



MENTAL HEALTH  
ACCESSIBLE

## Mental Health Accessible - A Money and Mental Health Impact Initiative

### Who we are

Money and Mental Health is a research charity established by Martin Lewis to break the vicious cycle of money and mental health problems. We are a world class centre of expertise, working with those living with mental health problems, the government, regulators and essential service providers to improve financial outcomes for those living with mental health problems. Our award-winning research and campaigns have led to policy changes that deliver lasting benefits to people with mental health problems.<sup>1</sup>

### What we do

The Mental Health Accessible team works directly with essential service providers, including financial services, utilities and telecoms suppliers, to help firms effectively support customers with mental health problems. Our advice and guidance is based on findings from our Research Community, a group of over 5,000 individuals with lived experience of mental health problems. The team has extensive experience of working with and within essential services firms, allowing for a pragmatic approach which considers both customer and business needs.

Most essential services firms have put in place measures to support customers with physical disabilities - from offering ramp access for people who use a wheelchair, to providing information in braille format for those with visual impairment.

But less progress has been made on reasonable adjustments for those of us with mental health problems. Common symptoms like reduced concentration, low mood and memory loss can make it incredibly difficult to read correspondence, process information and stay on top of our accounts. A reasonable adjustment for people in this situation could be to reduce jargon and legal language in letters, ensuring that customers can process the information and manage their account more easily. Adjustments like this can have a significant positive impact, and help break the cycle between money and mental health problems.

**76%**

of people with mental  
health problems  
find at least one  
communication  
channel difficult



### The case for action

The rapid rise in the cost of living is putting pressure on millions of people. Nearly three-quarters of us in the UK have had to change how we live in recent months, often by cutting back on essential spending. Trouble making ends meet can have a damaging psychological impact. Over half of UK adults say they have felt anxious as a result of higher prices, while one in five have felt unable to cope. One in four people will experience a mental health problem in a typical year.<sup>2</sup>

<sup>1</sup> <https://www.moneyandmentalhealth.org/our-impact/>

<sup>2</sup> <https://files.digital.nhs.uk/publicationimport/pub02xxx/pub02931/adul-psyc-morb-res-hou-sur-eng-2007-apx.pdf>



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## The Programmes

### Mental Health Accessible Accreditation Programme

The Mental Health Accessible Accreditation Programme is a holistic assessment of how supportive and accessible your services are for people living with mental health problems. The assessment spans communications, governance, MI and product design, and includes lived experience testing to help understand potential harms and behavioural biases that need to be considered. The output is a broad set of tangible recommendations for change - and firms that meet our standards will be awarded public accreditation.

We investigate whether and how a firm's products and services are consistently and comprehensively designed taking customers with vulnerabilities, including mental health problems, into account. This means examining the frameworks, guidance and training a firm has in place; assessing the effectiveness of solutions with features which benefit those living with mental health problems; and assessing the accessibility of digital platforms. We also consider whether and how a firm includes experts by experience in their design, change and review process. For banks, our focus is usually limited to retail products (not including mortgages), but can be broadened or narrowed depending on a firm's requirements or offering.

When working with financial services firms, the programme recommendations align with the FCA's six key areas of customer vulnerability, giving a view of how well your services adhere to regulatory expectations as well as a broad view of how accessible services are for your customers with mental health problems.

### Mental Health Accessible Impact Programme

The challenges of the current economic environment, along with the tight link that exists between money and mental health problems, create a need for firms to work continuously to develop high standards of support and accessibility as business areas change and grow. The Mental Health Accessible Impact Programme offers an ongoing relationship with Money and Mental Health, which allows firms to draw on our expertise when they need it. The programme includes regular consultancy, lived experience testing, feedback from vulnerable customers and learning sessions to help staff understand how money and mental health interact. For firms that have been assessed as part of our Accreditation Programme, the Impact Programme can offer support to implement high priority recommendations for change.



### Consultancy

We offer consultancy services on a bespoke basis, on areas including the following:

**Communications:** Reviewing written and verbal communication templates and principles for talking to customers about a range of topics, including payment arrears, gambling and available support schemes

**Proof of concept:** Providing testing and feedback from people with lived experience of mental health problems on new concepts or changes a firm is looking to introduce



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**Digital accessibility:** Determining how accessible a provider's website and app is for customers with mental health problems, including key customer journey testing

**Disclosure:** Assessing how easy it is for a customer to disclose a mental health problem, and providing recommendations for how to respond to disclosures and manage disclosed data

### The Research Community

Money and Mental Health has a highly engaged community of over 5,000 people with lived experience of mental health problems. We have recruited individuals from a wide range of sources in order to ensure the views of people from diverse backgrounds are represented. The Research Community offers us unparalleled insights into the experiences of customers with mental health problems.

*"It's so vitally important to centre the voices of people going through a problem in the solution, the best thing anyone can do is listen. As somebody who's faced mental health problems I want my voice to be part of the solution, I can do that through the Research Community. Every survey I fill out, every petition I sign is a powerful action because I am one of many." Amy Swain, Research Community member*

### Meeting regulatory requirements

We help firms demonstrate compliance with the requirements of various regulators, including the FCA, Ofcom, Ofwat and Ofgem. In line with the Consumer Duty, we focus on helping firms to improve customer outcomes across the lifecycle of a product and proactively identifying vulnerable customers and understanding their needs. A similar approach works well for firms in other sectors, such as utilities and telecoms. We can also help firms comply with the Equality Act 2010, which requires service providers to make adjustments for individuals with a mental health problem condition that has a long-term effect on normal day-to-day activities.

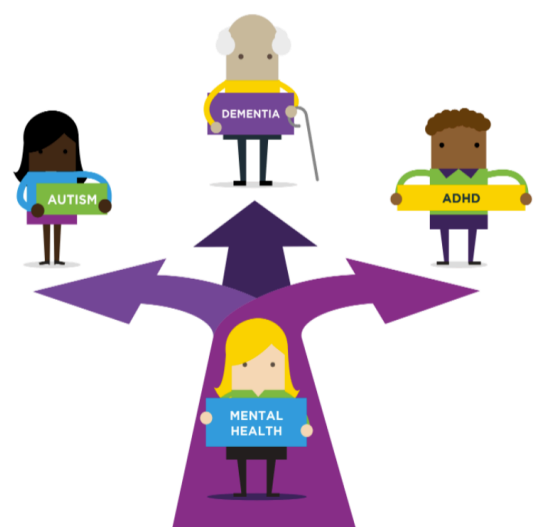
### Mental health as a pathfinder for other vulnerabilities

When dealing with essential service providers, the impact of many symptoms experienced by those of us with mental health problems can similarly be experienced by customers with other vulnerabilities. Starting with mental health is a practical 'pathfinder' for taking steps to improve outcomes for vulnerable customers more broadly.

### The business case

In the long run, effective customer communication can reduce complaints, customer service costs and payment arrears. The adjustments we recommend lead to fewer queries and swifter query resolutions, as customers with mental health problems are more able to get in touch and better understand products and services.

When a firm works with us, a portion of the payment for our services goes directly towards funding our research.



## Case study – Lloyds Banking Group

Money and Mental Health began its work with Lloyds Bank in 2019 as our pilot partner for the newly launched Mental Health Accessible accreditation programme. Lloyds Bank became the first bank to be accredited as Mental Health Accessible in 2020, reaching the first of the three accreditation levels. Since then, our partnership has grown to cover all of Lloyds Banking Group's retail banking brands, including Halifax and Bank of Scotland, who became accredited in 2021.

Based on recommendations from Money and Mental Health, all three banks have taken significant steps to ensure their services are more accessible and supportive for vulnerable customers. These include:

- Supporting customers to know what to expect when they contact the bank with money worries, by including more online information and guidance.
- Offering colleagues a specialist tool, so they can signpost customers to external organisations who can help them with financial and mental health problems.
- Making their communications to customers with debt problems more empathetic.
- Giving customers a range of options to manage their accounts, including telephone, webchat, email and letter, to provide greater choice and flexibility. This will particularly help customers who struggle to use some communication channels.
- Offering customers "Trusted Person Cards", through which they can allow a third party to withdraw cash and make purchases on their behalf in a secure way.

All three banks received an action plan to help them make further improvements - for example, making it easier for colleagues to support customers with mental health conditions by providing them with additional tools and information. In addition, we have offered additional consultancy support with specific challenges they have encountered post-accreditation.

Our partnership with Lloyds Banking Group remains strong and we hope to see Lloyds Banking Group reach higher levels of the accreditation as we continue to work together.

