

# Vulnerability: DATA REPORT to accompany a guide for debt collection 21 questions, 21 steps

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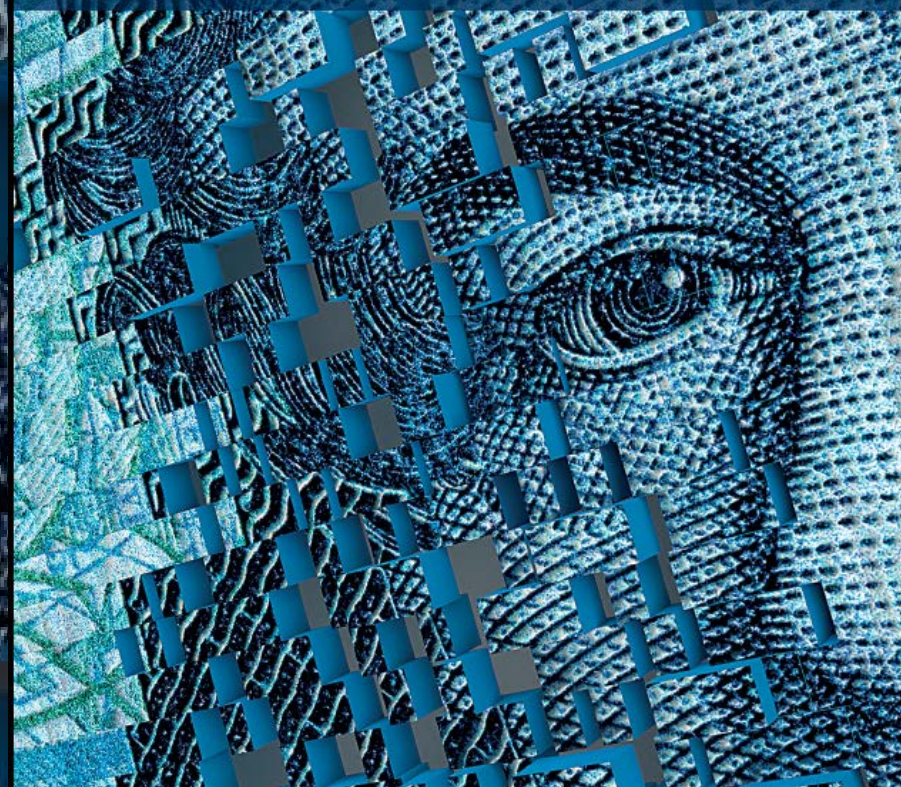
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## Vulnerability: a guide for debt collection

21 questions, 21 steps

March 2017



THE  
**UKCARDS**  
ASSOCIATION

 University of  
**BRISTOL**  
Personal Finance  
Research Centre

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## Introduction

Our publication '*Vulnerability: a guide for debt collection. 21 questions, 21 steps*' provides new data, new insights, and new recommendations for organisations working with indebted customers in vulnerable situations.

Representing the first published report based on new research funded by the Finance & Leasing Association and The UK Cards Association, the guide draws upon the findings of a survey conducted with nearly 1,600 staff working in a representative sample of creditors with in-house collections teams, UK debt collection agencies and debt purchase agencies.

While the key findings of this research are presented in our '*21 steps*' guide, it is important that other aggregated data from the study is also available for those readers who want further detail, clarification, or information about the research findings.

Consequently, this *DATA REPORT* provides this additional detail and insight. In the sections that follow, we provide – in formatted tables – aggregated findings for each of the survey questions asked of staff, with this being broken down for frontline and specialist staff.

# Table 1 – Sample Breakdown

Question	Answer	Frontline member of staff	Specialist member of staff	Total
In total, how long have you worked in collections and recovery (including in previous jobs)? Please select one answer only.	Less than 3 months	3%	1%	3%
	3 months to 6 months	7%	3%	6%
	6 months to 1 year	11%	4%	9%
	1 to 2 years	19%	12%	17%
	2 to 3 years	11%	11%	11%
	3 to 5 years	14%	20%	16%
	More than 5 years	34%	51%	39%
Do you currently work full-time or part-time in your role in collections and recovery?	Full-time	79%	74%	78%
	Part-time	21%	26%	22%
If you speak with customers on the telephone, do you currently have an average handling time (AHT) for each call that you are required to work to?	Yes	31%	26%	30%
	No	56%	68%	59%
	Not sure	13%	6%	11%
Which of the following duties are part of your current job? Please select all that apply.	Talking to customers on the phone	95%	96%	95%
	Talking to third parties on the phone (e.g. families, money/debt advisers, debt management companies)	85%	94%	87%
	Dealing with written correspondence from customers or third parties (including letters, emails, webchat and text)	37%	67%	45%
	Visiting customers at home	0%	3%	1%
	Working in a specialist team (e.g. for third parties, bereavement or 'vulnerable customers')	18%	82%	34%
	Being a team leader (i.e. supervising or supporting customer-facing staff)	7%	8%	8%
	Management duties (above those of a team leader)	4%	3%	4%
	Other (Please specify)	5%	4%	4%
Which of the following types of debt do you usually collect/recover in your current job? Please select all that apply.	Credit cards	56%	66%	59%
	Unsecured personal loans	49%	61%	52%
	Current account overdrafts	46%	57%	49%
	Mortgages (including second charge mortgages, etc.)	39%	37%	39%
	Secured personal loans (not including mortgages)	20%	20%	20%
	Motor finance	20%	10%	18%

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	Retail / Point of Sale finance	22%	12%	20%
	Bill arrears (e.g. Utilities, Telecommunications)	17%	8%	15%
	Not sure	0%	0%	0%
	Other (Please specify)	4%	4%	4%
Which of the following stages of collections and recoveries do you primarily work in? Please select all that apply.	First-Time Arrears - collecting debts from customers who have missed a scheduled payment for the first time.	67%	73%	68%
	Early Arrears – where a customer has missed up to three scheduled payments.	71%	79%	73%
	Later cycle collections – where a customer has missed four or more scheduled payments.	62%	82%	67%
	Debt recoveries (post-default) - where you are seeking repayment of the full outstanding balance and not just the arrear	44%	68%	50%
	Recovery of accounts that have been through legal action.	17%	32%	21%
	Not sure.	1%	0%	1%
	Other (Please specify)	7%	12%	8%
Does your organisation have any specialist members of staff, like those described above?	Yes, but I am not a specialist.	90%	0%	67%
	Yes, I am a specialist member of staff.	0%	100%	26%
	No - we do not have specialist members of staff.	5%	0%	4%
	Not sure.	4%	0%	3%
<i>Unweighted base</i>		1226	347	1573

**Table 2 – Demographic Breakdown of Sample**

Question	Answer	Frontline member of staff	Specialist member of staff	Total
What is your gender?	Male	43%	41%	42%
	Female	57%	59%	57%
	Other	1%	1%	1%
How old are you?	16 to 24	27%	16%	24%
	25 to 34	38%	41%	39%
	35 to 44	16%	18%	17%
	45 to 54	13%	17%	14%
	55 to 64	6%	8%	6%
	65 plus	1%	0%	1%
What is your highest level of qualification? Please select one only.	Postgraduate degree or equivalent	8%	10%	8%
	Undergraduate degree or professional qualification at degree level	21%	15%	19%
	A-Level, SCE Higher or equivalent	32%	37%	33%
	GCSE/O-Level, SCE Standard or equivalent	35%	35%	35%
	No formal qualifications	3%	2%	2%
	Other (please specify)	3%	1%	2%
Who is the person closest to you who has, or has had, some kind of mental illness? Please select one option only.	Immediate family (spouse\child\sister\brother\parent, etc.)	25%	27%	26%
	Partner (living with you)	3%	5%	3%
	Partner (not living with you)	1%	2%	2%
	Other family (uncle\aunt\cousin\grandparent, etc.)	17%	18%	17%
	Friend	12%	9%	11%
	Acquaintance	1%	2%	1%
	Work colleague	2%	4%	2%
	Self	12%	10%	11%
	Other (please specify)	2%	1%	1%
	No-one known	16%	14%	15%
	Prefer not to say	10%	9%	9%
<i>Unweighted base</i>		1226	347	1573



**Table 3 – Attitudinal statements on identifying vulnerable customers**

Please tell us to what extent you agree or disagree with the following statements.	Answer	Frontline member of staff	Specialist member of staff	Total
“It is part of my job to try and spot customers with a serious physical illness.”	Strongly agree	17%	21%	18%
	Agree	42%	43%	42%
	Neither agree nor disagree	25%	17%	23%
	Disagree	14%	16%	14%
	Strongly disagree	3%	3%	3%
“It isn't possible to identify someone with a serious physical illness, unless they tell you.”	Strongly agree	7%	7%	7%
	Agree	26%	22%	25%
	Neither agree nor disagree	28%	27%	28%
	Disagree	35%	40%	37%
	Strongly disagree	4%	4%	4%
“It isn't possible to identify someone with a mental health problem - they have to tell you.”	Strongly agree	4%	6%	5%
	Agree	20%	13%	18%
	Neither agree nor disagree	28%	21%	26%
	Disagree	41%	50%	43%
	Strongly disagree	8%	11%	9%
“If a customer mentions a hospital appointment or certain benefits, I try and find out if this will affect their ability to repay their debt.”	Strongly agree	34%	41%	36%
	Agree	56%	52%	55%
	Neither agree nor disagree	7%	5%	7%
	Disagree	2%	1%	2%
	Strongly disagree	1%	1%	1%
“I routinely remind customers that they can tell me if there are any health issues which we should know about.”	Strongly agree	8%	18%	11%
	Agree	30%	35%	32%
	Neither agree nor disagree	29%	23%	27%
	Disagree	26%	19%	24%
	Strongly disagree	7%	5%	6%
<i>Unweighted base</i>		1226	347	1573

**Table 4a – Actions taken when staff suspect that a customer may have a serious physical illness, but they haven't yet disclosed this ('N/A' included)**

Please think about those situations where you have believed that a customer might have a serious physical illness they haven't told you about. How frequently did you then proceed to...	Answer	Frontline member of staff	Specialist member of staff	Total
Ask them directly if they had an illness?	Always	8%	16%	10%
	Often	14%	24%	16%
	Sometimes	25%	22%	24%
	Occasionally	20%	14%	18%
	Never	29%	21%	27%
	N/A	5%	3%	4%
Ask them if there were any issues/medical conditions/disabilities they hadn't mentioned which might affect their ability to pay?	Always	15%	26%	18%
	Often	25%	31%	27%
	Sometimes	22%	17%	20%
	Occasionally	18%	14%	17%
	Never	17%	10%	15%
	N/A	4%	2%	4%
Make a note on their file about your belief that an illness existed?	Always	10%	14%	11%
	Often	9%	8%	9%
	Sometimes	8%	6%	7%
	Occasionally	8%	7%	7%
	Never	58%	63%	60%
	N/A	7%	4%	6%
Remind them that any health information they did disclose would be kept confidential?	Always	55%	60%	56%
	Often	15%	14%	15%
	Sometimes	8%	6%	8%
	Occasionally	7%	7%	7%
	Never	9%	9%	9%
	N/A	5%	3%	5%
	Always	42%	43%	42%



Offer to refer them to a specialist team/person within your organisation?	Often	23%	13%	21%
	Sometimes	15%	8%	13%
	Occasionally	6%	7%	7%
	Never	8%	9%	8%
	N/A	6%	21%	10%
Explain how information about any health problems that customers shared would be used by your organisation?	Always	45%	52%	47%
	Often	14%	17%	15%
	Sometimes	11%	8%	11%
	Occasionally	6%	6%	6%
	Never	16%	14%	16%
	N/A	8%	5%	7%
Do something else?	Always	6%	10%	7%
	Often	3%	3%	3%
	Sometimes	7%	3%	6%
	Occasionally	3%	3%	3%
	Never	14%	10%	13%
	N/A	66%	71%	68%
<i>Unweighted base</i>		1226	347	1573

**Table 4b – Actions taken when staff suspect that a customer may have a serious physical illness, but they haven't yet disclosed this ('N/A' excluded)**

Please think about those situations where you have believed that a customer might have a serious physical illness they haven't told you about. How frequently did you then proceed to...	Answer	Frontline member of staff	Specialist member of staff	Total
Ask them directly if they had an illness?	Always	8%	17%	11%
	Often	14%	25%	17%
	Sometimes	26%	23%	25%
	Occasionally	21%	14%	19%
	Never	31%	22%	28%
Ask them if there were any issues/medical conditions/disabilities they hadn't mentioned which might affect their ability to pay?	Always	15%	26%	18%
	Often	26%	32%	28%
	Sometimes	23%	17%	21%
	Occasionally	19%	15%	18%
	Never	17%	11%	16%
Make a note on their file about your belief that an illness existed?	Always	10%	15%	11%
	Often	10%	8%	9%
	Sometimes	9%	6%	8%
	Occasionally	8%	7%	8%
	Never	63%	65%	64%
Remind them that any health information they did disclose would be kept confidential?	Always	58%	62%	59%
	Often	16%	15%	16%
	Sometimes	9%	6%	8%
	Occasionally	7%	8%	7%
	Never	10%	10%	10%
Offer to refer them to a specialist team/person within your organisation?	Always	45%	54%	47%
	Often	25%	16%	23%
	Sometimes	16%	10%	14%
	Occasionally	7%	8%	7%
	Never	8%	11%	9%

Explain how information about any health problems that customers shared would be used by your organisation?	Always	49%	54%	50%
	Often	15%	17%	16%
	Sometimes	12%	8%	11%
	Occasionally	6%	6%	6%
	Never	18%	14%	17%
Do something else?	Always	19%	33%	22%
	Often	10%	12%	11%
	Sometimes	19%	10%	17%
	Occasionally	9%	10%	10%
	Never	42%	34%	40%
<i>Unweighted base</i>		<i>1226</i>	<i>347</i>	<i>1573</i>

**Table 5 – Staff actions upon receiving a disclosure of a mental health problem**

Please think about all the times a customer (or a third party representing them) told you they had a mental health problem. How frequently did you then proceed to...	Answer	Frontline member of staff	Specialist member of staff	Total
Thank the customer for disclosing their mental health problem to you?	Always	68%	68%	68%
	Often	15%	18%	16%
	Sometimes	6%	6%	6%
	Occasionally	5%	4%	5%
	Never	4%	3%	4%
	N/A	2%	1%	2%
Discuss how their mental health problem affected their ability to pay?	Always	63%	70%	65%
	Often	20%	20%	20%
	Sometimes	8%	6%	8%
	Occasionally	3%	2%	3%
	Never	2%	1%	2%
	N/A	3%	2%	3%
Discuss how their mental health problem affected their ability to communicate with collectors?	Always	53%	51%	52%
	Often	21%	23%	22%
	Sometimes	11%	15%	12%
	Occasionally	6%	7%	6%
	Never	6%	3%	5%
	N/A	4%	1%	3%
Discuss the support that the customer was getting from third parties, whether from a personal contact, advice agency or charity?	Always	53%	63%	56%
	Often	25%	24%	25%
	Sometimes	10%	8%	9%
	Occasionally	6%	3%	5%
	Never	3%	1%	2%
	N/A	3%	1%	3%
Ask them for medical evidence of their condition?	Always	11%	29%	16%
	Often	12%	25%	15%

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	Sometimes	20%	25%	21%
	Occasionally	15%	10%	14%
	Never	33%	9%	27%
	N/A	9%	3%	7%
Explain how any information provided about their condition would be used by your organisation?	Always	54%	62%	56%
	Often	13%	17%	14%
	Sometimes	8%	7%	8%
	Occasionally	7%	6%	6%
	Never	11%	6%	10%
	N/A	8%	3%	7%
Offer to refer them to a specialist team or specialist member of staff at your organisation?	Always	51%	45%	49%
	Often	22%	15%	20%
	Sometimes	13%	8%	12%
	Occasionally	4%	3%	4%
	Never	5%	6%	5%
	N/A	6%	24%	11%
Signpost the customer to external sources of financial advice or support, such as debt charities or free debt advice agencies?	Always	49%	63%	52%
	Often	26%	28%	27%
	Sometimes	12%	7%	11%
	Occasionally	5%	1%	4%
	Never	4%	1%	3%
	N/A	4%	1%	3%
Signpost the customer to external sources of health advice or support, such as charities or helplines?	Always	29%	38%	31%
	Often	19%	29%	21%
	Sometimes	18%	16%	17%
	Occasionally	12%	7%	10%
	Never	17%	9%	15%
	N/A	7%	2%	6%
<i>Unweighted base</i>		<i>1226</i>	<i>347</i>	<i>1573</i>

**Table 6 – Comparison between the actions of frontline staff on receipt of the disclosure of a mental health problem in 2010 and 2016**

Please think about all the times a customer (or a third party representing them) told you they had a mental health problem. How frequently did you then proceed to...		Answer (N/A excluded)	2010	2016
How their mental health problem affected their ability to pay?	Always		13%	66%
	Often		25%	21%
	Sometimes		30%	9%
	Rarely		18%	3%
	Never		15%	2%
How their mental health problem affected their ability to communicate with collectors?	Always		7%	55%
	Often		21%	22%
	Sometimes		29%	12%
	Rarely		23%	6%
	Never		20%	6%
Suggest they contact a free money advice agency (such as CAB or National Debtline)?	Always		32%	50%
	Often		34%	27%
	Sometimes		21%	13%
	Rarely		6%	5%
	Never		7%	4%
<i>Unweighted base</i>			990	1170

**Table 7 – Staff actions upon receiving a disclosure of a mental health problem**

Question	Answer	Frontline member of staff	Specialist member of staff	Total
And how often did you make a formal note or written record of their mental health problem on their file?	Always	50%	62%	53%
	Often	31%	30%	31%
	Sometimes	11%	4%	9%
	Occasionally	5%	2%	4%
	Never	2%	0%	2%
	N/A - I am not able to add notes to customers' files	2%	1%	1%
<i>Unweighted base</i>		<i>1226</i>	<i>347</i>	<i>1573</i>



**Table 8 – Data-recording behaviour when making a formal record of a customer’s mental health problem**

Now think about all the times you made a formal note or written record of a customer's mental health problem. How often did you...	Answer	Frontline member of staff	Specialist member of staff	Total
a) ...ask the customer (or a third party) for their consent to make a note about their mental health problem?	Always	89%	90%	89%
	Often	6%	4%	5%
	Sometimes	2%	3%	2%
	Occasionally	2%	1%	2%
	Never	1%	2%	1%
	N/A	1%	1%	1%
b) ...tell the customer (or a third party) why this was being recorded, and how it would be used?	Always	74%	77%	75%
	Often	10%	11%	10%
	Sometimes	5%	5%	5%
	Occasionally	5%	3%	4%
	Never	4%	4%	4%
	N/A	3%	1%	2%
c) ...add a 'marker' or 'flag' to their file, rather than writing detailed notes about their mental health problem?	Always	27%	28%	27%
	Often	8%	5%	8%
	Sometimes	7%	8%	7%
	Occasionally	6%	6%	6%
	Never	35%	34%	35%
	N/A	17%	18%	17%
<i>Unweighted base</i>		<i>1179</i>	<i>342</i>	<i>1521</i>

## Table 9 – Dealing with third parties

If a third party contacts you to discuss a customer’s account or provide information on behalf of a customer BUT does not have any form of permission from the customer, which of the following actions would you take?	Answer	Frontline member of staff	Specialist member of staff	Total
Refuse to record any information offered by the third party.	Yes	21%	20%	21%
	No	69%	74%	70%
	Not sure	10%	7%	9%
Refuse to discuss any account details with the third party.	Yes	93%	92%	93%
	No	4%	7%	5%
	Not sure	3%	1%	2%
Contact the customer to obtain their permission for the third party to act on their behalf.	Yes	29%	33%	30%
	No	62%	63%	63%
	Not sure	9%	5%	8%
Check why the customer is unable to speak directly with you.	Yes	77%	81%	78%
	No	17%	14%	16%
	Not sure	6%	6%	6%
Explain that any information offered by the third party would need to be shared with the customer.	Yes	36%	41%	37%
	No	41%	38%	41%
	Not sure	23%	21%	22%
Take a written record of the information offered by the third party.	Yes	64%	68%	65%
	No	21%	21%	21%
	Not sure	15%	12%	14%
Other	Yes	16%	21%	17%
	No	34%	31%	33%
	Not sure	50%	49%	50%
Unweighted base		1226	347	1573

**Table 10 – Staff attitudes to dealing with customers with serious or terminal physical illnesses**

Please tell us to what extent you agree or disagree with the following statements.	Answer	Frontline member of staff	Specialist member of staff	Total
“I am unsure what to do when a customer tells me they have a serious physical illness.”	Strongly agree	2%	3%	2%
	Agree	6%	6%	6%
	Neither agree nor disagree	9%	7%	9%
	Disagree	49%	40%	47%
	Strongly disagree	34%	44%	36%
“I have received sufficient training from my employer on dealing with customers who have a serious physical illness.”	Strongly agree	21%	24%	22%
	Agree	41%	38%	41%
	Neither agree nor disagree	18%	14%	17%
	Disagree	15%	14%	14%
	Strongly disagree	5%	10%	6%
“I find it difficult to talk to customers about their illnesses, because I don't know enough about health conditions.”	Strongly agree	4%	3%	4%
	Agree	21%	13%	19%
	Neither agree nor disagree	24%	20%	23%
	Disagree	36%	42%	38%
	Strongly disagree	15%	23%	17%
“My organisation has a clear process for dealing with customers who have a serious physical illness.”	Strongly agree	33%	35%	33%
	Agree	43%	40%	43%
	Neither agree nor disagree	15%	11%	14%
	Disagree	7%	9%	8%
	Strongly disagree	3%	5%	3%
“I have the freedom to make decisions based on a customer's individual circumstances.”	Strongly agree	18%	26%	20%
	Agree	43%	43%	43%
	Neither agree nor disagree	24%	14%	21%
	Disagree	12%	13%	12%
	Strongly disagree	3%	5%	4%
“My organisation has a clear process for dealing with customers who have a terminal illness.”	Strongly agree	28%	28%	28%
	Agree	45%	43%	45%
	Neither agree nor disagree	16%	13%	15%

	Disagree	8%	10%	9%
	Strongly disagree	2%	6%	3%
"I have received sufficient training from my employer on dealing with customers who have a terminal illness."	Strongly agree	16%	19%	17%
	Agree	37%	31%	35%
	Neither agree nor disagree	23%	18%	22%
	Disagree	20%	24%	21%
	Strongly disagree	4%	9%	5%
"I wouldn't know what to say if a customer told me they have a terminal illness."	Strongly agree	3%	3%	3%
	Agree	12%	9%	11%
	Neither agree nor disagree	19%	17%	19%
	Disagree	45%	46%	45%
	Strongly disagree	20%	26%	22%
<i>Unweighted base</i>		<i>1226</i>	<i>347</i>	<i>1573</i>

**Table 11 – Staff attitudes to dealing with customers with mental health problems**

Please tell us to what extent you agree or disagree with the following statements.	Answer	Frontline member of staff	Specialist member of staff	Total
"I am unsure what to do when a customer tells me they have a mental health problem."	Strongly agree	2%	2%	2%
	Agree	6%	5%	5%
	Neither agree nor disagree	13%	9%	12%
	Disagree	53%	48%	51%
	Strongly disagree	27%	37%	30%
"If we can take a customer's mental health problem fully into account when making decisions, we are more likely to be able to recover the debt."	Strongly agree	16%	13%	15%
	Agree	33%	31%	33%
	Neither agree nor disagree	35%	31%	34%
	Disagree	12%	18%	14%
	Strongly disagree	4%	7%	5%
"Many customers who say they have a mental health problem are using this as an excuse to avoid repaying their debts."	Strongly agree	1%	3%	2%
	Agree	5%	6%	6%
	Neither agree nor disagree	33%	31%	32%
	Disagree	38%	40%	39%
	Strongly disagree	22%	20%	21%
"Due to commercial pressures, it's not always possible for collectors to consider a customer's full personal circumstances."	Strongly agree	2%	5%	3%
	Agree	13%	14%	13%
	Neither agree nor disagree	25%	18%	23%
	Disagree	38%	41%	39%
	Strongly disagree	22%	23%	22%
"I find it difficult to talk to customers about their mental health problems, because I don't know enough about mental health."	Strongly agree	4%	3%	4%
	Agree	17%	13%	16%
	Neither agree nor disagree	20%	17%	19%
	Disagree	42%	40%	42%
	Strongly disagree	17%	26%	20%
"It isn't possible to identify someone with a mental health problem - they have to tell you."	Strongly agree	4%	6%	5%
	Agree	20%	13%	18%
	Neither agree nor disagree	28%	21%	26%

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	Disagree	41%	50%	43%
	Strongly disagree	8%	11%	9%
“I am reluctant to discuss mental health problems because I don't want to get too bogged down with a customer's personal issues.”	Strongly agree	1%	3%	1%
	Agree	5%	4%	4%
	Neither agree nor disagree	12%	8%	11%
	Disagree	47%	44%	46%
	Strongly disagree	35%	42%	37%
“I have received sufficient training from my employer on dealing with customers who have a mental health condition.”	Strongly agree	15%	18%	16%
	Agree	37%	32%	36%
	Neither agree nor disagree	23%	20%	22%
	Disagree	19%	21%	20%
	Strongly disagree	5%	10%	7%
“I usually avoid raising the subject of mental health with customers because I don't want to offend them.”	Strongly agree	2%	3%	2%
	Agree	13%	8%	12%
	Neither agree nor disagree	31%	19%	28%
	Disagree	40%	49%	42%
	Strongly disagree	14%	22%	16%
<i>Unweighted base</i>		<i>1226</i>	<i>347</i>	<i>1573</i>

**Table 12 – Staff attitudes to dealing with customers who may take their own life**

Please tell us to what extent you agree or disagree with the following statements.	Answer	Frontline member of staff	Specialist member of staff	Total
“I would be unsure what to do if I thought a customer might attempt to take their own life.”	Strongly agree	6%	4%	5%
	Agree	20%	12%	18%
	Neither agree nor disagree	20%	18%	19%
	Disagree	43%	49%	45%
	Strongly disagree	12%	17%	13%
“I am able to give customers details of external services which offer advice and support to those having suicidal thoughts.”	Strongly agree	19%	35%	23%
	Agree	40%	41%	41%
	Neither agree nor disagree	16%	9%	15%
	Disagree	18%	11%	16%
	Strongly disagree	7%	5%	6%
“It is almost impossible to tell what a customer is really thinking in these situations.”	Strongly agree	12%	11%	12%
	Agree	36%	35%	36%
	Neither agree nor disagree	36%	36%	36%
	Disagree	14%	17%	15%
	Strongly disagree	2%	1%	2%
“My organisation has a clear process which tells me what to do if I believe a customer may attempt to take their own life.”	Strongly agree	23%	31%	25%
	Agree	42%	44%	42%
	Neither agree nor disagree	18%	11%	16%
	Disagree	14%	11%	13%
	Strongly disagree	4%	4%	4%
“Many customers who say they are going to take their own lives are using this as an excuse to avoid repaying their debts.”	Strongly agree	1%	1%	1%
	Agree	4%	7%	5%
	Neither agree nor disagree	29%	31%	30%
	Disagree	40%	41%	40%
	Strongly disagree	27%	20%	25%
“I have received sufficient training from my employer on dealing with customers who may attempt to take their own life.”	Strongly agree	10%	14%	11%
	Agree	27%	27%	27%
	Neither agree nor disagree	26%	21%	24%

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	Disagree	27%	24%	26%
	Strongly disagree	11%	15%	12%
<i>Unweighted base</i>		<i>1226</i>	<i>347</i>	<i>1573</i>

**Table 13 – Staff attitudes to dealing with bereaved customers and third parties**

Please tell us to what extent you agree or disagree with the following statements.	Answer	Frontline member of staff	Specialist member of staff	Total
“My organisation has a clear process which tells me what to do when a customer dies.”	Strongly agree	40%	39%	40%
	Agree	46%	48%	47%
	Neither agree nor disagree	8%	6%	7%
	Disagree	5%	5%	5%
	Strongly disagree	1%	2%	1%
“I find it easy to communicate sensitively with customers and third parties who have experienced bereavement.”	Strongly agree	28%	33%	30%
	Agree	51%	49%	50%
	Neither agree nor disagree	14%	12%	13%
	Disagree	6%	6%	6%
	Strongly disagree	1%	1%	1%
“I can access sufficient support from my organisation if I am upset by a customer's situation.”	Strongly agree	18%	22%	19%
	Agree	38%	41%	39%
	Neither agree nor disagree	27%	19%	25%
	Disagree	12%	13%	12%
	Strongly disagree	5%	4%	5%
“Customers often say they have had to tell my organisation about their bereavement more than once.”	Strongly agree	7%	8%	8%
	Agree	27%	27%	27%
	Neither agree nor disagree	27%	26%	26%
	Disagree	32%	34%	32%
	Strongly disagree	7%	6%	7%
“I have received sufficient training from my employer on dealing with bereaved people.”	Strongly agree	20%	21%	20%
	Agree	38%	32%	36%
	Neither agree nor disagree	21%	20%	21%
	Disagree	17%	19%	18%
	Strongly disagree	4%	8%	5%
<i>Unweighted base</i>		1226	347	1573

**Table 14 – Difficulty of discussing various topics with customers**

Think about all of the customers (and third parties) you talk to. In terms of your own skills and confidence, how difficult do you find it to talk about their...	Answer	Frontline member of staff	Specialist member of staff	Total
Income and expenditure, in detail?	Very difficult	1%	0%	0%
	Difficult	4%	5%	5%
	Neither difficult nor easy	16%	15%	16%
	Easy	35%	37%	36%
	Very easy	40%	42%	41%
	N/A	5%	1%	4%
Employment and/or benefits situation?	Very difficult	0%	0%	0%
	Difficult	3%	2%	3%
	Neither difficult nor easy	12%	11%	12%
	Easy	43%	43%	43%
	Very easy	40%	43%	40%
	N/A	2%	1%	2%
Housing situation?	Very difficult	0%	0%	0%
	Difficult	3%	3%	3%
	Neither difficult nor easy	15%	12%	14%
	Easy	42%	45%	43%
	Very easy	37%	40%	38%
	N/A	2%	1%	2%
Physical disability?	Very difficult	1%	1%	1%
	Difficult	13%	9%	12%
	Neither difficult nor easy	32%	27%	31%
	Easy	38%	40%	39%
	Very easy	14%	22%	17%
	N/A	2%	1%	2%
Serious physical illness?	Very difficult	1%	2%	2%
	Difficult	17%	15%	17%
	Neither difficult nor easy	32%	28%	31%

	Easy	35%	33%	34%
	Very easy	13%	22%	15%
	N/A	2%	1%	2%
Mental health problem?	Very difficult	2%	3%	2%
	Difficult	20%	14%	18%
	Neither difficult nor easy	30%	28%	30%
	Easy	33%	32%	33%
	Very easy	13%	23%	16%
	N/A	2%	1%	2%
Addiction?	Very difficult	4%	2%	3%
	Difficult	23%	19%	22%
	Neither difficult nor easy	33%	26%	31%
	Easy	26%	32%	27%
	Very easy	11%	20%	13%
	N/A	4%	1%	3%
Family situation (including caring, bereavements and having children)?	Very difficult	1%	1%	1%
	Difficult	10%	8%	10%
	Neither difficult nor easy	26%	23%	25%
	Easy	40%	41%	40%
	Very easy	21%	26%	22%
	N/A	2%	1%	2%
<i>Unweighted base</i>		<i>1226</i>	<i>347</i>	<i>1573</i>

**Table 15 – How do staff rate their organisation in terms of dealing with vulnerable customers**

Question	Answer	Frontline member of staff	Specialist member of staff	Total
On a scale of one to ten, overall how well do you think your organisation works with customers in vulnerable situations?	1 - Not at all well	0%	1%	0%
	2	1%	1%	1%
	3	1%	1%	1%
	4	3%	3%	3%
	5	7%	4%	6%
	6	8%	7%	8%
	7	19%	16%	18%
	8	26%	26%	26%
	9	15%	19%	16%
	10 - Very well	22%	24%	22%
<i>Unweighted base</i>		<i>1140</i>	<i>319</i>	<i>1459</i>

**Table 16 – What do staff think would help them better support vulnerable customers?**

Question	Answer	Frontline member of staff	Specialist member of staff	Total
What would help you to work more effectively with customers in vulnerable situations? Please select all that apply.	More specialist teams or specialist members of staff	54%	53%	53%
	Training on communicating with and handling vulnerable customers	60%	57%	59%
	Training on specific topics, such as mental health, bereavement, suicide or physical illness	68%	70%	69%
	More information on the wider support or advice available to these customers	59%	63%	60%
	New or improved policies within my organisation	25%	42%	29%
	Clearer processes or procedures	39%	45%	41%
	Fewer processes or procedures	13%	23%	16%
	More empowerment to make my own decisions	27%	44%	31%
	Better support for occasions where I am upset or emotionally distressed because of a customer's situation	27%	34%	28%
	Nothing – I am able to work very well with customers in vulnerable situations.	13%	10%	12%
	Other	2%	4%	3%
<i>Unweighted base</i>		1226	347	1573

**Table 17 – Prevalence of disclosures of different vulnerable situations (serious physical illness, mental health problems and bereavement)**

Total number per month (full-time equivalent)	Frontline member of staff		Specialist member of staff		Total	
	Median	Standard Deviation	Median	Standard Deviation	Median	Standard Deviation
Customers dealt with	476	1172	433	493	433	1044
Third parties dealt with	108	734	108	281	108	648
Total number of customers & third parties dealt with	606	1542	541	666	585	1375
Customer disclosures of serious physical illness	10	258	40	113	15	230
Third party disclosures of serious physical illness	5	245	12	67	5	214
Any disclosure of serious physical illness	15	499	60	150	20	436
Customer disclosures of mental health problems	10	252	50	118	11	226
Third party disclosures of mental health problems	2	246	11	74	4	216
Any of disclosure of mental health problems	12	496	65	176	16	438
Bereaved customers	5	309	10	140	6	275
Third party disclosures of the death of a customer	2	94	3	119	3	102
Any disclosure of a bereavement	9	386	14	243	10	354
Any disclosure of any of the above vulnerable situations	45	1071	187	376	59	944
<i>Unweighted count</i>		<i>1226</i>		<i>347</i>		<i>1573</i>



**Table 18 – Prevalence of terminal illness disclosures**

Question	Answer	Frontline member of staff	Specialist member of staff	Total
In the time that you have worked in collections and recovery (including in previous jobs), have you ever been told by a customer (or a third party representing them) that they have been diagnosed with a terminal illness?	Yes, in the last 12 months	78%	94%	82%
	Yes, more than 12 months ago.	10%	3%	8%
	No, never.	9%	2%	7%
	Not sure.	4%	1%	3%
<i>Unweighted base</i>		1226	346	1572

**Table 19 – Prevalence of suicide disclosures**

Question	Answer	Frontline member of staff	Specialist member of staff	Total
Please think about the time you have worked in collections and recovery (including previous jobs). During this, have you ever been told by a customer that they might take their own life?	Yes, in the last 12 months.	36%	69%	44%
	Yes, more than 12 months ago.	16%	9%	14%
	No, never.	43%	18%	37%
	Not sure.	6%	4%	5%
<i>Unweighted base</i>		1226	347	1573

Question (Asked only of those who answered 'Yes, in the last 12 months' to the above question)	Answer	Frontline member of staff	Specialist member of staff	Total
In the LAST 12 MONTHS, how many customers have told you that they might take their own life? If you are unsure, please give an estimate.	1	35%	18%	28%
	2	31%	14%	24%
	3	14%	11%	13%
	4	4%	4%	4%
	5	9%	16%	12%
	6	1%	4%	3%
	7	0%	0%	0%
	8	1%	1%	1%
	10	3%	8%	5%
	11+	4%	24%	11%
<i>Unweighted base</i>		432	230	662

Question (Again asked only of those who answered 'Yes, in the last 12 months')	Answer	Frontline member of staff	Specialist member of staff	Total
And in the last 12 months, of those customers who told you they might take their own life, how many did you seriously believe might actually do so? If you are unsure, please give an estimate.	0	25%	23%	24%
	1	40%	22%	33%
	2	19%	17%	18%
	3	7%	9%	8%
	4	2%	4%	3%
	5	4%	8%	6%
	6	0%	2%	1%
	7	1%	0%	1%
	8	1%	0%	1%
	9	0%	1%	0%
	10	1%	3%	2%
	11+	1%	10%	4%
<i>Unweighted base</i>		432	230	662

**Table 20 – Prevalence of other situations which may be considered vulnerable**

Question	Answer	Frontline member of staff	Specialist member of staff	Total
The customer is physically disabled.	Every day	6%	19%	9%
	Most days	19%	36%	24%
	Once or twice a week	28%	21%	26%
	Once or twice a month	27%	17%	25%
	Less than once a month	20%	8%	17%
The customer cares for someone who is elderly or has a health condition or disability.	Every day	4%	13%	6%
	Most days	17%	29%	20%
	Once or twice a week	33%	33%	33%
	Once or twice a month	31%	21%	29%
	Less than once a month	15%	4%	12%
The customer has a limited understanding of English.	Every day	16%	9%	14%
	Most days	27%	16%	24%
	Once or twice a week	28%	33%	30%
	Once or twice a month	18%	26%	20%
	Less than once a month	11%	15%	12%
The customer has an addiction (e.g. alcohol, drug, gambling).	Every day	2%	4%	2%
	Most days	6%	24%	11%
	Once or twice a week	16%	28%	19%
	Once or twice a month	32%	26%	30%
	Less than once a month	44%	18%	37%
The customer has recently been through a divorce or separation.	Every day	9%	10%	9%
	Most days	28%	40%	31%
	Once or twice a week	35%	30%	33%
	Once or twice a month	24%	16%	21%
	Less than once a month	6%	5%	6%
<i>Unweighted base</i>		1226	347	1573