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trading standards law explained

Part 2. Understanding vulnerability

In this section

Why a consumer you interact with may be vulnerable
Poor mental health and vulnerability
Identifying vulnerabilities
What businesses can do

Why a consumer you interact with may be vulnerable

- 14.1 million UK residents have a disability
- 318 consumers per day in the UK are declared bankrupt or insolvent
- one in six adults experience common mental health problems every week
- one in four consumers experience mental health issues each year
- 23% of UK consumers suffer anxiety when dealing with service providers
- 792 million consumers are affected by mental health issues worldwide
- 2.5 million consumers in the UK are living with cancer
- one in six working-age adults have symptoms associated with mental ill health
- one million consumers in the UK are affected by dementia

Poor mental health and vulnerability

Consumers with poor mental health are at an increased risk of experiencing poor outcomes in markets.

These consumers may be less likely to get a good deal from a supplier, for example, through switching or shopping around, because of the challenges they experience in these forms of engagement and communication.

This can mean that these consumers may be paying more than they need to for services.

Consumers with poor mental health can also feel the effects of experiencing poor outcomes in markets more severely. For example, these consumers are more likely to experience financial harm, which can mean they are more likely to be behind on their bills or suffering from financial problems.

Identifying vulnerabilities

These things don't necessarily make a consumer vulnerable, but they indicate that they could be.

Health. Any additional needs, long-term disability, impairment, illness or age-related conditions.

Life events. Major life events such as bereavement, redundancy, retirement, loss of income, divorce or a

relationship breakdown.

Resilience. Difficulty in enduring financial or emotional shock due to debt or a one-off unexpected expense, lack of support in the family and friend structure, or a disempowered status.

Capability. Low knowledge and education related to finance and budgeting; lack of digital skills or low confidence in managing money, usually due to the above or another barrier to learning such as disadvantage, inexperience, English as a second language, or additional educational needs.

What businesses can do

Does the consumer indicate any situation or circumstance that could point to consumer vulnerability? Do they tell you something?

Does the consumer behaviour indicate vulnerability. Are there any sudden changes in behaviour?

Once a consumer has shown signs of vulnerability, then steps can be taken to support them (however, businesses should always be taking steps to ensure they are acting responsibly towards every consumer).

For example:

- consider communication, have you got it right for your audience?
- don't make assumptions about the consumer
- ask the consumer what they need and what else you can do to help
- empathise with the consumer if you can, and sympathise if you can't
- try asking questions in a different way
- summarise, in plain English, what has been decided or agreed

Consider this when talking to consumers:

> Be **R E A L**
>
> **R. Retain**
> Is the consumer able to retain, remember and repeat in their own words the information you give them? Do you have to repeat what you have said over and over again? Do they ask for clarification and ask you to explain the words or terminology being used.
>
> **E. Explain**
> Is the consumer able to properly evaluate and explain the decision they have made? Are they joining in the discussion or just agreeing with what you are saying? Are they coherent and fluent in the language being used?
>
> **A. Able**
> Is the consumer able to hear, understand and communicate what they are being told and their situation? Are they asking questions that aren't related to what you are saying? Do they tell you their thoughts and ask questions, and if so, do they make sense?
>
> **L. Listen**
> Is the consumer able to listen, follow and understand the discussion taking place, or are they distracted, confused and not hearing what you have to say? Do they take an unusually long time to respond to a question?

If any of the above signs show themselves, ask the consumer what they need. Do they need something different to what you are providing?

< Part 1. Types of vulnerability

> Part 3. Things to consider

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