

Failing to connect: mental health problems and telecoms

Introduction

Telecoms services are essentials of modern life. We increasingly rely on internet and telephone connectivity for work, to access public services, and to stay in touch with friends and family. In this context, it's vital that people with mental health problems aren't disadvantaged in telecoms markets, that services are accessible, and that providers understand how to meet the needs of their customers with mental health problems.

Mental health problems can have widespread effects on people's behaviour and financial capability. Common symptoms of mental health problems, like low motivation, unreliable memory, limited concentration and reduced planning and problem-solving abilities, can make it harder for people to be engaged consumers and advocate for themselves.¹

This paper explores people with mental health problems' experiences of navigating telecoms markets and dealing with telecoms providers, based on a survey of 364 members of the Money and Mental Health Research Community, and a focus group.

We find that people with mental health problems commonly experience difficulties using, paying for and choosing telecoms services, and too often this can lead to harm. We also set out implications and recommendations for telecoms providers and Ofcom.

We find that:

- The accessibility needs of people with mental health problems are often not being met and providers are not handling disclosures of information about mental health problems well
- Many people with mental health problems have struggled to keep up with telecoms bill payments, and providers' collection practices are often poor. Disconnection from telecoms services can have a particularly severe impact on people's mental health
- People with mental health problems can also struggle to navigate complex telecoms markets and get a good deal, particularly if they are unwell when contracts come to an end.

Asking for help

While many providers offer additional services or support to customers who disclose a vulnerability, not everyone is able to ask for help, and our evidence suggests that disclosure doesn't currently deliver good outcomes for many customers with mental health problems.

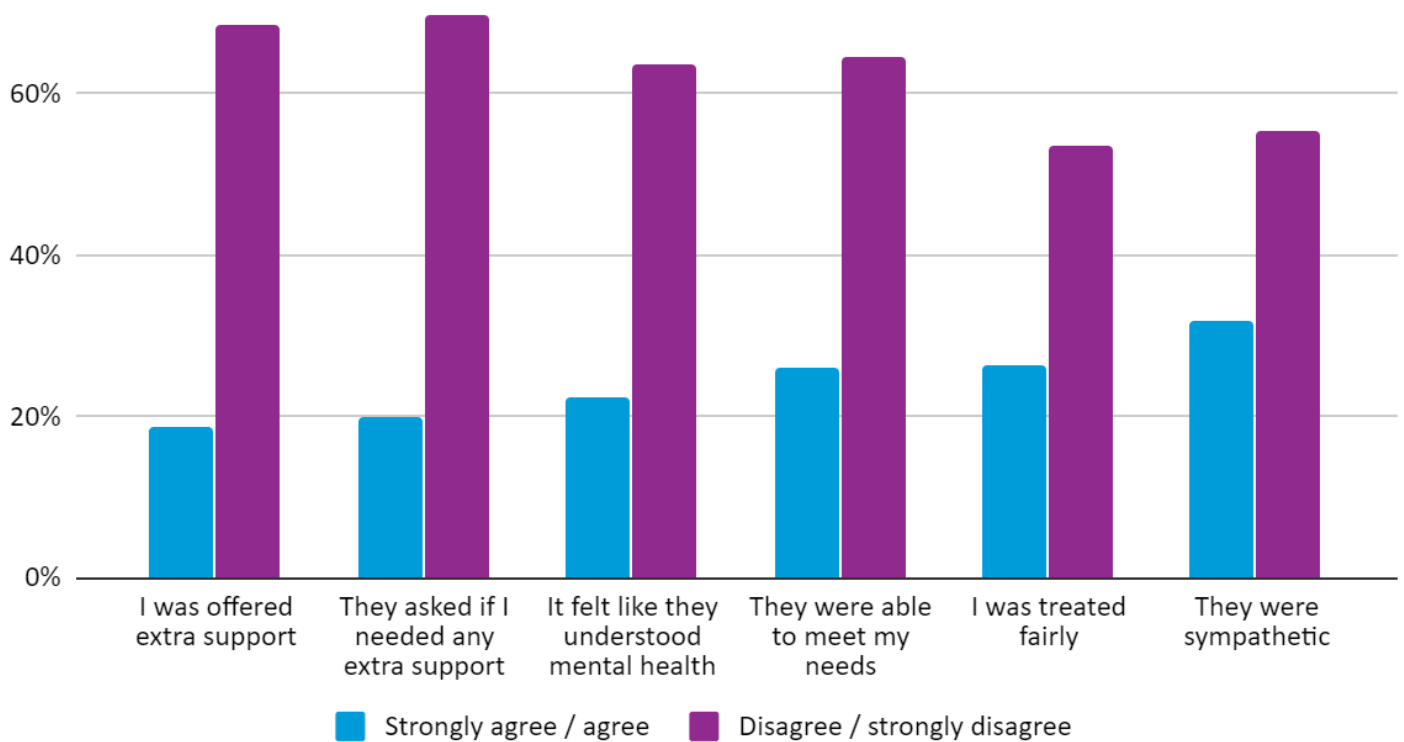
Many people experiencing mental health problems will never tell their telecoms providers. One in three (36%) people experiencing common conditions like depression and anxiety have never received a diagnosis,² and many don't realise that they are

experiencing a mental health problem at the time when they are unwell and most vulnerable. For others, persistent social stigma, a lack of trust in providers and uncertainty about how they will respond can be a barrier to disclosing. Just three in ten (29%) of our respondents have ever told a telecoms provider about their mental health problems,³ and many of those who have disclosed report that this was handled poorly.

“There was a token ‘I’m sorry to hear that’ type response, but that was it.”

As figure 1 shows, just one in five (19%) respondents who have told a telecoms provider about their mental health problems were offered extra support as a result, and only a quarter (26%) felt that their needs were met. It can take real courage to tell a telecoms provider about your mental health, and our data suggest that providers are often not adequately prepared for customer disclosures and are missing opportunities to help their vulnerable customers.

Figure 1: People with mental health problems’ experiences of telling a telecoms provider about their mental health



Source: Money and Mental Health survey of people with lived experience of mental health problems. Base for this question: 86 people who have told a telecoms provider about their mental health problems.

Our evidence suggests that many providers are not getting the essentials right. Just one in three people who told a provider about their mental health (32%) felt that they were treated sympathetically, and three quarters (74%) were forced to repeat disclosures,⁴ either at a later date or to multiple staff members. Telling a stranger about your mental health once can be difficult enough, and forcing people to repeat themselves causes unnecessary distress and can leave people feeling guilty or humiliated.

“I hate telling people about my mental health because I feel like they treat me different so having to go through that again is very upsetting.”

Given that many customers with mental health problems will never ask for help, providers can reduce the need for disclosure by adopting a ‘universal design’ approach when developing systems and services. By designing their services to be accessible and easy to use for even their most vulnerable customers from the start, providers can

meet the needs of these customers without needing to know who they are.

For example, providers could take a 'universal design' approach to designing letters and other information materials by ensuring that the language and presentation are suitable for customers who may struggle to process complex information. This would not only benefit this particular group of vulnerable customers, but would also benefit customers more broadly.

Recommendations:

- Ofcom should make clear that providers must prepare all customer facing staff to handle disclosures of mental health problems sensitively, in order to treat their vulnerable customers fairly. Telecoms providers should invest in systems for recording information about customers' needs, so that people are not expected to repeat disclosures.
- Given that many customers with mental health problems will never ask for help, telecoms providers should adopt a 'universal design' approach to meeting these customers' needs.

Using telecoms services

Managing telecoms services

People with mental health problems report a range of difficulties managing their telecoms services. Two thirds (67%) of our respondents find it difficult to manage their mobile telephone account(s) when unwell, and this rises to 77% for landline and home internet services.⁵ Many respondents described how common symptoms of their mental health problems, like reduced concentration span and low motivation, can make it difficult to keep up with account administration.

"It's very difficult because I find it hard to concentrate. I find my online accounts very overwhelming and hard to understand / follow. I don't feel well enough to make a phone call to the company."

These difficulties can be exacerbated by the design of providers' services. When websites, messages or

other sources of information use jargon, or present too much content at once, this can be particularly difficult to process.

"I feel as though my brain is in total meltdown. I cannot think very clearly at all. The mental effort required to analyse different websites and jargon is just too much. You cannot take information in, let alone process it."

When customers do experience difficulties managing their service, it is essential that they can get in touch with their telecoms providers to help resolve them. However, mental health problems often affect our communication needs, and our respondents report that telecoms providers often don't meet these needs.

Half of people who've experienced mental health problems (54%) have serious difficulties speaking to essential services providers by telephone, and others struggle to open the post or communicate digitally, particularly when they're unwell.⁶ It can be acutely distressing if customers are forced to get in touch using a communication channel that they struggle with, and many respondents describe delaying dealing with problems or giving up altogether if they aren't provided with appropriate options.

"If I have a problem, it is very difficult to ring someone to sort it out... I can't always understand what I am being asked or told. I avoid making contact, as I am afraid of not being able to deal with it."

Similarly for outbound communications, when messages are sent using a channel that a customer struggles with, they often won't be opened or read. Customers with mental health problems will miss out on important information about their services unless providers understand and respond to these communication needs.

"When my mental health is very poor I am unable to open or deal with mail or bills."

Support from family and friends

People with mental health problems often rely on support from friends and family to help manage their telecoms services, but legal tools to facilitate this are often seen as unsuitable, and awareness and takeup of third party bill management is low. 30% of respondents to a Money and Mental Health survey

felt that current options for allowing other people access to their essential services accounts are unsuitable.⁷

Many people with mental health problems would welcome more flexible options for delegating access, such as the ability to grant third parties limited visibility or control over their accounts. This could include enabling alerts to a third party, or the ability to delegate control over specific functions, like spending or usage limits.⁸

"It might be helpful if others could receive notifications if you're about to go over your data allowance and why, for example."

Controlling telecoms usage

Many people with mental health problems also describe difficulties controlling their telecoms usage, which can lead to increased costs, particularly if they are on tariffs that don't meet their needs. Seven in ten (69%) respondents have had to pay extra for exceeding their calls, texts or internet usage limits.⁹

For some, these difficulties are associated with extra need related to their mental health. During periods of poor mental health, people can become more reliant on telecoms services to access their support network or to pass the time, particularly if they are too unwell to leave the house.

For others, common symptoms of mental health problems can make it harder to control telecoms usage. Many respondents report struggling to keep track of their usage or remember what their limits are when unwell, and people who become more impulsive as result of their mental health can be particularly prone to incurring extra charges.

For some, impulsive spending through telecoms services can do lasting financial damage in a short period of time.

"I overspend during mania periods on extras, films games etc. As they dont come out of the bank and there are no spending limits put on."

Seven in ten (70%) respondents think it would be extremely or very useful for providers to offer tools to help them limit the amount they spend on telecoms services,¹⁰ and many are not aware of existing options.

Recommendations:

- Telecoms providers should adopt a universal design approach to make their services more accessible for customers with mental health problems. Ofcom should ensure that telecoms providers meet key accessibility needs of people with mental health problems, such as offering a range of communication channels.
- Telecoms providers should develop flexible ways for customers to get support from third parties, and should publicise existing options like third party bill management.
- Ofcom should monitor the takeup of third party bill management services and encourage providers to make sure that customers are aware of this functionality.
- All telecoms providers should offer a range of flexible caps and alerts, to help customers control their telecoms usage and spending. This should include the ability to block spending on extras like additional data or calls to premium rate numbers. To ensure these reach the customers who need them most, providers should proactively offer these tools to customers who exceed limits or struggle with bills.

Paying for telecoms services

Across England, people with mental health problems are more than three times as likely to be in problem debt, compared to those without,¹¹ and many report difficulties paying for their telecoms services. Just three in ten (28%) of our respondents feel that they can comfortably afford their telecoms bills and four in ten (39%) have missed a telecoms bill payment.¹²

"Lost my job and couldn't pay. I tried to explain the problem, but they just kept saying I had so many days to pay or services would be cancelled."

Many respondents felt that providers' actions had contributed to financial problems, and some directly attributed missed payments to difficulties understanding their bills or keeping track of their usage. Three quarters (76%) of respondents have been surprised by the size of a telecoms bill,¹³ rising

to nine in ten (91%) among those who have missed a bill payment.¹⁴

"I cannot understand the bills. They make the format very difficult and do not use plain English. The bills and the dates and the amounts are gibberish."

The financial and psychological impact of missed payments can be enormous. Fees and charges can put pressure on other aspects of household budgets, and many people report feeling a sense of shame about not being able to cover basic expenses and anxiety about their financial prospects.

"Stressed out, self-harmed, panicking, how I was going to pay it?"

Mid-contract price rises

There was a strong perception among our respondents that mid-contract price rises are unfair, and in some cases they were described as a trigger for financial problems. Two thirds of those who have experienced a mid-contract price rise said that it came as a shock (66%), suggesting that providers may not be sufficiently clear about this practice at contracting, and more than three quarters (77%) found it distressing.¹⁵

"As I already budget for the bill it puts a spanner in the works and makes me worried as I have to cut back on other essentials"

Many respondents also feel that providers' communication about mid-contract price rises is inadequate or confusing. Only three in ten (29%) respondents felt they were contacted about the price increase in a way that worked for them,¹⁶ and many report missing messages, particularly if they were unwell at the time or if messages were sent using a communication channel that they struggle to engage with. Only one in five (21%) respondents felt that their provider made it clear they could switch to a new deal if they wanted to.¹⁷

"Don't increase prices mid contract as we're often on a tight budget and need to plan."

People with mental health problems often already struggle to manage their telecoms accounts, and mid-contract price rises can add an unwelcome element of uncertainty. They can be particularly problematic if prices rise when people are unwell, potentially more vulnerable financially, and also less

able to take action.

Poor handling of arrears

Many respondents who had fallen behind with payments described being treated poorly by their telecoms providers, and the consequences of this can be serious. There is a strong link between problem debt, debt collection practices and suicide. People in problem debt are three times as likely to have thought about suicide in the last year, and when collections practices are aggressive, leaving customers feel hopeless or trapped, this can rapidly increase the risk of suicide.¹⁸

As figure 2 shows, two thirds (67%) of respondents who had missed a bill payment felt that the way they were treated was bad for their mental health, and just 15% felt they were treated fairly. This psychological impact is often particularly severe when people feel overwhelmed by excessive contact about their debts, or when providers seem harsh or inflexible.

"You worry about getting debt letters etc. Plus the companies don't give you much time to sort yourself out. You get hounded with letters and phone calls. This means you're even less able to cope."

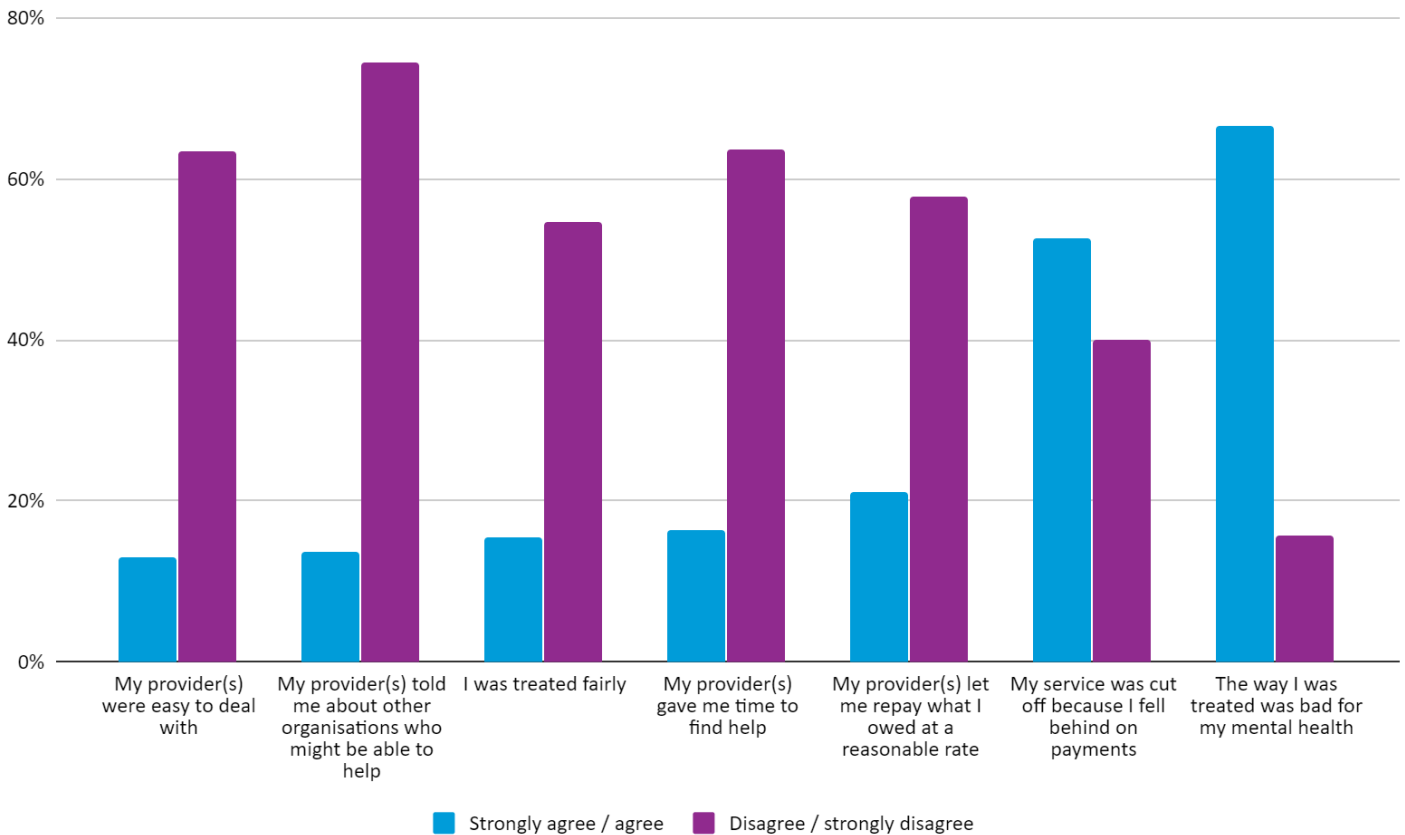
Our evidence suggests that telecoms providers are falling far short of established good debt collection practice. Just one in five (21%) respondents felt that their provider let them repay what they owed at a reasonable rate, and only 14% were told about support organisations, such as debt advice charities. Nationally, half of people in problem debt also have a mental health problem, so poor practice can do real harm.¹⁹ This practice cannot be considered to be treating vulnerable customers fairly.

Disconnection

Half (53%) of respondents who missed a bill payment have been cut off by a telecoms provider, and many felt that providers did so hastily, before they had a chance to address their financial problems.

"This has happened a few times when there [was] no money in my account as [I was] overdrawn... because of no benefits. They allowed once for this to happen and kept my telephone and internet going, but the next few times they cut off both and wanted the outstanding money plus £100 on top as credit so this doesn't happen again."

Figure 2: People with mental health problems' experiences of missing telecoms bill payments



Source: Money and Mental Health survey of people with lived experience of mental health problems. Base for this question: 115 people who have missed a telecoms bill payment.

Practically, disconnection from telecoms services can have a huge impact. Telecoms are essentials of modern life, and many people with mental health problems rely on them more than most.

Respondents described how disconnection affected their ability to work, to access public services - including mental health services - and to stay connected with friends and family. This impact can be particularly severe if people are unwell at the time, and less able to leave home, or for those who live in remote areas.

"It left me unable to get appointments and order my medication... I couldn't make calls about my benefits or feel connected to the world during days of feeling dangerously low."

Respondents often described feeling isolated and acutely vulnerable without telecoms services. Being

disconnected can also undermine people's mental resilience, by cutting off lifelines such as access to a therapist or support network. Many people with mental health problems also rely on internet access as a source of distractions and coping mechanisms, particularly when experiencing low mood or intrusive thoughts.

"It was excruciating to be without phone or internet. You don't realise how mad you are until you take away all your distraction and coping mechanisms."

Even for those who hadn't ever been disconnected from telecoms services, the threat of being cut off because of money problems often loomed large.

"I don't think I could handle being cut off from phone or internet, a lot of support comes from family and friends."

Recommendations:

- Providers should follow customers' communications preferences where possible, and should send important messages, such as notices of mid-contract price rises, by at least two communication channels, to make sure the message gets through.
- Ofcom should urgently review telecoms providers' debt collection policies and practices, and should take action to ensure acceptable debt collection standards across the industry.
- Telecoms providers should modify the design of their collections processes to minimise psychological distress caused to their customers, and adopt established best practice.²⁰ Providers should ensure that any outsourced collections agencies also meet these standards.
- Ofcom should make clear that providers should only disconnect customers as a last resort, after attempts to support the customer have been exhausted. Ofcom should take enforcement action where providers disconnect vulnerable customers and leave them at risk of harm.
- Telecoms providers should not disconnect vulnerable customers, ensuring that they have at least basic access to essential communications services.

Choosing telecoms services

People with mental health problems report a range of difficulties navigating telecoms markets, deciding which provider or tariff best fits their needs, and executing a switch. As a result, people can become trapped in poor value deals, which can contribute to difficulties paying and missing out on alternatives that might better meet their needs. This is a bad outcome for vulnerable consumers, but also harms consumers more broadly, by sapping competition in these key markets.

Just one in three (34%) of our respondents find it easy to get a good deal on a mobile phone, and this falls to

fewer than one in five (19%) in broadband and landline markets.²¹ Six in ten (59%) of our respondents felt that they were paying over the odds for telecoms services,²² but many simply do not feel confident to navigate the market and find alternative providers.

"I find it difficult to decide what's a good deal and I know I'm being ripped off if I don't switch but I don't want to have to keep switching. Sometimes it's best to talk to people on the phone and haggle but that's horrible to have to do."

Market complexity

Mental health problems commonly affect our financial capability, making it harder for people to process information and to make comparisons across a range of options. These challenges are significantly exacerbated by the complexity of telecoms markets. The array of providers and tariffs can be overwhelming and can paralyse choice.

"I have a science degree and usually love nerding out with numbers, but trying to optimise my service providers and compare them all when mental health is not great... it's basically impossible."

Two thirds (64%) of respondents do not feel that the pricing of telecoms services is easy to understand,²³ and the range of ways that tariffs are structured can make it harder to compare options like for like. Some respondents felt that the bundling of telecoms services can make it particularly difficult to understand what different services are actually worth, although others value having fewer providers to deal with.

"Bundling is the worst, as it claims to be in the customer's interests but makes pricing very much non-transparent."

While some respondents use comparison services to cut through these complex markets, confidence in these services among our respondents was not universal. Just four in ten (42%) trust price comparison websites to help them find the best deals.

Particular problems during periods of poor mental health

Nine in ten (89%) respondents feel that shopping

around for telecoms deals is impossible when they are unwell.²⁴ Common symptoms like low motivation can mean that everyday tasks can require mammoth effort, and some people describe being too focused on their immediate wellbeing to even think about telecoms when unwell. This poses particular problems if people are unwell when contracts come up for renewal.

“As switching providers often coincides with big life experiences - moving etc, they usually coincide with periods of particularly poor mental health. I've had to get friends and family to make the choices for me before when it's been bad.”

For some, anxiety drives risk aversion and fear of change, even if they are not happy with their current providers. This can be particularly strong when people feel dependant on their telecoms services. Many respondents also report feeling vulnerable to pressure tactics when unwell, such as providers up-selling additional services or trying to persuade them not to switch, and some feel frustrated that they are expected to haggle in order to get a good deal on telecoms services.

“They want to talk over the phone and do their best to stop me leaving, so I end up not bothering. Plus it's too confusing and I'm scared to commit and change.”

It can be much harder to be a sharp-elbowed consumer when you're unwell; and some respondents report feeling powerless when trying to negotiate with a giant company whose service they rely on.

“I contacted them just before the contract ended to let them know I was going with [telecoms provider], they obviously tried to keep me, and when I said I wasn't interested and had agreed a contract via email with [telecoms provider] they kept pressurising me and wouldn't let me get off the phone until I agreed.”

When providers require customers to make a telephone call to switch, this can be an impossible hurdle for some people with mental health problems. As many people with mental health problems find it acutely distressing to use the telephone to contact essential services providers, this essentially creates an 'accessibility trap', equivalent to offering a person using a wheelchair a ramp into a shop, but expecting

them to leave by the stairs. We are delighted to see Ofcom introduce “text to switch” for mobile phone customers to start to address this issue.

Recommendations:

- As part of ongoing work to tackle the 'loyalty penalty' in telecoms markets, Ofcom should:
 - ▶ Make it easier to switch, by requiring end of contract alerts across markets, and requiring providers to make it as easy to leave a contract as to enter one. At a minimum, Ofcom should prevent providers from forcing customers to contact them by telephone or in person, in order to switch
 - ▶ Ofcom should explore interventions that automate market navigation and switching, to protect those who find it harder to get a good deal independently from bad outcomes
 - ▶ When reviewing the effectiveness of loyalty penalty interventions, including voluntary measures that telecoms providers have committed to, Ofcom should look specifically at outcomes for people with mental health problems, to ensure that this group does not continue to be disadvantaged.
- Ofcom should also make it clear that pressuring vulnerable customers to make decisions against their wishes is not treating vulnerable customers fairly, and should take enforcement action where it finds evidence of this practice.
- Telecoms providers and price comparison websites should user test the way they present information about tariffs and pricing structures with customers with mental health problems, to ensure that information is presented in a way that is easy to understand.

Footnotes

¹ Holkar M. Seeing through the fog. Money and Mental Health Policy Institute. 2017.

² McManus S et al. Adult Psychiatric Morbidity Survey: Survey of Mental Health and Wellbeing, England, 2014. NHS Digital. 2016.

³ Money and Mental Health survey. Base for this question: 319 people with lived experience of mental health problems.

⁴ Money and Mental Health survey. Base for this question: 77 people with lived experience of mental health problems who have told a telecoms provider about their mental health problems.

⁵ Money and Mental Health survey. Base for these questions: 307 people with lived experience of mental health problems.

⁶ Holkar M, Evans K and Langston K. Access essentials. Money and Mental Health Policy Institute. 2018.

⁷ Bond N, Evans K and Holkar M. A little help from my friends. Money and Mental Health Policy Institute. 2019.

⁸ Ibid.

⁹ Money and Mental Health survey. Base for this question: 315 people with lived experience of mental health problems.

¹⁰ Money and Mental Health survey. Base for this question: 303 people with lived experience of mental health problems.

¹¹ Holkar M. Debt and mental health: A statistical update. Money and Mental Health Policy Institute. 2019.

¹² Money and Mental Health survey. Base for these questions: 337 and 324 people with lived experience of mental health problems, respectively.

¹³ Money and Mental Health survey. Base for this question: 326 people with lived experience of mental health problems.

¹⁴ Money and Mental Health survey. Base for this question: 118 people with lived experience of mental health problems who have missed a telecoms bill payment.

¹⁵ Money and Mental Health survey. Base for these questions: 206 people with lived experience of mental health problems who have experienced a mid-contract price rise.

¹⁶ Money and Mental Health survey. Base for this question: 203 people with lived experience of mental health problems who have experienced a mid-contract price rise.

¹⁷ Money and Mental Health survey. Base for this question: 196 people with lived experience of mental health problems who have experienced a mid-contract price rise.

¹⁸ Bond N and Holkar M. A silent killer. Money and Mental Health Policy Institute. 2018.

¹⁹ Holkar M. Debt and mental health: A statistical update. Money and Mental Health Policy Institute. 2019.

²⁰ Fitch C, Evans J and Trend C. Vulnerability: a guide for debt collection 21 questions, 21 steps. Personal Finance Research Centre, University of Bristol. 2017.

²¹ Money and Mental Health survey. Base for these questions: 353 and 352 people with lived experience of mental health problems, respectively.

²² Money and Mental Health survey. Base for this question: 324 people with lived experience of mental health problems.

²³ Money and Mental Health survey. Base for this question: 332 people with lived experience of mental health problems.

²⁴ Money and Mental Health survey. Base for this question: 335 people with lived experience of mental health problems.