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Money advice and more for free in Epsom and Ewell

28 February 2024



A report published in October of 2023 by the UK mental health charity Mind found 2.7m people had considered suicide due to financial pressures and over the last couple years NHS England has seen a rise in inpatient and outpatient referrals connected with the cost of living crisis.

Also in the month of October a service was created in response to this problem for the people who live and work in Epsom and Ewell by the Leatherhead-based charity the Mary Frances Trust, which recently celebrated 30 years since its founding and supports around 2,300 Surrey residents every month.

Set up from scratch in partnership with Citizens Advice Epsom and Ewell after a meeting between Mary Frances Trust CEO Patrick Wolter and the CEO of the Guildford based charity Catalyst who run the same service in neighbouring Surrey Heath, the two charities resolved it would be beneficial to create a mental health service that addressed people's experiences with financial difficulty.

"We thought it would be… easier for people who are facing difficulties in both areas to have a service that caters for both sides" said Connie Ridout Communications Lead for the Mary Frances Trust.

Ridout says the two CEOs were struck by how many people already receiving support were discussing problems caused by the cost of living crisis and the issue was considered to be one of the biggest issues facing service users affecting how people meet mortgage payments, homelessness, rent, and council tax.

With backing from the National Community Fund for a three project, the service aims to increase financial resilience, improve overall mental and/or emotional wellbeing, reduce stress and anxiety by having users engage in one on one appointments with a caseworker to help people manage the impact of the cost of living on their wellbeing.

With the launch of the service Mary Frances CEO Patrick Wolter said: "With CAEE and MFT working so closely together, the client only has one point of contact to help them get the full support they need. We are thrilled to offer this free service to the residents of Epsom and Ewell."

When the service was first being devised it was considered a priority that the service should be as accessible as possible with users having to register only once with either Citizens Advice Epsom and Ewell or Mary Frances Trust and currently the service has no waiting list which the MFT hope to maintain for as long as possible.

New service users need to live or work in Epsom and Ewell and experience problems with wellbeing as a result of financial difficulty whether that be finances causing stress, depression, anxiety, or a mental illness that is exacerbated by financial difficulty. During an initial assessment users will be assessed for how financial difficulties affect their lives and set goals.

Citizens Advice Epsom and Ewell handled around 8,000 issues last from 2,500 clients with 60% of clients needing advice around money, such as benefits, fuel costs, debt and crisis funding, though there are concerns that the most vulnerable are not being reached.

This points to another issue when it comes to boosting the number of people using the service, as Ridout says, which is about reaching people who may find making this step too overwhelming due to their mental health problems. Even though it may be a difficult step people are not ready for, "We do need to remind people [to reach out] endlessly because of the nature of what they are facing," Ridout says.

Now with around 30 people using the service the project has one caseworker offering one to one support every six weeks to give users financial independence and manage the stress and anxiety associated with personal finances, the MFT aims to broaden its reach.

It is estimated that one in three people in the UK are living with poor mental health and a poll from the Money and Mental Health Policy Institute found 39% of people with mental wellbeing issues stated that financial problems were the main reason their mental health had worsened

The free money advice and wellbeing support service is available to people living and working in Epsom & Ewell. The Financial and Wellbeing Support Service (FWSS) is delivered by Citizens Advice Epsom & Ewell (CAEE) for expert benefits and money advice and mental health charity Mary Frances Trust (MFT) for specialist wellbeing support.

If managing your finances is causing stress and anxiety or mental health challenges are impacting your ability to manage your finances, the three-year project funded by The National Lottery Community Fund will provide a range of free services and resources to help residents to get help during this difficult time.

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The aim of the project is to empower the client, and:

• Increase financial resilience and independence
• Improve overall mental and/or emotional wellbeing
• Reduce stress and anxiety
• Increase engagement with local community and reduce social isolation
• Be more informed about how to manage finances and wellbeing going forward.

How to access the service:
 If you need support to tackle both financial and emotional/mental wellbeing difficulties;
and
 live in or around the Epsom & Ewell Borough and are 18+ years

then please get in touch with either organisation (no need to contact both). No third party referral is required. Case Workers from CAEE and MFT will support you to improve your situation and emotional wellbeing via face-to-face, telephone or online appointments.

Mary Frances Trust:
Email: fwss@maryfrancestrust.org.uk
Telephone / SMS: 07380 567708

Citizens Advice Epsom & Ewell
Email: fwss@caee.org.uk
Tel: 01372 300421
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