



Mental Health, Advice and Financial Services

“By providing services in a range of mental health settings, many of the barriers to accessing an advice service are removed.”

Who is this for?

People with mental health problems and all those who work with them, advice workers and people working in financial services.

Key facts

- Financial problems are the most frequently cited cause of depression, but they can also be a consequence of mental health problems. People with mental health problems are nearly three times as likely to be in debt as those without mental health problems.
- People with incomes of less than £200 per week are over twice as likely to have depression or panic disorders compared to those with higher incomes.



- People with common mental health problems are more than twice as likely to have difficulties managing paperwork as those without mental health problems.
- A quarter of people with mental health problems have been refused insurance or other financial services.

Promoting social inclusion

Access to accurate information about legal and financial entitlements is crucial to achieving social inclusion. Listed below are some practical examples of how to disseminate this type of information more widely.

- In some areas, such as Salford, Northumberland and Runnymede, the local Citizens Advice Bureau and healthcare providers have introduced specialist advice facilities in day centres and hospitals to improve access to advice at times when people can need it most.
- The Legal Services Commission, working in partnership with local authorities and advice-providing agencies, have established a one-stop advice service in East London called the Community Debt Unit. This provides debt advice through Community Debt Workers to people living in East London who need support in managing their debt problems. The Unit has been funded by the Legal Services Commission, Neighbourhood Renewal funding and the National Lottery.

INDEPENDENT ADVOCACY SERVICE, CAMBRIDGESHIRE

The Independent Advocacy Service provides people with mental health problems across Cambridgeshire with help to access information and support. The service is funded jointly by the local Primary Care Trust and the city council, and is free, independent and confidential. The advocate is there to ensure that clients have an opportunity to speak up for themselves and get their voice heard. Working at the client's direction, the advocate can support the client to deal with issues including housing, financial services, welfare benefits and legal issues, as well as practical help with forms and letters. As one client said, "Advocacy has enabled me to review the circumstances of my life and find a practical way forward."

Contact: Mark Evans on 01733 758278 or e-mail Cias@btconnect.com

Further information

Advice services

Advice services play a vital part in enabling people to achieve housing and financial stability. They can come in different forms, including:

- **advocacy** – making sure clients have the opportunity to speak up for themselves or have their views represented;
- **legal advice** – helping people resolve issues such as tenancy or housing disputes;
- **information** – signposting people to other relevant services and informing people of their rights; and
- **practical support** – such as help with claiming benefits, resolving housing or employment issues, etc.

Community Legal Service Partnerships undertake analysis of the level of need for legal and advice services. They assess gaps in local provision and identify areas of specific priorities. They provide information and analysis to funding bodies, such as the Legal Services Commission or local authorities, to help funders make decisions about where additional resources or services are needed. This helps to improve access to legal and advice services. More information and links to your local partnership are at www.legalservices.gov.uk/partners

The **Legal Services Commission** is an executive non-departmental public body created under the Access to Justice Act 1999 to replace the Legal Aid Board. It aims to provide the widest possible access to information and advice services. For further information, go to www.legalservices.gov.uk

The **Disability Rights Commission** (DRC) works towards the elimination of discrimination and seeks to promote equality of opportunity for disabled people. It provides advice and information about disabled people's rights under the Disability Discrimination Act 1995 for disabled people, employers and service providers. However, it does not provide general advice on issues such as benefits or housing unless discrimination is involved. Go to www.drc-gb.org

For information on accessing specific services and entitlements, see the accompanying fact sheets, especially **Benefits, Education, Employment, and Housing**.

Financial services

The **Association of British Insurers** produced guidance in 2003 setting out insurers' responsibilities under the Disability Discrimination Act 1995. Insurers should offer the same cover and terms wherever possible, unless there are lawful reasons based on relevant and reliable data. Best practice principles within the guide are widely applicable to people with mental health problems.

There are ongoing concerns about the extent to which insurance companies' risk and outcome information is based on the real experiences of people with mental health problems, and whether staff have enough knowledge of mental health issues to assess applications. For example, even those with high levels of responsibility (including financial responsibility) in their job could struggle to access basic financial services as a result of their mental health problems.

In response to existing shortages, some organisations have started to develop specialist provision. For example, the **Manic Depression Fellowship** has negotiated affordable life and travel insurance premiums for its members, and the web-site **Loonscape.com** has been set up to help employed people with mental health problems to access basic financial services.

BUREAU INSURANCE SERVICES

Bureau Insurance Services is due to launch a travel insurance scheme for people with mental health problems or learning disabilities who might find it difficult to get insurance elsewhere. People applying for insurance need to get a certificate from their GP eight weeks in advance, stating that they are likely to be fit to travel during the period up to and including the time away, and they agree to continue taking any regular medication while away. Should the person become unwell and be unable to travel, or become unwell while away, they would be covered by the insurance. Insurance premiums are set slightly higher to cover the additional work involved with issuing certificates.

Contact: Chris Jordan, Bureau Insurance Services 01424 220110
or go to www.bureauinsure.co.uk

THE SOCIAL EXCLUSION UNIT REPORT ACTION POINTS

The Department for Constitutional Affairs (DCA) and the Legal Services Commission will pilot new contracting arrangements for the delivery of advice services to people with mental health problems. (DCA/Legal Services Commission to consult in 2004 and to implement pilots by summer 2005.)

The National Institute for Mental Health in England (NIMHE) will test models for providing vocational and social support in or linked to primary care, working in partnership with the Department for Work and Pensions (DWP) and DCA, who provide funding for local advice services. (NIMHE with DCA/DWP from 2004.)

Useful contacts and resources

The Community Legal Service has a web-site (www.clsdirect.org.uk) that enables users to search online for a quality marked local legal adviser or solicitor. CLS Direct also have a telephone advice line (0845 345 4 345) offering legal advice and assistance on debt, welfare benefits or education problems.

The Citizens' Advice Bureau web-site (www.adviceguide.org.uk) provides advice on a range of topics. Contact details for local Citizens Advice Bureau can be found at www.citizensadvice.org.uk/cabdir.ihtml or in the local phone book. The Citizens Advice Bureau is preparing a National Directory of Citizens Advice Bureau services specifically for people with mental health problems, which is due for publication in autumn 2004.

Disability Information and Advice Line (DIAL) services are based throughout the UK and are run by and for disabled people, and they provide information and advice on all aspects of living with a disability (www.dialuk.info).

www.advicenow.org.uk contains information about rights and legal issues, including links to websites with advice on issues affecting sick and disabled people.

www.rightsnet.org.uk offers information on changes to welfare benefits and tax credits for welfare rights advisers. It is run by the London Advice Services Alliance.

www.nationaldebtline.co.uk provides information and advice about dealing with debt. It also runs a free helpline: 0808 808 4000.

Action on Debt – Why it Matters and What You Can Do provides practical tips for managers in health, employment, neighbourhood renewal, justice, children and housing. This is a Social Exclusion Unit publication and can be found at www.socialexclusion.gov.uk or a hard copy can be ordered on 0870 1226 236.

The Government's approach to people who have unmanageable debts is set out in the Consumer Credit White Paper, published in December 2003. This is available at www.dti.gov.uk/ccp/topics1/pdf1/creditwp.pdf

To contact the Legal Services Commission call 020 7759 0000 or visit www.legalservices.gov.uk.

To contact the Association of British Insurers call 020 7600 3333 or visit www.abi.org.uk.

NIMHE has a Knowledge Community where people can exchange information and experiences relating to mental health. This can be found at kc.nimhe.org.uk.

Scottish Executive – for information on mental health policy and services in Scotland, contact the National Programme for Improving Mental Health and Well-Being (part of the Scottish Executive). Visit www.show.scot.nhs.uk

www.socialexclusion.gov.uk

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