



MONEY AND MENTAL HEALTH PROBLEMS: BREAKING THE LINK

A BEST PRACTICE CHECKLIST FOR TELECOMS PROVIDERS

People with mental health problems are three times as likely to be in financial difficulty - and four times more likely to be in debt to their phone provider. Across phone and internet services, telecoms providers 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 telecoms providers 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, and how they make decisions. 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 - especially in collections - need extra training. And if debts are sold on, or collection outsourced, telecoms firms should only use companies whose staff have mental health training.**

2. 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, they can put both parties at risk of abuse or harm. **Telecoms companies should make it easier for friends or family to offer support. Options should include having a friend or family named on the account as emergency contact, offering read-only access to account statements, and notifications to carers of problems like missed payments.**

3. 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.**

4. Services bought through billing

Many of the services which can be paid for through billing can be addictive and expensive - like premium rate phone lines and text services. **Customers should be able to block their own access to services like these or cap the charges they can run up. To ensure customers cannot remove these restrictions easily when unwell, they should be able to choose to make them “sticky”: a month’s delay before the restriction is removed, or a trusted friend notified at the time.**

5. Online self-exclusion

Providers of both fixed line and mobile internet services now offer parental controls as standard. But many people with mental health problems would benefit from similar settings to boost their self-control. **Internet providers should offer customers the chance to block categories of internet content they want to avoid, including gambling and shopping. It should be possible to time-limit these restrictions, for example applying them only at night. And customers should be able to make them “sticky”, as above.**

6. Warm referral

Customer-facing staff at telecoms firms 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, from debt advisers to the Samaritans.**

7. Invest in pre-arrears research

We urge all those with access to customer data to **invest in research to spot unusual - and damaging - behaviour, in particular patterns of behaviour that predate serious financial problems. Better understanding will enable firms to give customers tailored help and stop them slipping into unrecoverable debt.**

8. Capacity assessments

Many people with mental health problems apply for credit at times when - they later report - they may not have had the capacity to make the decision. This can include phone contracts which later cause financial difficulty. **Whether face to face, over the phone or online, sales procedures should try to identify customers who may have problems with capacity - and provide a range of tools to ensure customers get support to make an informed decision.**

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.