

Identifying vulnerability on a call

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Knowing that vulnerability exists is one thing – spotting it in a real conversation is another. Customers don't always tell us directly that they're struggling, and some don't think of themselves as vulnerable at all. This guide covers the signals to listen for, how to respond with care, and what not to say.

Listening for the signs

Vulnerability often reveals itself through the texture of a conversation rather than an explicit statement. Stay alert to:

Emotional cues

A customer who sounds distressed, tearful, confused, or unusually agitated may be dealing with more than a billing question. Anxiety about disconnection, anger that seems disproportionate to the issue, or flat affect can all be signals worth noting.

Mentions of health or life circumstances

Customers often share more than they realise. Phrases like "I've been in hospital," "since my husband passed," "I'm not working at the moment," or "I can't really manage the website" are all worth pausing on.

Difficulty understanding or following the conversation

If a customer is asking you to repeat things frequently, giving responses that don't quite match your questions, or struggling to recall basic account information, this may indicate a cognitive, language, or literacy challenge.

Mentions of children or dependants

A household with young children, elderly relatives, or dependants with medical needs has higher stakes when it comes to supply continuity and billing accuracy.

Prepayment meter customers mentioning self-disconnection

Any customer who tells you they've been without supply – even briefly – because they couldn't afford to top up should be treated as potentially vulnerable and offered appropriate support immediately.

How to respond

When you pick up on a potential vulnerability signal, the most important thing is to slow down and make space. You don't need to diagnose or categorise the customer – you just need to respond like a human being who's paying attention.

Some approaches that work well:

- Acknowledge what you've heard before moving on: *"I'm sorry to hear you've been unwell – let's make sure we get this sorted for you."*
- Ask open, gentle questions rather than making assumptions: *"Is there anything that would make it easier for us to help you today?"*
- Offer to slow down or repeat information: *"I want to make sure this is clear – would it help if I went through that again?"*
- Let the customer set the pace. Don't rush to close the call.

What not to say

Even well-meaning responses can land badly. Try to avoid:

- **"I understand how you feel"** – unless you genuinely do, this can feel dismissive. *"That sounds really difficult"* is more honest.
- **Rushing to a solution before the customer feels heard** – solving the problem quickly isn't always the same as handling the call well.
- **Making the customer feel labelled** – never say "because you're vulnerable" or refer to them as a vulnerable customer directly. The support is what matters, not the category.
- **Asking intrusive questions about their medical or personal situation** – you only need enough information to help. You're not conducting an assessment.

Recording vulnerability on the account

If a call reveals information that suggests a customer may benefit from additional support, record it on their account in Kraken. Use the vulnerability flag and add a brief, factual note – enough to inform the next agent without being invasive.

Good note: *"Customer mentioned recent bereavement and difficulty managing finances. Offered PSR – customer to consider and call back."*

Too much detail: *"Customer's husband died in October, she said she cries every time she looks at the bills and hasn't opened post in two months."*

The goal is to make sure the next person who speaks to this customer can pick up where you left off – with care, not cold-start confusion.

Watch out for this: Don't assume that a confident, articulate customer isn't vulnerable. Some people are very good at masking difficulty, particularly when dealing with companies. Listen to what's said – and what isn't.