

GUSTO SPOTLIGHT
Specialist Audiences

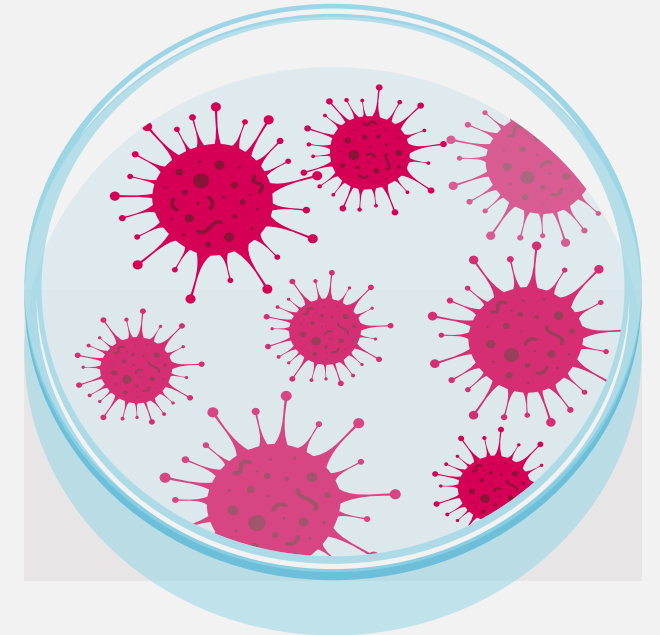


We're all in it together

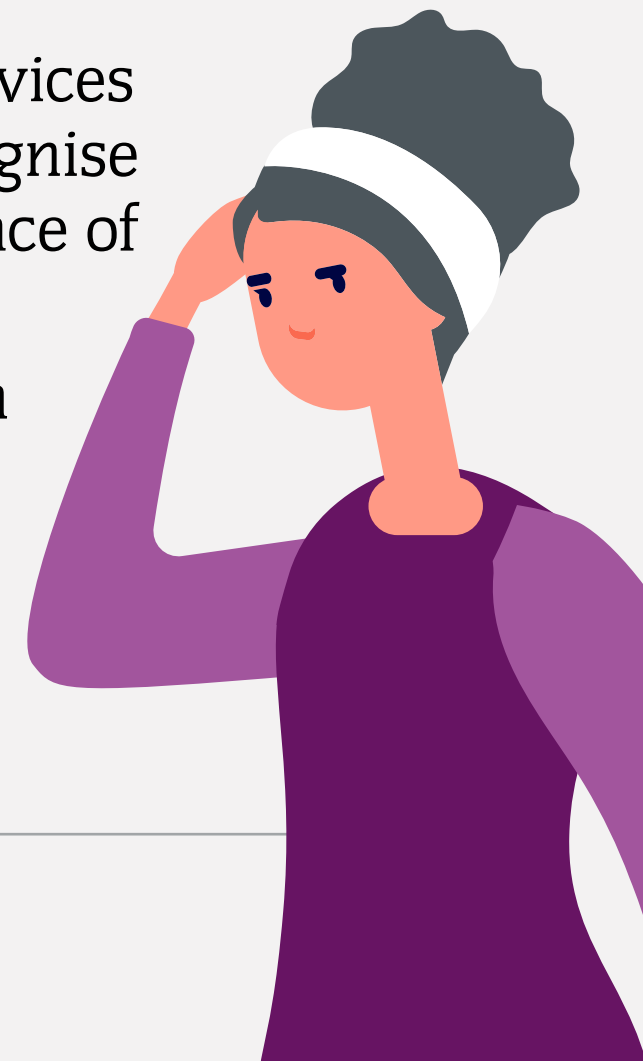
Deep Dive into Covid-19 and the impact
on 'vulnerable' customer outcomes



The aim of this study is to build on learnings from March 2020 and recent FCA guidance on vulnerability to discover the impact of Covid-19



- To provide a simple and contemporary measurement of the scale of vulnerability.
- To explore vulnerable customers' needs, priorities and experiences relating to their finances.
- To explore how consumers perceive the term 'vulnerable' and how they might describe it or themselves otherwise; To explore whether the term has become more acceptable post pandemic.
- To explore whether consumers identify with the FCA drivers of vulnerability.
- To explore the impact of COVID-19 for vulnerable customers.
- To understand how customers expect to be treated once they've divulged or had their vulnerability uncovered, e.g. more likely to be turned down for a product, treated as incompetent, overly protected.
- To understand expectations of digital services and how their customer service can recognise and respond to vulnerability in the absence of interactions with front line staff.
- To understand how financial services can consider vulnerability at all stages of the product and service design process or design inclusive products and services that meet the needs of all consumers.

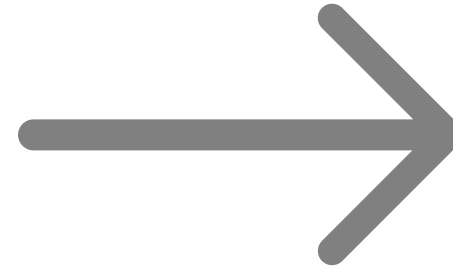


We're all in it together

Background

Understanding the impact of Covid-19 on Vulnerability

The Scale of Vulnerability (Autumn 2020)



The Deep Dive



“When we were children, we used to think that when we were grown-up we would no longer be vulnerable. But to grow up is to accept vulnerability... To be alive is to be vulnerable.”

Madeleine L’Engle

Our Approach

Quant

- 1,079 Online interviews
- UK nationally representative omnibus survey
- Conducted 16-18 Oct 2020



Qual

- 15 x Online/tel immersions (Oct 2020)
- Mix of ages/lifestages/locations
- All experienced/affected by one or more of the FCA vulnerability drivers (*see next page*)
- All experienced some form of financial detriment or impact

FCA Vulnerability drivers



Health

Condition or illnesses that affect the ability to carry out day-to-day activities



Life Events

Major life events such as bereavement, job loss or relationship breakdown



Financial Resilience

Low ability to withstand financial or emotional shocks



Financial Capability

Low financial understanding or low confidence in managing money.

Low capability in other areas (literacy, numeracy, digital skills)

What we learned about ‘Vulnerability’ in Stage 1

Majority of life events impact on personal/household finances with rational and emotional consequences

Rational Factors

Life Event
Financial Resilience
Financial Capability
Health

Emotional Impact

Stress
Anxiety
Lack of confidence
Denial



Life events and associated vulnerability commonly results in increased stress and mental health concerns. These can drive a behavioural bias that limits people's ability to make informed decisions or indeed the ability to make any decision.

Gusto Key Finding

The key for providers is to recognise these life events and establish ways to empower customers and allow them to gain control of their money during this period of transition.

Our Stage 1 Summary in March raised some key questions...

Consumers had been exposed to financial brands increasingly willing to help in periods of vulnerability.

Offering practical financial support and solutions in the form of product and service flexibility:

- payment holidays
- interest free periods
- dedicated vulnerable contact centres etc.

Would customers become more accepting in revealing their vulnerability to providers?

How prevalent will vulnerability be due to Covid-19?

Would the actions of financial providers during Covid-19 impact on future customer expectations when 'vulnerable'?

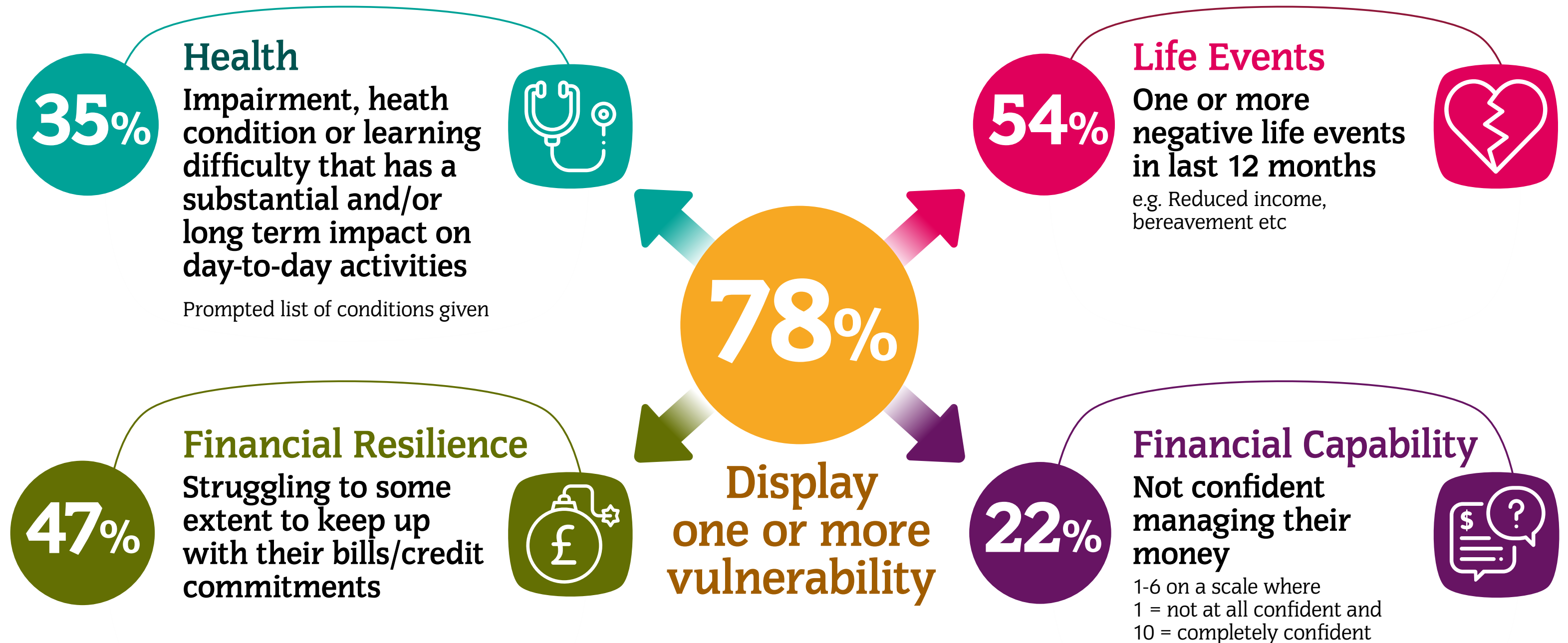
So let's find out what impact Covid-19 has had on the UK consumer...

The scale of vulnerability now



Most consumers display some form of actual or potential vulnerability

Proportion of UK adults displaying each FCA driver of vulnerability*



Vulnerability is often complex – it should be viewed as a spectrum of increasing risk and differentiated needs

Consumers fall into a spectrum of risk (Source: FCA)

**Anyone
at any time...**

Our data shows that vulnerability can affect all lifestages

More likely to have differentiated needs

Vulnerability/Risk of harm

Harm!



32%

Negative
life event
and low
resilience



20%

Health
and low
resilience



16%

Low
capability
and low
resilience



15%

Health,
Life event
and low
resilience



7%

Display
all four
vulnerability
drivers



Gusto Key Finding

It is important financial providers understand the needs of vulnerable consumers, to ensure they do not increase the risk of harm to them.

The current climate is clearly having a rational and emotional impact on consumers

Life events experienced by you/partner in the last 12 months (% UK Adults)

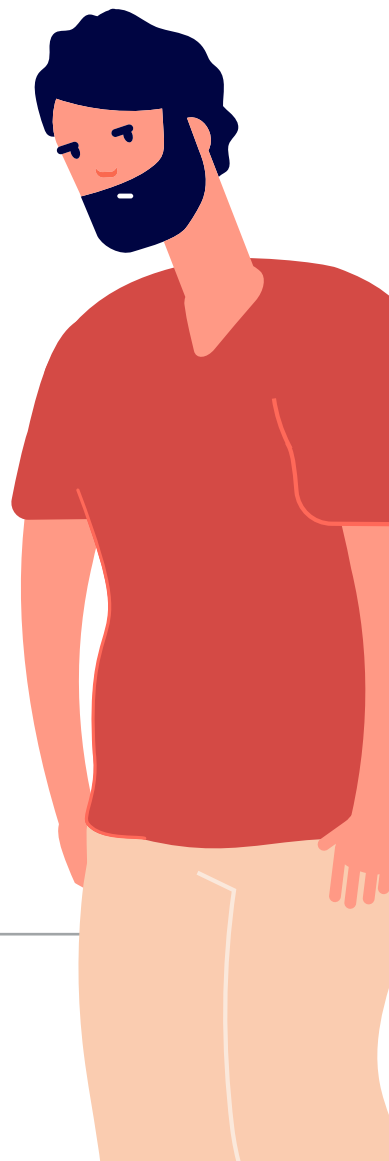
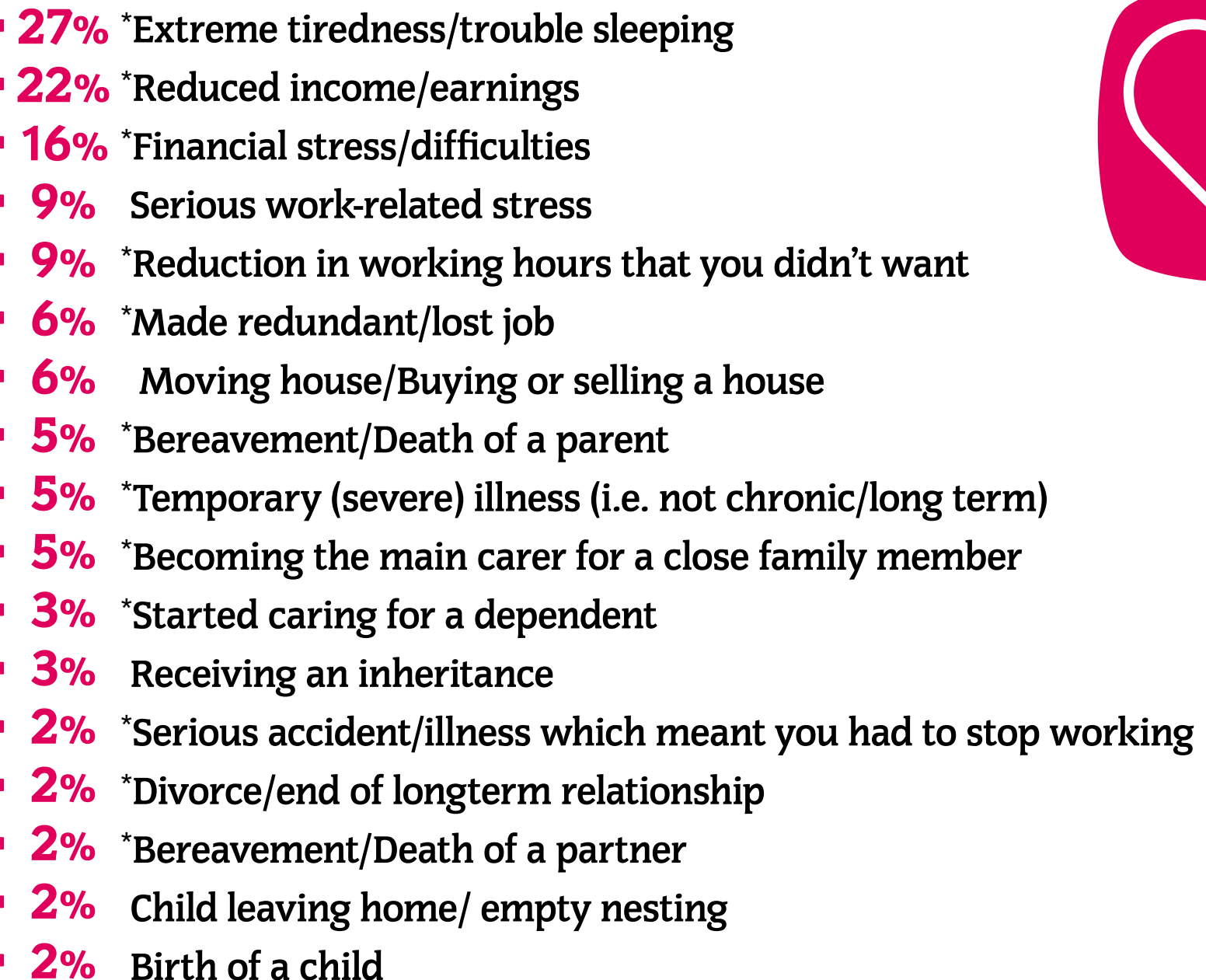
54%

**Any
Negative
Life Event***

- Negative life events often have financial repercussions
- However, this means financial consequences are not universally felt by all life events and many UK adults claim they have not been financially impacted by the pandemic (20% better off, 50% no change)
- Regardless of the direct impact on financial circumstances, qualitative insight has highlighted the need for providers to consider the emotional needs of consumers in these circumstances

+ **1%** having experienced each of the following:

Marriage, retirement, *victim of financial crime/scam, *bankruptcy, *serious accident/illness which reduced income but were able to still work, *bereavement of a child, *you/partner started needing social care.



Those affected by chronic or transient circumstances are more likely to be impacted financially, and more in need of support to deal with the situation

The proportion of UK adults with a life event or health vulnerability that demonstrate low financial resilience or capability



Negative
Life Event



Health



All UK
Adults

Struggling to meet commitments/
bills to some degree

61%

55%

(47%)

Constant struggle or behind
on commitments/bills

22%

23%

(16%)

Low financial capability
(Not confident managing their money)

29%

27%

(22%)

Demographic indicators of vulnerability can help providers identify those in need of support

Demographic groups more likely to display each driver of vulnerability



Health

- Increases with age
- Social grade DE
- London/Scotland
- Lower household income
- Not working
- All renters/renting from council/housing association



Life Events

- Financial stress/difficulty (25–54 yrs)
- Redundant/lost job (35–44 yrs)
- Serious work related stress (25–44 yrs)
- Extreme tiredness/trouble sleeping (female)
- Any negative life event (renters)



Financial Resilience

- 25–34/45–54 yrs
- Social grade DE
- Lower household income
- Single
- Children at home
- No higher education or degree
- All renters/renting from council/housing association



Financial Capability

- 18–34/45–54 yrs
- Lower household income
- Single



Understanding vulnerability



Whilst Covid-19 may not be the root cause of Vulnerability for all, it has in many cases severely impacted, particularly in relation to reduced income, mental health and anxiety



Female (49)
**Shopping
Addiction**

Male (34)
**Mental Health
Reduced Income
(Covid-19)**

Female (37)
**Relationship
Breakdown
Mental Health
Low income**

Male (55)
**Reduced Income
Business Turnover
(Covid-19)**

Female (52)
**Chronic Health
Mental Health
Reduced Income
(Covid-19)**

Male (75)
**Chronic Health
Reduced Income**

Female (61)
**Reduced Income
(Covid-19)
Asset Rich/
Cash Poor**

Female (65)
**Mental Health
Reduced
Household
Income
(Covid-19)**

Male (47)
**Mental Health
Reduced Income
(Covid-19)**

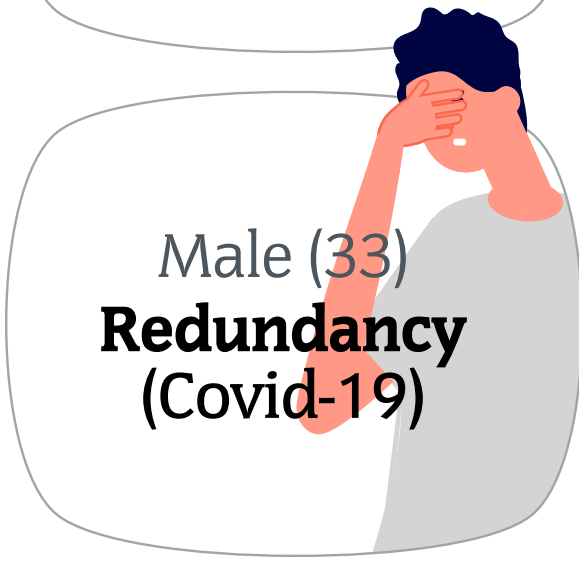
Female (62)
**Debt Issues
Erratic Income/
Universal Credit
Mental Health**

Male (38)
**Debt Issues
Reduced Income
(Covid-19)**

Male (37)
**Debt Issues
Mental Health
(Covid-19)**

Female (56)
**Divorced
Mental Health
Bereavement**

Male (66)
**Divorced
Mental Health
(Covid-19)
Low financial
resilience**



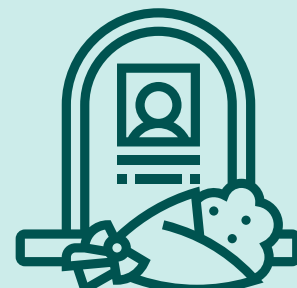
Male (33)
**Redundancy
(Covid-19)**

Beverley (56)

- Divorced 10 years ago, self employed beauty therapist
- Had suffered from depression before
- Went through a difficult divorce and husband tried to take the house
- Relied on parents for emotional support, mum died of heart attack, dad died 2019
- Struggled after bereavement to think rationally



Losing
family home



Bereavements

“I went 6 months without opening post, I couldn’t cope with what’s inside, mentally too much to deal with – it had a financial impact.”

“I could always cope with decisions on my own, I couldn’t move on with things.”

**Suffers severe
depression
and anxiety**

Case Study

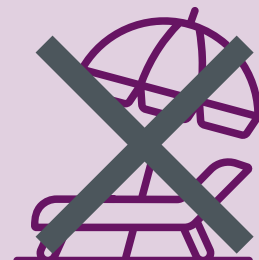
The Deep Dive

James (38)

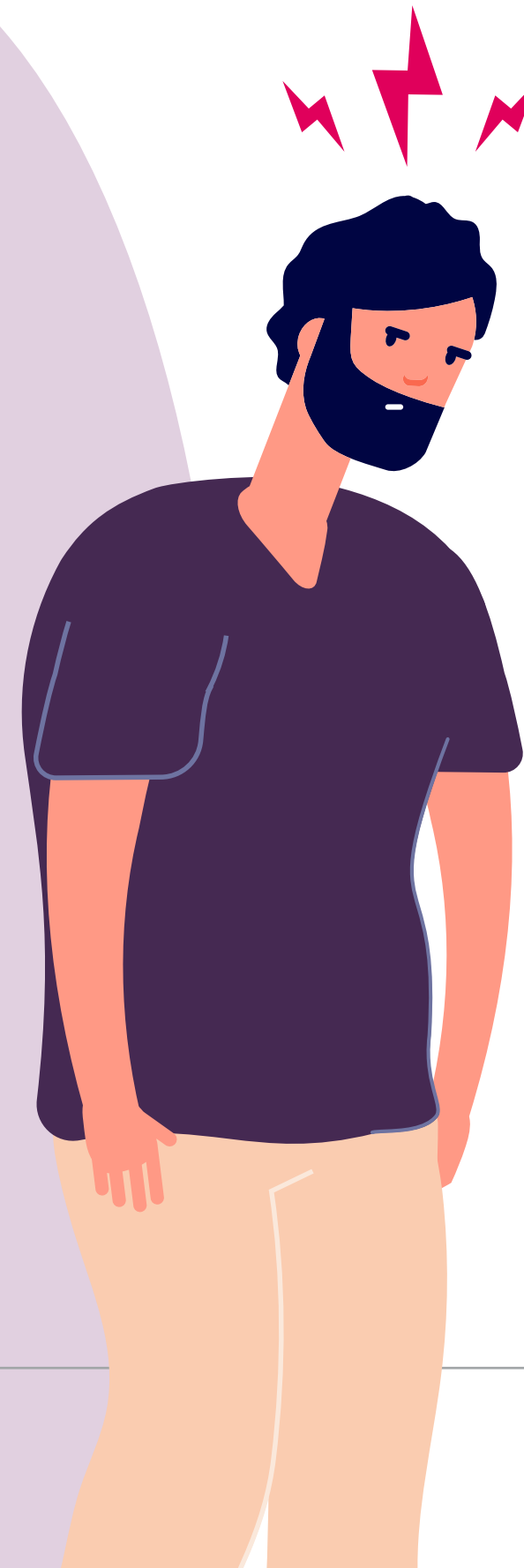
- Struggling to make ends meet, supporting young family
- Previously made redundant
- Working 2 jobs, zero hours contract
- Furloughed during Covid-19 pandemic for 7 months
- Suffers with anxiety and depression
- Regularly uses overdraft and borrows money from parents



No Savings
or disposable
income



Had to
cancel
holidays



*“I’m one big bill
away from being
vulnerable.”*

*“I’ve been chased
for Council Tax,
had red letters
and threat of
debt collectors.”*

**Felt suicidal
due to debts**

Katerina (37)

- Low income/job to job
- Family arguments and bereavements
- Struggled with mental health – diagnosed with depression in 2013, ongoing anxiety
- Relationship breakdown
- Left with large debt

“I got out of a difficult relationship 8 months ago. I felt like I had no identity and I was in a bad place. He hadn’t been paying the utility bills and so left me with £3000 debt. I wasn’t well enough to take it to a small claims court.”

“I was diagnosed with depression in 2013. It was a real low point. I had severe anxiety and panic attacks.”



**Relationship
breakdown/
left with debt**



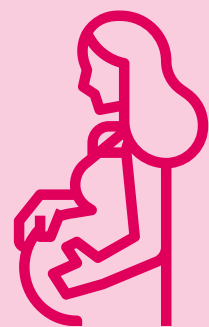
**Low
income**



**Suffers severe
depression
and anxiety**

Pulkit (34)

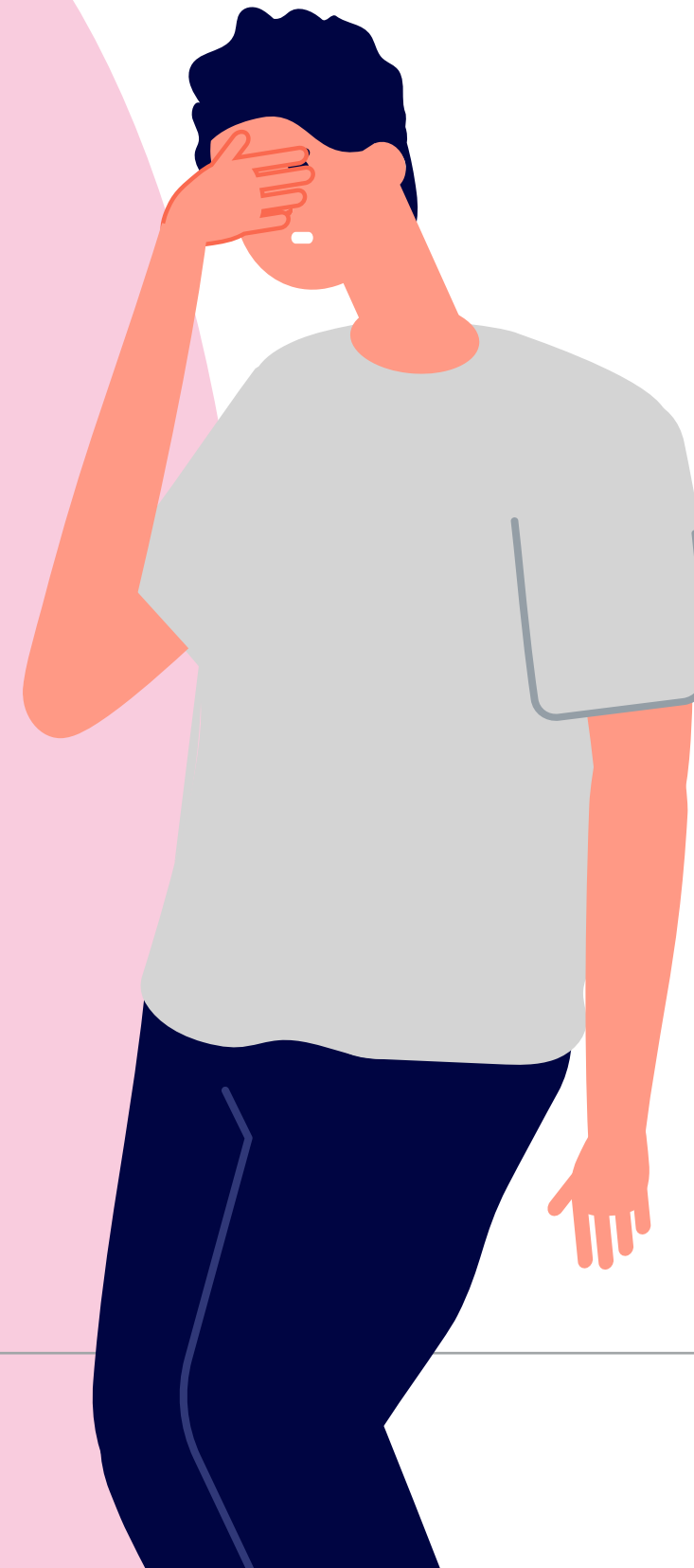
- Made redundant during Covid-19 (IT Consultant) Applied for 500+ jobs
- Expecting first baby in a few months
- Credit card debts that wife unaware of
- Paying mortgage is major concern
- Issues sleeping and under pressure to find new job
- Borrowing from family to keep head above water



Letting his family down



Hidden debts



“It’s my duty to protect my wife and unborn child.”

“It feels like I’ve left the tracks and I’m on an unknown road.”

Feels abandoned after redundancy

Liz (61)

- Cash poor, asset rich
- Large house, has savings
- Living on own, divorced, empty nester
- Daughter has mental health issues – gave up career to care for daughter – affected her income and socially
- Not confident financially, buries head in sand



Gave up work
10 years ago to
care for daughter



No income
during the
pandemic

“I don’t feel vulnerable. In my world that means old people with underlying health conditions.”

“My youngest child had severe mental health problems – she needed me to be with her so I had to give up work in my 50s.”

**Proud, traditional
mindset – don’t
need support**



Impact of Covid-19 for vulnerable customers

The negative impact of COVID-19 on vulnerable customers is evident

Beyond the immediate impacts on health, jobs and incomes, the epidemic is increasing:

- people's anxiety and worry
- affecting their social relations
- their trust in other people and in institutions
- their personal security and sense of belonging

Reinforces that everyone can be vulnerable

But the financial effect for some has been particularly severe

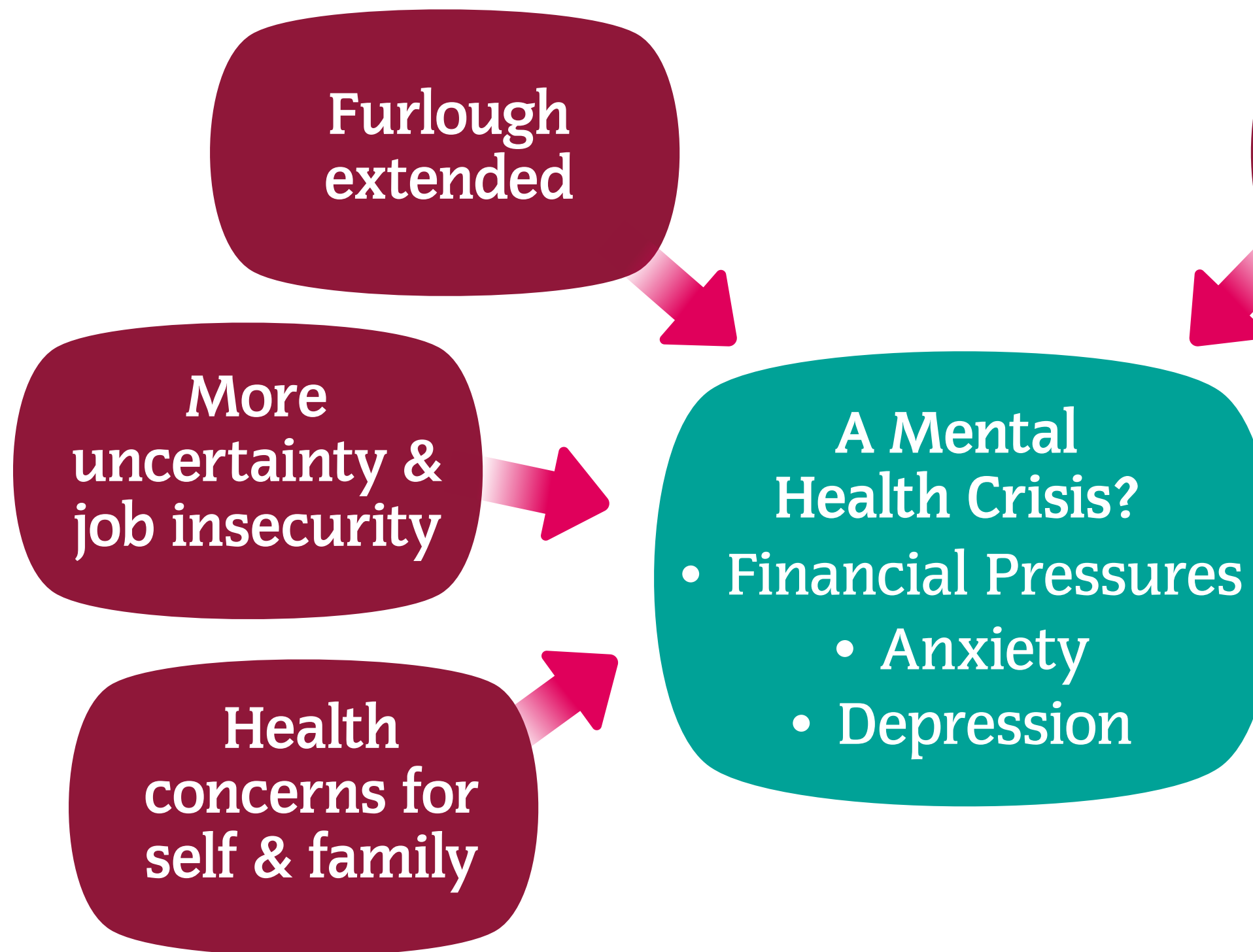
Fear becoming reality – end of the job retention scheme, redundancies, bereavements and having Covid-19 themselves

A time of uncertainty. How long will this go on?

Gusto Key Finding

The pandemic and lockdown measures are exacerbating the challenges for many who are already vulnerable.

And **NOW** we have the impact of Lockdown 2.0!



Will
Christmas
be cancelled?

Gusto Key Finding

The Spring and Summer sense of pandemic togetherness is being replaced by feelings of despair and anxiety as the emotional need for a sociable Christmas is increasingly under pressure.

Barriers to acceptance of 'vulnerability' and overcoming these

Customers use a range of language to describe their experiences

"I'd like to be working full time but the work just isn't there at the minute so it's a struggle for me."

"I feel so anxious, there are so many people dying and more people getting ill, I just want to protect my family."

Circumstances

"I often feel overwhelmed and struggle to get out of bed, I have good days and bad days."

"It is a case of just getting on with it – if I dwelled on it too long I would do nothing. I'm just thinking about the next day/week."

"We have had to cut back, my job isn't secure, my hours have been reduced, we are definitely struggling."

Financial Impact

"Every month I have to think which bills I can pay, I'm constantly chasing my tail."

"My income is so erratic, I live frugally. It is a precarious way of living, no guarantee of work."

"I was made redundant due to Covid-19 – that's had a massive impact, I've had months without work."

Gusto Key Finding

Language used to describe experiences of vulnerability may talk of:

- 'struggling'
- 'not having a great day/week/month' etc.
- 'difficult time/period'
- 'managing'

Few use 'vulnerable' except in relation to Covid-19.

And whilst vulnerability does appear more widespread the term itself still fails to resonate

When prompted on the word, 'vulnerable' brings to mind a wide range of associations...

"You have no power if you are vulnerable. It is a stigmatising word."

**Taken
advantage
of**

**Less
able**

Susceptible

**Not
independent**

At risk

**Underlying
health conditions
(Covid-19)**

Weak

Customer mindsets re 'vulnerability' are mixed – many have at some point FELT vulnerable, but wouldn't use the word to label themselves and largely see it as relating to something/someone 'other' than themselves

**Elderly people
revealing PIN**

**Too
personal**

**In need
of care**

Gusto Key Finding

Clear disparity between language used by customers and how 'vulnerability' language is used in financial services/professional spheres.

Whilst rejecting the term ‘vulnerability’ customers can associate with the FCA drivers



Health

Condition or illnesses that affect the ability to carry out day-to-day activities



Life Events

Major life events such as bereavement, job loss or relationship breakdown



Financial Resilience

Low ability to withstand financial or emotional shocks



Financial Capability

Low financial understanding or low confidence in managing money.

Low capability in other areas (literacy, numeracy, digital skills)

Gusto Key Finding

The **drivers** encourage customers to associate **themselves** with the categories and **accept to themselves** that they indeed may be ‘vulnerable’ as a result of their situation.

In **lowering their acceptance and resistance barriers** customers begin to realise that help and support may be available to them.

Several rational barriers prevent vulnerable customers from disclosing their vulnerability

Lack of belief a financial provider would be willing or able to help them

Perception that won't be able to help
"It's my issue" *

Accepting and revealing their 'vulnerabilities' is not something consumers take lightly and both rational and psychological barriers are often raised when in a 'vulnerable' state

Lack of confidence in being able to deal with financial problems related to their situation

Negative perceptions of likely future implications e.g. credit reference issues

Lack of personal relationships within financial organisations

*Linked to not knowing where/who to go to Previous bad experiences (see later)

Gusto Key Finding

Customers require a tangible reason and clear perceived benefit to contact providers, particularly in relation to disengaged product sectors.

However emotional barriers are the biggest challenge to overcome

Consumers talk about feeling....

Embarrassed

- One of the biggest barriers to seeking support
- Pride gets in way
- Shame in asking for support
- Don't want to 'beg'

"Financially I would really have to be struggling to say to somebody I'd got a problem. I would be embarrassed."

Judged

- By friends/family/others
- See it as a weakness that unable to cope/manage bills
- Don't want to be seen to be taking from the system

"When the ball starts rolling it's really difficult to keep a relationship with friends, how can I pick myself up and start again."

In Denial

- Traditional mindset
- Not in my culture to 'seek support'
- Don't want others to worry
- Head in sand mentality
- Plenty of other people 'worse off'
- Formal support 'not for me'

"When you're the head of the family in my culture that is your duty. You have to provide and opening up is just not done. It's a sign of weakness and failure."

Gusto Key Finding

Emotional barriers highlight the importance of the language and tone used to encourage customers. Opportunity to 'normalise' the concept of seeking support.

Disclosure and seeking support

Whilst Covid-19 has encouraged consumers to face and accept their vulnerabilities, barriers still exist

Whilst the pandemic crisis has encouraged consumers to accept and face their 'vulnerable' situations in the form of financial support and payment holidays, this has largely been due to wide scale awareness and media coverage.

Disclosure has been encouraged by providers with communications centred around easy to apply Government backed support schemes.

However, when facing the many non Covid-19 transient and permanent vulnerabilities the same psychological and emotional barriers exist which prevent many customers both accepting their status and reaching out to their providers and/or third parties for help and support and potential solutions.



17%

Gusto Key Finding

Only 17% of consumers with a health or negative life event vulnerability have **informed/ contacted any of their financial providers** about their circumstances.

Accessing support/disclosing vulnerability typically triggered at point of desperation and often by others

- May struggle with situation for weeks/months/years
- Letting problems build up
- Head in sand
- Minority reluctant to speak to even closest family – others rely on those closest for financial support (vs. formal channels)
- Dealing with day-to-day rather than thinking long term
- Making the most of their situations/affording the very basics

Triggers to self-initiating support

- Suicidal, see no way out or exhausted other options
- Severe arrears/bailiffs knocking at the door
- Serious sudden health issue e.g. heart attack
- Loss of job

Prompted by others

- Prompted by 'provider'
- Break down at GP/council re rent
- Word of mouth from friends/family re good experiences
- Prompted by friends/family when they become aware of true extent of issues

TIPPING POINT



Gusto Key Finding

Highlights the importance of looking for opportunities to get to people in advance of a breaking point and support before, during and post crisis.

But there are still inconsistencies in the way financial providers approach and treat vulnerable customers

Utility debt, buried head in sand, worried of mental health labelling/stigma...

- Contacted provider – **Apologetic, compassionate, listened, recapped** situation and felt **sincere**
- Flagged account as a **vulnerable** customer and added to Priority Customer Register
- Gave advice on **Step Change** and other debt charities

“I felt angry, scared, upset and I didn’t know where to ask for help. After the call I felt relieved, someone was prepared to help me.”



POSITIVE OUTCOME



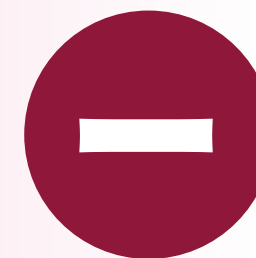
Gusto Key Finding

Empathy and understanding is key when dealing with customers in ‘vulnerable’ situations. Disclosure is a major step and customers should be praised not chastised to ensure a positive outcome is reached for all.

Bereavement caused mental health problems = unable to make decisions, avoided paying and facing credit card debt

- Finally contacted provider who **weren’t understanding** – balance outstanding
- **Chased** by text messages
- **Threatened** with prosecution
- Received **debt collector communications**

“They had the mentality it’s ‘your problem not ours’... they were the worst, I ended up with charges and late payment fees.”



NEGATIVE OUTCOME

Covid-19 has resulted in
some **positive** outcomes
on vulnerability

Many consumers feel less isolated in their 'vulnerability' due to shared experiences and widespread financial support

We're all in it together

It became acceptable to ask for help and support

Everyone was openly discussing mental health

Overnight it became OK to publicly declare yourself '**vulnerable**' to friends & family and even financial providers and to ask for help and support

Financial struggles were openly discussed

Communities came together and encouraged each other to ask for help

Consumers had time to take stock, examine expenses and critique their finances

The Government launched financial support packages

Gusto Key Finding

Covid-19 has enabled people to share their experiences and expose their vulnerabilities in a way that is very different when experiencing a 'vulnerability' within their own personal world.



Financial providers, encouraged by Government reached out to customers with open arms of support and financial assistance

Whilst not everyone took advantage of payment holidays, consumers became aware providers were offering unconditional help and support

Available to everyone

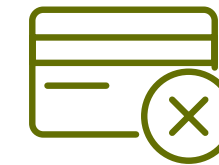
Flexible solutions



Mortgage
Payment
Break



Car Insurance
Reimbursements



Credit Card
Payment
Holidays

“For once the computer didn’t say no, they wanted to help and said yes.”

Providers made the process simple

- Email/letter communications
- Press and media campaigns
- Digital application forms
- Previous rejectors were encouraged to trial the convenience of digital banking



Communication is key; when customers feel they are not alone they are more likely to **ask for help**. Communicating help is available for everyone will help **break down barriers** for those who don’t think they qualify or don’t need support/help.

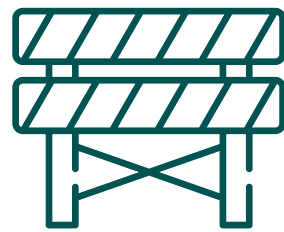
Gusto Key Finding

By openly communicating help and support mechanisms, providers can encourage customers to face their vulnerabilities and reach out and ultimately disclose.

Recognising vulnerability and responding to consumer needs

Frontline staff are your eyes and ears to recognising customer vulnerabilities

Important that all staff are conscious of indicators such as...



Challenging points in the interaction

- Difficulty understanding
- Elements need to be **repeated/simplified**
- **Not listening**/appearing to be having difficulties hearing



Verbal cues

- Language e.g. “struggling”, “difficult to cope”, “having a bit of bother/trouble”, “not having a good day/week/month”
- **Tone of voice**
- Speaking **very quietly, quickly or long silences**
- Expressing seemingly **irrational fears/worries**



Customer context

- **Someone else with them** on the call
- Appearing to be **rustling paper/disorganised**



AndFrontline staff are a critical part of encouraging disclosure

Providing an empathetic service is key, and can be realised by...

Listening and acknowledging this
so the customer feels heard

Being warm, personable and friendly
(not scripted)

Respecting boundaries
– Encouraging openness without being intrusive

Showing patience
– Giving customers adequate time for calls

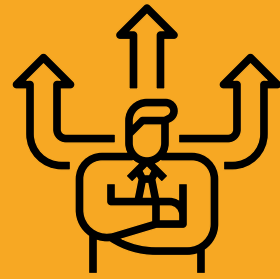
Making suggestions/ signposting to formal and informal support networks

Proactively offering follow ups

I don't know...

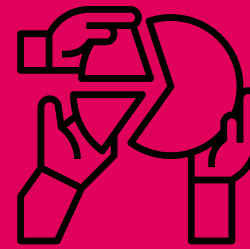
Take your time...

Customers also need to feel confident that providers can offer flexible, simple outcomes



Flexibility

- Asking customers what they think **will help them** or what they would like as the outcome
- Acknowledging there isn't a 'one size fits all' approach and **applying flexibility to a customer's needs**
- **Doing things quickly/making exceptions at times** – many wanting to access funds quickly



Simplicity

- **Clear explanations** – especially where what the customer wants cannot take place
- **Succinct information** – not overwhelming or being over 'helpful' – sticking within remit of what customer is asking for
- **Simple 'non judgemental'** online forms to complete



Taking Ownership

- Call handler to take control – **explain steps clearly, what customer needs to do, set expectations etc.**
- Where possible call dealt with by **same person and within one call**
- Ensuring the customer feels **like the call has been productive** i.e. comes away calmer and feeling like all steps have/will be taken

Despite the pandemic pushing consumers online, there are still barriers to online disclosure

Lack of personalisation

- Expectation that you **aren't talking to a human**
- **Lack of empathy/understanding** of your situation
- Likely to be passed around
- **Scripted conversations**

"I imagine online that you are just chatting to an automated service so they don't pick up on things."

Desire for immediate outcome

- Once customers reach the point when ready to divulge, often need to get immediately 'off chest' and **desire a resolution**
- Speak to someone **'there and then'**

"Prefer to bite the bullet, it makes me anxious but if you pick up the phone at least you know you won't just be ignored."

Security/trust issues

- Don't know who talking to behind screen – **require reassurance**

"If you are going to be talking about your personal situation I just wouldn't trust doing it online."



However, there is a role for digital in raising awareness of what financial providers are doing for vulnerable customers

A source of information



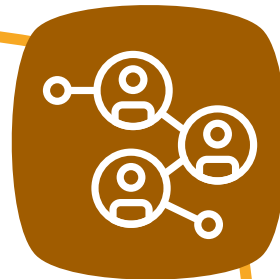
- Illustrating what support is available
- Reference tool/hub to access forms

Emails/notifications



- Can appear less intrusive/formal vs traditional letters

Providing third party links



- Highlighting work with charities/support groups
- Signposting to charities (outside the expected financial related charities)

Case studies



- Helpful to illustrate circumstances that could qualify for support and what support could be provided
- Demonstrates you are not 'alone'/less isolated

Gusto Key Finding

Once ready to disclose 'vulnerable' customers require the reassurance of a sympathetic ear ready to help and support

Getting the language, tone and timing of any communications right is critical to engage with vulnerable customers

+ Positive language

- Communicating that you are **'there to help'**
- "What we can do to **help you in your situation?**"
- **"Work together"**
- **"Smooth out difficulties** you may face in your life"

+ Empathetic tone/language

- Supportive/reassuring
- "Sorry to hear that"

+ Proactivity appreciated

- Customers aware that financial providers notice changes on accounts i.e. less money, missed payments, charges – suggestion for proactive comms to **'check in'** on customer situations

"It would be very nice if they'd called you on the phone and said we can see you're struggling. It would then open up and tell them the reason why I'm struggling. It would be a personal call rather than a financial call."



Gusto Key Finding

Important that digital communications have supportive and empathetic tone so as not to reinforce perceptions of financial provider being impersonal

Consumers suggest other practical measures that financial providers could implement to help ease the pressure

+ Customer hotline

- Potentially the first step in opening up
- Dedicated number
- Listening service
- Specialist service
- Tailored assistance

+ proactive customer check-ins

+ Training of all call centre staff

+ Authorising a representative to look after finances

+ One point of contact for vulnerable customers

Gusto Key Finding

Opportunity to bridge the gap between 'us' and 'them' – financial brands don't have to be solely product focused, more informal/personal and wellbeing focused

Gusto Findings

Key considerations

Key Takeouts & Considerations

- 1 Covid-19 has reinforced that anyone can become vulnerable at any time due to both intrinsic and extrinsic factors.
- 2 Record numbers of the UK population (78%) have in 2020 displayed one or more vulnerabilities and the sense of 'togetherness' caused by the pandemic has encouraged more to open up.
- 3 Whilst the term 'vulnerability' is hard to accept and generally rejected, consumers can associate with the FCA drivers: **Health, Life Events, Financial Resilience** and **Financial Capability**.
- 4 In lowering their acceptance and resistance barriers, consumers begin to realise that help and support may be available to them.
- 5 In providing tangible support through clear perceived benefits e.g. payment holidays etc. customers become more likely to disclose their situations and reach out to providers for help and support.
- 6 Financial providers can encourage customers to contact them through a combination of tangible support and emotionally supportive and reassuring messages
- 7 Encouraging customers to contact before they reach their 'tipping point' enables guidance and support mechanisms to come into play before escalation
- 8 Empathy and understanding remains one of the key requirements of anyone in a 'vulnerable' situation. Support them and praise them for disclosure as you yourself would like to be supported to ensure a positive outcome.
- 9 Whilst Covid-19 has encouraged many to accept their 'vulnerabilities' the majority still experience these personally and will still find it hard to open up and disclose. Encouraging them to feel that they are not alone has been one of the positive aspects coming out of the pandemic which we can all learn from when reaching out to the 'vulnerable' – it's the old adage...
'A problem shared is a problem halved!'

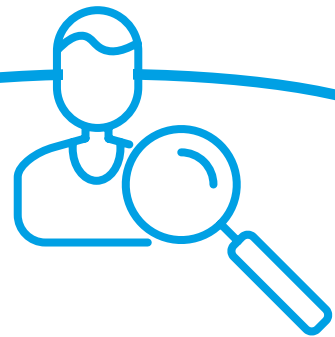


Gusto Research

How can we help?

Where is **your organisation** up to on this journey?

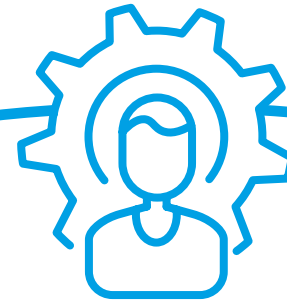
At **Gusto Research** we can help...



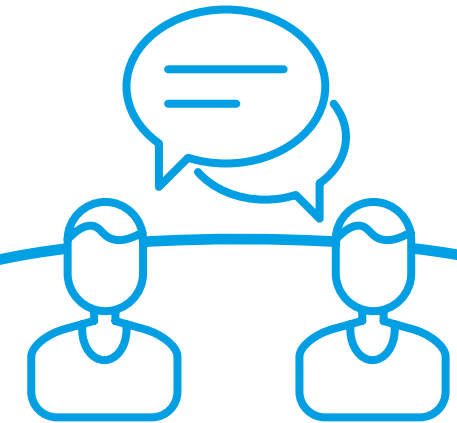
Identify indicators
of vulnerability



Evaluate
communications



Understand the specific
vulnerabilities & needs
of your customers



Engage with frontline
staff to determine their
needs in upskilling

and so
much more...

As specialists in audiences, Gusto are experts in recruiting and interviewing vulnerable customers

- Gusto standardised questioning to flag vulnerable customers within your customer base/target
- Discussion guide/questionnaire designed to take into account varying cognitive abilities and used tactically
- Encouraging respondent to have support on hand if needed as part of the interview (i.e. carer, relative)
- Altering lines of questioning to ensure they have the best chance of being understood
- Being realistic with clients about the level of coverage that is possible with certain vulnerabilities
- Taking a duty of care with flagging any distressing situations with our client if respondents give permission

Gusto suggests the 'vulnerable lens' is applied to **all research projects** going forward

Gusto
RESEARCH

To get in touch:

Tel 0113 268 9020

Email hello@gustoresearch.com

Visit gustoresearch.com

Follow  @gustoresearch

Charside House, 58 Street Lane, Leeds LS8 2DQ