



IN TOUCHING DISTANCE

Why people with mental health problems are missing out on vital income

Lewis White and Francesca Smith

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Executive summary

Income maximisation services are vital for connecting people to the estimated £24.1 billion in financial support that goes unclaimed each year, but many people with mental health problems are struggling to get access to them.

- Over the past several years, the soaring cost of essentials has left many people struggling to make ends meet. Our research has consistently shown that people with mental health problems are at the sharp end, with over half (52%) of our Research Community members regularly running out of money to cover basic costs before their next payday or benefits payment.
- It is a tragedy then, that only a third (35%) have accessed income maximisation services, which are designed to bridge this gap and help people to access any additional financial support they're entitled to, and make their money stretch further.
- The majority (72%) of our Research Community members who could benefit but had not engaged with such a service were simply unaware that they exist. For those who were aware, the stigma associated with accessing help, and the cognitive and psychological impacts of their mental health condition were key reasons that had prevented them from reaching out.
- Concerningly, many Research Community members shared that when they did reach out, they were often met with long waiting lists, or services that were simply too overstretched to help.

With demand for income maximisation high and resources stretched thin, many organisations are turning to digital services, and specifically online benefits calculators, to deliver help at scale. But this risks leaving many people with mental health problems behind.

- Online benefit calculators offer a scalable, low-cost way to help people to maximise their income, and they are increasingly common – of those survey respondents who had accessed income maximisation services, just over half (54%) had used a benefits calculator.
- Some Research Community members appreciated the flexibility and privacy of online calculators, and were able to easily access some or all of the support they needed.
- However, many found them difficult to use. Common symptoms of mental health conditions, such as low energy, difficulty concentrating, and trouble processing complex information, can make it challenging to navigate long, complex forms and weigh up detailed guidance. Fewer than one in five (17%) survey respondents said it gave them all the help they needed, and nearly half (45%) found it difficult to act on the advice provided.
- Ultimately, online calculators can be an incredibly useful tool, but they are not an alternative for personalised, adviser-led support services – which people with more complex needs, including many people with mental health problems, require to successfully maximise their income.

Where high-quality, tailored income maximisation services do exist, they can provide life-changing assistance. But the way income maximisation is conceived and commissioned means that such services are only available to a minority.

- In debt advice, a major pathway into income maximisation for many, restricted funding and high demand mean that intensive or tailored assistance is only offered to a small subset of clients, despite growing need.
- Instead, the standard approach largely functions as signposting. This creates significant challenges for people with mental health problems with more complex needs, who will find it difficult, or sometimes impossible, to navigate the complex income maximisation process without adequate support.
- Of Research Community members who had used an income maximisation service, only four in ten found services easy to engage with (39%) or felt understood by advisers (37%).
- Without appropriate support, people miss out on essential income, remain stuck in negative budgets, and face repeated indebtedness, reinforcing the vicious cycle between poor mental health and financial difficulty.

Key recommendations

To raise the bar for income maximisation provision in debt advice services, the Money and Pensions Service should:

- Require debt advice providers to offer a minimum of 'advice only' income maximisation services as standard. There should be no debt advice without full and comprehensive income maximisation being available where required, and debt advice services should be equipped to deliver this in full, according to a client's needs.
- Ensure that acutely mentally unwell clients are provided with income maximisation casework services as standard.
- Use the additional funding from government – announced as part of the government's Financial Inclusion Strategy – to ensure that in commissioning from 2025-26, debt advice services have sufficient resources to raise the standard of provision of income maximisation support.
- Explore co-funding debt advice, money guidance and income maximisation by working in close partnership with other funders to facilitate more joined-up operational models that better meet the needs of people with mental health problems.

To help customers with mental health problems to access income maximisation, local authorities and essential service providers, such as banks and energy companies, should:

- Commission income maximisation services, and embed access to these services across multiple referral pathways, particularly at key moments when people are identified as being in, or at risk of, financial difficulty.

- Where consent is given, use available data to proactively identify and contact people who are missing out on financial support they are eligible for. Rather than waiting for people to reach out when they are in a crisis, this helps to proactively build financial resilience and prevent financial difficulties among residents or customers.

Table 1 – Summary of provision for different types of income maximisation services and demand amongst people with mental health problems

Level of income maximisation service provision	What clients are expected to be do to use this support / Who this is suitable for	How widely available this support is
<p>Identification of income maximisation opportunities through online benefit calculator or adviser signposting</p> <p><i>“You could be entitled to this. Go and explore if you are.”</i></p>	<ul style="list-style-type: none"> Comprehend Research Assess eligibility Apply Self-advocacy <p>Who this is suitable for?</p> <p>People with mental health problems with ‘low’ support needs (14% of all those with mental health problems)</p>	<p>Extensive provision</p> <ul style="list-style-type: none"> All debt advice services. This is the standard level of provision that the Money and Pensions Service expects the organisation that they fund to provide. Digital tools, including grant finders such e.g. Lightning Reach or Turn2Us, and online benefit calculators e.g. those powered by Policy in Practice, Inbest, or Entitledto. Typically funded by corporate partnerships with essential service firms.
<p>Tailored income maximisation advice</p> <p><i>“It’s likely you’re entitled to this. This is what it is, why you’re entitled and how to apply.”</i></p>	<ul style="list-style-type: none"> Comprehend Apply Self-advocacy <p>Who this is suitable for?</p> <p>People with mental health problems with ‘medium’ support needs (21%)</p>	<p>Limited provision</p> <ul style="list-style-type: none"> Some debt advice services, which have the resources to provide this through diverse funding sources, typically only for a small population with the most complex needs.
<p>Practical income maximisation casework</p> <p><i>“It’s likely you’re entitled to this. This is what it is, why you’re entitled. I’ll assist you to complete the forms and apply/do so on your behalf.”</i></p>	<ul style="list-style-type: none"> Comprehend <p>Who this is suitable for?</p> <p>People with mental health problems, with ‘high’ or ‘very high’ support needs (65%)</p> <p>People with very complex personal circumstances or high support needs, such as those who are digitally excluded, speak English as a second language, or live with multiple long-term health conditions.</p>	<ul style="list-style-type: none"> Some local authorities; housing association services; community legal advice services; charities e.g. Christians Against Poverty, or Trussell Trust. A few specific income maximisation casework services e.g. IncomeMax, or Auriga Services. Typically funded by corporate partnerships with essential service firms.
<p>Income maximisation advocacy</p> <p><i>“Your application has been declined. Let’s build a case to challenge their decision.”</i></p>		



Introduction

Following several years of steadily rising living costs combined with stagnant incomes,¹ millions of people in the UK remain under immense financial pressure as they attempt to make their money stretch further and further.² Nearly half (44%) of UK adults are considered to be in 'financially vulnerable' circumstances,³ and seven million (13%) are behind on at least one household bill.⁴

At the sharpest end, a growing number of people are finding themselves simply unable to cover basic living expenses, such as housing, food or energy, before even accounting for any debts. This is known as being in a 'negative budget'. Citizens Advice have estimated that at least four million people in England and Wales are in a negative budget.⁵ In 2024/25, households in a negative budget were in an average deficit of £343 every month, and this is set to increase to £396 this year as costs rise further.⁶

People with mental health problems are among the hardest hit by financial pressure facing households

People with mental health problems, who already faced lower average wages, higher unemployment,⁷ and a greater likelihood of being in financial difficulty,⁸ long before the cost of living began to surge in 2021, are among the hardest hit.

The symptoms of their conditions, such as reduced concentration, low energy, or difficulties with processing complex information and problem solving, often mean they encounter systemic barriers to earning, managing and spending money. In turn, the stress and strain of financial difficulty worsens their mental health, creating a vicious cycle.

Over the last year, our research has shown that people with common mental disorders like anxiety or depression are twice as likely to be behind on priority household bills, including energy bills and council tax, compared to those without such conditions.^{9 10} People with severe mental illnesses, such as bipolar disorder or schizophrenia, are four times more likely to be behind.¹¹

1 Corlett A. [The living standards outlook 2025](#). Resolution Foundation. 2025.

2 Harari D et al. [Rising cost of living in the UK](#). House of Commons Library. 2024.

3 Fair4All Finance. [Nearly half of UK adults now living in financially vulnerable circumstances](#). 2024.

4 Money Advice Trust. [7 million people behind on household bills as costs set to rise further this April](#). 2025.

5 Citizens Advice. [Four million people in the red and half a million more 'on the cusp of crisis' warns Citizens Advice](#). 2025.

6 Ibid.

7 Bond N, D'Arcy C. [Mind the income gap](#). Money and Mental Health Policy Institute. 2020.

8 Money and Mental Health Policy Institute. [The Facts](#). [Accessed 25/11/2025]

9 Murray T, Smith F. [In the Public Interest? The psychological toll of local and national government debt collection practices](#). Money and Mental Health Policy Institute. 2024.

10 Murray T. [Connection lost: Understanding the psychological harm of utilities debt collection and disconnection](#). Money and Mental Health Policy Institute. 2025.

11 Ibid.

There is more financial support out there, but it's not reaching those who need it

In the context of the financial pressures set out above, it is a tragedy that at a minimum estimate, 7.5 million people are missing out on at least one benefit, with the average amount unclaimed per person standing at £3,203 per year.^{12 13} This means that an estimated total of £24.1 billion pounds of financial support will go unclaimed across the country this year.¹⁴

Examples of underutilised financial support ranges from centrally administered benefits, such as Universal Credit (with 1.7 million missed claims each year), local benefits such as Council Tax Support (2.6 million), or social tariffs and energy schemes such as the Warm Homes Discount (4.8 million).¹⁵

There are several common reasons why financial support goes unclaimed. Many people are simply unaware that it exists, or that they could be entitled to any of it. For those who are aware, deep-rooted stigma around claiming financial support, often reinforced by media and cultural narratives portraying claimants as lazy or undeserving, can deter people through feelings of shame.^{16 17}

When people do apply, the complexity of the systems they encounter create a major barrier. Years of piecemeal reform have created fragmented systems that require people to jump through relentless administrative hoops, such as long application processes or having to share the same information multiple times. For people with mental health problems, this can be overwhelming, and demand energy or concentration that they do not have, often resulting in them disengaging altogether.^{18 19}

Income maximisation services can connect people to this financial support, but they are struggling

Income maximisation tools and services can help people to overcome these challenges, access the financial support they are entitled to, and potentially change their lives. Income maximisation involves reviewing someone's personal financial circumstances to identify all available additional financial support they may be eligible for, and, in some cases, reviewing their spending to find potential savings. Some services also provide assistance with application processes, or appealing a decision if they're turned down.

Income maximisation is not a single, regulated activity, and so the income maximisation landscape consists of a mosaic of support services available from a wide range of places, depending on an individual's circumstances. This includes:

- Debt advice organisations – one of the most common routes to income maximisation;
- Specialist advice services, such as welfare rights advice, legal advice, or solely income maximisation advice;

12 Torres Cortes F et al. [Missing Out 2025](#). Policy in Practice. 2025.

13 McPherson E, Beebee M and Oakley M. [Policy Assessment: Income Maximisation](#). Poverty Strategy Commission. 2025.

14 Torres Cortes F et al. [Missing Out 2025](#). Policy in Practice. 2025.

15 Ibid.

16 Baumberg B et al. [Benefits stigma in Britain](#). Turn2Us. 2013.

17 Bond N, Holkar M. [Help along the way](#). Money and Mental Health Policy Institute. 2020.

18 Bond N, Braverman R and Evans K. [The benefits assault course](#). Money and Mental Health Policy Institute. 2019.

19 Lees C, Weir D. [Power to help](#). Money and Mental Health Policy Institute. 2025.

- In-house, non-statutory income maximisation services provided by some local authorities;
- Frontline professionals such as a social worker, community mental health worker, or food bank worker;
- Essential service providers, including energy companies and banks, offering guidance on schemes, discounts or other forms of financial support to help people manage their accounts and bills; and
- A growing market of digital platforms, such as 'online benefit calculators' or 'grants finders' aimed at helping people to check additional financial support that they might be eligible for.

There are generally two main types of income maximisation journey: online benefit calculators – essentially a digital journey that is completed independently, and income maximisation services – in which a human adviser provides support services over email, telephone, or in person.

Collectively, these services channel hundreds of millions of pounds in unclaimed financial support each year into the pockets of those who need it.

Online benefit calculator providers Turn2Us²⁰ and Policy in Practice²¹ each report that, every year, 3 million people use their calculators to check their entitlements. When compared to adviser-led services such as Citizens Advice, who help around 40,000 people with problem debt per month,²² or IncomeMax who've helped 154,894 people since 2009, it is clear that online calculators have the advantage of scale.²³

But, as this report will explore, this is no match for the quality of adviser-led services, which can offer tailored assistance for those with complex needs, and deliver particularly impressive results. For example, in 2024-2025, Citizens Advice identified an average of £7,685 additional annual income per client.²⁴

20 Turn2us. [Turn2us benefits calculator](#). [Accessed 28/11/2025.]

21 Policy in practice. [Better off calculator](#). [Accessed 28/11/2025.]

22 Citizens Advice. [One in four people behind on at least one bill, as UK households fall £22 billion in the red](#). 2023.

23 Income Max. [Learn More](#). [Accessed 28/11/2025.]

24 Citizens Advice. [All our impact](#). 2025.

Figure 1: Illustration of an income maximisation journey, via either an online calculator or a human-delivered service



Box 1: Income maximisation vs. debt advice

Debt advice is a specific activity in which advisers will principally recommend a course of action that a client should take in order to resolve their debts, such as through negotiating with creditors, or identifying a formal debt solution. Debt advice is regulated by the Financial Conduct Authority, so debt advisers must be qualified to make these recommendations, and are legally responsible for the accuracy, quality and suitability of the recommendations they make.²⁵

Debt advice is a vital pathway to income maximisation for many, since all debt advisers are required to perform a basic eligibility check for additional financial support their client might be entitled to. In this context, it aims to maximise a person's budget and therefore their ability to pay their debt. Some debt advice organisations are resourced to deliver more comprehensive income maximisation alongside debt advice, or refer clients to another organisation that can provide that where it is needed.²⁶

However, while all debt advice sessions will include some form of income maximisation, not all income maximisation sessions will involve debt advice. Income maximisation itself is not a regulated activity, and can therefore be provided in a wide range of settings, either by itself or alongside other types of support services.

In this report, we occasionally use data on the need and funding for debt advice as a proxy for need and /or funding for income maximisation services. While the two groups are not identical, with many people who would benefit from income maximisation not in debt, and some experiencing problem debt neither on a low income nor missing out on financial support, there is substantial overlap. In the absence of comprehensive data on overall funding or need for income maximisation, available data on the need for and funding of debt advice helps to fill this gap.

The funding available for these tools and services is equally fragmented and complex, flowing from multiple sources. While this can drive innovation and diversity in provision, it also means that it is impossible to capture the full scope of how these disparate services are funded, or to ultimately understand what is being spent to address the billions of unclaimed financial support.

Figure 2, overleaf, maps a simplified overview of the income maximisation funding landscape.

The private sector contributes a substantial share of funding to income maximisation services. A key source of funding is the statutory levy on financial services firms.²⁷ The levy funds money and debt advice through the Money and Pensions Service (MaPS) – the single largest commissioner of free debt advice in England.²⁸ Although it should be noted that income maximisation is currently only one small part of the debt advice process, in 2023/24 the services MaPS funded did help their clients collectively gain £48 million of extra income.²⁹

25 Money and Pensions Service. [Advice and Guidance](#). [Accessed 28/11/2025]

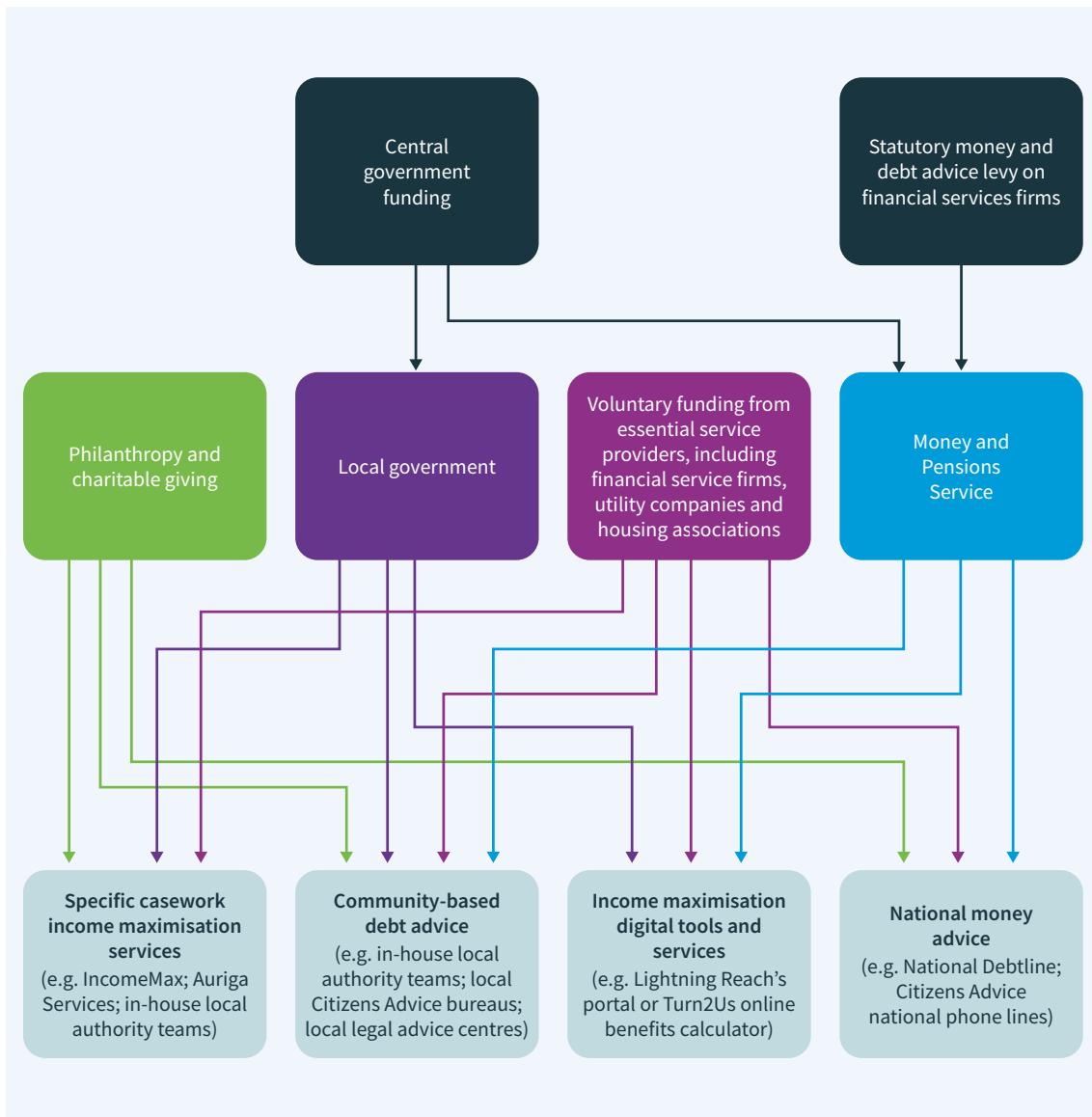
26 The Money Advice Service. [Income Maximisation Guidance](#). 2018.

27 The Financial Conduct Authority (FCA) collects the Single Financial Guidance Body (SFGB) money advice levy and debt advice levy on all lenders that it regulates. This levy is used to fund money and debt advice across the UK. In England, this money is channeled to the Money and Pensions Service, an Arms Length body of the Department for Work and Pensions.

28 Funding arrangements look slightly different in devolved nations, in which funding more often flows directly from the nation's government, rather than an Arms Length Body. For example, in Wales the government administers a 'Single Advice Fund (SAF)' which combines funding for debt advice with wider forms of social welfare advice e.g. on housing or benefits. While this report primarily considers the English context with respect to debt advice, our findings on the needs and experiences of people with mental health problems when accessing and using income maximisation will be broadly applicable.

29 Money and Pensions Service. [Debt advice organisations funded by MaPS helps boost users' income by £48 million](#). 2025.

Figure 2: A simplified map of the income maximisation funding landscape



Voluntary funding from essential service providers more widely, such as energy or water providers, has also made a growing contribution to funding income maximisation services in recent years. This is primarily driven by evolving regulatory obligations to help low-income or vulnerable households, such as the Warm Home Discount Scheme in the energy sector,³⁰ or Consumer Duty in the financial services sector.³¹

In addition, a wide range of funding sources, including central government grants, regional and local governments, trusts and foundations, and individual donations, sponsor diverse income maximisation services across the country, that are often delivered at the community level. For example, at a regional level, the Mayor of London has allocated just over £6.2 million across 2025-28 to commission income maximisation services across the Capital,³² or at a local level, Neath Port

30 Gov.uk. [Warm Home Discount Scheme](#). [Accessed 28/11/2025]

31 FCA. [Consumer Duty](#). [Accessed 28/11/2025]

32 London.gov.uk. [MD3402 Family income maximisation advice programme](#). [Accessed 28/11/2025]

Talbot Council have provided £226,000 from the core council budget to deliver a specialist in-house income maximisation service.³³

But despite these efforts, the overall current capacity of the income maximisation landscape is unlikely to be able to reach the more than 7.5 million people missing out on £21.4 billion in financial support.³⁴ Many services are already under strain as the squeeze on household income has created heightened demand for money advice over the past several years,³⁵ and at the same time, many services are experiencing cuts in available funding.^{36 37 38} Some income maximisation services have even been forced to close entirely due to funding pressures.³⁹

In particular, then, capacity likely falls short of being able to provide tailored or intensive – and thus ultimately more expensive – advice for those with complex needs, including many people with mental health problems, who require it to access the financial support they are entitled to.⁴⁰

This report

This report first explores the tension between the high demand for income maximisation among people with mental health problems and the barriers they face in accessing income maximisation support services. It then examines their experiences of using both online tools and adviser-led services, assessing how well current provision meets their needs. Finally, it sets out recommendations for reform across funding, government, essential services and debt advice to ensure people with mental health problems have a fair chance to maximise their income.

To do this, we:

- carried out an online survey of the Money and Mental Health Research Community, a group of over 5,000 people with lived experience of mental health problems, and who are at the heart of everything we do. A total of 409 people responded to the survey on income maximisation services between 10-25 April 2025.
- conducted an online focus group with eight Research Community respondents to the survey, on 19 May 2025.
- held a roundtable attended by policy experts from various organisations, including income maximisation services, the debt advice sector, charities, and funders.
- carried out 13 interviews of policy experts across the income maximisation landscape that design, commission and deliver services, including local government, charities, social enterprises, essential services, and debt advice.

More detail on our approach to the research is available in a methodological annex.

33 Jones L. [Welfare Rights Unit Overview](#). Neath Port Talbot Council Social Services Scrutiny Committee. 2025.

34 Torres Cortes F et al. [Missing Out 2025](#). Policy in Practice. 2025.

35 Money Advice Trust. [7 million people behind on household bills as costs set to rise further this April](#). 2025.

36 Legal Action Group. [London advice sector under pressure](#). 2014.

37 Adams K. [Drowning in Debt: Why we urgently need sustainable funding for debt advice](#). Christians Against Poverty. 2025.

38 Ministry of Housing, Communities and Local Government. [Local government financial sustainability](#). National Audit Office. 2025.

39 Gregory A, Butler P. [Macmillan Cancer Support cuts quarter of staff and scraps hardship scheme](#). The Guardian. 2025.

40 Bond N, Holkar M. [Help Along the Way](#). Money and Mental Health Policy Institute. 2020.

This report is structured as follows:

- Section one explores the demand for income maximisation services among people with mental health problems, and the barriers that many are currently facing to accessing them.
- Section two investigates **the extent to which current provision in the income maximisation landscape**, across both online benefit calculators and adviser-led services, **offers adequate assistance for the diverse needs of people with mental health problems**.
- Section three makes **recommendations** to the government, service commissioners, and essential service providers **to ensure people with mental health problems can access the help they need to secure the additional financial support they are entitled to**.



INCOME
SUPPORT



Section One – People with mental health problems' experiences of accessing income maximisation services

To understand how the income maximisation landscape is working for people with mental health problems, we have examined the current level of need among this group for income maximisation support services, before looking at their experiences of accessing these.

1.1 The majority of people with mental health problems are not receiving the income maximisation support they need

More than half of all the people Citizens Advice helps with debt are in a negative budget.⁴¹ This means that even after prioritising essential costs, their income simply cannot cover their outgoings. Within this group, people with mental health problems are disproportionately affected. Previous Citizens Advice research showed that they make up the largest demographic among negative-budget clients, with four in ten (41%) reporting a mental health condition.⁴²

This reflects a wider pattern that is consistent across our research: people with mental health problems are consistently more likely than those without such conditions to struggle to afford essential goods and services, such as heating or eating. And unfortunately, the ongoing impact of the heightened cost of living is only making it more difficult for people with mental health problems to cover basic expenses and make ends meet.⁴³

In this Research Community survey, we found that more than half (52%) of respondents 'always' or 'mostly' run out of money before their next payday or benefit payment, and have to use credit just to make ends meet – as shown in Figure 3. Only one in ten (13%) said that they never find themselves in that situation.

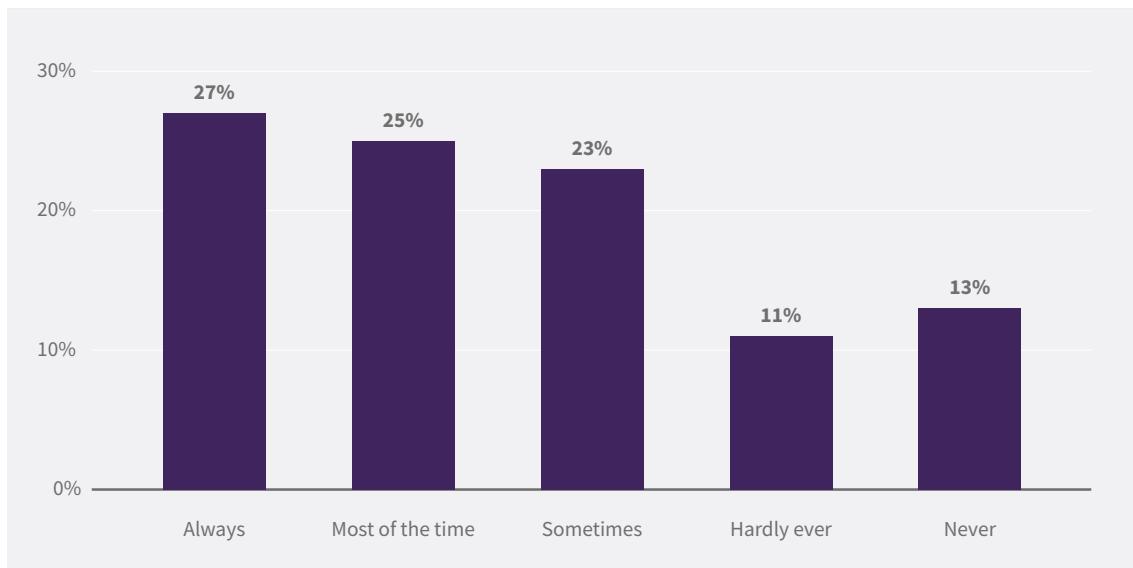
41 Citizens Advice. [Four million people in the red and half a million more 'on the cusp of crisis' warns Citizens Advice](#). 2025.

42 Martin J, Lane J. [Negative budgets: a new perspective on poverty and household finances](#). Citizens Advice. Citizens Advice. 2020.

43 Murray T, Smith F. [In the Public Interest? The psychological toll of local and national government debt collection practices](#). Money and Mental Health Policy Institute. 2024.

Figure 3: More than half of Research Community respondents run out of money and need to use credit to get by

How often do you run out of money before the end of the week or month, or need to use a loan, credit card or overdraft to get by?

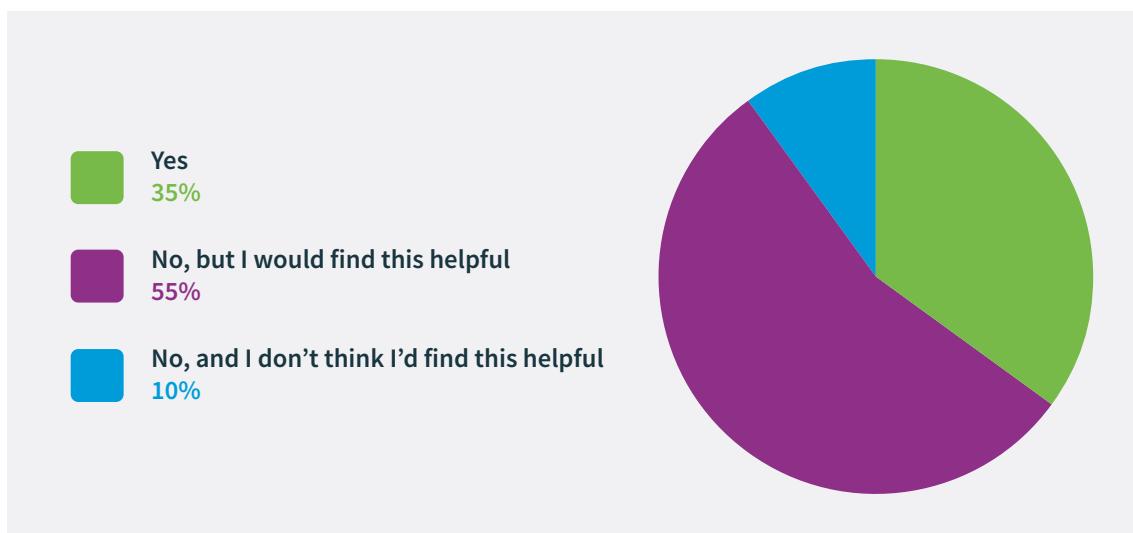


Source: Money and Mental Health survey of people with lived experience of mental health problems. Base 534.

Despite this, only a third (35%) said that they had previously engaged with income maximisation services.⁴⁴ More than half (55%) shared that while they would find these services helpful, they had never engaged with them.

Figure 4: Majority of Research Community members have not engaged with income maximisation services, but would find doing so helpful

Have you ever engaged with help to maximise your income?



Source: Money and Mental Health survey. Base for this question, 531 respondents with lived experience of mental health problems.

⁴⁴ Source: Money and Mental Health survey of people with lived experience of mental health problems. Base for this question: 531 respondents.

There is evidently a significant and concerning gap between need and access to income maximisation services among people with mental health problems.

“Just [want] help/advice on how to survive each month and hopefully have a little money left over so that I feel like I’m living and not just existing.”

Expert by experience

1.2 Challenges preventing people with mental health problems from connecting with income maximisation services

Digging into this, our analysis identified three factors that make it challenging for people with mental health problems to reach out to income maximisation services, which we explore in turn:

- Low awareness of available support services
- Stigma and fear
- Common psychological and cognitive symptoms of mental health problems

Low awareness of available support services

A lack of awareness of available services was a principal reason for people missing out on a potentially life-changing source of support. Of those who had not engaged with help to maximise their income but would find it helpful, nearly three quarters (72%) said this was simply because they were unaware such services existed.⁴⁵

“I just don’t know what help is available” [...] “There’s no one to tell you this is what you can get or go here for support.”

Expert by experience

Unfortunately, low awareness of the existence of income maximisation services is a pervasive issue among people struggling with their finances. StepChange, one of the UK’s largest debt advice charities, found that nearly four in ten (37%) clients who had been in financial difficulty for over six months had not accessed free advice sooner because they did not know it was available.⁴⁶

Indeed, a key reason that the very forms of financial support that income maximisation services help people to access, such as welfare benefits or social tariffs, are unclaimed is because of lack of awareness.⁴⁷ Many people do not realise that these services are available, that they qualify for assistance, or that help is free. Others assume that they are not entitled to any additional help, or that nothing could be done to improve their situation.

⁴⁵ Money and Mental Health survey. Base for this question: 284 respondents with lived experience of mental health problems who have not used an income maximisation service.

⁴⁶ Butler A. *Falling behind to keep up: the credit safety net and problem debt*. StepChange. 2022.

⁴⁷ Torres Cortes F et al. *Missing Out 2025*. Policy in Practice. 2025.

"I feel that there are resources out there, but the information is not forthcoming. I wouldn't know all the services available that could help me with my finances, nor know if there were any additional benefits or grants I could get in times of hardship."

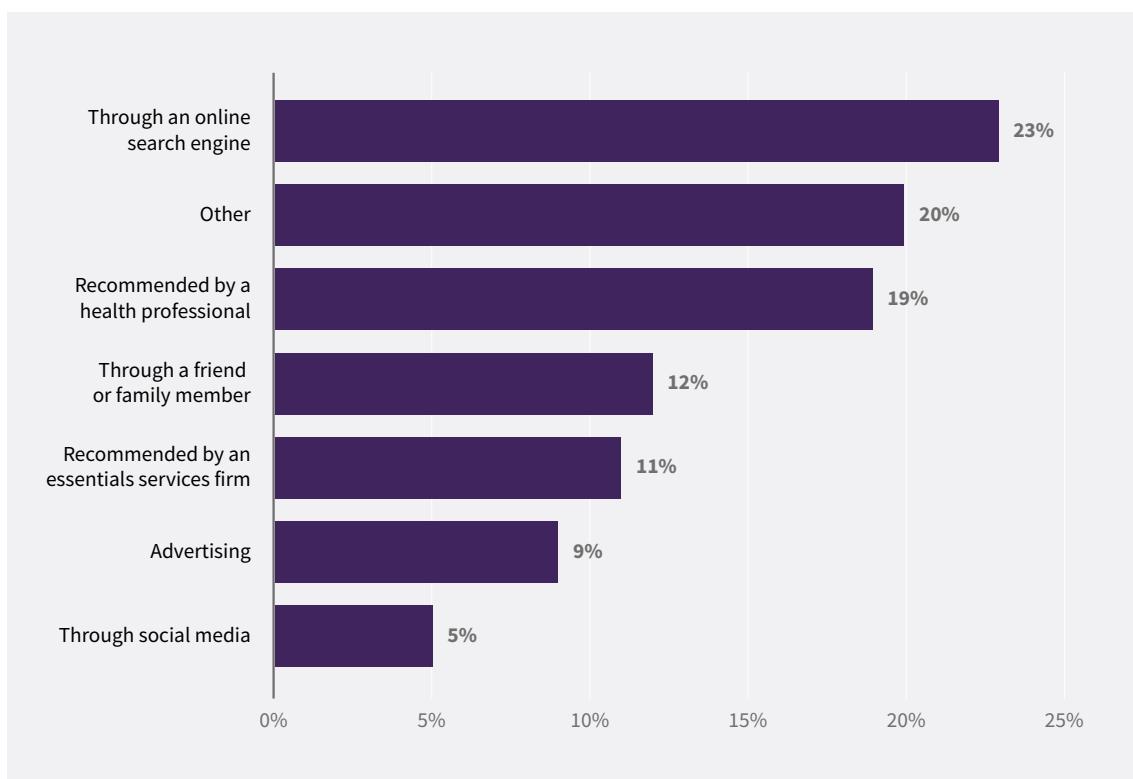
Expert by experience

Yet, there are many effective and targeted ways to raise awareness of income maximisation services that are being underutilised.

When we asked those in our Research Community who have engaged with an income maximisation service how they became aware of its existence, most shared that this was either through proactive online searching (23%), or being signposted to a service from a health professional (19%) – suggesting that key channels for raising awareness are underutilised.⁴⁸

Figure 5: Many Research Community members only discovered income maximisation services through proactive searching, suggesting missed opportunities for engagement

How did you first find out about income maximisation services?



Source: Money and Mental Health survey of people with lived experience of mental health problems. Base for this question: 152 Research Community members who have previously engaged with income maximisation services.

⁴⁸ Note that 20% of respondents said 'Other'. Following up with them on what the 'Other' channel was, most respondents also shared that they were referred via an option already listed; discovered income maximisation as part of a debt advice journey; through their work; or through MoneySavingExpert.com.

Only a minority of respondents had discovered income maximisation services through advertising (9%) or social media (5%). In particular, few respondents had been made aware of income maximisation services through an essential services firm (11%). This is striking, given that many essential service firms have access to data on their customers' financial circumstances, and are therefore well-placed to identify those who might be eligible for additional financial support.

Our research shows strong approval of such a proactive approach, with nearly three quarters (72%) of Research Community respondents saying that they would like their bank or building society to proactively tell them about additional financial assistance they might be entitled to.⁴⁹

Although some essential services firms do increasingly signpost or refer customers to income maximisation services in this way, the experiences of our Research Community suggest that, for the majority, this is not yet cutting through.

Stigma and fear

The immense stigma that persists around claiming financial support, and particularly welfare benefits, also plays a powerful role in discouraging people from accessing income maximisation services due to feelings of shame or fear. Much of mainstream media and popular culture continue to frame those who receive welfare benefits as undeserving or lazy.⁵⁰

This is particularly frustrating because income maximisation services often extend well beyond welfare benefits. They may include guidance on reducing household expenditure through more effective budgeting, or other strategies for increasing income, such as asking adult children living at home to contribute to bills.

“I felt ashamed as I don't like asking for help. I'm one of those people who find it hard to ask for help, preferring to see if I can solve issues alone.”

Expert by experience

Common psychological and cognitive symptoms of mental health problems

On top of the stigma and distrust, many of the common cognitive and psychological symptoms of their condition can make it incredibly difficult to reach out for help from income maximisation services.

Some people struggle with symptoms such as low motivation, fatigue, or impaired problem solving skills, for example, to the extent that even basic tasks like getting out of bed or cooking for themselves feel overwhelming. Finding a suitable income maximisation service and reaching out for help can therefore feel like a herculean task.

“Working up the courage to call was the hardest part. Depression and anxiety create unhelpful narratives in my head which prevent me from taking action.”

Expert by experience

49 Money and Mental Health survey of people with lived experience of mental health problems. Base for this question: 394.

50 Baumberg B et al. *Benefits stigma in Britain*. Turn2Us. 2013.

1.3 Even when people do reach out for help, services are often too overstretched to offer a timely response

Unfortunately, even when members of our Research Community were aware of available income maximisation services and attempted to access them, they often found that services simply did not have the capacity to help, or sometimes to even respond to an enquiry.

“I have only ever had a 10 minute conversation with [the organisation], they say they are too busy.”

Expert by experience

There was a strong sense among Research Community members that services are overloaded and under-resourced. This not only resulted in them being unable to get the help they needed, but also left them feeling like they were a burden.

“I know you’re overwhelmed by demand, telling me repeatedly only makes me feel I’m bothering you and should leave.”

Expert by experience

This strain on services is not merely perceived – it’s well evidenced.

As discussed, inflationary rises in the cost of essentials has pushed more people into financial difficulty, with a disproportionate impact on people with mental health problems. This has generated increased pressure on already-strained support services.

Although the availability of income maximisation services has expanded over the past decade, this has not satisfied demand. Some organisations that previously delivered such services have been forced to scale back or close them altogether due to mounting funding pressures, partly intensified by COVID-era grant funding coming to an end.^{51 52}

In particular, access to debt advice, one vital entry point into income maximisation for many, has a longstanding and growing gap between supply and demand. An estimated 7.3 million people are in need of debt advice in the UK,⁵³ and only 1.7 million are estimated to be accessing these services each year.⁵⁴

A 2023 survey of debt advisers commissioned by the Money and Pensions Service found that the majority (82%) of advisers had experienced a large increase in demand – largely driven by inflationary rises in essential expenditure leaving people falling behind on bills or borrowing money to keep up with costs.⁵⁵ At the same time, the average depth of client debt, and therefore the complexity of cases, has grown for most advice organisations.⁵⁶

51 NCVO. 2025: [The year of the 'big squeeze'](#). 2025.

52 Gregory A, Butler P. [Macmillan Cancer Support cuts quarter of staff and scraps hardship scheme](#). The Guardian. 2025.

53 Money and Pensions Service. [MoneyView 2025 How people feel about money](#). 2025.

54 Money and Pensions Service. [UK Strategy for Financial Wellbeing 2020-2030](#). 2020.

55 Money and Pensions Service. [The motivations and barriers to seeking debt advice. Briefing paper for the Money and Pensions Service](#). 2023.

56 Francis-Devine B. [Household debt: Statistics and impact on economy](#). House of Commons Library. 2025.

Yet, investment has not kept pace with demand, and services are struggling to take on all those who need help and provide the assistance they require.⁵⁷ In the same 2023 MaPS survey, more than half (54%) of advisers reported a large decrease in resources available for providing debt advice.⁵⁸ Nearly four in ten (37%) said that they had witnessed a major increase in waiting times as a result.⁵⁹

And while the overall demand for support services has grown, the need is particularly great for people with mental health problems, who face a combination of lower average incomes⁶⁰ and higher relative costs.⁶¹

“They have long wait times and unhelpful staff who don’t have the resources to help. I am already suffering with a severe mental health disability and these processes are not designed for those in actual need of help.”

Expert by experience

“Not successful at all [at getting help]... They haven’t got enough staff, too many people need help, so how are they able to give advice?”

Expert by experience

The rest of this report examines how income maximisation services are serving people with mental health problems, highlighting where they are especially effective, and where they fall short. It begins with online benefit calculators, an increasingly central tool in income maximisation, before turning to more ‘traditional’ adviser-led services – via email, telephone or face-to-face – where people engage directly with advisers.

Section one summary

- Over half (52%) of people with mental health problems regularly run out of money, yet only a third (35%) have accessed income maximisation services, revealing a major gap between need and engagement.
- The majority of those who could benefit are unaware such services exist. Nearly three quarters (72%) cited lack of awareness as the main barrier. For those who were aware, stigma, distrust in systems, and the cognitive and psychological impacts of their conditions made it difficult to take the steps needed to find and contact support services.
- Concerningly, many Research Community members shared that even when they did reach out, they were often met with long waiting lists, or services that were simply too overstretched and underresourced to provide support.

57 Das P. [The UK's debt landscape in 2023](#). Money and Pensions Service. 2024. (Accessed: 30/10/25)

58 Money and Pensions Service. [The motivations and barriers to seeking debt advice. Briefing paper for the Money and Pensions Service](#). 2023.

59 Money and Pensions Service. [The motivations and barriers to seeking debt advice. Briefing paper for the Money and Pensions Service](#). 2023.

60 Bond N, D'Arcy C. [Mind the Income Gap](#). Money and Mental Health Policy Institute. 2020.

61 Holkar M, Evans K and Langston K. [Access essentials](#). Money and Mental Health Policy Institute. 2018.

BENEFITS CALCULATOR

Enter Amount



Section Two – People with mental health problems' experiences of using income maximisation tools and services

When people with mental health problems are able to access income maximisation tools and services, their experiences can vary widely, as this section will explore. This reflects the diverse range of tools, services, and levels of support within these, that are available across the income maximisation landscape.

Table 2 outlines a broad typology of these, ranging from the least intensive forms – online benefit calculators or signposting guidance – where most responsibility lies with the client, to comprehensive casework and advocacy designed for people with more complex needs.

While some organisations provide assistance across the full spectrum, many offer only basic assistance, often limited to online benefit calculators or signposting by advisers to potential entitlements.

Table 2: Range of possible levels of support with income maximisation and requirements of clients⁶²

Level	What it is and what it looks like in practice	Expectation of client
Online benefit calculator or signposting following initial contact to a service	Identification of income maximisation opportunities <i>“You could be entitled to this. Go and explore if you are.”</i>	<ul style="list-style-type: none">• Comprehend• Research• Assess eligibility• Apply• Self-advocacy
Advice Only	Tailored income maximisation advice <i>“It’s likely you’re entitled to this. This is what it is, why you’re entitled and how to apply.”</i>	<ul style="list-style-type: none">• Comprehend• Apply• Self-advocacy
Casework	Practical income maximisation <i>“It’s likely you’re entitled to this. This is what it is, why you’re entitled. I’ll assist you to complete the forms and apply/do so on your behalf.”</i>	<ul style="list-style-type: none">• Comprehend
Advocacy	Challenge income maximisation <i>“You’re entitled to this. They’ve declined you. Let’s build a case to challenge their decision.”</i>	<ul style="list-style-type: none">• Comprehend

62 Money Advice Service. *Income maximisation for debt advisers*. 2018.

Seeking to meet the large and growing demand outlined in the previous section, many income maximisation providers focus on lighter-touch, cheaper models of support to service a bigger population with limited funding.⁶³ In particular, organisations have focused efforts on expanding remote and online services, accelerated and supported by the COVID-19 pandemic and technological advancements.⁶⁴

This strategy does increase capacity at a lower cost – with a digital debt advice journey costing one fifth of that of face-to-face advice sessions, for example⁶⁵ – but it risks those with more complex needs, including many people with mental health problems, falling through the cracks.

People with mental health problems are not a homogenous group, and some will only require this light-touch guidance to help them unlock the financial support they're entitled to. However, the income maximisation process is invariably complex, often involving complicated information and administrative hurdles to securing additional income. And for many people with mental health problems, who will experience a combination of changes to the way they think, feel and behave as a result of their condition, navigating this process with limited help can be incredibly difficult, or even impossible.

Our research has consistently shown that a person's mental health at the point they engage with income maximisation support will shape the level and type of help they need.

Drawing on our analysis of longitudinal dataset *Understanding Society*, Table 3 illustrates how people's experiences of mental health problems vary in the extent to which their conditions affect day-to-day functioning. It also links this segmentation of people with mental health problems to the possible levels of support described in Table 2. This provides an overview of our assessment of which level of provision each group is likely to require for equitable access, based on the experiences of our Research Community and our wider previous research. These population estimates are intended to provide an indicative sense of the relative size of each needs segment rather than precise or definitive counts. Mental health conditions are often fluctuating in nature. As a result, a person's support needs in the context of money advice may change as their mental health improves or deteriorates.

Since detailed data on the need for income maximisation support is limited, we also use the need for debt advice as a proxy to estimate how many people could benefit from these services, based on the knowledge that:

- 7.3 million adults in the UK need debt advice;⁶⁶
- Almost half (46%) of people in problem debt have a mental health problem;⁶⁷
- Around 3.4 million people in problem debt are therefore living with a mental health problem.

⁶³ This trend is not unique to income maximisation services, or even money advice more broadly. It mirrors wider trends towards remote delivery in financial support, from Universal Credit's 'digital by default' model, to the shift toward online banking and branch closures in financial services.

⁶⁴ King D et al. *Respond, recover, rest: Two Years On*. Nottingham Trent University & Centre for People, Work and Organisational Practice. 2022.

⁶⁵ Money and Pensions Service. *Funding and operating models of the debt advice sector*. 2024.

⁶⁶ Money and Pensions Service. *MoneyView 2025*. [Accessed 25/11/2025]

⁶⁷ Money and Mental Health Policy Institute. *The Facts*. [Accessed 25/11/2025]

Table 3: Illustration of the 46% (equivalent to 3.4 million) of people in need of debt advice who are experiencing mental health problems by segmentation of need.

Impact of mental health problems on functioning	Details and level of additional need	Typical income maximisation support level required
None (14%) Approx. 475k people	Low People with mental health problems but who do not feel this impacts their day-to-day functioning	Online benefit calculator or signposting by an adviser
Slight impact (21%) Approx. 700k people	Medium People who experience some slight cognitive and psychological challenges arising from their mental health problems	Tailored income maximisation advice
Significant impact (33%) Approx. 1.1m people	High People who are unwell and whose mental health problems significantly impact their ability to function day to day	Practical income maximisation casework and advocacy support
Severe impact (32%) Approx. 1m people	Very high People who are acutely unwell and/or whose mental health problems severely impact their ability to function day to day. These may include people who are hospitalised or under the care of Community Mental Health Teams (CMHTs)	Specialist case management and advocacy. This might include intensive support from a social worker, or community mental health centre, for example

Source: Money and Mental Health analysis of Understanding Society: UK Household Longitudinal Survey, Wave 15.

Notes: Estimates of the number of people with mental health problems whose condition(s) impact on their day-to-day functioning, with that impact classified as either severe, significant, slight, or none. All percentages are weighted figures. This assessment focuses only on needs arising from mental health conditions. However, mental health difficulties are not the only factors influencing the appropriate level of income maximisation support someone might need. People with mental health problems are also more likely than those without such conditions to face additional barriers that affect their ability to use an online calculator or act on signposting, such as learning disabilities, neurodiversity or visual impairments.^{68 69}

Taken together, Table 2 and Table 3 reveal a fundamental structural mismatch that this section will explore between the level of support people with mental health problems need, and with most provision tending towards light touch or digital models, the support they can often realistically access.

This section outlines the spectrum of support services available, turning first to online benefit calculators and then to adviser-led income maximisation services, to demonstrate the mismatch between need and provision. We then go on to show how funding restraints underpin this gap and drive inconsistent outcomes for people with mental health problems.

68 NHS Dorset Neurodiversity Hub. [Neurodiversity and mental health](#). [Accessed 25/11/25]

69 Mental Health Foundation. [People with learning disabilities: statistics](#). [Accessed 25/11/25]

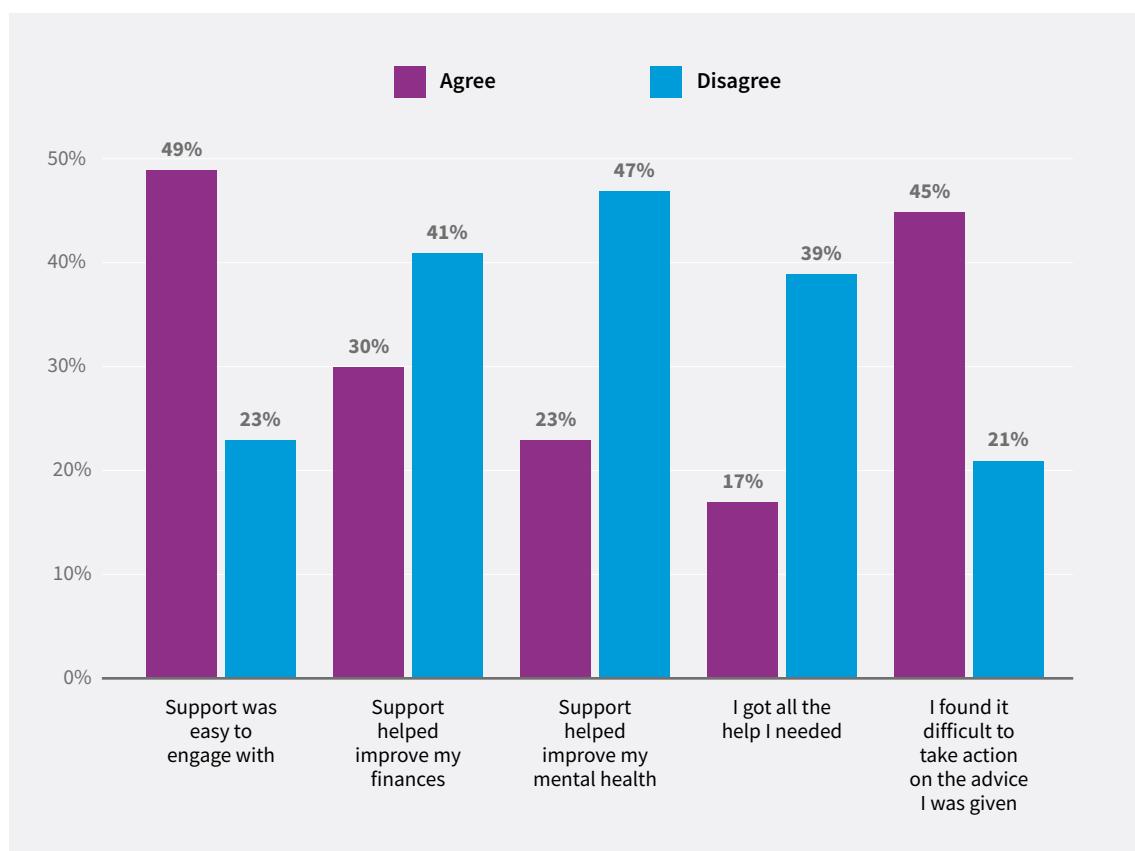
2.1 Online benefit calculators are effective for some, but fall short for those with complex mental health needs

Online benefit calculators are self-guided tools that identify the additional financial support that someone may be eligible for using their personal information. Over the last decade, they have assumed a growing role in providing income maximisation on a large scale, at a relatively low cost, with many providers directing people to these tools first to reduce demand on adviser-led services.

Online benefit calculators were the most common type of income maximisation service used by our Research Community. Of respondents who had accessed some kind of income maximisation service, over half (54%) had used a benefits calculator.⁷⁰ Indeed, one of the biggest advantages of these tools is that they can be digitally embedded anywhere, and as a result are increasingly accessible via the websites or apps of essential service providers, local authorities, debt advice agencies, and charities. But experiences of using them were varied, as shown in Figure 6.

Figure 6: While some Research Community members reported that using an online benefits calculator was helpful, many said it did not provide enough support.

Percentage of people who agree or disagree with the following statements about their experiences of using an online benefit calculator.



Source: Money and Mental Health survey. Base for these questions: 84-96 respondents with lived experience of mental health problems who had previously received support from an online benefit calculator. Excludes 'neither' or 'don't know'.

⁷⁰ Money and Mental Health survey of people with lived experience of mental health problems. Base for this question: 421.

Some Research Community members did find income maximisation calculators useful:

- One in three (30%) agreed that using a calculator improved their finances;
- One in four (23%) agreed that using a calculator improved their mental health;
- One in six (17%) agreed that the calculator gave them all the help that they needed.

While these figures are not the majority, they are evidence that for some people with mental health problems, online benefit calculators can provide an effective pathway to maximising their income.

Exploring this further in our qualitative research, Research Community members shared that the flexibility and self-paced nature of online calculators is especially valuable. This enables users to pause and return to the process later, which is particularly beneficial for those whose mental health conditions limit their concentration span, or make them prone to feeling overwhelmed.

"I used [an online benefits calculator] to find out what benefits or grants could apply. This was a good way to find out if there was more support I could get. It was a quick tool with immediate answers."

Expert by experience

This also allows people to engage whenever they feel ready, even in the middle of the night, when worries about money might make it difficult to sleep.

"Online is useful to a point. It can be done at 2am in the morning if you can't sleep and you can take your time to go to the different organisations and fill in the form."

Expert by experience

"Webchat and email are great because I don't feel under pressure and they also allow for interruptions and smoothly picking things back up again if they need to be."

Expert by experience

The fact that online calculators can be used independently, from the privacy of someone's own home, was also a key benefit for some Research Community members who experience social anxiety, or are phobic to using the telephone or leaving the house. Online calculators can offer this group greater psychological safety by removing common triggers such as having to talk to strangers, and in particular to share sensitive personal information about their financial circumstances with them.

"[Using the calculator was] easy, as I didn't need to talk to anyone and it was anonymous... If I have to talk to someone I will avoid it."

Expert by experience

Box 2: Testing scenarios

While not explicitly the intended use, something some members of our Research Community really valued in a benefits calculator is the ability to test different scenarios. This could be to check if, for example, an increased income or a dependent family member moving in would have any impact on any financial support they are entitled to.

Being able to quickly save and edit information instead of restarting an entire calculation can save a lot of time and stress, especially given how many questions these calculations can require for someone with a complex living situation. It also allows someone to go back and correct any small mistakes that they could have made.

"I look at things like if I work, because I'm worried about, obviously, all these changes [to the benefits system], and with mental health, how it might affect me, like, dental treatment, you know, if you're permitted to work, those kinds of things. So, you want to feel safe looking at what-if scenarios as well."

Expert by experience

However, the symptoms of many mental health problems can mean that for some, using online benefit calculators is incredibly difficult, as shown in Figure 6.

- More than twice as many respondents (39%) felt that they did not get all the help they needed from the online calculator than those who felt they did get all the help they needed (17%).
- Four in ten (41%) said that the calculator did not help their finances, and almost half (47%) reported that it did not improve their mental health.
- Almost half (45%) found it difficult to take action on the advice they were given, such as applying for the financial support identified by the calculator.

Probing this further in our qualitative analysis, we found three broad challenges that our Research Community faced while using an online benefit calculator:

- Burdensome and lengthy form-filling
- Complex information: a trade off between simplicity and accuracy
- Lack of integration between the calculator and applications for financial support

Burdensome and lengthy form-filling

Online benefit calculators can take a long time to complete. This may especially be the case for those with more complex personal circumstances, influenced by factors such as health conditions, dependents, existing benefit claims, housing situation, citizenship or employment status.

As part of our analysis, we reviewed the total number of questions needed to complete a full calculation across four major service providers, comparing between two hypothetical scenarios:

one simpler, and one more complicated set of living circumstances, as shown in Box 3. We found that there were over one and a half times more questions to answer for people in more complex situations (72 vs 44 questions on average).

Box 3: Case Study⁷¹

Lara is a young professional living with her partner. They live together in a 1 bedroom flat and don't have any children or dependents. Although her partner works full time, Lara was recently made redundant from her job. She decides to use an income maximisation calculator to see if there is any financial support she can apply for until she finds a new job.

She can expect to answer an average of 44 questions about her health, living situation, and her income throughout her calculation. Questions such as 'Does anyone in your household have a disability?' can be answered with a simple no, leading to no follow-up questions. The calculator indicates that she could be eligible for around £400 of financial support per month, which she then applies to.

Joseph, on the other hand, is in significant financial difficulty and he experiences depression and anxiety, both of which limit his ability to work. Recently he has had to reduce his working hours by half, leaving him with £1000 per month after tax. He lives with his wife, two children and grandfather. His wife has a disability which makes it impossible for her to work, and his grandfather requires substantial care from Joseph. Joseph is not currently claiming any benefits, and so decides to use an income maximisation calculator to find financial support.

Given that Joseph has a more complicated living and working situation, he can expect to answer more questions than Lara. Depending on what calculator he uses, he could expect anywhere from 58 to 95 questions. Where Lara is able to answer no to 'Does anyone in your household have a disability?' Joseph answers 'yes', which leads to multiple follow-up questions. He will have to give more information about the person who has a disability and whether he thinks he could be eligible for disability benefits. Each complication can lead to an extension in total questions, placing a greater burden on Joseph in completing the calculation. The calculator indicates that he could be eligible for £2600 per month of additional financial support.

Navigating this online journey and remaining engaged throughout can be incredibly challenging for people with mental health problems, who might experience reduced attention spans, difficulty processing information, poor short-term memory, and lower motivation as a result of their condition.⁷²

This problem is underpinned by fundamental tension between the need for simplicity, accessibility, and accuracy to create a positive user experience within the calculator format, and the reality of the highly complex and fragmented welfare system that it operates within.

⁷¹ These people are both fictional and used for illustration purposes. The data is real and gathered from 4 prominent online benefits calculators accessed in November 2025. Further information and evidence of calculations are provided in the methodology annex.

⁷² Holkar M. *Seeing through the fog*. Money and Mental Health Policy Institute. 2017.

Complex information: a trade off between simplicity and accuracy

A key objective of online benefit calculators is to simplify the extremely complicated welfare system, so people can understand what they are entitled to claim.

However, our research shows that the calculators can only simplify this so far, before needing to replicate this complexity in order to provide accurate results. This therefore still demands considerable time, energy and cognitive effort. Ultimately, where online benefit calculators begin to mirror the complexity of the welfare system, they risk becoming as inaccessible as the system itself.

Consequently people with mental health problems can be left feeling as though they are right back where they started, struggling to navigate a system that still feels overwhelming and impossible to manage on their own.

"I found it very long-winded and difficult to answer the questions when I first used it because I had no prior knowledge of the benefit system and how it worked. [...] It was so difficult and stressful to do and when you're suffering with mental health it's difficult to digest [...] Now I know what I'm doing, I find benefit calculators so easy to use but they desperately need to change so that anyone can use them. Most people I know avoid them like the plague."

Expert by experience

Box 4: 'Indicator' functions in the calculator can provide a quick, early estimate of eligibility

Some online calculator providers offer 'indicator' functions, in which users can complete a shorter, initial questionnaire to get a quick indicative estimate of their potential entitlements.

This can either attract people to make full use of the tool, or help them to avoid completing a long form only to learn that their potential entitlements are minimal.

This approach has value, as members of our Research Community said it can be discouraging to take the time to complete the full journey, only to discover they are eligible for very little or nothing. However, they also expressed concerns that the initial estimates could be significantly higher than their eventual calculated entitlement, leaving them feeling disappointed.⁷³

"Sometimes I've gone through all the questions and answers, shown evidence etc just to be told there is nothing else I am entitled to benefits wise... Which obviously gets my hopes up just to be made like my time was wasted and leaving me feeling more helpless and depressed."

Expert by experience

⁷³ This is supported by our research, which found that after testing multiple scenarios across different calculator providers, there was typically a significant difference of up to £1000 between the initial estimate and actual entitlement (see methodology note).

Lack of integration between the calculator and applications for financial support

Generally, online benefit calculators are rarely directly linked to the organisations that provide financial support, such as the Department for Work and Pensions, local authorities, or grant-making organisations. As a result, the personal details someone enters into the calculator are used only to generate information about their potential entitlements, and are not transferred to an actual application.

People must then independently review this information, prioritise what to apply for, and take the next steps to make a real claim. This typically involves completing more forms, and reentering much of the same personal information, but might also include additional hurdles, such as requiring people to provide evidence of their circumstances like identity documents, household bills or medical notes. Crucially, online calculator tools typically provide limited, if any, guidance or options for further assistance with this process.

“Benefits calculators only tell me what I’m entitled to. Which really feels a bit counterproductive when it doesn’t tell me *how* to get the money when everything is set up to be entirely inaccessible for me.”

Expert by experience

Members of our Research Community shared that this can be tiring, overwhelming and frustrating when they’re already struggling with low energy or anxiety because of poor mental health. This echoes our previous research, which found that the majority (90%) of Research Community members who had claimed benefits found that this process caused them anxiety, sometimes manifesting as physical symptoms such as heart palpitations and sweating.⁷⁴

“Utilising a benefits calculator to discover that we were entitled to claim Universal Credit was fairly easy, it was a straightforward calculator that ran through eligibility questions and produced an answer. Claiming Universal Credit was much trickier, it’s a difficult and degrading process.”

Expert by experience

Yet, there are possible shortcuts that could facilitate this process. For example, some organisations are already exploring integrated ‘Apply Once’ processes, in which using an online benefits calculator can result in an automatic application for some specific types of financial support that someone could be eligible for.⁷⁵

Elsewhere, as data sharing through open banking develops, automatic applications or pre-populating online calculator forms with personal financial information already held by financial service firms may be possible.⁷⁶ However, our findings show that using sensitive financial information in this way is a divisive idea requiring further research. Around four in ten Research Community members said they would be comfortable with their bank or building society using their data for this purpose (39%), while a similar proportion said they would not (44%).⁷⁷

⁷⁴ Braverman R, Bond N and Evans K. *The benefits assault course*. Money and Mental Health Policy Institute. 2019.

⁷⁵ Chessell F, Ghelani D. *The art of the possible: How data can improve access to social tariffs in the short and medium term*. Policy in Practice. 2025.

⁷⁶ Koch R. *Supporting vulnerable customers with innovative choice in payments*. Open Banking. 2024.

⁷⁷ Money and Mental Health survey of people with lived experience of mental health problems. Base for this question: 411.

While online benefit calculators can be useful, adviser-led support services will remain essential for some people with mental health problems

Ultimately, for some people with mental health problems, online calculators will never provide the level of support needed to successfully maximise their income. This is especially likely to be true for the 2.1 million people in the UK who are not online⁷⁸ and the 13 million who have low digital capability.⁷⁹ Some calculator providers do offer telephone support in which an advisor fills in the only journey for the customer,⁸⁰ though even these routes typically require at least initial engagement with an online journey.

In many cases however, the complexity of the person's circumstances, combined with the symptoms of their condition, makes it unrealistic to navigate the system with only limited assistance. Here, high-quality, personalised adviser-led services are vital, as this next section will explore.

"My brain couldn't function enough to even think about looking into anything. Also, very technophobic. My brain has been like an overboiled beetroot where all the juice has come out."

Expert by experience

Summary:

- Online benefit calculators offer a scalable, low cost way to help people to maximise their income.
- Around half (54%) of Research Community members had used an online calculator, yet fewer than one in five (17%) said it gave them all the help they needed, and nearly half (45%) found it difficult to act on the advice provided.
- While some people with mental health problems valued the flexibility, privacy, and self-paced nature of calculators, many struggled with lengthy and complex forms, balancing accuracy with simplicity, and a lack of follow-up or personalised support.
- Ultimately, online calculators have their place as a useful tool in the income maximisation landscape, but they are not a silver bullet. Many people with mental health problems still require personalised, adviser-led support to successfully maximise their income.

2.2 Income maximisation services can be life changing, but many people with mental health problems are struggling to get the right support

For at least one quarter (25%) of people living with a mental health problem who report no impact on their day-to-day functioning and therefore have relatively low levels of additional need (see Table 3), thoughtfully designed, inclusive online benefit calculators can provide some or all of the help they need.

78 Good things foundation. [Digital inclusion: What the main UK datasets tell us](#). 2024.

79 Lloyds Banking Group. [2023 Consumer Digital Index](#). 2023.

80 Policy in Practice. [Nationwide becomes first financial provider to offer free benefits support over the phone, in addition to online](#). 2025.

However, for many others, potentially as many as three-quarters (75%) of people with mental health problems who experience cognitive or psychological challenges that affect their daily functioning, online benefit calculators are unlikely to provide a viable or sufficient solution. For this group, services in which a person is able to engage with an adviser via email, telephone or in-person to get assistance remain vital.

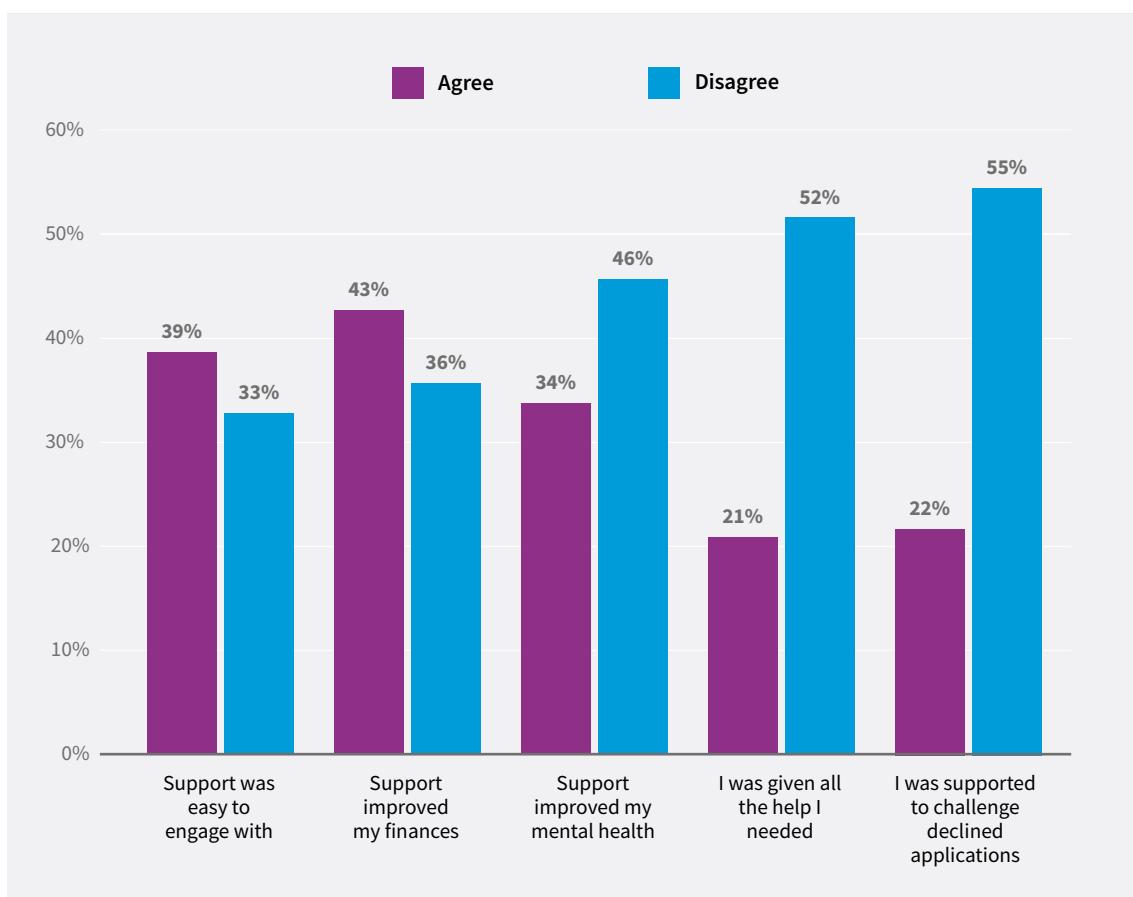
This section will explore people with mental health problems' experiences of using these income maximisation services, highlighting the benefits of empathetic, tailored help, as well as the barriers that prevent many from engaging effectively with it. It will also examine how restrictive funding models contribute to these unequal outcomes and unmet needs.

While income maximisation can be a lifeline for some, many people with mental health problems aren't receiving the right support.

Our Research Community's experiences of using income maximisation services are varied, as shown in Figure 7.

Figure 7: A large proportion of people with mental health problems struggled to get the support they needed from adviser-led income maximisation services

Percentage of people who agree or disagree with the following statements about their experiences of using income maximisation services.



Source: Money and Mental Health survey of people with lived experience of mental health problems and accessing income maximisation services. Base for this question: between 126 and 139.

Four in ten members said that support from income maximisation services was easy to engage with (39%) and improved their finances (43%), and a third (34%) said that it improved their mental health.

Members shared that receiving high-quality, empathetic and personalised help from an adviser helped them to build trust and rapport, feel comfortable asking questions, and be directly assisted with completing challenging tasks, such as application forms. Ultimately, this support enabled them to access additional financial assistance, frequently with life-changing results.

“Amazingly kind and patient support. Explained things slowly and clearly and would go over things again that I couldn’t grasp... Just wished I had known about them years ago. My mind and body have taken a great toll by not knowing I could have had financial support... It has really helped financially.”

Expert by experience

And while there is rarely one single factor that contributes to suicidal ideation, several Research Community members even described income maximisation as a life-saving intervention.

“It turned out we were entitled to all sorts.. It felt like the service understood my situation and was sympathetic.. the officer came out to our house, was supportive and non judgemental.. It saved my life.”

Expert by experience

“I had suffered 2 breakdowns because of my debts and was suicidal. The intervention of the council’s Income Maximisation Team saved my life.”

Expert by experience

However, our research found that this is unfortunately not the experience of all those with mental health problems who use income maximisation services.

A large proportion of Research Community members struggled to get effective assistance. More than half (52%) said that they were not able to get all the help they needed, and a third (33%) said that the support service was not easy to engage with.

Exploring this further, we identified three key challenges our research participants faced when engaging with the income maximisation journey:

- Recalling and comprehending information
- Taking follow-up action
- Challenging declined applications

Recalling and comprehending information

It is already clear that core tasks involved in the income maximisation process, such as recalling details about their personal financial circumstances, locating relevant documents, or filling out forms, can be incredibly difficult for people with mental health problems.

But a large proportion of Research Community members shared that the service did not provide them with adequate assistance to navigate these challenges. In fact, only a third (33%) of Research Community respondents said that they understood the questions that advisers were asking them during an income maximisation session.⁸¹

"My memory was impaired as I'd not long had another breakdown... I had destroyed all my previous statements in the shredder at home, and I had to try [to] find letters of benefit award and dates. I was muddled up and it took me a while to get them, and trust the people that said they were there to help me."

Expert by experience

"It is really distressing, especially with the music, being on hold for hours, and then having to try and process what is being said, answering questions as my working memory is really poor and I dissociate a lot. We still haven't got things sorted and I've just stopped trying to do anything now."

Expert by experience

Taking follow-up action on guidance

'Initial contact', the current default model of income maximisation in debt advice, functions largely as signposting (see Table 1). Clients may then receive a list of financial support measures they might be eligible for, but are often expected to follow up and apply independently.

For some people with mental health problems, this is enough. But for some Research Community members, being left to complete the process independently, such as prioritising what to apply for first, filling in extensive forms or telephoning a grant-making organisation, left them feeling hopeless, alone and stranded.

"I was told I had to jump through a bunch of hoops way beyond what I could manage – basically, if I could have managed the process they wanted me to go through, I wouldn't be asking for help in the first place. So it destroyed me. Physically, psychologically, financially... and I'm just left desperately trying to survive for as long as I can before that's no longer an option."

Expert by experience

As a result, many people with mental health problems are unable to act on the advice they receive, and they miss out on financial support they are entitled to. Indeed, MaPS' own research shows that only 5% of financial services customers in problem debt act on signposting to free debt advice, highlighting the limited impact of this minimal intervention.⁸²

"The biggest problem for me is the 'and then you have to apply'... dealing with that is so stressful that it just won't ever get done..."

Expert by experience

81 Money and Mental Health survey of people with lived experience of mental health problems. Base for this question: 221.

82 Money and Pensions Service and the Money Advice Service. [Working collaboratively with debt advice agencies: a strategic toolkit for creditors](#), 2020.

Challenging declined applications

A later, but important stage of some income maximisation processes may include challenging declined applications for financial assistance when someone is initially deemed ineligible. This could include appealing decisions on welfare benefits such as Personal Independence Payment (PIP), or on other forms of financial support like the Warm Home Discount or free school meals.

However, many income maximisation services provide very limited, or no, assistance at this stage. Indeed, more than half (55%) of respondents who had used an income maximisation service said they were not helped to challenge any declined applications.⁸³

Given the serious flaws and lack of fairness in the benefits assessment process – and with around 60–70% of appeals for key payments such as PIP being overturned⁸⁴ – the appeals system has become a vital pathway for many people to secure the life-changing financial support they need.⁸⁵

But without the help of an adviser, finding the energy, motivation, and confidence to challenge a government department or an essential service provider can feel like an unfair fight that they must face alone.

“I applied for PIP [...] but was refused. It was too stressful to appeal. I will have to try again but it's daunting.”

Expert by experience

A lack of tailored, appropriate support within income maximisation services can cause long-term harm

Without appropriate assistance, many people with mental health problems are simply unable to engage effectively with the process and may drop out of the service entirely. This means the time invested by the adviser may bring no tangible outcomes, and clients are likely to return to the service in the future with ongoing needs, fuelling continuous demand.

“It was harder because of my mental health; I became embarrassed, went blank, became confused, and felt despair – so gave up.”

Expert by experience

“It made me give up as it was too complicated. My illness was a major barrier.”

Expert by experience

For those who are able to muddle through and secure the financial support they are entitled to, the process can take a serious toll on their mental health. Navigating complex forms and systems, repeated rejections and appeals without the right assistance can leave people overwhelmed, exhausted and demoralised.

⁸³ Money and Mental Health survey of people with lived experience of mental health problems and accessing income maximisation services. Base for this question: 120

⁸⁴ Benefits and Work. [Seven in ten PIP appeals succeed, latest figures show](#). 2024.

⁸⁵ Citizens Advice Exeter. [Appealing for Common Sense](#). 2018.

“Accessing help is a double edged sword. Lots of admin, having to ask for help, knockbacks, appeals etc, it’s not easy. It’s a full time job.”

Expert by experience

Many pursue income maximisation at the expense of their mental wellbeing, risking exacerbating the toxic cycle between money and mental health problems in the longer term. This highlights a damaging trade off that can result from insufficient help throughout the process.

“... The whole system is completely inaccessible for me... causing severe and lasting harm to my mental (and physical and financial) health.”

Expert by experience

2.3 How the restrictive funding environment is shaping these inconsistent experiences

The patchy experiences that people with mental health problems have with income maximisation services are largely shaped by the funding environment. While some organisations can identify clients who need more comprehensive support from an adviser and provide it, substantial financial pressures across the advice sector mean this is far from universal.

How funding models shape support in debt advice

The Money and Pensions Service (MaPS) – the largest single funder of debt advice in England – stipulates that all debt advice services it funds are only required to provide clients with ‘initial contact’ income maximisation services, or in other words, to signpost clients to potential entitlements.⁸⁶ Beyond this, it is up to providers to decide on the level of income maximisation support that their organisation offers their clients.

Unsurprisingly, many organisations for whom MaPS is their primary funder understandably deliver only the minimum required level of income maximisation support. In these instances, they will expect the client to follow up on the further actions needed, or may signpost clients to other organisations that could provide more help.

But such an approach does not reflect the growing number of clients for whom income maximisation is essential to any real prospect of addressing their debt, nor does it allow for clients’ differing needs and capabilities in acting on income maximisation opportunities that have been identified.

Where some resource exists, adviser capability and capacity means intensive support is only available for a small minority

Where resources do allow for more intensive or tailored support, this is typically reserved for a small number of clients who meet a high threshold of strict eligibility criteria, such as those in deep negative budgets or with incredibly complex needs.

It is the role of the adviser to assess a client’s needs and capacity to engage with the process and take action independently, and to decide what additional assistance, if any, they are able to provide.

⁸⁶ The Money Advice Service. *Income maximisation for debt advisers 2018*. 2018.

In theory, advisers may offer a wide range of potential adjustments, from regularly checking client understanding, or offering longer appointments and slower pacing, to following up with a written summary note of the discussion and any action points, for example.^{87 88}

When this assessment is thorough and effective, and any support needs identified are met, services can offer people with mental health problems an equitable chance at maximising their income. Our stakeholder engagement also revealed that some providers even go beyond securing additional income by building clients' financial capability, confidence, and independence, so that they are empowered to manage their finances more autonomously in the future.

"They understood my health and needs, and it became evident that the two people I dealt with had similar lived experiences. This was a major factor in establishing trust and psychological safety. It also ensured that they could signpost and act appropriately and effectively. The thought of the process and dealing with finances and the DWP scared me to the point of giving up, but this was mitigated and negated by the two people I dealt with. This is the way for other organisations to operate. It saved my finances and my life."

Expert by experience

But too often, the pressure of high caseloads and volume-based targets can push advisers to serve clients as quickly as possible by providing the minimum standard of service.⁸⁹ Indeed, our previous research found that many debt advisers feel under pressure to follow a basic advice journey, to align with stringent funding requirements, and to see as many clients as possible, rather than being empowered to adjust the advice process to accommodate clients' needs.⁹⁰

On top of this, advisers are sometimes not sufficiently trained or equipped to make an informed decision and know what assistance clients might need.⁹¹ Without the time or skills to understand how a person's mental health problem may be impacting their experience of the process, or to recognise what someone can manage independently or where additional help is essential, interactions risk becoming generic and unsupportive.

This can result in clients feeling misunderstood, frustrated, or dismissed. Our research found that just under four in ten (37%) felt their income maximisation adviser understood their situation and were empathetic.⁹²

"[My experience was] quite difficult with a couple of agencies, one didn't understand my problem and just wanted to do a standard intervention, which isn't what I needed. The other was a nightmare, I had to speak to 3 different people and explain the problem, they were so confusing. I explained my mental health issues to each one, but that made no difference. It was anxiety making, I felt with both services that there was no way of ever solving what I thought were straightforward problems. I was terrified and desperate."

Expert by experience

87 Bond M, Fitch C. *The need to know: Understanding and evidencing customers' mental health problems*. Money and Mental Health Policy Institute. 2020.

88 The Money and Mental Health Policy Institute. *Best practice checklist: Debt advice providers*. 2020.

89 Money and Pensions Service. *Funding and Operating Models of the Debt Advice Sector*. 2023.

90 Bond N, Holkar M. *Help along the way*. Money and Mental Health Policy Institute. 2020.

91 Evans J et al. *Vulnerability: the experience of debt advisers*. Personal Finance Research Centre, Money Advice Trust and Money and Mental Health Policy Institute. 2018.

92 Money and Mental Health survey of people with lived experience of mental health problems and accessing income maximisation services. Base for this question: 221

This model is delivering unequal and universally unhelpful outcomes

The current default model of income maximisation in debt advice, which functions largely as signposting, is failing to meet the needs of many clients.⁹³ The result is, in effect, a postcode lottery: whether someone receives effective income maximisation depends largely on the capacity, resources, and expertise of the services available in their local area.

Debt advice organisations are under significant pressure due to high demand and restricted resources, which often leaves little capacity to offer the intensive or tailored assistance many clients require. As a result, people miss out on the assistance they need to address their debts effectively, leaving them at greater risk of financial instability.

Rather than making it harder for debt advice organisations to meet demand, investing in standardised, higher quality income maximisation would prevent clients from becoming trapped in a 'revolving door' of debt.

There will always be some people for whom, even on a fully maximised income, the low level of welfare support relative to the cost of living leaves them in a negative budget or makes building any level of financial resilience impossible.⁹⁴ Income maximisation services are not a silver bullet, and should not be considered an alternative to the policy change that is also needed to raise benefit levels and reduce living costs. However, for most, income maximisation can play a transformational role in helping people to afford basic costs, get out of debt, or to improve their quality of life. This makes it more likely that debt advice is genuinely transformative, and secures better long-term outcomes for both clients and services.

Section two summary:

- High quality, tailored income maximisation can be life-changing, but many people with mental health problems struggle to get the support they need. Only 39% found services easy to engage with, and just 37% felt understood by advisers.
- In debt advice, limited funding and high demand mean that intensive or tailored support is only offered to a small subset of clients, despite growing need.
- The standard approach to income maximisation in debt advice, therefore, largely functions as signposting, leaving many clients unable to act on advice and at risk of financial instability.
- This creates significant challenges for people with mental health problems, who will find it difficult, or sometimes impossible, to navigate the complex income maximisation process without adequate support.
- This insufficient standard of support has long term consequences, for both people and services, including repeated indebtedness, poor financial resilience, and negative mental health impacts.

93 Bond N, Holkar M. *Help along the way*. Money and Mental Health Policy Institute. 2020.

94 Stone J, Padley M. *A Minimum Income Standard for the United Kingdom in 2025*. Joseph Rowntree Foundation. 2025.



Section Three – Recommendations for raising the standard across the income maximisation landscape

To ensure that people with mental health problems have a fair chance of accessing their share of unclaimed financial support, urgent and collective action is needed. In the remainder of this report, we set out a suite of recommendations for central government, local authorities, essential services, and the advice sector.

3.1 Strengthening government action on income maximisation

We welcome the government's recent steps to support income maximisation, including proactive outreach to groups likely to be eligible for Pension Credit,⁹⁵ and efforts to encourage lenders to embed income maximisation tools into their customer journeys as part of the Financial Inclusion Strategy.⁹⁶

However, government campaigns to increase benefit take-up remain infrequent, fragmented and largely limited to one-off pushes focused on individual benefits. With £24.1 billion sitting unclaimed at a time when so many households are struggling to pay their bills,⁹⁷ this approach does not reflect the scale or urgency of the challenge and represents a missed opportunity to put money into people's pockets, reduce hardship and ease pressure on public services. Cynically, it could be argued that it is not in the government's short term interests to significantly increase benefit uptake, and therefore efforts to do so remain intentionally piecemeal. If this government is genuinely committed to improving living standards and tackling child poverty, it must develop a more consistent and comprehensive approach to income maximisation.

We recommend that the government commissions a full review of income maximisation efforts nationwide, across central government and the broader advice and essential service landscape. This should include a clear picture of expenditure, target groups, geographic coverage, and effectiveness. The findings should form the basis of a coordinated strategy to boost take-up and ensure support reaches those who need it. While the diversity of the income maximisation landscape can be a strength and a driver of innovation, without a long-term, coordinated strategy it will be difficult to achieve meaningful increases in financial support take-up in the years ahead.

The Department for Work and Pensions should work with income maximisation service providers to build a mechanism that simplifies the process for eligible households to access financial support, such as welfare benefits or social tariffs, by using consent-based data transfer to pre-fill applications or assessment forms. This would streamline the journey by minimising the need to re-enter information and reducing the overall complexity of the application process, ultimately breaking down barriers to the take-up of support.⁹⁸

⁹⁵ Department for Work and Pensions. [Fresh drive to boost Pension Credit take-up as new figures reveal large regional gaps in those receiving benefit worth around £4,300 a year](#). 2025.

⁹⁶ HM Treasury. [Financial Inclusion Strategy](#). 2025.

⁹⁷ Torres Cortes F et al. [Missing Out 2025](#). Policy in Practice. 2025.

⁹⁸ Chessell F, Ghelani D. [The art of the possible. How data can improve access to social tariffs in the short and medium term](#). Policy in Practice. 2025.

The Department for Work and Pensions should increase the standard allowance of Universal Credit to ensure that we can all afford the essentials, regardless of our circumstances – in line with the Poverty Strategy Commission’s recommendation for a ‘benefit floor’,⁹⁹ and the ‘Essentials Guarantee’ campaign by Trussell and Joseph Rowntree Foundation.¹⁰⁰

It is not right that those who have undergone income maximisation, are in full receipt of their entitlements, and working as much as they are able to, should be struggling to afford essentials. The minimum standard allowance of Universal Credit should reflect what someone would need to protect themselves from going without essentials, and ensure that any benefit caps or deductions, such as debt repayments, would not be allowed to reduce support below that level. The government should implement an independent process to regularly review this allowance.

3.2 Raising the standard of income maximisation provision in debt advice services

There should be no debt advice without full and comprehensive income maximisation being available where required, and debt advice services should be equipped to deliver this in full, according to a client’s needs. Supporting people to increase their income is vital to addressing debt and must be a core element of effective advice. Without it, services risk facing recurring cycles of unresolved financial difficulties. Debt advice providers that offer comprehensive income maximisation in tandem can achieve stronger overall client outcomes, including greater financial confidence and long term resilience.¹⁰¹

To raise the bar for income maximisation provision in debt advice services, the Money and Pensions Service should:

- **Use the additional government funding for the Money and Pensions Service, announced as part of the government’s Financial Inclusion Strategy,¹⁰² to ensure that in future commissioning rounds, debt advice organisations have sufficient resources to raise the standard of provision of income maximisation support.** The government has allocated over £100 million from the industry levy, an increase of over 10%, to MaPS. The funding is intended to enable people facing problem debt to receive effective support that helps them get their finances back on track, and appropriate income maximisation support should be an essential part of this.
- **Require debt advice providers to offer a minimum of ‘advice only’ income maximisation services as standard and resource this appropriately.** While it is important to empower people to act independently wherever possible, the fact that half of those in problem debt are experiencing a mental health problem means that the baseline level of support cannot stop at simple signposting.¹⁰³ Our findings repeatedly show that signposting alone is ineffective for many people with mental health problems, making more substantive support across the board essential. As part of this, MaPS should ensure that the outcomes they measure for the services they commission reflect the importance of providing meaningful and accessible income maximisation support that meets client needs.

99 Oakley M. The final report of the Poverty Strategy Commission. Poverty Strategy Commission. 2025.

100 Bannister L et al. Guarantee our essentials: reforming Universal Credit to ensure we can all afford the essentials in hard times. Trussell and Joseph Rowntree Foundation. 2025.

101 Money and Pensions Service. Funding and operating modes of the debt advice sector. 2024.

102 HM Treasury. Financial Inclusion Strategy. 2025.

103 Money and Mental Health Policy Institute. The Facts. [Accessed 25/11/2025].

- **Ensure that acutely mentally unwell clients are provided with income maximisation casework services as standard.** This enhanced level of service is in recognition of the difficulties acutely unwell people can face, which is otherwise likely to make acting on 'initial contact' or 'advice only' income maximisation impossible. Those who are acutely unwell can be defined as those whose mental health problems significantly or severely impact their ability to function day to day or who are under the care of secondary mental health services. Based on our analysis, this is likely equivalent to just under a half (49%) of people with mental health problems. MaPS should ensure that their commissioning model supports services to offer this level of casework, and should consider how to integrate this with local services, including community debt advice, which can often reach those who are less likely to engage.
- **Introduce mandatory mental health training for all debt advisers across national and community-based service provisions.** Extending the requirement for all debt advisers to have mandatory mental health training from the current community-based contracts to national contracts will also go some way to levelling the playing field in ensuring whichever channel and service people arrive at, that they receive a service which understands and can adapt to their mental health needs. With the training and infrastructure already in place for this, this is a straightforward step that would enhance the debt advice journey for everyone.
- **Explore co-funding debt advice, money guidance and income maximisation by working in close partnership with other funders** to facilitate more joined-up operational models that better meet the needs of people with mental health problems. This echoes the recommendation from MaPS's commissioned review of funding and operating models in the debt advice sector,¹⁰⁴ and would contribute to meeting the increasingly complex needs of clients.

Box 5: A new Consumer Energy Debt Advice service – a holistic advice model fit for the future?

As part of the government's Financial Inclusion Strategy, it recently announced the launch of the Consumer Energy Debt Advice (CEDA) service – a new support programme for people in England and Wales who are struggling with energy debt.¹⁰⁵ This is funded through the energy advice levy, and will be delivered through a partnership of independent debt advice charities Money Advice Trust, StepChange, and Citizens Advice.

CEDA will help households and small businesses with at least one form of energy debt by offering holistic support to help them not just resolve their debts but to more broadly get them in a better long term financial position, through budgeting support, liaising with energy suppliers, negotiating payment plans, and advising on tariffs and energy-efficiency measures. The service is also developing a mechanism for energy suppliers to directly refer customers, creating a more seamless route into comprehensive support.

This model offers a strong example of what good practice could look like in funding and delivering holistic advice, and could be adapted and expanded to address similar challenges in other sectors, and ultimately deliver impact more widely.

¹⁰⁴ Money and Pensions Service. [Funding and operating modes of the debt advice sector](#). 2024.

¹⁰⁵ Cooper G. [How a new Citizens Advice service will help tackle the mountain of energy debt](#). We are Citizens Advice. 2025.

3.3 The role of public and private essential services in improving access to income maximisation for people with mental health problems

To improve the financial resilience of residents by ensuring they are accessing all the support they are entitled to, local authorities should:

- **Provide income maximisation services, including personalised casework support for those who need it.** Where possible, this should be provided by an in-house team, which generally has greater scope to offer a tailored, casework approach to income maximisation because of the flexibility of core council funding.
- **Establish strong referral pathways between income maximisation services and other relevant council services, such as revenue and benefits teams, or mental health support.** An integrated approach to income maximisation, which promotes collaborative relationships across council teams, enables advisers to intervene and resolve resident issues quickly and effectively. For example, through data sharing to identify those who may benefit from income maximisation, or via direct referrals from other teams.
- **Use available data about residents to proactively identify and contact residents who are missing out on financial support they are eligible for.** Rather than waiting for people to reach out when they are in a crisis, this proactively helps to build financial resilience and prevent financial difficulties among residents.

To support customers with mental health problems to access income maximisation, essential service providers, such as banks and energy companies, should:

- **Commission income maximisation tools and services, and embed access to these services across multiple points in a customer journey,** particularly at key moments when customers are identified as being in, or at risk of, financial difficulty. In practice, this would involve integrating an online benefits calculator across customer-facing platforms, such as an app, website and call centres, and partnering with services that provide income maximisation casework, so customers who need it can get that additional support.
- **When directing customers to third-party income maximisation services, clearly explain and demonstrate their independence and impartiality to build trust.** This should help to reassure customers that third party income maximisation services are safe, confidential and independent from their essential service provider.
- **Where consent is given, use existing customer data to streamline form-filling in the income maximisation process.** This can reduce the administrative burden and speed up the process, which will particularly support people with mental health problems whose symptoms can make form-filling a difficult and distressing task.
- **Comprehensively evaluate any income maximisation partnerships or initiatives to understand what, if any, barriers customers with mental health problems might be facing when accessing this.** As income maximisation tools and services proliferate, it is important that firms proactively check that customers with mental health problems, who are among those most likely to need the service, are not left behind because of the inaccessibility of available support.

The Department for Health and Social Care should embed access to income maximisation in mental health services.

We have long been calling for the government to integrate debt advice and mental health services to tackle the link between money and mental health problems, and there have been promising developments on this recently.¹⁰⁶ The government announced that money advice will be offered alongside mental health support and other holistic services in new 'neighbourhood health services',¹⁰⁷ and has committed to ensuring that money worries are addressed as part of care and treatment planning for those who are acutely unwell under the Mental Health Bill.¹⁰⁸

However, it is important that access to income maximisation is provided as part of this holistic support in mental health settings. People receiving mental health treatment should be helped to access all financial support to which they are entitled, so that they are in the strongest financial position possible within their circumstances. This is vital to preventing financial strain taking a psychological toll, and impacting recovery and relapse, where possible.

In practice, this should include:

- Supporting those who are identified as experiencing financial difficulties in primary mental health services – such as Talking Therapies – to access income maximisation support, either through signposting, or more ideally through a warm transfer to another service.
- Ensuring that income maximisation support is a routine part of care and discharge planning in secondary mental health services.
- Embedding access to income maximisation support within all new Neighbourhood Health Service sites.

¹⁰⁶ Wright I. A big win! Government commits to joining up money and mental health support. Money and Mental Health Policy Institute. 2025.

¹⁰⁷ Department of Health and Social Care, NHS England and Streeting W. Government takes action to deliver neighbourhood health services. Gov.uk. 2025.

¹⁰⁸ Dalley Smith, B. Good progress on the Mental Health Bill. Money and Mental Health Policy Institute. 2025.

Conclusion

It is a tragedy that at a time when so many people are struggling to make ends meet and find themselves trapped in debt as a result, billions of pounds in financial support sits unclaimed which could ease this pressure and change lives.

Recent modelling shows that if 95% of central government benefits were taken up – not even counting locally administered benefits, social tariffs or energy support – 670,000 people would be lifted out of poverty.¹⁰⁹ Most strikingly, over one million families with children would be lifted out of poverty.

With the welfare system only set to become increasingly fragmented and complex, income maximisation services are the essential bridge between people and the financial support they are entitled to. And for people with mental health problems, who make up half of all those in problem debt, income maximisation services that are accessible and appropriate are a necessity.



¹⁰⁹ Oakley M. The final report of the Poverty Strategy Commission. Poverty Strategy Commission. 2025.



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