THE COST OF LIVING AND MENTAL HEALTH

Mental Health Charter

The cost of living crisis and your mental health

In the UK, we're experiencing a cost of living crisis. This happens when costs rise faster than our wages, so things like your weekly shops or energy bills take up a larger proportion of your household budget. This means more people might be experiencing financial difficulties, and we know that money worries can have a big impact on your mental health.

The impact on mental wellbeing

This ongoing stress can have an impact on your mental wellbeing. Poor mental health can affect our income and outgoings, and money struggles can contribute to poor mental health.

The Blurt Foundation is a charity that aims to increase awareness and understanding of depression. They know that your salary can add to your feeling of self-worth – and when you can't afford things any more, that can leave you feeling shame, fear, frustration or sadness.

"The more we struggle with money, the more shame we might feel," says Naomi Barrow from Blurt. "Shame can make it hard to speak to others about the difficulties we're facing. It can leave us feeling incredibly alone."

What can employers do to help?

As an employer, there are ways you can offer support to your staff through the cost of living crisis. Of course, increasing the amount you pay staff can go a long way. But even if that's not possible, you can still have a positive impact.

It's easy to think that if we can't increase wages then there's nothing that we can do, but little things often make a big difference. For example, we could have a quiet room in the office and allow employees to take urgent calls or take a breather when things become too stressful

You can also try considering if staff need to be in the office all the time, to help them save on travel costs. And you could look into schemes designed to help, like the government's tax relief for job expenses, and share information about these with your employees.

Creating the right culture

Employers can also think about the culture of their organisation, and consider how they can create an atmosphere that encourages mental wellness. If employees are stressed about the cost of living, then adding additional workplace stress is unlikely to be helpful! Set healthy boundaries, such as avoiding 2am emails. Make taking breaks the norm. Try to support flexible working where possible.

Resources to support you

Moneysavingexpert.com

For a general overview of how to budget, and access discounts on key living costs, moneysavingexpert.com is a great place to start. Martin Lewis and his team have reacted at great pace to provide in-depth advice to those that are really feeling the pinch. Their cost of living survival kit offers solutions to problems raised by followers of the website's social media channels. It is essentially a crowdsourced one-stop-shop for the current personal financial crisis.

Further resources – Charities that can help

Housing
- Shelter
- Citizens Advice

Energy bills
- National Energy Action (NEA)
- Fuel Poverty Rescue

Food
- The Trussell Trust
- Fareshare

Debt management
- Stepchange
- National Debtline

Others
- Samaritans
- Refuge
- Family Lives

see next page for links

Jack Monroe – Cooking on a Bootstrap

Food prices have proven to be a particularly pressing issue in the past few months. Jack Monroe has been at the forefront of this coverage, but has been helping low income families effectively budget their grocery spends for almost a decade.
Her website is a valuable source of cheap and nutritious recipes for breakfast, lunch, dinner and all the snacks in between.

Turn2us

Turn2us is a charity that helps people in financial need gain access to welfare benefits, grants and other financial help.
They have a range of support tailored to fit specific groups, as well as brilliant general advice on tackling increased cost of living. Their benefit calculator can help families access thousands of pounds they might otherwise have missed out on.

Further resources – Charities that can help

Housing

www.helpforhouseholds.campaign.gov.uk

www.citizensadvice.org.uk/housing

www.england.shelter.org.uk/housing_advice

Energy bills

www.nea.org.uk

www.fuelpovertyresource.org.uk

Food

www.trusselltrust.org

www.fareshare.org.uk

Debt Management

www.nationaldebtline.org

www.changehelpline.co.uk

Other

Samaritans.
To talk about anything that is upsetting you, you can contact Samaritans 24 hours a day, 365 days a year. You can call 116 123(free from any phone), email jo@samaritans.org or visit some branches in person. You can also call the Samaritans Welsh Language Line on 0808 164 0123 (7pm–11pm every day).

SANEline.
If you're experiencing a mental health problem or supporting someone else, you can call SANEline on 0300 304 7000 (4.30pm–10.30pm every day).

National Suicide Prevention Helpline UK.
Offers a supportive listening service to anyone with thoughts of suicide. You can call the National Suicide Prevention Helpline UK on 0800 689 5652 (6pm–3:30am every day).

Campaign Against Living Miserably (CALM).
You can call the CALMon 0800 58 58 58 (5pm–midnight every day) if you are struggling and need to talk. Or if you prefer not to speak on the phone, you could try the CALM webchat service.