

## Social Service Provider's Perspective of *Your Money, Your Goals* Toolkit for Adults with Mental Illness

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Michigan's underserved are poor, sick, and rural. The health condition most commonly seen by Michigan residents is an increase in mental health disorders. Poor mental health has been shown to correlate with poverty and lack of financial empowerment (Lazar, Black, McMahon, O'Shea, & Rosen, 2014). At times, these issues are exacerbated in rural communities, where rural Michigan communities report greater health issues and fewer opportunities to access care than the urban counties (Roelofs, 2015). Thus, providing financial skills and training for those struggling with mental illness is crucial.

To better determine the financial needs of individuals coping with mental illness, a cross-sectional survey was conducted to assess the financial education needs and barriers of adults coping with mental health disorders. The survey was implemented in 2016 in 11 lower-peninsula Michigan counties with participants (n=188) who attended *Your Money, Your Goals* (YMYG) train the trainer sessions conducted by MSU Extension. YMYG is a financial empowerment toolkit for social service professionals developed by the US Consumer Financial Protection Bureau. The YMYG toolkit contains 14 modules covering goal setting, credit and debt. The training was free to all participants.

The survey findings reported the majority of participants (66%) provided social services to adults with cognitive impairments. Over half the professionals identified barriers for clientele to access financial education/services including: transportation (59%), limited understanding of what agencies provide financial education (52%), does not perceive a need for financial education (52%), and attitude or beliefs: "No one's business but mine own" (54%). Two-thirds indicated their agency was very likely or likely to provide financial education services after completing the YMYG training. The financial services needed by those with cognitive impairments were diverse ranging from applying for health insurance (n=123), disability (n=141), food assistance (n=130), assistance with tax forms (n=126), referrals to health, childcare, debt consolidation (n=82), rent/mortgage assistance (n=116), and job-training and employment services (n=113).

Although the YMYG toolkit was well-received by participants, the findings identified several adaptations be made to the material, including lowering the reading level and simplifying the learning materials for the identified audience. Based on the findings, the development of a supplemental toolkit to complement the YMYG resource is needed to address the diverse financial needs of those living with mental illness. Supplemental toolkit development and initial pilot testing are tentatively planned for 2017.

### References

Lazar, C., Black, A, McMahon, T, O'Shea, K., & Rosen, M. (2014). Determining Financial Capability of SSI/SSDI Beneficiaries with Psychiatric Disabilities: A Case Series. *Psychiatric Services*. 66(3) pp. 279-284. DOI: [10.1176/appi.ps.201400036](https://doi.org/10.1176/appi.ps.201400036)

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