



CLARION  
FUTURES

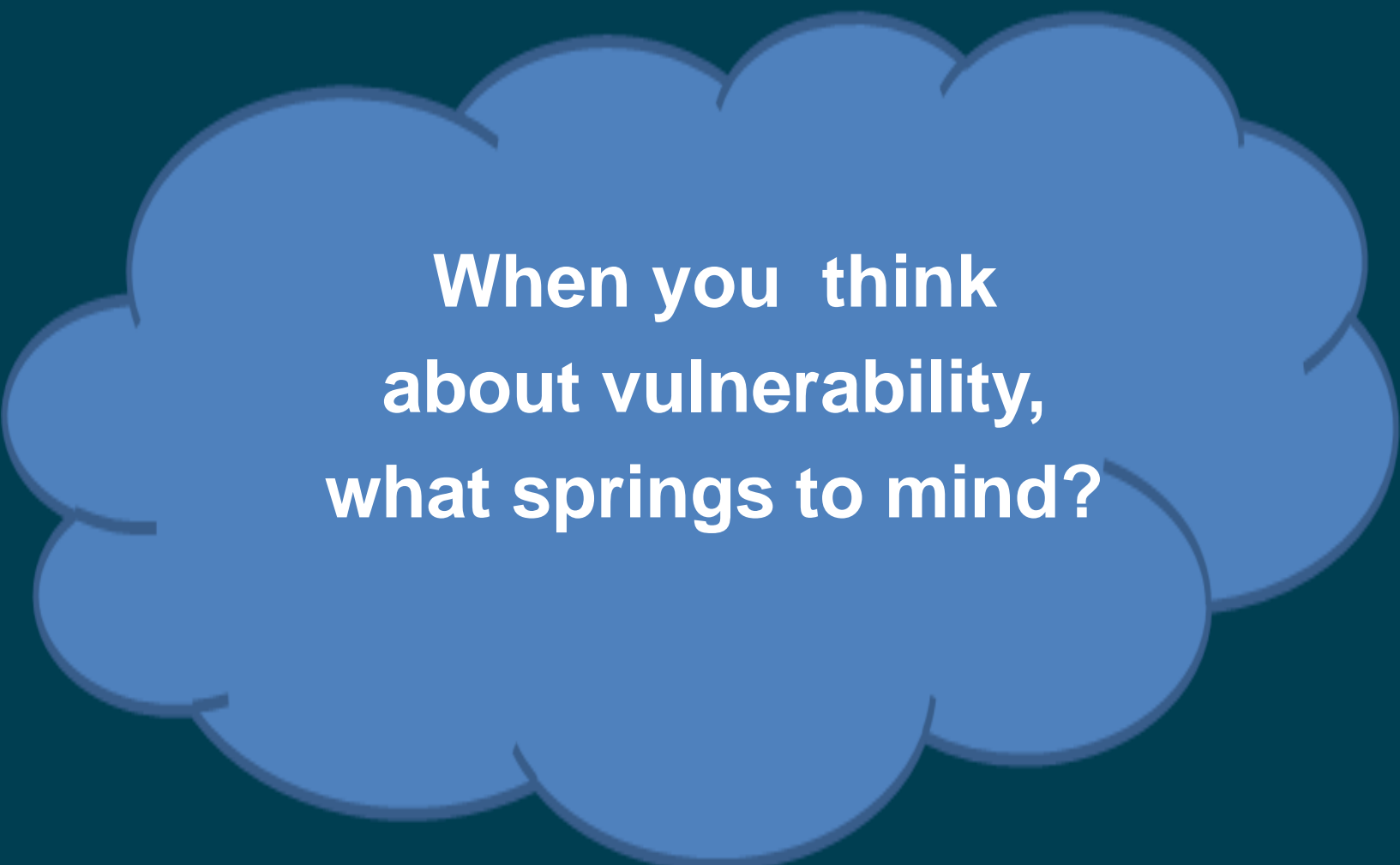
# Understanding Vulnerability

TACKLING FUEL POVERTY

November 2018

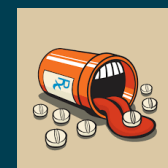
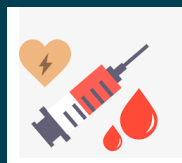
# Workshop aims

- Consider what we mean by vulnerability
- Share research and definitions
- Discuss ways of using
- Useful resources

A large, light blue cloud-shaped graphic with a darker blue outline, centered on a dark teal background. Inside the cloud, the text "When you think about vulnerability, what springs to mind?" is written in white, bold, sans-serif font.

**When you think  
about vulnerability,  
what springs to mind?**

# Aspects of vulnerability



# Vulnerable 'groups'

## versus

# Vulnerable situations which compromise access

Introducing a dynamic approach

- Multiple factors
- Changes over time
  - Not a label

# Current Definitions

EU has no definition:

- *Treats all customers struggling to pay as vulnerable*

Ofgem: Can be broadly described as

- *Less able to protect own interests*
- *More likely to be disadvantaged*

# Current approaches

(in a fuel poverty context)

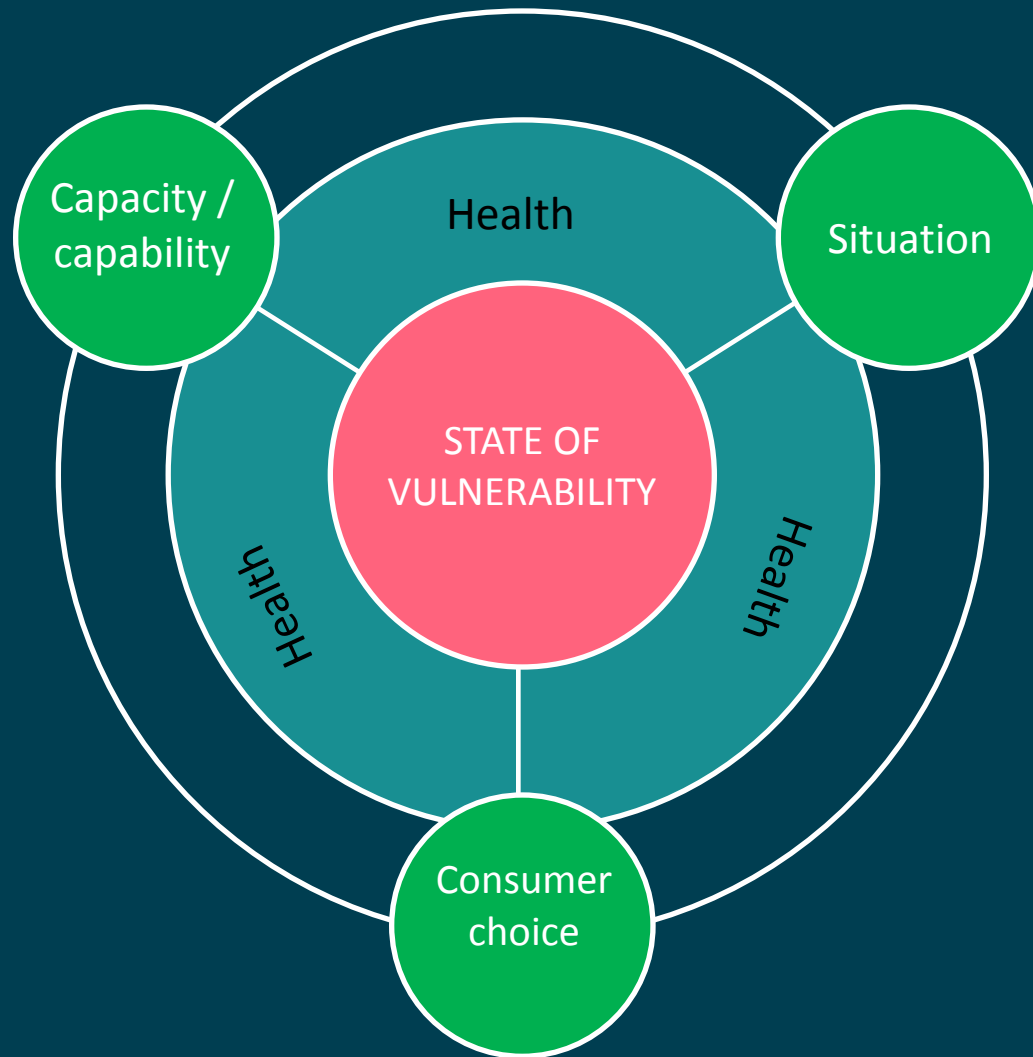
**Vulnerability is inherent** e.g. income, situation

**Vulnerability as consumer** e.g. restricted choices, poor access

**Vulnerability in terms of capability** e.g. lacking skills

**Vulnerability in terms of health** e.g. respiratory, neurological,

# Dynamic model of vulnerability





# Identifying 'triggers'...

Extent / scale of issues

Capacity / capability –

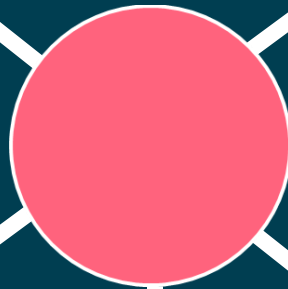
- Understanding
- Recall
- Behaviours

External  
support / barriers

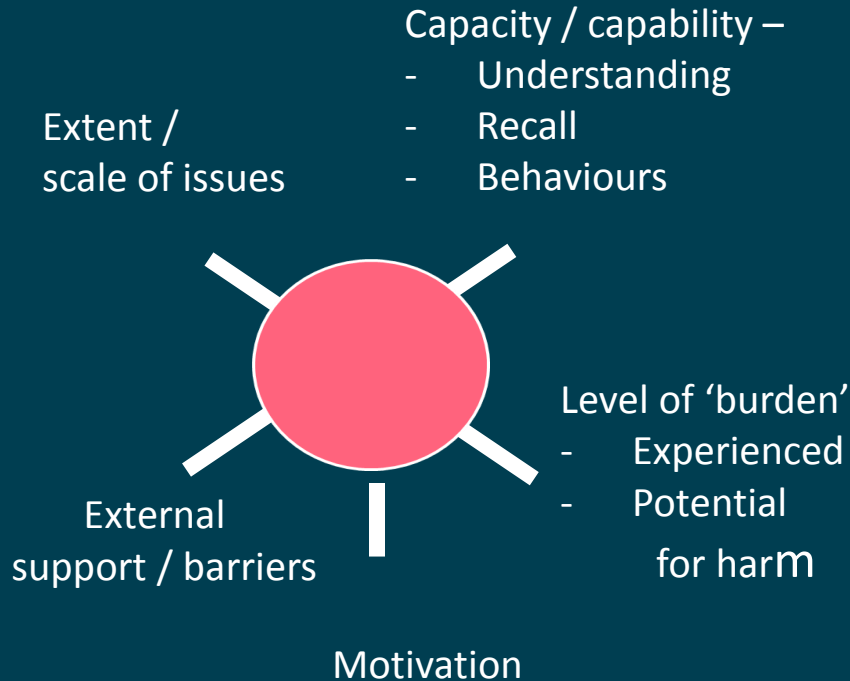
Level of 'burden'

- Experienced
- Potential for harm

Motivation



# Putting into practice



*Male resident age 57 out of work , lives alone. Calls about unpaid gas bills which he says he cannot afford and does not understand. He is angry and is getting no help from supplier. He is not online and says he will not pay bills and wants his gas turned off so they can't keep charging him.*

What questions would you ask / what triggers will you pick up to decide whether or not a home visit should be prioritised?

# Delivery in a safe framework

- Policies
- Training
- Support for staff
- Quality
- Referrals and networks

## USEFUL DOCS

**Money Advice Trust**  
Vulnerability, mental health  
and the Energy sector  
2017

Vulnerability a Guide for  
Advice Agencies 2016

**PFRC University of Bristol**  
Vulnerability a guide for  
lending 2017

Vulnerability a Guide for  
debt collection 2017



**CLARION**  
FUTURES

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