



MONEY AND
MENTAL HEALTH
POLICY INSTITUTE



ACCESS ESSENTIALS

Giving people with mental health problems
equal access to vital services

Merlyn Holkar, Katie Evans and Kate Langston

Contents

Executive summary	5
Introduction	8
What do we mean by access?	9
This report	9
Section One: Account management	12
1.1 What is the impact?	13
1.2 Essential services anxiety	13
Section Two: Getting in touch	17
2.1 Identity verification	20
2.2 A helping hand	20
2.3 Barriers to new business	21
Section Three: Understanding and navigating information	24
3.1 Finding information	24
3.2 Understanding the information	25
Section Four: Dealing with problems	28
4.1. Solving problems	30
4.2. Complaints processes	30
4.3. Getting extra support	31
Section Five: The business case	35
5.1. The costs of poor accessibility	35
5.2. Time for a different approach	37
Section Six: Introducing our Accessibility Standards for Mental Health	39

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Executive summary

A common problem

- One in ten (11%) customers who have experienced mental health problems find essential service account management difficult, and this becomes significantly more challenging during periods of ill health.
- Four in ten (37%) people who have experienced mental health problems exhibit significant levels of anxiety when dealing with essential service providers, indicative of at least a mild phobia of this situation. This is almost three times the rate amongst people who have never experienced mental health problems (13%). Overall, three quarters of people (78%) have experienced at least one sign of anxiety when dealing with essential services providers.
- Across the UK, a quarter (23%) of us exhibit significant levels of anxiety when dealing with essential service providers. This equates to more than 11.5 million people.
- Substantial numbers of people report that dealing with essential services providers when they are unwell can lead to panic attacks and even suicidal ideation.

Communication issues

- Three quarters (75%) of customers who have experienced mental health problems have serious difficulties engaging with at least one commonly used communication channel.
- More than half (54%) of customers who have experienced mental health problems, and one third (32%) of those who haven't, have serious difficulties using the telephone.
- Customers with mental health problems often have difficulties navigating providers' websites, call centre menus and other sources of information. These problems can be exacerbated by "information overload" and complex design.
- Many customers with mental health problems struggle to understand information they receive from essential service providers, particularly when they're acutely unwell, or when this information contains jargon or data that isn't presented in a meaningful way.
- Communications from essential service providers can be a source of stress, particularly when the customer lacks confidence or the correspondence is unexpected.
- 38% of customers who have experienced mental health problems find it difficult to deal with essential service problems.

A particular problem when things go wrong

- 38% of customers who have experienced mental health problems find it difficult or very difficult to deal with essential service problems, nearly four times the rate amongst those who haven't (11%).
- Many customers with mental health problems find that complaints processes are inaccessible, for instance, if they are required to use the telephone or if information about how to complain is obscured. Others struggle to lodge complaints because of psychological barriers, such as difficulties with confrontation.
- Few customers with mental health problems receive extra support from essential service providers. Information about extra support is not always publicised and people are likely to struggle to ask directly for this support when unwell. Where this support is only available over the telephone, people experiencing mental health problems often struggle to access it even if it is offered.
- Many customers do not feel comfortable telling providers about their mental health problems. Those that do often complain that disclosures are not handled effectively, and some are treated poorly.

These access barriers mean that customers experiencing mental health problems often receive a poorer deal, and in some cases suffer serious psychological harm as a result of their interactions with service providers. These costs stack up across society and also increase costs to firms through arrears and complaints.

Over the coming months, Money and Mental Health plan to work with essential services firms to develop a set of accessibility standards for mental health, ensuring that customers experiencing mental health problems receive fairer treatment.



Introduction

Financial services, telecoms, water and energy, are essentials of modern life. Yet to make the most of these products, and ensure we are getting value for money, we need to be able to engage with our providers and navigate sometimes complicated information and systems. Most of us find this challenging at one time or another.

For people experiencing mental health problems, accessing essential services can present an even greater challenge. Symptoms like poor memory and concentration, low energy levels, or feelings of anxiety can make engaging with essential services a stressful, sometimes overwhelming, task. As well as putting people at a financial disadvantage, this can have severe consequences for their mental health. The frustration of being unable to complete a task, or the anxiety caused by the prospect of a difficult telephone

call, can lead to panic attacks, feelings of depression and powerlessness, and even thoughts of suicide and self harm.

In our report 'Levelling the playing field', we explored these issues at a market level to assess what government and regulators could do to improve the support and protections available.

Now, we're turning to the role of firms. In this report, we deepen our understanding of difficulties customers experiencing mental health problems can face when managing essential services, before looking at the steps individual firms can, and should, take to address them. Our aim is to improve the accessibility of essential services to people experiencing mental health problems.

How mental health problems can affect our ability to manage essential services:

- Reduced attention span, which can make completing lengthy forms or scrutinising bills harder
- Unreliable memory, which can make remembering passwords, what was agreed in phone calls or when bills are due difficult
- Increased impulsivity, which can make it difficult to control frustration resulting from fear or confusion
- Reduced planning and problem solving abilities, which can make it harder to find a solution when something goes wrong
- A lack of motivation, which can mean people don't check they are getting a good deal or that bills are correct
- Social anxiety and communication phobias, which can mean post goes unopened and people struggle to ask for help.

What do we mean by access?

In a market economy, people do not have an automatic right to receive a product unless it has been specifically legislated for (as is the case with landline telephones and basic bank accounts). In this report, we will not focus on the arguments about whether legislation to guarantee access to essential services should be expanded, but instead focus on the extent to which people experiencing mental health problems are able to use essential services, and experience similarly good outcomes from doing so.

In understanding what we mean by access, it is helpful to consider parallels for people with physical disabilities, where the arguments are perhaps better understood. For a person who uses a wheelchair, the accessibility of public rail transport may depend on there being:

- A ramp or other suitable adjustment to enable them to board the vehicle
- Provision of suitable toilet facilities
- Clear aisles which allow them to move through the vehicle and access the toilet and doors.

These features would enable a person to access train travel – but, if there is not a suitable place to sit comfortably in a wheelchair, with access to a window, a nearby seat for a companion, and a table, then the person with a physical disability is not receiving the same quality of experience, or as good an outcome, as an able-bodied person. At its worst, train travel may be technically accessible while still being embarrassing or painful.

In assessing access to essential services for people experiencing mental health problems, we are therefore interested in whether people are able to use services, and to achieve similarly good outcomes from them.

This isn't to say that service will always be good – some customers may still experience poor outcomes – but the outcomes experienced by customers experiencing mental health problems should not be consistently worse than those of other customers.

This report

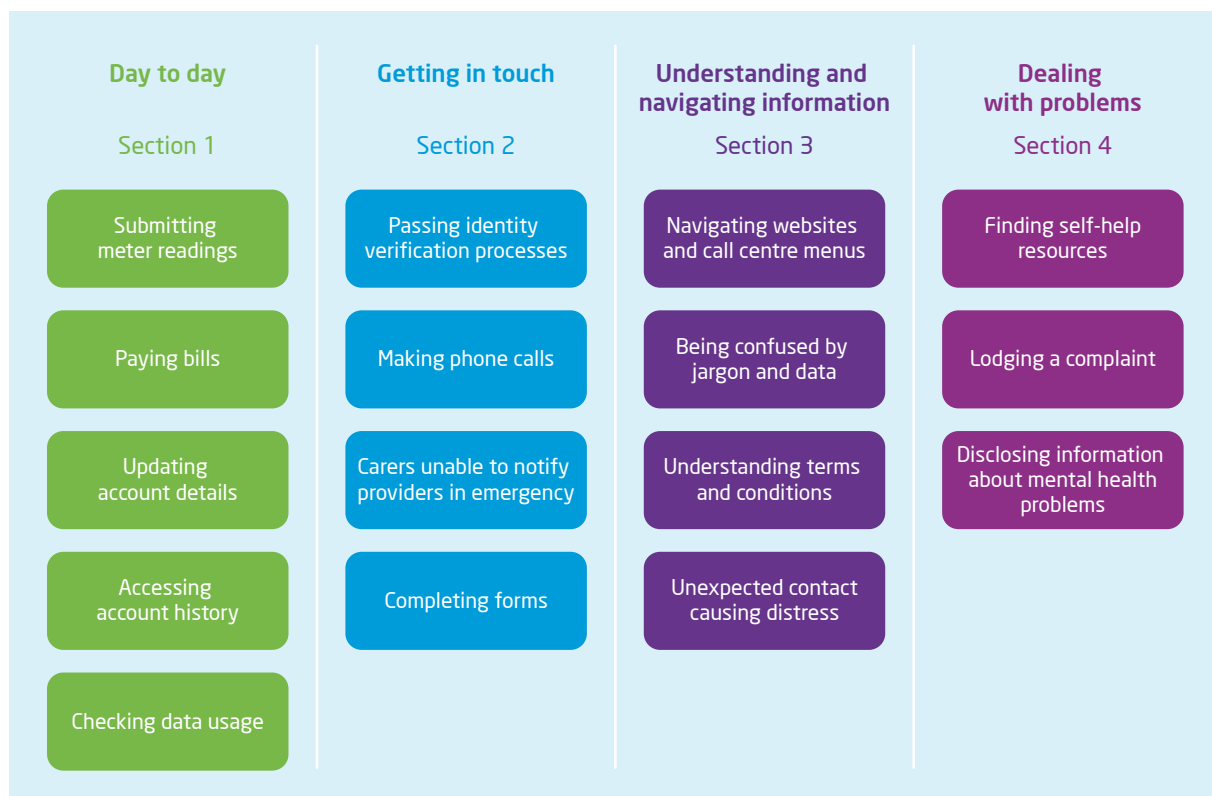
This report draws on research conducted with the Money and Mental Health Research Community; a group of 5,000 people with lived experience of mental health problems. We carried out a survey of 628 Research Community members, followed by an online focus group with six people to explore the issues in greater depth. In addition to this, we commissioned a nationally representative poll of 2,078 people to understand the population level prevalence of the difficulties experienced by consumers with mental health problems. Further details on methodology are provided in Annex A.

The report aims to be a practical resource for providers of essential services: energy, utilities, financial services and telecoms. Sections one to four set out the challenges people experiencing mental health problems may face when managing essential services, including:

- **Day-to-day account management** (section one)
- **Getting in touch with providers** (section two)
- **Understanding the information providers share with them** (section three)
- **Trying to fix problems when they arise and resolve complaints** (section four)

Figure 1 provides a guide to the content of each of these sections.

Figure 1: Challenges people experiencing mental health problems may face managing essential services



Source: Money and Mental Health Policy Institute, 2018.

In section five, we present the business case for taking action, before setting out the five areas where firms can make their services more accessible to people experiencing mental health problems in section six.

Over the longer term, we will be working with firms to develop these into a set of standards for essential services firms, that will give them the tools they need to implement these changes and lead the way in shaping a fairer market.



Section One: Account management

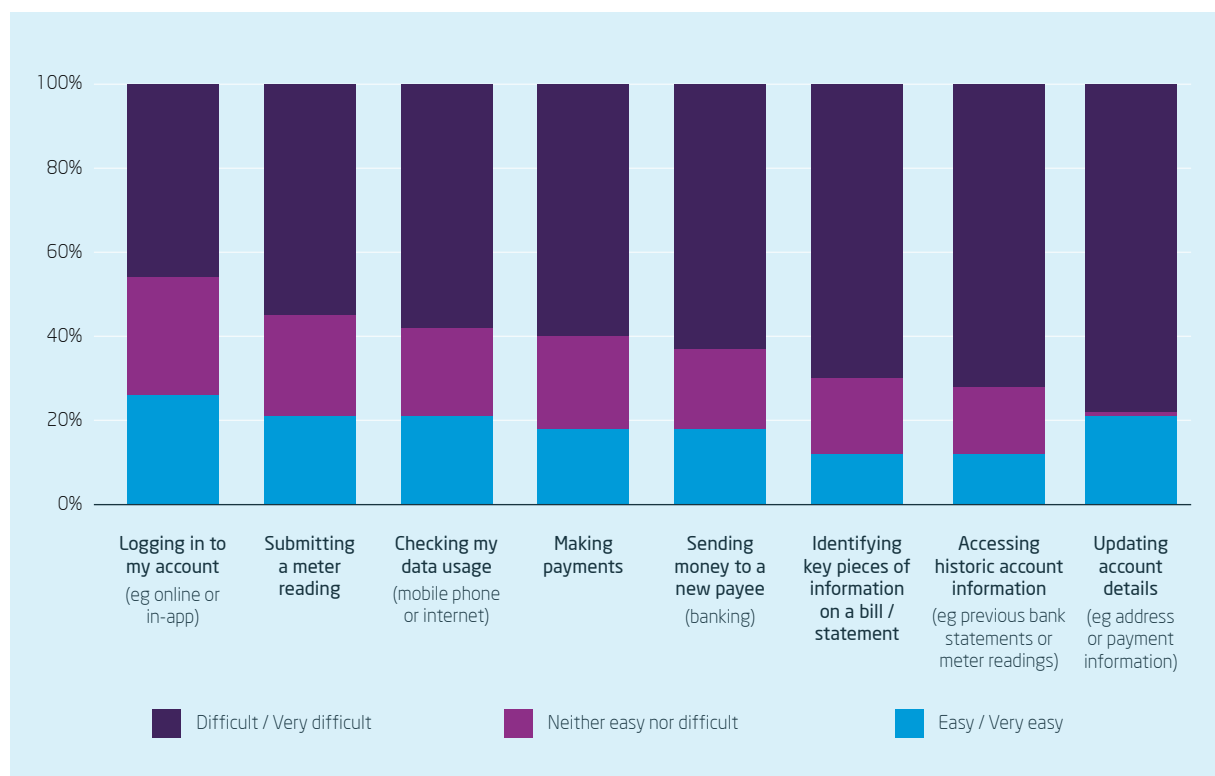
A significant proportion of people with mental health problems currently struggle with the basics of account management, such as logging in to their accounts and making payments. This can be detrimental to the customer, resulting in stress and financial problems, and increases your cost to serve, as resources are required to chase payments and resolve account problems.

Across the country, one in ten (11%) people who have experienced mental health problems find it difficult or very difficult to manage accounts with their essential service providers, four times the rate amongst those who have never experienced mental health problems (3%).¹

Account management can become significantly more challenging whilst people are acutely unwell with a mental health problem. Two thirds (68%) of Research Community members report finding account management difficult or very difficult when they're unwell, with only 14% finding it easy or very easy.²

Customers with mental health problems struggle with many aspects of account management when unwell, as illustrated in Figure 2. 46% of Research Community members find it difficult or very difficult to log in to essential service accounts, a significant impediment to effective account management, and a majority

Figure 2: How easy do you find these different elements of account management, when you're unwell?



Source: Money and Mental Health survey of 628 people with lived experience of mental health problems. Base for this question: 576 people.

1. Money and Mental Health analysis of online survey of 2,078 people, carried out by Populus 11-13 May 2018. Data is weighted to be nationally representative.

2. Money and Mental Health survey of 628 people with lived experience of mental health problems. Base for this question: 594 people.

struggle with routine tasks such as submitting meter readings (55%) and checking their data usage (58%) when unwell. The high proportion of people reporting difficulties understanding bills (70%) and making payments (59%) when unwell is a particular concern as this could quickly lead to financial problems.

“I’ve had panic attacks and less often suicidal ideation due to the stress of trying to deal with these companies. I’ve felt very low when I ask for help and they don’t seem to want to help me.”

Expert by experience

1.1 What is the impact?

Six in ten (61%) Research Community members report that it has taken them a long time to do basic account management when unwell, and more than half (54%) have needed help from a provider or someone else to manage an account, as shown in Figure 3.

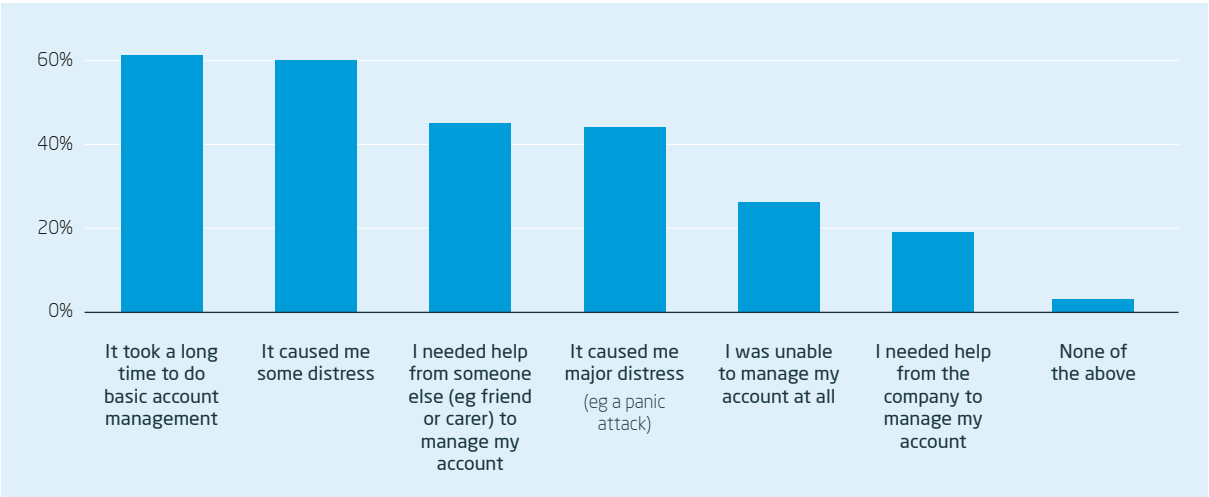
Aside from these practical implications, difficulties with essential service account management can come at a significant human cost. Four in ten (44%) report experiencing major distress, such as a panic attack, and a significant minority report self harming or feeling suicidal as a result.

1.2 Essential services anxiety

To gauge the impact of these interactions on our mental health more precisely, we adapted tools developed by the American Psychiatric Association to assess Social Anxiety and Specific Phobias, to assess levels of anxiety that people experience when dealing with essential service providers. Our results are striking.

Across the population, we find that a quarter (23%) of us exhibit significant levels of anxiety when dealing with essential service providers, indicative of at least a mild phobia of this situation.³ This equates to more than 11.5 million adults across the UK.⁴ For most of these

Figure 3: The impact of difficulties managing an essential service account



Source: Money and Mental Health survey of 628 people with lived experience of mental health problems.
Base for this question: 511 people who have had difficulties managing essential service accounts when unwell.

3. Money and Mental Health analysis of online survey of 2,078 people, carried out by Populus 11-13 May 2018. Data is weighted to be nationally representative.

4. Money and Mental Health analysis of ONS population data and an online survey of 2,078 people, carried out by Populus 11-13 May 2018. Data is weighted to be nationally representative.

people, our results indicate mild or moderate levels of symptom severity, but 3% of the population have results indicating high levels of anxiety.⁵ A low level of anxiety is very common, with more than three quarters

(78%) of the population reporting that they have experienced at least one sign of anxiety when dealing with essential services providers.

3 in 4

people have **experienced at least one sign of anxiety** when dealing with essential service providers, like their bank or energy company



As we might expect, people who have experienced mental health problems are more likely to experience anxiety when dealing with essential service providers – one in four (37%) experience at least a mild level of anxiety, and this rises to half (50%) for the subset of people who have recently experienced mental health problems. However, our tool detects at least mild levels of anxiety amongst 13% of those who report

never experiencing mental health problems. Whilst there may be some false positives, we suspect that some respondents chose not to report their experience of mental health problems, for reasons such as stigma or mistrust, and that others may simply not realise that the feelings they report could constitute a mental health problem.

1 in 4

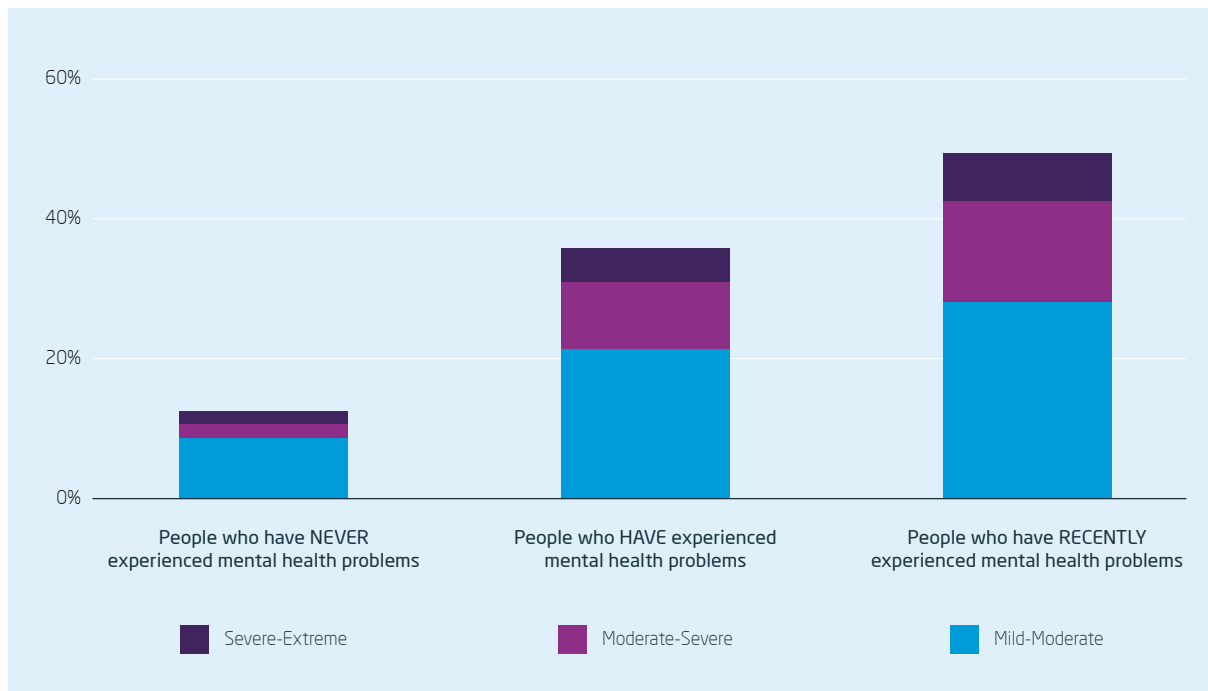
people have **significant 'admin anxiety'** when dealing with banks, energy companies, internet or other essential service providers

Among people who have experienced mental health problems this rises to nearly 4 in 10



5. Money and Mental Health analysis of online survey of 2,078 people, carried out by Populus 11-13 May 2018. Data is weighted to be nationally representative.

Figure 4: Severity of anxiety experienced when dealing with essential service providers



Source: Money and Mental Health analysis of online survey of 2,078 people, carried out by Populus 11-13 May 2018. Data is weighted to be nationally representative.

Key points:

- One in ten (11%) customers who have experienced mental health problems find day-to-day essential service account management difficult, and this becomes significantly more challenging during periods of ill health
- Four in ten (37%) people who have experienced mental health problems exhibit significant levels of anxiety when dealing with essential service providers, indicative of at least a mild phobia of this situation. This is almost three times the rate amongst people who have never experienced mental health problems (13%)
- Across the UK, a quarter (23%) of us exhibit significant levels of anxiety when dealing with essential service providers. This equates to more than 11.5 million people. More than three quarters of people (78%) have experienced at least one sign of anxiety when dealing with essential services providers
- Substantial numbers of people report that dealing with essential services providers when they are unwell can lead to panic attacks and even suicidal ideation.



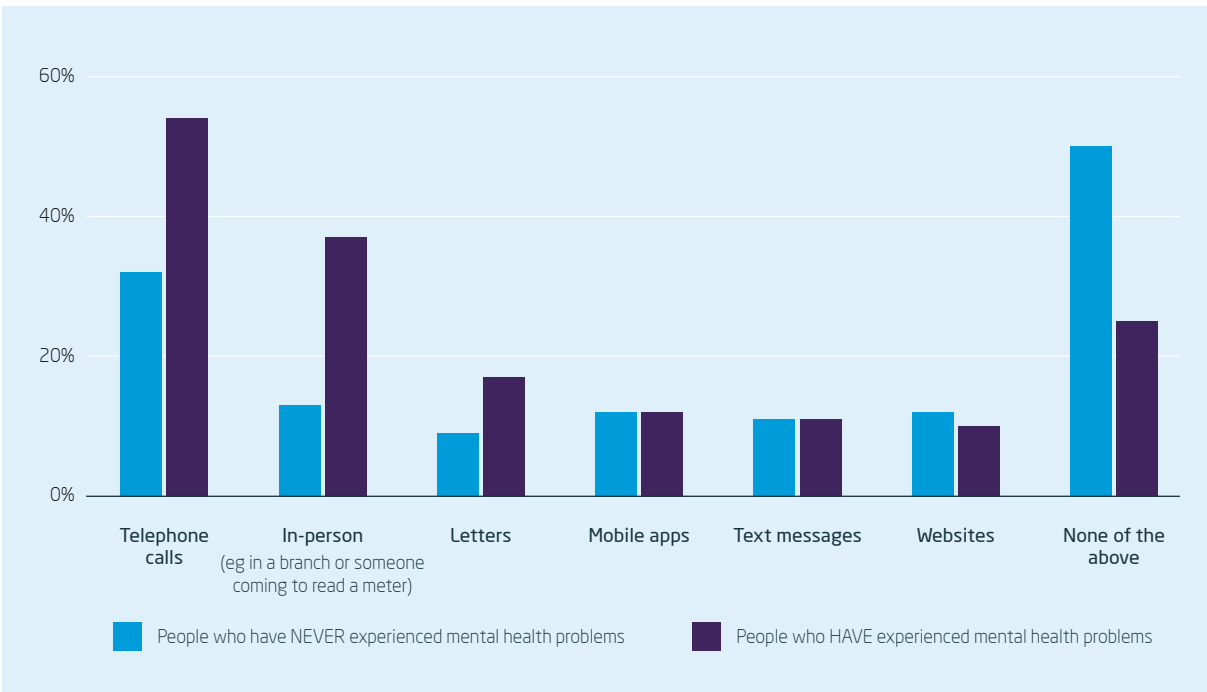
Section Two: Getting in touch

Many people with mental health problems struggle with certain forms of communication. Some are phobic about using the telephone, opening letters or face-to-face contact with essential service providers. Others need the reassurance of a real person, and may not trust chatbots or even webchats with human operators. Avoidance is a common coping mechanism for people experiencing anxiety, which can lead to letters piling up and emails being ignored. For some, problems with communication are driven by paranoia or delusion, for instance a belief that your phone is bugged. These difficulties can prevent people from receiving information, and can quickly lead to missed payments and other problems.

Our new data shows, for the first time, the extent of these problems across the country – amongst people who have never experienced mental health problems as well as those who have. Six in ten (59%) of us have serious difficulties with at least one of the channels listed in Figure 5, either particularly struggling to engage in this way or finding it distressing to use.⁶

Even amongst people who have never experienced mental health problems, half (50%) report serious difficulties with at least one channel, and this rate rises to three quarters (75%) for those who have experienced mental health problems.

Figure 5: Proportion of people finding communication channels distressing or difficult to engage with



Source: Online survey of 2,078 people, carried out by Populus 11-13 May 2018. Data is weighted to be nationally representative.

6. Ibid



Telephone calls are most commonly problematic. For providers, this means that if certain services are only accessible by telephone, half (54%) of customers who have experienced mental health problems, and one third (32%) of those who haven't, will find them difficult or altogether impossible to access. We are particularly concerned about instances where vulnerable customer or arrears teams are only contactable by telephone.

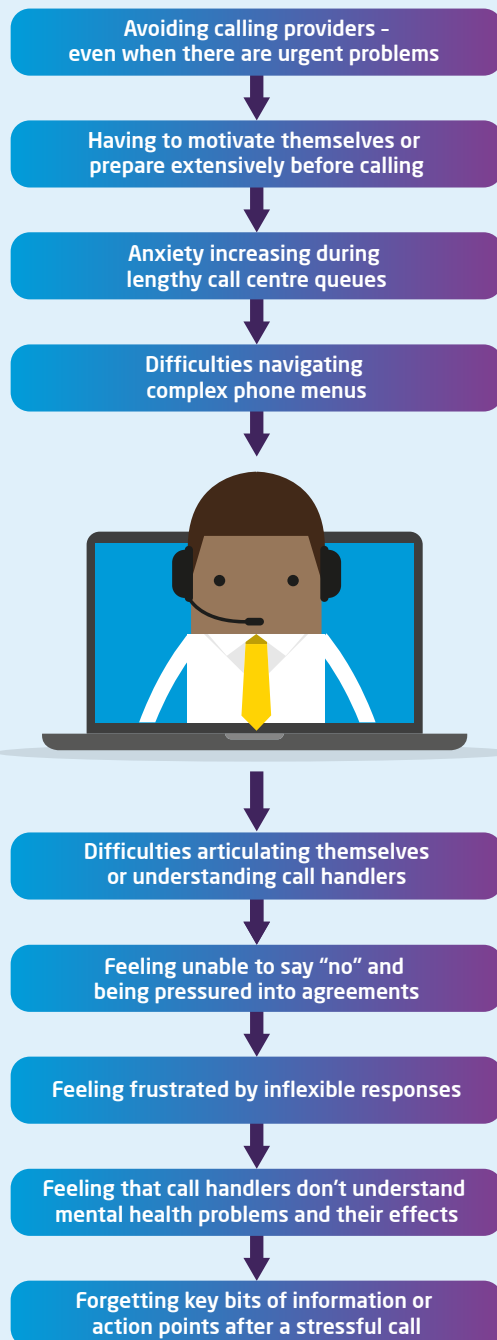
"I find it extremely difficult to hold a conversation on the telephone and retain enough information to make a good judgment."

Expert by experience

Our research has identified a number of "pain points" when people with experience of mental health problems are forced to get in touch with providers by telephone.

However, swapping all call-centres for in-person communication or post is not the answer either. More than a third (37%) of people who have experienced mental health problems report serious difficulties dealing with providers in-person, for instance banking in branch or when someone comes to read a meter, and one in six (17%) report difficulties with letters. Some report never opening post from essential service providers, because they find it too intimidating or stressful.

Problems faced by people with mental health problems when calling service providers



"I have hid the mail and any emails wiped them as quickly as I could... The worst feeling is everyday knowing that the post would come and hearing the letter box then feeling and being physically sick."

Expert by experience

These difficulties often cause demoralisation and distress, and can lead to frustration or anger.

"I put things off as long as possible and get stressed – this leads to me developing a stutter when I talk to people. If things don't go according to the script in my head I either burst into tears or get aggressive and have to put the phone down."

Expert by experience

These problems with communication channels can be very personal in nature, often linked to negative experiences in the past, so two people with the same health diagnosis may face vastly different access barriers and have different communication preferences. There is a general indication in Figure 5, however, that text messaging, mobile apps and web-based interactions generally cause less stress for people with and without mental health problems.

2.1 Identity verification

Essential service providers rightly maintain strict identity verification standards to protect personal data. However, some forms of identity verification can be challenging for people experiencing mental health problems. Almost half (46%) of Research Community members surveyed report finding it difficult or very difficult to log in to their essential service accounts when unwell.⁷ Memory impairments are a common symptom of mental health problems, particularly during acute periods of illness,⁸ and as a result many struggle to remember login information such as account numbers and passwords.

“[I] keep forgetting passwords and PIN numbers, or entering the wrong information and getting locked out of the account.”

Expert by experience

People in this situation often adopt risky coping mechanisms, such as sharing passwords or writing them down, or manage with limited access to their essential service accounts, which can make it harder to keep on top of account management and avoid financial problems.

2.2 A helping hand

Many people with mental health problems rely on help from carers, friends or family members to manage things like budgeting, ensuring bills are paid on time, preventing increased spending during periods of poor mental health, helping with communication and filling out paperwork.

“I am unable to complete any tasks relating to essential services without help from another person, I have to wait for my daughter to arrive to help me.”

Expert by experience

However, carers often struggle to get access to the information they need to support the person they are trying to help, and to communicate with essential services providers. When carers cannot receive duplicate copies of statements or see account details easily, they must either spend long periods of time with the person they help trying to work through systems – a task made particularly challenging because most people who care for someone with a mental health problem do not live with them⁹ – or rely on risky workarounds. Half of carers for people with mental health problems know someone else's PIN number (52%), and one quarter know someone else's online banking password (23%).¹⁰ Although legal tools like Power of Attorney are available to help people who are unable to manage their finances alone, these are often seen as inappropriate or disempowering by people with fluctuating mental health problems,¹¹ as in the case of the customer quoted here.

7. Money and Mental Health survey of 628 people with lived experience of mental health problems. Relevant base for this item: 568 people.

8. Holkar M. Seeing through the fog. Money and Mental Health Policy Institute. 2017.

9. Survey of Carers in Households 2009/10. NHS Information Centre for Health and Social Care. 2010.

10. Murray N. Strength in numbers. Money and Mental Health Policy Institute. 2016.

11. Ibid.

"I am frequently told to give a power of attorney to a relative to make it easier for the bank. I have capacity and agency but once anxiety kicks in I cannot recall even basic information."

Expert by experience

This person is not incapable of managing their finances, but finds it very difficult with the systems currently in place at their bank. Requiring them to give up the right to manage their own affairs by using a Power of Attorney isn't an appropriate solution, and would instead disempower the customer. These difficulties become particularly severe when a person suddenly becomes acutely unwell, and is unable to manage their own affairs for weeks or months at a time.

It is understandable that you might be cautious about receiving information from third parties due to concerns to protect the data and privacy of your customers, but the lack of appropriate third party access risks exposing people who are already struggling with their mental health to financial harm too.

2.3 Barriers to new business

Completing lengthy forms can also be difficult for people experiencing mental health problems, and sometimes prevents people from switching to better value providers or taking out new products that are better suited to their needs. This could mean that some prospective customers are unable to sign up, and that you're getting off on the wrong foot with many more, who find signing up stressful or time-consuming, or end up providing incorrect information.

18% of people who have experienced mental health problems report finding it difficult or very difficult to sign up with an essential service provider or open an account, compared to just 4% of those who haven't.¹² According to data from our Research Community, this rises to 81% of people with mental health problems when they are unwell.¹³

"I am terrified of any kind of forms which I always struggle to deal with."

Expert by experience

Some people struggle to recall historic details such as previous addresses or providers. Others find it difficult to organise all the information needed to complete a signup form. When unwell, 73% of Research Community members surveyed find it difficult or very difficult to gather and provide the documentation needed to open an account, such as a proof of address or a passport.¹⁴

"It's difficult to start the process so when you are asked for information from the past like dates etc and asked to provide information I don't feel up to sorting it out as it stresses me out too much, so I give up."

Expert by experience

¹². Online survey of 2,078 people, carried out by Populus 11-13 May 2018. Data is weighted to be nationally representative.

¹³. Money and Mental Health survey of 628 people with lived experience of mental health problems. Base for this question: 574 people.

¹⁴. Ibid. Base for this question: 585 people.

The complexity and length of some forms can also contribute to these difficulties. Some people aren't sure what information is required for certain form fields, or lack the energy or concentration to work through an entire form.

Research Community members have frequently experienced challenges when signing up for an essential service:

- 60% have made mistakes
- 57% have been unable to complete the signup or given up
- 52% have taken multiple attempts to sign up.¹⁵

Others have reported taking so long to complete online signup forms that they have “timed out”.

“The main problem is having the concentration to complete tasks and sometimes the info just doesn't go in or sign up forms time out.”

Expert by experience

All of these problems can be a source of demoralisation, frustration and anxiety, and can prevent people with mental health problems from accessing your products and services.

Key points:

- Three quarters (75%) of customers who have experienced mental health problems have serious difficulties engaging with at least one commonly used communication channel
- More than half (54%) of customers who have experienced mental health problems, and one third (32%) of those who haven't, have serious difficulties using the telephone
- Common symptoms of mental health problems can make it harder for customers to remember complex login information, such as account numbers and passwords
- In emergency situations, for instance when somebody is hospitalised for their mental health, third parties are often prevented from helping out with bills, or even informing essential service providers
- People with mental health problems often struggle with the process of signing up with essential service providers, particularly when unwell. Signup forms are often complex, and memory problems or difficulties with organisation can make them harder to manage. People report forms “timing out”, making mistakes or abandoning forms altogether.

¹⁵. Ibid. Base for this question: 487 people who have had difficulties signing up for an essential service account when unwell.



Section Three: Understanding and navigating information

People with mental health problems also report a number of difficulties navigating and understanding information from essential service providers, whether receiving proactive communications from a provider, such as letters or a telephone call, or accessing resources, such as information on a website. Practically, these difficulties mean that your customers with mental health problems often miss out on important information.

3.1 Finding information

Essential service providers often have vast collections of support resources, and provide customers with a wide range of data on their accounts, consumption and payments. However, in some cases, customers with mental health problems report difficulties finding what they're looking for. These difficulties occur across a range of channels, from searching for content on a provider's website to navigating call centre menus, and can be a significant barrier to account management.

"It's often very difficult just to find an email address to contact providers without having to go round in circles on FAQ pages that don't help."

Expert by experience

Participants in our focus group highlighted "information overload" – feeling overwhelmed and unable to find what they were looking for when a provider fills a letter or a webpage with too much content. Many of us might find it taxing to sort through this sort of content, but it is likely to be particularly difficult for people who are experiencing low motivation or reduced attention span as a symptom of their mental health problems.

"It's a living hell, trying to navigate through pages online or multiple phone options, only to be redirected to a different number or page."

Expert by experience

These accessibility problems often affect critical communications, like bills and statements, when being unable to find pertinent information can mean that people are unclear about how much they need to pay, or that mistakes go undetected. Seven in ten (70%) of our Research Community reported that they find it difficult or very difficult to identify key pieces of information on a bill or statement when unwell.¹⁶

"I think some bills can look very daunting as there seems so much information crammed into a page."

Expert by experience

¹⁶. Ibid. Relevant base for this item: 575 people.

3.2 Understanding the information

Even when finding the right information isn't an issue, access barriers can remain. Symptoms of mental health problems often affect our information processing abilities,¹⁷ which can make it more difficult to understand information from essential service providers, particularly if it uses jargon or contains lots of detail that isn't presented in a meaningful way.

"I feel confused and can find it difficult to understand basic information – as if it's all a blur. I feel as if my brain is scrambled with all the information."

Expert by experience

Providers' terms and conditions have been highlighted as particularly difficult to understand. These documents are often long and full of technical language that many people find inaccessible, but for people experiencing mental health problems it can take even more time and effort to work through these statements. Some people describe feeling overwhelmed or intimidated by providers' terms and conditions, which can be a trigger for anxiety, and can prevent some from opening an account at all.

"I've felt overwhelmed, exhausted and unable to wade through endless pages of information and especially when it comes to things like terms and conditions or in the case of utilities the charges for units of energy etc."

Expert by experience

Many of the people who took part in our research described lacking confidence when dealing with essential service providers, and often being uncertain or nervous when receiving information from them. Some people described feeling powerless in relation to a large company; others described fearing the worst, particularly when receiving unexpected correspondence. These feelings can often determine whether a customer is able to take information on board and take action.

"I can't answer the phone unless I know who is calling. I can't ring companies or speak to people over the phone if I don't know them or know why they are calling. If the phone rings and no one else is home I ignore it."

Expert by experience

17. Holkar M. Seeing through the fog. Money and Mental Health Policy Institute. 2017.

Key points:

- Customers with mental health problems often have difficulties navigating providers' websites, call centre menus and other sources of information. These problems can be exacerbated by "information overload" and complex design
- Many customers with mental health problems struggle to understand information they receive from essential service providers, particularly when they're acutely unwell, or when this information contains jargon or data that isn't presented in a meaningful way
- Terms and conditions statements have been highlighted as particularly difficult to understand in many cases. Some find them overwhelming or intimidating, and don't open an account as a result
- Communications from essential service providers can be a source of stress, particularly when the customer lacks confidence or the correspondence is unexpected.



Section Four: Dealing with problems

Challenges communicating with and understanding information from essential services providers become even more problematic when there's an issue that needs to be resolved – sometimes urgently.

"I have had a problem with <provider> since last November. I have complained so many times and now it fills me with dread every time I think about it... I had to take one of my beta blockers and Clonazepam just to calm down. It was horrible."

Expert by experience

Figure 6: How easy do you find it to deal with problems with essential services?



Source: Online survey of 2,078 people, carried out by Populus 11-13 May 2018. Data is weighted to be nationally representative.

Across the population, fewer than half of us (47%) find it easy or very easy to deal with problems with essential services. However people who have never experienced mental health problems are twice as likely to find this easy or very easy (58%) than those who have (31%). Concerningly, four in ten people who have experienced mental health problems (38%) report that dealing with essential service problems is difficult or very difficult,

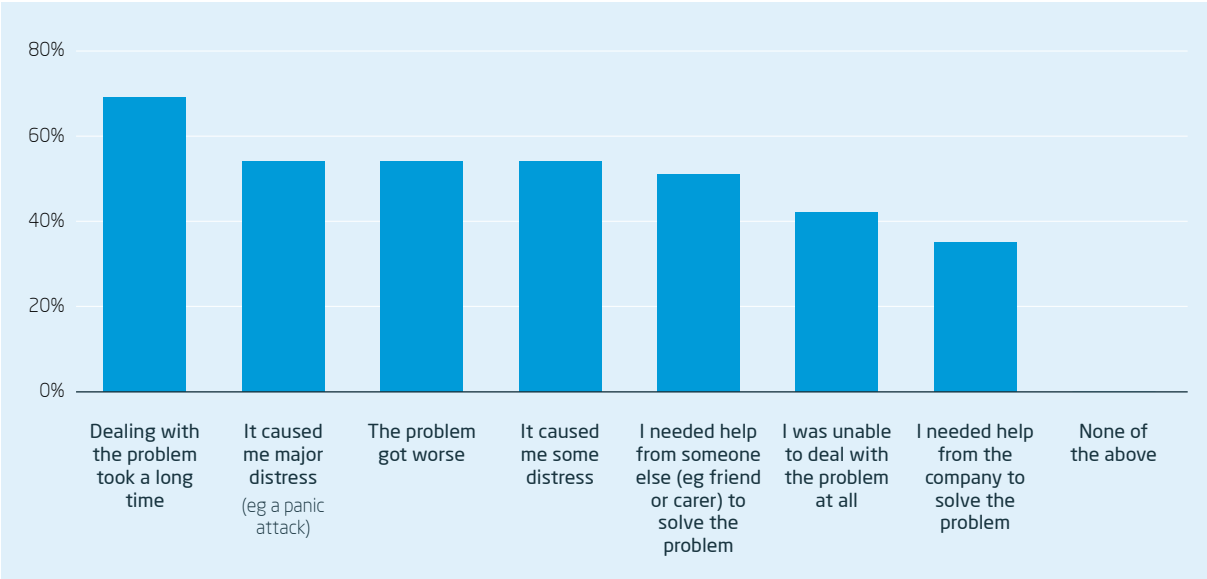
four times the rate amongst those who haven't (11%), as shown in Figure 6. There are always going to be occasional errors or issues, and these are always likely to involve a certain degree of stress for those involved. But, focusing on how easy providers make it for customers when things go wrong, it's clear there is more to do.



Data from our Research Community show that difficulties sorting out essential service problems can have a serious impact on our mental health.

More than half of our respondents (54%) have experienced major distress, such as a panic attack, in this situation, as shown in Figure 7.

Figure 7: Mental health impacts of trying to resolve problems with essential services



Source: Money and Mental Health survey of 628 people with lived experience of mental health problems.
Base for this question: 544 people who have had difficulties sorting out essential service problems when unwell.

Half of respondents (54%) reported that problems had got worse, and four in ten (42%) reported that they've been completely unable to sort out such problems at some point. This could mean that a service remains disrupted for an extended period, or that financial

problems build up before the customer is able to get help. Only two respondents (0%) had not experienced any of the listed issues when sorting out problems with essential service providers.

4.1 Solving problems

Most providers have developed guides and other resources to help customers solve many potential problems independently. However, 84% of Research Community members surveyed reported finding it difficult or very difficult to find the necessary information to solve an essential service problem independently when unwell.¹⁸

"I tend to then overthink the problem and start searching for answers on websites and often can't find the answers."

Expert by experience

Six in ten (62%) Research Community members surveyed have needed help, either from their provider or someone else, to solve essential service problems.¹⁹ Unfortunately not everyone can rely on support from a friend or family member, and whilst providers are well-placed to address any problems, there is a cost to providing this one-to-one support, both in terms of staff time and the inconvenience to customers.

Some issues will inevitably need specific input from a provider, rather than just generic information. When this is only available through a limited range of channels, however, for example only over the telephone, it can be practically impossible for a person experiencing a mental health problem to access. This can mean problems take a long time to resolve and cause significant stress.

"I have to force myself to contact the provider which takes a long time, then I have trouble making myself understood, and because I am panicking I forgot what they tell me."

Expert by experience

4.2 Complaints processess

Sometimes, when a problem with an essential service is particularly serious, a customer may wish to complain. However, Research Community members have raised numerous examples where they felt that providers had deliberately constructed accessibility barriers in order to reduce complaints, for example "burying" information about complaints in small type at the bottom of a web page.

"The first difficulty is finding how and who to complain to, it's often a little line at the bottom, rather than being a separate headline in the menu."

Expert by experience

Psychological barriers can make it harder for people with mental health problems to lodge complaints. Some people reported avoiding making complaints, for fear of not being taken seriously, whilst others reported difficulties asserting themselves or dealing with confrontational situations.

"I've never rang up to make a complaint as I hate confrontation."

Expert by experience

18. Money and Mental Health survey of 628 people with lived experience of mental health problems. Base for this question: 556 people.

19. Ibid. Base for this question: 544 people who have had difficulties sorting out essential service problems when unwell.

92% of Research Community members with the relevant experience said that lodging a complaint with an essential service provider is difficult or very difficult to manage when unwell.²⁰ Requiring customers to make a telephone call to complain was identified as a particular barrier, as so many people struggle to use this means of communication when unwell.

"You are expected to call to sort the issue. I get panic attacks using the phone, so trying to sort a problem or make a complaint is impossible and the anxiety is overwhelming. I have to ask my husband to do it for me which isn't always an option."

Expert by experience

Together, these factors can make it difficult or even impossible for customers experiencing mental health problems to seek redress when things go wrong.

4.3 Getting extra support

Many essential service providers recognise that some customers need extra support and offer additional help to people with mental health problems, those in financial difficulty, or those in other vulnerable circumstances. However, previous Money and Mental Health research suggests that few who are eligible are being proactively offered this support. Just one in five of those surveyed reported being offered additional support by a financial services provider (19%), and fewer still received a proactive offer from their energy (17%), water (10%), mobile phone (3%) or internet provider (3%).²¹

Often providers rely on customers disclosing information about their problems or asking directly for support. However, the vast majority of Research Community members surveyed reported that when unwell, they find it difficult or very difficult to find information about support for people who have mental health problems (91%)²² or need extra help (92%).²³ In practice, many people are least able to seek out support when they need it most, particularly if they're experiencing low motivation or reduced concentration as part of their mental health problem.

"I know these firms have procedures for mentally ill and other vulnerable people because I've read the public reports to the regulators and the government and so on, but I have no idea how to access it myself!"

Expert by experience

²⁰. Ibid. Base for this question: 509 people.

²¹. Money and Mental Health survey of 434 people with lived experience of mental health problems. Conducted online 01 September – 10 October 2017. Base for this question: 335 people.

²². Money and Mental Health survey of 628 people with lived experience of mental health problems. Base for this question: 505 people.

²³. Ibid. Base for this question: 498 people.

Many people with mental health problems do not feel comfortable disclosing this information, often because of stigma, uncertainty about how the information will be used, or because they aren't aware that it would make any difference.

"It is very difficult to even admit you have problems with mental health. When you are dealing with a faceless company, which has no obvious help available to people with mental health issues, you immediately feel judged and not in a good way."

Expert by experience

This means relying on consumers to disclose information about their mental health problems is unlikely to be an effective strategy for targeting support to those who need it. Other customers, who have disclosed this information, complain that providers don't offer simple systems for doing so, that they are often expected to disclose this information over the telephone, and sometimes required to repeat sensitive details on multiple occasions, before any action is taken.

"<Energy provider> told me that I was not registered as a vulnerable person with them, even though I had registered. I was to re-register and that <energy provider> would decide if I was vulnerable. I was devastated and needed medical support due to my distress."

Expert by experience

Some customers report being treated with contempt, not being believed at all or receiving a lower standard of service after disclosing information about their mental health problems. It can take enormous courage to open up to a stranger and disclose such sensitive personal information, so this sort of response can have a devastating effect on the customer. Unfortunately, this means that however supportive your disclosure processes are, some customers will never open up about their mental health, because of negative past experiences.

"Trying to explain that I was unwell at the time and would need the person to be patient with me as things took me longer to do. I had the person huffing at me as though I was an inconvenience to them and was spoken to like I was stupid. I had to end the call because I couldn't cope any longer."

Expert by experience

In some cases where additional support is offered, it is only available over the telephone, which means that practically many people experiencing mental health problems struggle to access it.

Key points:

- 38% of customers who have experienced mental health problems find it difficult or very difficult to deal with essential service problems, nearly four times the rate amongst those who haven't (11%)
- Many customers with mental health problems find that complaints processes are inaccessible, for instance if they are required to use the telephone or if information about how to complain is difficult to find. Others struggle to lodge complaints because of psychological barriers, such as problems with confrontation
- Few customers with mental health problems receive extra support from essential service providers. Information about extra support is not always publicised and people are likely to struggle to ask directly for this support when unwell
- Many customers do not feel comfortable telling providers about their mental health problems. Those that do often complain that disclosures are not handled effectively, and some are treated poorly
- When extra support is only available over the telephone, a large proportion of customers who would benefit from this help may be unable to access it.



Section Five: The business case

Improving the accessibility of essential services for the quarter of all consumers experiencing mental health problems each year²⁴ is a worthy aim. But, for businesses, it will come with a cost. In this chapter, we set out why this is a price worth paying for essential services providers.

5.1 The costs of poor accessibility

We know that people experiencing mental health problems often pay more for essential services and receive a poorer experience. This clearly has a cost for the individual, and for the people who support them. The costs of inaccessibility of essential services, however, are felt much more widely – across society, and also by the providers of essential services.

1. Costs to consumers

People experiencing mental health problems routinely pay more for essential services. Spending a greater proportion of income on essential services means that consumers have less to spend on other goods and services, which may have a negative impact on their quality of life.

But the costs go far beyond the financial. As the verbatims throughout this report have illustrated, problems accessing essential services mean that routine tasks take longer, and cause additional stress. Sometimes people are unable to complete tasks without support from either a family member, friend or their provider, which can leave them feeling inadequate, ashamed and disempowered. At the worst, dealing with essential services causes serious psychological harm. We have heard hundreds of people telling us about the distress, anxiety, panic attacks and suicidal ideation they experience when interacting with essential services providers.

“Sometimes I have self harmed as a result of the frustration of not being able to achieve what I needed to, or to be understood properly by the company. At its worst I explain the damage and harm I have inflicted on myself previously as a result of their attitude at the start of a conversation to highlight my vulnerability, only to find exactly the same thing happens again.”

Expert by experience

These symptoms can be part of a person's illness – but the behaviour of essential services providers, and the way services are designed, often aggravate these. The fact that these feelings of anxiety are so common even among people without mental health problems suggests that there are serious shortcomings in the way essential services firms currently serve their customers.

24. McManus S et al. Adult psychiatric morbidity in England, 2007. Results of a household survey. NHS Information Centre for Health and Social Care. 2009.

2. Costs to society

Across society, the financial costs add up. Moreover, with people experiencing mental health problems more likely to be in receipt of state benefits, some of the additional costs paid to essential service providers by people experiencing mental health problems will come directly from the public purse. Being less able to engage with essential services, to negotiate a good deal or resolve problems can also increase inequality, undermining societal and democratic cohesion.

In the UK, society may also face costs associated with the distress caused by inaccessible essential services. Where the stress of dealing with essential services aggravates mental health conditions, this may cause additional treatment and support costs to the NHS, the benefits system and the economy as a whole if it affects a person's capacity to work.

3. Costs to providers

When essential services aren't accessible to people experiencing mental health problems, providers face additional costs too. People who find that they are unable to get in touch with their essential services providers to resolve problems may simply disengage. As people experiencing mental health problems are three times as likely to be in problem debt,²⁵ when they fail to meet the needs of this group, firms may also face additional costs in relation to collections. With half of people in arrears on essential services bills expected to be experiencing a mental health problem,²⁶ collections processes that do not work for this group of consumers are likely to be ineffective.

There are also costs around legal and regulatory compliance. When services are not designed to be accessible to people experiencing mental health problems, firms may face additional costs to make adjustments. Often, retrofitting changes to existing processes, tools or products is more expensive than designing services in an inclusive way from the start – particularly if adaptations do not function well, drive complaints or investigations from ombudsmen and ultimately, lead to further regulatory intervention.

²⁵. Jenkins R et al. Debt, income and mental disorder in the general population. *Psychological Medicine* 2008; 38: 1485-1493.

²⁶. Jenkins R et al. Mental disorder in people with debt in the general population. *Public Health Medicine* 2009; 6 (3): 88-92.

5.2 Time for a different approach

The government is on a mission to ensure that consumers get a good deal in essential services markets, promising an independent review of the cost of energy, to strengthen the hand of regulators and consumer enforcement bodies and to make telecoms billing fairer in their 2017 manifesto.²⁷ More recently, the government green paper Modernising Consumer Markets has set out blueprints for the development of data-driven markets for essential services, with a specific commitment to protect vulnerable consumers.²⁸

Competition remains at the heart of the government's view of how to ensure consumers get a fair deal on essential services, but, increasingly, there is a recognition that some people are less able to navigate markets than others, and that everyone should be able to get a 'reasonable' outcome. This requires a new approach, looking beyond existing 'information remedies' which aim to encourage people to switch provider, to looking at what safeguards should be offered to consumers who are less able to switch. The government is also considering introducing performance metrics or scorecards to name and shame companies who offer poor service quality and have high levels of complaints.²⁹

The government has expressed a specific interest in seeing more collaboration between firms in assessing the best way to support vulnerable customers, particularly those experiencing mental health problems and cognitive impairments. Over coming months, the UK Regulators Network are expected to begin assessing where consumers experiencing mental health problems, cognitive impairment and dementia would benefit from the introduction of minimum standards of service across sectors.

Regulatory compliance is often costly for companies to retrofit, particularly where specific problems have been identified. Now is the time for companies to get ahead of the curve and share their own best practice in supporting customers experiencing mental health problems.

²⁷. Conservative and Unionist Party. Forward, Together: Our Plan for a Stronger Britain and a Prosperous Future. 2017.

²⁸. Department for Business, Energy and Industrial Strategy. Modernising Consumer Markets: Consumer Green Paper. Her Majesty's Stationery Office. 2018.

²⁹. Ibid.



Section Six: Introducing our Accessibility Standards for Mental Health

Mental health problems can make the day to day business of choosing, using and paying for essential services significantly more difficult. But the barriers are not inevitable – and there is lots that essential services providers can do to support the quarter of their customers who will be experiencing a mental health problem at any given time.

Over the coming months, Money and Mental Health will be working with a range of essential services firms, large and small, to develop the first set of accessibility standards for people experiencing mental health problems. These standards will be designed to apply equally across all essential services markets. They will offer a way for you to demonstrate compliance with the minimum standards for people experiencing mental health problems, cognitive difficulties and dementia proposed by the government, and a challenge to go above and beyond in meeting the needs of customers experiencing poor mental health.

As our research has demonstrated, people experiencing mental health problems are facing substantial challenges across essential services markets. We recognise that change takes time, and firms will want to move step by step, ensuring that they are meeting the needs of their customers and their staff, whilst avoiding any unintended consequences.

Meeting the needs of customers experiencing mental health problems, and the people who care for them, means:

- Developing your organisational understanding of how mental health problems can affect your customers, and the ways this may affect their ability to use your products and services
- Making a commitment to supporting customers experiencing mental health problems through your organisation, from top to bottom
- Considering how your products, services and process can better meet the needs of people experiencing mental health problems, and building in the needs of these customers in the design of future products and services
- Committing to measure your success in supporting customers experiencing mental health problems, and taking incremental steps to improve.

Many people who would be diagnosed with a mental health problem if seen by a doctor will never seek this medical help – but their condition will have an impact on their ability to use services. Equally, many customers with diagnosed mental health problems will never feel confident sharing this diagnosis with an essential service provider. So, these changes won't just apply to customers who disclose a mental health problem – and won't rely on your teams asking difficult questions about a customer's mental health, or attempting to make diagnoses. Instead, it's about recognising that any customer could be affected, and making sure your services work for everyone; as the research has shown making your products and services more accessible to people with mental health problems makes them better for your whole customer base.

"A huge proportion of mental illness goes undiagnosed, untreated, unsupported. Don't expect people to ask for help or even realise they might need it. Just make it standard and offer it anyway."

Expert by experience

The standards will be arranged in five areas:

- 1. Committing to change**
- 2. Ensuring the message gets through**
- 3. Supporting customer understanding**
- 4. Preparing your people**
- 5. Offering tools to help**

A flavour of what is involved in each of these areas, the problems they aim to solve and the expected benefits, is provided below. Further details on the content of the standards will be developed in conjunction with firms to ensure that proposals are practical and will work across all essential services.

1. Committing to change

A quarter of your customers are experiencing mental health problems at any time – and half will over a lifetime.³⁰ Our research suggests that at present, these customers are probably at a significant disadvantage when using your services. With such a large number of people affected, your approach needs to be holistic to be successful. If you do this well, you could make life better for millions of customers, while also improving your own efficiency. But without a plan of action and senior buy-in, the best intentions can go to waste or peter out over time.

Steps to help avoid this could include appointing a senior lead for accessibility and mental health, and putting a plan in place to meet the Standards.

³⁰. Mental Health Foundation. Fundamental facts about mental health. 2016.

2. Ensuring the message gets through

Many people experiencing mental health problems find reaching out to their essential services providers inordinately stressful, or don't receive the messages you send them because the channel used is unsuitable for them. When customers are unable to get in touch with you, they can't get help for their problems in a timely way – and so things often get worse. This, in turn, causes further distress, and can have serious health consequences. When the messages you send don't reach customers, they may fall behind on bills or not know about important changes to their service, leaving them in serious financial difficulty and undermining your bottom line.

Different people will find different things difficult when they are experiencing a mental health problem. While for some, using the telephone is practically impossible, other people may experience psychotic symptoms which make them distrustful of the internet or dealing with strangers in person. Providing a choice of communication channel is crucial.

3. Supporting customer understanding

Even if your message gets through to customers experiencing mental health problems, they may experience difficulties understanding it because their concentration span, ability to process complex information and memory is affected by their illness. It is distressing for people to receive information that they are unable to understand, or that takes a disproportionate amount of time to process. Where customers cannot navigate your website or don't read and pay their bills, additional expenditure will be required to support them in other ways and recoup arrears.

Through careful consideration of the format, design and content of information you share with customers over the phone, through the post and on your website, you can increase their effectiveness significantly.

4. Preparing your people

A quarter of your customers are experiencing a mental health problem at any given time – and half over a lifetime – but they won't necessarily know this, and won't always be able to tell you. The pervasive effects of mental health problems mean that your organisation's services need to be designed in a mental health friendly way. Unless all your staff, from the top of your organisation to the bottom, have a basic understanding of mental health and the ability to access appropriate resources, they can't properly support the needs of customers experiencing mental health problems. A first step towards addressing this might be to build a basic understanding of mental health problems and accessibility across your organisation, and ensure people can find more information if needed.

5. Offering tools to help

Taking steps to ensure customers can use your services and that messages are getting across and are understood is crucial. But it isn't sufficient to ensure good outcomes when people experiencing mental health problems are at significant risk of detriment as a result of the symptoms of their condition, like memory problems, increased impulsivity and reduced problem solving skills. Often, sympathetic staff will try to support customers who disclose mental health problems. But without appropriate tools, their ability to do so in a timely way is severely impaired.

Once you have developed your understanding of mental health problems and how they can affect customers, you can build this into the design of your products and services to ensure they meet the needs of people experiencing mental health problems. This might include:

- Offering additional control options to help people deal with higher levels of impulsivity
- Building ways for people to share information and decision-making powers with trusted third parties and carers.

If you would like to support Money and Mental Health as we design and deliver these standards, please get in touch by emailing contact@moneyandmentalhealth.org





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