

MONEY AND MENTAL HEALTH PROBLEMS: BREAKING THE LINK

A BEST PRACTICE CHECKLIST FOR ENERGY AND WATER SUPPLIERS

People with mental health problems are three times as likely to be in financial difficulty - and, in particular, behind on energy and water bills. Energy and water suppliers can make a big difference to their customers' financial and emotional wellbeing. By improving management of arrears and providing new tools, services and settings, customers can be supported to stay in financial control. Money and Mental Health, the leading centre of expertise on financial and mental health problems, calls on all energy and water suppliers to take the following 8 steps:

1. Building understanding

One in four customers will experience a mental health problem in any year - half in a lifetime. This can change how customers interact with staff, how they manage their money, and how they're affected by losing their energy supply. **So all front line staff should have basic mental health awareness training, knowing what to look for and how to help. Specialist teams for vulnerable customers need extra training.**

2. Getting in touch

During periods of poor mental health, many people struggle with certain forms of communication. Some customers need help face to face, while others find even phone contact too overwhelming, and prefer email or webchat. **Let your customers tell you how they prefer to be contacted and don't assume phone contact is possible when people are unwell. People with memory difficulties can also benefit from being sent a summary note of any phone calls with your customer services team.**

3. A trusted friend

Many people with mental health problems rely on a trusted friend or carer to help them with their finances. But without proper systems in place, this can put both parties at risk of abuse or harm. 8 out of 10 mental health carers don't live with the person they care for, so won't be joint account holders. **Energy and water suppliers should ask all customers if they'd like to put a trusted friend or carer on their account. That trusted person could be simply an emergency contact, able to help out in a crisis, but other options should include receiving notifications of any missed payments, and access to billing information.**

4. Warm referral

Customer-facing staff will sometimes find themselves dealing with people facing financial or mental health crisis. For customers in these difficult circumstances it isn't often enough to tell them who else to call: once the phone is put down, it can be too late. If you want your customers to get help, **call centres need to be able to transfer customers directly to support services, such as the debt advisers and the Samaritans.**

5. Arrears and bailiff-installed meters

More than half of energy and water customers who are behind on payments have a mental health problem, which may make it hard to open or understand bills, contact companies, engage or explain what's wrong. When a prepay meter is enforced - in particular by a bailiff - to recoup arrears, this can be very distressing for people in a mental health crisis. **Arrears teams and anyone entering a customer's home to install a required prepay meter should be trained in mental health first aid.**

6. Switching support

Shopping around and switching suppliers is the key to getting a good deal in the energy market. But navigating such a complex marketplace is often harder for people with mental health problems, which commonly affect concentration span and decision making abilities. Switching can also mean losing entitlements such as warm home discount or having to reapply for priority services, which can be difficult for those with social anxiety or because of mental health stigma. **Energy suppliers should work together to adopt common eligibility criteria for warm home discount, and should seek consent to share information about customers' vulnerabilities and support needs when they move between suppliers.**

7. Protecting those who can't leave the house

During periods of poor mental health some people are unable to leave the house, or even get out of bed. This can make it impossible to top up a prepayment meter key, card or token, leaving them at risk of a cold, dark home, which can further exacerbate the mental health problem. **Energy suppliers must ensure that they never install a prepayment meter for customers with a history of social phobia, agoraphobia or any other mental health problem that means they may not be able to leave the house. This applies to new smart meters that can be topped up online: companies should not assume customers have a working internet connection.**

8. Proactive use of data

The rollout of smart meters will provide suppliers with a real-time stream of consumption data, adding to the vast amounts of account and payment data that are already routinely collected. **Energy suppliers should invest in proactive analysis of this data to identify and support vulnerable customers, particularly those at risk of going cold in winter those whose extreme low use suggests they may be living on a very low income, and those who appear to be on the verge of slipping into debt problems.**

Money and Mental Health is keen to celebrate firms adopting these ideas, as well as to work with firms to tailor our recommendations to each corporate environment. We work with thousands of consumers with experience of mental health problems whose input on service and product design can be invaluable. To work with us, or tell us how you've implemented our ideas, email contact@moneyandmentalhealth.org.