

## Contacting phone, broadband and pay-TV companies: vulnerable customers' experiences

One of our priorities is to make sure vulnerable customers are treated fairly. In July 2020 we published our guide to [treating vulnerable customers fairly](#). The guide sets out practical measures communications providers could adopt to make sure people who may be in vulnerable circumstances are treated fairly and get the help and services they need.<sup>1</sup>

Today we have published a [research report](#) which explores the experiences of some vulnerable customers who have recently been in contact with their communication providers. In particular, the report looks at whether these customers experienced a service in line with the measures set out in our guide.

### What the research found

The research report summarises the findings from 22 in-depth interviews with customers experiencing temporary or permanent vulnerable circumstances.<sup>2</sup>

While our research found some positive examples of these customers being supported, there was a lack of consistency in the customer experience they received when contacting communication providers. In many cases, there were gaps between the service experienced by customers and the measures suggested in our guide. The customer experience seemed highly dependent on the member of staff they dealt with and was often different each time the customer contacted their provider or if they were transferred from one member of staff to another.

Participants in our research reported good practice, such as:

- positive outcomes for some customers in debt or in financial difficulty;
- cases where customers had informed their providers of their needs and the provider adapted their behaviours accordingly; and
- cases where customers felt they had a positive, inclusive, customer service experience, even though the provider was unaware that they were in vulnerable circumstances.

However, even where there were positive aspects to their contact with providers, few customers had positive experiences from beginning to end. The report therefore suggests communication providers could do more to:

- identify customers who might be in vulnerable circumstances and record (with consent) their needs;
- adapt services to meet the needs of customers in vulnerable circumstances;

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<sup>1</sup> We refer to people whose circumstances have led them to becoming vulnerable as 'vulnerable customers'. We recognise that organisations use a range of different terminology and some people might not like to be labelled as a vulnerable customer. However, the term is well-recognised among communications providers and allows us to discuss the topic openly and clearly, so we can seek improvements for customers in the communications sector.

<sup>2</sup> The interviews took place between 15 February – 17 March 2021. Respondents had been in contact with their providers within the last six months.

- make sure customers understand the next steps in a conversation, for example by explaining why they are being transferred and why they might need to wait, or offering written summaries at the end of conversations;
- make engineer visits easily available for customers in vulnerable circumstances (without fear of being charged); and
- offer help earlier to customers who are getting in touch about their financial difficulties, rather than waiting for them to miss payments.

### What customer organisations think

We also spoke to seven customer organisations and charities to seek their views on whether providers are making use of the suggestions in the guide. The organisations we spoke with were: Age UK, Christians Against Poverty, Citizens Advice, Money Advice Trust, Money and Mental Health Policy Institute, Money Carer Foundation and Ombudsmen Services.

These organisations and charities were supportive of the guide but evidence from their conversations with customers and their dealings with communications providers indicated a lack of consistency in how customers or their representatives were treated. Again, the experience seemed dependent on the member of staff they dealt with. Areas where these organisations felt providers could improve included:

- identifying customers who might be in vulnerable circumstances and recording (with consent) their needs;
- making sure frontline staff consistently recognise the specialist role of organisations who act as appointees or pay bills on a customer's behalf and allow them to act for the customer; and
- being clear on the support available but flexible when dealing with customers who are in debt or financial difficulty, adapting the approach as needed.

### Our complaints data

In addition, we looked at the volume of complaints we have received from customers who told us they were vulnerable or were contacting us on behalf of a customer in vulnerable circumstances. Our complaints data showed we received around 1,400 of these complaints in the past six months (1 Nov – 12 May 2021), across all communications services and covering a range of issues.<sup>3</sup>

### What phone, broadband, pay-TV companies are doing

Alongside the customer perspective we asked providers what they are doing to support vulnerable customers. We published an update on this in our recent [Fairness for Customers commitments progress review](#), which included commentary on the progress that signatories (who are all communications providers) have made on the commitment that customers get the support they need when they are vulnerable.<sup>4</sup> Our review found that these providers had put in place a range of measures to support vulnerable customers. These included improving promotion of, and signposting

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<sup>3</sup> For more information on our complaints data, please refer to our [telecoms and pay-TV complaints report](#).

<sup>4</sup> Ofcom's [Fairness for Customers commitments](#) were launched in 2019 to strengthen how companies treat their customers. There are six commitments, and the second focuses on customers getting the support they need when their circumstances make them vulnerable. All the UK's biggest providers have signed up to the fairness commitments.

to, support offered by providers or third-party organisations and improving internal processes to embed fairness, such as the creation of internal working groups or new senior posts to champion vulnerable customers' interests. Most of these providers had made it easier for customers to self-report their circumstances or needs, including through their webchats, apps, or websites.

We also identified some areas for improvement among signatories, including how they:

- identify customers who may be in vulnerable circumstances and record their needs (with consent);
- actively promote to all customers the services and support available; and
- measure the impact of the changes they are making to support vulnerable customers and the quality of support provided.

### Next steps

Considering all these insights together, we believe there is still more that providers can do to make sure vulnerable customers are consistently treated fairly. We will keep the guide under ongoing review and continue to work with providers and monitor their performance, including against our Fairness for Customers commitments. We will work with individual providers later this year on the specific areas where improvements could be made to ensure vulnerable customers get the level of service they need.