

IDENTIFYING VULNERABILITY – GROUP EXERCISE

Using the B-R-U-C-E protocol, consider what flags each client is exhibiting, your assessment of the significance of these and any possible support you feel may be appropriate to the clients' apparent needs:

Brian:

You have had some difficulty in making contact with Brian to discuss the annual review of his income contributions. He has not responded to several letters and you've been tasked with making contact with him by telephone at around 1pm. When Brian answers his phone, there is lots of noise in the background, his speech seems slurred and it's hard to clearly make out what he's saying. He tells you that he recently lost job and his wife has left him. He apologises for not having been in touch, then asks you who you are again and if you'd like to go out on a date with him sometime.

Richard:

Richard is considering his debt solution options, with your assistance. He seems very keen to talk to you and you've been on the phone for well over an hour. He's told you all about the time he saw England win the World Cup – him and his mates partied for a week and he got in trouble at work for not going in. "Sorry – could you just go over what an IVA is again..."

Ursula:

Ursula is a party organiser for an events company. She earns around £40,000 a year and owns her own home. Your records indicate that Ursula suffers from bipolar disorder and got into trouble with credit by going on spending sprees which resulted in around £80,000 of credit cards debts. She has been in an IVA for 3 years, always paying regularly. Ursula has contacted you to say that she has decided not to make any more payments, because her friend told her that bankruptcy would be a better option as it only last for a year. When you try to explain that she will need to make contributions in a bankruptcy for 3 years, she gets angry and abusive, and accuses you of being in league with Barclaycard.

Claire:

You are gathering information about Claire's income and expenditure. She is quite upset about her position as she has always managed the household finances well in the past, up until her husband passed away last year. When you ask her what she spends on food and housekeeping, her response is "food and housekeeping?" On a number of occasions, she has asked you to repeat the question, prior to answering simply "yes". You notice that she seems to answer "yes" to virtually every question that you pose. e.g. she apparently has a mortgage, pays rent, has a car, doesn't drive, has a dog, a cat, other pets, smokes cigarettes.....

Euan:

Euan is 25 years old and works in the hospitality sector. He lives at home with his parents. He has £35,000 of debts, spread across a large number of credit providers. A lot of his debts relate to conditional purchase agreements for luxury items, some of which he has sold for cash. He has indicated that he wants an IVA, if it means he can keep his X-box. He then asks you what an IVA is and whether his bankruptcy will mean he can keep his X-box. He asks if you've ever played Fortnite- "It's absolutely bloomin' brilliant!!"

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Complete your personal assessment below:

| | B-R-U-C-E Flags Exhibited (Remembering, Understanding, Communicating, Evaluating) | Potentially vulnerable (PV) Vulnerable (V) Highly vulnerable (HV) | Support |
|----------------|--|--|----------------|
| Brian | | | |
| Richard | | | |
| Ursula | | | |
| Claire | | | |
| Euan | | | |

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Consider and discuss within groups:

- How did participants' individual assessments of the situation vary and in what respects?

| | |
|----------|-------|
| Brian: | ..... |
| Richard: | ..... |
| Ursula: | ..... |
| Claire: | ..... |
| Euan: | ..... |

- What additional questions or lines of conversation would you pursue with these individuals?

| | |
|----------|-------|
| Brian: | ..... |
| Richard: | ..... |
| Ursula: | ..... |
| Claire: | ..... |
| Euan: | ..... |

- What practical interventions or adjustments have you been able to make for previous clients and could these be used effectively in any of these cases?

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IDENTIFYING VULNERABILITY – GROUP EXERCISE



- Do you consider any of the clients in the case study would benefit from external assistance or support and from what possible source?

Brian:

Richard:

Ursula:

Claire:

Euan:

- How would clients displaying these flags be managed within your organisation?

Empty response box for the question: How would clients displaying these flags be managed within your organisation?

- How could your processes for managing such clients be adjusted or improved?

Empty response box for the question: How could your processes for managing such clients be adjusted or improved?