# Top UK Law Firm Backs Nationwide Campaign To Help Prevent Debt-Related Suicides

**Monday 7 April, 2014**

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One of the UK's leading law firms with special expertise in commercial debt collection is throwing its weight behind a national campaign to help stem the rising tide of debt-related suicides and mental health crises.

Weightmans Solicitors, which has 1,300 personnel at eight office locations in England and Scotland, will later this month (Friday, April 25) be hosting a debt and mental health workshop at the London offices of the Insolvency Practitioners Association at Valiant House, Heneage Lane.

The one-day seminar is part of the nationwide initiative being driven by the Campaign for Awareness of Mental Illness Among Debtors (CAMIAD). It is designed to equip professionals with the skills to recognise if individuals with serious debt have any underlying mental health issues issue and how to signpost them on for appropriate counselling, support or treatment.

The seminar will also include a special presentation on "Navigating Through the Emotion of Debt" from Grant Thornton UK - one of the UK's premier advisers on debt and personal insolvency - that alarmingly concluded that 100 per cent of their UK clients surveyed by psychologists had experienced suicidal thoughts at some point before seeking debt advice.

The research project, commissioned by Grant Thornton UK in association with the School of Psychology at Queens University in Belfast, identified strong links between debt and poor physical health and mental health. It showed that one in four adults will have a mental health problem at some stage in their lives and that a half of all adults with debts struggle with mental health problems.

"Previous debt research focused on 'objective' factors such as debt size. Our research has shone a new light on the emotional factors such as shame, guilt and regret along with their association with poor psychological well-being including anxiety and depression, in those with problem debt. The research identified how emotions and personal finances are intricately linked, affecting relationships, behaviour and work performance" says Gareth Neill, Partner of Grant Thornton UK

"Keeping debt problems secret won't cure them. Anyone who is tackling their problem debt will see the benefits to their emotional health at the same time. Our aim is to help individuals who are experiencing debt problems and help them identify the right solutions."

"It is extremely important for advisers to recognise the emotional resilience and perceptions affecting how each client responds to debt difficulty, identify their ability and willingness to follow advice, provide transparent information and tailor advice specifically to the individual's needs, to enable them to successfully move forward into good financial and mental health. By working together with other professionals and worthwhile organisations such as CAMIAD, we can strip away the stigma around financial struggles and help more individuals get on the road to recovery from problem debt."

Dominic Vincent, a partner with seminar sponsors Weightmans, said:

"A considerable proportion of our national business is devoted to commercial debt recovery and, for that reason, we are very pleased to support the CAMIAD campaign to create awareness of the association between debt and mental health.

"As a practice we adhere to the regulations and requirements to treat people with sensitivity, courtesy and understanding when recovering debt and we welcome this national initiative by CAMIAD to ensure that all professionals who have direct contact with people in debt are made aware of that an individual's mental health can be a critical factor."

Course leader Nigel Crompton, a senior mental health nurse, said:

"During debt counselling, suicide is often the elephant in the room and professionals, who don't have training in such matters, are often wary about raising the issue with debtors. Our experience has shown, however, that most people will experience a great sense of relief if they are feeling suicidal and are asked about it in the right way.,"

With some specific mental health conditions, notably bi-polar affective disorder, getting into debt was a recognised feature of the condition's profile.

CAMIAD co-founder, insolvency practitioner Ian Williamson, who has practices in Northwich, Cheshire and Blackpool commented:

"As professionals we have the skills and training to find solutions to people's financial problems but we need to be trained how to be aware of any serious underlying mental health issues and how to deal with them. It can save a life."

The nationwide CAMIAD programme is administered by the Cheshire and Wirral Partnership NHS Foundation Trust (CWP) and aimed at any professional who might have contact with debtors. This includes insolvency practitioners, accountants, solicitors, debt management advisers, bankers, college and university lecturers, social and welfare workers and other health professionals

Attendees who complete the course are presented with a Certificate of Attendance that is recognised by the Insolvency Practitioner Association for CPD (Continuing Professional Education) training Anyone interested in attending the seminar should contact: Peter Harris, Director of Communications, CAMIAD on 01606 334942 Email: harris@libracom.u-net.com Web: www.camiad.co.uk

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