

Buddy scheme

Pairing people in similar financial circumstances to provide each other with informal help and support, to overcome challenges together.



User benefits

- Buddies would be 'critical friends' to each other, providing encouragement and pressure to **withstand challenging situations** (e.g. a debt solution or restricted budget) or **maintain new behaviours**
- They could provide **emotional support** to help each other cope with the difficulties that come with debt problems, as well as other issues they may be facing, e.g. relationship or employment issues
- They could also share **practical tips and ideas** to help with challenges
- It would probably be more popular among those who are 'during crisis' or 'post crisis', who seem to **value emotional support** more



Challenges

- ❓ Identifying potential buddies and **encouraging or incentivising** them to participate
- ❓ **Finding suitable 'matches'**, particularly if initial numbers are limited
- ❓ Helping buddies **feel at ease** with each other and build rapport
- ❓ Mitigating the potential **risk of poor advice-giving**
- ❓ Ensuring buddies know when and where to **access additional support** (e.g. if facing emergency issues)
- ❓ Monitoring and **measuring progress**
- ❓ Motivating buddies to **stay committed to the scheme** as long as needed



Service design

- Pairs should consist of people in **similar financial circumstances**, for example individuals who have both recently entered into the same debt solution. Other demographic factors should also be considered when pairing wherever possible
- Buddies would ideally meet **via the channel (or combination of channels) of their choice** e.g. in a café, on the phone, via FaceTime etc. Some face-to-face contact should be encouraged (even if just initially) to help build a rapport
- **Regular contact** should be encouraged, to maintain momentum and to allow challenges to be discussed as they arise
- Sessions would be **unstructured**, with buddies deciding what they want to cover
- Organisers could provide tools or templates to help **facilitate conversation** and monitor progress
- Some oversight by programme leaders could be necessary to mitigate risks of **poor advice-giving**

Example scheme:

Manchester Mind

Befriending programme for 15–25 year olds living in the Manchester area, aimed at young people with mental health difficulties. Users are matched with a 'befriender' who also has experience of dealing with mental health difficulties. The 'befriender' helps them find out about new activities to try, and can attend initial sessions with them to provide moral support.

🌐 www.manchestermind.org/Mentoring_and_Befriending.php

Key BCTs (Behaviour Change Techniques)

- **Social support (emotional)**: advise on, arrange, or provide emotional social support (e.g. from friends, relatives, colleagues, 'buddies' or staff) for performance of the behaviour
- **Reduce negative emotions**: advise on ways of reducing negative emotions to facilitate performance of the behaviour
- **Information about others' approval**: provide information about what other people think about the behaviour. The information clarifies whether others will like, approve or disapprove of what the person is doing or will do.

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Offering emotional support to someone, I would feel a bit unqualified, but maybe we could help each other

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It would be really useful to speak to someone who can be rational for you when you're making decisions

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It'd be important to make sure we find a way for both of us to move forward