

CRISIS calls

eMatrix Training’s **Jodie Bedoya** asks: how prepared are your collections staff to handle suicide and self-harm calls?

“How do I manage a customer conversation that mentions suicide by knowing the questions to ask?”

As most collections leaders will tell you, this is a common question amongst collections teams, but never more so than now. Having emerged from lockdowns, coupled with escalating levels of consumer and small business hardship together with increased mental illness, unfortunately all signal more challenging conversations ahead for our collectors and customers. There are better ways to prepare and support collections and specialist teams to navigate these conversations, ensuring improved outcomes for the customer whilst protecting their well-being.

When rolling out our collections and vulnerability training, we often come across collectors who have been ill-prepared for conversations that include references to suicide. Experiencing a call with a customer who is threatening self-harm or suicide can be very distressing and traumatic.

Without the proper support, preparation and debriefing strategies, this can lead to heightened levels of anxiety and stress for collectors, restless nights, reduced productivity and ultimately burnout.

Many organisations engage in valuable suicide and mental health awareness training with community sector

organisations such as Lifeline. But collections and specialist teams are often still unsure how to practically apply this increased awareness into their daily roles and customer conversations about money and debt.

In response, eMatrix Training engaged Dr Frank Cahill, a renowned Clinical and Counselling Psychologist, to help us build and deliver specialised training content around suicide awareness in collections. We then designed the Suicide Awareness Training for collectors, specialists and other frontline teams who engage in conversations that involve asking for money and collecting a debt.

Some key points collectors can use when faced with customers who are threatening self-harm or suicide

1. Understand what collectors are responsible for within their role in self-harm calls

Collectors need to have very defined boundaries regarding their responsibilities and when external support is required. It is essential to understand that we don’t need to diagnose a customer or attempt to be a counsellor as collectors. It is all about doing the best you can to support the customer within the parameters of your role.

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2. Know how to respond to a customer threatening self-harm or suicide

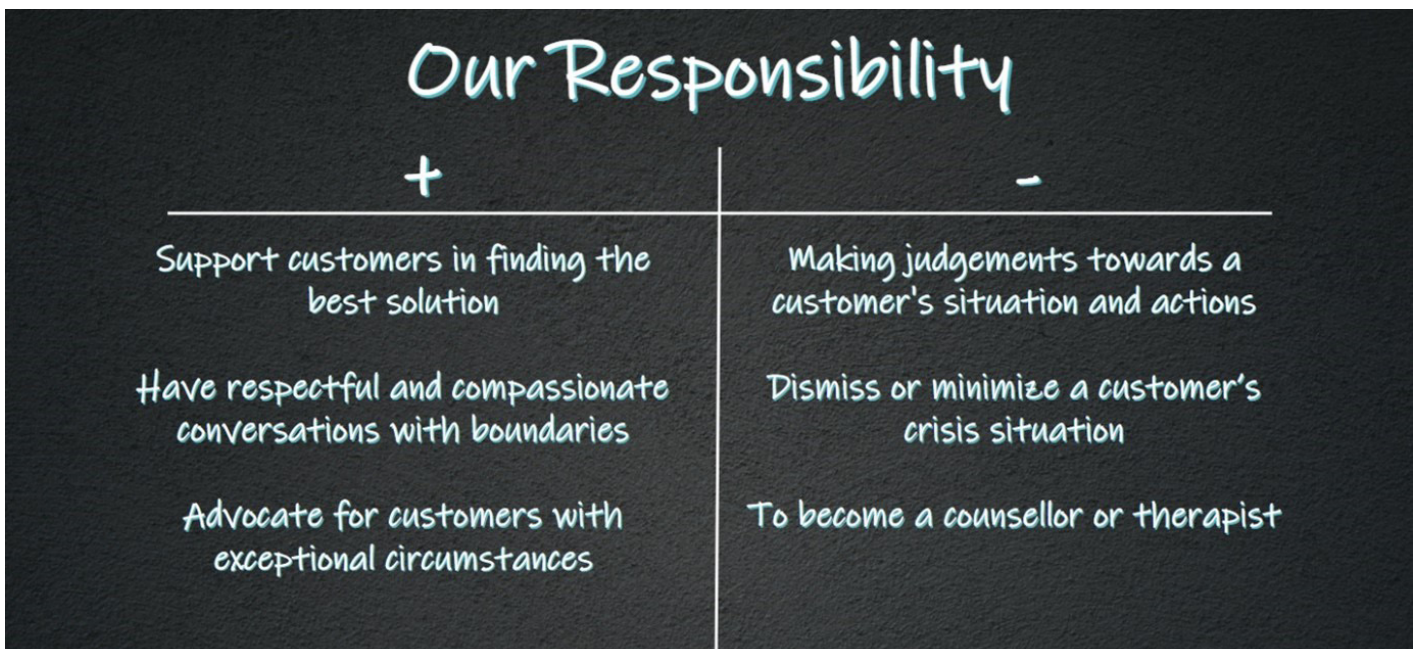
Dr Frank Cahill advises “Never dismiss any threat of self-harm or suicide as a throw-away line.”

Sometimes people worry that asking direct questions may worsen the situation, but this isn’t the case. Collectors have a responsibility to the customer to ensure their safety and support them where possible.

Below are some suggested questions:

- ‘The safety of our customers is important to us, are you OK?’
- ‘How seriously should I take this risk as I’m concerned about you?’
- ‘Do you intend to self-harm or take your own life? Are you thinking about doing it now?’
- ‘Is there anyone there with you at the moment? Can I speak to them?’
- ‘Is there somebody that I can call?’

If there is nobody at home, keep the person online and refer to your supervisor. Ring 000 if you think they are in immediate danger’



Conversation pointers...

Things You Should Not Say	Things You Can Say
<p>It is important to take them seriously, and not say comments like</p> <p><i>"You don't want to take your own life do you?"</i> as this invalidates how they are feeling.</p>	<p>You could support them by saying</p> <p><i>"You are not alone, we can work through this together".</i></p>
Tip	
<ul style="list-style-type: none"> • If the person confirms they have a plan, it is important to determine if they are in immediate danger. If they are, you should try to stay with them, or get some help. 	

3. Know what a welfare check is and when to arrange one

Dr Frank Cahill suggests "You or a supervisor can ring the police on 000 and ask for a welfare check for any customer where you are concerned for their safety. Express your concerns to the police and they will go out and check on the customer at their address."

During the welfare check, if the police think there is an immediate threat, they may call an ambulance. Or the police may decide there is no imminent danger and/or arrange further follow up support services for the customer. The check is a necessary process for collectors, both for ensuring the customers' safety and, importantly, for discharging your responsibilities. You have done your best. Now leave it to the professionals.

4. Understand when a self-harm threat from an angry customer crosses the line of being abusive to us

A common issue when discussing suicide calls with collectors is that sometimes angry customers may be very graphic and aggressive in their threats of suicide or self-harm, which can be personally directed at the collector. One such example we came across included a customer telling a collector they were going to write their name on their hand and jump off a building and that it would be there for everyone to see that it was their fault.

When presented with this scenario, Dr Frank Cahill offers the following advice: "There is no doubt that this is sometimes abusive behaviour on the part

of the customer. Sometimes people that make direct personal threats against the collector are the same type of people who commit domestic violence and display other such manipulative and abusive behaviour. It can be extremely upsetting and traumatic for the collector.

"However, we still have a responsibility to follow up on any threats. So go through the same process. Where are they? Do they intend to do self-harm immediately? Advise you will dial 000. Sometimes they may say, 'you don't know where I am'. If you call 000, know that the operator will triangulate and can locate the individual. The important thing to remember is that once you pass it on to emergency services, you've now handed it over. You've done what you need to do and can't control what they do. Ultimately it is a person's decision whether they take their own life. Remember, it's not your fault."

5. Learn the importance of debriefing after a self-harm call

Sometimes in collections, we can experience vicarious trauma – the experience of trauma symptoms resulting from being repeatedly exposed to other people's trauma and their stories of traumatic events. The importance of debriefing after a traumatic phone call, therefore, is paramount.

Dr Frank Cahill warns "If you don't debrief effectively following a traumatic call, you can hold these calls in your body. Your sympathetic nervous system can kick in. You can get a knot in your stomach or chest, which can be hard to shake off."

Unfortunately, we see this all too often in our line of work resulting in burnout and other stress-related illness. These mental health issues are estimated to cost the Australian economy more than \$14b a year in absenteeism and presenteeism, where people come to work but have low productivity levels. As collections leaders, we need to ensure appropriate debriefing strategies with support mechanisms for staff. Specialist suicide awareness training will enable them to unload their experience and emotions in a safe space with leaders equipped to help them rather than with teammates experiencing their struggles.

In summary, the increase of hardship and mental illness because of the current ongoing cost of living crisis Australia is experiencing may lead to increased customer calls that mention suicide or self-harm. As collections leaders, we need to prepare for this. We owe it to our customers and staff to navigate these conversations with skill, compassion and understanding. Have you done all you can to support your collections team and customers? ■

Jodie Bedoya is Director of eMatrix Training, Collections & Vulnerability Training Specialists and will be presenting at the 2023 Pickles IMA Conference in Brisbane.

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