



MONEY AND
MENTAL HEALTH
POLICY INSTITUTE



HELP ALONG THE WAY

Making debt advice accessible to
people with mental health problems

Nikki Bond and Merlyn Holkar

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SUMMARY



Executive summary

The case for change

Nearly half of those in problem debt have a mental health problem. But symptoms of common mental health problems, such as difficulties communicating, impaired clarity of thought and reduced concentration or problem-solving skills, can make it difficult to engage with debt advice. With growing recognition of the importance of debt advice being accessible to all those who need it, there are opportunities to better serve clients with mental health problems.

The problem

Our research – drawing on the experiences of people with mental health problems who have sought help with problem debt – identified three key elements of the debt advice journey that can prove problematic:

- **Making a start** can be the most difficult part of debt advice for some clients. Providers differ in how they deliver advice and the level of assistance offered but participants in our research told us that information is not always clear or obvious at the beginning of their journey. Finding an appropriate provider is crucial as mental health problems can make it difficult to use certain communication channels, or mean more intensive support is required.
- **Getting the right support** once the debt advice journey is underway can also prove challenging. Stigma can make disclosing mental health problems tricky. But even among those who had told their adviser about their mental health problems, less than half felt their adviser understood how their condition could affect their financial circumstances. If advisers don't accurately assess how symptoms can affect a person's ability to complete tasks, for instance struggling to maintain concentration during lengthy advice sessions, it can lead to clients being overwhelmed.
- **Finding a sustainable solution** requires the client to grasp the advice provided and what it means. However, less than one in three survey participants understood the different debt solution options available to them. The long and technical confirmation of advice letters, which reiterate the details of a chosen debt solution, may be difficult to process if you are having trouble concentrating. Once a path has been agreed, increased impulsivity or a lack of motivation – both common symptoms of mental health problems – can make sticking to a plan a challenge. The lack of post-advice support offered to clients was raised as one reason why only half of those we surveyed completed the plan agreed with their debt advice provider.

Table 1: How debt advice can be challenging for people with mental health problems

Making a start	<p>Clients can arbitrarily arrive at a debt advice provider rather than the 'right' one for their needs.</p> <p>The cognitive and psychological effects of many mental health problems can make navigating different communication channels difficult.</p> <p>Without clear information on the level of support providers offer, people struggle to identify which would be best for them.</p>
Getting the right support	<p>Tasks people are expected to complete can be overwhelming.</p> <p>Debt advice sessions can be lengthy, meaning clients can struggle to concentrate and remain focused.</p> <p>Clients may struggle to understand advice due to the effects of their mental health problems.</p>
Finding a sustainable solution	<p>People are required to take a number of steps to implement their debt solution, but advisers do not always suitably assess a person's ability to complete these steps.</p> <p>Those struggling to concentrate find it difficult to understand their debt solution, both within the advice process and within confirmation of advice letters.</p> <p>A lack of post-advice support can make it harder to sustain a debt solution and stay on track.</p>

Source: Money and Mental Health Policy Institute

Challenges facing the debt advice sector in providing effective support to people with mental health problems

- Understanding the needs of clients with mental health problems and tailoring tasks required of them accordingly is crucial for a debt advice journey to be successful. Despite this, many advisers we spoke with felt they would benefit from more training on how mental health problems impact a client's ability to engage with debt advice.
- Many debt advisers told us they do not feel empowered to adjust the advice process to meet the needs of clients with mental health problems, despite funders and the regulator stressing the importance of flexibility.
- While advisers recognise that clients with mental health problems may need more support to achieve positive outcomes, services are often unable to deliver this as need for advice exceeds supply and funding models do not recognise the complexity of different clients' situations.

Recommendations

- With mental health problems common among those seeking debt advice, the debt advice process should be made more accessible for all clients.
- Debt advice providers should communicate with clients in an accessible way, providing them with information, options and well-equipped advisers to meet their needs.
- Regulators and funders of debt advice, including the Financial Conduct Authority (FCA) and the Money and Pensions Service (MaPS), should ensure the regulations and funding that shape how debt advice is provided recognise the challenges faced by both people with mental health problems and the debt advice providers supporting them.

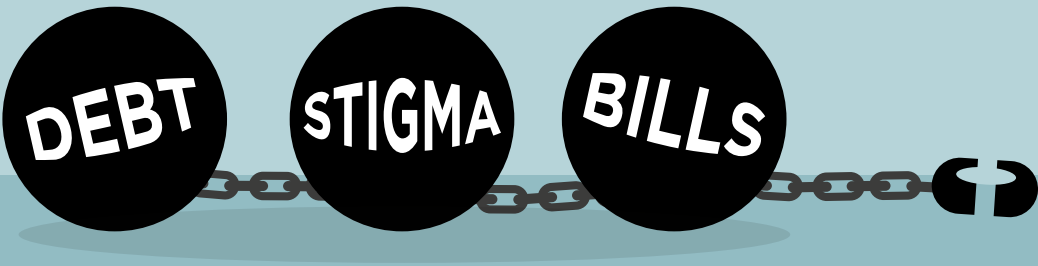
Table 2: How debt advice could be made more accessible

Making a start	Debt advice providers should...	<p>Help clients find the right service</p> <p>Provide clear information about the types and levels of support offered before onboarding.</p> <p>Assess clients' needs when onboarding and refer to more high-intensity services or specialist advice services as required.</p> <p>Make communications accessible</p> <p>Ensure communication barriers are broken down by allowing clients to complete every step of their debt advice journey using multiple communication channels.</p>
	Regulators and funders should...	<p>Get people to the right service first time</p> <p>Optimise the debt advice locator tool to draw search engine traffic and encourage essential services providers to routinely signpost to the tool.</p> <p>Include details on different levels of support providers offer in the debt advice locator tool.</p> <p>Expand the current Pilot of Adviser Capacity and Efficiency (PACE) and develop the model to triage people with complex needs.</p>
Getting the right support	Debt advice providers should...	<p>Ensure advice discussions are effective</p> <p>Ensure advisers use straightforward language, check clients understand options during sessions and offer additional support to do so. Send concise reminder notes afterwards highlighting action points.</p> <p>Ensure advisers offer clients flexibility, e.g. the option to repeat things or split decisions across multiple sessions.</p> <p>Help advisers to support clients with mental health problems</p> <p>Recognise 'soft skills' as essential for quality advice and prioritise developing these skills in training resources.</p> <p>Train all advisers on mental health problems and how they can affect clients' financial behaviours and needs when accessing debt advice and when setting up or maintaining plans.</p> <p>Equip advisers with guides to help them navigate difficult conversations about mental health and common challenges.</p> <p>Encourage disclosure of mental health problems by actively asking clients if they have any additional needs.</p> <p>Share information effectively</p> <p>Develop simple and safe ways for clients to share financial information e.g. using open banking to populate forms.</p> <p>Join up services</p> <p>Develop warm referral pathways to key services that can support clients with problems outside debt advisers' remit.</p>
	Regulators and funders should...	<p>Equip advisers with skills to support people with mental health problems</p> <p>Develop mental health-specific training for debt advisers.</p> <p>Place an emphasis on meeting the needs of clients with mental health problems through the Debt Advice Quality Framework.</p> <p>Develop fairer funding models to reflect client complexity</p> <p>Utilise existing data to build a picture of client complexity and influence the commissioning of services.</p> <p>MaPS should explore introducing a case complexity premium to more accurately reflect the cost of serving clients with greater needs.</p>

Continued...

Finding a sustainable solution	Debt advice providers should...	<p>Present complex information clearly</p> <p>Design all written materials for people who struggle to process complex information.</p> <p>Post-advice support</p> <p>Develop resources for advisers e.g. listing apps that could help clients with ongoing money management.</p>
	Regulators and funders should...	<p>Encourage flexibility – tailoring support to meet people’s needs</p> <p>FCA should encourage debt advice providers to be flexible in responding to clients’ needs. MaPS should support providers in ensuring confirmation of advice letters are clearly written and structured.</p> <p>Develop tools for post-advice support</p> <p>Develop or commission fintech tools designed to help clients with mental health problems to manage their plans.</p>

Source: Money and Mental Health Policy Institute



Introduction

Falling behind on bills can be frightening. When arrears begin to mount, and letters and calls about missing payments arrive with increasing frequency, it can be hard to imagine a better financial future. Fortunately, for the 9 million adults in the UK who are over-indebted,¹ the debt advice sector provides a source of support. Finding a way out of the burden of debt, after feeling overwhelmed and frightened, can be transformative. For people experiencing mental health problems, this sense of relief at being supported to find a debt solution can be especially powerful.

"[The adviser] really took the time to listen and guide me through the process. We were on the phone for over an hour. He was very sympathetic and understanding and didn't make me feel stupid or guilty for getting into a financial mess."

Expert by experience

"[The adviser] took all of the paperwork I wasn't able to deal with. It was a physical and metaphorical weight being lifted from my shoulders."

Expert by experience

However, there are challenges in ensuring all those who would benefit from debt advice access it.² The Money and Pensions Service (MaPS) estimates that of the 5.3 million adults in the UK who need debt advice only 1.7 million have received it.³

But for the half of people in problem debt who are also experiencing mental health problems,⁴ the challenges in accessing and engaging with debt advice can go deeper.

The link between mental health problems and debt

Common symptoms of mental health problems can limit people's financial capabilities:

- **Short-term memory problems** can make paying bills on time tricky
- **Reduced concentration** may make it challenging to communicate with others or understand complex information including bills and statements
- **Impaired problem-solving skills** can make creating and sticking to budgets more difficult
- **Low energy levels** can mean it's harder to make calls and open post.⁵

"Worrying about the amount of money coming in vs. what is needed to pay money owed, household bills, feed and clothe three children and ourselves exacerbated my anxiety levels making it impossible for me to think rationally or logically about budgeting."

Expert by experience

1. MaPS. The UK Strategy for Financial Wellbeing 2020-2030. 2020.

2. Wyman P. Independent Review of the Funding of Debt Advice in England, Wales, Scotland and Northern Ireland. The Money Advice Service. 2018.

3. MaPS. The UK Strategy for Financial Wellbeing 2020-2030. 2020.

4. Holkar M. Debt and mental health: a statistical update. Money and Mental Health Policy Institute. 2019. This statistic is derived from the Adult Psychiatric Morbidity Survey 2014, which defines problem debt as having been seriously behind on payments for bills or credit agreements, or disconnected by a utility provider, in the past year.

5. Holkar M. Seeing through the Fog. Money and Mental Health Policy Institute. 2017.

These cognitive and psychological challenges can lead to or worsen financial problems. But, crucially for the debt advice sector, these challenges can also hinder a person's ability to engage with the support that's available:

- Problems communicating and reduced concentration can make it harder to navigate certain debt advice channels
- Reduced planning or problem-solving skills can make organising paperwork and locating details of incomes and expenditure trickier
- Difficulties with clarity of thought and concentration can make understanding information and weighing up debt solution options a struggle
- Fluctuations in motivation can make following through on agreed actions and sticking to plans an impossibility for some.⁶

These difficulties are even greater for people in an acute phase of their mental health problem or with a severe mental illness (SMI), such as bipolar, personality disorder or schizophrenia. Symptoms such as mania, or psychosis can lead to more pronounced challenges in financial management and engaging with debt advice services.

"After a manic episode and hospitalisation I had difficulty managing my day to day affairs. I needed advice and help to deal with long-term debts, short-term debts and debts created while manic."

Expert by experience

This report

This report explores how the debt advice sector could better meet the needs of people with mental health problems. It focuses on free, accredited debt advice providers. The research draws on the views of the Money and Mental Health Research Community, a group of 5,000 people with lived experience of mental health problems, or of caring for someone with a mental health problem, who are at the heart of everything we do. To understand their experiences and how debt advice is delivered, we carried out:

- An online survey of 280 people with lived experience of mental health problems who had tried to get help with financial problems from a debt advice provider
- An online focus group with six of those participants, to explore these issues in greater depth
- A workshop with 16 professionals working in the debt advice sector
- A roundtable discussion with 10 representatives from a range of government, regulatory, commercial and third sector organisations.

6. Bond N and Fitch C. The need to know: Understanding and evidencing customers' mental health problems. Money and Mental Health Policy Institute and Money Advice Trust. 2020.

Informed by that research, Part one of this report sets out how debt advice is not meeting the needs of many people with mental health problems:

- **Section one** outlines the current provision of debt advice in England and Wales⁷, the debt advice process and the system that underpins the regulation, funding and delivery of debt advice
- **Section two** explores the difficulties people experiencing mental health problems can face when trying to access and engage with debt advice
- **Section three** considers the challenges for those working in the debt advice sector in meeting the needs of people experiencing mental health problems.

Part two turns to the opportunities to make debt advice work better for people with mental health problems:

- **Section four** sets out actions debt advice providers could take to ensure their services are more accessible to all clients, including those experiencing mental health problems
- **Section five** considers how the system in which debt advice providers operate could be reshaped to better cater to clients with mental health problems, with recommendations for government, regulators and funders.

Further details on the methodology are provided in Annex A.

7. While different provisions for debt advice exist in Northern Ireland and Scotland, many of our recommendations will carry across devolved nations to improve the access to, and efficiency of debt advice for people experiencing mental health problems.

Part One

Mental health and debt advice – the challenges



Section one: Understanding the debt advice sector

What is debt advice?

People in financial difficulty can seek help from debt advice providers. The sector aims to provide tailored advice and information to help people resolve their problem debts. Debt advisers do this by supporting clients to:

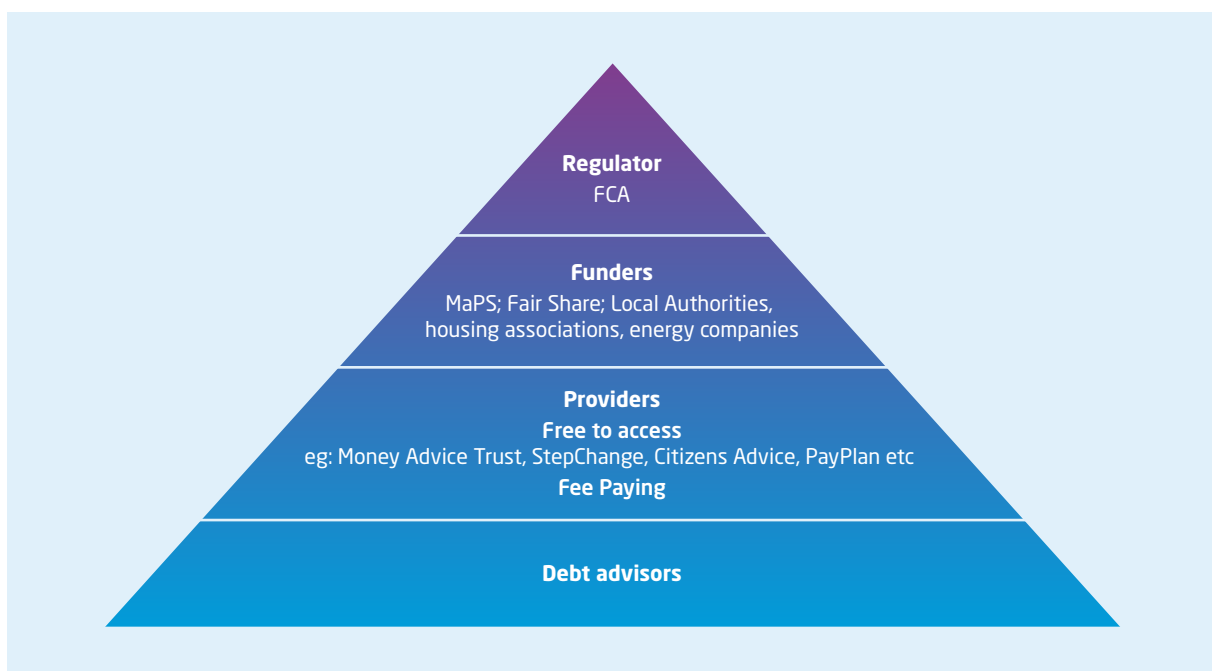
- Identify their income, outgoings and debts owed
- Maximise their income and reduce their outgoings
- Consider their wider circumstances, responsibilities and any forthcoming changes
- Draw up a financial statement demonstrating how much is available for debt repayments
- Choose and implement an appropriate debt solution.

1.1 The debt advice landscape

Behind the interaction between an individual seeking support and their adviser, there is a complex web of regulators, funders, providers and delivery models.

Some of the key organisations in the sector are identified in Figure 1.

Figure 1: Who regulates, funds and delivers debt advice in England and Wales



Source: Money and Mental Health Policy Institute

Regulator and quality framework

The Financial Conduct Authority (FCA) regulates debt advice in England and Wales. Debt advisers are bound by FCA principles regarding the way they conduct themselves.⁸ MaPS sets out the Debt Advice Quality Framework, detailing how the FCA principles are enacted in a practical way.

Funders

MaPS is the largest single funder of free debt advice in England and Wales, funding around one-third of debt advice. Funds are drawn from the FCA's levy on financial services organisations. Other funders include local authorities, housing associations and energy companies.

Providers and individual debt advisers

Debt advice providers can be free to access or fee-paying. Most providers must be registered with the FCA to operate and deliver debt advice.⁹ Debt advisers typically work for a debt advice provider but can also operate independently.

1.2 How advice is provided

Levels of support

Advice providers offer different degrees of support to help clients understand and implement a debt solution. Some providers specialise in a particular type of support, whereas others have more diverse models.

Advice channels

Debt advice can be delivered through a number of channels, including face-to-face, online and telephone services. While some providers offer debt advice via each of these channels, others focus on one primary channel. Delivery channels for debt advice have changed significantly in the last decade with a significant increase in telephone and online provision while, proportionally, face-to-face debt advice has declined.¹⁰

1.3 Policy opportunities

The government, regulators and debt advice providers have endeavoured to keep pace with and respond to the changing needs of debt advice clients. But recent years have brought a growing recognition that debt advice does not always serve the people who need it most, including those with mental health problems. This has come alongside increased awareness of how mental health problems can impact on a person's ability to proactively access and effectively engage with debt advice.¹¹ Table 3 sets out recent developments in the policy landscape that have affected the provision of debt advice to people experiencing mental health problems.

8. Financial Conduct Authority. Consumer Credit sourcebook. 2014 (Updated 2020). 8.2.1

9. Some exceptions do exist, where providers can offer debt advice without being regulated by the FCA. This may include Local Authorities and Housing Associations who can provide unregulated debt advice.

10. The Money Advice Service. Mapping the unmet demand for debt advice in the UK. 2018.

11. Little S. Evidence review for debt advice commissioning. The Money Advice Service. 2018.

Table 3: Policy landscape affecting provision of debt advice to people experiencing mental health problems

Policy	Details
January 2015 - Debt Advice Quality Framework	The Money Advice Service launched its framework for ensuring debt advice is high quality and that clients receive the help and support they need, regardless of the provider they use.
January 2018 - Independent Review of the Funding of Debt Advice	The review made recommendations for the future funding of debt advice in the UK. Most significantly, it backed a shift in funding towards telephone and online channels. ¹²
June 2019 - Statutory debt respite scheme	Included within this is the new mental health-specific element of the proposed Breathing Space scheme. This recognises the needs of people in mental health crisis and the importance of ensuring support is accessible and serves their needs, as well as building stronger partnerships between the debt advice and mental health sectors. ¹³
July 2019 - FCA Guidance for firms on the fair treatment of vulnerable customers	The draft guidance clarified the FCA's expectations for how regulated firms should treat vulnerable customers in order to ensure outcomes experienced by vulnerable consumers are at least as good as those of other customers. ¹⁴
February 2020 - The UK Strategy for Financial Wellbeing	MaPS aims to increase the number of people accessing free debt advice each year by 2 million by 2030. ¹⁵ The strategy acknowledges the importance of mental health in improving financial wellbeing, positioning it as a cross-cutting theme.

Source: Money and Mental Health Policy Institute

In the short term, the changing policy landscape provides two key opportunities for ensuring the debt advice sector works more efficiently to meet the needs of people experiencing mental health problems:

1. MaPS are due to review the Debt Advice Quality Framework in 2020, which offers an opportunity to ensure debt advice is designed and delivered to meet the needs of people experiencing mental health problems.¹⁶
2. The FCA's vulnerability guidance is still in a draft format, providing further opportunities to influence how the sector supports vulnerable clients.

12. Wyman P. Independent Review of the Funding of Debt Advice in England, Wales, Scotland and Northern Ireland. The Money Advice Service. 2018.

13. HM Treasury. Consultation outcome: Breathing space scheme: consultation on a policy proposal. 2019.

14. Financial Conduct Authority. Guidance for firms on the fair treatment of vulnerable customers. 2019.

15. MaPS. The UK Strategy for Financial Wellbeing 2020-2030. 2020.

16. The Money Advice Service. Debt Advice Quality Framework. 2015.

Looking further ahead, it remains to be seen exactly what impact the coronavirus crisis will have on the debt advice sector and policy-making around it. While the UK government acted swiftly in an attempt to protect businesses and jobs, the rise in unemployment from March 2020 and projections of a severe economic downturn suggest that debt advice will be more in demand than ever. In recognition of this, an additional £37.8 million will be made available to debt advice providers this year.¹⁷

With mental health problems already common among those in problem debt, and the crisis taking a toll on many people's mental health,¹⁸ ensuring debt advice works for those experiencing mental health problems will be vital in the coming months and years.

Section one summary

- The debt advice sector is made up of a complex web of regulators, funders and providers.
- Providers have different delivery models and communication channels through which they offer debt advice. These, and the levels of support they provide clients with, vary significantly.
- There is growing recognition that the sector does not always serve people with mental health problems well. Several policy changes in the last five years provide opportunities to better meet the needs of people with mental health problems.

¹⁷. HM Treasury. Almost £38 million support package for debt advice providers helping people affected by Coronavirus. 2020.

¹⁸. Banks J and Xu X. The mental health effects of the first two months of lockdown and social distancing during the Covid-19 pandemic in the UK. Institute for Fiscal Studies. 2020.



Section two: The challenges for people experiencing mental health problems

To understand the challenges involved in accessing and engaging with debt advice, we surveyed 280 people with lived experience of mental health problems who had tried to get help with financial difficulties from a debt advice provider. A focus group with six of those respondents allowed us to explore those issues in more depth, understanding how barriers can arise at each stage of the debt advice journey.

The challenges

The challenges facing our research participants fell into three categories:

- **Making a start:** Overcoming initial shame and 'choosing' a debt advice channel and service to match their needs
- **The right support:** Disclosing mental health problems and getting the right support to engage with the debt advice process
- **A sustainable solution:** Staying engaged and sticking to plans.

2.1 Making a start

Overcoming shame

While mental health problems can contribute to people's financial difficulties, common symptoms can also make it more difficult to reach out for help. Many respondents shared experiences of being overwhelmed by the cognitive and psychological effects of their mental health problems, and being unable to face the truth of their mounting debts. Four in five participants (79%) found it difficult to prepare themselves to make contact with their debt advice provider.¹⁹

"I tried to convince myself that if I hid the unopened letters they would disappear. I knew that was stupid but couldn't deal with the problem for a very long time."

Expert by experience

The stigma around debt can be compounded by mental health problems. Experiencing a mental health problem can chip away at a person's self-worth and agency, preventing people from reaching out for support. People described how, upon acknowledging they had a debt problem, they felt paralysed by shame and guilt.

"Finding the courage to make the initial telephone call was by far the most difficult aspect of my experience and I procrastinated on it for some while as I was terrified of the prospect of being judged which exacerbated my mental health problems."

Expert by experience

Finding a channel to meet their needs

The communication channel through which debt advice is delivered can massively influence people's experience. Previous Money and Mental Health research found three-quarters of people who had experienced mental health problems have serious difficulties engaging with essential services through at least one common communication channel.²⁰ For some, using the telephone is practically impossible, while others may experience psychotic symptoms which make them distrustful of the internet or of dealing with strangers in person.

19. Money and Mental Health survey. Base for this question: 175 people with lived experience of mental health problems and debt advice.

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

"I find making phone calls extremely stressful, when my mental health is at its best, but impossible when my depression gets worse."

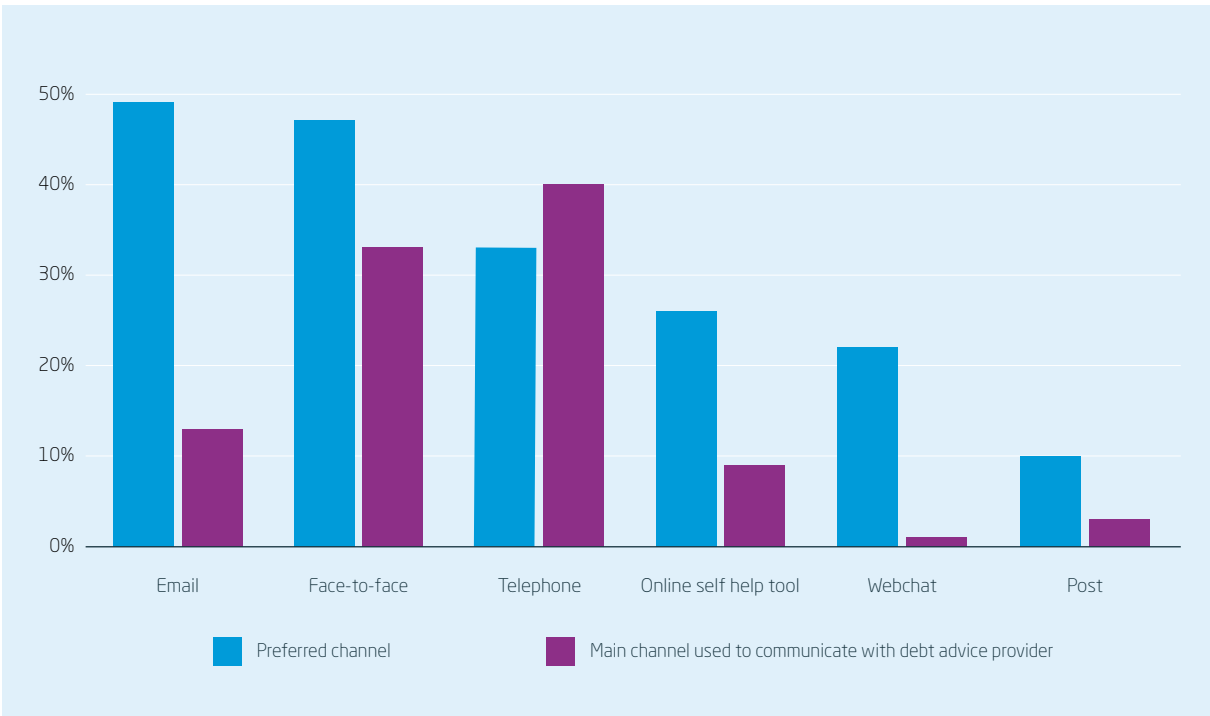
Expert by experience

Among those we surveyed, email and face-to-face were by far the most popular channels for receiving debt advice. As Figure 1 shows, almost half (49%) of participants said that email was one of their preferred communication channels, closely followed by those

preferring face-to-face (47%). One-third (33%) of participants listed telephone advice, a quarter (26%) preferred online self help tools and one in five (22%) participants preferred webchat.²¹

These preferences did not align well with the channels participants had actually used. Together, one in three respondents did not access debt advice through one of their preferred channels.²² This mismatch suggests providers could do more to cater to the needs of clients with mental health problems.

Figure 2: Used and preferred communication channels



Source: Money and Mental Health survey. Base for this question: 187 people with lived experience of mental health problems and debt advice. Respondents could list multiple preferred channels.

21. Money and Mental Health survey. Base for this question: 187 people with lived experience of mental health problems and debt advice.
22. Ibid.

Finding a service to meet their needs

People are experts in their own lives, and those with mental health problems are no exception. They have an understanding of their needs and the levels of support they require to make phone calls, draw up budgets, write letters, understand information and stick to plans. However, survey participants often described receiving a level of support which was not suited to their needs or capabilities. For example, some people simply need advice and guidance, and can use template letters to write to creditors and negotiate repayment plans. For others, this may be entirely beyond their capabilities.

"I was completely incapable of doing any of the things they suggested such as writing to all my creditors and offering them a very small amount."

Expert by experience

Accessing a provider that can offer the right level of support is crucial in ensuring people experiencing mental health problems can successfully engage with debt advice. This is made more difficult by a lack of transparency around the varying levels of support that debt advice providers offer. Most providers will specialise in one or more of guided self-help, advice, case work or representation. This, however, is not always immediately apparent when 'choosing' a debt advice provider. Only one in five (20%) survey participants said it was easy to find information about debt advice providers. While a client may be aware of their personal capabilities, lack of clarity around the level of support provided by different providers means they are unable to utilise this knowledge when choosing the most appropriate provider to meet their needs.

2.2 The right support

Disclosing mental health problems and getting informed support

Despite many high-profile campaigns, mental health problems remain heavily stigmatised in today's society. This can make it difficult to disclose a mental health problem to a debt adviser.

"[I didn't disclose my problems] because I was already embarrassed, ashamed, felt stupid without her finding out I had mental health problems, I had a feeling they would not have helped as much."

Expert by experience

For some, the response they received from the adviser when they disclosed their experience of mental health problems, having already struggled to make initial contact, represented a backward step in their advice journey.

"Because of my mental health problems I found it very hard to pick up the phone and speak with someone. When I did, the person on the other end of the phone wasn't always very understanding and made me feel ten times worse. This put me off proceeding for some time before I had the courage to pick up the phone again and speak with someone else."

Expert by experience

Without understanding a client's mental health problems and the impact it has on their financial capability, a debt adviser cannot offer the most appropriate advice. Encouragingly, almost three-quarters (73%) of our survey participants reported that they, or someone else, had told their debt advice provider about their mental health problems.²³ But how that information is acted upon is crucial. Among those who did share details of their mental health problems with their debt advice provider, just over half (54%) felt that the adviser seemed to take their mental health problems into account. And less than half (47%) felt their adviser understood how their mental health problems could affect their financial circumstances.

"Their advisers need much better training. Financial matters are a trigger with a lot of mental health sufferers. This is not something people do purposely."

Expert by experience

"[The debt adviser] didn't understand how my mental health contributes to my overspending."

Expert by experience

Engaging with the debt advice process

Engaging with debt advice can be tricky for people experiencing mental health problems. Core tasks such as completing income and expenditure forms and recalling details of debt owed can be overwhelming, and people may need additional support to complete these tasks. Only half (51%) of participants reported that they understood the questions advisers asked them during advice sessions.²⁴

"[I] don't understand the language used to describe the problem of the debts. [The] appointments are too long. I switched off halfway through the meeting as I was tired and confused."

Expert by experience

Worryingly, despite this lack of understanding, less than half (48%) of participants felt they could ask an adviser to slow down or repeat things,²⁵ and less than four out of ten (38%) felt involved in the process of making a plan.²⁶

²³. Money and Mental Health survey. Base for this question: 173 people with lived experience of mental health problems and debt advice.

²⁴. Money and Mental Health survey. Base for this question: 178 people with lived experience of mental health problems and debt advice.

²⁵. Ibid.

²⁶. Money and Mental Health survey. Base for this question: 160 people with lived experience of mental health problems and debt advice.

Understanding the options

Debt solutions are important instruments that can effectively save lives. They can also come with far-reaching, long-term consequences – for instance an impact on a credit file – as well as terms that people must abide by e.g. restrictions on credit. It is important that people understand these repercussions if they are to successfully complete their solution.

“I am quite intelligent, but depression puts me in a place that makes thinking on an intellectual level really difficult. I found that I couldn't really understand [the] leaflets I was given, even after they were explained to me, but was too embarrassed to say so. I felt ashamed to be in this position in the first place, even though it wasn't my fault.”

Expert by experience

This understanding is achieved through conversation between adviser and client, as well as leaflets and supporting information spelling out the debt solutions and their consequences. These, however, are not always easy to understand. We found that three in ten (29%) participants understood the different debt solution options available to them.²⁷

2.3 A sustainable solution

Getting support to set up the right debt solution

One of the key outcomes of successful debt advice is a debt solution, a plan to resolve problem debts. But mental health problems can impact upon a person's ability to take the necessary steps to implement their chosen debt solution. People told us that they needed advisers who understood the impact of their mental health problems on their ability to take action and complete tasks. .

“I had a hand-written piece of A4 that was completely full of writing on both sides. I felt completely overwhelmed just looking at it, and a failure as a human for being unable to just make phone calls or open potentially triggering mail.”

Expert by experience

Some debt solutions require more of clients than others. With an Individual Voluntary Arrangement or Debt Relief Order for example, practitioners and intermediaries guide a person through and act on their behalf. Alternatively, a self-negotiated debt repayment or token payment plan may require extensive work on the part of the client, to liaise and negotiate with creditors. For participants with mental health problems, finding the personal resources to deal with creditors can be difficult.

“I still had to do a lot of the sorting out myself and [my creditors] were difficult to get through to. Not brilliant if one of your issues is making phone calls.”

Expert by experience

²⁷. Money and Mental Health survey. Base for this question: 160 people with lived experience of mental health problems and debt advice. .

"I was not able to tell them how terrified I was by everything to do with money and that I was completely incapable of doing any of the things they suggested such as writing to all my creditors and offering them a very small amount."

Expert by experience

How the chosen solution is explained

Our research found over a quarter (26%) of participants stopped the debt advice process early and didn't manage to get all the help that was available to them.²⁸ Of those who agreed a plan with their debt advice provider, only half (52%) completed it.²⁹ One factor contributing to this low success rate may be the way in which the information on their plan is communicated. Once a solution has been agreed, clients are sent a mandatory 'confirmation of advice' letter, which details all the debt solutions an individual may be eligible for. It then narrows these down to those most suitable given the client's circumstances, before recommending an appropriate debt solution. This is inevitably a lengthy document, running to dozens of pages, and receiving all of this information can sometimes be overwhelming.

Difficulties staying engaged and sticking to plans

Mental health problems can fluctuate. For example, a person with severe depression may be able to muster the energy and motivation to reach out to debt advice services and begin the process of seeking support, but then be unable to continue with this journey due to dips in their mental health.

"I was 'concentrating' on getting my bipolar disorder more stable, getting used to new meds and just managing existing, simply. I felt I couldn't cope with the process of going through the debt advice process. I thought it would be really difficult, intense and I'd be made to feel guilty about my stupidity for getting ill, then getting money problems."

Expert by experience

"I didn't send the letters as I was upset, stressed, depressed and felt very hopeless about my situation."

Expert by experience

A lack of ongoing support

When people do manage to navigate the process to set up a debt solution, people told us they wanted additional support to adhere to plans and stay on track, with proactive outreach and support when plans were due for review.

"After 12 months I was back to square one, alone, scared, unable to remember a week previous, never mind a year before. So I had to do it all myself by then... [Writing] letters to the debtors that had been being paid happily automatically for a year."

Expert by experience

²⁸. Money and Mental Health survey. Base for this question: 124 people with lived experience of mental health problems and debt advice.

²⁹. Money and Mental Health survey. Base for this question: 153 people with lived experience of mental health problems and debt advice.

Table 4: The challenges facing debt advice clients experiencing mental health problems

The goal	The problems
Making a start Give me the information to 'choose' the most appropriate service to meet my needs	<ul style="list-style-type: none"> • Mental health challenges can make using specific communication channels more difficult.
	<ul style="list-style-type: none"> • People can arbitrarily arrive at a debt advice provider, and do not always access the 'right' communication channel.
	<ul style="list-style-type: none"> • Ascertaining the different levels of services and types of support that providers offer can be challenging. Without this information people struggle to find the provider best suited to their needs.
The right support Understand my capabilities and tailor the service accordingly	<ul style="list-style-type: none"> • Tasks people are expected to complete can be overwhelming e.g. locating information about income and expenditure, or debts owed.
	<ul style="list-style-type: none"> • Debt advice sessions, either telephone, online or face-to-face can be lengthy, and people can struggle to concentrate and remain focused.
	<ul style="list-style-type: none"> • People may struggle to understand advice due to the effects of their mental health problems, particularly those in an acute phase of mental illness, people with an SMI or those with complex issues.
A sustainable solution Support me to understand and maintain my debt solution	<ul style="list-style-type: none"> • People are required to take several steps to implement their debt solution, and advisers do not always accurately assess a person's ability to complete these steps.
	<ul style="list-style-type: none"> • Written confirmation of advice is long and technical. Difficulties concentrating can make it tough to understand the intricacies of their debt solution.
	<ul style="list-style-type: none"> • People require post-advice support to sustain their debt solution and stay on track.



Section three: The challenges for the debt advice sector

To understand how the problems raised by people with mental health problems are viewed by those within the debt advice sector, we ran a workshop with 16 frontline professionals – debt advisers and supervisors – and a roundtable discussion with 10 representatives from a range of debt advice organisations and government.

It was encouraging that the difficulties faced by people with mental health problems and their importance were widely acknowledged. This aligns with previous research which found that many advisers recognise the difficulties clients with mental health problems can experience.³⁰ But those we spoke with highlighted challenges encountered by those working in the sector – particularly debt advisers – that contribute to the issues clients with mental health problems encounter.

3.1 Making a start – understanding clients' needs and capabilities

Providing debt advice is a demanding job. Many of those seeking help can be in deeply challenging situations, with mental health problems often present. Part of the skill of a debt adviser is, within these difficult circumstances, assessing a client's situation and ability to carry out tasks. If a client is given tasks to complete which exceed their capabilities without sufficient support, the debt advice is unlikely to be successful in resolving the problem debts.

Despite the prevalence of mental health problems, past research found that one in six advisers (16%) reported never receiving training on mental health while three in ten (31%) reported never receiving training on dealing with clients at risk of suicide.³¹

Within our workshop with debt advisers, most reported having taken part in some relevant training. But when the contents of this training was discussed, a number described it as relatively brief and relating to vulnerability more generally, rather than the specific impacts that mental health problems can have on a person's ability to engage with debt advice.

3.2 The right support – responding to client needs and capabilities

Once a person's needs and capabilities have been assessed, a debt adviser should be able to guide the client along a path that is appropriate for them. But many advisers reported that pressure on their time can make it harder to support clients with mental health problems effectively, particularly those with more complex debt problems or support needs. Advisers recognised that some clients with mental health problems may need more emotional or practical support to engage with debt advice. Others clients were agreed to benefit from slower-paced conversations, to help build understanding and more actively involve them in the debt advice process.

Some advisers, however, felt that performance targets push them to serve clients as quickly as possible, even when spending longer might yield better long-term outcomes. Other advisers were keenly aware of the unmet need for their service and worried about the opportunity cost of spending longer with any one client.

Many of the advisers we spoke to felt under pressure to follow a standard advice journey, rather than being empowered to adjust the advice process to accommodate clients' needs.

30. Evans J, Fitch C, Collard S and Trend C. Vulnerability: the experience of debt advisers. Personal Finance Research Centre. Data report. 2018.

31. Ibid.

Specific areas where advisers felt they lacked flexibility included:

- Having to follow a script that can feel inappropriate for some clients
- The number of tasks they are expected to complete with a client in an advice session
- The volume and complexity of information shared in advice sessions and 'confirmation of advice' letters.

Advisers described a range of external pressures that can drive this inflexibility. Some reported concerns about breaching FCA regulations or data protection rules. For others, quality assurance checks from funders, peer assessors or their own service shaped their actions. Some advisers explained that they did not think their employer would support them if they diverged significantly from a standard advice journey, and that this was a powerful disincentive.

When this view was discussed with those further from the frontline provision of debt advice, the role played by funding models was repeatedly raised. Currently, debt advice funding models do not recognise complexity of cases or long-term success. Lower-need clients are effectively required to cross subsidise high-need clients.

3.3 A sustainable solution – guiding a client when other support is needed

While effective debt advice can be transformative, advisers cannot solve all the issues faced by those they help. Advisers reported that many clients with mental health problems present with a web of inter-related issues, such as physical health problems, homelessness or relationship problems. These can affect both their mental health and financial position. While debt advisers are well-equipped to help with many financial problems, they have limited powers to protect clients from some enforcement action, and most are not best placed to address people's wider needs. When advisers can't make a meaningful difference for their client, clients can become disillusioned and disengage.

For the debt advisers we spoke with, strong relationships with local and national support services, such as child and adult social care, domestic abuse charities and mental health services, can be invaluable. Building these strategic relationships, however, takes time and huge amounts of effort with ongoing work to maintain these partnerships. With many of these external partners under significant pressure and with demand for their services outpacing the supply, advisers worried about clients feeling they were being passed off onto other people. Advisers said that without a clear sense of which agencies had capacity to support clients in that moment, they sometimes refrained from signposting for fear of the client falling between the cracks in the services and disengaging.

Section three summary

- Understanding the needs of clients with mental health problems is crucial for a debt advice journey to be successful. Despite this, many advisers we spoke with felt they would benefit from more training on how mental health problems impact a client's ability to engage with debt advice.
- Many debt advisers we spoke with did not feel empowered to adjust the advice process to meet the needs of clients with mental health problems, despite funders and the regulator stressing the importance of flexibility.
- Advice services often have limited links to wider support services and can struggle to protect clients from some enforcement action. This can compound other challenges that clients with mental health problems face and drive disengagement.

Part Two

Recommendations:
achieving better
debt advice
outcomes for
people with mental
health problems



Section four: Recommendations for debt advice providers

Part One of this report made clear both the power of debt advice and the missed opportunities to better support clients with mental health problems. In Part Two, we make recommendations to deliver that improved support, responding to the challenges experienced by people with mental health problems.

In this section, we discuss changes that could be made by debt advice providers to how their services are delivered. While some of our recommendations could be taken up quickly, the nature of the sector means that what providers can do is heavily influenced by the system in which they operate. These systemic factors are addressed in section five.

A universal design approach

With nearly half of people in problem debt also having a mental health problem, it is essential that we design a system that is accessible for everyone by default and does not rely on disclosure. Taking this 'universal design' approach should result in better engagement and outcomes for a wide range of debt advice clients, stretching beyond those with mental health problems. The recommendations below would help achieve this, and are supplemented by a more detailed best practice checklist.³²

This improved accessibility also has the potential to reduce the number of clients who have to repeat their journey again, having not found or set up a sustainable solution previously. This lower repeat demand should mean there is more capacity to address more of the unmet need for debt advice.

4.1 Supporting clients to make a start

Make communications accessible

Many providers offer services through a variety of channels, but clients with mental health problems can struggle if they are expected to complete certain tasks using a channel that is problematic for them. This can be a stressful experience, leading to mistakes or making it impossible for the client to engage.

"The person on the phone was not judgmental and was sympathetic. It helped that I was able to fill in info online so I didn't have to say all this on the phone."

Expert by experience

Providers should ensure that people can complete every step of their debt advice journey using multiple communication channels. Enabling clients to switch between channels for specific tasks would ensure people can complete individual tasks via a channel appropriate for their needs, and would remove an important source of anxiety faced by clients.

³². moneyandmentalhealth.org/best-practice-debt-advice

Help clients find the right service

While offering options on how clients engage with debt advice should reduce the risk of choosing the 'wrong' provider for a person's needs, it is still crucial that the level of support provided is clear upfront. Some providers guide a client through a self-help process, while much more intensive support is available from others. Making this information clear before a client begins debt advice – through a provider's advertising, website or in the 'onboarding' process – would allow people to make better decisions for their needs.

"I know [debt advice provider] are one of the few that provides such a large amount of support type help. I would not have got through it if I had needed to do any of the form filling, phone calls etc by myself."

Expert by experience

Where it is apparent to an adviser that the level of service provided doesn't match those needs, they should refer people to more appropriate services.

4.2 Providing clients with the right support

Ensure advice discussions are effective

Advice discussions are a key part of the debt advice process, but clients with mental health problems report that they can struggle to understand different options and sometimes don't feel involved in the creation of plans. Some respondents directly attributed poor advice outcomes to difficulties they had during advice discussions.

"I was in a real mess I could not take in what I was reading. I just signed the papers. It was a couple of days later that I felt something was wrong and started to read my paper work, and it was a good job I did – the person had made a mess of the budget and payments."

Expert by experience

While experienced advisers may develop techniques to help clients overcome these challenges, providers must ensure that their default advice discussion works for customers experiencing these difficulties. Using straightforward and simple language, avoiding jargon where possible and proactively checking that clients understand the options they are presented with should help clients better engage with their solution. The option to repeat things, go slowly or split decisions across multiple advice sessions, and receiving brief summary notes after advice sessions, would be particularly beneficial for those who have trouble concentrating.

Make it easy to share information effectively

Gathering and sharing financial information is a huge challenge for many people with mental health problems. Some clients fall at this hurdle and are unable to provide sufficient income and expenditure information to proceed with debt advice. Many people with mental health problems want safe ways to automate this difficult process and share financial information with advisers.

“Completing a budget was a long process too, in an ideal world they could just sort this out by looking into our bank statements.”

Expert by experience

While technological responses, for instance using Open Banking to populate income and expenditure forms or seeking consent to access credit reports, could be helpful, some clients may not feel comfortable sharing their financial information in this way, and not all providers will have the resources to invest in this technology. Providers must ensure that alternative options are easy to navigate for people who may be experiencing difficulties with their memory or concentration.

Present complex information clearly

A large volume of technical information is shared with debt advice clients. Many advisers we spoke to reported that the documents they regularly send to clients can be unsuitable or even counterproductive. Simplifying and streamlining information would make it easier for clients to understand. Key ‘headlines’ could be supplemented by more in-depth information which clients can review if they wish.

Join up services

Debt advisers are specialists at resolving a particular set of issues, but may be less expert at supporting clients with related issues like housing or relationship problems. Advisers recognise that if they can't help a client with other issues this can undermine their ability to do their job, and that clients can feel fobbed off or fall through the gaps if they are simply signposted to another service.

‘Warm’ referral pathways – established connections between key services – can be enormously beneficial to clients. While these pathways need to be developed and maintained, their potential added value is massive.

Support advisers to help clients with mental health problems

Many respondents described feeling supported and reassured by their debt adviser. This can help to tackle many of the psychological barriers that make it harder for clients with mental health problems to engage with debt advice. Advisers and clients with mental health problems agree that building a trusting relationship is vital for debt advice to work well.

While not all clients will feel comfortable disclosing mental health problems, advisers should encourage this by actively asking clients if they have any additional needs that they should take into account while supporting them. It is essential that advisers respond appropriately when clients do make these disclosures; so-called ‘soft skills’ are essential for advisers and should be recognised in training resources.

More widely on training, some advisers felt there were gaps around understanding how mental health problems might affect clients’ practical needs.

"[My debt adviser] was geared up to mental health needs but many don't have experience with people with mental health needs. I think all debt charities should get advisers to learn about mental health issues and how it affects people's ability to deal with money."

Expert by experience

Alongside appropriate training, equipping 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, would enable them to offer their clients the best support.

4.3 Guiding clients to a sustainable solution

Provide post-advice support

Support from a debt adviser can be an island of hope, but people with mental health problems often receive insufficient support after their advice session. Debt solutions may last years, and living on a tight budget can be challenging. People can struggle to follow plans when their mental health fluctuates, affecting their financial capability, and can be reluctant to re-engage with advice if financial circumstances change. Providers can help to address these challenges and bolster financial resilience, by equipping clients with tools to help with different aspects of ongoing money management and following plans.

"Help throughout the plan – recognising that mood goes up and down and that threatening letters have a massive impact. Each time I feel unprotected when I get one of these letters. Something positive to make me feel like I am making progress – more than the annual statement."

Expert by experience

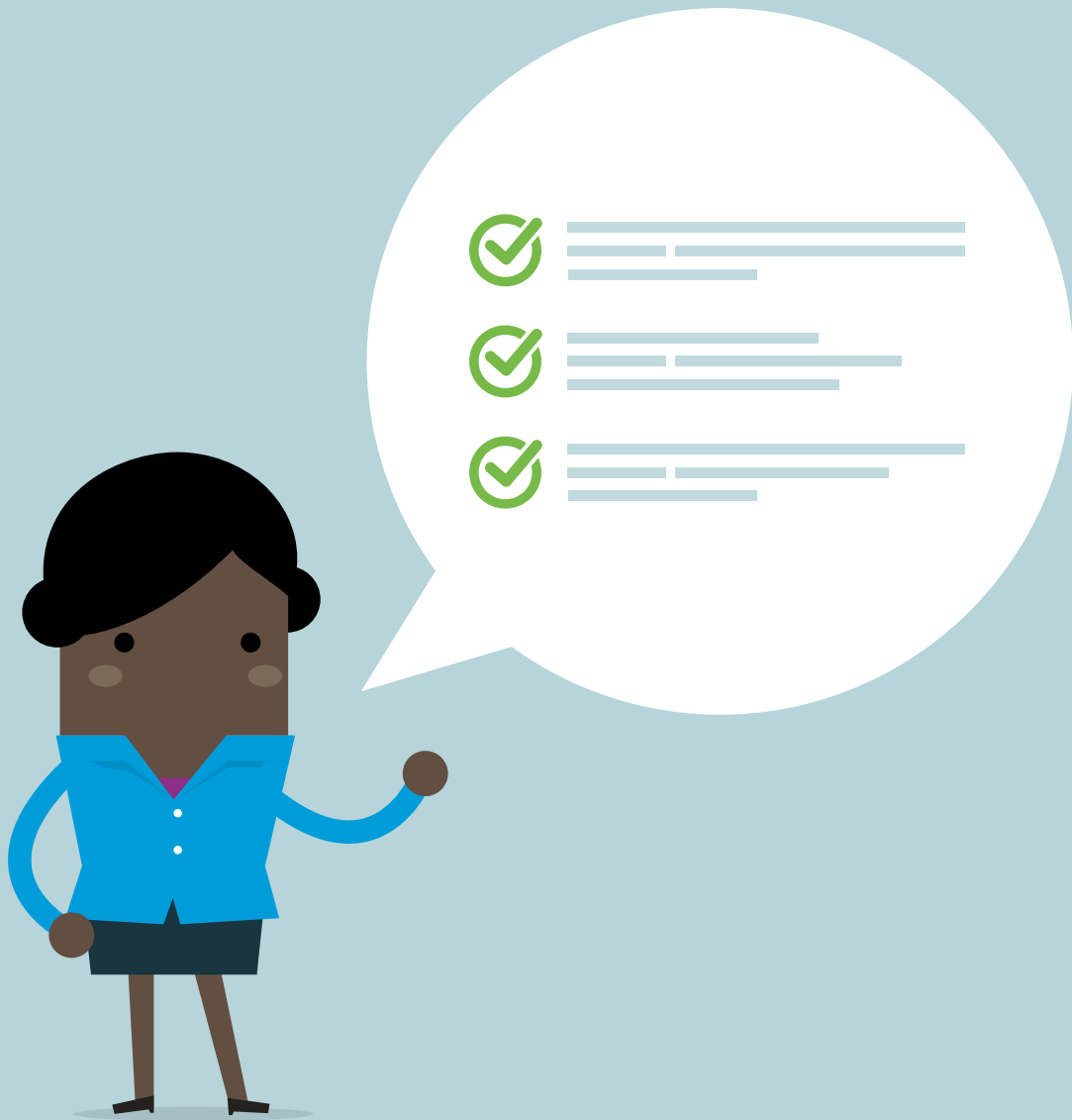
"Maybe just an email or text message encouraging the good work you're doing in dealing with your debt."

Expert by experience

Table 5: Recommendations for debt advice providers

Solutions	Debt advice providers should...
Make communications accessible	Ensure clients can complete every step of their debt advice journey using multiple communication channels.
Help clients find the right service	Provide clear information about the types and levels of support they offer before onboarding clients. Assess client needs at the point of onboarding and refer people to more high intensity advice where necessary.
Ensure advice discussions are effective	Ensure advisers use straightforward and simple language and proactively check that clients understand the options they are presented with. Ensure advisers proactively offer clients flexibility in terms of advice delivery, for instance the option to repeat things, go slowly or split decisions across multiple advice sessions. Send clients concise reminder notes after advice sessions highlighting action points and offering support if the client has any difficulties.
Share information effectively	Develop simple and safe ways for clients to share financial information e.g. using open banking to populate income and expenditure forms or seeking consent to access credit reports.
Present complex information clearly	Design all written materials for people who struggle to process complex information e.g. a summary of key information when sharing long documents; using simple language and explaining all technical terms; highlighting action points throughout documents.
Join up services	Develop warm referral pathways to key services that can support clients with problems outside of their remit.
Help advisers to help clients with mental health problems	Recognise 'soft skills' as an essential skill for advice and prioritise developing these skills in training resources. Train all advisers on mental health problems and how they can affect clients' financial behaviours and needs. 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. Encourage disclosures of mental health problems by actively asking clients if they have any additional needs that they should take into account while supporting them.
Post-advice support	Develop guidance for advisers, listing tools that could help clients with different aspects of ongoing money management, such as budgeting apps offered by current account providers.

Source: Money and Mental Health Policy Institute



Section five: Recommendations for regulators, funders, and local authorities

In this section, we identify several opportunities for government, funders and regulators to improve accessibility through encouraging best practice from providers and removing barriers currently in place. As with our recommendations in section four, some could be acted upon almost immediately, while others will require more investment of time and resources. Together, they would deliver a more accessible debt advice service.

5.1 Get people to the right service

While regulation ensures the standardisation of some elements of the debt advice process, the channels through which people are required to engage and the levels of support they receive differ significantly between providers. People experiencing mental health problems can have specific cognitive and psychological needs around communication channels, and the levels and type of support they require. We identify three ways in which the system could help people get to the right service for their needs.

1. The debt advice locator tool should be developed to include details around the different levels of support providers can offer

MaPS offers a debt advice locator tool.³³ Targeted at those seeking advice, it details national services which offer free debt advice and allows users to search for local face-to-face services. Information is organised around delivery channels of different services so that clients can choose the channel most appropriate to their needs.

To better meet people's needs, the tool should be developed to include the levels of support each service can offer e.g. guided self help, one-off advice, casework or representation. This would empower people to choose the most appropriate service for them.

2. Draw traffic to the debt advice locator tool

In order to maximise the population benefiting from improvements to the tool, we echo the recommendation made in the Wyman Review that the debt advice locator tool should be optimised to draw search engine traffic.³⁴ MaPS should also proactively engage with essential service providers to encourage signposting to the tool, to help more people make an informed start to their debt advice journey.

3. Expand a current pilot and develop the model to triage people with complex needs

MaPS is currently leading a Pilot of Adviser Capacity and Efficiency (PACE), using technology to simplify how people access and experience the debt advice journey.³⁵ PACE primarily focuses on switching people between providers, diverting them to whichever provider has the most capacity in order to speed up their access to advice. Currently, client support needs do not influence which service clients are sent to. This service should be developed to triage people with complex needs and take account of their requirements.

33. The Money Advice Service. Debt advice locator tool. <https://www.moneyadviceservice.org.uk/en/tools/debt-advice-locator> (Accessed: 17/04/20).

34. Wyman P. Independent Review of the Funding of Debt Advice in England, Wales, Scotland and Northern Ireland. The Money Advice Service. 2018.

35. MaPS. What is the PACE debt advice pilot? <https://maps.org.uk/pace/> (Accessed 17/04/20).

5.2 Equip debt advisers with the skills to support people with mental health problems

Well-trained, confident advisers are essential if debt advice is to meet the needs of people experiencing mental health problems. Many of the debt advisers we spoke with as part of our research wanted additional or strengthened training on mental health problems and the impact they can have on financial capability.

1. Offer debt advice-specific training on mental health more widely

Debt advisers require a broad understanding of mental health problems rather than intricate knowledge of specific conditions. While many providers have introduced training on mental health problems, information on how mental health problems can impact on a person's ability to engage with debt advice and manage their finances post-advice would be a valuable resource for advisers seeking to mitigate these challenges.

The FCA's draft guidance for firms on the fair treatment of vulnerable customers stipulates that internal training programmes should be developed to:

- Help staff understand indicators of vulnerability
- Give them the knowledge to improve the levels of support offered to vulnerable customers
- Equip staff with the skills to have sensitive and effective conversation with customers.³⁶

Improved training provision would build advisers' confidence to move beyond capturing information about a client's mental health diagnosis, to asking questions and responding to clients' needs.

2. An emphasis on meeting the needs of clients with mental health problems should be threaded through the Debt Advice Quality Framework

The Quality Framework is intended to raise standards of debt advice within the sector.³⁷ Within this, there is a heavy emphasis on the technical knowledge of advisers but less on developing advisers' skills in engaging, understanding and supporting clients, or flexing advice delivery depending on client need and capacity. With the framework due for review in 2020, this is a prime opportunity to ensure that meeting the needs of clients with mental health problems is embedded within it.

36. Financial Conduct Authority. Guidance for firms on the fair treatment of vulnerable customers. 2019.

37. The Money Advice Service. Debt Advice Quality Framework. 2015.

5.3 Encourage flexibility to tailor support to needs

Debt advice is often not sufficiently tailored to meet people's needs. An example of this is the lengthy 'confirmation of advice' (CoA) letters that debt advisers are required to send to clients post-advice. There is a tension in the FCA rules and guidance between what information should be provided to clients and how that information should respond to the client's needs. On the one hand, regulations specify that advisers must provide sufficient information about the available options³⁸ and "make clear the actual or potential advantages, disadvantages, costs and risks of each option available to the customer."³⁹ On the other hand, advisers are required to provide this information in a manner which is suitable to the customer's needs.⁴⁰

Given this, even when advisers are alert to challenges clients experiencing mental health problems may face, erring on the side of caution with regard to the regulation may mean those needs are not taken into account.

1. The FCA should write to debt advice providers to encourage them to be flexible in responding to clients' needs

Principles within the FCA's vulnerability guidance reinforce the need for organisations to have processes that support staff in delivering responsive customer service, and for staff to be sufficiently skilled and trained to be able to recognise and respond to vulnerable customers.⁴¹ The FCA should clarify expectations of providers, specifically highlighting the need for providers to design disclosure documents with the target group in mind.

2. MaPS should support providers in ensuring CoA letters are accessible to people experiencing mental health problems

The CoA good practice template⁴² is a template letter developed in collaboration with MaPS to support advisers when writing to clients. Reviewing this template, and exploring the option of a template cover letter to go at the front of the full CoA letter would make these letters easier to understand. Placing headline information on the first page, with full disclosures included in the remainder of the document, would help direct clients' attention to the most important details.

38. Financial Conduct Authority. Consumer Credit sourcebook. 2014 (Updated 2020).

39. Ibid.

40. Ibid.

41. Financial Conduct Authority. Guidance for firms on the fair treatment of vulnerable customers. 2019.

42. MaPS. Good Practice Toolkit. <https://debtquality.org.uk/good-practice-toolkit/> (Accessed 17/04/20).

5.4 Develop fairer funding models to reflect client complexity

While a universal design approach would considerably improve the accessibility of debt advice, we recognise that some clients with mental health problems have particularly high needs. Clients experiencing mental health problems are more likely to require additional adviser time to support them to understand the process and debt solutions. Currently, debt advice funding models do not recognise complexity and lower-need clients are used to cross-subsidise high-need clients. This model does not cater well for people with complex needs.

1. Existing data should be utilised to build a picture of client complexity

Debt advice providers already hold data relating to the complexity of a client's needs, such as details around health and disability, housing and financial circumstances. Approaches should be developed to analyse this data to understand the complexity of clients' situations. This data can then be used to influence the commissioning of services.

2. MaPS should explore introducing a case complexity premium

Introducing a case complexity premium for mainstream providers would allow providers to better meet the needs of clients with mental health problems.

3. MaPS should allocate separate funding to deliver more specialist debt advice services

Ring-fencing funds for specialist debt advice services would help provide better funding and support for people with the most acute personal needs, such as a severe mental illness or complex social circumstances.

4. MaPS should explore commissioning specialist debt advice within Mental Health Services inpatient units, Community Mental Health Teams (CHMT) and Improving Access to Psychological Therapies (IAPT) services

Some excellent models of specialist debt advice service delivery exist around the country, with specialist support offered in courts and a select number of psychiatric inpatient units. Meeting people where they are, and providing support in services and venues that people visit, is essential to addressing people's needs. These models should be expanded on, and MaPS should explore commissioning specialist debt advice in inpatient units, CMHT and IAPT services.

5.5 Develop tools for post-advice support

In most cases, providers do not currently offer clients ongoing support to adhere to plans or post-advice support. While this may be outside the remit of many funders of debt advice, our research found that having the right support to stay on plan was essential for many people with mental health problems. This support could be provided in relatively light-touch and innovative ways which deliver post-advice support for clients without adding to the pressures on debt advisers.

1. MaPS should work with financial services firms to commission the development of fintech tools to help clients with mental health problems to manage debt advice plans over time

These could be syndicated to providers and could include: open banking tools that automate aspects of budgeting or money management; coaching tools that encourage and reinforce ongoing compliance with plans; and tools that visualise debt repayment progress. MaPS should trial different options for post-advice support, and roll out at scale those proven to be effective.

5.6 Conclusion

Our research with people with experience of mental health problems has underlined what a valuable resource debt advice can be. That value is, unfortunately, likely to become clearer in the coming months and years, with more people likely to struggle following the impact of the coronavirus crisis. But the recommendations made in sections four and five would help to ensure that those in need of that vital support don't miss out because of their mental health.



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