# Supporting Vulnerable Customers

Helen Pettifer

What defines someone as vulnerable

- Vulnerable customers are individuals who find themselves in difficult situations or facing challenges and need additional support.

- **There is no single right or wrong definition**.

- Circumstances and Situations will drive differing needs, support, behaviour and communication.

Circumstances → Impacts → Needs → Support
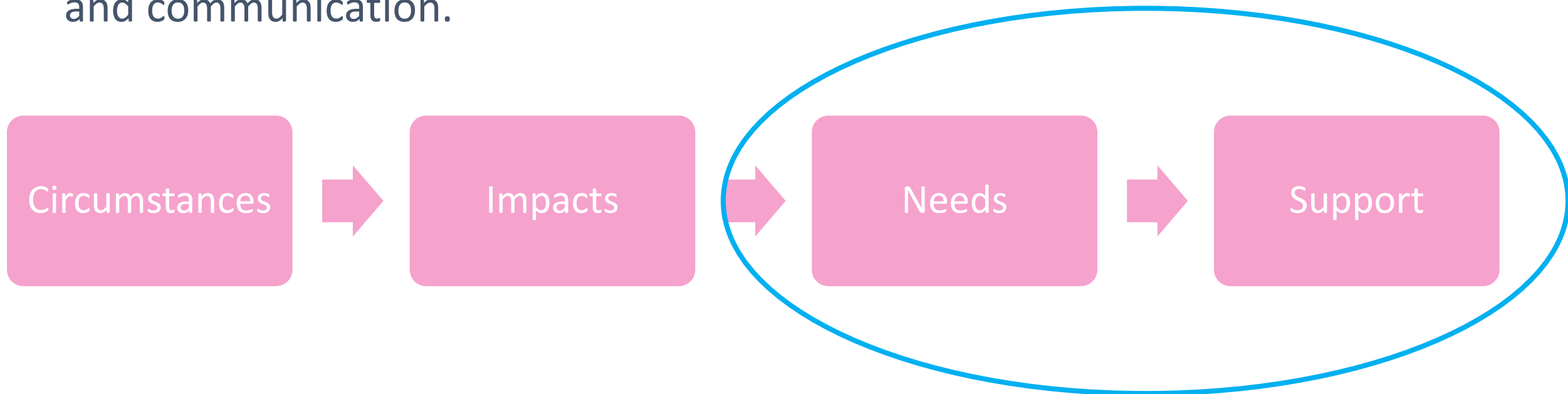
Impacts of Vulnerability

Each situation or circumstance can impact someone in a variety of ways

Emotional   Mental   Physical   Financial   Social

Communication   Decision-making   Plan and foresee harm

Consider are you actively listening to understand the reason which lies behind the need for a customer to contact you today?...

What do Vulnerable Customers need?

➢ Understanding and empathy

➢ Personalised service

➢ Accessibility

➢ Clear communication

➢ Safety and security

➢ Empowerment

➢ Proactive assistance

➢ Fair treatment

➢ Emotional support

➢ Sustainable support
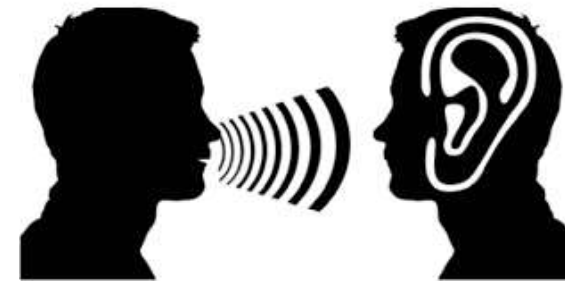
Phrases your customer might be saying...

Volunteered Disclosure

The customer may feel confident and safe disclosing personal information with you.

For example:

- *I've lost my job*
- *My wife has recently died*
- *I've just come out of hospital*
- *I'm having financial troubles*

Detected

The customer's behaviour, voice, words or phrases may lead you to detect potential vulnerability, without them volunteering any specific information.

For example:

- *I can't pay this bill*
- *I don't understand what I need to do*
- *My husband/wife normally does this for me*
- *I don't know where to start*

Helsinki responses

"Thank you for sharing that with me. What can I do to help?"

"I appreciate that was upsetting for you to share that. Let's see how I can help you today"

"I don't know what to say right now but thank you for sharing that with me"

"Thank you, that helps me better understand your situation"

"I'm sorry that's the reason you've had to call us today"

"Would it be helpful to discuss some of the support services or resources available?"

Un-Helpful Responses

No response at all.

"I know/I can imagine exactly how you feel"

"Things will get better, keep positive"

"This must be so awful for you"

"At least..."(Anything that starts with at least)

"I don't deal with bereavement cases, let me transfer you to my colleague"

"Everything happens for a reason"

"Can you calm down, I can't understand what you are saying"

"My friend's divorce was really messy, I'll be thinking of you"

"I can't do anything until you give me the policy number"

Understanding Colleague Challenges

➢ KPI's – answering x calls in x minutes

➢ Checking the system for up-to-date data

➢ How would customer like to be addressed?

➢ Recognise signs of vulnerability or potential vulnerability or threat to life and respond accordingly

➢ Promptly recognising and resolving complaints to avoid them escalating

➢ Remember process

➢ Have I passed my quality criteria?

Supporting Colleagues

Practical Considerations

➢ Create a rota for agents to balance telephone calls with admin tasks
➢ Understand individual colleague support needs
➢ Line Managers understanding types of conversations colleagues are handling
➢ Acknowledging employees with positive feedback, *'You handled that extremely well', 'Well done, you put your training into practice with that customer'* or *'That was a difficult call, but you acted professionally throughout.'*
➢ Share real-life examples of customer experiences at team meetings – encouraging discussion and best practise sharing and learning
➢ Ensure colleagues know where they can access specialist support for themselves should they need it
➢ **Your colleagues may also be finding themselves in the same situations as those customers they are supporting.**

Our Resources

Free Vulnerability Live Q&A:
https://www.helenpettifer.com/shop/events/live-q-and-a/17-april-2025/

Free Live Webinar – Beyond the Conversation: Practical Approaches to Colleague Wellbeing

https://www.helenpettifer.com/shop/events/live-webinars/beyond-the-conversation-practical-approaches-to-colleague-wellbeing/

Resource Hub (Including free downloadable resources)

https://www.helenpettifer.com/category/training-resources/

Open Training Courses

https://www.helenpettifer.com/category/open-courses/