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Part 3. Things to consider

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Always remember

Inclusive design

This involves designing products or services so they are accessible to, and usable by, as many consumers as possible.

Consumer vulnerability should be considered at all stages of the product and service design process (including idea generation, development, testing, launch and review) to make sure products and services meet as many consumers' needs as possible.

Communication

Finding the right communication channel for consumers with differing needs is key.

Consumers with mental health problems may prefer electronic means of communication, as they can create less anxiety than telephone, face-to-face or letter interactions.

Older consumers may prefer a letter, face-to-face discussion or a phone call. However, don't make assumptions, ask questions and let the consumer tell you what they need if they can and are willing to.

It is recommended to offer as many different channels of communication as you can. This could include email, text messaging, mobile apps such as WhatsApp or web-based interactions, telephone, face-to-face discussions and letters.

It should be remembered that some consumers may not have access to the internet, so customer support should also be offered through other communication channels.
Businesses should always ask consumers what their preferred method of communication is.

Training

Train your staff to understand the nature and scale of vulnerability that exists in your target consumer market.
Embed the fair treatment of all consumers across the business. All staff should understand how their role

affects the fair treatment of every consumer, and should consider consumer vulnerability at all times.

Ensure staff have the necessary skills and capabilities to recognise and react to a range of vulnerabilities.

Provide support to staff to build resilience and have a safe space to offload if they have been supporting consumers, as this can be emotionally difficult for them as well.

Consider training staff on what to look out for. This could include, for example, the Dementia Friends training or the Friends Against Scams training. It may also be worth considering sourcing training on mental health awareness.

Consumer vulnerability policy

A consumer vulnerability policy defines what constitutes a consumer vulnerability and sets out how affected consumers can achieve a fair outcome.

You should outline rules that ensure the policy is followed and updated, and provide regular training. The policy should outline how your business can improve and support all consumers, and what is expected from staff in helping to identify vulnerability to ensure every consumer gets a fair and positive experience.

Practical ways to support the policy and training are consumer feedback, consumer panels, a review of complaints and a consideration of organisational blind spots.

Always remember

Try to understand the impact of vulnerability and how this might affect the consumer experience and outcomes.

Consumer vulnerability is fluid and dynamic; consumers can move in and out of periods of vulnerability.

Referring to consumers directly as 'vulnerable' can be disempowering.

< Part 2. Understanding vulnerability

> Part 4. Checklist

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