



URGENT COVID-19 CUSTOMER SUPPORT STANDARDS

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My anxiety has been through the roof, I've been having panic attacks. I'm still going out to the shops but have developed a fear of contamination that makes it very anxiety inducing. I was having counselling but that has been stopped, which is a blow, especially at a time when my mental health is suffering so badly.

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Pre-pandemic, we knew that people with mental health problems struggled to manage their financial wellbeing and access essential services, including financial services, water, energy and telecoms.

Our [recent research](#) shows that these problems are already becoming more urgent, and could be exacerbated by the coronavirus crisis.



How the situation could affect your customers

1

People with pre-existing mental health problems risk their condition deteriorating as they navigate challenges without much-needed help from loved ones or professionals.

2

Growing numbers of people start to experience poor mental health, distress and anxiety, which could in turn lead to struggles managing money and a fear of contacting essential service providers.




3

Many will struggle with the double whammy of reduced income and higher bills from being at home more.

To support essential service providers and their front-line staff, we've put together a **list of eight urgent standards that firms can adopt right now** to support the growing number of customers in distress.

The standards	What you should do
 <p>1. Be flexible with customers who are struggling to pay</p>	<p>A loss of income and increased costs will result in many customers struggling to pay their bills. During this time of crisis it's essential that we do not remove services from people already in considerable distress:</p> <ul style="list-style-type: none"> • Proactively offer forbearance and ensure you do not disconnect people from essential services. This flexibility should be offered to all customers experiencing payment difficulties as a result of Covid-19, not just those flagged as vulnerable.
 <p>2. Let customers know how you can help</p>	<p>Many people struggle to open the post or pick up the phone when they're distressed. Make sure your customers know what support is available to them, by sharing information across multiple channels:</p> <ul style="list-style-type: none"> • Have a Covid-19 support page on your website, including key contact numbers and information, and link to it from your homepage • Write to your customers to let them know what support is available. When sharing information on new support options like forbearance, make communications easy to understand, with clear next steps. <p>Not all customers experiencing a mental health problem will want to tell you about it, but if they do you must handle that sensitively.</p>
 <p>3. Make it easier to get in touch remotely</p>	<p>Half of people with mental health problems have serious difficulties using the phone to carry out essential admin. Sitting for hours on hold can be overwhelming, however it may be unavoidable as you face a surge in demand. With in-person contact no longer an option, you should make sure customers know there are other ways they can contact you:</p> <ul style="list-style-type: none"> • Increase webchat capacity and the range of topics you can tackle through webchat • Offer callbacks if you can.
 <p>4. Manage expectations</p>	<p>Not knowing what to expect is a big driver of anxiety, and can mean customers delay getting in touch when problems arise. Telling customers what to expect is an easy way to help and makes good business sense, as it will lead to fewer repeat calls. On relevant sections of your website and during telephone on-hold messages you should tell customers the following:</p> <ul style="list-style-type: none"> • What documents they will need for the most common interactions • What the wait time is likely to be and how long the call is likely to take • What questions they might be asked • Alternative ways to get in touch if they can't continue to hold.
 <p>5. Offer little prompts to support customers in distress</p>	<p>If your front-line staff are talking to a customer who seems distressed or anxious, little prompts could make a huge difference for the customer, helping them understand the conversation and remember the most important bits. This approach may make interactions longer, but it will reduce repeated interactions:</p> <ul style="list-style-type: none"> • Prompt the customer to get a pen and paper • Break information down into manageable sections, repeat and summarise key points, including things the customer should make a note of.

Continued...

The standards	What you should do
 <p>6. Help customers stay in control</p>	<p>Distress, anxiety and poor mental health can make it harder to manage our impulses and keep track of spending. This is likely to be exacerbated through this crisis, as people spend long periods online:</p> <ul style="list-style-type: none"> • If you offer control settings, like spending caps or blocks on certain types of spending, make sure your customers know about them • Ensure your controls can be turned on easily, ideally without having to speak to a member of staff • If a customer tells a member of your front-line team about difficulties controlling their spending, ensure that these control options are highlighted to them.
 <p>7. Signpost to additional support</p>	<p>Customers identified by your staff as needing further support should be signposted to external sources of help:</p> <ul style="list-style-type: none"> • Mind offer a range of support for people experiencing mental health problems or distress, while the Samaritans can help those experiencing suicidal thoughts • Stepchange, National Debtline, Debt Support Trust and Citizen's Advice can help with debt problems • Gamcare can support people struggling with gambling problems and people can use GamStop to self-exclude themselves from online gambling.
 <p>8. Equip your staff</p>	<p>Staff are unlikely to be able to take part in training during this busy time, but may be facing more challenging situations than ever before:</p> <ul style="list-style-type: none"> • Promote your existing resources and training material on customer vulnerability, to ensure front-line staff have access to further information and support • Make our The Need to Know guide available on your intranet, to ensure staff have practical advice and information to support customers affected by mental health problem.



For more information

Please get in touch with Alice Rose, Head of Programmes, who leads our Mental Health Accessible consultancy programme.
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**MONEY AND
 MENTAL HEALTH**
 POLICY INSTITUTE

The Money and Mental Health Policy Institute is an independent registered charity (number 1166493).

We're working for a world in which the vicious cycle of money and mental health problems is broken, so that we all have an equal chance of financial security, regardless of our mental health; and everyone's mental health can flourish, regardless of their financial circumstances. We develop practical policy and solutions, working in partnership with those providing services, those who shape them, and those using them, to find out what really works. Everything we do is rooted in the lived experience of our Research Community, a group of 5,000 people with personal experience of mental health problems.