

Poverty and mental health - Understanding the link and finding help

This information looks at poverty and mental illness, and things you can do to try to help your situation. It is for people who are 18 or over and affected by mental illness and poverty in England. It is also for their loved ones and carers, and anyone interested in this subject.

Key points:

- There are different definitions of poverty. But it can mean when your resources are not sufficient to meet your minimum needs.
- Poverty can increase the risk of having mental health issues.
- Having mental health issues is a risk factor for being in poverty.
- Poverty stigma means you are treated unfairly, or looked down on, just because you are in poverty. It can make your mental health worse.
- Poverty stigma, issues with debt, work, housing, benefits, social exclusion, access to care, and relationships, can all be linked to poverty.
- We know that being in poverty is not a choice or something you can control. And is due to reasons caused by society.
- But there might be some things that you can do to help your situation. We advise on these things in this information.

This factsheet covers:

1. [What is poverty?](#)
2. [How are poverty and mental health linked?](#)
3. [What is poverty stigma?](#)
4. [How can I get help for my mental health?](#)
5. [What help is there if I want to work or volunteer?](#)
6. [Where can I get help with welfare benefits?](#)
7. [Where can I get help with debt?](#)
8. [What are social funds?](#)
9. [Are there any other funds I can apply for?](#)
10. [What are loan sharks?](#)
11. [What are credit unions?](#)
12. [Can I get cheaper broadband and phone tariffs?](#)
13. [How can I get help for housing?](#)
14. [How can I become more socially included?](#)
15. [How can I improve relationships?](#)

[Top](#)

1. What is poverty?

There are different measures of poverty, including relative poverty, and absolute poverty.¹

You can read more about different definitions of poverty on the **Joseph Rowntree Foundation website**: www.jrf.org.uk/what-is-poverty

But the **Joseph Rowntree Foundation** defines poverty as:²

“When a person’s resources – mainly their material resources – are not sufficient to meet their minimum needs, including social participation.”

This means you do not have enough money or things you need to live a basic life. Like food, clothes, or a safe home. It also means you might miss out on doing things with other people.

The following things can be linked to poverty:

- Poverty stigma
- Debt
- Lack of, or poorly paid, work
- Homelessness or housing issues
- Welfare benefits
- Social exclusion
- Access to care
- Relationship issues

We give advice on these things in this information.

[Top](#)

2. How are poverty and mental health linked?

Poverty can increase the risk of having mental health issues. This includes things like schizophrenia, anxiety, and depression. It can also increase the risk of alcohol and drug problems too.³

For example, let's look at schizophrenia, which is more common in people who live in poverty. Some people think poverty causes schizophrenia. But others think that when someone develops schizophrenia, they may lose their job or support, which then leads to poverty.⁴

Stressful things that happen when someone is in poverty can:⁵

- lead to mental health problems, or
- make existing mental health problems worse.

Feeling helpless, or like you have no control, can add to the stress of poverty.⁶

People with mental health problems are more likely to live in poverty.⁷

So, you might experience both the challenges of poverty, and mental health issues. And the 2 things can make each other worse.

You can find out more about:

- Schizophrenia
- Anxiety disorders
- Depression
- Drugs, alcohol, and mental health

at www.rethink.org. Or call us on 0121 522 7007 and ask us to send you a copy of our factsheet.

What can I do to help my situation?

We know that being in poverty:

- is not a choice and something you can control,
- is due to reasons caused by society, and
- can have a big effect on your mental health.

We think it is time that organisations and communities come together. This is to play their part in helping people who live with mental illness. We know that things like our financial situation, housing, jobs, and our support networks can affect mental health.

You can find out more about this in our **Building communities that care** report and by clicking the following link: www.rethink.org/campaigns-and-policy/campaign-with-us/resources-and-reports/communities-that-care

But there might be some things that you can do to help your situation. We advise on these things in the following information.

[Top](#)

3. What is poverty stigma?

Poverty stigma means you are treated unfairly, or looked down on, just because you are in poverty. Here is a simple way to understand it:

- It is when others think badly of you just because you do not have much money.
- People with poverty stigma might believe you are lazy or it is your fault you are in poverty – even when that is not true.
- This can make you feel embarrassed, ashamed, or left out.
- It can also stop you from asking for help, even when you really need it.⁸

Poverty stigma can affect your mental health.⁹

What can I do if I experience poverty stigma?

If you experience poverty stigma you can:

- **Talk to someone you trust:** Share your feelings with a trusted person. Talking can help you feel supported and understood. You can get details of emotional support lines at www.rethink.org. See the 'Get help now' link at the top of every webpage.
- **Seek professional help:** If stigma is affecting your mental health, consider speaking to a talking therapist. They can provide strategies to manage your feelings.
- **Educate others:** Sometimes, people act out of ignorance. Gently explaining how stigma hurts can help change their views.
- **Practice self-care:** Engage in activities that make you feel good about yourself, like hobbies, exercise, or spending time with loved ones.
- **Know your rights:** Remember, you deserve respect and fair treatment. If you think you are being treated unfairly, seek advice from organisations like Citizens Advice or the Equality and Human Rights Commission. You can find their details in the [Useful contacts](#) section of this information.
- **Join a support group:** Connecting with others who understand your situation can be comforting. Look for local or online groups where you can share experiences. You can search for local support groups below:
 - **Rethink Mental Illness:** www.rethink.org/help-in-your-area/support-groups
 - **Local Minds:** www.mind.org.uk/about-us/local-minds
 - **Hub of Hope:** <https://hubofhope.co.uk>
 - **Andy's Man Club** - for men: <https://andysmanclub.co.uk>
 - **Men's Sheds Association** - for men: <https://menssheds.org.uk>

You might find the following women's organisations useful too:

- **National Women's Register** - for women: <https://nwr.org.uk/>
- **Together Women** - for women, North of England only: <https://togetherwomen.org/>

You can find out more about **Talking therapy** at www.rethink.org. Or call us on 0121 522 7007 and ask us to send you a copy.

You can find out more about **Physical activity and mental health** at www.rethink.org.

[Top](#)

4. How can I get help for my mental health?

Poverty can lead to mental health issues or make them worse.

If you need urgent help for your mental health, **Contact NHS 111**. You can call NHS 111 or visit their website at <https://111.nhs.uk/triage/check-your-mental-health-symptoms>. You will need to answer some questions. They will refer you to an appropriate service or tell you what to do next.

For more options for urgent help for your mental health go to www.rethink.org and click on the **Get help now** link. It is at the top of every webpage.

For non-urgent mental health help, you can:

- See your GP
- Get free talking therapy from the NHS
- Join a support group
- Get help from a charity
- Do things to help yourself

You can find out more in our information on:

- GPs and your mental health
- Talking therapy
- Worried about your mental health? How to get treatment and support

at www.rethink.org. Or call us on 0121 522 7007 and ask us to send you a copy.

Can I get help with travel costs to NHS appointments?

If you, or your partner, are on certain benefits, you might be able to get help with travel costs for some NHS appointments.

You can read more from the **NHS** here: www.nhs.uk/nhs-services/help-with-health-costs/healthcare-travel-costs-scheme-htcs

[Top](#)

5. What help is there if I want to work or volunteer?

There can be links between poverty, mental health, and work. If you do not have a job, stigma around unemployment could add to poverty stigma. This can affect your mental health.

If you are well enough to work or volunteer, this can help improve your mental health. If you want to find work or volunteering opportunities, there is help and support.

You can find more information on **Work, volunteering, and mental illness** at www.rethink.org. Or call us on 0121 522 7007 and ask us to send you a copy.

What if my mental health condition means I have issues with working?

The way your mental health condition affects you might mean that you have issues with working. You might not be able to work:

- at all,
- some of the time, or
- full-time.

You might be able to claim welfare benefits. See [Where can I get help with welfare benefits?](#) for more information.

[Top](#)

6. Where can I get help with welfare benefits?

If you have a low or no income, you might be able to apply for different welfare benefits.

You can:

- Get information on welfare benefits and mental illness from the **Mental Health and Money Advice** website: <https://bit.ly/4dcbY3K>
- Go to your **local Jobcentre Plus**. You can search for your local one here: <https://find-your-nearest-jobcentre.dwp.gov.uk/search.php>
- Call the **universal credit line** on 0800 328 5644 or go to: www.gov.uk/universal-credit
- Contact or visit your local **Citizens Advice** on 0800 144 8848 for advice. www.citizensadvice.org.uk

- Contact **Money wellness** for free advice on money, benefits, and debt. Advice is provided online, over the phone or webchat. 0161 518 8285. www.moneywellness.com
- Call **Mind welfare benefits line**. For anyone with mental health problems who needs benefits advice on 0300 222 5782. www.mind.org.uk/information-support/helplines
- Contact **local benefits advice organisations**. You can find them on **Turn2Us**: advicefinder.turn2us.org.uk. Choose 'benefits' from the drop-down menu and put in your postcode.

What are universal credit advances?

You might not have enough to live on while you wait for your first universal credit payment.

You may be able to get an advance of your first universal credit payment.

You can read more from **Gov.UK**: www.gov.uk/guidance/universal-credit-advances

What is personal independence payment (PIP)?¹⁰

PIP is a welfare benefit for people who need daily help because of a long-term illness, disability, or mental health condition.

PIP is a non-means tested benefit. This means your claim will not be affected by your income, capital or savings.

You can also claim on top of other benefits, including employment support allowance (ESA) and universal credit.

PIP can also be paid whether you are in or out of work.

You can read more about personal independence payments (PIP) on the **Mental Health and Money Advice** website at: www.mentalhealthandmoneyadvice.org.

[Top](#)

7. Where can I get help with debt?

If you need free expert advice on debt, you can contact:

- **National Debtline**. 0808 808 4000. www.nationaldebtline.org
- **StepChange**. 0800 138 1111. www.stepchange.org
- **Debt Advice Foundation**. 0800 6226151. www.debtadvicefoundation.org

- Contact **local debt advice organisations**. You can find them on **Turn2Us**: advicefinder.turn2us.org.uk. Choose 'debt' from the drop-down menu and put in your postcode.

For more information on Options for dealing with debt see **Mental Health and Money Advice** website: <https://bit.ly/4j4zMIn>

[Top](#)

8. What are social funds?

If you cannot pay for basic things, you might be able to get help from your council. This help might be a loan, money, or help from a charity.

This support is sometimes known as **social funds** or **the household support fund**.

You can read more here:

- **Mental Health and Money Advice**: <https://bit.ly/3YKrxtD>
- **Gov.UK**: www.gov.uk/cost-living-help-local-council

You can find out details of your local council here: www.gov.uk/find-local-council.

[Top](#)

9. Are there any other funds I can apply for?

What are discretionary housing payments?

You might be able to claim discretionary housing payments. This is if you claim welfare benefits to help pay your rent, and you are affected by:

- the benefit cap,
- removal of the spare room subsidy in the social rented sector, or
- Local Housing Allowance (LHA) rates.

You can read more about discretionary housing payments from **Gov.UK**: <https://bit.ly/4ddqcRU>

Can I get other help with the cost of living?

You might be able to get other help with the cost of living. You can find out more at:

- **Gov.UK:** www.gov.uk/cost-of-living
- **Mental Health and Money Advice:** <https://bit.ly/3ZgVLV7>

How do I get help from a food bank?

If you do not have enough money to properly feed yourself, you might be able to get help from a food bank.

You can search for local food banks on The Trussell Trust and Independent Food Aid Network websites. Or your local Salvation Army might run one or know of one:

- **Trussell Trust:** www.trussell.org.uk/emergency-food/find-a-foodbank
- **Independent Food Aid Network:** www.foodaidnetwork.org.uk/our-members
- **Salvation Army:** www.salvationarmy.org.uk/map-page

[Top](#)

10. What are loan sharks?

Illegal money lenders are known as 'loan sharks.'

No matter how tough your financial situation is, we strongly recommend you do not borrow money from a loan shark.

Loan sharks often charge very high interest rates, so people find it difficult to pay the money back. They might threaten or harass you if you cannot pay them back.

If you have borrowed money from a loan shark, there is help. You can get more information from **Stop Loan Sharks:** www.stoploansharks.co.uk

You can read more on the **Mental Health and Money Advice** website:
<https://bit.ly/42W0gqE>

[Top](#)

11. What are credit unions?

Credit unions are like small banks that help people save and borrow money. They:

- are owned by their members, not big companies,
- often offer fair loans and low fees, and

- are there to help local people, not to make big profits.

You can read more about credit unions from **Step Change** here:
www.stepchange.org/debt-info/credit-unions.aspx

[Top](#)

12. Can I get cheaper broadband and phone tariffs?

Social tariffs are cheaper broadband and phone packages. They are for people claiming universal credit, pension credit, and some other benefits. Some providers call them 'essential' or 'basic' broadband.

They are the same as normal packages, just at a lower price.

Ofcom encourages companies to offer social tariffs to help customers on low incomes. Ofcom is the communications regulator in the UK.

You can get more information on **Ofcom's** website, including how to apply for a social tariff: <https://bit.ly/43u0xPO>

You can also use **Fasterbroadband's** website to compare and apply for social tariff deals: www.fasterbroadband.co.uk/social-broadband-tariffs

[Top](#)

13. How can I get help with housing?

You might be:

- looking for housing,
- need help with housing issues, or
- need advice on housing.

Please see information on **Housing options - For adults who live with mental illness** at www.rethink.org. Or call us on 0121 522 7007 and ask us to send you a copy of our factsheet.

[Top](#)

14. How can I become more socially included?

Poverty can be a cause of social exclusion.¹¹ Social exclusion means you feel like you have limited involvement in the community where you live, and society.

There are ways you can try to more socially included.

Please see information on **Social inclusion and mental illness - How can I become more connected?** at www.rethink.org. Or call us on 0121 522 7007 and ask us to send you a copy.

[Top](#)

15. How can I improve relationships?¹²

Relationships are important to all of us. They can affect our physical and mental wellbeing.

Being in poverty can put a strain on relationships.

If you are connected to your loved ones and community, you are more likely to be happier and physically and mentally healthier.

The quality of your close relationships is important, rather than the number of friends you have.

The following link contains some helpful advice about relationships:

- **Mental Health Foundation** – Relationships in the 21st century:
www.mentalhealth.org.uk/sites/default/files/2022-06/MHF-Relationships-21st-Century-Summary-Report.pdf

[Top](#)

Useful Contacts

Equality and Human Rights Commission (EHRC)

An independent statutory body. It aims to help end discrimination, reduce inequality, and protect human rights to build good relations. It makes sure that everyone has a fair chance to take part in society.

Phone: 0808 800 0082

Address: Arndale House, Arndale Centre, Manchester M4 3AQ

Email: correspondence@equalityhumanrights.com

Website: www.equalityhumanrights.com

The Citizens Advice Service

Help people resolve their legal, money and other problems by providing free, independent and confidential advice.

Phone: 03444 111 444

Website: www.citizensadvice.org.uk

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We would love to know if this information helped you or if you found any issues with this page. You can email us at feedback@rethink.org

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References

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² Joseph Rowntree Foundation. *What is poverty?* <https://www.jrf.org.uk/what-is-poverty> (accessed 13 May 2025)

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⁸ Joseph Rowntree Foundation. *Poverty stigma: a glue that holds poverty in place*. P 36, first sentence. <https://www.jrf.org.uk/sites/default/files/pdfs/poverty-stigma-a-glue-that-holds-poverty-in-place-e5e907e1ef7fc33e807cf9f80b4c3fec.pdf>

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¹⁰ Mental Health and Money Advice. *Personal independence payment (PIP)*. See 'What is PIP?' <https://www.mentalhealthandmoneyadvice.org/en/welfare-benefits/PIP-mental-health-guide/introduction-to-PIP/what-is-PIP/> (accessed 17 June 2025)

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Rethink Mental Illness Advice and Information Service

Phone: 0808 801 0525

Monday to Friday 9:30am – 4pm
excluding bank holidays.

Webchat service available

Did this help?

We'd love to know if this information helped you or if you found any issues with it. Drop us a line at:
feedback@rethink.org

Or write to us at:

Rethink Mental Illness Advice and Information Service,
28 Albert Embankment, London, SE1 7GR.



We are the charity for people severely affected by mental illness, no matter what they're going through.

For further information on Rethink Mental Illness
Phone: **0121 522 7007**
Email: info@rethink.org



Need more help?

Go to www.rethink.org for information on Mental health conditions and symptoms, treatment and support, physical health and wellbeing, ethnic minorities and mental health, LGBT+ mental health, mental health laws and rights, work, studying, and mental health, police, courts, and prison, and advice for carers.

Do not have access to the web?

Call us on 0121 522 7007. We are open Monday to Friday, 9am to 5pm, excluding bank holidays, and we will send you the information you need in the post.

Do you have accessibility tools for this information?

You can find this information on our website at www.rethink.org. There is an accessibility function on this webpage called **Recite**. On the desktop site, click on the icon in the top right-hand corner next to 'Donate.' On the mobile site, scroll right and click on the 'Turn on accessibility' icon.

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