Crunch time for Scotland’s mental health: a SAMH report

SAMH is Scotland’s leading mental health charity and is dedicated to mental health and wellbeing for all.
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Executive summary
SAMH surveyed 376 people on their experiences of the credit crunch and its effect on their mental health. The research found that those who had been affected by the credit crunch in at least one of nine specified ways were up to eight times more likely to have sought help for a mental health problem for the first time.

Introduction
We all know that we are in difficult times financially. What we do not yet know is how this will affect our mental and emotional health in the short and long term. Since the beginning of the economic downturn, SAMH has been regularly asked, by the media and others, whether people’s mental health was being affected by uncertainty and financial difficulties. We conducted some research to find out, and what we found was both surprising and worrying.

Methodology
The research was conducted via a web survey that was posted on SAMH’s website and ran from 5 to 26 January 2009. Potential respondents amongst SAMH’s existing organisational and individual contacts were emailed the survey, and visitors to SAMH’s website were invited to complete it. 376 people completed the survey. Respondents were asked a series of questions to establish whether or not they had been affected by the credit crunch: see Appendix A for full questions. Respondents were then asked whether they had sought help for specified mental health problems for the first time during 2008, and were asked to compare their emotional state during 2008 to that of previous years. The benefits of web-based surveys are that they are quick, straightforward and can reach people across the country who might not otherwise be able to give their views. The main limitation of this approach is that respondents are a self-selecting population and must have access to the internet, and therefore may not be representative of the population as a whole. This survey ran for only a short time, so can only present a snapshot.

Demographics
More than two-thirds of our respondents were female. Possible reasons for this might be more willingness on the part of women to discuss issues relating to mental health and emotions, and more women working in the social care sector and therefore likely to have come into contact with this survey. There were no significant differences between the answers given by men and by women.
Most of our respondents were of working age. Over two-fifths of respondents fell into the age range 36-50, with the next most common age range being 22-35, which accounted for a third of our respondents. Almost a fifth were aged 51-65.

**Key findings**

Those who had been affected\(^1\) by the credit crunch were far more likely to have sought help for a mental health problem for the first time during 2008. People who had been affected were:

- Four times as likely to have sought help for anxiety for the first time as those who were not affected; and
- Eight times as likely to have sought help for depression for the first time as those who were not affected.

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\(^{1}\)CRUNCH TIME FOR SCOTLAND’S MENTAL HEALTH
People who had been affected by the credit crunch were also more likely to have experienced a more negative emotional state than in previous years. They were:

- More than three times as likely to have felt more anxious in 2008 than in previous years
- More than five times as likely to have felt more worried in 2008 than in previous years
- More than three times as likely to have felt more stressed in 2008 than in previous years
- Nine times as likely to have felt more scared in 2008 than in previous years
Other Findings
Are people being affected by the credit crunch?
Our findings indicate that people are beginning to be affected financially by the credit crunch. Only 2% of our respondents had lost their jobs but many were finding it harder to make ends meet, and some were concerned about a close family member’s job or income.

“I think that everyone’s job is at more risk”

We asked our respondents how their financial situation changed over 2008. The chart below illustrates their responses. Respondents could select more than one response to this question.

Changes to financial situation 2008

<table>
<thead>
<tr>
<th>Change</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount of personal debt increased</td>
<td>9%</td>
</tr>
<tr>
<td>Harder to pay essential bills</td>
<td>30%</td>
</tr>
<tr>
<td>Income decreased</td>
<td>40%</td>
</tr>
<tr>
<td>None of the above</td>
<td>16%</td>
</tr>
<tr>
<td>Other</td>
<td>25%</td>
</tr>
</tbody>
</table>

Some of those who selected “other” reported that they were actually better off because of decreasing costs of goods and lower interest rates. However, others in this category said that they were finding things difficult because wages were not keeping up with a higher cost of living.
We also asked people about the overall effect of the credit crunch on them in 2008. The chart below shows their responses.

“Other” responses included people who had been unable to sell their house or get a mortgage. Respondents could select more than one response to this question.

Overall effects of credit crunch in 2008

“*We cannot sell our house and we have moved into a new one with great uncertainty as to how we will pay for the new house*”

What is the effect of the credit crunch on mental health?
We then asked respondents about seeking help for mental health problems for the first time during 2008. As we would have expected, relatively few people had done so, as this pie chart shows. Respondents could select more than one response to this question.

% of respondents who sought help for the first time for a specific condition

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“My house purchase fell through because of the sudden tightening in mortgage lending conditions.”

We then asked our respondents about their emotional state in 2008 compared to previous years. It was noticeable that many respondents reported an increase in negative emotions in 2008. Respondents could select more than one response to this question.

![Respondents’ emotions in 2008 compared to previous years]

“Was made redundant 10 years ago - very anxious this will happen again”

The most interesting results of our survey were found when we analysed the differences between responses of those who had been affected in some way by the credit crunch and those who hadn’t. As outlined in the Key Findings section, those who had been affected were far more likely to have sought help for a mental health problem for the first time in 2008, and to have experienced a more negative emotional state in 2008 than in previous years. Our research therefore indicates that the ongoing economic slowdown may have an impact on Scotland’s mental health.

“Mostly affected my state of mind, more worried about the future although not to the stage where I needed to get any help”
Policy implications
This research suggests that there may be a direct link between poorer financial circumstances and poorer mental health. Given that few people are predicting a swift economic recovery, it is vital that the Scottish and UK Governments, employers, local authorities and health boards are aware of these possible links. Of course, this is a relatively small-scale study, and more research will be necessary to test the existence of this possible link. However, based on our findings, SAMH recommends that:

• The UK Government should ensure that, as part of its ongoing welfare reforms and packages of support for those who lose their jobs, information and signposting to support regarding mental health are available

• The Scottish Government should ensure that, in signing off the next round of Single Outcome Agreements with local authorities, support for those who have lost jobs or are financially worse off is a priority, and should urge employers to invest in the mental health and wellbeing of their staff

• Additional funding should also be found for a national awareness raising campaign which promotes good mental health. In these tough times it is crucial that everyone knows how to look after their mental health

• NHS Boards should work to improve the accessibility of mental health services, so that people can get support early on rather than waiting until their mental health has substantially worsened

• Local authorities should prioritise mental health services when setting budgets, to ensure that people are able to access support when it is needed

• All of the above agencies should work together to combat the stigma associated with mental health problems, since the existence of this stigma may prevent people from seeking help when they need it

• Further research should be undertaken on a larger scale to determine the impact of changing economic situations on mental health.

“Every time I come home I dread the phone going or what mail will be waiting and have stopped watching the news as its all bad bad bad!”

Further information
A full summary of the report is attached at Appendix A. If you would like more information about this report or about SAMH, contact us at enquire@samh.org.uk or on 0141 568 7000.
appendix A – Full questions contained in survey

1. How did your financial situation change over 2008? (please tick all boxes that apply)
   - □ The amount of debt that I owe increased
   - □ I found it harder to pay essential bills
   - □ My income decreased
   - □ None of the above
   - □ Other (please specify)

2. How did your employment situation change over 2008? (please tick all boxes that apply)
   - □ I worked fewer hours than before
   - □ I lost my job
   - □ My salary reduce
   - □ None of the above
   - □ Other (please specify)

3. Overall how would you say the “credit crunch” affected you in 2008? (please tick all the boxes that apply)
   - □ My job or income was directly affected
   - □ A close family member’s job or income was directly affected
   - □ My job or income was at risk
   - □ I was not affected
   - □ Other (please specify)

4. During 2008, did you seek help for the first time for:
   - □ Anxiety
   - □ Depression
   - □ Panic attacks
   - □ Other mental health issue (please specify)

5. During 2008, compared to previous years, did you feel more:
   - □ Anxious
   - □ Worried
   - □ Stressed
   - □ Scared
   - □ None of the above

6. Are you
   - □ Male
   - □ Female
   - □ Would you identify yourself as transgender?

7. What age are you?
   - □ 16-18
   - □ 19-21
   - □ 22-35
   - □ 36-50
   - □ 51-65
   - □ 66-70
   - □ Over 70
   - □ Prefer not to say

8. Has the “credit crunch” had a major impact on your mental health in 2008? Would you like to share this with SAMH?
   - If you would like to be contacted in relation to the piece of work, please provide contact information in the box below, and a brief description of your experience. SAMH will only contact you in relation to the Credit Crunch 2008 questionnaire and will not share your details without your permission.

(Footnotes)

1 Throughout this report, those defined as affected are those who selected an answer other than “none of the above” for at least one of questions 1-3: see Appendix 1