

## What we did

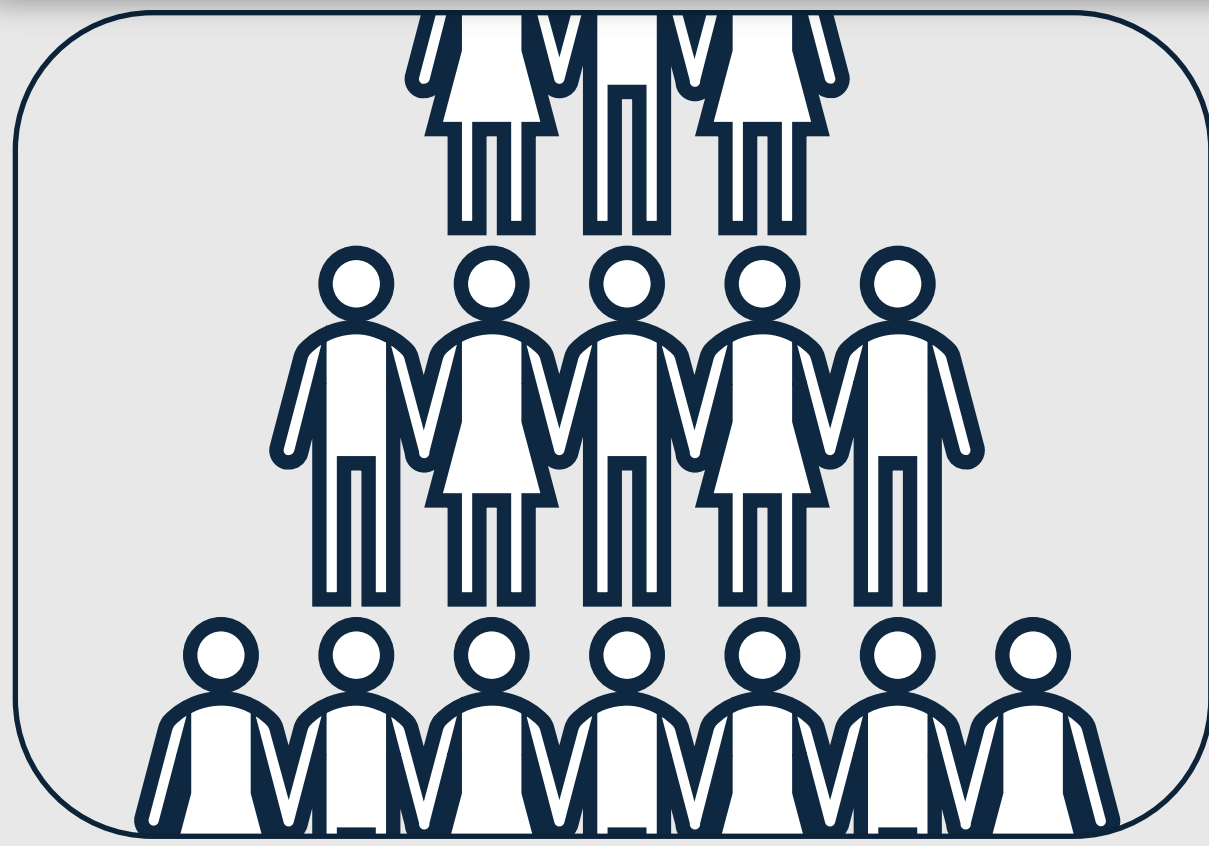
Funded through Humber and North Yorkshire Integrated Care Board Health Inequalities programme, Hull Public Health commissioned Hull & East Riding Citizens Advice to deliver a pilot programme of Financial Advice First Aid training, equipping mental health practitioners to recognise signs of financial difficulty, initiate sensitive conversations, and provide safe, appropriate signposting to specialist support.



## Why this matters

Evidence shows people experiencing mental health issues are particularly susceptible to experiencing financial difficulties (1). There is a bi-directional relationship between money (personal and household financial circumstances) and mental health.

## Advice First Aid Financial Inclusion sessions

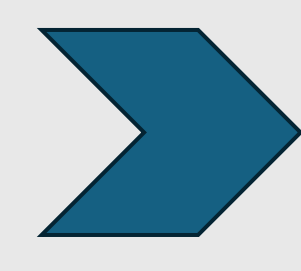


**Hull & East Yorkshire Mind outreach counsellors managing complex intersections of financial hardship, poor mental health and trauma.**

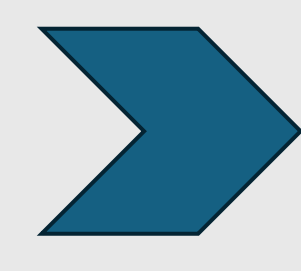


**NHS Humber Teaching Foundation Trust caseworkers and social workers managing complex family support needs.**

110 practitioners attended training webinars - Nov 2025 to Jan 2026



Further training on specific topics - including on the changes to Renters Rights. Many individuals with mental health concerns have housing related issues.



Further training to other cohorts - including practitioners working with individuals with mental health and financial concerns. Sessions delivered with Probation, Goodwin Douglas and ReNew Hull



Further work being undertaken with practitioners to deliver advice first aid sessions for in-patients experiencing acute mental health problems. Evaluating whether this support (early stage) can prevent delayed discharge.

## Topics of engagement

**Immigration signposting for No Recourse to Public Funds (NRPF) cases recognising these as high risk and emotionally complex**

**Tax system navigation**

**Court and enforcement processes**

**Benefit calculators**

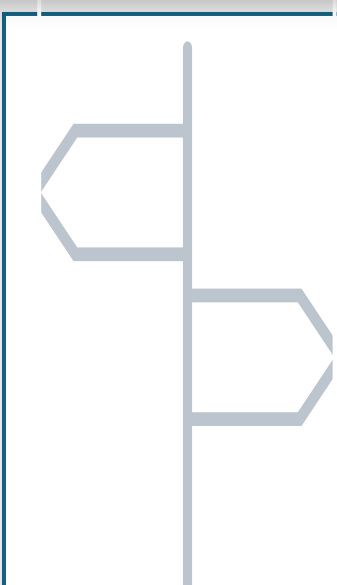
**Housing rights**

**Legal complexity and challenges in engaging with bureaucracy due to anxiety, depression, trauma, or cognitive overload**

## Impact

**Proportion of people who received advice 'first aid' reporting increased confidence in personal financial management\***

\*All attendees are asked about confidence levels before and after the session



**Signposting** - all attendees report increases from neutral or low confidence to slightly or mostly confident, some were already confident in signposting, but an increase was still noted



**Website use** - significant increases in confidence in website use - while this is something people have a broad understanding of the specifics of Citizens Advice site, and the training have had a larger impact on those with less advice experience or prior training.



**Skills & abilities** - while some attendees already skilled in advice, adjacent issues reported smaller increases, the overall picture is a large jump in confidence with both skills and understanding of limitations or where fully qualified advice would be needed. All attendees now report mostly or complete confidence in this area following the training.

## Outcomes

Aligns with the overarching aim of the Mentally Health Hull strategy (2) to reduce the likelihood of mental health problems occurring, reduce the severity of their impact, and promote good mental health

This approach strengthens trauma-informed care. It enables earlier support, tackles stigma, reduces escalation to crisis, and improves outcomes for individuals. Practitioners benefit from increased confidence to initiate and normalize financial conversations, clearer understanding, better knowledge and equipped with a suite of tools to explain complex systems to clients experiencing mental health crises.

## What we learned



High client advice needs

- Attendees reported handling 9-20+ advice-related issues per week, demonstrating the intensity of need among clients and heavy advisory demands placed on frontline practitioners.

## Transferable learning

Piloting this training offers a practical, scalable opportunity to reduce inequalities and deliver more holistic mental health support.

## References

- Money and Pension Service (2022) UK Adult Financial Wellbeing Survey 2021: Mental Health Report
- Hull City Council (2025) A Mentally Healthy Hull: Mental Health Strategy

## Acknowledgements

Hull & East Riding Citizens Advice; Humber and North Yorkshire ICB; Hull City Council