

Relationships and finances – break-out group discussion: summary points

What is happening already?

- Some Citizens Advice Bureaux/other debt advisers refer/signpost to Relate/other relationship support services, where known about
- Christians Against Poverty's Life Skills course includes some material relevant to relationships
- Samaritans provide training for customer-facing staff to be more empathic; Relate have developed training for staff to enhance active listening skills
- Citizens Advice produced comprehensive guidance on financial abuse in 2016: <https://www.citizensadvice.org.uk/Global/CitizensAdvice/Debt%20and%20Money%20Publications/Addressing%20Financial%20Abuse%20-%20AFD%20report.pdf>
- Treating Customers Fairly and vulnerable customer initiatives from regulators (FCA, utilities)
- Signposting to debt advice by creditors

Where are the gaps?

- Everywhere! – There's very little in terms of holistic, joined-up responses to the ways in which relationship difficulties and financial difficulties can affect each other
- Support isn't joined up, so staff don't know how successful signposting is – what happens when a customer/client is signposted on to another service?
- Because services are not joined-up, disclosing clients have to keep disclosing over and over to different staff
- Knowledge of staff of issues – e.g. secrecy and how to reassure clients/customers they can disclose issues (especially financial abuse) to advisers/lenders without their partner finding out
- Education

Obstacles to overcome

- Stigma: both relationship difficulties and financial difficulties can carry stigma and can be difficult/embarrassing subjects to discuss
 - This can present a barrier to disclosure: people may not want to disclose or may not realise the nature of their difficulties
 - Creditors or advisers may feel it's beyond their remit or over-stepping the mark
- Unclear what the motivation for creditors is – there is currently a lack of concrete evidence that supporting relationships/working relationally will be beneficial for them
- IT and data sharing issues – an individualistic financial system, with data protection designed to protect individuals, but this can be seen as a barrier to sharing information, which then means clients telling their stories over and over
- Investment needed – time, money, resources for training staff, and providing different media for communications

Priorities going forward

- Raising awareness:

- With creditors – relationship difficulties/breakdown and vulnerability
 - Appropriate ‘nudges’ targeted at public
 - Promotion of Relate/relationship support work
 - E-learning
 - Sharing best practice
- Innovation Fund to create evidence base about what works and the effects of action in this area
- Resources for training (e.g. by Relate of debt advisers/creditor customer-facing staff)
- Money Advice Service and Relate partnership?
- Develop routes of access to support and to enable disclosure without having to talk to someone in person, to help overcome stigma – e.g. web portals
- Education – during the divorce court process, education around how to define fair division would be helpful before financial settlement. A helpdesk at court to advise people on ‘doing it yourself’ divorce, to better inform people who lack the funds to access debt advice, since the removal of Legal Aid for debt advice.