WORKING WITH PEOPLE WITH MENTAL HEALTH PROBLEMS AND FINANCIAL DIFFICULTIES:

Principles for Financial Institution Staff, Financial Counsellors and Mental Health Professionals

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Australian College of Mental Health Nurses Inc.

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gpmhsc

the Australian College of Mental Health Nurses Inc.

The Royal Australian & New Zealand College of Psychiatrists
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On behalf of RFi Group and Members of the Australian Collections Managers Roundtable (CMRT), I want to express my appreciation to all of the individuals and organisations that worked on the development of *Working with People with Mental Health Problems and Financial Difficulties: Principles for Financial Institution Staff, Financial Counsellors and Mental Health Professionals*.

Roundtable Members had noticed that a significant number of customers who were having difficulty making loan repayments might, at the same time, be experiencing mental health issues. It was agreed that having principles for dealing with these situations would in many instances provide better outcomes for the customers. It was noted that there were guidelines available in the UK for dealing with these situations but nothing similar was available in Australia. Hence, it was felt that a coordinated approach involving lenders, financial counsellors and mental health professionals would have the best chance of addressing the many issues and working towards principles that could be applied in Australia.

With that in mind, the genesis of the development of these principles was a three-hour special session facilitated by RFi Group at the August 2012 CMRT meeting hosted by ANZ Bank. This special session was attended by Prof Tony Jorm (University of Melbourne), Nick Arvanitis (beyondblue), Adjunct Prof Betty Kitchener (Mental Health First Aid Australia), Neil Cole (The Mental Health Recovery Institute), Bernie McCormick (Consultant), Lauren Levin (Financial Counselling Australia), and representatives of the CMRT Member organisations. Following the special session, an action was taken to form an industry working group to develop first-cut recommendations on developing principles for working with people with mental health problems and financial difficulties. A special thank you goes to David Berry (NAB) who led that working group.

The recommendation of the working group was presented at a subsequent CMRT meeting, following which an in-depth research project was commissioned to develop the principles in consultation with a broad spectrum of stakeholders. The process that was started nearly four years ago has brought us to where we are today with the release of the final principles document. Again, my thanks to all of the individuals and organisations who provided their personal time and professional input into developing these principles. They will most certainly benefit individuals who may be experiencing mental health issues and the wider community.
Over the past decade, the team at Mental Health First Aid Australia has had extensive experience in developing guidelines for the public on how to assist people developing mental health problems or in mental health crisis situations. These guidelines have been developed by a rigorous process using the Delphi method to get the consensus of expert panels of professionals, consumers and carers, and have been used to guide the content of Mental Health First Aid training courses. These guidelines can be accessed here: https://mhfa.com.au/resources/mental-health-first-aid-guidelines.

We were delighted to be asked by the Australian Collections Managers Roundtable, with the support of Financial Counselling Australia and beyondblue, to lead a study to carry out the development of Delphi expert consensus guidelines on how various stakeholders could best support a person who had both financial difficulties and mental health problems. The research project was led by a working group consisting of staff from Mental Health First Aid Australia (Dr Kathy Bond, Adjunct Prof Betty Kitchener), University of Melbourne (Prof Tony Jorm, Dr Nicki Reavley), Financial Counselling Australia (Lauren Levin, Bernadette Pascoe, Sue Fraser; Wayne Warburton), and a number of financial institutions staff (Beth Yelland, Caroline Dello, Paolo Ricci and Diane Barratt). Special thanks to David Berry from the National Bank of Australia for being the driving force behind this initiative and his commitment to help financial institution staff to better support their customers with mental health problems.

Delphi guidelines and principles are a starting point, but not the end point. These guidelines now need to be implemented in policy and practice by all stakeholders and incorporated in both initial job training and with ongoing in-service training. The guidelines and principles also need to be the subject of ongoing evaluation to ensure that they improve the quality of life of people with financial difficulties and mental health problems.
Financial counsellors work in not-for-profit community organisations and provide information, support and advocacy to people experiencing financial difficulty. Although we do not have exact figures, in recent years financial counsellors report seeing more and more clients affected by mental illness. We know only too well that when it comes to financial hardship, mental illness is both cause and effect: money worries can exacerbate an existing mental illness or may be its cause. The development of these principles will therefore help financial counsellors do a better job in working with this very important group of clients.

More broadly, the publication of these principles is a watershed in the way the finance sector, financial counsellors and the mental health sector respond to people experiencing financial hardship and mental illness. They will help all of us to better understand mental illness and overcome some of the myths surrounding it.

The development of the document took place over many months (years!), with different stakeholders working together in a collaborative and constructive way. Thank you to everyone involved, including Mental Health First Aid Australia for facilitating the project.

Finally, as pleased as we are to see these principles published, they will not be the last word. No doubt over time, the principles will need updating in the light of experience. And all of us need to commit to making sure that our respective sectors are aware of this document and can continue to access training about how to apply the principles.
Introduction to the Five Principles

Research shows a strong association between mental health problems and financial difficulties. These Principles have been developed as a general guide for the best way to work with and support a person who is experiencing mental health problems and financial difficulties. They are for the use of financial counsellors, financial institution staff and mental health professionals.

They address the following topics:

• Minimising the negative impacts of financial problems on mental health
• Having policies and procedures to ensure people with mental health problems and financial difficulties are treated fairly and appropriately
• Working collaboratively to find the most appropriate financial solutions for people with mental health problems and financial difficulties
• Promoting appropriate services
• Training staff.

Development of the Five Principles

These Principles are derived from a more comprehensive document that was produced using the Delphi method, which is a systematic way of assessing the consensus of panels of experts. The Delphi method involved two steps. The first was a systematic search of the literature to find suggested actions that could be taken to assist a person with mental health problems and financial difficulties. The second was to have these suggested actions rated as to whether they were important for inclusion in the comprehensive document. The suggested actions were rated by expert panels of financial counsellors, financial institution staff, mental health professionals, mental health consumers and carers with experience of supporting a person with mental health problems and financial difficulties. The list of actions endorsed at a high level by each of the expert panels was then condensed to a smaller set of broad Principles for the current document. There are more detailed guidelines on working with people with mental health problems and financial difficulties for financial counsellors, mental health professionals and support people. They can be accessed at: www.mhfa.com.au/resources/mental-health-first-aid-guidelines

EXPLANATION OF TERMS

Financial institution staff are employees of financial institutions who work with the person with mental health problems and financial difficulties.

Financial counsellors are trained professionals who assist people who are experiencing financial difficulties. Financial counsellors provide a free, confidential and independent service. The financial counsellor is not a financial planner, financial adviser or legal practitioner and is not a general welfare worker.

Mental health professionals are trained health professionals who treat/work with people with mental health problems. They may be psychologists, mental health nurses or psychiatrists. They may also be social workers, occupational therapists or GPs who have specialist mental health training.

Mental illness is a diagnosable illness that affects a person’s thinking, emotional state and behaviour, and disrupts the person’s ability to work or carry out other daily activities and engage in satisfying personal relationships.

Mental health problems is a broader term including mental illnesses, symptoms of mental illnesses that may not be severe enough to warrant the diagnosis of a mental illness, as well as mental health-related crises such as having thoughts of suicide.
PRINCIPLE 1:
Minimise the negative impact

Financial institutions, financial counselling services and mental health services should work with people with mental health problems and financial difficulties in a way that minimises the negative impact of financial problems on mental health.

For use by financial institutions

1.1 Financial institution staff should adopt a respectful and positive approach towards customers with mental health problems and financial difficulties.

1.2 Financial institution staff should know how to work with customers with mental health problems and financial difficulties in a way that will reduce financial stressors that may exacerbate current mental health problems. This will vary according to the role and the amount of contact that the staff are likely to have with customers with mental health problems and financial difficulties.

1.3 As far as possible, financial institutions should only initiate court action to pursue the debt of a customer with mental health problems as a last resort.

For use by financial counselling services

1.4 Financial counsellors should know how they can support their clients in a way that promotes recovery and also reduces stressors that may exacerbate current mental health problems or that may contribute to relapse.

For use by mental health services

1.5 Mental health professionals should know how they can support a client with financial difficulties.

1.6 Mental health professionals should ask direct questions about their client’s financial situation, and whether they have any financial difficulties, particularly if overspending is a feature of the client’s mental health problem.
PRINCIPLE 2: Have policies and procedures

Financial institutions, financial counselling services and mental health services should have policies and procedures in place to ensure that people with mental health problems and financial difficulties are treated fairly and appropriately.

For use by financial institutions

2.1 Financial institutions should be flexible in their arrangements with customers experiencing mental health problems and financial difficulties.

2.2 Financial institution staff should have an understanding of their state and territory laws regarding the appointment of a third party to manage a customer’s finances. This understanding will vary according to the role and the amount of contact that the staff are likely to have with customers with mental health problems and financial difficulties.

2.3 In developing policies and procedures, financial institutions should work with state and national financial counselling, mental health and community service organisations.

2.4 Financial institutions should follow the hardship provisions in the most recent Code of Banking Practice.

For use by financial counselling services

2.5 Financial counselling services should be flexible in their arrangements with clients experiencing mental health problems and financial difficulties.

2.6 Financial counsellors should have a thorough working knowledge of relevant laws and professional codes of conduct related to the appointment of a third party to manage a client’s finances, the interactions between a client with mental health problems and creditors, and their responsibilities in responding to a client who is experiencing a mental health crisis.

2.7 Financial counsellors should know about any financial institution policies relating to assistance for people with mental health problems and financial difficulties.

For use by mental health services

2.8 Mental health professionals should have a thorough working knowledge of relevant laws and professional codes of conduct related to the appointment of a third party to manage their client’s finances and the interactions between a client with mental health problems and creditors.
PRINCIPLE 3: Work collaboratively

Financial institutions, financial counsellors and mental health professionals should work collaboratively to find the most appropriate financial solutions for people with mental health problems and financial difficulties.

For use by financial institutions

3.1 Financial institution staff should know the important help that financial counsellors can give to people with mental health problems and financial difficulties.

3.2 Financial institution staff and financial counsellors should work together, with the customer’s consent, to understand whether the person is able to make specific decisions concerning their current financial situation.

3.3 If the customer is not working with a financial counsellor, but is working with a mental health professional, financial institution staff should consider working with the mental health professional to help them understand the customer’s ability to manage their financial difficulties.

For use by financial counselling services

3.4 Financial counsellors should know the remedies that financial institution staff can offer to assist the people with mental health problems and financial difficulties.

3.5 Financial counsellors should work with mental health professionals, with the client’s consent, to understand whether the person is able to make specific decisions concerning their current financial situation and to communicate this to the financial institution staff.

3.6 Financial counsellors and mental health professionals should deliver consistent messages to the client and, where possible ensure that the financial counsellor’s client service plan complements the mental health treatment plan.

For use by mental health services

3.7 Mental health professionals should work with financial counsellors to determine whether the client is able to make specific decisions concerning their current financial situation.

3.8 Mental health professionals and financial counsellors should deliver consistent messages to the person and ensure that the mental health treatment plan complements the financial counsellor’s client service plan.
PRINCIPLE 4:
Promote awareness of service

Financial institutions, financial counselling services and mental health services should develop mechanisms to ensure that people with mental health problems and financial difficulties are aware of each other’s services and are referred to appropriate help.

For use by financial institutions

4.1 Financial institution staff should know of key mental health and disability support agencies available in the community. This will vary according to the role and the amount of contact that the staff are likely to have with customers with mental health problems and financial difficulties.

4.2 Sections of financial institutions’ websites that deal with financial difficulties should have links to information which assists customers in a mental health crisis, e.g. Lifeline, beyondblue.

For use by financial counselling services

4.3 Financial counsellors should be aware of their local community mental health services, disability support services and Centrelink benefits for clients with mental health problems, and encourage their clients to use them.

4.4 When clients disclose mental health problems and ask for help with these, financial counsellors should provide them with written material about options for professional help and refer them, as appropriate.

For use by mental health services

4.5 Mental health professionals should be aware of their local financial counselling services and how to access them, and should encourage their clients to use them.
PRINCIPLE 5:
Train staff

Financial institution staff, financial counsellors and mental health professionals working with people with mental health problems and financial difficulties should be appropriately trained about mental health problems and the reciprocal impact of mental health problems and financial difficulties.

For use by financial institutions

5.1 Financial institution staff should be trained about mental health problems, the stigma associated with these problems and the links between mental health problems and financial difficulties, while recognizing that it is not the role of financial institution staff to diagnose mental health problems.

5.2 Financial institution staff should be trained in how to communicate with customers who are having memory or concentration problems, distressed, confused or out of touch with reality, or behaving aggressively or in a way that leads to concern for safety. The training will vary according to the role and the amount of contact that the staff are likely to have with customers with mental health problems and financial difficulties.

5.3 Financial institutions that use specialist teams to work with customers with mental health problems should consider how the expertise of these teams can be shared with other colleagues.

5.2 Financial institutions should share examples of good practice from within their own organisation and with colleagues across the industry.

For use by financial counselling services

5.4 Financial counsellors should be trained about mental health problems, the stigma associated with these problems and the links between mental health problems and financial difficulties, while recognizing that it is not the role of financial institution staff to diagnose mental health problems.

5.5 Financial counsellors should be trained in how to communicate with clients who are having memory or concentration problems, distressed, confused or out of touch with reality, or behaving aggressively or in a way that leads to concern for safety.

For use by mental health services

5.7 Mental health professionals should be trained in the links between mental health problems and financial difficulties.