



MONEY AND
MENTAL HEALTH
POLICY INSTITUTE

Affordability and vulnerability: connections and solutions

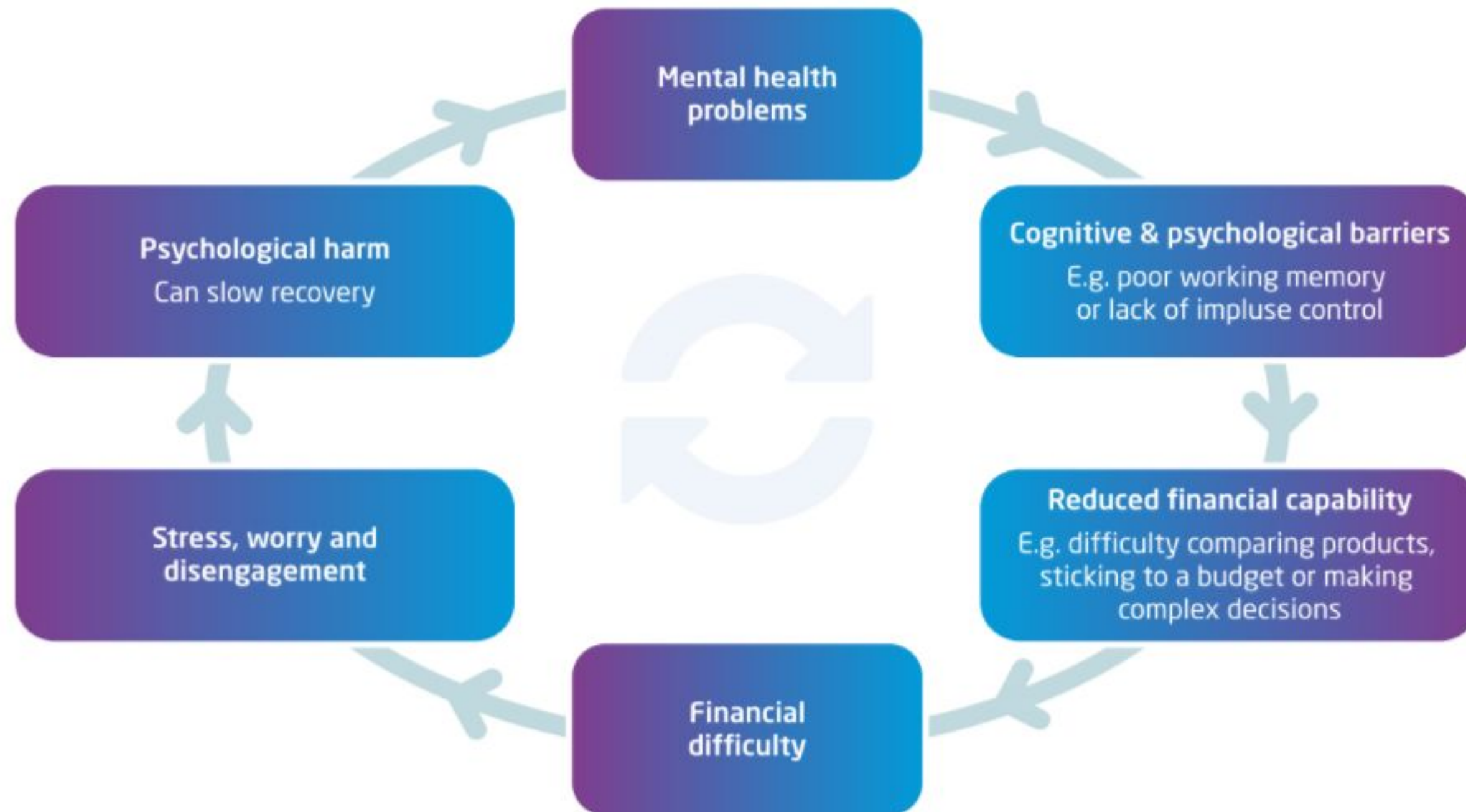
Simon Crine

12 March 2018



Mental Health Condition

Figure 1: The cycle of money and mental health problems



Source: Money and Mental Health Policy Institute

Mental health problems can affect...

- Attention span
- Memory
- Impulsivity
- Planning and problem solving

- Choosing services
- Using services
- Paying for services

“The whole process and comparison is complex enough - let alone with a brain that cannot work out or deal with getting up and making a cup of tea in the morning.”

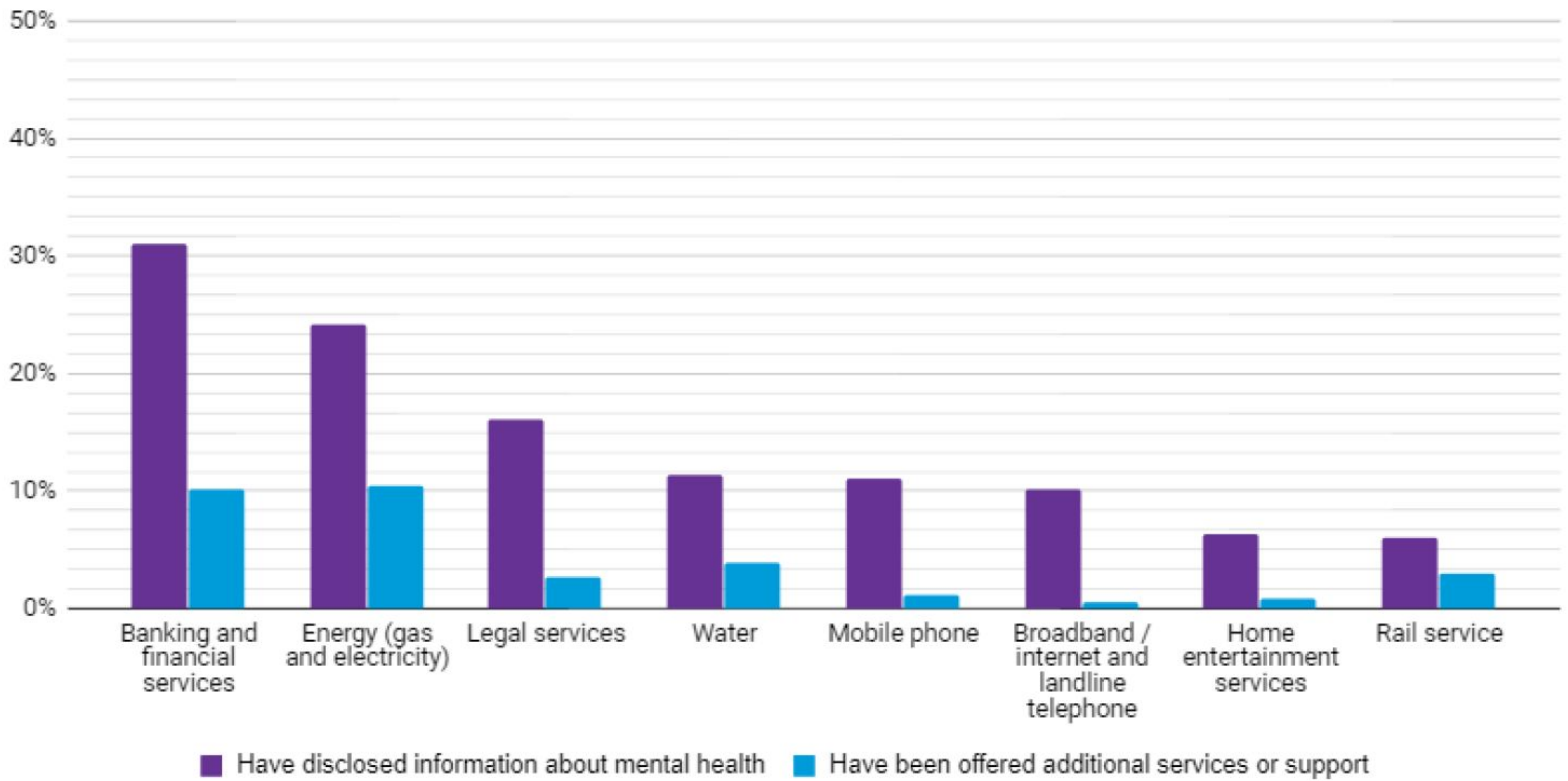


- Choosing services
- Using services
- Paying for services

“The anxiety at having to pick up the telephone causes me so much distress that it can often take me weeks to build up enough courage to make a call. Worse still, it can take even more weeks to recover from.”



Figure 1 - Proportion of people who have disclosed information about their mental health problems, and proportion who have been offered support with their mental health



Source: Money and Mental Health survey of 434 people with lived experience of mental health problems. Base for this question: 335

- Choosing services
- Using services
- Paying for services

“I am far from stupid; I can even make sense of tax returns, but gas, electric and water bills, not a chance.”

“I find my mobile bill the hardest to understand, so many hidden charges.”



Your customers in arrears:

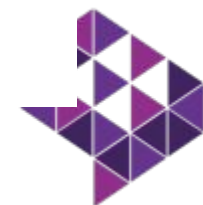
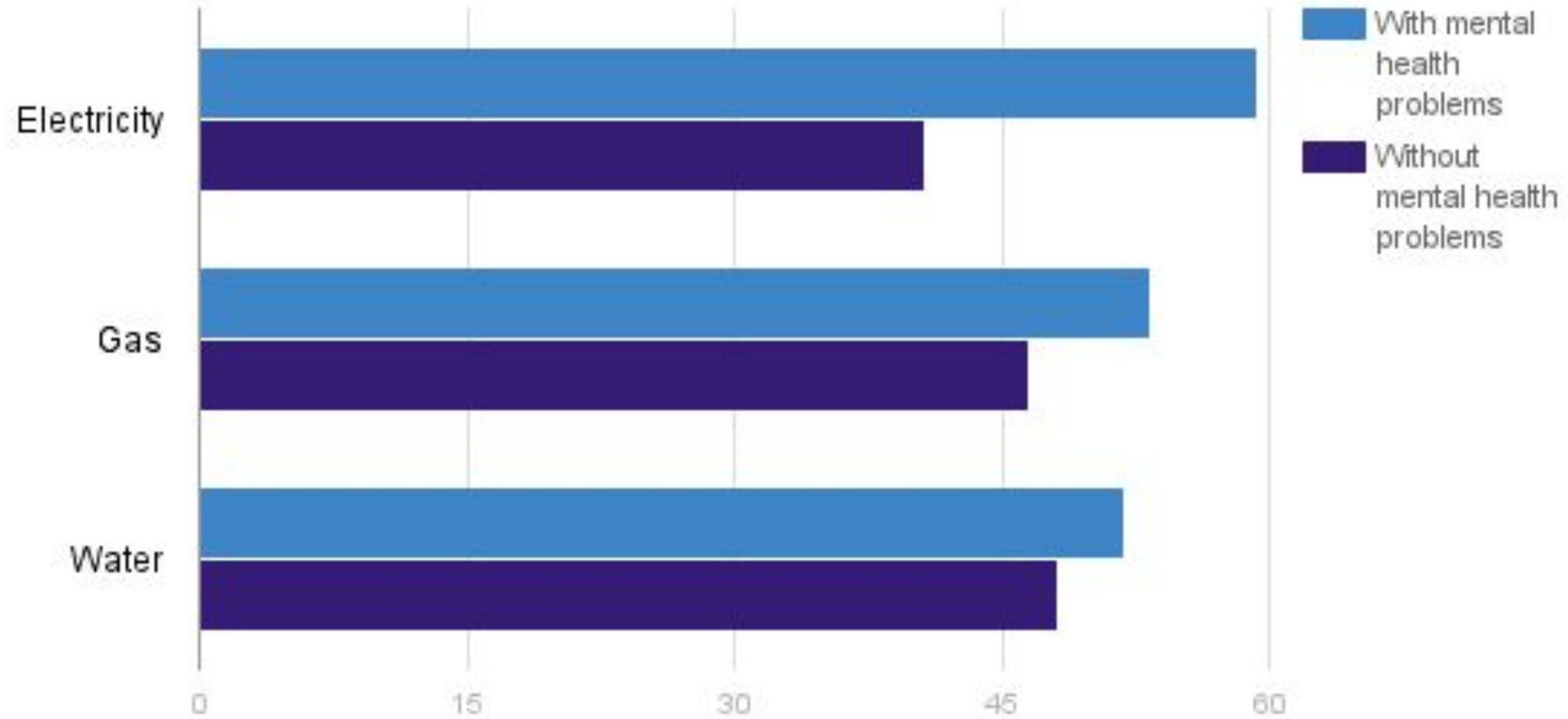
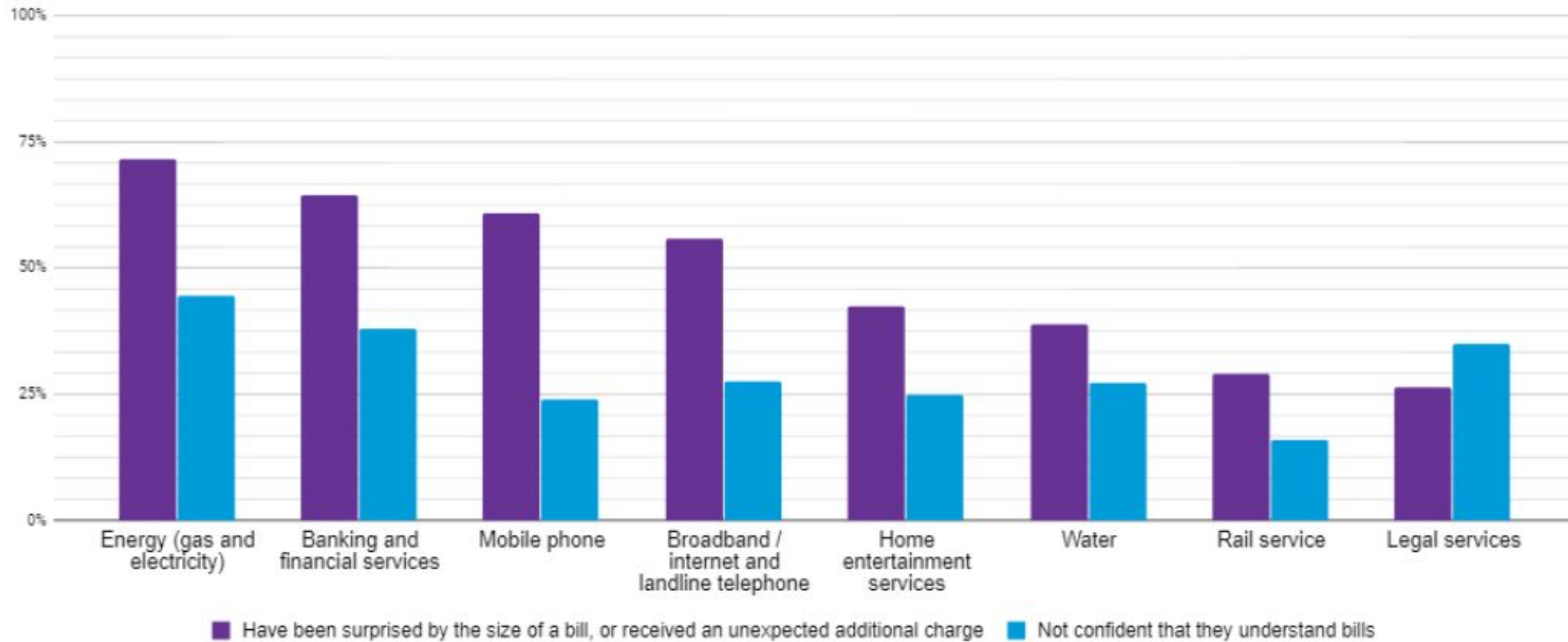


Figure 2 - Proportion of people with mental health problems who have been surprised by the size of a bill, and proportion who are not confident that they understand their bills



Source: Money and Mental Health survey of 434 people with lived experience of mental health problems. Base for this question: 366





MONEY AND
MENTAL HEALTH
POLICY INSTITUTE