
**Consumer vulnerability —
Requirements and guidelines for
the design and delivery of inclusive
service**

*Consommateurs en situation de vulnérabilité — Exigences et lignes
directrices pour la conception et la fourniture de services inclusifs*



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Foreword

ISO (the International Organization for Standardization) is a worldwide federation of national standards bodies (ISO member bodies). The work of preparing International Standards is normally carried out through ISO technical committees. Each member body interested in a subject for which a technical committee has been established has the right to be represented on that committee. International organizations, governmental and non-governmental, in liaison with ISO, also take part in the work. ISO collaborates closely with the International Electrotechnical Commission (IEC) on all matters of electrotechnical standardization.

The procedures used to develop this document and those intended for its further maintenance are described in the ISO/IEC Directives, Part 1. In particular, the different approval criteria needed for the different types of ISO documents should be noted. This document was drafted in accordance with the editorial rules of the ISO/IEC Directives, Part 2 (see www.iso.org/directives).

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For an explanation of the voluntary nature of standards, the meaning of ISO specific terms and expressions related to conformity assessment, as well as information about ISO's adherence to the World Trade Organization (WTO) principles in the Technical Barriers to Trade (TBT), see www.iso.org/iso/foreword.html.

This document was prepared by Project Committee ISO/PC 311, *Vulnerable consumers*.

Any feedback or questions on this document should be directed to the user's national standards body. A complete listing of these bodies can be found at www.iso.org/members.html.

Introduction

0.1 What is consumer vulnerability?

Vulnerability can affect anyone at any time. All consumers are different, with a wide range of needs, personal characteristics, health, abilities, and skills. These factors, plus the impact of life events and external conditions, such as organizational behaviour, can place consumers in a vulnerable situation, increasing the risk of them experiencing harm when dealing with organizations. [Table 1](#) contains further information about these risk factors.

Consumer vulnerability can be permanent, temporary or sporadic, long or short term. A consumer's needs and abilities can change over time, particularly if the consumer is faced with an unexpected change of circumstance or a particularly urgent or complex situation.

0.2 Impact of vulnerability on individuals

It is important to recognize that an organization's systems, policies and processes can reduce or exacerbate consumer vulnerability and the risk of harm occurring. The presence of one or more vulnerability risk factors does not automatically mean that an individual is vulnerable. However, the presence of one or more of these factors, combined with organizational poor practice, can contribute to consumer vulnerability and lead to harm.

Consumers in vulnerable situations can find it difficult to:

- obtain, assimilate or retain information;
- access or choose suitable services;
- switch providers or tariffs;
- make decisions in their best interests;
- understand their rights;
- pursue complaints and obtain redress;
- pay for services.

Therefore, consumers in vulnerable situations are at a greater risk of experiencing negative outcomes when interacting with organizations. For example, financial loss, being unable to access services, receiving services unsuitable for needs, stress, inconvenience, exploitation or other harm.

Organizations that understand consumer vulnerability, and provide an inclusive and flexible approach, are better able to meet a diverse range of consumer needs, making it easier for consumers to access services and information, make good decisions and achieve positive outcomes.

0.3 Organizational benefits of adopting an inclusive service approach

This document specifies requirements and gives guidance for organizations on how to provide an inclusive service at all stages of service delivery, helping them to identify and support consumers in vulnerable situations. It is recognized that organizations will need to develop a tailored approach to the development and implementation of an inclusive service (see [Annex A](#)), dependent on the nature of their business and level of existing provision.

Adopting an inclusive service approach offers many potential benefits for organizations:

- increased customer base, by making services accessible to a greater number of individuals;
- improved service provision for all customers irrespective of their vulnerability status;
- improvement in the quality of consumer interactions, thereby minimizing the risk of harm;

- reduced likelihood of problems and complaints, as a result of operating effectively and getting things right first time, leading to a reduced cost of complaints handling;
- improved customer satisfaction, building consumer trust and enhancing the organization's reputation;
- ability to demonstrate ethical behaviour and social responsibility;
- strengthened staff loyalty and engagement by ensuring that they feel valued, supported and confident in handling difficult situations;
- help to achieve compliance with legal obligations related to fairness and equality, by following good practice in the fair treatment of consumers in vulnerable situations.