

Help with the money worry blues

To ease the anguish, the Department of Health has set up a helpline where callers can get practical information and advice from trained health advisors.

Worried by debt

The Department of Health says that, during 2009, almost half of us were worried about money and debt. Latest figures show that, excluding mortgages, average household debt in the UK stands at £1,200. "Tightening our belts and getting out of debt always features high on the list of New Year's resolutions."

However, he adds that "debt can have a serious impact on a person's mental wellbeing, causing stress, depression and even suicidal thoughts."

Department of Health figures show that a quarter of people with mental health problems experience debt, but a third of these people do not seek help for financial difficulties. They also show that debt can cause depression, stress and anxiety, but that people frequently don't know where to turn for help.

Getting help and advice

The new helpline has already been piloted and is called NHS Stressline. It can be reached on 0300 123 2000 every day of the week between 8am and 10pm. Advisors are also trained to offer help on housing and employment issues.

Phil Hope says it's there "to help improve people's mental and financial wellbeing. Whether it's practical advice, emotional support or the first step in getting treatment for depression, it will give people real help to tackle their money worries".

Jacqui Jedrzejewski, NHS Direct Mental Health Lead, says "Throughout this pilot stage we've seen some very poignant examples of how the NHS Stressline has already helped people.

"Like the 49-year-old man who had just lost his job and felt unable to tell his wife, so continued to act as if he was going to work every day whilst secretly contemplating suicide. Or the 28-year-old woman who was stressed and anxious about her mounting debt due to a cut in her hours at work and felt she didn't have anywhere to turn."

Paul Farmer, the chief executive of the mental health charity MIND tells us: "When faced with piles of bills and deep emotional despair the future can seem bleak and it can be difficult to know where to turn for advice. We would encourage anyone experiencing these difficulties to contact the NHS Stressline for support."

However, he says financial institutions also have an important role to play and that "the banking industry must take a serious look at how they respond to people with mental health problems who are in financial dire straits. Poor customer service and a heavy handed approach can exacerbate mental distress with tragic consequences".

About the Author

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