





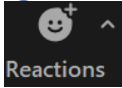



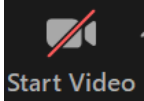
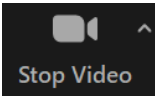
Raising standards for consumers

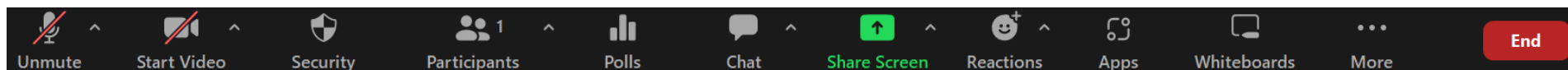
Open webinar | 15h30-16h30 CET

How ISO 22458 can help service providers identify and support vulnerable consumers through the cost-of-living crisis



Methodology

- ★ All participants may be automatically muted to avoid background noise.
- ★ If you wish to speak, please write “floor” in the chat box by clicking on the chat icon  in the middle of the menu bar or use the  button in the .
- ★ To speak, click the mic button . When it looks like this , people in the meeting can hear you. The button can be found in the bottom-left corner of the menu bar.
- ★ Should you have any difficulties hearing us, please write to us in the chat box .
- ★ If you’re experiencing problems with the connection - please remain patient. You can simply leave the meeting and enter it again, it will only take a few moments.
- ★ To show your face when first joining the meeting or when speaking, click on .
- ★ Switch off your camera at other times so the connection is not overloaded. Click on .
- ★ Here is how your menu should look like if you are in the meeting with a muted microphone and turned off video:



Your webinar hosts



Chiara Giovannini

- ANEC Deputy Secretary-General



Julie Hunter

- Chair, Consumer & Public Interest Network, UK
- ISO 22458 Project Lead
- Former ANEC Services WG Chair

1hr Programme



15.30–15.35hrs	Welcome and introduction
15.35-15.55hrs	Part 1 Presentation <ul style="list-style-type: none">• What is consumer vulnerability and why is it important for organisations to understand and address vulnerability, especially now, during the cost-of-living crisis?• Background to the ISO 22458:2022 standard
15.55-16.05hrs	Q&A session to cover Part 1
16.05-16.20hrs	Part 2 Presentation <ul style="list-style-type: none">• Overview of ISO 22458• What are the requirements and good practice guidelines for the design and delivery of inclusive service?
16.20-16.30hrs	Q&A session to cover Part 2 Thanks and closing

A changing world

Our world is constantly evolving...

Digital revolution

Covid pandemic

Cost of living crisis

New challenges and risks for consumers

Rapid and significant change - creates or exacerbates vulnerability

Vulnerability guidance needed now more than ever!

What is vulnerability?



Anyone can be vulnerable at any time

Permanent, temporary or sporadic

Complex and overlapping factors

Situations can change suddenly

An organization's systems and procedures can:
reduce, create or **exacerbate** vulnerability

Wide range of factors inc.

Personal characteristics

Health and abilities

Access and skills

Life events

External conditions

VULNERABILITY

“State in which an individual is placed at risk of harm in their interaction with a service provider due to the presence of personal, situational or market environment factors”



Impact of Covid and cost-of-living crisis



HEALTH

Physical illness
Declining mental health
Living with cancer
Extra costs of disability



FINANCES

Poverty premium
Debt
Under-insured
Heat or eat?
Increase in fraud



HOUSING

Higher rents
Mortgage rates
Repossession
Eviction



PERSONAL

Bereavement
Risk of abuse
Family breakdown
Caring responsibilities

Importance of addressing vulnerability

Vulnerability can make it difficult to:

- Access, choose or pay for services
- Understand and communicate
- Make good decisions
- Pursue complaints

Huge potential for harm:

- Financial, emotional, psychological
- Barriers to access, unfair treatment
- Particularly important to address vulnerability in essential services



Vulnerability – a standards journey



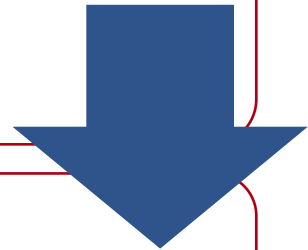
BS 18477:2010 - Inclusive service provision

- Consumer-driven, pioneering standard
- Take up and impact – essential services
- Base document for ISO 22458 – updated and improved



ISO 22458:2022 - Consumer Vulnerability: design and delivery of inclusive service

- International experts – 16 countries inc. ANEC/CI
- Combined best practice and consistent approach
- Applicable to all service sectors and countries



Critical importance of consumer voice



Specialist insight and lived experience is invaluable

Consumer representatives shared insight about:

- Nature and characteristics of vulnerability
- How vulnerability affects consumers'
- What consumers need from service providers

International working group:

- Revealed different approach to, and experiences of, vulnerability across cultures and regions
- Global collaboration strengthened and broadened best practice guidance



Part 1: Q&A session



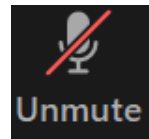
**We are happy to answer your questions about
Consumer Vulnerability and the development of ISO 22458**

5 – 10 minute discussion

Please feel free to ask questions in the  or



and



to speak

Provides guidance in 6 key areas:



Organizational
commitment,
principles and
strategy

Identifying consumer
vulnerability

Inclusive design

Responding to consumer
vulnerability

Resources to support
service delivery

Monitoring, evaluation,
continual improvement



*ISO 22458: 2022 Consumer Vulnerability:
Recommendations and requirements for the design and delivery of inclusive service*

1. Delivering real change

Shift in culture

Demonstrate commitment to nine guiding principles from top management to frontline staff

Inclusive service embedded throughout service design and delivery

Proactive rather than reactive approach

Outcomes focused



Guiding Principles:

- Accountability
- Empathy
- Empowerment
- Fairness
- Flexibility
- Inclusivity
- Innovation
- Privacy
- Transparency

2. Inclusive design

- Everyone has different needs, capabilities, skills
- Anyone can be vulnerable at any time so.....it is essential to **plan for vulnerability**
- Inclusive services help businesses to:
 - Reduce barriers and unintentional harm
 - Make services fairer, more accessible and easier to use for **everyone**
 - Prevent problems occurring in first place
 - Increase customers, reduce complaints



Standard promotes:

- Proactive approach
- Review of all systems, processes to identify risks and reduce harm
- Inclusive design at all consumer 'touchpoints'
- Consumers involved in service design

3. Resources

- **Frontline staff** – training, empowerment, support
- **Digital tools** – e.g. websites, online forms, AI
- **Personal information** - customer records, data management, dealing with third party reps
- **Expertise** – internal (specialist team) & external

Think about: staff, premises, materials, systems, publications, policies



Recognition that approach will need to be tailored to service provider – size and type of business

4. Identifying vulnerability



Understanding vulnerability:

- Talking to people with lived experience
- Research and data to inform design, delivery
- Partnerships with orgs that represent consumers

Recognizing signs or 'triggers'

- Staff observation, automated flags

Understanding circumstances & needs

- Conversations to encourage disclosure



Frontline staff training:

- Risk factors - situational, external
- Impact on individuals - communicating, understanding, decision-making
- Complexity of vulnerability

Personal information and big data



Customer records

- Transparent, consumer centric approach
- How to keep effective customer records
 - What is being written down and why
 - Record only minimum relevant information
 - Never make assumptions
- Privacy and security of personal information – how and when to share, internally and externally

Aggregated data

- Identify trends
- Understand scale and nature of vulnerability in customer base
- Understand what does/doesn't work



5. Meaningful support

Tailored, flexible response options that address difficulties being experienced:

- E.g. access, memory, understanding information, communication, making payments

Consumers involved in decision-making

- Challenges, needs and preferences

Signpost to specialist support

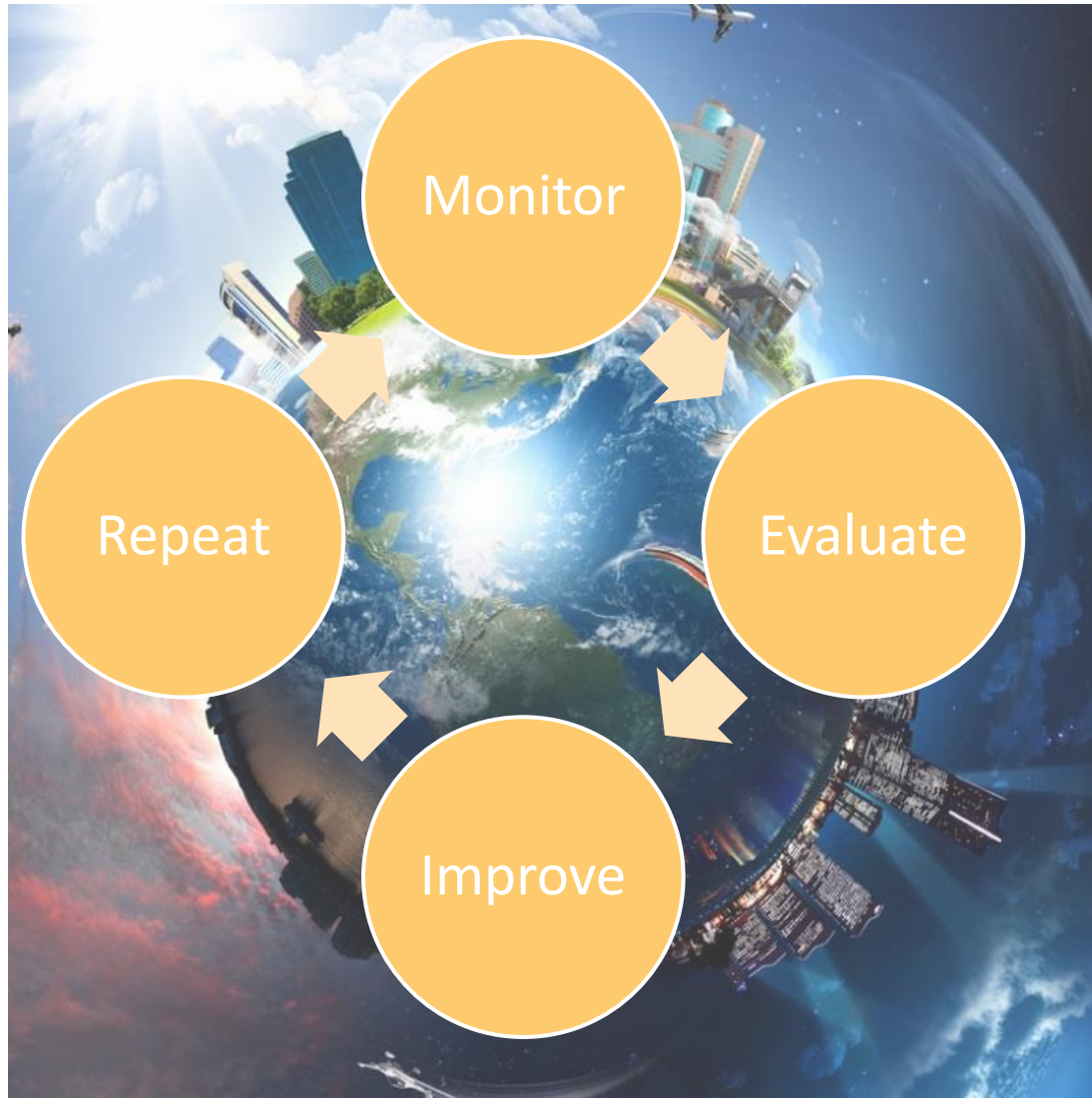
- E.g. debt advice, counselling



Swift action to:

- Reduce risk of harm for individual
- Prevent other consumers experiencing similar problems in future

6. Evolution of service



Collect, **listen to** and **learn from**:

- Customer satisfaction
- Staff feedback
- Targeted surveys re: outcomes for vulnerable consumers
- Customer complaints
- Aggregated data from customer records – making smart use of data

Ambitions for ISO 22458



The standard helps service providers – in all countries and service sectors - to increase understanding of vulnerability and good practice

ISO 22458 is used as a consistent overarching framework for sector specific guidance (e.g. referenced by regulators as a way for firms to meet vulnerability obligations)

An increase in fair, flexible and inclusive services that improve **outcomes and reduce harm** for all consumers



*Read,
download
and share
CPIN's ISO
22458 leaflet
[here](#)*

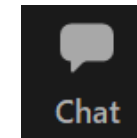
Part 2: Q&A session



We are happy to answer your questions about the content, application and benefits of ISO 22458

5 – 10 minute discussion

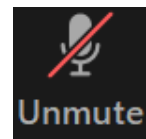
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or

 **Raise Hand**

and



to speak



Raising standards for consumers



Thank you !

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