



TRUST

RECOGNISING VULNERABILITY & MAKING REASONABLE ADJUSTMENTS

Written by
Elaine Lee ([ReynoldsBusbyLee Ltd](#)) & Jacqui Crawley ([KMB Ltd](#))

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The clock is ticking!



Every Year

- 1 in 4 experience a mental health problem

Every Week

- 100 people diagnosed with MS

Every Day

- 813 people diagnosed with Cancer
- 1,121 people made redundant

Every Hour

- a Parkinson's diagnosis

Every few minutes

- a bankruptcy/insolvency declaration (6 minutes 53 seconds)
- a diabetes diagnosis (2 minutes)
- it is important to note that vulnerability can be either permanent or transitory (temporary)



Key life events





Why is training necessary?

- Companies interact with customers who have difficulty making informed decisions
- There's little understanding of how to identify signs of vulnerability, or how to handle situations with care and respect
- Staff are often not equipped, lack confidence and feel unsupported
- Often there's no policy for addressing problems
- Organisations may not deliver consistent service
- There is a potential risk of harm to individuals or company reputations
- Training will provide confidence, consistency and deliver best practice





Objectives

- Appreciate that vulnerability is complex and changeable
- Have better understanding to help you recognise vulnerability
- Develop methods to help deal with vulnerability
- Develop confidence and sensitivity towards vulnerability
- Become a champion for vulnerability in your organisation
- Understand how to adopt these training materials to create different training presentations for different audiences in your organization





Vulnerability – a controversial label

- ‘Vulnerability’ is an imposed category that some vulnerable groups challenge
- It’s generally held that vulnerability refers to those individuals or groups who due to;
 - Age
 - Ill-health
 - Infirmity
 - Minority status
 - Otherwise disempowered status in society





Recommended Steps

- Build the foundations with an internally focused policy
- If required develop an external policy
- Get your policies and procedures in place to deliver the plan (**WHAT REASONABLE ADJUSTMENTS CAN YOU MAKE?**)
- Is what you are doing working?
- Think about how you will measure this – reduced complaints





Tools from the DMA

- White Paper Guidelines for Contact Centres
- Webinar October 2015 (Age UK & Barclaycard)
- White Paper – Multi Chanel contacts with vulnerable consumers
- Internal Policy Framework
- External Policy Framework (will be launched end Oct)
- Training Masterclasses
- DMA Vulnerable Taskforce





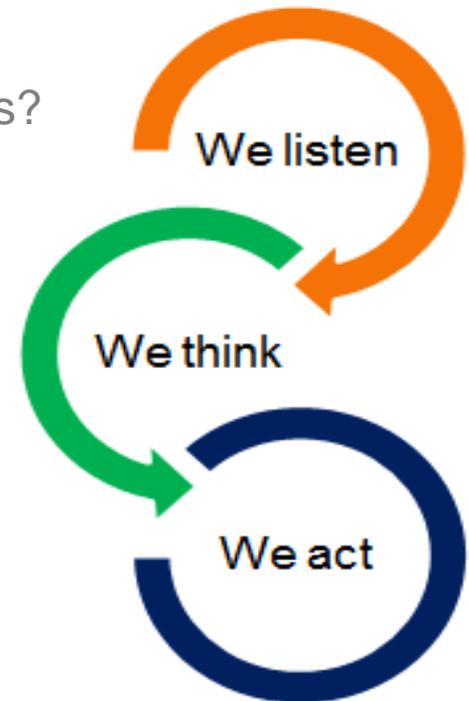
Recognising needs

Listen

- Is the customer displaying any unusual characteristics?
- What do they need from this interaction?

Think

- Have they got more than one objective/desire?
- What's their primary need?
- What do you need to do first?
- Do you need to make any reasonable adjustments?





Meeting needs

- Outbound call – Ask ‘Is this a convenient time to speak?’
- Inbound call – Ask ‘Would you like me to call you back?’
- Be prepared to vary your language or style
- Put the customer at the heart of your thinking – what do they need from you, as opposed to what you need to achieve from the call
- Try to visualise a person in your mind to help you relate to them better
- Try and home-in on their dominant needs first e.g. matters concerning their need for security
- Always reassure and check if any repetition is needed
- Giving customers a choice helps put them in charge e.g. ask about communication preferences
- Take your time, give them time and space to think





We don't and can't know

- Vulnerability is a complex topic that people are often uneasy about discussing
- There are few hard and fast rules or lessons
- Questioning our own assumptions and treating everyone as unique is helpful
- Building shared learning and enlightened practice is key to creating a sustainable future for consumer brands
- You won't always get it right



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Think CARE

C

Comprehend

Is your customer able to follow and understand the discussion taking place?

A

Assess

Do they appear able to weigh up the information, ask rational questions or probe for appropriate detail?

R

Retain

Does your customer appear able to retain the information you are giving them, can they recall details or are you having to repeat?

E

Evaluate

How well do they express, explain or communicate their decisions. Is the dialogue genuinely two-way or are they simply agreeing with what you say?





What can your organisation do?

- Company policy for vulnerable customers / responsible communications
- Develop processes & procedures to support staff dealing with vulnerable consumers
- Vulnerable training as part of your company induction
- Use feedback customer survey and complaints to re-visit product offering, marketing and service delivery
- Make information easy to read accessible and jargon free
- Ambassadors / champions within business
- Corporate stewardship
- Stakeholder management



and lets remember
that **Everyone** belongs
to **Someone**



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