



VULNERABILITY INCLUSION HANDBOOK



How do you deeply embed a culture empathetic to vulnerability that makes it easy for the thousands of decisions made across an organisation everyday to improve the outcomes for vulnerable customers?

This was the big question we attempted to tackle. And after much hard work, insight gathering and research, we created this handbook to show what we learnt and explain how we approach that challenge.

What we found was that with all the individual complexities associated with vulnerabilities, at the core, we could identify a common set of challenges and a simple set of principles to address them. By simplifying these complex vulnerabilities we've made it easier for anyone to build products and experiences that benefit not just vulnerable customers, but all customers.

This is really transformative knowledge, which is why we've made it available to everyone. Supporting vulnerability should not be a competitive topic and if we can help others to make progress and move the conversation on then Capital One is proud to be a part of that.

We will continue to evolve our understanding of vulnerability and would love to hear from you if you've used this handbook and found ways to build on it. Our only ask is that you share it so that more people can benefit from what you've learnt.



CONTENTS

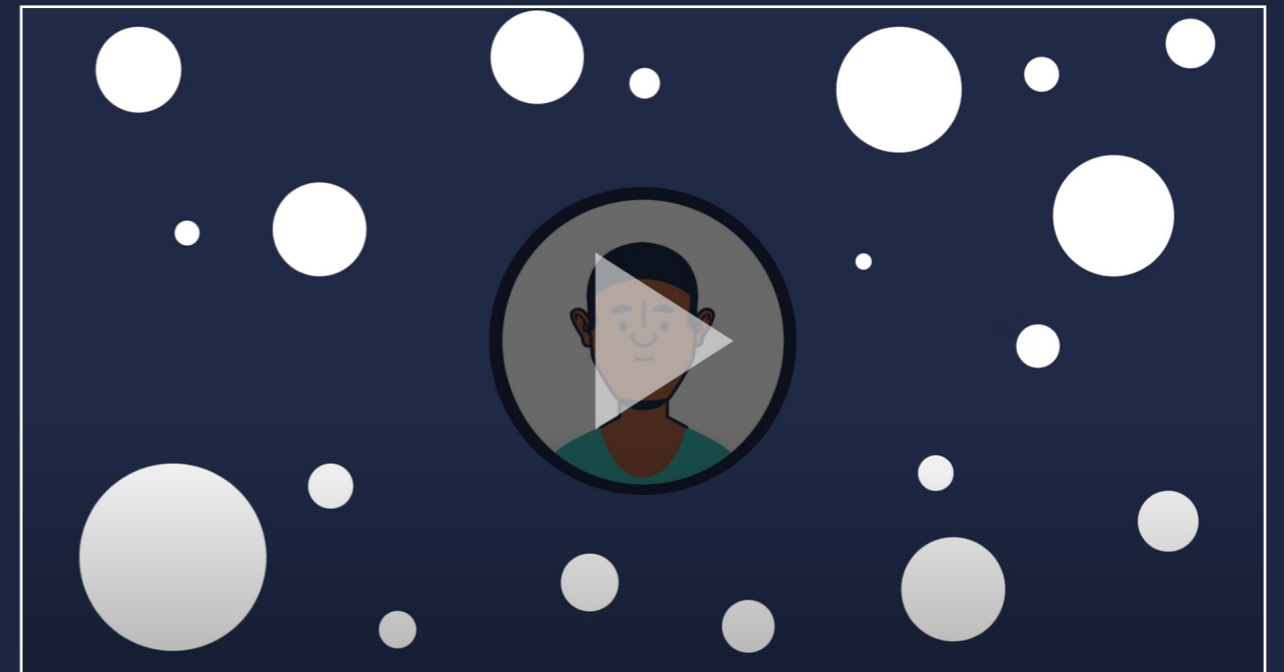
1. [An introduction to vulnerability](#)
2. [Types of vulnerabilities and associated behaviours](#)
3. [Personas](#)
4. [Our five simplicity principles](#)
5. [Your role](#)
6. [The toolkit and how to use it](#)
7. [Supporting you](#)
8. [What's next?](#)
9. [Appendix](#)

1 AN INTRODUCTION TO VULNERABILITY

A number of our customers are vulnerable, perhaps many more than you think. That's why it's really important that we're always thinking about vulnerable customers.

Money is a complex and emotional subject and can cause a great deal of stress, especially when someone is vulnerable.

We don't want our customers' relationships with money, or us, to create any more stress for them. So we're making sure we're mindful of our customers' needs, behaviours and potential vulnerabilities. We're also challenging how and what you might think about vulnerable customers.



The Financial Conduct Authority (FCA), our regulator, has published guidance on how financial firms need to embed the fair treatment of vulnerable customers into their culture. They define these customers as: "Someone who, due to their personal circumstances, is especially susceptible to harm, particularly when a firm is not acting with appropriate levels of care."

In other words, if someone's circumstances make it difficult for them to manage their finances, they could be classed as a vulnerable customer. Those circumstances could be anything from a life event like a divorce or job loss, to a mental or physical illness like anxiety or cancer. And there are many things in between.

Behavioural Bias

The term behavioural bias refers to certain ways people can behave that don't seem entirely rational. These biases can be either cognitive or emotional, and can affect how someone comprehends information or how they react to certain situations:

Cognitive biases

can include problems processing information

Emotional biases

can lead to making more impulsive decisions

Most human decision-making can be intuitive and automatic rather than considered and controlled, so behavioural biases have a big influence on how people make decisions.

People that have a vulnerability are often more likely to be influenced by these biases, particularly if they have problems processing information. This can lead them to making poor decisions, especially when dealing with complicated financial products, which can then make any financial difficulties worse.

Scarcity Mindset is one example of behavioural bias that, together with certain vulnerabilities, can result in poor outcomes for consumers. It refers to when someone becomes so fixated on the lack or scarcity of something, they lose focus on other important considerations.

This could mean that someone is so focused on clearing a debt that they get a loan or credit without checking they can afford it.

The added impact of asymmetric information



Problems processing and comprehending information also mean that vulnerable people can be very susceptible to something called Information Asymmetry.

This is when one party (in this case a person) has less access to information than the other party (for instance a credit provider).

However, information asymmetry can also occur when everyone has access to the same information, but some are less able to process it. Such as people with learning or literacy difficulties.

The combined effect of a **Scarcity Mindset** and Information Asymmetry could mean that someone who is focused on getting credit doesn't fully understand what they're applying for. This can result in them buying an unsuitable or poor value product.

Think about the impact on vulnerable customers

As you work through this handbook you should think about how the combined effects of behavioural biases and Information Asymmetry can impact already vulnerable people.

Among the behaviours we explain in the next section, you'll find several are likely to be impacted by Scarcity Mindset and Information Asymmetry. These include:

- [Information Processing Issues](#)
- [Comprehension Difficulty](#)
- [Difficulty Planning](#)
- [Memory Issues](#)



2 TYPES OF VULNERABILITIES AND ASSOCIATED BEHAVIOURS

When we understand how someone's vulnerability can affect their credit journey, we can prevent poor outcomes. And by doing this, we also end up helping customers who might not have told us about, or even know, that they have a vulnerability.



Types of vulnerabilities

We have found 69 vulnerabilities which can be grouped into 10 key behaviours. These cover a range of severity, from temporary life events like a relationship breakdown, to major life-changing situations like a serious injury. And each one gives us more information on how we can create better outcomes for all our customers.

Vulnerability	Examples
Significant Life Event	A bereavement, a miscarriage, your home being involved in a fire, homelessness, being a victim of a natural disaster, being involved in a serious accident (such as a serious car accident), had a divorce or relationship breakdown, been a carer, a major operation.
Physical Disability	Amputation, visual impairment, hearing impairment, paralysed, and other physical disabilities.
Learning Difficulty	Dyslexia, illiteracy, a language disability (such as a stammer or stutter), autism, Aspergers.
Degenerative Disease	Alzheimer's, dementia, parkinsons, multiple sclerosis (MS), myalgic encephalomyelitis (ME), chronic fatigue syndrome (CFS), huntington's disease.
Serious Disease	Heart attack, heart disease, brain tumour, cancer, leukaemia, tumour, diabetes, emphysema, hepatitis, AIDS, HIV, a terminal illness, a coma.
Neurological Disorders	Munchausen syndrome, traumatic brain trauma, amnesia, personality disorder, psychosis, schizophrenia, memory loss, PTSD, paranoia, stroke, ADHD, Tourettes, OCD, an eating disorder.
Mood Disorders	Clinical depression, self-harm, bi-polar disorder, panic attacks, anxiety/stress, depression, nervous breakdown, attempted suicide, suicidal thoughts.
Addiction	Alcoholism, drug addiction, gambling addiction.
Serious Crime	Assault, domestic violence, financial abuse, rape, abuse.

Behaviours

If you had to think about support for every type of vulnerability a customer could have, it would be a huge task in itself. That's why we've spent time looking at how we can group and define these into 10 key behaviours. It makes it much simpler to think about how our products and services can help our customers to succeed and avoid possible harms.



Comprehension difficulty



Highly-charged emotional response



Difficulty planning



Self deception



Information processing issues



Low confidence and fear of new things



Difficulty concentrating and lack of attention to detail



Lack of access or incapacity to engage

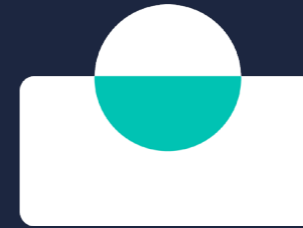


Memory issues



Low trust

Comprehension difficulty



Commonly-associated vulnerabilities:

- Low reading level
- Dyslexia
- Literacy and language limitations
- Numerical and financial illiteracy

This is a difficulty in understanding written, numerical or financial material. In this situation, for example, we'd need to help customers understand how our products work and make it simple for them to know how much they owe on their statement.

Difficulty planning



Commonly-associated vulnerabilities:

- Attention deficit hyperactivity disorder (ADHD)
- Traumatic Brain Injury (TBI)
- Depression / Anxiety
- Alcohol, drug or gambling addiction
- Bipolar disorder
- No fixed abode
- Chronic Fatigue Syndrome

This is struggling to make a plan, or to plan at all. This could be due to circumstances like losing a job, or due to cognitive conditions.

In this situation, the customer needs to understand upfront what's expected of them. Do they need any extra information and how long will it take?

Information processing issues



Commonly-associated vulnerabilities:

- Auditory Processing Disorder (APD)
- Visual Processing Disorder (VPD)
- Sensory Processing Disorder (SPD)
- Attention Deficit Hyperactivity Disorder (ADHD)
- Alzheimer's / Dementia

This is when it's difficult to process any type of information, whether that's audible, visual or sensory, and make sense of it.

In this situation, for example, the customer could end up picking the wrong option for themselves, such as only paying the minimum amount when they could afford more.

Memory issues



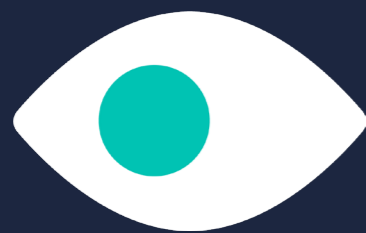
Commonly-associated vulnerabilities:

- Alzheimer's
- Attention Deficit Hyperactivity Disorder (ADHD)
- Dyslexia
- Traumatic Brain Injury (TBI)
- Degenerative diseases

This is where the ability to store and remember short and/or long-term information is compromised.

In this situation, for example, customers need to be able to pick up where they left off and be prompted to complete what they've started but not quite finished.

Difficulty concentrating and lack of attention to detail



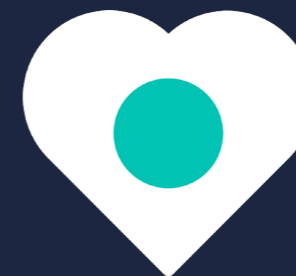
Commonly-associated vulnerabilities:

- Attention Deficit Hyperactivity Disorder (ADHD)
- Traumatic Brain Injury (TBI)
- Post Traumatic Stress Disorder (PTSD)
- Schizophrenia
- Bipolar disorder
- Borderline Personality Disorder (BPD)

This is a struggle to focus, making comprehension and processing of information more difficult.

In this situation, we'd need to break things down into smaller steps and guide the customer to the right outcome. For example being clear about the number of steps and how many you have completed at each stage.

Highly-charged emotional response



Commonly-associated vulnerabilities:

- Traumatic Brain Injury (TBI)
- Depression / Anxiety
- Terminal Illness

This is an intense emotional reaction to a situation and could be triggered by previous experiences.

In this situation, a customer may react to very small triggers, which can lead to them expressing extreme emotions, including possible verbal abuse to our associates.

Self deception



Commonly-associated vulnerabilities:

- Traumatic Brain Injury (TBI)
- Depression / Anxiety
- Memory Loss / Alzheimer's
- Psychosis

This is denying or rationalising a situation or information by convincing oneself of a false alternative.

In this situation, for example, we'd need to support the customer from making overly optimistic commitments such as paying off the full balance the following month, when they've missed the last few payments.

Lack of access or incapacity to engage



Commonly-associated vulnerabilities:

- Traumatic Brain Injury (TBI)
- Depression / Anxiety
- Degenerative Diseases
- English as a second language
- No fixed abode
- Insomnia

This is when someone cannot, or struggles, to access financial services because of digital or physical barriers.

In this situation, the customer may have limited access to, or understanding of technology that impacts their ability to engage with financial services digitally. For example, they may not follow instructions quickly enough when making a payment, which means their card is declined.

Low confidence and fear of new things



Commonly-associated vulnerabilities:

- Depression / Anxiety
- Literacy and language limitations
- Addictions (as a coping mechanism)
- Attention deficit hyperactivity disorder (ADHD)
- Borderline Personality Disorder (BPD)
- Memory loss / Alzheimer's
- Stroke

This is characterised by low-self esteem and fragile sense of self-worth that negatively impacts a person's ability to trust in themselves and their judgement.

In this situation, for example, we need to make sure any requests are clear and simple, explaining the benefits for the customer. We also need to explain how to complete the next steps such as setting up a Direct Debit or there's a risk the customer may not complete.

Low trust



Commonly-associated vulnerabilities:

- Paranoid Personality Disorder (DPD)
- Literacy and language limitations
- Depression / Anxiety
- Borderline Personality Disorder (BPD)

This is when a person unreasonably questions the honesty or intentions of people, services and institutions.

In this situation, for example, the customer may not sign up to things like payment alerts that could help them to manage their finances. They might feel suspicious about what we'll do with their information.

3 PERSONAS

We have created three personas to help bring all 10 behaviours to life.

Personas are used as a tool to paint a picture of a person, to help you develop empathy for our customers and make decisions on what they need.





Lena, 32

Lena lives in north London with her two young children. She has been in London for five years, after moving from Poland with her husband to pursue better opportunities in the UK.

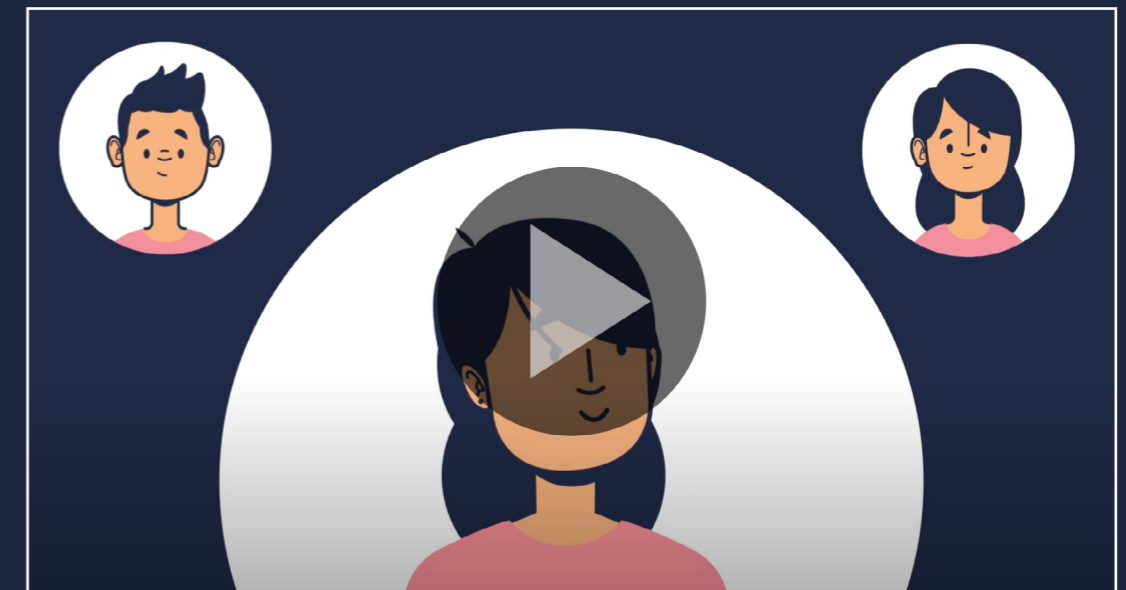
She and her husband of seven years recently got divorced, knocking Lena's confidence and leaving her feeling down and anxious.

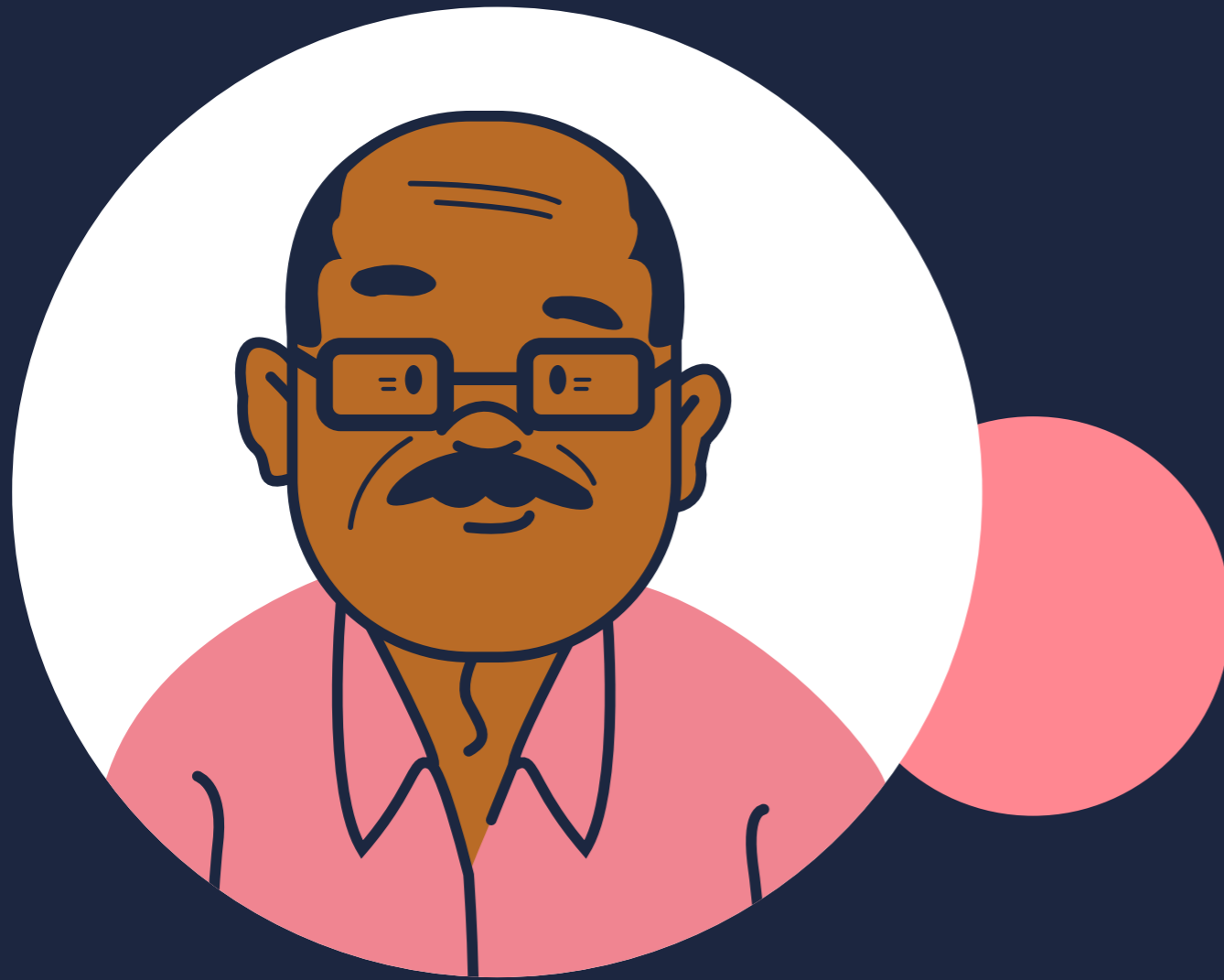
Summary

Since being in the UK, Lena hasn't worked and the family relied on her husband's income. She has just picked up some irregular shift work, cleaning at some local offices. She is currently searching for something more regular and permanent; but is struggling to find time to manage everything and feels very overwhelmed. She's worried about how she is going to support her children and pay the bills each week.

Lena has a strong network of friends in both London and Poland who support her with things like looking after her children and helping her apply for jobs.

Learn more about Lena





Faisal, 78

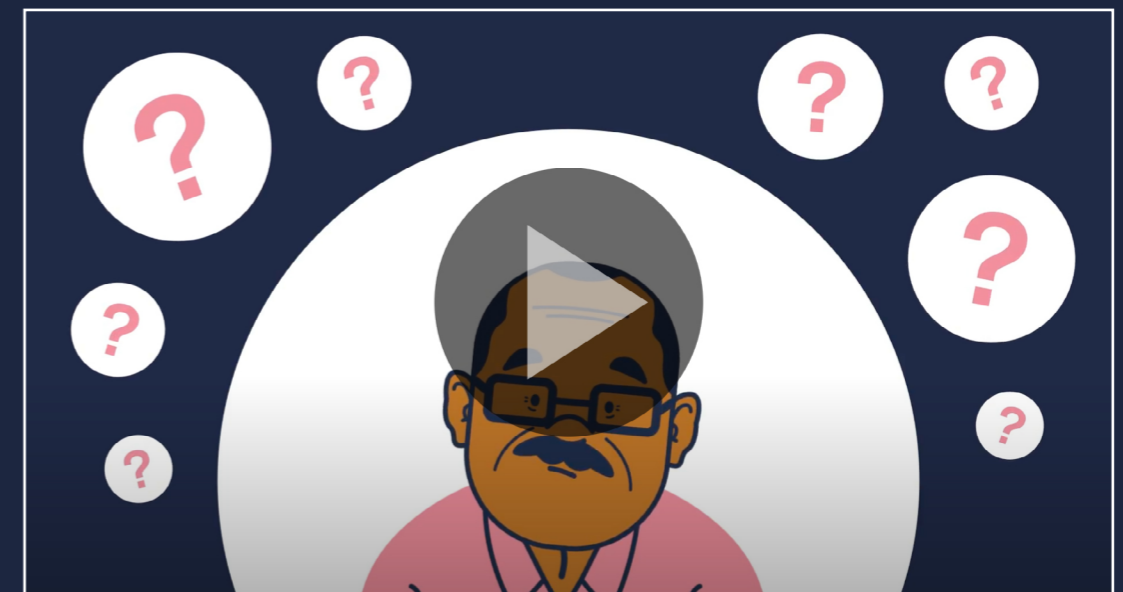
Faisal is a retired plumber who lives in Glasgow with his wife Jan. He is suffering from early-stage dementia and because of this, struggles with his memory and day-to-day tasks.

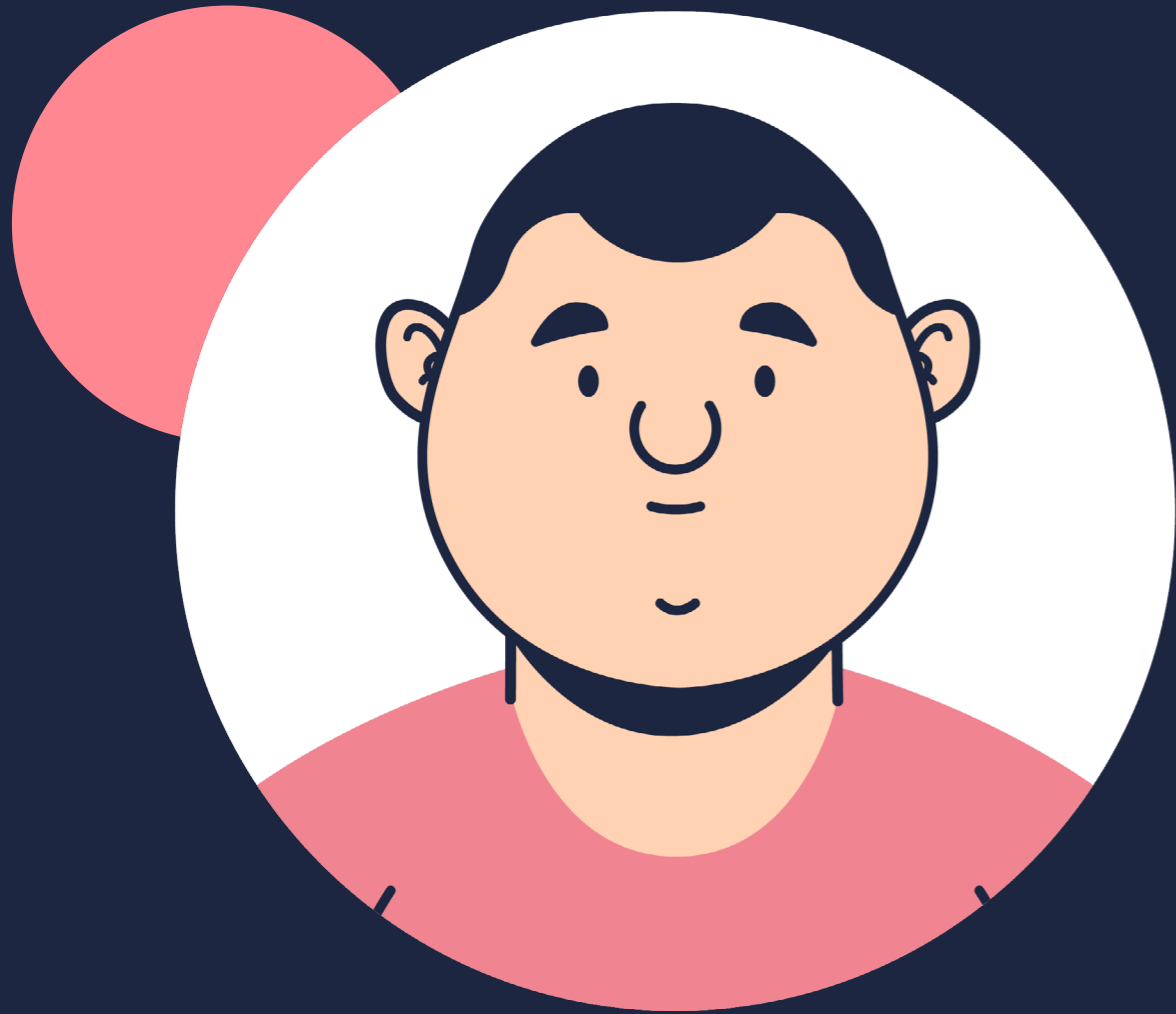
Summary

Faisal and Jan recently sold their car, which has affected their independence. They now rely heavily on their son for things like going to the doctor and doing the supermarket shopping. Faisal used to be very social but due to his illness spends a lot of time alone and his support system is limited.

Because of his illness, Faisal struggles with physical activity, as well as cognitive tasks. He finds that he isn't as sharp as he once was and needs help remembering important things. Faisal's son has set him up with an iPad and smartphone to help him stay connected to his family and friends online. His confidence in technology is slowly improving but he still needs a lot of support when he needs to do something new.

Learn more about Faisal





George, 44

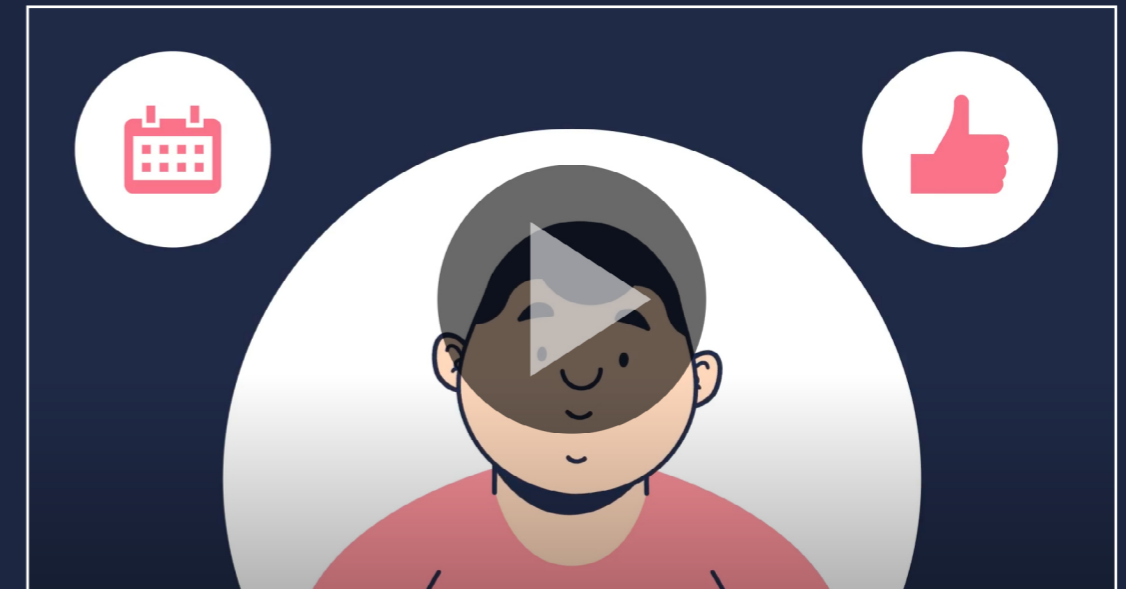
George lives in a small town outside Manchester and works as an IT systems administrator in the office of a transportation company. George lives alone in a small flat which he owns and has battled alcohol addiction on and off for 10 years.

Summary

Although George often hangs out with people at the pub, he doesn't have much close social support. Through his drinking, he has alienated most of his family and friends.

George is not currently seeking support for his addiction but has in the past. Generally, George doesn't feel that his addiction is a problem, usually managing to live a normal life and do things like go to work and pay his bills.

Learn more about George



4 OUR FIVE SIMPLICITY PRINCIPLES



These are five core principles designed to guide decision making. Even though these were originally created with vulnerable customers in mind, we quickly realised the power they held and could guide us in our mission to make credit simple for all our customers. If everything we do

follows these five principles, we're making the experience better (or simpler) for all of our customers. And this is why they will now form part of our core experience and will be at the heart of our decision making, from designing products to all our customer interactions.

Principle

Confidence and trust

Be clear on what's happening and why, and what's expected of the customer

Accessible information

Communicate in a clear and understandable way

Clear choices

Help customers understand the consequences of their choices and take informed action

Easy journey

Make the journey as easy as possible. Remove obstacles, help customers stay on path

Specialised support

Make sure customers have easily accessible, specialised support when they need extra help

Theme

- Clear expectations
- Mentally prepared customers
- Builds confidence

- Clear communication
- Written and visual
- Understanding content

- Assisted decision making
- Relevant information
- Timely choices

- Intuitive process
- Personalised
- Guardrails

- Support

Application

- Be clear about goal
- Set expectations
- Be consistent across all platforms
- Encourage and reassure customers

- Use straightforward language
- Use clear visuals
- Consider order of information

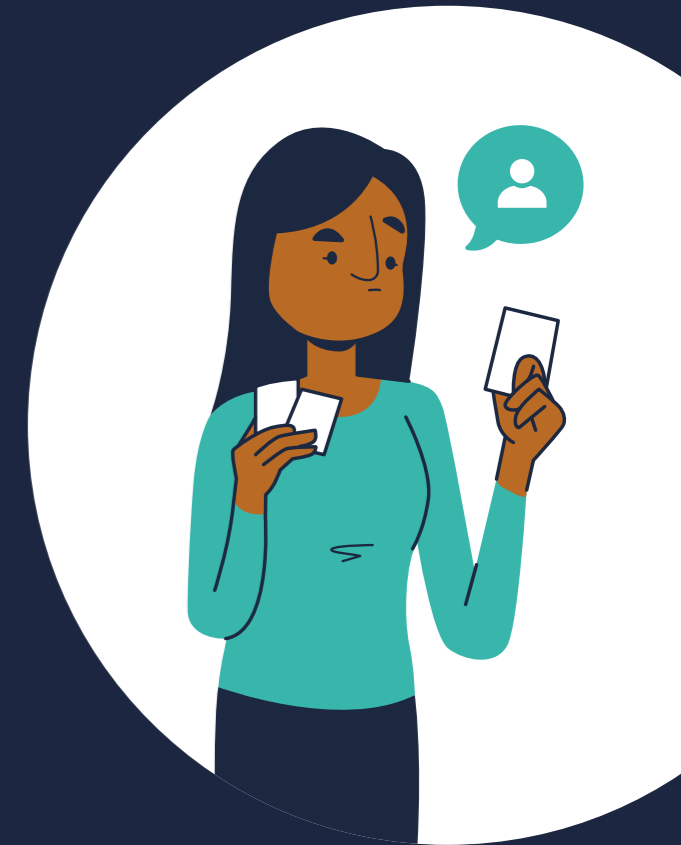
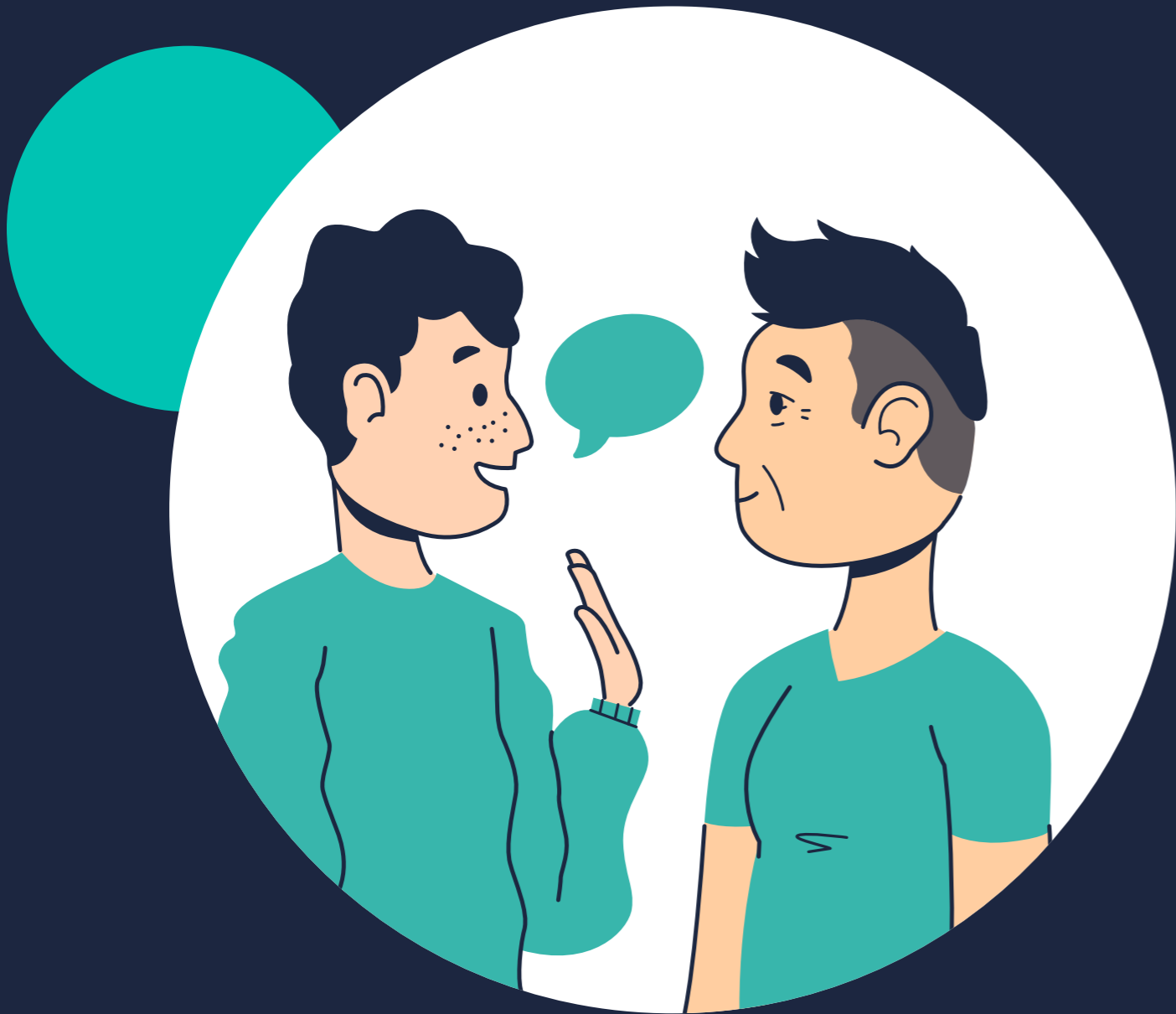
- Clearly explain the consequences of actions
- Help customers make decisions now to protect them in the future
- Allow customers to make choices when they're in the right state of mind
- Encourage positive actions and seek confirmation for negative actions

- Make sure the journey follows the expected mental model
- Give links to relevant information/resources
- Use a one-thing-at-a-time journey approach
- Give options to 'continue journey later'
- Send reminders, and multiple when needed
- Don't ask for information we already have

- Make it easy for customers to indicate when they need extra help and proactively consider how we can support
- Make sure we're linking into the right help resources / specialised features where their needs extend beyond the usual management of their account.

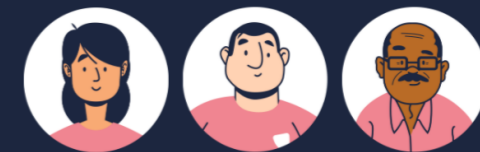
5 YOUR ROLE

Including vulnerable customers falls to all of us. Whether it's updating a process or talking to someone on the phone, we all have our part to play. Vulnerability inclusion drives positive outcomes and that's what we're all about, helping our customers to succeed.



Learn more about your role

VULNERABILITY INCLUSION WORKSHOP



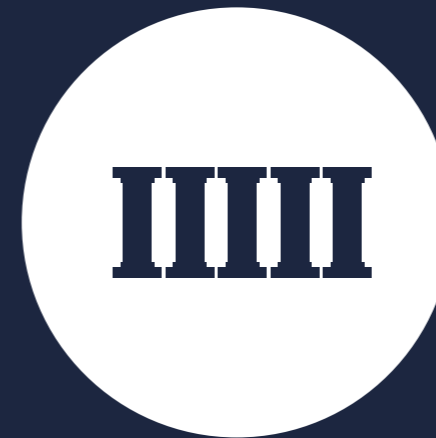
To help make your job easier, we've created the Vulnerability Inclusion Toolkit. This gives you everything you need to put vulnerable customers at the forefront.

6 THE TOOLKIT

We have designed our vulnerability resources based on extreme users. This approach shows how, by designing for the extremes, everyone can benefit. For example, by having a spending control on an account, you'd be helping customers with vulnerabilities such as gambling addiction and bipolar disorder. But you could also be helping customers who want to save for a holiday.

We have created resources that you can pick up and use, to start looking at your work through a vulnerability lens.

How the resources were developed



Simplicity Principles

Five core principles which guide all our work.



Vulnerability Inclusion Workshop Kit

A kit to use in collaboration with others to work out how your project includes vulnerable customers.



Training

A workshop-led training program being rolled out to all our associates.

These tools are for all of us to use in our projects and can be applied to our work in many different ways. For example, if you're a frontline agent, you might use the behaviours to understand more about our customers and the things to look out for.

If you're in Tech, you might use the personas to understand how our customers would use the feature that you're building.

How to use the toolkit

There are many more ways you could use the Simplicity Principles, vulnerability inclusion personas and behaviours in your day-to-day work. Get creative and find ways that work for you and your team.

Here are some suggestions to get you started.

10
key behaviours

Behaviours

As an individual/pair



Read through the behaviours and have them to hand. Pick one to start with and step through your work with that behaviour in mind. Note down the positives and negatives for someone with that behaviour. For example, if you tell someone who has difficulty engaging that they must respond within 24 hours, that would be a negative. Repeat for all 10 behaviours. Look at your notes, seeing where you can group your findings and consider the changes you might make to your work.

In a workshop/group setting

Read through the behaviours as a group and have them to hand. Ask the participants to think about the behaviours, as you present your work. Get them to note down the positives and negatives for someone with that behaviour. For example, using strong or accusatory language with someone who has a highly-charged emotional response is likely to be a negative. After you have presented your work, ask the participants to talk about the positives and negatives in turn. Group your findings and consider the changes you might make to your work.

Personas



3
personas

Individually

Familiarise yourself with a persona. Review your work as if you're that persona, thinking about their needs, situation and behaviours. Think about what you like, what you struggle with, what frustrates you and note down your findings. Repeat for each of the personas. Review your findings and make a list of possible adjustments.

As a pair

Ask a colleague to familiarise themselves with a persona. Get them to act as that persona and then review your work from their point of view. Think about their needs, situation and behaviours. Ask your colleague things like: What did you like? What did you struggle with? What frustrated you?, noting down your findings. Repeat for each of the personas. With your colleague, review your findings and make a list of possible adjustments.

In a workshop/group setting

Split your participants into three groups (or individuals) and give them some time to familiarise themselves with one of the personas. The groups then become an advocate for the corresponding persona and their needs throughout the workshop. This could be used when testing something such as a letter, new product, an idea, app design and so on, or when coming up with ideas for something new.

Simplicity Principles



5
principles

As an individual/pair

Before starting your project, spend some time familiarising yourself with the Simplicity Principles and think about how they specifically apply to your work. One by one, go through each principle. For each one, write down how that principle applies to your project and exactly what you need to do to make sure your project adheres to the principle. Keep this list and review it at points throughout the project, making sure you're still following the principle keeping on track with what you need to do.

In a workshop/group setting

Present your work. It could be a letter, an app screen or a new product and it can be a first draft or final version. Go through each principle one by one, asking participants to write down how your work follows the principle and how it might not. Group the participants' answers and consider any adjustments you need to make to your work.

7 SUPPORTING YOU

Of course, you're not alone in any of this and we know it's a lot to get your head around. Not only have we created a range of tools to help you understand the importance of vulnerability inclusion but we've also set up a network of associates to support you.

They will help with training our associates, be the cheerleaders for our vulnerable customers and help develop our tools for the future. They're also there for anyone who might be struggling with any aspect of vulnerability.



8 WHAT'S NEXT?

So there you have it. Everything you need to know about vulnerability inclusion and our customers. Except that's not it. Our inclusivity approach is part of our culture and we need to make sure it's embedded with each and every one of us.

There'll be training opportunities, knowledge sharing and learning, too. We've created the tools but they will evolve and be refined as we go further on our journey.

If you have any feedback, suggestions or ideas, please get in touch, everyone's feedback are welcome. We can't do this without you and together we can be a force for good.



Introduction

Types of vulnerabilities and associated behaviours

Personas

Our five simplicity principles

Your role

The toolkit

Supporting you

What's next?

Appendix

APPENDIX



VULNERABILITY BEHAVIOURS: DEEP DIVE



Comprehension difficulty

Comprehension difficulty is a difficulty in understanding written, numerical or financial material. Which could mean...

I struggle to understand written material

I might have difficulty engaging with or understanding written material and I'm likely to have a level of literacy below the national average. I might struggle with unfamiliar words or skim reading text. I need important information presented in a simple way.

I have literacy and language limitations

I might not understand financial concepts because of literacy and language limitations. For example, English might not be my first language, or my experience of finances might lead me to have different expectations and reduced understanding. I need simple language and clear expectations set out for me.

I have difficulty communicating

I might struggle to communicate or express myself clearly. I might think primarily with images and feelings, rather than sounds and words. This could lead to difficulty with discussing things over the phone, or using digital platforms. I need understanding and patience when turning thoughts into concrete needs/requests, especially when I hit a difficult situation and need to talk to someone over the phone.

I have difficulty with numbers

I might also struggle to understand numbers. Concepts like income and expenditure could be difficult for me to grasp. I might flip numbers and not understand that these create entirely different values. I might struggle with basic maths like addition and subtraction, making harder calculations even more difficult to understand. I might struggle to do more complicated calculations, or avoid altogether. I need explanations to understand more complicated financial calculations.

I have difficulty with financial concepts

It could also be that my general comprehension for legal and financial terms is low, and so I find the process confusing. I may struggle with basic understanding of financial services, and as a result, be prone to fraud or being taken advantage of due to my lack of knowledge/experience. I need clarification and education in order to better understand finances.

I struggle with confidence around the decisions I make

I may struggle to understand my financial matters in a way that lets me feel confident about the decisions I make.

Commonly-associated vulnerabilities

- Low reading level
- Dyslexia
- Literacy and language limitations
- Literacy: Numerical and financial



Difficulty Planning

Difficulty planning is struggling to make a plan, or to plan at all. This could be due to circumstances, like losing a job, or due to cognitive conditions. Which could mean...

I struggle to make progress

I might struggle to make decisions because I can't connect all the different parts to make a proper plan. I might struggle to anticipate the impact of my choices. As a result, I might put things off and my judgement of the time it takes to do a certain task might be unrealistic. I might struggle with prioritising certain tasks or judging their importance. I need help to organise, make decisions and act on a plan.

I have too much going on

Due to the stress and/or admin of coping with an illness or significant life event, I might have low engagement or difficulty in creating and sticking to a financial plan. I might be overwhelmed by other admin/financial tasks that have equal or higher priority. I might push my financial plan down my list of priorities. I need help to adjust my plans when my situation changes.

Difficulty Planning continued...**I'm taking it day by day**

I might have a mood or fatigue condition, or am potentially managing an addiction, so my ability to get things done and plan for the future is heavily reliant on how well I'm managing my illness on any given day. I need help making reasonable plans that reflect my condition, including its ups and downs.

My illness comes first

I'm generally not very organised and struggle to focus but managing my illness has made things even worse. I might have difficulty planning due to various cognitive issues, including memory loss or Alzheimer's. My impaired short-term memory makes it difficult to remember events, dates and times - so remembering to pay on time, go to bank appointments or generally managing my finances becomes increasingly difficult. I need help to design a financial plan that fits my needs.

It's easier for me to avoid the situation

My financial situation might be so precarious that I avoid any interaction. I get anxiety just thinking about it, so instead choose to put off dealing with my finances for as long as possible. I need gentle nudges and reminders to help me stay on track, ones that don't make me want to run the other way or further disengage.

Commonly-associated vulnerabilities

- Attention deficit hyperactivity disorder (ADHD)
- Traumatic Brain Injury (TBI)
- Depression / Anxiety
- Alcohol, drug or gambling addiction
- Bipolar disorder
- No fixed abode
- Chronic Fatigue Syndrome

**Information processing issues**

Information processing issues mean it's difficult to process any type of information, whether audible, visual or sensory, to make sense of it. Which could mean...

I respond slowly

I might be noticeably slow in my ability to take in information, make sense of it and respond accordingly. I might be slower in my response time to various forms of interactions. I need support in taking the time I need to fill out applications, speak to agents or make transactions.

I struggle to process sound

I might struggle to process, interpret and retain auditory information. I may struggle to understand speech in noisy environments, mix up similar speech sounds, fail to follow directions and misunderstand verbal instruction. All of this may contribute to difficulty in completing tasks and an increased struggle in managing my financial situation, including seeking help over the phone. I need support to process things I hear.

I struggle to process visuals

Alternatively, I might struggle with visual cues. I could also have trouble differentiating between size, shape, and colour of objects, which could make engaging with digital platforms difficult. I might also confuse written symbols, which can impede my ability to work successfully with numbers. I need support in a variety of ways to make sense of visual cues.

I experience sensory overload

I might struggle to hold on to several pieces of information at once. This can create problems with: problem-solving, multi-tasking, organisation, planning, decision-making, beginning or completing tasks. I need simple layouts and visuals at every step in the process to minimise overload.

Commonly-associated vulnerabilities

- Auditory Processing Disorder (APD)
- Visual Processing Disorder (VPD)
- Sensory Processing Disorder (SPD)
- Attention Deficit Hyperactivity Disorder (ADHD)
- Alzheimer's / Dementia



Difficulty concentrating and lack of attention to detail

Difficulty concentrating and lack of detail is a struggle to focus, making comprehension and processing of information more difficult. Which could mean...

I'm distracted

I might be easily distracted, leading me not to finish started tasks or continually start a new task before finishing the previous one. I might also be impatient or restless, which makes me quick to disengage with a process that seems overwhelming or unclear. My inability to concentrate is often made worse by fatigue, time pressure, stress and general confusion. I need support in a variety of ways to keep me focused on the task at hand.

I struggle to multitask

My inability to concentrate means that multi-tasking might be difficult for me. I might struggle to hold multiple pieces of information in my head. I might lose track of where I am in a process. I might struggle to focus for long periods of time. I need processes that are simply designed so I don't have to do too much at once.

I struggle to pay attention to detail

I might struggle to be detail-oriented, making mistakes that could have a big impact on my financial situation. I might be sloppy when filling out forms, or careless when inputting information. I might skim information or come back to a process after a break and miss something important. I need guidance to make sure I don't make mistakes.

Commonly-associated vulnerabilities

- Attention Deficit Hyperactivity Disorder (ADHD)
- Traumatic Brain Injury (TBI)
- PTSD (Post Traumatic Stress Disorder)
- Rape or abuse
- Schizophrenia
- Bipolar disorder
- Borderline Personality Disorder (BPD)



Memory issues

A memory issue is where the ability to store and remember short and/or long term information is compromised. Which could mean...

I forget details

As a result of my memory loss, I might struggle to remember the extent of my financial situation, especially when things get complicated. I often can't keep track of how many accounts I have open, where I'm sending money or if a transaction came from me at all. I might struggle to remember PINs, log-in information, which transactions are mine and whether or not I have paid bills. My memory loss often leads to making financial mistakes that don't get caught and corrected. I need a clear overview of what's been done and a secure, yet simple, way to access the information I need.

I might be in the early stages of memory loss

I might be struggling with the early stages of memory loss, and a fleeting awareness that my memory is not what it used to be. I might forget certain events, people, time periods and personal information as a result of a trauma I have experienced. I have difficulty retaining information, which means that managing my finances has become increasingly difficult. I struggle to remember facts, times, events and dates. I need support in remembering important dates - like when a payment is due - in order to better manage my finances.

The way I cope can lead to fraud

I might have created a series of coping mechanisms (such as writing my PIN down on a piece of paper or writing elaborate notes to myself) which leave me more susceptible to fraud. I need help at early stages of my condition to get my finances organised so I can continue to manage should my memory loss get worse. I need simplified ways to access my money while being affected by memory loss.

I need help navigating digital systems

As time goes on, my ability to adapt to and navigate software updates or multiple accounts, might become more compromised. My memory loss might leave me feeling overwhelmed, isolated, embarrassed or avoiding finances altogether. I might have to ask a trusted friend or family member for help. I need support in having trusted third parties' access and help managing my money in light of managing my memory loss.

Memory issues continued...**Commonly-associated vulnerabilities**

- Alzheimer's
- Attention Deficit Hyperactivity Disorder (ADHD)
- Dyslexia
- Traumatic Brain Injury (TBI)
- Degenerative diseases

**Highly-charged emotional response**

A highly charged emotional response is an intense emotional reaction to a situation and could be triggered by previous experiences. Which could mean...

The stress of my situation has left me quick to react

The stress of coping with my vulnerability or managing my condition has left me quick to react and less able to control emotional outbursts. I can be sensitive to triggers because of fatigue, illness, time pressure or the stress of financial burden. Tedious or stressful situations can often escalate quickly. I need patience and understanding when dealing with stressful situations, and support to calm myself down should things escalate.

I am feeling very stressed or overwhelmed and take it out on others

I am very stressed, so my reaction to even small triggers can lead me to express extreme emotions, including verbal and physical abuse. I may have been bottling up stress for a while and have explosive reactions to minor triggers. I struggle to hold my emotions together and might take them out on strangers. I need to feel my situation is understood and there is someone willing to listen and help.

I'm frustrated by my loss of independence

I might also be adapting to new life circumstances - for instance cognitive or physical decline after illness or injury - leaving me frustrated and confused. Given this, I often feel like my independence is being called into question and as a result I may be quick to anger. I might not ask for help when I need it. I need to feel I can still handle things on my own, but I still need to feel supported and seen.

Commonly-associated vulnerabilities

- Traumatic Brain Injury (TBI)
- Depression / Anxiety
- Dyslexia / Dyspraxia
- Terminal Illness

**Self-deception**

Self-deception is denying or rationalising a situation or information by convincing oneself of a false alternative. Which could mean...

I am overly-optimistic in order to cope

I might have motivated delusions that cause me to be overly optimistic about my financial situation and future state. I might not understand finances entirely, so convince myself that everything is OK even if I lack evidence to support this. I might act according to a vision of the future that is unreasonably optimistic. Alternatively, my denial might be a coping mechanism to maintain a positive outlook in spite of bleak circumstances. I need to be provided with the facts that don't allow me to deny how my behavior will impact my future.

I have an unstable perception of reality

Alternatively, I could have a level of self-deception that makes my perception of reality unstable, for instance, if I have manic episodes while managing bipolar disorder. I need clear information and visualizations that make it increasingly difficult for me to deny my reality.

I deny that I am struggling to manage money

My level of self-deception might manifest in the form of struggling to control impulses, or taking risks without regard for safety of self/others - be it gambling, overspending or otherwise. I might neglect obvious evidence that outcomes are a result of my behaviour, living in denial that actions have consequences. I'm likely to maintain my beliefs in spite of strong evidence that points elsewhere. I need support in managing my illness in a moment of truth.

Self-deception continued...**I deny my financial situation because it helps me to deny the progression of my illness**

I might also be overestimating my abilities in the progression of an illness. I might be reluctant or embarrassed to ask for help so instead I convince myself that my financial struggles or inability to manage them are not yet a problem. I might create elaborate stories and lies in order to continue avoiding the truth or asking for help. I need a reality check that doesn't hurt my identity or make me feel out of control/a loss of my independence.

Commonly-associated vulnerabilities

- Traumatic Brain Injury (TBI)
- Depression / Anxiety
- Memory Loss / Alzheimer's
- Psychosis

**Low confidence and fear of new things**

Low confidence and fear of new things is characterised by low self-esteem and fragile sense of self-worth that negatively impacts a person's ability to trust in themselves and their judgement. Which could mean...

I don't communicate my needs

My lack of confidence impacts my life and my interaction with financial services in a variety of ways. I might feel uneasy about communicating. I might not communicate my needs, assert myself, say what I feel or speak up at all. I need a safe space to communicate my needs. I need support in articulating and understanding my needs.

I'm afraid to be judged

I'm afraid to engage with people as I fear negative social evaluation. I might not ask for help because I anticipate negative feedback from others. For my dealings with financial institutions, I might feel embarrassed or guilty about my situation, and don't reach out for the help I need, fearing judgement. I might avoid social situations altogether. If I do engage with people, my lack of confidence may make

me feel defensive or quick to react due to a variety of insecurities. I need to know I will not be judged if I make a mistake, don't understand something or have a question.

I believe fraud is my fault

My inability to trust myself leaves me susceptible to fraud. I might not speak up or challenge issues that I should be flagging, as I doubt myself and my ability to judge a situation. I might assume a case of fraud is somehow my fault, and get stuck in self-blame instead of seeking help. I might have a tendency to beat myself up for past mistakes. I need help in flagging fraud, otherwise I might not volunteer my suspicions. I need to feel supported in reporting fraud, because if the process feels too overwhelming, I might not do anything.

I don't believe I can succeed in new things without help

I have an inability to trust my own judgement and ability and this impairs my ability to make decisions. I might feel uncomfortable moving forward without the support of someone I deem more knowledgeable than me. Alternatively, I might gather too much information from others, which leads me to decision paralysis. I might be afraid of new things because I either believe I'll mess something up or I'm so concerned with getting everything perfect that I can't even begin. I might not believe in myself or my abilities and as a result will look for external validation before moving forward. I need the information necessary to make my own decisions, without too many opposing opinions.

Commonly-associated vulnerabilities

- Depression / Anxiety
- Literacy and language limitations
- Addictions (as a coping mechanism)
- Attention Deficit Hyperactivity Disorder (ADHD)
- Borderline Personality Disorder (BPD)
- Memory loss / Alzheimer's
- Stroke



Lack of access or incapacity to engage

Lack of access or incapacity to engage is when someone cannot, or struggles, to access financial services because of digital or physical barriers. Which could mean...

Technology is my barrier

I might have limited access to or understanding of technology that impacts my ability to engage with financial services digitally. For example, I might not have access to a computer, or I might struggle to complete tasks on a computer. I need to be able to access my services in a non-digital way.

Physical access is my barrier

Alternatively, I might have a physical vulnerability that affects speech, mobility or dexterity which could impede my access and ability to engage with financial services. I might have a degenerative disease that could affect my personality or lead to low engagement. For example, after a stroke, my ability to speak to people could be compromised. I might struggle to articulate thoughts into words, including slow or slurred speech, getting words in the wrong order or struggling to make the correct sounds when forming words. I need support in a variety of ways to manage my finances in spite of my physical vulnerabilities.

I don't have a fixed abode

This could also mean that due to my life circumstances, I don't currently have a fixed place to live, so engaging with financial services – including receiving post, making calls or going online – becomes difficult or less of a priority. I need support in receiving my post and accessing my services while I am in between addresses.

Engaging only on a good day:

My incapacity to engage could also be due to stress and anxiety, as I may be just barely coping with my circumstances. My ability to engage might rely heavily on how well I'm managing my situation on a given day. There might be some days where I don't want to get out of bed, so managing my finances is simply out of the question. As a result, my engagement will go up and down with my ability to manage my physical or emotional state. In some cases, I might give power of attorney to a friend or family member to help me cope with my life and finances, or ask someone for support in helping me manage my finances. I need support in acting on the good days, so I can trust my finances are in order on a bad day.

Commonly-associated vulnerabilities

- Traumatic Brain Injury (TBI)
- Depression / Anxiety
- Degenerative Diseases
- Literacy and language limitations
- No fixed abode
- Insomnia



Low trust

Low trust is when a person unreasonably questions the honesty or intentions of people, services and institutions. Which could mean...

Managing my money might exacerbate an underlying issue

My lack of trust often causes me to feel threatened, alienated and overwhelmed, as I don't know who I can go to for help. I don't believe that financial institutions have my best interests at heart and question their motives. I can't take anything at face value, as I don't believe in people's honesty. Alternatively, I might lack trust because I lie somewhere on the spectrum of paranoid personality disorder, or I might have anxiety issues that leave me anticipating the worst in people and situations. As such, I'm always on guard, prepared for people and institutions to betray me. I need to understand my credit card so I can better trust it. I need to know I can rely on Capital One so I feel safe sharing with them.

I won't tell you something's wrong

I am afraid to disclose that I have a vulnerability, as I feel people are more likely to take advantage of me, rather than help. I have a strong distrust of others and an excessive need to be self-sufficient. I will not ask for help because I don't think anyone truly wants to help me. I need to be reassured it will not impact me negatively to disclose my vulnerability, and in fact, understand how this could lead to a positive outcome and a better relationship with my financial services. I need to know if this is the case before I disclose this to you.

Low trust continued...

Fear of fraud leads to avoidance

I may have been a victim of fraud before, so I'm always on the lookout for inconsistencies in communication and am hyper-vigilant in protecting myself. In some cases, to the detriment of my personal and financial wellbeing. I will avoid engaging with an institution altogether as a means to protect myself from being a victim of fraud again. In order to manage my lack of trust, I have a complicated system of excessive and/or neurotic behaviours to mitigate the chances of someone taking advantage of me. I need to know that my financial institutions will protect me from fraud and have my best interests at heart.

Commonly-associated vulnerabilities

- Paranoid Personality Disorder (DPD)
- Literacy and language limitations
- Depression / Anxiety
- Borderline Personality Disorder (BPD)

All of what you see here today would not have been possible without the input and hard work from each of the following.

Abi Hemmings, Andy Clayton, Andy Stewart, Anna Allatt, Ben Nipper, Caitlin MacEwan, Christina Avraam, Dan Edmeads, David Marshall, Gareth Philippou, Joe Simpkin, Julene Aguirre, Kerry Wilson, Kirsty Allan, Matt Hart.

Thank you to each of you for your commitment to supporting Vulnerable Customers.

