impact of employment on health and wellbeing is recognised at various points in the Joint Health and Wellbeing Strategy, so co-ordination across the strands is important.
- 6.50 Promoting one or more employers' charters would help meet the needs identified in this report in two ways: by increasing the likelihood of people receiving an income they can live on; and increasing the chance of working conditions helping rather than negatively affecting people's mental health.
- 6.51 However, it goes beyond the issues of financial problems and mental health, to address a range of health and wellbeing issues, and could be of relevance to a number of the Joint Health and Wellbeing Strategy objectives.
- 6.52 An employers' charter could set standards and provide recognition for various things contributing to health and wellbeing, such as:
- Rates of pay (e.g. whether meeting the 'real living wage').
 - Security of employment (e.g. guaranteed hours vs zero hours contracts)
 - Terms and conditions (e.g. financial and other support when sick)
 - Organisation of work (e.g. extent of control over one's work and other factors that influence stress and mental health).
- 6.53 An online listing of employers with their achievement on the charter and employee ratings could help those looking for work.
- 6.54 A charter could benefit employers through better recruitment and retention, reduced absenteeism and higher productivity.
- 6.55 There is an existing commitment in the Joint Health and Wellbeing Strategy delivery plan to:
- 5.5.1: Support small businesses to promote mental health and wellbeing practices in workplaces (e.g. mental health awareness training, the Mental Health at Work Commitment).
- 6.56 P7.1. It is proposed that under the auspices of the Skills and Enterprise Partnership (a sub-group of this board), the key business related partners such as the Thames Valley Local Enterprise Partnership, the Thames Valley Chamber of Commerce and the Newbury Business Improvement District, be invited to consider the value of employer charters and commitments to employers as well as employees, and if thought appropriate, to progress the introduction of one or more schemes into the area.**
- 6.57 Proposal 8. Improve service providers' processes**
- 6.58 Impenetrable web pages, complicated forms and interminable telephone calls can make access to service providers stressful and inefficient.

- 6.59 Co-production roundtables could be used to address and improve such processes and increase understanding amongst all parties of how they should work. Another strand of work could be review and revise webpages.
- 6.60 Where there is discretion to increase benefits or loans, waive or delay payment of bills, the co-produced workshops could explore how these could targeted to reduce the overall level of financial distress.
- 6.61 P8.1: It is proposed that the Volunteer Centre and Citizens Advice be invited to take account of the issues raised in this report when providing feedback to service providers and consider whether it would be worthwhile holding a themed series of co-production events.**
- 6.62 Council tax is a particular burden on people, so ways should be sought to reduce it.
- 6.63 P8.2: It is proposed that West Berkshire Council, in consultation with relevant voluntary organisations, such as Citizens Advice, investigate ways of reducing the council tax burden on the most vulnerable families.**
- 6.64 Just the existence of debt can adversely impact on people's mental health. Debt collection methods, such as the use of court orders and bailiffs can make the impact even worse and do not necessarily lead to the recovery of more of the income owed.
- 6.65 P8.3: it is proposed that the Health and Wellbeing Board asks the departments involved in debt collection in the council, relevant health bodies and other local organisations who are willing to participate, to review their arrangements through co-designed groups involving voluntary organisations and people with relevant lived experience.**
- 6.66 Proposal 9. Other ways to increase income and reduce expenditure**
- 6.67 Ways in which people's costs have been lowered in other parts of the country, include community growing schemes, social supermarkets and community energy schemes. Whilst most of the approaches are already being used in this area it may be worth seeking to learn from initiatives in other places.
- 6.68 One area where there may be scope for doing more is in reducing energy costs through community schemes or supporting individual households.
- 6.69 P9.1: It is proposed that the council and local housing providers be asked to jointly investigate options for supporting the provision of low cost, sustainable energy and improved insulation in deprived areas and for vulnerable families.**

7. Summary of proposals and action plan

Action	Lead	Output / Indicators	Timescale
Proposal 1 – work with schools			
P1.1: Primary and secondary schools to develop students' financial management skills in appropriate ways, building this into the curriculum where possible.	The Schools Health and Wellbeing Officer, delegating to others as appropriate.	Initial output – plans for how to develop financial management skills. Final output – development of financial management skills in primary and secondary schools in the district.	To report progress to the Health and Wellbeing Board in February 2024
Proposal 2 – information and advice			
P2.1: Review the content of the West Berkshire Directory and Cost of Living hub, and make sure all relevant sources are linked to, as part of JHWS delivery action 2.9.5 and 2.9.6.	Communities and Wellbeing (or Engagement Group if established) to set up a task and finish group, including relevant voluntary organisations and individuals	Revised and updated online content	September 2023
P2.2: To review the leaflets, z-cards and other hard copy information provided by the council and any other relevant bodies, to make sure the full range of information on financial management is available.	The Public Health and Wellbeing team at West Berkshire Council, and others providing such material.	Updated materials	September 2023

Action	Lead	Output / Indicators	Timescale
P2.3: The Council and ICB communications teams to consider whether any other communications such as videos or an information campaign would be worthwhile and if so initiate the appropriate action.	The HWB Engagement Group, if re-established, but otherwise the communications teams of the Council and ICB.	Videos or other communications and / or a communications campaign	To review decisions and progress by September 2023
Proposal 3 – Digital Inclusion			
P3.1: To determine the best way of co-ordinating action to tackle digital exclusion and then to implement those arrangements.	Communities and Wellbeing to set up a task and finish group, with invitations to attend to include representatives of the ICB (e.g. the Digital Programme Manager / Digital Literacy Lead), the Berkshire Digital Infrastructure Group, NHSE South East Region and the Patient Panel West Berkshire.	Improved co-ordination of actions to reduce social exclusion, reducing duplication, reducing gaps in provision and exploiting opportunities for joint work.	September 2023
Proposal 4 - Support and Develop the Community Mental Health Transformation Programme			
P4.1: The Health and Wellbeing Board should commit to supporting this initiative and making it a success. That should include leading by example in	Health and Wellbeing Board Berkshire Healthcare Foundation Trust	Progress reports from BHFT to the Board on implementation over the next year	February 2024

Action	Lead	Output / Indicators	Timescale
supporting the programme, encouraging its partner members to engage productively with it and receiving regular progress reports on the implementation.			
P4.2: To commission a review of the Community Mental Health Transformation Programme, to determine whether, in time, it could be expanded to support a wider range of people	Health and Wellbeing Board	Determining who should do this review and to commission them	February 2024
P4.3: To build into the estates strategies or other policies (such as land use planning) of the HWB constituent bodies the identification of suitable premises to form physical wellbeing hubs, probably distributed by PCN.	Each of the organisations represented on the board.	Reports by each of the constituent organisations on whether they support the proposal for physical wellbeing hubs within each PCN and if so, how this objective could best be pursued in their strategic management of estates or other policies (such as land use planning).	September 2023.
Proposal 5 – Financial Management			
P5.1: The Volunteer Centre should be asked to co-ordinate training offered on a voluntary basis, whether to public or voluntary sector organisations. This should	Volunteer Centre	Co-ordination of training in financial management and mental health offered on a voluntary basis	To report progress by September 2023

Action	Lead	Output / Indicators	Timescale
also include basic mental health training.			
P5.2: To ensure financial management training is available locally, particularly at key life transition stages.	Locality Integration Board	Assessment as to whether financial management training could be commissioned through the Better Care Fund.	September 2023
P5.3: The relevant Council departments should be asked to review the benefit calculators they use to ensure that comprehensive advice is being given.	West Berkshire Council, Benefits	Review of calculators and, depending on the result, the use of more comprehensive ones.	September 2023
P5.4: The Berkshire Healthcare Foundation Trust, be asked to review the extent to which its front-line staff are able to offer basic financial advice and signpost to sources of help and how this could be improved, and to report back to this Board.	BHFT representative on the HWB	Understanding of the current capacity to offer basic financial advice and signpost sources of help, and any proposals for improving this.	September 2023
Proposal 6 - Develop voluntary sector and peer support			
P6.1: The ICB and Council commissioners of voluntary sector services, together with the Volunteer Centre, be invited to review arrangements	Locality Integration Board (With Volunteer Centre)	Review of commissioning arrangements for relevant voluntary services. Improved take up of funding opportunities on offer.	September 2023

Action	Lead	Output / Indicators	Timescale
<p>for commissioning services which could impact, directly or indirectly, on financial problems and mental health. To consider ways of improving the take-up of funding opportunities on offer. Where it is estimated to be cost-effective in the longer term, taking account of the full range of social costs and benefits, to consider inviting bids for services that would prevent such problems developing. This might be done through a joint commissioning arrangement or the Better Care Fund.</p>		<p>Assessment of cost-effectiveness of investing in services to prevent social and mental health problems developing. Decision on whether the Better Care Fund would be an appropriate mechanism for such joint commissioning.</p>	
<p>Proposal 7 – Employers’ Charter</p>			
<p>P7.1: It is proposed that under the auspices of the Skills and Enterprise Partnership (a subgroup of this board), the key business related partners such as the Thames Valley Local Enterprise Partnership, the Thames Valley Chamber of Commerce and the Newbury Business Improvement District, be invited to consider the value of employer charters</p>	<p>Skills and Enterprise Partnership</p>	<p>Decision on whether to introduce employers’ charters or commitments in the area, and if so to produce a plan for how this will be achieved.</p>	<p>To report back progress to the Health and Wellbeing Board by September 2023</p>

Action	Lead	Output / Indicators	Timescale
and commitments to employers as well as employees, and if thought appropriate, to progress the introduction of one or more schemes into the area.			
Proposal 8 - Improve service providers' processes			
P8.1: The Volunteer Centre and Citizens Advice be invited to take account of the issues raised in this report when providing feedback to service providers and consider whether it would be worthwhile holding a themed series of co-production events.	Volunteer Centre	Amended feedback to providers to improve processes.	Progress to be reported by September 2023.
P8.2: West Berkshire Council, in consultation with relevant voluntary organisations, such as Citizens Advice, to investigate ways of reducing the council tax burden on the most vulnerable families.	West Berkshire Council	Changed policy and/or procedures to reduce the financial burden on vulnerable people.	To report progress by September 2023.
P8.3: The departments involved in debt collection in the council, relevant health bodies and other local organisations who are willing to participate, be invited to	West Berkshire Council	Changes to the policies and/or procedures on debt collection to reduce the financial burden on vulnerable people.	To report progress by September 2023.

Action	Lead	Output / Indicators	Timescale
review their arrangements for collecting debt, through co-designed groups involving voluntary organisations and people with relevant lived experience.			
Proposal 9 – Other ways to increase income and reduce expenditure			
P9.1: The council and local housing providers be asked to jointly investigate options for supporting the provision of low cost, sustainable energy and improved insulation in deprived areas and for vulnerable families.	West Berkshire Council, Housing	An evaluation of options.	To report progress by September 2023

8. Conclusion(s)

- 8.1 Mental health problems linked with people's personal financial problems are a real issue which is only getting worse with the cost of living crisis. However, the causes of the problems are complex and multiple factors need to be addressed if those suffering from a wide number of issues are to escape from the vortex dragging them down.
- 8.2 This report therefore makes nine proposals which it is hoped would address many of the factors. Many of these are also linked with other aspects of the Joint Health and Wellbeing Strategy.
- 8.3 This report is just the starting point of addressing personal financial problems and mental health. With the time and resources available it has only been possible to scratch the surface of the problems and possible solutions. Also, the approaches to dealing with the problems are interlinked with other Strategy objectives, so need to be considered as a whole.

9. Consultation and Engagement

- 9.1 The Health and Wellbeing Board Steering Group was consulted on a near final draft of the report.
- 9.2 A wide range of organisations and individuals have been involved through discussions and stakeholder events. The conclusions of the report do not necessarily represent the views of the individuals concerned or the organisations of which they are part. We are extremely grateful for their participation and contributions. The organisations (sometimes with more than one person per organisation) include the following:

West Berkshire Council (member mental health lead, public health, adult social care, council tax, public protection)

Citizens Advice

Loose Ends

Educafe

Money Matters training

Sovereign

Social prescriber

West Berkshire Foodbank

Eight Bells for Mental Health

Christians Against Poverty

Newbury Soup Kitchen

DWP

Two Saints

Homestart

Volunteer Centre

Healthwatch West Berkshire

BOB ICS (GP mental health lead, locality manager)

Samaritans

Newbury Community Resource Centre

10. Appendices

Appendix A – Final Report of the Mental Health Action Group Report on Financial Problems and Mental Health

Background Papers:

Financial Problems and Mental Health (Interim Report), Health and Wellbeing Board, 8 December 2022

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 and identifying mitigating actions.

Appendix A