



MONEY AND  
MENTAL HEALTH  
POLICY INSTITUTE

Best Practice



# Income maximisation: A best practice guide for service providers

Supporting people with mental health problems

## Introduction

Our research found that people with mental health problems are struggling to access income maximisation services, which help people to identify and apply for all available additional financial support they're entitled to. And when they are able to access these services, they can often experience barriers to getting appropriate support and fair outcomes.

Many of the common symptoms of mental health problems, such as low motivation and difficulties processing information, can make it harder to navigate fragmented support systems or overcome administrative hurdles to access financial support independently. With an estimated £24.1bn of unclaimed financial support available,<sup>1</sup> it is a tragedy that so many people with mental health problems are struggling simply because they don't have the right help to access it.

The two main types of income maximisation support available are adviser-led services and online benefits calculators. Both play an important role in the support landscape and offer distinct benefits, so having a choice between the two is incredibly important. However, as our research shows, further steps are needed to address the specific challenges that people with mental health problems face when trying to access them.

This guide brings together examples of good practice from across the income maximisation landscape, and the views of Money and Mental Health's Research Community, a group of thousands of people with lived experience of mental health problems. When implemented, this suite of recommendations will help income maximisation service providers elevate their standards and prevent people with mental health problems from missing out on the support that they need.

While this best practice guide focuses on specific actions that can be taken to raise standards at an organisational level, you can find our analysis of the wider policy landscape and our recommendations for system-wide change in the full report.

---

<sup>1</sup> Torres Cortés F et al. [Missing Out 2025: £24 billion of support is unclaimed](#). Policy in Practice. 2025.

## **Supporting people with mental health problems to get fair outcomes from online benefit calculators**

Online benefits calculators are a vital addition to the income maximisation landscape, providing a useful tool at a large scale for those who are digitally capable and have low support needs. They offer greater flexibility and privacy than adviser-led services, and can be taken at one's own pace. However, our research found that there are opportunities to improve how they are designed and delivered to give people with mental health problems the best chance of fair outcomes.

### **Frame online benefit calculators to ensure people recognise that it is not solely about welfare benefits**

This is important to encourage people who might otherwise be discouraged by the widespread societal stigma around claiming benefits. It could also engage people beyond those who think that they are only eligible for welfare benefits. When marketing a calculator, organisations should ensure that communications highlight wider financial support beyond benefits, such as grants, discounts, subsidies and social tariffs.

### **Offer multiple channels of communication alongside online benefits calculators, so that people with mental health problems can switch out of digital services if they need more assistance**

There should be channel choice, so that people are able to access and use the service effectively, regardless of their needs. This is especially important for people with mental health conditions, whose health, and therefore support needs, can fluctuate.

### **Ensure that clients have the option to save their progress and return later**

This ensures they do not need to complete any part of the assessment more than once, and should be clearly signposted as early as possible.

### **Carefully manage expectations throughout the online calculator journey**

This should include clearly highlighting how long the initial eligibility assessment and successful claims may take, showing a percentage completion rate of the assessment, outlining what supporting documents they need to find and present, and the likelihood of the outcomes they're aiming to achieve.

### **Clearly explain where potential entitlements may impact any existing benefit receipt or not, and offer opportunities to chat this through with an adviser where needed**

This is vital to alleviate any concerns among users about how an income maximisation journey might negatively impact their existing financial circumstances.

## **Make eligibility assessment results as easy to understand and act on as possible**

Once someone completes the full assessment, ensure that potential entitlements are displayed in a way that is easy to comprehend, including by supporting users to understand and prioritise their potential entitlements. For example, this might look like structuring support based on potential impact, likelihood, or short, medium and long term solutions.

## **Offer an initial short eligibility questionnaire so that people can decide if they want to go forward with the full assessment**

This will help people to decide whether they want to invest their time and energy into using the tool. It should be an integrated first step of the full calculator service to avoid it feeling like a separate task. Within this initial questionnaire, services should assess whether someone is in urgent need of emergency support, such as food or energy, and signpost to support where necessary.

## **Work with financial support providers to build mechanisms that simplify the process for eligible households to access financial support**

By using consent-based data transfer to pre-fill applications or assessment forms, this would help minimise duplication of work as many questions required for a calculation are also needed for applications for financial support. We recognise that this relies on willing cooperation from the organisations who provide financial support, and has been implemented successfully by organisations such as Policy in Practice, who used it to improve access to social tariffs.<sup>2</sup>

---

<sup>2</sup> Chessell F, Ghelani D. [The art of the possible: How data can improve access to social tariffs in the short and medium term](#). Policy in Practice. 2025.

## **Supporting people with mental health problems to access adviser-led maximisation services**

Our research shows that, among our Research Community, the primary reason for not accessing income maximisation services is a lack of awareness that they exist. And when people are aware, there also remain other barriers to access such as stigma, distrust in systems, and the cognitive and psychological impacts of some mental health conditions.

### **Embed proactive offers of income maximisation support within services, so that people do not need to directly request it**

Many people initially approach advice or support services for one issue, such as housing or legal matters, for example, but often face multiple, interconnected challenges that income maximisation can help address. For example, Citizens Advice helps people with an average of five issues each.<sup>3</sup> Given the stigma often associated with seeking financial help, and particularly benefits, a proactive approach breaks down barriers to people receiving their full entitlements.

### **Implement flexible appointment scheduling, where possible**

People with mental health problems might need adjustments to allow for sustained engagement. For example, options for a longer appointment for those who need to work at a slower pace, or a series of shorter appointments for those with reduced concentration, can really help. Drop-in sessions may also be more helpful than scheduled appointments for people who experience fluctuating or unpredictable periods of poor mental health.

### **Demonstrate understanding and perseverance by not withdrawing support simply because someone missed an appointment, and proactively reaching out using their preferred communication method if someone disengages**

Many clients may be facing barriers to attending appointments such as poor health, caring responsibilities, or unstable circumstances that can present barriers to sustained engagement. A flexible approach demonstrates recognition of the challenges that people can face, which helps to build trust and reduce the fear of being judged or penalised. Continued encouragement to engage with support ensures that people in vulnerable circumstances do not fall through the net of support because of one setback.

---

<sup>3</sup> [Impact Report 2024–2025](#). Citizens Advice. 2025.

## **Supporting people with mental health problems to get fair outcomes from adviser-led income maximisation services**

High-quality, adviser-led income maximisation can be life-changing, but many people with mental health problems struggle to get the support that they need. Without the right level of support, some people with mental health problems will find it difficult, or sometimes impossible, to act on signposting alone, and navigate the complex income maximisation process independently. This means that people with mental health problems are at greater risk of missing out on vital opportunities to improve their financial circumstances.

### **Adopt an ‘every penny counts’ approach, in which all additional financial support is treated as valuable**

This means going beyond basic checks for benefit payments, to think about wider opportunities to reduce costs or increase income, such as discounted utility tariffs, free school meals or prescriptions, discretionary grant payments or government support schemes. With the average Citizens Advice client being £20 in the red after paying for their essentials,<sup>4</sup> sometimes a small amount of additional financial support can make the difference between a household budget being in surplus or deficit.

### **Prioritise a relationship-based service model that offers continuity of support for people with complex needs**

For example, providing people in this cohort with a named caseworker throughout an advice journey who can develop a detailed understanding of someone’s circumstances and support needs can help build trust, secure sustained engagement and achieve better outcomes. This would especially benefit people with a severe mental illness, whose symptoms might make it more difficult to trust an adviser or to get good outcomes with only lighter-touch support.

### **Focus on building financial confidence and capability, not just claiming entitlements**

High quality support should aim to strengthen client confidence, financial capability and independence by helping them to understand their circumstances, take informed action, and advocate for themselves. This type of support can make it more likely that people can prevent or self-resolve any financial difficulties in the future, which can prevent them from cycling back into services.

---

<sup>4</sup> [Negative budgets data](#). Citizens Advice. 2024.

## **Take a trauma-informed approach that builds physical and psychological safety, and trust**

This involves working from an understanding that people accessing income maximisation advice services may have experienced trauma, recognising the additional support needs this may give rise to, and ensuring that people are not re-traumatised through engagement with the service. A whole-organisation approach is needed to create a trauma-informed culture, but some examples of steps towards this might include ensuring clients do not have to repeat their story, clear explanations of confidentiality, and creating calming, non-hierarchical spaces, especially in face-to-face settings.

## **Offer a wide range of adjustments to the service so that support can be tailored to individual needs**

This should include a wide range of adjustment options such as ensuring clients can complete every step of the journey using more than one communication channel, working at a slower pace, or splitting decisions across multiple advice sessions (see more in our best practice checklist for debt advice providers).<sup>5</sup>

## **Facilitating the improvement, evaluation and growth of income maximisation service**

### **Track outcomes to evidence the impact of income maximisation services, and strengthen the case for further investment**

This could involve considering the value of additional income identified, and changes to financial resilience and capabilities among clients. Evidencing the immense value of income maximisation to people's budgets, financial confidence and long term resilience can be vital to securing greater support from funders.

### **Build both the capacity and capability of advisers through investment in high quality training**

This should include a focus on building deep income maximisation expertise, and 'soft skills' such as empathetic interviewing, building trust and making clients comfortable to share sensitive information. Providers should prioritise developing these skills in training resources.

---

<sup>5</sup> [Best practice checklist: Debt advice providers](#). Money and Mental Health Policy Institute. 2020

## Working together

Beyond this best practice guide, Money and Mental Health works directly with essential services firms to help them identify and implement changes needed to better support their customers with mental health problems, and at the same time, help adhere to regulatory requirements and guidance.

Our Mental Health Accessible team can provide tailored advice, expertise and implementable suggestions to help suppliers support customers with mental health problems, and to ensure support is accessible and effective for those who are struggling to keep up with payments.

Our work incorporates feedback from a community of thousands of people with lived experience of mental health problems, and their carers. Their involvement provides an invaluable first-hand understanding of the experience those with mental health problems have when interacting with your products, services and staff. This unique insight can help inform future approaches that improve customer outcomes.

Additionally, we run the Mental Health Accessible Accreditation programme, working with firms including HSBC, Lloyds and Nationwide - this holistic review of your communications, products, MI and governance highlights areas of success and provides detailed recommendations for change. By acting on recommendations firms can achieve Mental Health Accessible accreditation, which allows firms to publicly promote that you have reached a standard of excellence in making your services accessible to customers with mental health problems.

If you would like to explore how we could work together, please get in touch.

Contact: [mha@moneyandmentalhealth.org](mailto:mha@moneyandmentalhealth.org)

