**Cost of Living Crisis and your Mental Health**

We know that many people are feeling the strain as the cost of living continues to increase.  Below is some information about how you can maintain your mental wellbeing at this time, along with information on how to manage your money as bills rise.

# **Dealing with money problems during the cost-of-living crisis**

Right now, you may be finding that your income isn’t going as far as it used to, due to rises in the cost of living. This can cause feelings of worry and low mood. This article explains some of the things that you can do to help your household budget.

## ****First steps****

A really helpful first step is to complete a household budget, showing your income and outgoings. Starting to write a budget can be daunting, but it’s important you do this so you can decide what steps you need to take. If you are finding the thought of completing a budget overwhelming, try and break it down into smaller steps, for example starting off by thinking about your income on one day, and moving on to your household bills the next day.

***Did you know: free, confidential, impartial advice on money worries, debt and benefits is available for anyone living in Inverclyde from HSCP Advice First?  The Team have handled 60,000 phone calls since 2014!***

**Tel. 01475 715299**

[**triage.advice@inverclyde.gov.uk**](mailto:triage.advice@inverclyde.gov.uk)

Last week during **Challenge Poverty Week** the aim was to unite voices in Scotland against poverty and raise awareness of inequalities. We are all facing difficult times – Corporate Communications sent out messages to assist with this and I have summarised these below. As both organisations, and as citizens we must move towards a vision of a fair society, and support those who need it. Here in Inverclyde, there are many positive initiatives that aspire to [#TurnTheTide](https://www.facebook.com/hashtag/TurnTheTide) and [#ChallengePoverty](https://www.facebook.com/hashtag/ChallengePoverty).

Find out more <https://bit.ly/3SHHOKn>

*Here is just a snapshot of resources and support available throughout the area:*

**HELP WITH MONEY ISSUES**

***Worrying about money leaflet***

A rising flood of living costs is pulling more and more people towards poverty. Everyone deserves adequate income. Together we can [#TurnTheTide](https://twitter.com/hashtag/TurnTheTide/). We have just launched a new Worrying About Money? Leaflet today, which has been produced in partnership with the Independent Food Aid Network <https://bit.ly/3Sp2dnO>

***Credit Unions***

Credit Unionsprovide ethical and affordable saving and borrowing across the globe. By providing community-based financial services, Credit Unions empower people to access high quality and affordable financial services. As not- for- profit organisations they owned and controlled by their members and are a great way to support your local community.

**Inverclyde Credit Union:**

Tail O’ the Bank

24 Kilblain Street, Greenock, PA15 1SR

Tel: 01475 734 655

Email: [office@totbcu@co.uk](mailto:office@totbcu@co.uk)

**Port Glasgow Credit Union:**

1 John Wood Street

Port Glasgow

PA14 5HU

Tel: 01475 744 810

Email: [bankunion2@aol.com](mailto:bankunion2@aol.com)

***Debt Advice***

201 new debt cases were supported by HSCP Advice Services in 2021/22 totalling over £774,000 of debt. Free, confidential, impartial advice on money worries, debt and benefits is available for anyone living in Inverclyde from HSCP Advice First

Tel:01475 715299

Email: [triage.advice@inverclyde.gov.uk](mailto:triage.advice@inverclyde.gov.uk)

***Managing Energy Bills***

The Wise Group in Inverclyde deliver free, impartial energy advice and advocacy support to help people stay in control of their energy bills and keep warm and well at home.

See: [The Wise Group | Social Enterprise | Home Energy Advice](https://www.thewisegroup.co.uk/energy-advice/home-energy-advice/)

Tel:  0141 303 3131

Email:  [enquiries@thewisegroup.co.uk](mailto:enquiries@thewisegroup.co.uk)

***Scottish Government Cost of Living website***

A new website providing information on the wide range of advice and financial support available to people in Scotland has been launched.

Developed by the Scottish Government as a ‘one stop shop’ to help those struggling with the cost of living crisis, the website includes information on help available for households to meet rising energy, housing and other costs. It also provides details on accessing Scottish and UK social security payments, including online benefit calculators, as well as wider health and wellbeing information.

<https://costofliving.campaign.gov.scot/>

***The Inverclyde Food Network***

The Inverclyde Food Network is a development of community led solutions to food insecurity and reduction of food waste. The network aims to:

* Increase people’s awareness of what support services are available around food insecurity and food waste.
* Develop confidence in managing food security and resilience during this food crisis.
* Provide free cooking on a budget courses, learning to grow your own food, access to our food pantries, community cafés, shops and emergency food services.

For more information contact our services directly from the map [inverclydefoodnetwork.ORG](https://eur01.safelinks.protection.outlook.com/?url=http%3A%2F%2Finverclydefoodnetwork.org%2F&data=05%7C01%7CCatherine.Tearne%40ggc.scot.nhs.uk%7C2a1665049a594fc5d84808da6f05bae8%7C10efe0bda0304bca809cb5e6745e499a%7C0%7C0%7C637944367648975403%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=9y%2F%2B84pDZ0cpqHc7%2FljaFXjzS83ejrPS4AV6bJI%2B0gw%3D&reserved=0) or get in touch with: [Catherine.tearne@inverclyde.gov.uk](mailto:Catherine.tearne@inverclyde.gov.uk) Health Improvement Practitioner for more information

[**How the cost-of-living crisis might affect your mental health**](https://www.mentalhealthandmoneyadvice.org/scot/managing-money/cost-of-living-crisis-and-your-mental-health/how-the-cost-of-living-crisis-might-affect-your-mental-health/)

The events of the last few years have placed a significant strain on individuals’ mental health. The combination of uncertainty around the COVID-19 pandemic and now the cost-of-living crisis has pushed money worries to the forefront of everyone’s minds.  Money worries can manifest in feelings of embarrassment and shame with individuals often not knowing where to turn for advice and support.

In many instances, financial worries can impact your mental health causing anxiety, low mood and stress as people make difficult decisions about what they can afford. Poor mental health can also affect people’s ability to manage money for various reasons such as not knowing where to start.

**Techniques To Manage Anxiety Around Money Concerns**

The energy crisis has heightened anxiety across the nation as it dominates news bulletins and conversations. The increased price of food, petrol and energy bills rising to some of the highest levels ever seen is placing a huge strain on households as wages continue to stagnate.  With many living month to month and struggling to pay bills, people feel shaken by the uncertainty and lack of control over the situation.  While it is normal to feel anxious and overwhelmed at this time, it is important to recognise that support is out there to help you manage your anxiety and to help you feel more in control.

**Mindfulness**

Practising mindfulness is an excellent way to combat stress and anxiety. Mindfulness is a type of meditation that involves concentrating in the present moment and tuning into your breathing and surroundings. Mindfulness can be done anywhere and costs nothing. Mindfulness breathing exercises focus on engaging with the senses and calming racing thoughts so that individuals remain in the moment. The simple practice of breathing in through the nose and into the stomach and out through the mouth can help regulate breathing and calm the body.

Some of the benefits of observing mindfulness include improved sleep, lowered blood pressure and better concentration. Mindfulness can also help individuals to think more clearly and rationalise their worries.  Below are some Mindfulness sessions which were pre-recorded for Inverclyde Council and HSCP staff and are accessible via YouTube.

**August session:**  This included a mindfulness meditation session focussing on the benefits of being in the present moment. Closing off with a guided visualisation on letting go of something from your past that holds you back.  <https://youtu.be/HVTQF-Qg3M8>

**September session:** This session focused on **a 3 Step Breathing Space** – Mindfulness meditation using three steps that can quickly pull you back from spiralling into stress.  Closing off with a guided beach meditation to receive a message that will bring joy to your life.<https://youtu.be/dX8pC0y6lmA>

**October Session:** This session focused on **PAUSE** – A powerful acronym designed to allow you to connect with how you are feeling and move into the moment with ease, this is great for worriers, over-thinkers and analysers who get caught up trying to interpret the meaning behind other people’s actions.  <https://youtu.be/EtnYLhZyr4w>

**November Session:** This session focused on **Kindness, gratitude, and appreciation** – Uncovering the benefits to these powerful and positive emotions to grow and encourage a happy and fulfilling mind set.  Closing off with a guided visualisation on gratitude.<https://youtu.be/-jNg13hWQkQ>