



Insights from the Frontline: Vulnerable Customer Support

Understanding the Emotional
Toll of Customer Care

Rightsteps

Supporting the Supporters



We conducted a survey to explore the emotional impact of customer care and the resilience of those who deliver it.

In today's financial services landscape, supporting customers to achieve the best possible outcomes is a core priority. Increasingly, this means **engaging with individuals who may be vulnerable or experiencing distress**.

While frontline staff and managers are often equipped with the skills to provide effective support, the emotional toll of these interactions is less frequently acknowledged.

To perform at our best, and support those who need our help, we all need a **solid foundation of psychological wellbeing**. To have the skills to support one another, we each need to manage the challenges our roles present as well as the impact of these.

This survey, supported by the **Income Protection Task Force and the Association of British Insurers**, offers some interesting insights into the worlds of those supporting vulnerable customers on a day-to-day basis and suggests some colleagues are struggling at times, despite the perceived wealth of employee support resources available.

The results of this survey offer a snapshot into people's experiences and perceptions. There are many positives to take. It found that of the 139 people surveyed the majority felt confident in their ability to manage their own wellbeing.



95%

of respondents have never been absent from work as a result of the stresses of supporting vulnerable customers, speaking to great resilience amongst the workforce. The majority of respondents also report high levels of job satisfaction.

However, if we look at little deeper, we can see that some of those exposed to stressors specifically related to supporting vulnerable customers are adversely impacted, both in and out of work. The findings suggest that some are struggling in silence and that the support currently available to them isn't what they need or will engage with.

Key Findings

The survey uncovered a range of different insights which speak positively to the work organisations are doing to support their teams, but also highlights where clear gaps in provision and access lie.

68%

of those in customer facing roles are supporting customers in distress on **at least a weekly basis.**

1 in 4



do not have high levels of confidence in managing their emotional health and wellbeing whilst at work.

More than half

feel emotionally impacted or overwhelmed due to dealing with vulnerable customers.

1 in 5

managers, and **more than 50%** of those in customer facing roles, say that the effects of their role carries into their personal lives.

Only 6%

accessed wellbeing services available through their employer last year, and **1 in 4** report low levels of comfort in turning to their manager for emotional support.

Over 55%

felt very comfortable speaking to their manager about the emotional impact of the role on their wellbeing.

Many respondents were experiencing symptoms associated with poor emotional health and wellbeing as a direct result of the work undertaken. The most common being **trouble sleeping, burnout,** physical symptoms such as **headaches** and **fatigue,** and **anxiety.**

Section 1: Your experience in the role



In the first part of the survey, we sought to understand more about our respondents, by asking them about their role, and how often they experience challenging interactions. **The survey revealed a workforce deeply engaged in frontline service.**

With **over half of respondents in customer-facing roles** we can identify a strong operational focus towards individuals who are consistently interacting with vulnerable customers, often under emotionally demanding circumstances. Their presence reflects a resilient and service-oriented culture, where empathy and responsiveness are core strengths.

Meanwhile, **45% of respondents were in management and supervisory roles.** This indicates a robust leadership layer that has the potential to influence wellbeing culture from the top down. These leaders are key to shaping psychologically safe environments where conversations about emotional health are normalised and supported.



The survey paints a vivid picture of the emotional landscape employees navigate daily. Emotional intensity is a common thread across roles.



of respondents encounter distressed customers frequently.

Customer-facing staff are most affected, with **68% reporting daily or weekly exposure.** Managers and other roles are not far behind, with over a third experiencing these challenges weekly.

This suggests that emotional impact is **not confined to traditional frontline roles** and may be more widespread than assumed.

Section 2: Your emotional health and wellbeing

In the second part of the survey, we dug deeper to understand how respondents manage their emotional health and wellbeing at work, as well as the impact they felt their role had on them in the context of their day to day responsibilities.

The majority of employees (76%) reported high confidence in managing their own health and wellbeing, suggesting a generally resilient workforce. However, this confidence is contrasted by the **high proportion of respondents also reporting worrying symptoms.**



78%

reported experiencing at least one or more symptoms of mental ill health as a direct result of their role.

Around **3% of respondents expressed low confidence in managing their wellbeing.** While this is a small group, it may represent a critical opportunity for support - these employees may be at greater risk of difficulties, such as emotional fatigue or burnout, and could benefit from targeted intervention.

Emotional impact isn't limited to one role - it's everywhere. But frontline teams are feeling it more often, and more deeply.

Nearly 1 in 10 customer-facing staff reported high emotional strain as a result of dealing with vulnerable customers. And while 48% of all respondents said they "sometimes" feel affected, the intensity varies.

Even managers aren't immune, with **95% reporting some level of emotional strain,** though fewer described it as severe. Could leadership pressures be quietly taking their toll?

Most employees are powering through but at what cost? While 95% didn't take any time off due to emotional impact last year, this could reflect more than resilience. **Presenteeism, stigma, or lack of support might be keeping people at their desks when they need a break.**

A small but telling 5% did take time off, with managers typically out for just a couple of days, while frontline staff needed longer recovery periods of up to 10 days. These patterns hint at a deeper emotional toll in high exposure roles.

So, what's being left unsaid?

Nearly 9%

chose 'Prefer not to say' when asked about the emotional impact of their role, suggesting that not everyone feels safe speaking up.

This could hint at discomfort, stigma, or uncertainty around mental health conversations.

Others shared nuanced experiences, from empathetic distress to downplaying their own stress. These varied responses underscore the need for a culture of psychological safety within workplaces.

When work follows you home emotional strain doesn't clock out.

Nearly half of respondents said they "sometimes" carry work stress into their personal lives, with 16% saying "often" and 1.5% "always."

Frontline staff showed the highest levels of spill over, suggesting more persistent levels of stress in their roles.

While most employees lean on positive coping strategies, a few reported turning to alcohol or food, raising questions about longer term wellbeing and the support systems in place.

The survey reveals a diverse range of coping strategies used by employees to manage the emotional impact of their roles. These responses **reflect a workforce that is willing to engage in self-care**, with many drawing on accessible, everyday practices to maintain their wellbeing.

Most common coping strategies

1. Physical Activity

Respondents citing exercise, walking, or movement as key to decompressing.

2. Social Support

Respondents rely on conversations with colleagues, managers, partners, friends, and family to process emotional strain.

3. Short breaks and time outdoors

Respondents also value of stepping away from work environments to reset emotionally.

These findings highlight the importance of **fostering a culture where employees feel safe and supported in discussing mental health**. While some roles show promising levels of comfort, others may require more targeted efforts to build trust, reduce stigma, and ensure that wellbeing conversations are welcomed and acted upon.

Section 3: Your support

In Section 3, we wanted to understand not just what support services were available to employees, but also how accessible they felt and how many actually made use of them. By examining both access and uptake, we can uncover patterns in engagement and identify any gaps between what's offered and what's accessed.

One of the starkest discoveries during this survey, which sits in direct contrast to the discoveries made around the day to day impact of their roles, was the lack of uptake around support.

Despite the emotional intensity of supporting vulnerable customers, **only 6% of respondents** reported accessing their organisations mental health and/or wellbeing support services in the past 12 months. This low uptake may suggest a potential gap in awareness, accessibility, or perceived relevance of available resources.

So who is reaching out for support?

Support services weren't just for those who were feeling most under pressure, it turns out leadership leaned in as well. A surprising majority of users were managers, raising questions about awareness, culture, and access. Meanwhile, customer-facing teams, who were arguably under the most emotional strain were notably absent.



62%

of those who accessed support were managers or supervisors, highlighting a gap in accessing support tools.

Is support working? Well, yes and no.

The survey reveals a broad range of experiences when it comes to how effective employees feel their organisation has been in supporting their emotional health and wellbeing. While many respondents report positive experiences, a significant number (29%) feel the support is **only somewhat effective—or not effective at all.**

While some found real value, nearly a third felt underwhelmed. Interestingly, managers were more likely to rate support as highly effective, while frontline staff weren't as convinced. **Could this signal a mismatch between support offerings and frontline realities?**

Section 4: Final thoughts

The final section of the survey focussed on overall job satisfaction across all roles, and any additional support respondents felt they required in order to carry out their roles in the most effective way.

Overall **job satisfaction is positive**, with most employees rating their experience well, despite role demands. Management roles scored highest, followed by customer-facing roles and other roles.

However, wider score ranges especially in customer-facing and other roles **suggest varied experiences and potential areas for improvement**.

From the responses we gathered, eight key themes emerged around support needs.

Key support needs identified:

1. Support with difficult conversations
2. More accessible mental health resources
3. Reward and recognition
4. Manageable workloads
5. Clearer communication
6. Better leadership support
7. Training relevant to role
8. Stronger peer connections

Managers reported the highest levels of job satisfaction and were more likely to access support services. Customer facing staff showed more variability in satisfaction and expressed **stronger needs for more emotional wellbeing support and recognition**. Other roles had mixed experiences, indicating a need for tailored approaches across teams.

In Summary

The survey reveals that while many staff feel confident in managing their emotional wellbeing, a significant number experience frequent emotional strain - especially when supporting vulnerable customers. **Addressing this emotional impact is essential for both employee wellbeing and service quality.**



Key Recommendations

Enhance Emotional Health Support

- Schedule regular wellbeing check-ins, independent of performance reviews
- Encourage open, stigma-free conversations and the opportunity to de-brief after a difficult interaction
- Create peer support networks for shared experiences and coping strategies
- Provide access to reflective practice sessions
- Improve awareness of MHFA's (if available)

Strengthen Manager & Leadership Involvement

- Train managers in mental health awareness, spotting the signs someone is struggling and active listening
- Provide access to Emotional Intelligence and communication skills training
- Encourage leaders to visibly support wellbeing initiatives
- Promote vulnerability-sharing by leadership (where appropriate)

Improve Access to Professional Support

- Make sure access to professional support is easy, seamless and appropriate to need
- Proactively promote and ensure staff know how to access mental health services (EAP, therapy, helplines etc)
- Normalise access to support and usage through positive testimonials

Workload & Resource Management

- Regularly review workloads to prevent burnout
- Encourage time off/time out and offer flexible working arrangements
- Ensure employees establish work life boundaries particularly important with remote working

Training & Development

- Provide specialist training aligned to the challenges of the role to those supporting vulnerable customers
- Offer access to resilience and self care workshops

Recognition & Appreciation

- Acknowledge the emotional effort and load publicly
- Celebrate staff successes and compassionate efforts

Continuous Feedback & Improvement

- Use regular surveys to assess wellbeing and support effectiveness
- Act on feedback to build trust and demonstrate commitment to change

Get in touch

If you'd like to know more about Rightsteps and how we can support your organisation, get in touch now – call **0161 238 5264** or email **info@rightsteps.co.uk** to speak to our friendly team now.

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