

Consumer Duty Policy - Vulnerable Adults

Based on national guidance, the Care Act 2014 & HM Government Debt Management Vulnerability Toolkit.

The Toolkit for service and policy managers has been downloaded from https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1148597/Debt_Management_Vulnerability_Toolkit_for_service_and_policy_Managers_V2.pdf

and all Money Lifeline staff, trustees, management team and volunteers will be made aware of how this policy and toolkit can be accessed.

Objectives of this policy

- To provide an environment in which vulnerable adults feel safe and valued
- To ensure that within Money Lifeline the management team, staff and volunteers take responsibility to protect vulnerable adults from harm at all times
- To appoint a member of the management team as the designated representative for all vulnerable adult matters, and to identify appropriate training opportunities for that member
- To develop and adopt a set of guidelines or code of conduct for working with vulnerable adults, which all management team members, staff and volunteers are aware of and adhere to
- To exercise a Duty of Care and, when necessary, share information and/or concerns in a confidential manner with the appropriate outside agency e.g. Social Services
- To ensure that all staff and volunteers have clearance from the Disclosure Barring Scheme if they undertake a “regulated activity” as set out in the requirements of DBS as they apply to the service provided by Money Lifeline
- To ensure all new staff and volunteers are introduced to the guidelines, policy and procedures for working with Vulnerable Adults

Mission

Money Lifeline is committed to ensuring the protection of vulnerable adults through the development and implementation of effective policies and best practice.

Members of the management team, staff and volunteers recognise and accept the responsibility to develop and raise awareness of the issues involved in working with vulnerable adults.

Definition

The FCA’s definition of vulnerability refers to clients who, due to their personal circumstances, are especially susceptible to harm, particularly when an advice centre is not acting with appropriate levels of care. Advice staff should think about vulnerability as a spectrum of risk. All clients are at risk of becoming vulnerable and this risk is increased by characteristics of vulnerability related to 4 key drivers:

1. *HEALTH*
2. *LIFE EVENTS*
3. *RESILIENCE*
4. *CAPABILITY*

Alongside this the formal definition of a vulnerable adult is as follows:

'A person who is eighteen years of age or over, and who may be in need of community care services by reason of mental or other disability, age or illness, and who is or may be unable to take care of him/herself, or unable to protect him/herself against significant harm or exploitation.'

(“Who Decides”:1997, Lord Chancellor’s department)

Therefore Money Lifeline staff will fully endeavour to understand what types of harm or disadvantage clients may be vulnerable to and how their own actions can increase or reduce the risk of harm.

Clients may be too afraid or embarrassed to talk about their vulnerability or raise any complaint and also may be reluctant to discuss their concerns with Money Lifeline staff or unsure who to trust or approach with their worries. Money Lifeline staff will provide every client the opportunity to self-disclose and Money Lifeline will operate multiple channels and routes to encourage clients to share information about their vulnerability and any associated needs.

Money Lifeline staff will also let all clients know, from the outset, that disclosing a vulnerable situation will enable them to be provided with any additional support as necessary.

In addition, there may be some situations where clients are unaware that they are vulnerable, don’t categorise themselves as such or have difficulty in communicating this information to others therefore Money Lifeline staff will be trained to recognise ‘red flags’ including:

- Individual factors – passing mentions of illness, disability or impairment; reference to contact with the health sector or social care sector; reference to the receipt of specific benefits, inability to understand language, read or write
- Behavioural cues - sounding flustered, anxious, confused or asking unrelated questions
- Wider circumstances – excessive or unusual expenditure, life events (such as time in hospital, imprisonment, bereavement, income shocks)
- Organisational actions – reference by the customer to things that have or haven’t been done that have caused difficulty.

Disclosures of vulnerability

Money Lifeline staff will employ the TEXAS* protocol to support vulnerable clients

- T Thank the client
- E Explain how the information will be used under GDPR
- X Gain eXplicit consent under GDPR to record information
- A Ask the client questions to get key information about how their situation affects them in relation to the advice sought including the use of IDEA framework
- S Signpost or refer to internal or external help if appropriate

Money Lifeline recognises the important role that staff play in meeting the needs of vulnerable clients as these clients are more likely to suffer harm if staff do not understand how vulnerability is relevant to their role or if frontline staff do not have the skills and capability to recognise and respond to their needs.

Money Lifeline will endeavour to understand and respond to each individual client’s need through the use of the **IDEA Framework*** by looking at and understanding the following for each situation:

- I** Impact
- D** Duration of circumstances
- E** Experience
- A** Assistance needed

Money Lifeline will ensure that staff have the necessary skills and capability to recognise and respond to a range of characteristics of vulnerability and will offer practical and emotional support to frontline staff dealing with vulnerable consumers.

Training

In addition to the vulnerability training within CMA's Level 3 training course all Money Lifeline staff will be expected to access additional training on helping vulnerable clients via Wisera's Understanding and Supporting Clients in Vulnerable Circumstances E-learning course or equivalent.

All Money Lifeline Staff will have the opportunity within regular sessions to share knowledge and experiences of managing vulnerable clients with other staff members. One to one debriefing sessions with the centre's managers are available to help improve the level of support and increase understanding of how to take into account vulnerable clients when staff are performing their duties. Ongoing training relevant to their role within Money Lifeline will be discussed within each staff member's annual appraisal.

Rights of vulnerable adults

Vulnerable adults have the right to:

- be made aware of this policy
- have alleged incidents recognised and taken seriously
- receive fair and respectful treatment throughout
- be involved in any process as appropriate
- receive information about any outcomes.

The centre's managers are responsible for overseeing the implementation of this policy.

This Policy is to be used in conjunction with Consumer Duty Policy - Safeguarding & Consumer Duty Policy - Treating Clients Fairly.