



Initial contact and communication

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Poor initial contact with a customer can be negative for any business. It can lead to lost sales, damaged brand reputation, and reduced customer retention. It may also result in increased costs and lower employee morale, ultimately damaging business growth and customer loyalty.

Effective initial contact and communication in financial and customer services are important for customers who may have faced trauma and homelessness. Initial interactions will determine whether a customer feels supported and empowered, rather than judged.

Negative experiences can significantly affect customers who have experienced trauma, potentially leading to withdrawal and challenges in seeking support when needed. The quality of initial interactions will impact customers' abilities to access support and hinder their ability to navigate complex systems.

Financial and customer service staff should be trained to respond to situations with empathy and sensitivity, ensuring that every individual is treated with respect and dignity.

Initial contact

Customers who have experienced trauma and homelessness may struggle to articulate their support needs. Creating a warm, welcoming atmosphere with a friendly smile and calm tone can help customers feel valued, relaxed, comfortable, and willing to share their support needs. A dismissive initial interaction can lead to a customer disengaging, not addressing their needs and potentially worsening their financial and personal situations.

Accountability and power imbalances

The financial and customer service sectors hold considerable influence when it comes to interactions with customers. Customers who have experienced trauma and homelessness may have had previous negative encounters with businesses, faced barriers or have been denied services in the past. So, it is essential for staff to approach initial communication with accountability, making sure that staff take ownership of their approach and initial actions and conversations, whilst remaining aware of the potential for power imbalances. Staff should treat customers as equals, with patience, and ensure that communication is clear and accessible.

Transparency around what support can be provided is crucial in building trust. Avoid making assumptions about what you think customer support needs might be. A positive "can-do approach" to initial interactions, can help build trust and rapport and encourage engagement instead of presenting barriers.

Non-verbal communication

Customers who have experienced trauma and homelessness may feel uncomfortable in financial or customer service settings, and may show non-verbal cues, such as appearing anxious, lack of eye contact or displaying closed body language. A trauma informed approach acknowledges these feelings, and staff can provide reassurances that customers are not alone, that they are being heard and that staff are there to help.

Staff should remain calm, even if a customer seems upset, respecting personal space, keeping a warm or neutral facial expression and displaying open body language to prevent feelings of confrontation or judgement.

Communication

Everyone's communication style varies depending on their situation and experiences. This can be especially true for people who have experienced trauma and homelessness. It's important to ensure that staff's verbal, and non-verbal cues align, that they use a warm, welcoming tone, speak clearly, and avoid jargon. Actively listening without interruptions, allows customers sufficient time to express their thoughts and needs. Paraphrasing what has been said confirms understanding and shows engagement. A compassionate, person-centred approach, which focuses on and prioritises the needs of a person, not only help individuals in crisis but also supports longer-term engagement, inclusion and stability.

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