

INTRODUCTION

In the launch event for [BS ISO 22458](#)¹ that preceded the conference, we heard about the dynamic and evolving nature of vulnerability, which means that anyone can be vulnerable at any time. In the midst of a cost-of-living crisis that is causing challenges for swathes of UK consumers, the need for organizations to design and deliver inclusive services has never been more pressing.

Involving consumers in this is key to success; a message that came out clearly from every speaker at this year's BSI Consumer Forum Conference, and that was echoed by many other conference participants throughout the day. These included a wide range of stakeholders, including consumer groups, government, academia, industry and regulators.

OPENING REMARKS: Nikki Stopford, Consumer Forum Chair

Nikki opened the conference, welcoming everyone to an event designed to share ideas, insight, experience and expertise on how we can work together to enable a more inclusive society.

Nikki highlighted the unacceptability of situations where a consumer can't engage fully or effectively with a given market, and the vital role that the Consumer Forum plays, including at events like this one, to strengthen the consumer voice in standards making – including standards aimed at driving inclusivity and protecting vulnerable consumers. It does this by bringing together organizations at the forefront of empowering and protecting UK consumers, including government departments and regulators, enforcement agencies and of course consumer advocacy organizations, to share current and emerging trends and data and insights that help support the work that BSI does.

She concluded by running through the line-up of speakers, and how presentations and discussions throughout the day would further our understanding of how new societal challenges are impacting consumer vulnerability and best practices, and the approaches that will help in delivering a fairer, more inclusive and flexible services for consumers in vulnerable situations.

CHAIR'S INTERVIEW 2022: How the FCA is prioritising inclusivity

- Nikki Stopford
- Richard Lloyd, Financial Conduct Authority (FCA) interim chair in June 2022

Summary

Identifying and responding to vulnerability is particularly important in the financial services sector, because these services are central to people's lives. There is great potential detriment if things go wrong. Richard and Nikki took the stage in a lively discussion about how the FCA is responding to the economic and societal challenges that have been impacting consumer vulnerability and inclusivity across the financial services sector.

Key points

- Recent events, such as Covid, have been game changers for the FCA; it has needed to redesign how it makes rules. It's had to substantially up its speed of response to reflect the fast-changing needs and vulnerabilities of consumers, making full use of evidence from its regular [Financial Lives Survey](#) of UK consumers, and other sources that highlight evolving financial pressures on consumers.

¹ BS ISO 22458 Consumer vulnerability. Requirements and guidelines for the design and delivery of inclusive service

- A big concern for the FCA right now (especially in relation to vulnerability) is whether consumers are being forced to turn to unsustainable debt to help with the cost-of-living crisis. The FCA's role is to ensure that firms are doing the right thing to support consumers.
- The FCA's Guidance for firms on the fair treatment of vulnerable customers ([FG21/1](#)) includes:
 - A requirement on firms to engage and communicate with consumers throughout their financial journeys.
 - Ensuring there are sufficient capabilities and resources within firms to understand and support vulnerable consumers.
 - Making sure that financial promotions are not misleading or that they could lure people into unsuitable or even risky investments and borrowing.
- There are examples out there of good practice; the best firms take steps to understand the issues around vulnerability and taking a vulnerability-focused approach to providing products and services.
- There's also some patchy practice, and some firms that have a long way to go to reach the requirements outlined in British Standards. The FCA has concerns, for example, about unaffordable lending and how bereaved people are treated.
- Richard wants to see a step change in consumer outcomes. The FCA will need to use all its supervision and enforcement tools to make this happen.
- Richard noted that: 'British Standards [on vulnerability] are fantastically helpful, and the more that other regulators and other sectors – not just financial services – look to that for best practice, the better'.

KEY NOTE ADDRESS – Protecting vulnerable consumers in society, Shani Dhanda, Inclusion specialist and social entrepreneur

Key points

- The factors that can make a consumer vulnerable are very rarely static. Covid-19 has increased both the incidence and complexity of vulnerability.
- As a result of the pandemic, more than half of the UK adult population are now at greater risk of harm, with the increase driven by more people experiencing negative life events.
- More than one in five consumers has some form of disability. Many businesses miss out on opportunities by choosing not to access the disability market (or failing to develop good solutions).
- Disability can affect everyone, and may be permanent (someone that has lost an arm, for example), temporary (a broken arm), or situational (a new parent whose arms are busy holding their baby).
- Inclusive design, which takes different forms of disability into account, is essential. Offering identical solutions to all disabled customers will not work.
- The same applies in terms of vulnerability. Shania used an example of herself as an Asian, disabled woman. All of these criteria have the potential to make her vulnerable in different situations.
- Organizations must consider what 'lens' of vulnerability matters at a given moment, and how potential spectrums of risk intersect and change.
- To ensure they are treating vulnerable customers appropriately and fairly, businesses must take steps to understand their customer base and their needs, empower their staff with the right skills

and capabilities, make use of tech solutions to identify and monitor vulnerable customers, and embed a customer-centric culture.

- It's our collective responsibility to remove the barriers that people face. It's in our own interests to be allies to people from diverse, oppressed and disadvantaged groups.
- Shani concluded that: 'Every decision we make can raise or lower barriers to participation in society. Everyone deserves access to fair, flexible and inclusive services.'

PANEL DISCUSSION ONE: What has been the impact of world events on consumer vulnerability? What are the risks of harm, now and in the future?

- Facilitated by Nikki Stopford, Consumer Forum Chair

Summary

During this panel discussion it was clear that consumer advocates are aligned in their views on the importance of inclusivity and of supporting vulnerable consumers. Many of the speakers echoed points made by Shani in her keynote address. While the progress that businesses have been making was acknowledged, speakers stressed the need to take proactive steps to prevent the cost-of-living crisis – hot on the heels of the coronavirus pandemic – reversing this positive trend.

It was acknowledged that signposting can be a good way to help vulnerable consumers. But support organizations often have limited resources and funding; businesses must do everything in their power to support their customers in-house before looking to the charity sector for help.

- **Katie Alpin, Head of Strategic Insight, Which?**

Katie pointed out that businesses must think about human beings when making decisions. Human beings are complex, and so is what makes them vulnerable. Which? research into vulnerability and financial resilience shows a rising, and worrying, trend of people having to take out debt or dip into savings to pay for bare essentials.

Katie also noted that, while the trend towards digital inclusion is generally positive, people are still being left behind. For example, there are still people that prefer to use cash, but bank branches and cash points are closing rapidly. In her concluding remarks, she pointed out: 'Serious financial difficulty is with us today. We can't wait until people miss a bill to offer help'.

- **Peter McClenaghan, Director of Infrastructure and Sustainability, Consumer Council NI**

The cost-of-living crisis is having a significant impact in relation to financial vulnerability, as illustrated by the situation in Northern Ireland. Here, weekly home heating spending is 33% higher than the rest of the UK, and so the energy price crisis is biting hard, resulting in a high risk of fuel poverty.

Peter highlighted that there is a shared responsibility among industry and regulators to be proactive in managing the risks posed by rising prices. Connected data gathering and sharing can play an important role. There is also a need for leadership and support around the decarbonisation agenda, which is essential to meet Net Zero targets, but will only exacerbate cost concerns.

- **Leo Miles, Policy Manager - Financial Services, Macmillan Cancer Support**

People with a serious health condition, such as cancer, can become financially vulnerable due to reduced income and higher health expenditure. Energy costs can be a key component of this. Businesses must acknowledge these specific challenges and offer tailored support.

Leo acknowledged the worrying truth that Covid has worsened the risk of financial vulnerability among those with serious health conditions. This can be due to factors such as treatments being cancelled and

postponed, and individuals being unable to work due to having to shield. Businesses have not always delivered appropriate forbearance measures. Tailored staff training and early intervention are crucial.

- **Conor D’Arcy, Head of Research and Policy, Money and Mental Health**

Conor emphasised that mental health issues can have a strong link with financial vulnerability. This can result in a vicious cycle of problems, as highlighted by the diagram below.



Source: Money and Mental Health Policy Institute presentation at BSI Consumer Forum Conference

Essential service providers can support people with mental health problems by getting the customer journey right, for example through offering multiple communication channels and signposting where needed, and providing effective, targeted support for those that need it.

Panel Q&A

Q *Signposting customers in vulnerable circumstances is only a financial services regulatory requirement for accessing travel insurance; should this be expanded?*

A (Leo Miles) The short answer is yes, there are other sectors in which making it compulsory would be a good thing. But it has to be done really well. And signposting well is challenging because you have to match the signpost to the type of support that the person needs. Sometimes it's obvious, but at other times it's not necessarily obvious where the need is, particularly if someone has intersectional characteristics. Plus, at Macmillan we favour warm transfers where people are able to be handed over so they don't have to repeat what they've already told the referring company.

A (Peter McCleneghan) I agree it's really important that signposting is done. But we've seen some really bad examples of signposting recently where people are being directed to another organization, and the other organization doesn't know that person is coming. So it's absolutely essential that you have a relationship with whoever you're signposting people to.

Q *As consumers are forced to use digital onboarding for financial services, what more can the FCA – and other organizations – do to identify and deal with digitally excluded people?*

A (Katie Alpin) There are many different dimensions of exclusion. We need to make sure people have access to devices if that's the barrier. There are brilliant organizations that help give people the skills to become digitally included. But we also need to accept that there are sometimes really good reasons why digital channels aren't appropriate. For example, if you have a visual impairment, looking at a screen just doesn't work very well. Or if you have concentration challenges, working your way through long forms online may be difficult. We should always be thinking about the routes that work better for people. That's going to mean protecting face-to-face access where possible.

A (Peter McClenaghan) It's easy to bash companies, but I'd like to highlight a positive. From my work with regulated companies and as a consultant, generally company culture is going a long way to become more attuned to consumer vulnerability. I think that's a really good thing. And, of course, the implementation of standards in a company can really help with culture change.

PRESENTATION: Setting the scene – ISO 22458 in a nutshell, Julie Hunter, Chair, Consumer and Public Interest Network (CPIN)

Summary

BS ISO 22458 on consumer vulnerability brings the content of its predecessor, BS 18477, in line with modern ways of thinking about, identifying and responding to consumer vulnerability, and designing inclusive services. The multi-stakeholder approach to its development, including representatives from sixteen countries on the working group that created it, has resulted in a strong standard, packed with practical guidance for organizations that can be applied whatever their size or nature.

Key points

- CPIN's role is to represent the consumer voice in standards; its work focuses around five priority areas, one of which is empowering and protecting those in vulnerable situations. Anyone can be vulnerable at any time, and there's huge potential for harm if things go wrong.
- The new international standard on consumer vulnerability, BS ISO 22458, can help. It was based on BS 18477, which was published in 2010, and needed updating and strengthening to reflect current thinking and practice and to recognize that consumer vulnerability is a global issue.
- Consumers must be at the heart of service design and delivery. The focus must be on minimizing harm and increasing positive outcomes for consumers. To do this the standard needed more practical guidance to make sure this is really understood and embedded within organizations.
- A key goal of the international standard is to improve businesses' ability to identify consumers in vulnerable situations, and, importantly, to understand the impact that their circumstances have on their daily lives and interactions with service providers. A key addition to the standard is a section on how to use data for good, with recommendations on how to find out more about the scale and nature of vulnerability in potential and existing customer bases.
- Guidance in the standard falls into six key areas: organizational commitment, principles and strategy; identifying consumer vulnerability; inclusive design; responding to consumer vulnerability; resources to support service delivery; and monitoring, evaluation and continual improvement.
- Inclusive design is not just about delivering inclusive service. It's about planning ahead, and designing systems so that inclusivity barriers – and the risk of harm – are reduced in the first place, and the journey is smoother for everybody. Involving consumers in that design is essential.
- Resourcing is also crucial, and ensuring that staff have the capabilities to identify vulnerabilities and deliver the right support. The standard is clear that organizations must have sufficient resources in place to make inclusive service sustainable. Frontline staff must be empowered with the right training, information, tools and support to make decisions and take appropriate actions.
- Vulnerability is complex and identifying consumers in vulnerable situations isn't straightforward or easy, especially where there are overlapping risk factors or people don't see themselves as vulnerable. The standard supports organizations to recognize less clear-cut instances of vulnerability, using examples to raise awareness and highlighting innovative ways to identify vulnerability and

understand individual needs – such as, encouraging disclosure, research and partnerships with charities and consumer organizations.

- A key focus of the standard, in terms of responding to vulnerability, is on the importance of providing tailored, flexible support that meets the needs of individuals and addresses the difficulties being experienced. Consumers identified as vulnerable need to be involved in that decision making so they can choose the best solution for them.
- Finally, Julie recognized that while BS ISO 22458 can help service providers understand what they need to do, every firm will face its own challenges in turning the standard’s guidelines into practical reality. The standard is intended to provide an overarching framework and practical checklist for organizations to help them understand and implement good practice, which can be adapted to suit all different types of service providers.

ROUNDTABLE DISCUSSIONS: Sharing best practice to help overcome challenges in identifying and supporting vulnerable consumers

Facilitators:

- David Bell, Director of Standards Policy, British Standards Institution (BSI)
- Sadie Dainton, Senior Consumer Policy Manager, British Standards Institution (BSI) and ISO/COPOLCO Chair

Summary

Conference participants broke into groups to share best practice about how to overcome challenges identified throughout the day, focusing on solutions and how inclusive design can reduce barriers to access for all consumers. The solutions suggested were many and varied; one group highlighted the need for friction in some consumer journeys to reduce the risk of poor outcomes. The consumer journey to engage in online gambling should not be frictionless, for example. Several key themes emerged across the groups, as summarised below.

Key themes

- Clear objectives for what an organization is trying to achieve are crucial to success.
- Staff training and support is essential. Staff throughout an organization, and in particular frontline staff, need training in how to recognize and offer support for vulnerabilities, alongside being given the tools they need and the autonomy to ‘step outside the process’ and take appropriate action. An example was given of the Motor Ombudsman, which produced a paper and training on how telephone advisers could support those with mental health problems. This included how to identify signals in a phone conversation and how staff can best respond.
- Partnerships with third-sector organizations can be extremely beneficial, though it was acknowledged that this needs to be approached cautiously to avoid overwhelming already-stretched charities and non-profit organizations.
- Consumer information and awareness campaigns at the right time and in the right format can minimize the risk of poor consumer awareness or understanding leading to exclusion.
- Technology can play a key role in identifying and helping to support vulnerability – for example, can voice recognition/the use of AI help to identify risk factors that might indicate consumer vulnerability? This is an approach used by Resolver, for example. However, participants felt it was important to avoid assumptions being made, and stressed that there will always be a need to balance automated systems with human intervention.

- Products and services should be designed with the most vulnerable groups in mind. By doing so, all consumers will benefit from services that are fairer and easier to access.

The discussions concluded with an online poll asking conference participants to identify areas in which a standard could help organizations to deliver best practice in supporting people in vulnerable circumstances. The results are shown in the chart below.



PANEL DISCUSSION TWO: How can businesses deliver meaningful support for vulnerable consumers?

- Facilitated by Chris Fitch, Vulnerability Lead, Money Advice Trust and Research Fellow – Personal Finance Research Centre, University of Bristol

Summary

Throughout the conference it was acknowledged that different organizations will need to tailor their approach to supporting vulnerable people according to their nature and size. While this was reflected in the different actions taken to deliver meaningful support highlighted by each member of this panel, there were a few common themes. The main one was the need, as per BS ISO 22458, for inclusive design and for an organization to involve consumers in the services it offers.

- **Catherine Rutter, Director of Group Customer Inclusion, Lloyds Bank**

Catherine used the cost-of-living crisis to illustrate the dynamic nature of vulnerability. Through analysis of its data, Lloyds Bank has identified that this is already causing problems for 20% of its customers and is likely to cause problems for a further 60% come October [when the impact of energy price rises is likely to be even more keenly felt]. Given that one in four people across the UK have an account with Lloyds, that's a huge number of people who are being put in a potentially vulnerable financial situation.

Catherine went on to highlight a number of things that a business can do to offer meaningful support for those in vulnerable situations, including understanding vulnerability in its customer base, showing flexibility to meet customer needs, embedding an inclusive mindset, designing inclusively, and being bold, challenging and thinking outside the box.

Focusing on that last point, Catherine noted that it's really difficult to do this in a regulated environment, but that Lloyds Bank is pushing the boundaries as far as it can. For example, anti-money-laundering rules mean financial organizations have to carry out rigorous checks to make sure the person opening a bank account is who they say they are. But that can be challenging for certain vulnerable groups, such as homeless people and refugees. So Lloyd has worked with regulators and refugee charities to work out solutions, as a result of which it's now opened thousands of accounts for Afghan and Ukrainian refugees.

- **Cath Owston, Executive Director, Customer Experience, Yorkshire Housing**

Cath focused on what Yorkshire Housing is doing to address service failings and deliver great service, in the wake of heavy criticism of how the housing sector deals with social housing tenants and the poor conditions that some are forced to live in.

She expressed the need to listen to customers, understand expectations, and tailor services accordingly – where possible co-designing services with customers. There was a clear acknowledgement that if an organization tries to provide a 'one-size-fits-all' service, it will fail. Services that Yorkshire Housing has introduced include:

- A free help-at-hand service, providing welfare support to help Yorkshire Housing customers with things like shopping or transport to get medication.
- A money coaching service, which has resulted in a reduction in rent arrears and £1,000,000 being saved for Yorkshire housing customers.
- A hoarding app, that allows easy reporting of hoarding concerns and supports frontline staff to follow up and offer targeted support. Hoarding is very underreported and it's often categorised as an antisocial behaviour problem when, in fact, it's intrinsically linked to mental health.

Success is measured in terms of customer satisfaction and how many tenants stay with Yorkshire Housing. And to make it a success, inclusive design has to be intrinsic to what a business does, which aligns perfectly with the requirements on organizational commitment outlined in BS ISO 22458.

- **Diarmuid Cowan, Vulnerability Lead, UK Regulators Network (UKRN)**

UKRN's current priorities are on Net Zero, on economic regulation, and on global consumers. There are a lot of interrelating challenges in these areas. The cost-of-living crisis is a key issue at the moment, and this plays into both economic regulation and Net Zero; how will people, and particularly vulnerable people, be able to afford a new heat pump, for example?

Understanding your customer is really key for regulators. Best practice principles include understanding customers; building trust in data security to give consumers confidence – especially as there may be sensitive data involved around vulnerability; offering easy access to support, including signposting; supporting the digitally included; and continuously monitoring, evaluating, sharing, and reporting.

Diarmuid noted that there is a lot of good guidance on vulnerability out there for businesses to learn from, including from the FCA, Ofcom and Ofgem. He also highlighted the benefits of firms using vulnerable consumers registration services, which can work with different companies to avoid the need for customers to repeat sensitive information every time they switch service provider.

Finally, he highlighted the importance of training of frontline staff and the need for support to help them feel positive during often-challenging engagements with vulnerable customers.

- **Judith Turner, Deputy Chief, Dispute Resolution Ombudsman Limited**

As a free-to-use service, the Dispute Resolution Ombudsman plays a crucial role in giving all consumers access to justice. As such, its systems have to be inclusive, its processes have to have flex in them, and its contact channels have to be accessible for consumers.

Not only is the Ombudsman responsible for dealing with individual consumer disputes, it also has a role to feed back to industry about trends in complaints and what is driving them. The purpose of this feedback is to enable firms to make sure that their processes are effective, flexible and inclusive, and that they are giving their consumers the best experience by learning from the complaints that have been escalated.

Judith concluded by highlighting a sector of potentially vulnerable consumers: young people. When using a service for the first time, young people may be vulnerable through not understanding the rules of using the service. Judith highlighted an example of a first-time train user who was challenged for having the wrong ticket. It turned out that this was because they didn't understand rail bylaws, because the information was hard to find, and not in a format the young person connected with.

As a result, working with industry, the Ombudsman produced a Young Person's Train Guide, which has been adopted by several schools. While currently in leaflet format, phase two of its development is looking at formats that resonate with young people, such as blogs, podcasts and social media. This case study emphasises how getting information out there in a way that people understand is key to reducing the risk of vulnerability and consumer harm.

Panel Q&A

Q *Many charities are struggling financially as donations are falling because of the cost-of-living crisis. Should firms pay charities for every customer they signpost?*

A (Diarmuid Cowan) I think I think charities are usually operating in areas of market failure. And we have to recognize that there's if there's a gap that needs to be addressed to support vulnerable consumers, charities are often stepping in to do so. And yes, I think there should be a funding mechanism between the two. And conversations need to start to be had about this.

Q *When it comes to vulnerability, why do regulators insist on high level principles rather than just telling firms what to do?*

A (Diarmuid Cowan) Economically, as a best practice, it means small businesses can engage more easily in a new market. If you add extra barriers, you'll see lower competition, you'll see lower market entry. It also gives firms more flexibility in how they apply the principles, allowing them to innovate and try different approaches that suit their customers and their markets.

Q *[Answered post-event] Has Yorkshire Housing considered sharing their hoarding app with utility providers in their region whose operatives may also witness hoarding? [*

A (Cath Owston) Yes, we would. We already work in close partnership with Yorkshire Water as a trusted partner and will speak to them in relation to the hoarding app.

Q *[Answered post-event] Some firms have specially trained dept to speak to vulnerable consumers within their organizations ... some don't. Why?*

A (Catherine Rutter) Different banks take different approaches depending on their size, operating model and where they are on their customer vulnerability journey. At Lloyds Banking Group, all colleagues are trained to have conversations with customers to make it easy for them to disclose any vulnerabilities or additional needs. They know how to support customers with a number of different situations that put them at risk of financial harm. Certain circumstances require access to more bespoke support through specially trained teams, including customers in financial difficulty, or those dealing with bereavement, serious illness, or domestic abuse. These are often highly emotional, difficult conversations, that require

more time than other types of interactions. Specially trained colleagues have the skills and confidence to best support customers and offer bespoke solutions depending on their specific circumstances.

Q *[Answered post-event] With regards to BS ISO 22458, do you feel implementation of the standard will help your organization AND your consumers?*

A (Cath Owston) Yes. We are readying ourselves for a new set of consumer standards in our sector. Part of this will be to understand how we need to adapt our services to meet the needs of a diverse customer group. It is important to us that we have strong processes in place to identify and act on vulnerabilities.

Q *[Answered post-event] The cost-of-living crisis is going to put many more people at risk of vulnerability - what challenges does this pose in your sector?*

A (Catherine Rutter) Sadly we know this will mean more people finding themselves in vulnerable circumstances. This could be as a direct result of their bills going up, or because of associated issues such as a mental health crisis, problem gambling or financial abuse. [Ideally], we'd like to help customers early enough to prevent them from getting into financial difficulty in the first place.

Depending on their circumstances there are a number of ways we can support customers directly (such as income and expenditure reviews, payment plans and holidays, fee freezes, additional lending). We are also looking at how we can help guide customers to the right place, when realistically we are only part of the solution. We are working closely with a number of third parties who can offer more holistic support, such as benefits advice, hardship funds, access to food bank vouchers or health and wellbeing guidance, so that we signpost our customers to the right places for any extra help they need.

A (Cath Owston) We've made significant progress with our customer-facing colleagues over the last few years. They understand vulnerability and how to support customers. They understand why it's an important part of their role and what exactly is expected of them.

But it's the decisions made elsewhere (e.g. design, products, risk etc) that determine the support we're able to offer. So we're now taking the learning from the last few years and applying this right across the organization. To help bring vulnerability to life for all our colleagues, so they can understand the difference they can make, we have videos of 'real' customers talking through their own stories which really hit home with all colleagues no matter their role. For example we have helped a customer who was suffering from financial and domestic abuse, who was in a well-paid executive role and so didn't play to some of the normal stereotypes – her video has an instant impact on anyone who watches it.

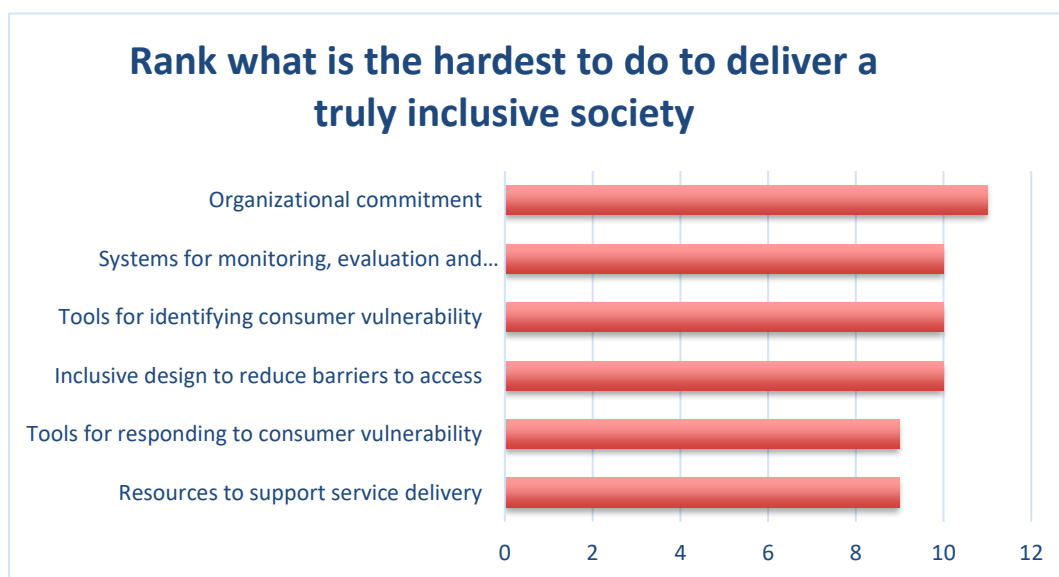
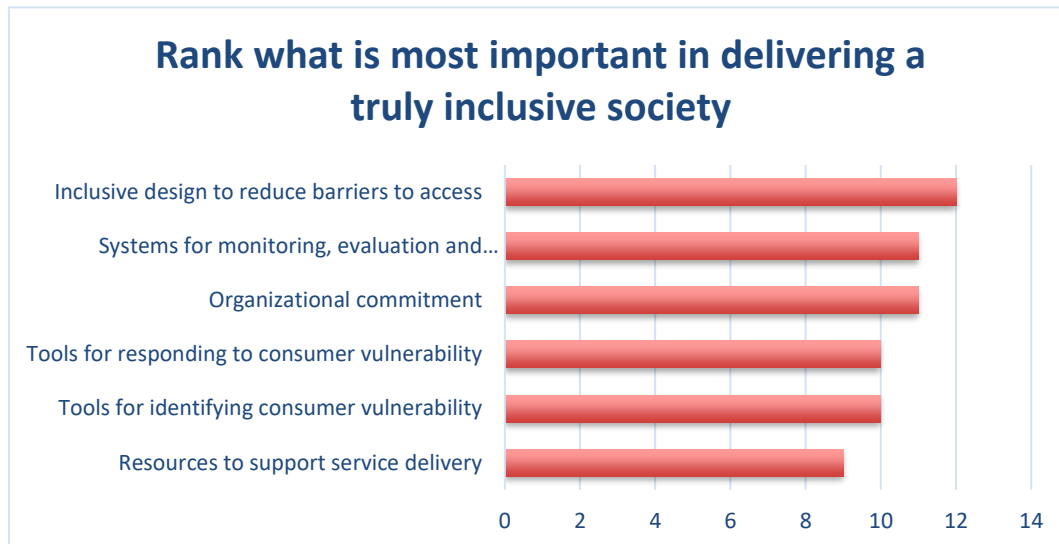
This year we are putting particular focus on inclusive design as we look to embed our vulnerable customer strategy more deeply. We are asking all colleagues to adopt an inclusive mindset so that all customers are considered as part of every decision, whether that be in relation to policy, product or service. We want to get things right first time for as many of our customers as possible and ensure vulnerable circumstances are thought about and catered for within the initial design process itself.

Q *[Answered post-event] Do you have any best practice for training non-frontline staff in vulnerability?*

A (Cath Owston) We talked about our hoarding app and would be happy to share experiences. We are currently looking to develop training materials for frontline repairs operatives around Safeguarding – to empower colleagues to feel able to know what to look for and how to report.

What is most important – and hardest to do – in delivering a truly inclusive society?

At points during the conference, participants participated in polls around the challenges of delivering an inclusive society. The charts below show the number of respondents that selected each option.



While all factors were recognized as being important – and indeed difficult – by a number of attendees, inclusive design topped the list of the most important factors, while organizational commitment was felt to be the hardest to achieve.

Summation: Nikki Stopford, BSI Consumer Forum Chair

Nikki closed the conference by reflecting on the sobering and growing scale of vulnerability and the importance of creating an inclusive society that supports consumers with a diverse range of needs, abilities and circumstances. She acknowledged the challenges ahead in terms of creating a truly inclusive society, but recognised the progress so far and the changed mindsets of many organizations working in this area. She identified a shared ambition to drive further positive change by highlighting three key takeaways from the day.

1. Achieving a commitment by a greater number of firms to focus on developing well-designed and inclusive products and services, and to build capability and flexibility into their processes to respond quickly – and in a targeted way – to changing consumer needs.
2. The value of taking a cross-sector and collaborative approach, as highlighted by speakers and through the roundtable discussions. A key point to emerge was the benefit of learning from each other in terms of those outcome-focused metrics that are so important to build into the way success is measured.
3. The importance of tapping into the many resources that are out there to help businesses and organizations do a better job of dealing with people in vulnerable situations. This includes the value of meaningful customer engagement and effective data-led approaches to understand how consumers are behaving and feeling.

Nikki reminded attendees of BS ISO 22458 as a great resource to support organizations in how they approach vulnerability and inclusivity, alongside other BSI standards that focus on accessibility, managing customer complaints, and other related topics. All of these standards are available to buy from the BSI website - shop.bsigroup.com.