



NATIONAL COALITION *for* HOMELESS VETERANS

“Financial Motivation to Work Among People With Psychiatric Disorders”

Serowik, Kristin L., Michael Rowe, Anne C. Black, Karen Ablondi, Joanna Fiszdon, Charles Wilber, and Marc I. Rosen. / [Full Report](#)

Quick Takeaways:

- Homeless clients with severe mental illness (SMI) often express a desire to work, for both financial and emotional reasons.
- Participants who expressed a desire to work had a better history of managing their finances.

Study:

Researchers wished to understand how much motivation people with severe mental illness had to become employed. They interviewed 49 people in day programs or the inpatient unit at an urban mental health facility who were receiving Supplemental Security Income or Social Security Disability Income and were homeless for at least seven days, or had a psychiatric hospitalization, within the past three months. Many also had comorbid substance use disorder.

Researchers collected demographic information, as well as information on money management, health and hospitalization history, and history of homelessness. Participants received four counseling sessions; these sessions were either about money management or about coping with illness. During the counseling, therapists used standardized instruments such as the Money Mismanagement Measure and Timeline Historical Review of Income and Financial Transactions to understand each participant’s finances and level of money management skills.

Findings:

When asked about their money management, 40% of participants expressed, without any prompting about employment, a desire to work. Many had a previous history of employment and talked about work as a path towards better finances, less debt, and an easier life. Many participants also talked about the emotional stability that even part-time employment could lend. A number of participants believed that they faced barriers to employment, particularly full-time employment, due to SMI, substance use disorder, or lack of education. Some participants also expressed a fear that they would lose disability benefits if they became employed. Researchers found that participants who expressed a desire to work during the counseling sessions had a better history of money management as defined by the instruments used.

Conclusion:

Researchers noted how many participants without prompting brought up employment within the context of improving their lives. These improvements were both financial and emotional. Many participants felt that the money and satisfaction provided by part-time or full-time employment would markedly improve their quality of life and stability. While many participants expressed that they did not believe they could handle employment, or feared losing access to benefits, researchers believe that further counseling could improve not only money management skills but also increase their desire to work.

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