Chapter 2
The Ostrich Community Internet–Cognitive Behavioural Therapy Program for Distress Related to Carrying Debt:
A Digital Hand to Help People to Face up to and Cope With Debt

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ABSTRACT

Many individuals struggling with debt will experience associated psychological stress that negatively impacts both their physical and psychological health. People in debt may be too ashamed to participate in support groups or to seek face-to-face therapy but may welcome the more anonymous help that can be made available through an internet-based therapeutic intervention. The Ostrich community internet-cognitive behavioural therapy program was specifically designed to assist individuals with distress related to carrying debt, facilitating them to move out of denial of their financial problems to managing stress symptoms and mobilizing them to be able to cope more effectively with the financial problems. Preliminary outcome studies have demonstrated the feasibility of this approach and its effectiveness.

INTRODUCTION

People who carry financial debt can easily become overwhelmed and not be able to see their way out of it, thereby leading to denial as a defence mechanism against debilitating anxiety, but this pattern only

leads to a spiral of intensifying the problems because strategies for coming out of excessive debt require direct confrontation and planning and calm, clear thinking. During the COVID pandemic, many people lost their jobs and therefore even more people have incurred debt.

The second author created an internet based cognitive behaviour program, called The Ostrich Community Internet-Cognitive Behaviour Therapy program which was designed specifically to aid individuals to manage their distress and to facilitate them to move away from denial of their financial problems. The goal was to help people to manage their stress symptoms and mobilize to be able to cope more effectively with their financial problems. In effect, the program offers a digital hand to help people to face up to and cope with debt.

This chapter will provide the background for the creation of this program, explain how it was designed, and describe the impact and outcomes of this digital intervention, which has been piloted in a range of settings including health care centres, unemployment services, and a university. Evidence from research conducted by the authors including a mixed methods study of feasibility and a qualitative research study which examined the range of difficulties experienced by individuals with debt related stress and depression based on the CBT Five Factor Model will be presented. The chapter will conclude with a consideration of future research and applications of the intervention, especially in light of the effects of the pandemic in exacerbating problem debt levels.

BACKGROUND

1. Issues Related to Growing Psychological Distress Among People Due to Debt

People have always dealt with underlying financial stress, mainly caused by multiple debts and diminishing financial credibility. However, the spread of the COVID-19 pandemic has brought this to light (Jones, Palumbo, & Brown, 2021). The inadequate finances have a significant impact on mental health, leading to an increase in anxiety. People have experienced emotional stress by envisioning how debts will affect their credit scores and amenities.

It has been evidenced that people having lower income profiles tend to have higher chances of facing poorer mental health (Elliott, 2016). However, the occurrence also depends on the seriousness and presence of debts. Multiple social policy studies have evidenced that based on the situation and experience, debt brings high depression, stress, and anxiety levels to people. According to Drentea (2000), the ratio of lower-income and higher credit card debts increases anxiety. Furthermore, psychological distress kept growing monthly with payment default (Cannuscio et al., 2012; Drentea & Lavrakas, 2000).

Most debtors can fill the gap between income and consumption, but people with lower income have a more significant gap and who have suffered the worst repercussions of the overall financial downturn (Step Change, 2015). They also do not have any savings for emergencies or have already utilised them, propelling them to rely on credit to manage their overall consumption. The Consumer Credit Counselling Service, a debt advice charity, reported that there were high debt-income ratios in families that earned £13,550 where the total unsecured debt ratio to their net income was 120%, meaning that they owed 20% more than their yearly income (Financial Inclusion Centre, 2011; Thompson, 2015).

Individuals trying to get through debts have suffered adverse effects on their mental well-being (Dooley, Catalano and Wilson, 1994; McKee-Ryan, Song, Wanberg and Kinicki, 2005). Individuals

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