
**Everyone has the right
to understand and be
understood**

Consumer Vulnerability

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A Bit About Us

Trading Standards professionals with over 25 years of combined experience.

We are experts in consumer regulation, consumer education, consumer vulnerability and business advice and guidance.

This is Adam



This is Louise

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Welcome and Introductions



Learning Objectives

- ✓ To help you identify and assist consumer vulnerability.
- ✓ To help you ensure that consumers receive the information necessary to make informed decisions and are not exploited.
- ✓ To help ensure the consumer gets the best outcomes for themselves.
- ✓ To help develop strategies to ensure consumer vulnerability, inclusion and diversity are always considered.
- ✓ Provide the opportunities for considering how you can change things within your own organisation.



What Are We Covering Today

Consumer Vulnerability



A study by the Financial Conduct Authority (2022) found that 47% of UK consumers currently show one or more characteristics of potential vulnerability based on their health, financial resilience and capability, and on life events that could be having a detrimental impact on them. That's potentially over 25 million people in the UK.



Fire Starter Warm Up Activity

In the chat, write down all the words you think about
when you think about consumer vulnerability

Vulnerable Consumers

COLLINS DICTIONARY

'Someone who is weak and without protection, with the result that they are easily hurt physically or emotionally.'

Old people are often particularly vulnerable members of our society.'



Question

Have there ever been situations in your life where you have felt more vulnerable?

If yes, how did you feel during these situations?



Consumer vulnerability in a broad sense, refers to any situation in which an individual may be unable to engage effectively in a market and as a result, is at a particularly high risk of getting a poor deal.

This can be something as severe as becoming a victim of a crime or just not getting the best deal for them at the time.

Four Key Drivers of Vulnerability



Health issues including mental and physical illness



Life/live events including bereavement and job loss



Low resilience and an inability to withstand financial or emotional shock



Low capability and confidence in managing money or dealing with financial matters

Vulnerability in the UK

9.8 million
people living with a disability



944,000
People living with dementia
1m by 2030
1.6m by 2050



1 in 6 adults
Have experienced a 'common mental health disorder' like depression or anxiety in the last week



18% of children
Aged between 7 to 16 had a probable mental health condition in 2022



23% of us
Suffer anxiety when dealing with service providers



1 in 7 people
In the UK have some form of neurodiversity



3 million
people living with a cancer
3.5m by 2025
5.3m by 2040



80,057 People divorcing in 2022
938,350 House sales took place on 2022
577,160 Deaths in the UK in 2022, leaving millions coping with bereavement



Two Broad Types of Consumer Vulnerability

Situational



Market place



Situational Vulnerability

Health

Life events

Resilience

Capability

Circumstance

Market Place Vulnerability

Lack of choice or choosing between complex alternatives

Making decisions based on imperfect information

First or a long time accessing the marketplace place

Inability/Difficulty seeking redress

Pressure

Limited supply

Bricks to clicks, communication channels

Organisational blind spots

Organisational blind spots around different types of vulnerability can lead to exclusion by accident.

Organisations can have blind spots to certain types of vulnerability, for example bereavement care, mental health or physical disabilities.

Vulnerability is NOT static

Something to think about

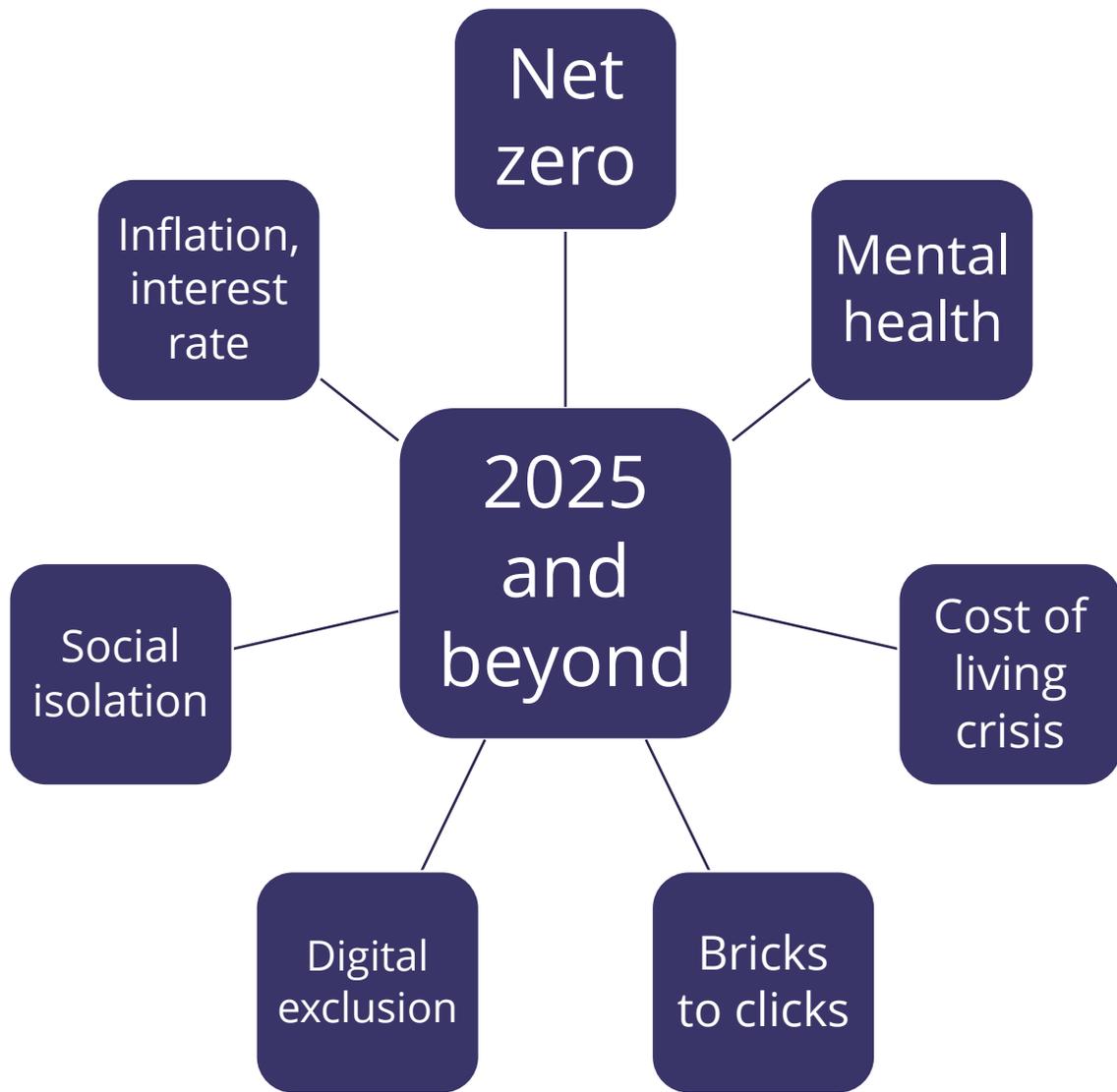
What do you think
your organisations
blind spots could
be?



Question

What things could be affecting vulnerability in 2025 and beyond?

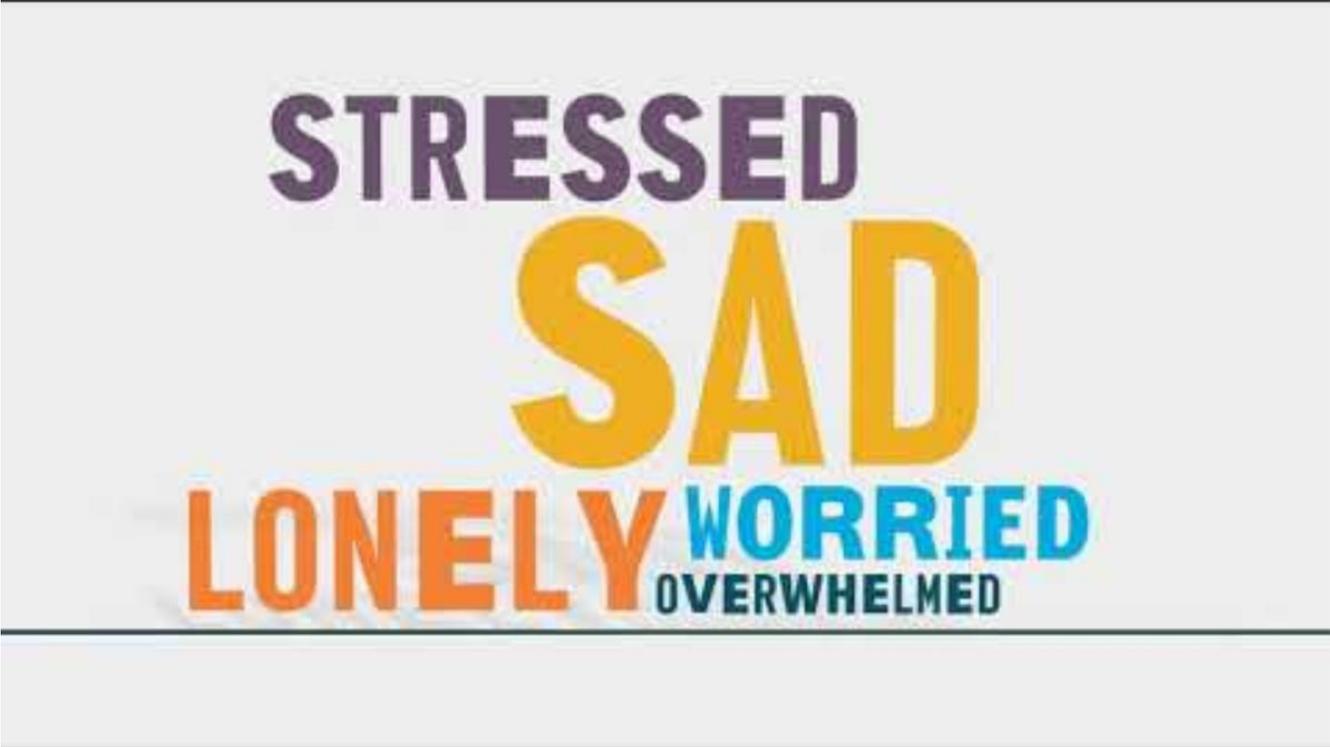




Mental Health Statistics



Mental Health



The Average reading age of a UK consumer is 9-12



Always communicate in plain English

Plain English is...

Communicating in a clear, straightforward way. It should be short sentences, and the audience (everyone) should understand what is written, the first time they read it or hear it.



Plain Numbers

How it works:

Clear context – Explain why the number matters

Simple structure – Present info step-by-step

Meaningful comparisons – Use real-life examples

Plain language – Avoid jargon

Test & refine – Check real people understand it

A small change in how you write numbers = a big impact on customer confidence and fairness.

Example:

Instead of:
“APR is 23.7%”

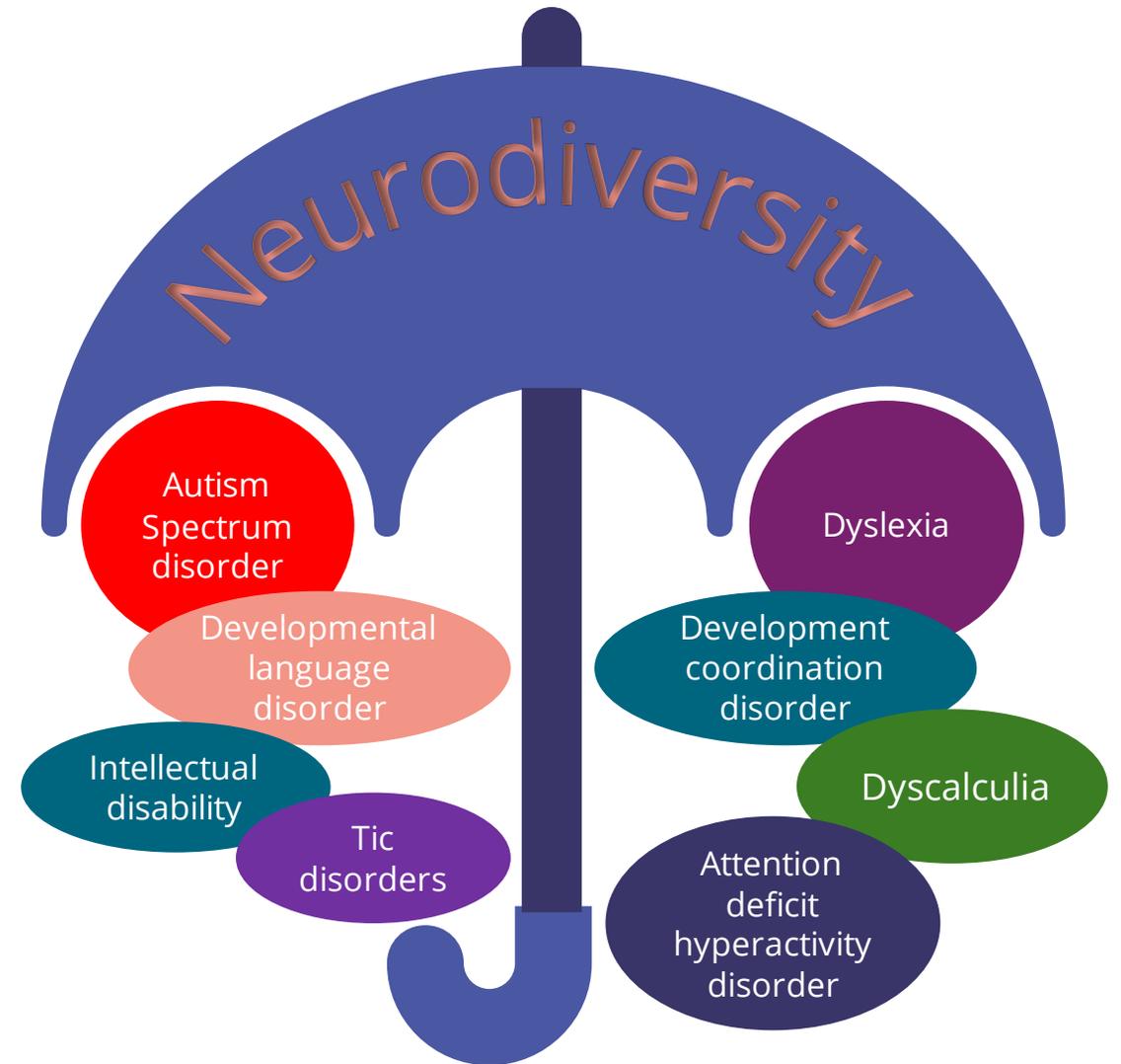
Try:
“If you borrow £100,
you’ll pay £23.70 a year in
interest”

Part Four – Other Considerations



Neurodiversity

We are all complex





Neurodiversity

Neurodiversity

We are all complex

For example,



Even When
I want to,
I am stuck.

I don't notice or understand
my emotions



Inclusive design



All products or services should be designed to ensure the needs of ALL consumer vulnerability are met, which will then at the same time benefit ALL consumers.



Consumer vulnerability should be considered at the design stage of every product and service, the marketing, complaints, redress, plain English, web design, and every other aspect of business delivery.



People who have experienced consumer vulnerability are your experts by experience. Seek feedback and involvement early on.



We can all experience consumer vulnerability. We should also use our own experiences.



We should consider reframing it as inclusion.

Inclusive design principles

Be people centred

Communicate visually and inclusively (have as many different options as you can)

Collaborate and Co-create

Involve consumers early

Feedback, surveys, complaints



When vulnerability
is consistently
overlooked, a truly
personalised
experience is
simply impossible

Financial Wellbeing





Activity



Activity

- Create a list of potential barriers that consumer may face when trying to access your services.
- What can businesses/organisations do to help consumers overcome these barriers?
- **BIGGER QUESTION:** What can governments/regulators do to help consumers overcome these barriers?

Activity

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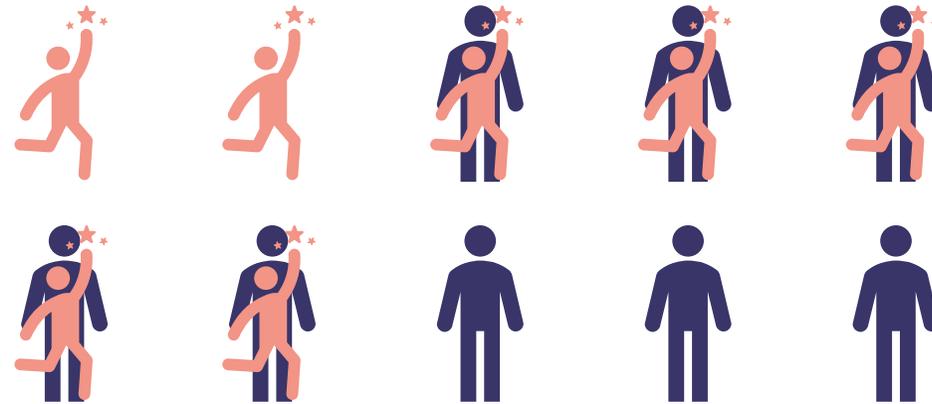
BREAK – 5 MINS

Starting Point



Every consumer who

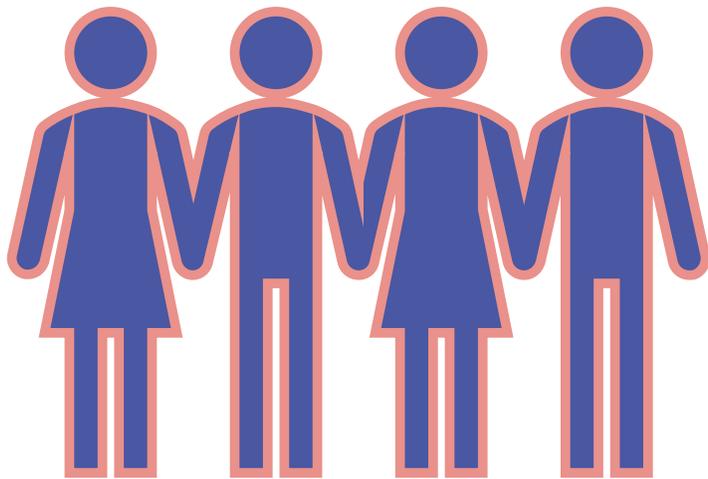
Self Identification



Consumer Experience and Perceptions



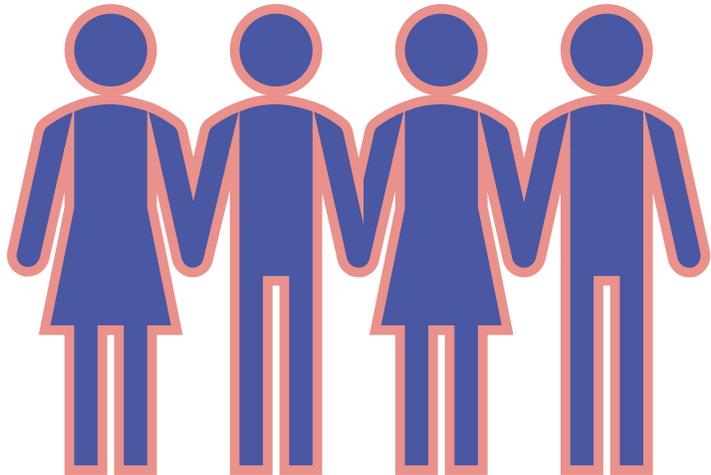
The Five Hidden Faces of Consumer Vulnerability



- Unexpected carer
- Ground down Gen Z
- Striving renters
- Hard up home makers
- Solo sufferers

The Five Hidden Faces of Consumer Vulnerability

Make That Seven



- Unexpected carer
- Ground down Gen Z
- Striving renters
- Hard up home makers
- Solo sufferers
- Energy agonisers
- Support Seekers



Activity



Activity

- What are the Factors Driving Consumer Vulnerability?
 - Economic Pressure?
 - Health and Social Factors?



The Start of the Solution

How do Support Consumer Vulnerability?

First Things to Look Out For

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

Does the consumer behavior indicate vulnerability?

Be REAL...

Practical tips on how to identify consumer vulnerability. This a simple code to follow...

Use Be REAL to Identify Consumer Vulnerability



R Retain, is the consumer able to retain, remember and repeat in their own words the information you give them



E Explain, is the consumer able to properly evaluate and explain what they need and the decision they have made.



A Able, is the consumer able to hear, understand and communicate what they are being told and their situation.



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.



T Treat all consumers respectfully, tailor your service to the consumer



R Reiterate and try asking questions in a different way



E Empathise and sympathise with the consumer. If they share something say thank you.



A Ask the consumer what they need and how you can help them better. Be proactive and be visible, let consumers know what help they can get



D Don't make assumptions about the consumer



S Summarise what has been decided or agreed in plain English

**Use
TREADS to
Support
Consumers**



If You Think Someone is Showing Signs of Consumer Vulnerability



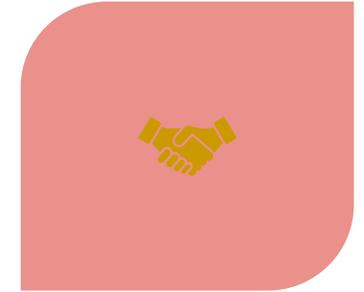
DOCUMENT IT



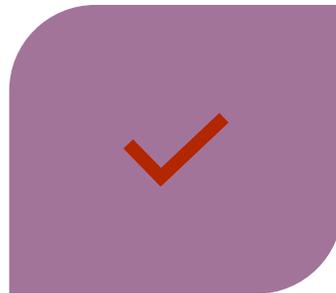
**ACT TO REDUCE THE
RISK OF HARM**



BE FLEXIBLE



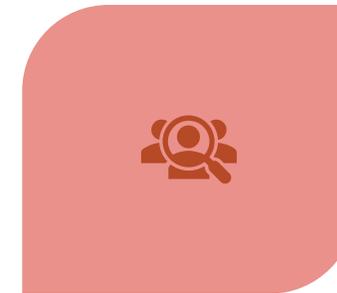
BE SUPPORTIVE



**OFFER
INFORMATION IN A
DIFFERENT FORMAT**



**PROVIDE ADVICE
AND SUPPORT IN
PLAIN ENGLISH**



**ASK THE
CONSUMER WHAT
THEY WANT, NEED,
INVOLVE THEM**



**REVIEW PROCESSES,
IS THIS A ONE OFF
OR ARE OTHER
CONSUMERS
HAVING SIMILAR
ISSUES**

What More Can You Do as an Organisation?

- Be proactive, embed fair treatment in your organisation.
- Make this relatable to ALL staff.
- Sometimes forgotten, ensure All staff are also supported.

PROACTIVE



Relatable

Support

Why Should You Care About Consumer Vulnerability?

- Increase customer base (USP)
- Improves the quality of service provided
- Issues are resolved quicker so less time and resource wasted on complaints and lengthy resolution
- Enhanced reputation and recommendations
- Increase staff morale
- **It's the right thing to do**



Remember

Consumer vulnerability is fluid and multi dimensional, people can move in and out of periods of vulnerability

We don't call people vulnerable



Before We Go Any Last Things To Say?



Consumer Friend Academy

Ask CRIS



Powered by TIZO



What If.....

...we changed the way we think.....
A new way of thinking is truly
overdue.....

What if we start to think, NOT about the perceived failings of a person, not what is wrong with a particular person, but we should be asking, what can we do differently, what is wrong with my service or my business if this person can't access it!





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