



RECOGNISING VULNERABILITY & MAKING REASONABLE ADJUSTMENTS

Trainers notes

Written by Elaine Lee (ReynoldsBusbyLee Ltd) and Jacqui Crawley (KMB Ltd) 2018. With thanks to Sureya Landini of Blue Donkey Ltd for her involvement in the Caring for the Vulnerable Materials 2015 and the DM Trust for co-funding these materials in 2018.

To be used in conjunction with training materials TRUST - Recognising Vulnerability and Making Reasonable Adjustments

Introduction

These trainers' notes have been written to accompany the training slides TRUST - Recognising Vulnerability and Making Reasonable Adjustments produced by Elaine Lee (ReynoldsBusbyLee Ltd) and Jacqui Crawley (KMB Ltd) 2018 to assist you in the preparation of running a training session within your organisation in relation to the customers in vulnerable circumstances that you engage with and serve.

This 2018 version of the training materials provides an update on the original training materials (Caring for the Vulnerable) created by Elaine Lee and Sureya Landini of Blue Donkey, which were made freely available to the direct marketing community via the Direct Marketing Association (DMA UK) website in 2015. The original materials were solely focused on telephone contact in a contact centre environment. This 2018 update reflects that today's contact centres are multi-channel, handling communications across a wide range of channels and that staff in face-to-face roles also encounter customers in vulnerable circumstances in their day-to-day work.

This updated version of the training materials contains new content, exercises and updated information.

The training slides have been developed to prompt and guide the trainer, rather than being prescriptive. In addition, these notes seek to increase the trainers understanding behind the development of the materials, recognising a variety of training styles. The supporting notes aim to enable the trainer to adapt each unique training session whilst keeping the focus on the core objectives. Trainer tips will be provided throughout for Audience Connection Techniques (ACTs), to maximise audience understanding through participation.

These trainer's note provide slide-by-slide guidance on the aims of the slides inclusion and how to approach using the slide in your own training sessions. Again, the information shared here is to prompt and guide the trainer but are not prescriptive.

The slide deck has been created to provide an overview of vulnerability and how it can affect customers that we serve and allow your organisation to make reasonable adjustments to the service provision you offer.

The materials have been built into five units. The units build upon the learning and discussions developed in the prior units and therefore the training should be delivered with each unit following consecutively. However, when designing your training session, you will need to consider the length of the session you plan to run. If you aim to complete the training within a half day time frame we would advise running the units consecutively. However, if you are planning a longer full day session and wish to add in additional materials, we recommend moving Unit 4 (Seeing things differently) to the start of the afternoon session. Unit 4 is highly interactive and re-engages participants quickly. It can be used to avoid a post-lunch slump in energy levels.

These training materials follow the concept of meeting the neighbours. This design reflects that people living within vulnerable circumstances live as neighbours amongst all communities within the UK. Currently within UK businesses there is a common misconception that vulnerability affects a small minority of UK consumers. However, the reality is very different with at least one in four (25%) of the population affected at any one time, at the time of writing. Vulnerability within our communities is a growing problem and to ensure that we change our behaviours to ensure that as businesses we

better serve all consumers, we must first tackle some of the misconceptions and myths in this area. These materials will help you to explore the reality of the situation within the UK.

These training materials will introduce the participants to a wide range of vulnerabilities, some of which will be explored to provide an improved high level of understanding. The training materials are not intended to diagnose a particular vulnerability, instead they aim to increase agent awareness that vulnerabilities exist within our communities and through recognition, adjustments can be made to the standard level of service offered to ensure inclusivity and improved customer experience.

These training materials have been designed to be fully flexible allowing you to adapt the materials to suit the audience you are training. You may choose to remove some slides or include additional slides of your own from your organisation.

It is essential to prepare for each training session in advance considering your aims and objectives, the audience you are training and how you will approach each session. These notes will offer you guidance and ideas but have not been designed to be followed prescriptively during a training session. We strongly recommend that these notes are used to help prepare for a training event well ahead of the session itself.

Key Note: The training materials discuss people living with vulnerable circumstances who may not wish to be labelled as vulnerable. The authors recognise that it is the circumstances that create the vulnerability rather than the person. The term 'vulnerable adults' is used here for simplicity and clarity.

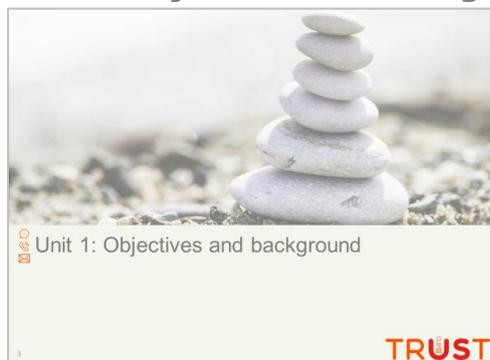
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1. Overview of the training units

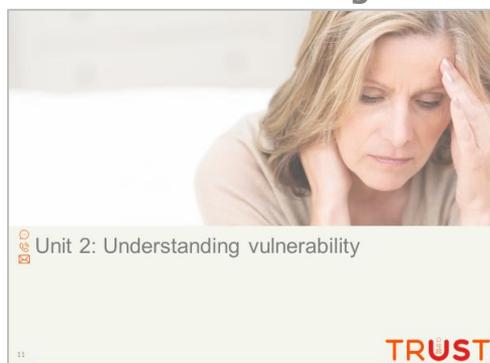
Unit 1: Objectives and background



This unit outlines the objectives of the training and provides background information as to why it has been necessary to create the materials. During the unit, the trainer will need to foster an open and honest atmosphere to ensure engagement and participation from all attendees.

The trainer should also remind participants that the UK's legal and regulatory framework is inclusive of vulnerable adults - we can't just ignore their needs and that we must treat their data sensitively e.g. Equality Act 2010, Mental Capacity Act (2005), Consumer Contracts and Privacy and E-Commerce Regulations, Data Protection Act (2018).

Unit 2: Understanding vulnerability



A key aim of this unit is to engage participants and ask them to consider their own experience at work: - when handling communications with customers in vulnerable circumstances, how well do they believe they recognise and service the needs of those customers. In addition, this unit will prompt participants to consider vulnerability from their own personal perspective - can they recognise that they have ever been in a vulnerable circumstance.

This unit has been designed to plant the seeds of enhanced understanding and needs and begins to question and explore the service levels currently being delivered to these customers. This must be tackled in a non-judgmental way – participants should be encouraged to be open and honest

- What does it look like

- Understand how I am currently servicing these customers
- Aim to expose current practice failings without being judgemental
- Aim to increase participants self-awareness of their value judgements and assumptions and how they may impact on the service being offered to vulnerable adults

The unit introduces the vulnerable community through the concept of our neighbourhood and uses images of people to allow participants to recognise different vulnerable circumstances and that their interactions with vulnerable consumers are with real people living in genuine circumstances and communities. When using images of people it is important that the trainer does not allow any emotional bias to create a barrier to learning. Attendees should focus on remaining open to understanding the ideas and thoughts discussed without attaching personal feelings at this stage.

The unit introduces some critical thinking and the interactive slides aim to get discussions going.

The section on paradigm shifting will challenge the attendees to think beyond their first impressions and the information they are initially presented at face value. It demonstrates how gathering additional information can critically change a view or opinion.

Aim to keep a level of detachment in these discussions and avoid too much sharing of personal stories and experiences at this stage of the training. If emotions and personal connections are allowed to dominate the training environment at this point, the concepts being discussed, will be less well understood.

Unit 3: Service needs and expectations



This unit explores the environmental factors in which our interactions with customers are taking place.

- Understand how messages are transmitted within conversations
- What can we establish
 - over the phone
 - via online text communications - SMS, email or live chat
 - from written communications e.g. letters, feedback services

- through face to face interactions

Through the discussions you will determine that needs overlap and the heightened sensitivities and new skills can be utilised frequently – this isn't as complicated as may have first been feared

In this unit we also start to pull together the answers to the questions and suggestions raised in the prior units. It is also in this unit that the participants begin to realise that their actions and words can make a difference and that by taking responsibility they can deliver a positive result. The unit reminds the participants that the session is concerning real people who live within their immediate neighbourhoods.

This unit carries solutions and presents practical and simple options that the attendees can utilise.

One of the key steps here is to encourage attendees to look beyond first impressions and gather additional information to allow them to make an improved selection of appropriate solutions for each individual. Reminding participants of the impact of the paradigm shift story within unit 2 had upon their reactions, empathy and desires to help can be helpful here.

Within this unit a practical 'role play' session using the 'flash cards' can be run towards the end of the unit to reinforce learning through participation. During such a session, attendees should be encouraged to utilise and implement the steps discussed in this section to determine how they improve the service delivered to each individual.

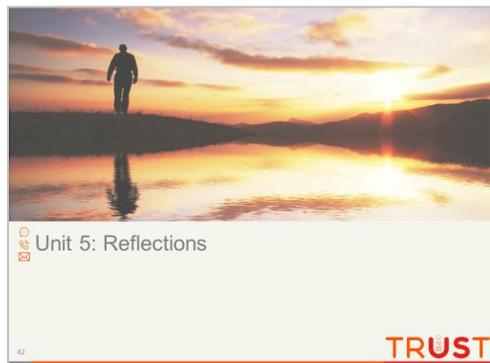
N.B. Unit 4 can be moved to the afternoon if you are planning a longer training session. This session works well to revive energy levels in the room.

Unit 4: Seeing things differently



This is an interactive unit that enables participants to see situations from another perspective, through the use of videos and props the unit allows participants to experience a range of vulnerabilities first hand. This session requires between half hour and 45 minutes.

Unit 5: Reflections



This unit is for reflective learning – the attendees should actively participate here and demonstrate the learning you expect to see.

This unit should actively engage the attendees and position them to think about the service they will deliver in the future on returning to their roles within the organisation. Aim to avoid any reflection on historical behaviour and conversations.

The section also reinforces the benefits to the customer, the employee and the organisation by making changes to the service delivered to customers with vulnerability.

Participants should be encouraged to identify and share with the group three changes they will make as a result of this training.

2. Audience connection techniques (ACTs)

In order to engage the participants with the materials; to understand its relevance in the real world to them, their neighbours, and customers and telephone conversations it may be helpful to employ Audience Connection Techniques (ACTs).

The following four ACTs can be whenever the trainer feels that they are relevant.

1) Participation: show of hands

- For example - how many of you believe you have handled a call with a vulnerable adult?

2) Visualisation of a situation or outcome

Ask the participants to visualise a particular situation or outcome. Participants should aim to put themselves in someone else's position and view the world from a different stand point. They are likely to need additional information to be able to understand and anticipate the needs of a vulnerable adult. The paradigm shift exercise in unit two is particularly effective here and information provided in the flash cards can be used for these occasions.

- For example, using a flash card - consider you are a vulnerable adult with autism. When you get frustrated you find writing things down or expressing yourself clearly very difficult. Ask participants to explain;
 - How they would feel?

- What they would want to happen?

3) Focus on the relevance of the topic to your audience

- Help participants to see the relevance of the topic to their individual roles
- Take real examples and work them through in the group

You will need to allow time for these activities in your training plan. In order to be most effective, you should allow for at least three examples to be discussed and approximately one hour (20 minutes per example). This can be set as a second or follow-up session for attendees to apply the knowledge they gained from the initial learning session.

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4) Think-Pair-Share

This technique is known to bolster audience confidence in responding, leading to better ideas being generated from multiple perspectives and through group discussion being reviewed and refined.

- Ask the group to consider a question or scenario
- Ask the individuals to think of their own answers
- Next pair the participants up and ask them to discuss their individual answers and agree a solution
- Then ask the pairs to share their thoughts and solution with the wider group
- Finally, discuss the ideas presented as a group to review and refine thinking



The use of ACTs is suggested at various points within the following training guidance notes. Their use is indicated by the symbol shown to the left.

During the training it may be useful to prompt the group to consider the neighbours introduced in unit 2 and how the group may understand their needs and requirements and how those needs might be best addressed. It will not always be necessary to discuss these thoughts - moments of quiet personal reflection can be helpful.

Participants should leave the training session feeling energised, determined and capable of delivering an improved customer experience to vulnerable adults within our communities, when interacting with them during their working day.

3. Symbols key

The following symbols will appear throughout these trainers' notes to provide the trainer with suggestions and prompts to aid the training sessions to run smoothly. Each training session will be different from the last and will be dependent on the participants within the room and their energy and appetite for the subject. These prompts will remind the trainer of opportunities to dynamically change the session to suit the group being trained.



Stop and think

Is your audience engaged? Can you draw them in using examples? The notes will prompt with suggestions to keep your group engaged or prompt with materials to encourage reflection.



Light bulb

Try using additional materials at this point within the training for example flash cards to prompt discussions if the session is becoming flat or energy levels are low.



Fact

Share a fact to reinforce your message. The reality of vulnerability is that it is often underestimated and / or misunderstood. The inclusion of facts from recognised authorities will build agent understanding and confidence in the need for this training.



Audience Connection Technique (ACT)

Suggestions for audience participation. ACTs can be used to engage the training participants into the subject. ACTs can also boost energy levels which can be useful for training sessions run post lunch break or on a Friday afternoon for example.



Further reading

If you or the agents in the training session, would like to know more about research referenced within the training slide, further reading materials are suggested. See the reference appendix for more details.

4. Trainer guidance

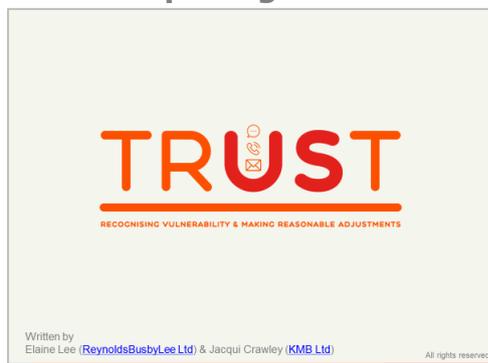


When preparing for each session

- Beware emotion! Emotion can affect a participant's ability to learn as they become distracted by their emotion and lose focus on the training materials.
- Consider your training group
 - is there anyone within the group who may be considered to be a vulnerable adult or is caring for a vulnerable adult?
 - how do the participants within this group typically respond best to training?
 - are they extrovert or introvert – how will you ensure all participants learn and the group is not dominated by individuals?
- It is natural for someone who is feeling vulnerable to become defensive. This can prevent the participant from listening to the trainer or the wider group in group discussion sections. They may become introspective – reflecting on their own experiences and feelings.
- Some of the ideas and suggestions in this session may conflict with current processes and practices (slides 30 onwards). Aim to discuss this with the management team and seek approval for changes to current processes / practices. Whenever possible, consider how the organisation will handle any required changes to processes, procedures and policies in advance of the training session so that you are able to provide clear guidance on how the change will be implemented and managed. If this is not approached in advance, you may find that the training is not properly embedded or is dismissed.
- Consider how you can keep the session interesting and dynamic. Ensure you have prepared your room with any props you may require, for example a flip chart, white board or post-it notes and pens.

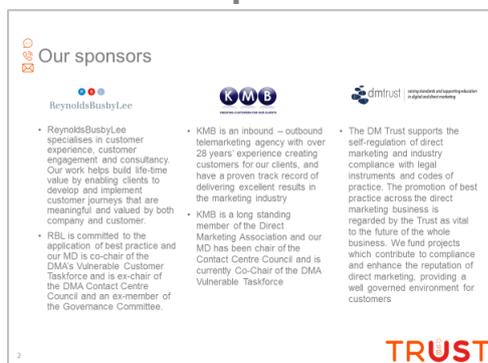
Unit 1: Objectives of the training and background

Slide 1: Opening slide



- How are you going to introduce this topic?
- How are you going to get your audience engage?
- How are you going to grab audience attention from the beginning?

Slide 2: Our Sponsors



The slide is titled 'Our sponsors' and features logos for ReynoldsBusbyLee, KMB, and dmtrust. It contains three columns of text describing each sponsor's role and commitment to responsible marketing.

ReynoldsBusbyLee

- ReynoldsBusbyLee specialises in customer experience, customer engagement and consultancy. Our work helps build life-time value by enabling clients to develop and implement customer journeys that are meaningful and valued by both company and customer.
- RBL is committed to the application of best practice and our MD is co-chair of the DMA's Vulnerable Customer Taskforce and is ex-chair of the DMA Contact Centre Council and an ex-member of the Governance Committee.

KMB

- KMB is an inbound – outbound telemarketing agency with over 28 years' experience creating customers for our clients, and have a proven track record of delivering excellent results in the marketing industry
- KMB is a long standing member of the Direct Marketing Association and our MD has been chair of the Contact Centre Council and is currently Co-Chair of the DMA Vulnerable Taskforce

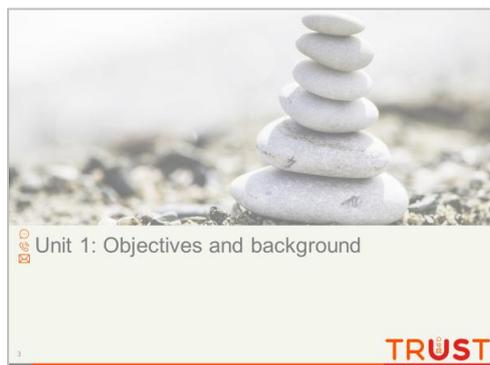
dmtrust

- The DM Trust supports the self-regulation of direct marketing and industry compliance with legal instruments and codes of practice. The promotion of best practice across the direct marketing business is regarded by the Trust as vital to the future of the whole business. We fund projects which contribute to compliance and enhance the reputation of direct marketing, providing a well governed environment for customers

The training materials have been created by Elaine Lee of [ReynoldsBusbyLee Ltd](#) and Jacqui Crawley of [KMB Ltd](#) through funding from both organisations and the Direct Marketing Trust. All three organisations are committed to the principles of Responsible Marketing and best practice when serving the needs of customers or supporters through direct marketing activities.

You may choose to present this slide to allow your audience to understand that this commitment to better serving the needs of customers in vulnerable circumstances goes beyond your own organisation and is an industry wide challenge.

Slide 3: Unit header



Start to get the participants to understand the scale of vulnerability



- Ask the participants how wide spread do they think the issue of handling contacts with vulnerable customers is?
- How many conversations per week/ day / hour do they think they have with a vulnerable customer?
- As the participants if they recognise themselves as ever having been in a vulnerable circumstance – ask for a show of hands

FACT

- Share some headline statistics with the group or ask the group if they have any suggestions for some of these facts:
- 1 in 4 suffer with a neurotic mental health condition (e.g. depression, Anxiety or personality disorder),
- 1 in 50 have psychotic conditions e.g. schizophrenia, bipolar
- 1/3 of people aged 50-64 have a disability,
- one in 3 people over 65 will develop dementia, two third of those people will be women,
- By 2021 there will be 1million people in the UK who will have dementia
- 2017 report from FCA found that 50% of UK consumers currently show one or more characteristics of potential vulnerability (25.6 million)¹ – based on their health, financial resilience and capability, and on life events that could be having a detrimental impact on them
 - Are participants surprised by this finding?

Slide 4: Objectives



Objectives

At the end of this session/workshop you will;

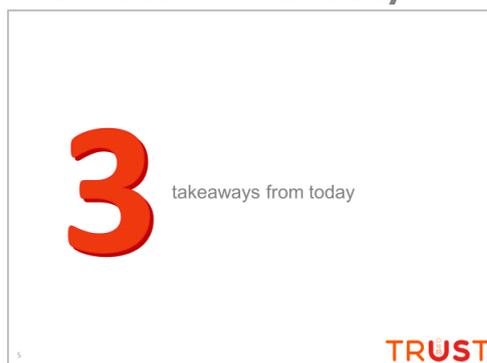
- Appreciate that vulnerability is complex and changeable
- Have better understanding to help you recognise vulnerability
- Develop methods to help deal with vulnerability
- Develop confidence and sensitivity towards vulnerability
- Become a champion for vulnerability in your organisation
- Understand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

4 



- Ask for a show of hands – how many of you can remember handling a conversation with a vulnerable person?
- Walk the participants through what you expect they will learn by completing this training session.
 - Clarify what they will learn and why it is important to their role / job
 - Ensure that the participants are aware that there are various laws and regulations that relate to vulnerable adults - we can't just ignore their needs e.g. Equality Act 2010, Mental Capacity Act (2005), Distance Selling and E-Commerce Regulations)

Slide 5: Three takeaways



3 takeaways from today

5 

- Advise the participants that at the end of the training they will be asked what three things (as a minimum) they plan take-away from the session and do differently when they return to work

Slide 6: Why is training necessary?

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

TRUST

- Explain why the training is thought to be necessary
 - Explain there is a growing appetite for understanding and acceptance of mental health issues through celebrity recognition (e.g. Stephen Fry)

Ex-UK Prime Minister David Cameron’s challenge to create dementia friendly society and communities across Britain old now do we want to keep in?
- Disarm potential conflict or resistance at this stage by using inclusive terminology “we” not “you”
- Try and avoid a teacher / pupil style

Slide 7: Tools from the DMA

Tools from the DMA

- [White paper Guidelines for call centres dealing with vulnerable consumers](#)
- [Webinar October 2015](#)
- [White Paper – Multi-channel contacts with vulnerable consumers](#)
- [Internal Policy Framework](#)
- External Policy Framework to be launched 2018
- [Training Workshops](#) available
- [DMA Vulnerable Taskforce Community](#) page

TRUST

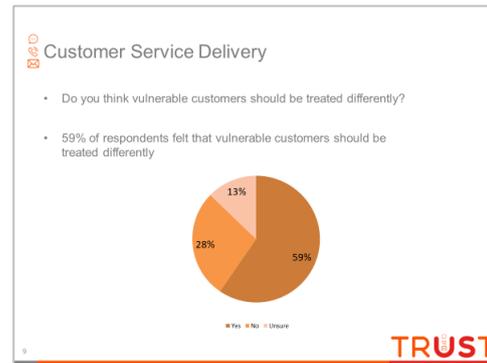
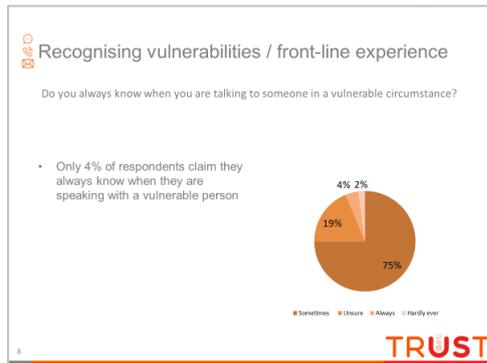
This slide provides background and supporting information created by the DMA's Contact Centre Council and Vulnerable Customer Taskforce to help organisations to understand vulnerability and its impact on their customer base



- DMA White paper
- Webinar with Barclaycard and Age UK
- Tools to create a Vulnerable People's Policy - regulatory requirement of charities & telecoms organisations
- Internal policy framework

- External policy framework
- Training workshops
- Links to other content on DMA website

Slides 8-10 Recognising vulnerabilities and front-line experience, Customer service delivery & Our survey tells us



In 2014 the DMA contact centre council surveyed DMA members with contact centres to establish how well vulnerabilities were understood and how well front-line contact centre teams felt handling contacts with customers in vulnerable circumstances. This section of slides presents the results.

- Share the findings to demonstrate that your audience is not alone



- How might the participants react to these survey results?



- Survey the room before revealing the results of each or some of the questions.

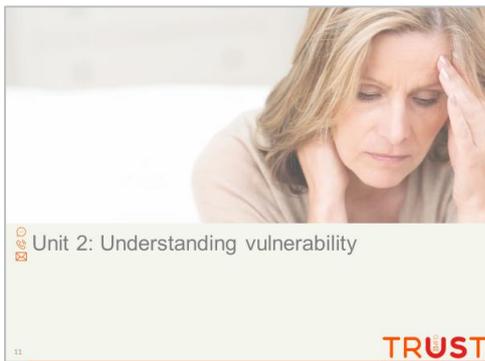
- Discuss with the participants how these stats relate to their expectations - is this what they would expect / have guessed?
- Ask participants if the results cause them any anxiety, concern or worry that following the training they will be under additional pressure and expectations from management.
- Having surveyed contact centre staff, it's clear they don't always know when they are speaking to a vulnerable person, and it's not always clear how those interactions should be handled



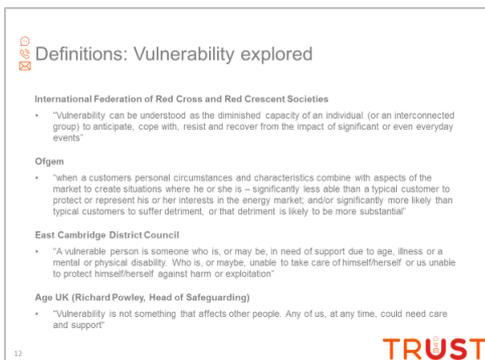
Do agents agree that in an ideal world everyone is treated as an individual and that we should adjust and adapt our conversations for each contact? Our hope is by raising the standards for telephone conversations held with vulnerable adults; we will raise the standard for all consumers. The intention is to provide an inclusive approach, rather than differentiation or exclusion.

Unit 2: Understanding vulnerability

Slide 11: Unit header



Slides 12: Definitions: Vulnerability explored





- Definitions will help with understanding and identity. Need to ensure that this improved understanding does not lead to being over protective and / or suggestions that marketing to vulnerable consumers is inappropriate.
- Avoid participants becoming judgemental - instead aim to open minds to other perceptions and consideration of other opinions.
- These discussions may prompt personal stories being discussed / considered - you can allow some discussion but aim to stop this if it carries on too long. Stop it carefully as personal emotions can become a barrier to learning.
- This is a reflective section of the training - once the definitions have been viewed and considered ask participants to share their current practices and to identify any potential weaknesses in those practices.
- It is anticipated that participants will ask questions here - capture those questions perhaps on a flip chart of post-it notes but don't try to resolve them yet.



- Remind participants that vulnerable people still need products and services and are entitled to choice, and customer service as anyone else. All consumers are people who deserve dignity, including vulnerable adults.
- If the group becomes judgemental and over protective, ask them to consider how the vulnerable can access the world if we become over protective and close them out? Consider if the vulnerable adult does not have a support network to help them cope. Get the group to start to think about (but not necessarily share aloud) what they would want if they were vulnerable or were caring for a vulnerable family member.
- If you feel that the group is jumping to assumptions, you could introduce the 'Witches of Glum' exercise to expose that assumptions can sometimes lead to prejudice which can change behaviour
- These slides look at various definitions of vulnerability:
- A vulnerability may be **permanent** such as dementia **or transitory** following bereavement.
- Multiple definitions are given deliberately- they will expose that there is not one single and unanimously accepted definition and that there is no right or wrong answer here.
- The slides present views from academics, energy providers, local councils and charity practitioners working with those considered to be vulnerable adults - those who have studied this area or are working daily in this arena. We'd expect to respect their opinions - do we?

Slide 13: Vulnerability – a controversial label

Vulnerability – a controversial label

- The vulnerable population is one that is susceptible to harm by others whilst technically everyone is susceptible to harm, from the marketing ethics perspective we are not all vulnerable – George G Brenkert
- '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
- May be open to exploitation (whether physical, emotional or psychological) – Lancaster University

- The information shared in this slide comes from George G Brenkert. Brenkert is an academic who has studied the concept of vulnerability. He is a well published author on this subject. His key message is that everyone is susceptible to exploitation although some are more susceptible than others.



- George G Brenkert, Marketing Ethics (Foundations of Business Ethics), Wiley-Blackwell, (2008).
- Witches of Glum Exercise – taken from Guidance for Initial Teacher Trainers <http://theredcard.org/uploaded/SRTRC%20ITT%20Guidance.pdf>

Slide 14: Key Life events

Key life events

- This slide helps attendees to consider and understand that vulnerability could be considered to be a normal part of everyday life. The key life events presented are commonly accepted to form some of our most stressful times where we face unexpected challenges.
- The slide should prompt discussion that the period of potential vulnerability may be transitory or progressive



- It is likely that almost every life event on the diagram will have been experienced by at least one participant in the room. Ask the participants to raise their hands to each they have experienced to demonstrate the commonality
- Ask the participants if on reflection of these life experiences, they could consider themselves to have been in a vulnerable circumstance?

Slide 15: The clock is ticking

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)

15 **TRUST**

- This slide presents statistics from publicly available resources to show how a vulnerable circumstance can be created within the given time periods of a year to a few minutes
- This is expected to be a thought provoking slide. Allow the attendee's time to digest these stats. You may wish to present them one by one

Slide 16: Meet the neighbours

Meet the neighbours

16 **TRUST**

- This section aims to increase awareness within participants that we are all surrounded by people living in vulnerable circumstances within our neighbourhoods as our neighbours.

Slides 17-18: Meet the neighbours / A typical neighbourhood

Meet the neighbours

- The neighbourhoods in which we live are diverse
- We're all different, whether by culture, age, social class or by our needs and preference
- Understanding the unique 'world view' of those we come into contact with is not easy but is essential



TRUST

A typical neighbourhood



TRUST

- Through our day to day lives and interactions with our own neighbours we may not immediately recognise a vulnerable adult e.g. someone with early on-set dementia or a new mother with post-natal depression.
- Need to avoid an **'us and them'** mentality as we may have vulnerabilities within the room.
- In the slides that follow we'd like the participants to view their existing neighbourhoods from a new perspective and begin to see things differently - we'll take it step by step.
- Slide 18: A conservative estimate is that 1 in 4 (25%) of us could be considered to be a vulnerable adult. We may not have recognised that our own neighbours have vulnerabilities. This slide may prompt that realisation.

Slides 19-24 This is....

This is Peter

Peter was diagnosed with schizophrenia at 18



TRUST

This is Sally

Sally is suffering with post natal depression



TRUST

This is Frank

Frank has dementia



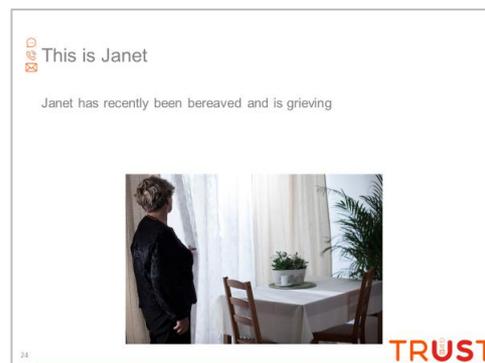
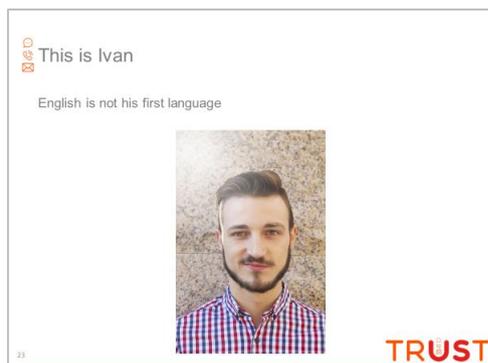
TRUST

This is Max

Max has autism



TRUST



- **Please note** these slides are set as hidden within the presentation and will not display within presentation mode. If you do wish to show them within the presentation, simply unhide them and they will play in order.
- Each slide shows a character and one piece of information about that person.
- Ask participants to imagine that they have just moved to a new house and thrown a housewarming party to meet your new neighbours - we typically remember one or two facts about our new neighbours e.g. Peter lives at number 12 and lives with his mother, Janet lives at number 16 and has 3 dogs, Andy has a Ferrari.
- We then layer on more information as we get to know someone, and we are proposing to follow this same strategy within this training.
- Guide participants through each slide without dwelling too long.
- Slide 23: This is Ivan - Take care to avoid / stamp out any signs of racism or discussions around immigration.



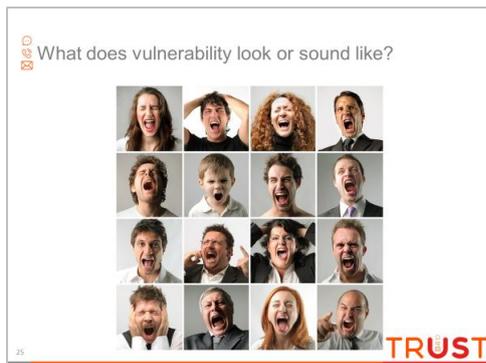
- Need to control sentiment and emotion within this section. Emotion can become a barrier to learning with participants focussing on a particular issue and closing their minds to alternative ideas.
- Prepare how you will handle the situation if a participant wants / tries to share a personal experience which will carry emotion. You will need to ensure that the participant remains engaged and an objective stance is taken when considering the information being shared.
- The images used are illustrative examples only - they are not to be considered as the only individual living in that circumstance.



- Print off each of the character slides and stick up around the room

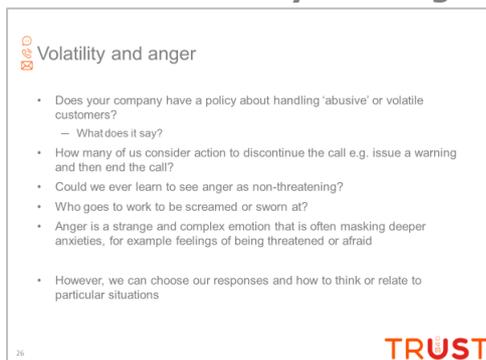
- Ask the participants to identify what characteristics each individual may display – ask them to write them on post-it notes, then ask them to stick them underneath the characters.
- Then discuss those identified by the participants and ensure that you add any key characteristics that are missing. Identify common characteristics and discuss that their commonality confirms that recognition does not mean diagnosis.

Slide 25: What does vulnerability look or sound like?



- This seeks to open the discussion with participants sharing their ideas of what vulnerabilities may look and / or sound like.
- Expect the group to be drawn by the images and discuss anger or volatility - remind participants that we may not always be aware we are talking to a vulnerable adult. Prompt a wider consideration for subtle, less obvious indications that vulnerability may be present.

Slide 26: Volatility and anger



- Can agents understand that there is a sense of achievement to be gained from turning anger into satisfaction?
- Can agents progress to understand that the same sense of achievement can be gained from a conversation with a vulnerable adult presenting anger or volatility where the communication is closed to the satisfaction and reassurance of the

customer, whilst delivering company objectives? Can the participants see this as a goal?

- This slide is likely to challenge common practice and understanding within contact centre environments. Typically centres will have policies on handling volatility and anger and often encourage agents to discontinue calls where anger and frustration are expressed.
- Here we aim to look at anger in a different way and from a different perspective
- If we became aware that some traits that we have been taught to understand are threatening, **may not** actually be intentionally abusive or threatening, we may instead manage the calls / contacts differently.
- The slide seeks to open participant's minds to there being other factors that we **don't currently** recognise or understand as being vulnerabilities.

Slide 27: Exercise



- We strongly recommend completing this exercise as it engages attendees and allows them to experience a paradigm shift of understanding.
- Create an open space within the room, ask delegates to form two lines facing one another and pretend that they are on a New York subway on a Sunday morning. Pass out a collection of newspapers for them to read and ask them to imagine that some of them are listening to music or looking out of windows.
- Read the following passages pausing between each section to ask the group how they are feeling at each stage. Prompt them with questions such as;
 - How do you feel at this moment?
 - Would you take any action? What action or why not?
- As the reveal is made observe the reactions of the participants, are any of the reactions extreme? If so explore this with the group collectively

I remember a mini-paradigm shift I experienced one Sunday morning on a subway in New York.

People were sitting quietly - some reading newspapers, some lost in thought, some resting with their eyes closed. It was a calm, peaceful scene.

Then suddenly, a man and his children entered the subway car. The children were so loud and rambunctious, that instantly the whole climate changed.

*The man sat down next to me and closed his eyes, apparently oblivious to the situation. The children were yelling back and forth, throwing things, even grabbing people's papers. It was very disturbing. **And yet, the man sitting next to me did nothing.....***



PAUSE and prompt for reaction with questions

*It was difficult not to **feel irritated**.*

*I could not believe that he could be so **insensitive** as to let his children run wild like that and do nothing about it, taking no responsibility at all.*

It was easy to see that everyone else on the subway felt irritated, too.

So finally, with what I felt was unusual patience and restraint, I turned to him and said,

"Sir, your children are really disturbing a lot of people. I wonder if you couldn't control them a little more. "



PAUSE and prompt for reaction with questions

***The man lifted his gaze** as if to come to a consciousness of the situation for the first time and said softly,*

"Oh, you're right. I guess I should do something about it.

We just came from the hospital where their mother died about an hour ago. I don't know what to think, and I guess they don't know how to handle it either."

*Can you imagine what I **felt** at that moment?*

*My paradigm shifted. Suddenly **I saw things differently**, and because I saw differently, I thought differently, I felt differently, I behaved differently. **My irritation vanished.***



PAUSE and prompt for reaction with questions

- Explain Covey's reaction

*I didn't have to worry about controlling my attitude or my behaviour; **my heart was filled with the man's pain.***

Feelings of sympathy and compassion flowed freely.

*"Your wife just died? Oh, **I'm so sorry!***

*Can you tell me about it? **What can I do to help?"***

Everything changed in an instant.



PAUSE and prompt for reaction with questions



- Participants may feel a little anxious or nervous at this point -as they understand that we are about to challenge their typical thought processes and operating procedures but are not sure how. Consider how you will handle any concerns / nerves?
- These slides aim present a shift in critical thinking.
- Aim to ensure that all participants understand the concept of a paradigm shift - a sudden and unexpected change which takes the participant to a significantly different destination than they had expected



- Ensure that the group are clear that the possession of knowledge beyond face value is key, before you move on to the subsequent units.



- If the group is struggling with the concept that additional information can be critical to determining a customer experience you can utilise other examples that challenge their preconceptions.
- Utilise stories of famous people which are in the public domain e.g. Frank Bruno's mental health, Robin William's depression, Mickey Rooney's financial and verbal abuse from family members which left him with an estimated estate value of just \$18,000 on his death.
- The key message here is an individual's public persona may be hiding a more private / truer picture of an individual and their needs.



- Stephen R. Covey, The 7 Habits of Highly Effective People, Simon & Schuster Ltd, (2004)

Slide 28: What you have experienced is a 'paradigm shift'

BeD What you have experienced is a 'paradigm shift'

- Paradigms are deeper than attitudes or behaviour
- They change how we learn how to view things

• Definitions

- **Paradigm**: the way you see, think and understand the world
- **Paradigm shift**: to have a sudden change in perception, a sudden change in point of view of how you see things or pick your responses to things

• Relating to our world/neighbourhood "This person is aggressive and rude, I don't want to speak to them. I don't come to work to be abused"

28 Based on Stephen R. Covey – 7 habits of highly effective people



- This slide helps to settle the group after the exercise and explain what they have just experienced.

Slide 29: Critical thinking and assumptions

BeD Critical thinking and assumptions

- What assumptions do we hold about vulnerability?
- How does it make us react?
- What are the limitations presented by our own assumptions, feelings, values or fears?
- What are relevant and irrelevant behaviours?
- How can we make a difference?

How do we know when we are talking to a vulnerable customer?

29

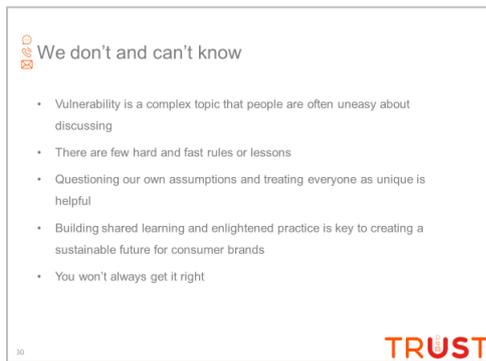


- This slide is to be used to prompt initial reactions and asks the participants to begin to get to know themselves and their current critical thinking - how do they feel, react etc. now?
- Participants are likely to begin to question themselves and their prior behaviours and actions. It is important to keep the mood positive and focussed on learning to change future behaviours and actions.
- The key question asked here - HOW DO WE KNOW - may leave the group feeling a little nervous and unsure. The subsequent sections aim to reassure.



- The end of this unit is the next slide, you can either offer a break at this point and ask participants to consider the questions during the break or after the next slide.

Slide 30: We don't and can't know



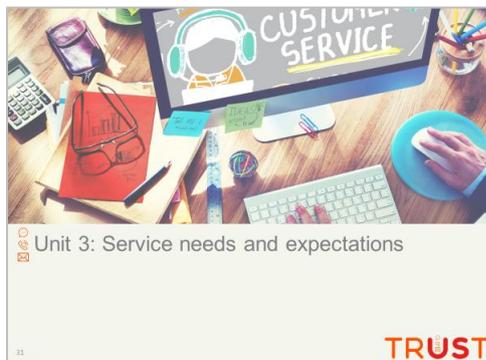
- This slide seeks to reassure participants that they are not expected to know everything and that the key to success is to question own assumptions and prior practice with a greater knowledge would we make the same decisions and take the same actions.



- If you did not offer a break after Slide 29, consider whether participants would benefit from a short break here. This is the end of unit 2 which has engaged emotions and reactions.

Unit 3: Service needs and expectations

Slide 31: Unit header



- This unit builds on shared reflective practice and is the start of an ongoing journey of continuous development.

Slide 32: Service needs and expectations

Service needs and expectations

- What are the differing needs of groups?
- Are there common behaviours?
- How do you recognise a need?
- How to avoid diagnosis
- Are there particular drivers such as debt, fear or bereavement?
- Lets consider the needs of our neighbours

TRUST

- Unit 3 seeks to address the questions raised on this slide.
- Need to consider environmental factors and be realistic - What can we realistically establish during a telephone conversation without any visual cues.
- Need to remember that the legal and regulatory framework within the UK is inclusive of vulnerable adults
 - Equality Act (2010), The Mental Capacity Act (2005), Distance Selling and E-Commerce Regulations

Slide 33: Recognising needs

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?

TRUST

- How can we establish the needs of our customer? When this is done it is easier to address their needs.
- This slide encourages participants to think from a customer’s perspective and consider what they want from the interaction.
- Explore with the group how they might establish the customer needs.

Slide 34: Meeting needs

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
- Offer reassurance

TRUST

- Practical tips on changes to behaviours and style are provided here. Run through them with the group and discuss how easily they can be adapted into the normal run of business.
- Aim to demonstrate that practical, simple changes are easy to apply. Explore the potential impact that applying these techniques can deliver.
- Ask the participants to consider from the position of the caller - stand in their shoes for a moment if they were the customer which of these techniques would be most useful.



- Ask for a show of hands - have any of the participants used these techniques before.
- Are some techniques more familiar than others?

Slide 35: Best Practice

Best Practice

- Learning from good and bad experiences
 - Build call library,
 - Have vulnerability champions in your organisation
- Speech patterns
 - Pitch
 - Tone
 - Pace
 - Clarity
 - Repetition
 - Projection
- Keep an open mind

TRUST

- This slide provides guidance on best practice techniques for the participants to consider using when they return to their desks / roles.
- When making telephone contacts, call recordings can add real value to the learning process. Call recordings can be used to identify opportunities to 'Continue' and 'Begin' – i.e. 'Continue' good practice and 'Begin' with new behaviours / techniques to improve the standard

- The next speech pattern elements are worth explaining as participants may never have considered their impact on the customers experience before
 - **Pitch:** avoid speaking with too high a pitch as this can create a sense of urgency or alarm, making contacts panic or trigger stress reactions. This could be highly distressing if it's your bank calling.
 - **Tone:** avoid a monotone voice (can be triggered by reading a script from a screen or repetitive activity). Monotone expresses boredom - instead vary the tone in your voice to engage your contact and express interest and care.
 - **Pace:** be aware of your pace - talking too quickly may lose your audience and cause confusion or mistrust as it can be perceived to be covering up a scam. Remember when you are nervous or excited your pace automatically increase - be aware and remember to breathe and sound calm.
 - **Clarity:** avoid the use of acronyms or internal terminology - consider will the customer understand this?
 - **Repetition:** great aid to gauging understanding - tell them what you are going to tell them, tell them, then tell them what you have told them and get them to tell you in their words what you have told them.
 - **Projection:** posture can influence your voice, tone and clarity. Projection of your voice into the mouthpiece will display confidence and engender trust.

FACT

- When explaining Clarity and the need for simple language and terminology it might be helpful to explain that “the average reading age of the UK population is 9 years – that is, they have achieved the reading ability normally expected of a 9 year old. The Guardian has a reading age of 14 and the Sun has a reading age of 8”. (source: <http://www.see-a-voice.org/marketing-ad/effective-communication/readability/>)

Slide 36: Think CARE

 **Think CARE**

C omprehend	Is your customer able to follow and understand the discussion taking place?
A ssess	Do they appear able to weigh up the information, ask rational questions or probe for appropriate detail?
R etain	Does your customer appear able to retain the information you are giving them, can they recall details or are you having to repeat?
E valuate	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?



- A useful acronym (**CARE**) to help participants, with a reminder checklist for completing dialogue with contacts.
- Responsible companies and organisations do care about its customers and staff members.

Slide 37: PACE yourself

- Another acronym to remind participants how to establish understanding within the contact regarding an agreement or conversation made during a conversation.

Slide 38: TEXAS

- This slide relates to a model often used by the Financial Services sector but can be used by all sectors
- Whilst the official model relates to mental health problems, we recommend removing the word problem as this is negative language
- The reference to explicit data capture of sensitive data needs exploration in relation to Data Protection Legislation and Privacy Policies and how this data is collected, stored and handled / processed



- 1 in 2 adults within the UK with debt problems also has mental health issues

Slide 39: Decision making matrix

Decision making matrix

- Designed to help prompt **objective** and rational decision making
- Enables a standardised approach to call management
- Aimed at helping agents make decisions
- Based on two key dimensions;
 1. How relaxed the customer appears to be - Comfort
 2. How well they appear to understand- Cognitive ability
- The tool is **not intended for diagnosis** or judgement, it is and should be a compliment to organisational protocol

TRUST

- Distribute copies of the decision-making matrix to the group.
- The decision-making matrix is a simple tool for the participants to use having established understanding and needs. The matrix offers practical suggestions for how to proceed once need and understandings have been identified.



- Discuss with the group:
 - How comfortable are the participants with using the suggested prompts, actions?
 - Can the group identify any useful additions to the matrix?

Slide 40: Flash cards

Flash Cards

- 20 'Flash cards' providing background information on conditions / circumstances that can create a vulnerability
 - Create additional cards for circumstances handled by your organisation
- Information sourced from NHS
- Last and next review dates provided



TRUST

- Distribute copies of the 20 'Flash cards' which provide background information on a variety of health conditions and circumstances that can create a vulnerability.
- Talk through one of the cards to explain their purpose and how to use them.



- Allow the participants to practice conversations (via role play) and utilise and assess the new tools they have reviewed and discussed in the prior slides.
- Explore if the tools within the matrix and flash cards are considered helpful? If so, which are the preferred tools and why?



- Use an ACT - Think-Pair-Share (TPS) - put the group into pairs and provide each pair with a flash card. Allocate 5 minutes to this task - Ask each pair to discuss and agree which of the newly discussed tools they will use to establish the potential needs of the contact on their flash card. Also outline how they might address those needs. After the allocated time ask the pairs to share their thinking with the whole group.
- The exercise is expected to demonstrate that the customers potential needs and the reasonable adjustments available are shared across a wide range of vulnerabilities and that the new skills being acquired are likely to be utilised work place frequently.
- The exercise should also demonstrate that participants are not expected to diagnose a condition - rather that a heightened sense of awareness will alert the participant to potential needs and solutions to be considered.



- This is the end of unit 3 which may have been an interactive and mentally tiring unit. Consider whether the participants would benefit from a short break here.

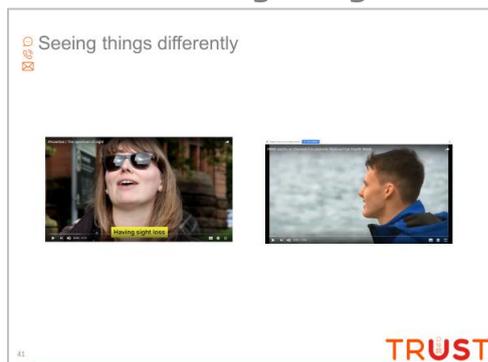
Unit 4: Seeing things differently

Slide 41: Unit header



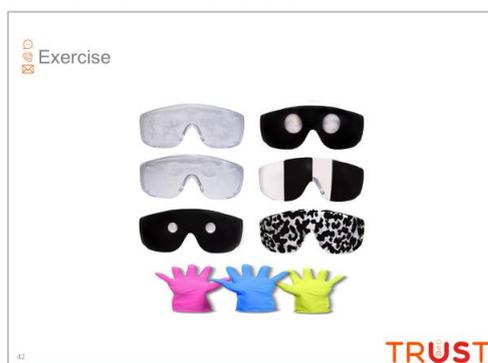
- This visual shows the impact of focus when trying to understand the 'view' presented

Slide 42: Seeing things differently



- This slide contains links to two video clips (hosted on You Tube) which have been created by the RNIB and were shown on Channel 4 (UK TV) in 2017 during a sponsored ad break.
 - <https://www.youtube.com/watch?v=64qpW4rbCQw>
 - <https://www.youtube.com/watch?v=Ovtjg2Ne1jo>
- The videos show how the impact of visual impairments and help participants to begin to take the step into someone else's shoes by viewing an alternative perspective from a familiar position of a TV screen.

Slide 43: Exercise



- We strongly recommend completing this series of exercises as it engages attendees and can be a good post lunch session to reinvigorate the groups energy levels
- Exercise 1: Visual impairment glasses.
 - You will need to circulate a selection of glasses which replicate six different visual impairments – these can be purchased from www.optimalowvision.co.uk
 - Ask the group to wear a pair of glasses and try to check the train time table to find a particular train journey using their mobile phone or laptop. Use a journey which they will be unfamiliar with, to avoid a participant using memory to find the train departure time

- The exercise will show how difficult it is with a visual impairment it is to undertake a very simple function – by using the glasses you put the trainees in the shoes of a selection of vulnerable circumstances
- Dependent on the time available it is worth asking the group to try each of the six different glasses so that they can experience and understand the variation of visual impairments and realise the impact of each unique circumstance
- Exercise 2 – Rubber gloves
 - You will need to provide a selection of ordinary household rubber gloves in a variety of hand sizes and some needles and cotton.
 - Ask the group to wear the gloves and try to thread the needle with cotton – very difficult to do – again an example of putting the participant in the shoes of customers who have dexterity issues
- Exercise 3 – Glasses and rubber gloves
 - If time allows, layer the exercise by asking the participants to wear one pair of glasses whilst wearing a pair of the rubber gloves and threading a needle
 - The layering of props will enable participants to appreciate that many customers in vulnerable circumstances are facing multiple challenges at any one time e.g. dexterity issue **and** visual impairment. In other circumstances this could be a cancer diagnosis alongside a mental health condition
- Once the exercises have been completed direct the conversation towards considering of how their organisation(s) present information and how they communicate with their customers (website / letters / email / text etc.)

Unit 5: Reflections

Slide 44: Unit header



- This section allows the participant's time to reflect on the new tools and ideas they have discussed and evaluated.
- Participants should begin to determine which tools they will aim to use when returning to their desks or roles.

Slide 45: How do we know if we are succeeding?



- This slide identifies that with change, we expect results to improve.
- Ask the group to identify how those improvements may manifest themselves within their organisation and how will they be tracked? How can these improvements be shared?

Slide 46: Three takeaways



- Ask each participant to read out the 3 things that they have noted that they intend to do differently as a result of this training. Ask how they will implement these changes and ensure that they are consistently applied.

Slide 47: Customer outcome checklist

Customer outcome checklist

- Is the customer confident that their enquiry / interaction is being treated fairly?
- Are the products / services sold designed to meet the needs of vulnerable customers and targeted appropriately?
- Has the customer been provided with clear and accurate information and been kept appropriately informed before during and after the transaction?
- Where a customer receives advice is the advice suitable and appropriate for their vulnerable circumstance?
- Are products and aftercare services in line with what the customer was led to expect?
- Can the customer change product/switch provider make a claim or complaint without facing unreasonable post sale barriers?

TRUST

- This slide presents participants with a checklist of considerations to take back to their work place
- Walk through the list and ensure all participants are engaging and responding appropriately. If there is some resistance, spend time to understand and realign participants critical thinking

Slide 48: Delivering a lasting change

Delivering a lasting change

Regularly challenge current policies and procedures

- How does this help my customers?
- How does this help my organisation?
- Why is this good for me?
- What process or systems can be implemented to ensure customer service is consistent across all groups?
- What knowledge or skills will help deliver consistent service?
- How do we deliver continuous improvement?

TRUST

- This slide presents the participants with a series of questions to challenge their new found understanding of vulnerability
- Walk through the list and ensure all participants are engaging and responding appropriately. If there is some resistance, spend time to understand and realign participants critical thinking

Slide 49: What can your organisation do?

What can your organisation do?

- Company policy for vulnerable customers / responsible communications
- 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

TRUST

- Aim to get the participants to understand the business benefits of making the changes.
- Explore and discuss what the impact of change will be to all stakeholders - the business, its customers and its staff? Where are the gains to be made for each party?
- Avoid any anticipated negativity of the organisation towards change "*It's all well and good but things won't change here*". Explain that the organisation has agreed to the training and therefore will be expecting changes in processes and practices to benefit all customers.
- Aim to empower participants to take the desired changes and implement them within their roles.



- Ask the group how they will ensure that they effect the desired changes.
- Determine how they will ensure that they are maintaining progress after an initial change (not letting behaviour slide back to old habits / standards)

Slide 50: Closing slide ... Let's remember that **Everybody belongs to **Someone****



- If we accept the principle of people belonging to people, we can begin to view our contacts differently and change the way in which we transact or interact with them.



- Suggest the group considers how they would feel if one of 'their' loved ones (mother, father, grandparent, child) was treated unfairly. Remind the group that every contact belongs to another person and is someone else's mother, father, grandparent or child.

End the session:

- Remind them to **implement their changes** immediately on returning to their desks - not tomorrow or next week, but **now**:
- Ask the group to complete feedback forms before they leave,
- Thank the group for their participation and close the session.

Follow-up:

- Ensure any ideas, concerns or thoughts raised by the group are shared with the management team.
- Follow-up with the management team to review how successfully the training has been implemented and any changes identified by the business as a result of this training.
 - How has the business chosen to measure success?