



MONEY AND
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Mental Health**

Money and Mental Health Policy Institute and the ESRC Centre for Society and Mental Health joint submission to the Department for Health and Social Care's major conditions strategy: call for evidence

How can we better support those with mental ill health?

To better support the one in four people who experience mental ill health in any given year,¹ policymakers must tackle the structural and systemic causes by designing policy solutions to address these challenges.

Structural and systemic factors in the labour market and social security system, as detailed below, can contribute to poor mental health and exacerbate mental health problems.

- **Labour market challenges** - Less than half of people with mental health problems in the UK were in employment in 2018/19 compared to four in five of those without mental health problems (48% vs 79%). More than one in three (37%) of those in work who have a mental health problem are in the three lowest-paid occupational groups, in contrast to one in four (26%) of those who have not had mental health problems.² The experience of financial instability, uncertainty, marginal status and employment insecurity has a wide range of detrimental effects on people's economic wellbeing, social relationships, and physical health. These multiple areas of conflict and strain can lead to negative mental health effects.³
- **Barriers in the social security system** - People with mental health problems are more likely to receive benefits that provide low financial support. Nearly half (47%) of adults aged 16-64 receiving some kind of out-of-work benefit have a common mental disorder, such as depression or generalised anxiety disorder. This rises to two-thirds (66%) of people claiming Employment and Support Allowance (ESA).⁴ The Work Capability Assessment, the route to accessing ill-health benefits, can be a highly distressing process to navigate, which can exacerbate mental health problems. By

¹ McManus S et al. Adult psychiatric morbidity in England, 2007. Results of a household survey. NHS Information Centre for Health and Social Care. 2009.

² Bond, N. and D'Arcy, C. Mind the Income Gap. Money and Mental Health Policy Institute. 2020.

³ Irvine A and Rose N. How Does Precarious Employment Affect Mental Health? A Scoping Review and Thematic Synthesis of Qualitative Evidence from Western Economies. Work, Employment and Society. 2022

⁴ Bond, N. Braverman, R. and Evans, K. The Benefits Assault Course. Money and Mental Health Policy Institute. 2019.

treating a mental health condition as a discrete entity, the assessment process fails to acknowledge the ways in which mental distress arises from and is inextricably linked with this wider range of circumstances in a person's life.⁵

Financial difficulties both drive and exacerbate mental health problems

Rates of mental distress have accelerated in the context of Covid-19 and the cost of living crisis. National polling during the cost of living crisis found that over half of UK adults reported they had felt anxious as a result of higher prices.⁶ Similarly, people experiencing mental health problems are three and a half times more likely to be in problem debt than people without mental health problems (5%), with almost one in five (18%) people with a mental health problem in problem debt.⁷

These challenges can compound and lead to devastating consequences, with recent polling finding over half of people who were behind on more than one kind of payment, like energy bills or rent, reported suicidal thoughts.⁸ Devastatingly, more than 100,000 people in England attempt suicide while in problem debt each year.⁹

The rising costs of living inevitably impacts people's mental health, causing increased stress and anxiety. Money and Mental Health's [response to the DHSC's call for evidence on the 10-year Plan for Mental Health](#) provides detailed analysis and policy solutions to better support people with mental ill health by addressing the financial circumstances that exacerbate their existing mental health problems.

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⁵ Irvine A and Haggart T. Conceptualising the social in mental health and work capability: implications of medicalised framing in the UK welfare system. *Social Psychiatry and Psychiatric Epidemiology*. 2023

⁶ D'Arcy C. Bombarded: reducing the psychological harm caused by the cost of living crisis. Money and Mental Health. November 2021.

⁷ Money and Mental Health Policy Institute. [The Facts](#). (Accessed: 20/06/22)

⁸ D'Arcy C. Bombarded: reducing the psychological harm caused by the cost of living crisis. Money and Mental Health. November 2021.

⁹ Bond N and Holkar M. Silent Killer. Money and Mental Health Policy Institute. 2018.