

MONEY AND MENTAL HEALTH PROBLEMS: BREAKING THE LINK

A BEST PRACTICE CHECKLIST FOR DEBT ADVICE PROVIDERS

Half of people in problem debt have a mental health problem. Common symptoms like memory problems, difficulties concentrating and impaired problem-solving often lead to financial difficulty, and these challenges can also make it harder to successfully access and engage with debt advice. Because many of us are unaware that we have a mental health problem, or prefer not to disclose this, designing debt advice to be as accessible as possible for all clients is key. This checklist sets out eight steps that debt advice providers should take to make their service more accessible for people with mental health problems.

1. Help clients find the right service

Debt advice providers offer different kinds of support and deliver their service in different ways. Common symptoms of mental health problems can make it harder for people to compare these options and work out which service best meets their needs. Providers should:

- Provide clear information about the types and levels of support they offer before onboarding clients (e.g. online or in-person, representation or guided self-help).
- Assess clients' needs at the point of onboarding and refer people who are likely to need more intensive support to services that can offer this.

2. Make communications accessible

Mental health problems can profoundly affect our communication needs. Some people find it difficult to use the telephone, while others mistrust digital channels, struggle to open post or find face-to-face sessions challenging. Providers should:

- Ensure that clients can complete every step of their debt advice journey using more than one communication channel.
- Record clients' communications preferences and use preferred channels wherever possible. Where this is not possible, for instance where a provider is required to send a letter, they should also notify the client by a preferred channel to explain this and offer support.
- If a client does not respond to a critical message, like a notice of an annual review, providers should notify the client using alternative channels offering support.

3. Ensure advice discussions are effective

Advice discussions are a key part of the debt advice process, but are not always effective for clients with mental health problems. Many clients with mental health problems find it acutely stressful to discuss their financial difficulties, struggle to understand the different options they are presented with or don't

feel involved in the creation of plans. These challenges can all make advice discussions less effective and a sustainable debt solution less likely. Providers should:

- Ensure that advisers use simple language where possible and proactively check that clients understand the options they are presented with.
- Ensure that advisers proactively offer clients flexibility, for instance the option to have things repeated, go slowly or split decisions across multiple advice sessions. Providers should normalise clients accepting this flexibility, and give advisers licence to take longer and provide extra support where needed.
- Send clients a reminder note after advice discussions, highlighting any action points and offering support if the client has any difficulties.

4. Help advisers to support clients with mental health problems

Clients with mental health problems do not always feel that advisers understand mental health and respond appropriately, while advisers often don't get enough support to understand different mental health problems and how they can affect clients' needs. Providers should:

- Train all advisers on mental health problems and how they can affect clients' financial behaviours and needs. Providers should equip advisers with conversation guides to help them navigate difficult conversations about mental health and suicide, and guidance on strategies for supporting clients with mental health problems with common challenges (e.g. breaking tasks down into manageable chunks for clients who have difficulties concentrating, or recapping and double-checking understanding for people with memory problems).
- Encourage disclosures of mental health problems, by actively asking clients if they have any additional needs that advisers should take into account while supporting them and seeking to normalise disclosure.
- Recognise 'soft skills', such as building trust and making clients comfortable to share sensitive information, as essential. Providers should prioritise developing these skills in training resources.

5. Share information effectively

Gathering and sharing financial information is a huge challenge for many people with mental health problems. Some clients fall at this first hurdle if they are unable to provide sufficient income and expenditure information to proceed with debt advice. Providers should:

- Develop simple, safe ways for clients to share financial information, for instance using Open Banking to populate income and expenditure forms or seeking consent to access credit reports.
- Explain, using simple language, what information clients will need, including on provider websites and at the start of online forms or conversations. Explain where a client might find each piece of information, for example, by adding guidance to online forms and to scripts for advisers.
- Ensure systems allow clients to save partial financial information, rather than expecting them to provide all required information in one session. Providers should automatically follow up with a reminder when additional information is required.
- Analyse advice logs and form completion behaviour, to understand which pieces of information clients commonly struggle to understand or locate, and provide additional guidance to help address these difficulties.

6. Join up services

Debt advisers are specialists at resolving a particular set of issues, but may be less expert at supporting clients with closely related issues like housing or relationship problems. Advisers also find it harder to do their job if clients' other support needs aren't being met. Providers should:

- **Develop warm referral pathways to key services that can support clients with problems outside of their remit. Providers should also provide advisers with information about other support services so that clients are consistently offered support.**
- **Develop teams that can provide more intensive or specialist support to clients with greater need, or partner with other organisations that can.**
- **Make it easy for clients to involve a third party, such as a family member or support worker, in their advice. Providers must have systems in place to record client consent and guard against the risk of abuse.**

7. Present complex information clearly

Debt advice is complex and a large volume of technical information is often shared with clients. Clients experiencing common symptoms of mental health problems like low motivation or difficulties concentrating often struggle to work through large documents, or to understand what is expected of them. Providers should:

- **Design all written materials for people who struggle to process complex information by: adding a summary that picks out key information when sharing long documents; using simple language and explaining all technical terms that are required; highlighting key information and action points throughout documents.**
- **User-test written materials with people who struggle to process complex information.**

8. Provide post-advice support

Support from a debt adviser can be an island of hope, but many people with mental health problems feel that they receive insufficient support after their advice session, to help them to follow their advice. Providers should:

- **Make the most of existing touchpoints with clients, such as annual reviews or contact relating to payment distribution, by sharing prominent messages of support and seeking to normalise and de-stigmatise further engagement with advice.**
- **Provide ongoing messages of support and encouragement to clients. Providers that have oversight of repayment progress should use this information to tailor this messaging to the client's situation, while others could use simple surveys to understand how the client is doing and respond accordingly.**
- **Develop guidance for advisers, listing tools that could help clients with different aspects of ongoing money management, such as online budgeting tools.**

Money and Mental Health is keen to celebrate debt advice providers adopting these ideas, as well as to work with organisations to tailor our recommendations to specific environments. We work with thousands of people with experience of mental health problems whose input on service delivery and process can be invaluable. To work with us, or tell us how you've implemented our ideas, email contact@moneyandmentalhealth.org