businesscompanion
trading standards law explained

Part 4. Checklist

In this section

Purpose of the checklist
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This checklist should be used once the accompanying guidance on identifying consumer vulnerability has been read.

A consumer vulnerability policy should also be considered to support this checklist and the guidance.

The checklist will help to:

- document a vulnerability assessment process
- help staff assess consumer vulnerability in a consistent way
- record the information

Use 'Be REAL' to identify consumers who may show signs they could be vulnerable. Once a consumer has shown signs of vulnerability, then steps can be taken to support them. If signs are there, use the checklist to document what you discussed.

R. Retain

Is the consumer able to retain, remember and repeat in their own words the information you give them? Do you have to repeat what you have said over and over again? Do they ask for clarification and ask you to explain the words or terminology being used.

E. Explain

Is the consumer able to properly evaluate and explain the decision they have made? Are they joining in the discussion or just agreeing with what you are saying? Are they coherent and fluent in the language being used?

A. Able

Is the consumer able to hear, understand and communicate what they are being told and their situation? Are they asking questions that aren't related to what you are saying? Do they tell you their thoughts and ask questions, and if so, do they make sense?

> **L. Listen**
>
> Is the consumer able to listen, follow and understand the discussion taking place, or are they distracted, confused and not hearing what you have to say? Do they take an unusually long time to respond to a question?

Always remember:

- try to understand the impact of vulnerability and how this might affect the consumer experience and outcomes
- consumer vulnerability is fluid and dynamic; consumers can move in and out of periods of situational vulnerability
- do not directly call consumers 'vulnerable' as it is disempowering; it's the situations they find themselves in that make them vulnerable

Checklist

Consumer vulnerability checklist

Checklist	Y / N / Notes
I have read and considered how the consumer is assessed against the business's vulnerability guidance / policy	
I have actively encouraged the consumer to share any potential vulnerability, considering all circumstances - situational, marketplace, health, life events, relevant abilities and barriers	
I have recorded anything the consumer has said on the relevant system. I have discussed my approach with my line manager or other members of staff	
I am considering whether I need any further information from the consumer to support them in their experience and to ensure they get what they need from the business	
Are there any other relationships with this consumer I need to be aware of - for example, power of attorney?	
I have considered how I need to deliver any relevant information and communicate with this consumer - for example, braille, large written format	
I have considered the language I am using and taken a plain English approach when explaining a product or service. I don't use complicated industry-specific language if it can be avoided	
I have taken the time to listen, to identify vulnerabilities and, if appropriate, will suggest that someone else (a family member or trusted friend) forms part of the advice process and/or refer to a suitable specialist if appropriate	

Checklist	Y / N / Notes
I have taken account of the complexity of the service / goods being delivered and made reasonable adjustments - for example, staggering the advice over several meetings and/or allowing more time to think before making a decision	
I haven't made assumptions about the consumer	
I have asked the consumer what they need and how else I can help	
I have summarised what has been decided or agreed in plain English	
Do I need any additional support, training, supervision, support from my line manager?	

< Part 3. Things to consider

> Part 5. A new international standard

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