Supporting Customers through specialist interventions

Part of the MaPS Supportive Debt Recovery Toolkit

Why this matters

Some customers require support that goes beyond standard affordability assessments and repayment arrangements. Tools such as the Economic Abuse Evidence Form (EAEF), Debt and Mental Health Evidence Form (DMHEF), and Mental Health Crisis Breathing Space help creditors respond consistently, reduce harm, and ensure customers experiencing particularly challenging circumstances receive appropriate protection and support.

Most customers can be supported through standard affordability assessments, debt advice referrals, and sustainable repayment arrangements. However, some customers face circumstances that require a more specialised response. This may include people experiencing economic abuse, mental health difficulties, or a mental health crisis.

In these situations, creditors can work alongside debt advisers, health professionals, and specialist support organisations to ensure customers receive appropriate protection, support, and forbearance. Established sector tools and statutory protections help creditors respond consistently while reducing harm and improving long-term outcomes.

Figure 8 below summarises three key specialist interventions and the practical actions creditors can take to support customers affected by economic abuse, mental health difficulties, and mental health crisis.

FIGURE 8

Supporting Customers Through Specialist Interventions
Economic Abuse • Mental Health • Crisis Protection

Economic Abuse Evidence Form (EAEF)

How creditors can support

Accept the EAEF and apply a "tell us once" approach.

Pause collections and review support options.

Work with specialist advisers and domestic abuse services.

Debt & Mental Health Evidence Form (DMHEF)

How creditors can support

Accept the DMHEF as evidence.

Consider proportionate forbearance and support.

Avoid requesting duplicate medical evidence.

Mental Health Crisis Breathing Space

How creditors can support

Apply Mental Health Crisis Breathing Space protections.

Pause collections, contact and enforcement activity.

Support recovery and engagement with advice.

11.1 Supporting Victim-Survivors of Economic Abuse and Coerced Debt

Economic abuse is a form of domestic abuse where someone controls or restricts another person's access to money, resources, or economic opportunities, undermining their financial independence.

Coerced debt occurs when an abuser forces or manipulates someone into taking out credit, loans, or other financial commitments in their name.

Both leave victim-survivors with significant financial harm and barriers to regaining control of their lives. Many experience this harm each year, often resulting in significant debts across multiple creditors.

Victim-survivors often carry £28,000 of debt across seven creditors, with 60% involving coerced debt.[1]

Creditors and debt advice providers play critical roles in identifying economic abuse, and both can ensure that victim-survivors receive consistent, compassionate, and effective support. By working together, both can help individuals regain financial independence, reduce harm, and create pathways to financial recovery.

Charities such as Surviving Economic Abuse (SEA) and Money Advice Plus have led the way in developing specialist support for victim-survivors and now, encouragingly, other debt advice providers are now stepping forward to offer tailored support, creating a growing network of partner expertise that creditors can engage with.

The Economic Abuse Evidence Form (EAEF)

The EAEF[2] was developed by Money Advice Plus and SEA and is a sector-leading tool that enables creditors and debt advisers to share essential information in a structured, trauma-informed way.

The EAEF is a standardised form used by trained debt advisers to confirm that a customer has experienced economic abuse and outline its impact on their financial situation. It is designed to reduce the need for victim-survivors to repeatedly disclose traumatic experiences to multiple organisations.

Why should creditors adopt the EAEF?

The EAEF improves consistency across creditors and debt advice agencies. This can speed up decision-making, leading to faster resolutions due to fewer requests for additional information.

The EAEF's 'tell us once approach protects the emotional wellbeing of victim-survivors as well as reducing secondary trauma [3]for creditor agents.

Other resources

The **Economic Abuse Toolkit**[4], developed by the Government Debt Management Function's (GDMF) Fairness Group. provides all creditors with practical guidance to identify and support customers experiencing economic abuse. It includes clear definitions, examples, and screening tools, alongside referral pathways and staff training recommendations. By adopting these measures, creditors can ensure fair treatment, reduce risk, and align with best practice in supporting vulnerable individuals."

1 https://survivingeconomicabuse.org/i-need-help/debt/statistics-on-coerced-debt/

2 https://survivingeconomicabuse.org/what-we-do/economic-abuse-evidence-form/

3 https://www.ptsduk.org/secondary-trauma/

4 https://www.gov.uk/government/publications/public-sector-toolkits/economic-abuse-toolkit-html

Government Interactive Tool for Businesses and Charities – Supporting Frontline Identification of Economic Abuse

The UK Government has developed an interactive online tool to help organisations identify and respond to signs of economic abuse in a consistent and practical way.

Designed for use by frontline staff, the tool guides users through a series of structured questions to assess possible indicators of abuse and suggests appropriate next steps.

For creditors, this provides a simple and scalable way to support frontline agents, particularly those without specialist training. The tool helps staff to recognise potential economic abuse, ask appropriate questions, and respond in a way that is proportionate and sensitive to the customer's situation. It also reinforces good practice by signposting to relevant support options and encouraging alignment with sector tools such as the Economic Abuse Evidence Form (EAEF).

By integrating practical tools like this alongside staff training and clear internal guidance, creditors can strengthen their approach to vulnerability and ensure frontline interactions are better equipped to support customers experiencing economic abuse.

Further information:

https://www.tax.service.gov.uk/guidance/check-for-signs-economic-abuse/start/about-this-guidance

SEA offers **specialist training**[5] to help professionals identify and respond to economic abuse. Courses cover recognition, practical response, and embedding best practice across sectors like financial services, housing, and local authorities.

Collaborative good practice guidance for creditors

1. Join the Commitment

- Sign up to accept the EAEF via Surviving Economic Abuse (SEA).
- Make a shared, public commitment to supporting the EAEF to build trust and consistency across the sector.

2. Build Knowledge Together

- Provide staff training about the EAEF and its purpose.
- Partner with debt advice agencies to develop training on recognising economic abuse and enabling safe disclosure.
- Establish specialised teams that work closely with advice agencies to handle cases effectively.
- Provide wellbeing support for front line agents to reduce secondary trauma.

3. Work jointly on Collections activity

- Agree protocols with debt advice agencies, where the EAEF will trigger actions such as pausing collections, waiving fees, and reviewing credit reporting.

4. Strengthen Referral Partnerships

- Share EAEF securely and maintain feedback loops with advice agencies.
- Embed referral routes to sources of domestic abuse support and specialist debt advice

5 https://survivingeconomicabuse.org/training/

11.2 The Debt and Mental Health Evidence Form (DMHEF)

The Debt and Mental Health Evidence Form (DMHEF) was introduced in 2008 in response to concerns raised by customers, debt advisers, and health professionals about how evidence of mental health difficulties was being requested and used in debt collection processes.

At that time, customers were often asked to provide multiple, inconsistent, or overly detailed medical letters to different creditors. This could be distressing for customers, burdensome for health professionals, and resulted in inconsistent decision-making by creditors. Creditors also lacked clarity about what information was appropriate and proportionate to request.

The DMHEF addresses these challenges by creating a single, standardised, and proportionate form of evidence that can be used by debt advisers and creditors with its focus being on understanding how a mental health condition affects an individual's ability to manage money, rather than seeking a diagnostic or unnecessary clinical detail.

Who can use the DMHEF

The DMHEF can be used collaboratively by:

- Creditors, to inform decisions about collections activity, enforcement, and other support for people in debt
- Debt advisers, to support discussions and negotiations with creditors on their client's behalf
- Customers, with the support of a debt adviser or authorised representative

In all cases, the DMHEF can only be used with the informed consent of the customer, or someone formally authorised to act on their behalf.

When Creditors can use the DMHEF

Creditors may use the DMHEF where:

- A customer has disclosed, or it is apparent, that they are experiencing mental health difficulties.
- Those difficulties appear to be materially affecting their ability to manage debt; and
- Independent professional evidence would help inform decisions around collections activity, enforcement, or appropriate support and adjustments.

The DMHEF should only be requested where it is likely to add clarity and value. Creditors are encouraged to avoid using the form as a prerequisite for basic forbearance, or as a means of validating a customer's disclosure where supportive action can already be taken.

Use of the DMHEF by debt advisers and expectations of creditors

Debt advisers will typically use the DMHEF where a customer's mental health difficulties are significantly affecting their ability to manage debt, and where independent evidence would support constructive engagement with creditors. This may include requests for a pause in recovery activity, reduced or nil repayments for a period, breathing space while treatment is ongoing, or other tailored solutions.

Where a DMHEF is provided by a debt adviser, creditors are encouraged to:

- Consider the information promptly and carefully, alongside the customer's financial circumstances
- Use the evidence to explore appropriate, reasonable, and proportionate forbearance
- Avoid requesting duplicate or unnecessary medical evidence
- Work collaboratively with the debt advice provider to agree next steps that reflect the customer's situation

Accessing and Downloading the DMHEF

Creditors and debt advisers can access the current version of the DMHEF and all associated materials through the Money Advice Trust website.[6]

The online hub includes:

- The DMHEF form
- The DMHEF consent form
- Creditor and adviser user guidance
- Supporting information about when and how the form should be used

The form is centrally hosted to ensure that all parties use a consistent and up-to-date version, and to reduce unnecessary duplication or variation across the sector.

Completion of the form

The DMHEF must be completed by a health or social care professional, such as a GP, psychiatrist, mental health nurse, or social worker. Creditors and debt advisers should not complete, amend or seek to influence the content of the form.

In England, GPs who agree to complete a DMHEF cannot charge a fee. All parties should seek to minimise unnecessary delays or barriers to completion.

Octopus Energy has led the way in redefining how creditors support customers experiencing vulnerability and mental health difficulties. The case study below highlights its pioneering approach, combining specialist social work expertise with recognition of the Debt and Mental Health Evidence Form (DMHEF) to deliver more personalised and effective customer support.

6 https://moneyadvicetrust.org/advice-services/dmhef/

Octopus Energy - Pioneering a new standard of vulnerable customer care

Octopus Energy was the first energy supplier to embed qualified Social Workers into its customer support team, ensuring no one faces rising costs, abuse, or hardship alone.

Expanding rapidly from two to eight specialists in under three years, the team's expert guidance empowers customer care to move beyond reactive fixes to address wider health, social and financial barriers.

With customer consent, the social workers conduct home visits, assess risks, and coordinate referrals to external agencies where needed. This model enables Octopus to respond effectively to a wide range of needs, including debt, suicide ideation, domestic abuse, child protection, health, and social care - within both their customer and employee base.

The social workers are supported by 500 vulnerability specialists trained in areas such as gambling harms, mental health, and economic abuse.

This support strategy is strengthened through partnerships. For those affected by domestic or economic abuse, Octopus collaborates with PayPlan to implement appropriate account credits and safeguarding measures to ensure customer safety and financial stability.

Octopus continues to incorporate credit considerations into customer support by recognising the Debt and Mental Health Evidence Form, helping bridge financial processes with more human-centred approaches to debt management.

"Debt rarely exists in isolation," explains Katie Orme, Head of Social Work at Octopus. "By taking a holistic, strengths-based approach and understanding a person's day-to-day reality, we can offer support that goes beyond finances and helps customers build lasting independence".

Octopus Energy's industry-first service transcends traditional compliance through innovative support mechanisms. Examples include the £40 million Octo Assist Fund, set up in the wake of the energy crisis to increase access to financial support, and the "You Pay, We Pay" scheme, introduced to empower self-sufficiency by matching customer debt payments.

Together, these initiatives reinforce Octopus Energy's customer-centred approach, using empathetic, personalised engagement to build trust and set a new standard for customer care.

11.3 Mental Health Crisis Breathing Space – Creditor awareness

Mental Health Crisis Breathing Space (MHCBS) is a statutory scheme providing temporary protection for individuals in England that are receiving treatment for a mental health crisis. During this period, customers are shielded from most creditor action, including interest, fees, charges, enforcement, and contact, giving them time to stabilise their situation and engage with support.

Eligibility is determined through evidence of mental health crisis treatment, which must be confirmed by an **Approved Mental Health Professional (AMHP)**. Once this evidence is obtained, an application can be submitted by a range of individuals, including the customer themselves, a carer, a mental health professional, or an authorised representative.

For creditors, this means that when notified of a MHCBS, protections must be applied promptly and in full. This includes pausing all relevant collections activity and ensuring systems are updated to prevent contact or enforcement. As customers may enter the scheme through clinical or support professionals rather than direct engagement with creditors, organisations should ensure processes are robust and staff are aware of their obligations.

Supporting customers effectively during this period is essential. Creditors should work constructively with debt advisers (where one is involved) and recognise that the scheme is designed to prioritise recovery and wellbeing. A consistent and compliant approach not only meets statutory requirements but also supports better long-term outcomes and engagement.

Further information and guidance:

England and Wales

https://maps.org.uk/en/our-work/our-debt-work/mental-health-crisis-breathing-space#Who-can-send-a-referral-for-Mental-Health-Crisis-Breathing-Space-

Scotland

Scotland does not operate the Breathing Space Scheme; comparable protections are available through a statutory moratorium on debt collection activity and the Debt Arrangement Scheme (DAS).

https://aib.gov.uk/debt-solutions/moratorium/

Money & Pensions Service

Want to know more?

Contact the MaPS Creditor Policy Team;

kevin.shaw@maps.org.uk

harinder.chohan@maps.org.uk

andrew.lincoln@maps.org.uk