

# IS YOUR AGENCY PREPARED FOR VULNERABLE CUSTOMERS?

I WANTED to write to acknowledge the excellent article "Mental Health and the Collections Industry" by Paul Thompson of Experto Credite, in July's edition of CCR (p29).

This article helpfully reminds us in no uncertain terms that every client or customer we all deal with is more than a number; they are a human being with a name, and we neglect this fact at our, and their, peril.

In the advice sector we seek to understand the journey of the client so that we understand the person. This is easier where we deliver face-to-face advice and our work is primarily in clients' homes, so we see the warts and all!

This understanding, along with their personal circumstances, will help to enable us to outline all of the possible solutions available, but also to find the most appropriate one with the client.

Sometimes we will be unfairly criticised. For example, financial statements that give an average repayment time of 93 years (latest evidence from Citizens Advice data) do not reflect the other solutions that follow at a review stage.

Some clients may initially be held in a token payment offer solution, whilst the wider picture about health, expectations, future employment, family pressures and so on is understood to subsequently amend the strategy to one that is better for the long run. Nobody in the advice sector seriously believes a 93-year repayment average is either practically sensible or appropriate other than in the short term.

The Money Advice Liaison Group (MALG) *Good Practice Awareness Guidelines* will be familiar to many of us and they, in turn, seek to encourage us to remember the human aspect in the

client or customer's story. Following these guidelines will enable us to find the most appropriate solution when there are incredible pressures on some individuals.

Indeed, guideline number one sees effective procedures being put in place to ensure that people in debt with mental health problems are treated fairly and appropriately as the starting point.

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If you work in collections, your agency should have reviewed internally how this is achieved as simply as possible, just as mine has. This must be a reflective process though, as we learn from client or customer feedback.

It is clear to me from my work with the credit sector and their representative agents that many organisations have undertaken such reviews. For example, one debt buyer which I visited in May, clearly had excellent internal processes in place to deal with clients in debt with mental health issues.

They had, in addition, considered all of the MALG guidelines and wanted to improve their knowledge and skills in this subject matter. Hence they contacted the Money Advice Trust to purchase appropriate tutoring.

As a member of the MALG working parties that have met over five years, I would, once again, wish to implore you not to neglect this client group.

The investment you make today, particularly with your customer-facing staff, will reap the rewards. Your staff will be better at identifying clients that

have genuine mental health issues and so refer them internally more quickly.

They will be more confident at discussing these issues to understand what collection processes are most appropriate and if they need third-party support. They will be able to use the debt and mental health evidence form more effectively to decide on appropriate solutions that will take some of the

stress out of the situation. They will be able to make more informed write-off decisions at an earlier stage when these are appropriate.

The Royal College of Psychiatrists is presently evaluating a number of creditors and their agents to see how their staff are able to assist this client group. A report will be available later in the year. I am sure the agencies that were involved will appreciate the individual feedback that they will receive in time.

However, this is only a small sample and if your agency was not involved, has not undertaken an internal review or has not trained its staff in these matters, then I would encourage you to do so urgently.

Colin Trend, project director, Money Advice South West

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