

Ofgem Consultation on a framework for consumer standards and policy options to address priority customer service issues

1 Consumers facing financial hardship may be at increased risk of poor mental health and suicide

1.1 Samaritans is the UK and Ireland's largest suicide prevention charity. Our volunteers take a call for help every 10 seconds and spent almost one million hours responding to calls for help in 2022. Samaritans' vision is that fewer people die by suicide.

1.2 Suicide is complex and rarely down to one thing, but there is evidence that financial hardship can be associated with mental health and suicide. Men in the lowest social class and living in the most deprived areas are up to ten times more at risk of suicide than those in the highest social class, living in the most affluent areas¹. People among the poorest 10% of society are more than twice as likely to die from suicide compared to the wealthiest 10% of society². Struggling to make ends meet can cause people to feel anxiety and shame, or a sense of entrapment. Dealing with unmanageable debt can also be a risk factor for suicide. One study found that 23% of people who attempted suicide in the year prior were in problem debt³. The affordability challenges facing consumers during the cost of living crisis may be placing increased pressure on those on low incomes, who are already at a greater risk of suicide.

1.3 Samaritans has seen a small but sustained increase in calls for help from people with financial worries. We're also hearing anecdotal evidence from our volunteers that people are contacting Samaritans because they're worried about the rising cost of living.

1.4 Our volunteers currently answer over 400 calls for help a day, on average, from people who are worried about their finances or employment. August and September 2022 saw the highest proportion of calls mentioning concerns about money and employment that we have seen for at least five years at 7.4% of calls where emotional support was offered. The proportion of calls mentioning financial issues remains higher than in 2021.

1.5 From January to March 2023, we have seen the highest percentage of first-time phone callers concerned about finance or unemployment, at almost 1 in 10 calls for help in March.

2 Ofgem's proposal to provide tailored advice and support for customers struggling with their bills

2.1 Ofgem has proposed that energy suppliers should provide tailored support for customers who are struggling to pay their bills, as soon as possible. According to this proposal, suppliers would offer support which considers consumers' particular needs and circumstances and would provide clear information and advice. Ofgem has proposed that suppliers will be required to engage compassionately when providing tailored support and identify 'vulnerable' consumers who are struggling to pay their bills.

2.2 Anyone could be 'vulnerable' to suicidal thoughts and behaviour, and two thirds of people who die by suicide are not in touch with mental health services in the year before they die. It is therefore essential that all relevant services play their part in supporting people who may be at risk. Ofgem should

¹ Samaritans (2017) Dying from inequality: Socioeconomic disadvantage and suicidal behaviour.

² ONS (2017) [Who is most at risk of suicide?](#)

³ N, Bond, and M. Holkar. (2018) 'A Silent Killer: Breaking the link between financial difficulty and suicide'. London, UK: Money and Mental Health Policy Institute.

encourage energy suppliers to support their staff to spot and signpost people at risk of suicidal behaviour. This could involve training staff in suicide awareness, and equipping staff to have the confidence to open up a conversation with a consumer and spot the signs of distress. Staff should feel confident to signpost consumers to appropriate mental health support and listening services such as Samaritans in a compassionate way.

2.3 When tailoring support to people's needs, it is critical that suppliers provide clear, supportive advice which considers the associations between financial difficulty, poor mental health and suicide. Ofgem should require energy suppliers to put in place realistic and affordable repayment plans suited to the individual, to minimise increased pressure on those already at a higher risk of suicide. Given the established link between financial hardship and suicide risk, money and mental health support needs to be better joined up. When a supplier identifies that a customer is struggling to pay their bills, they should also signpost the customer to appropriate mental health support where necessary. This could support people experiencing debt or arrears, disconnection, or other issues.

2.4 Samaritans is committed to playing our part in reducing suicide risk arising from pressures connected to the cost of the living crisis. To date, we have worked with OVO, RWE, npower, British Gas, SSE and National Grid on training and signposting initiatives. In most cases, we have trained small groups of agents who deal directly with customers who might be considered vulnerable, as defined by the supplier. Ofgem should encourage energy suppliers to take advantage of this training offer and encourage more agents to take part.