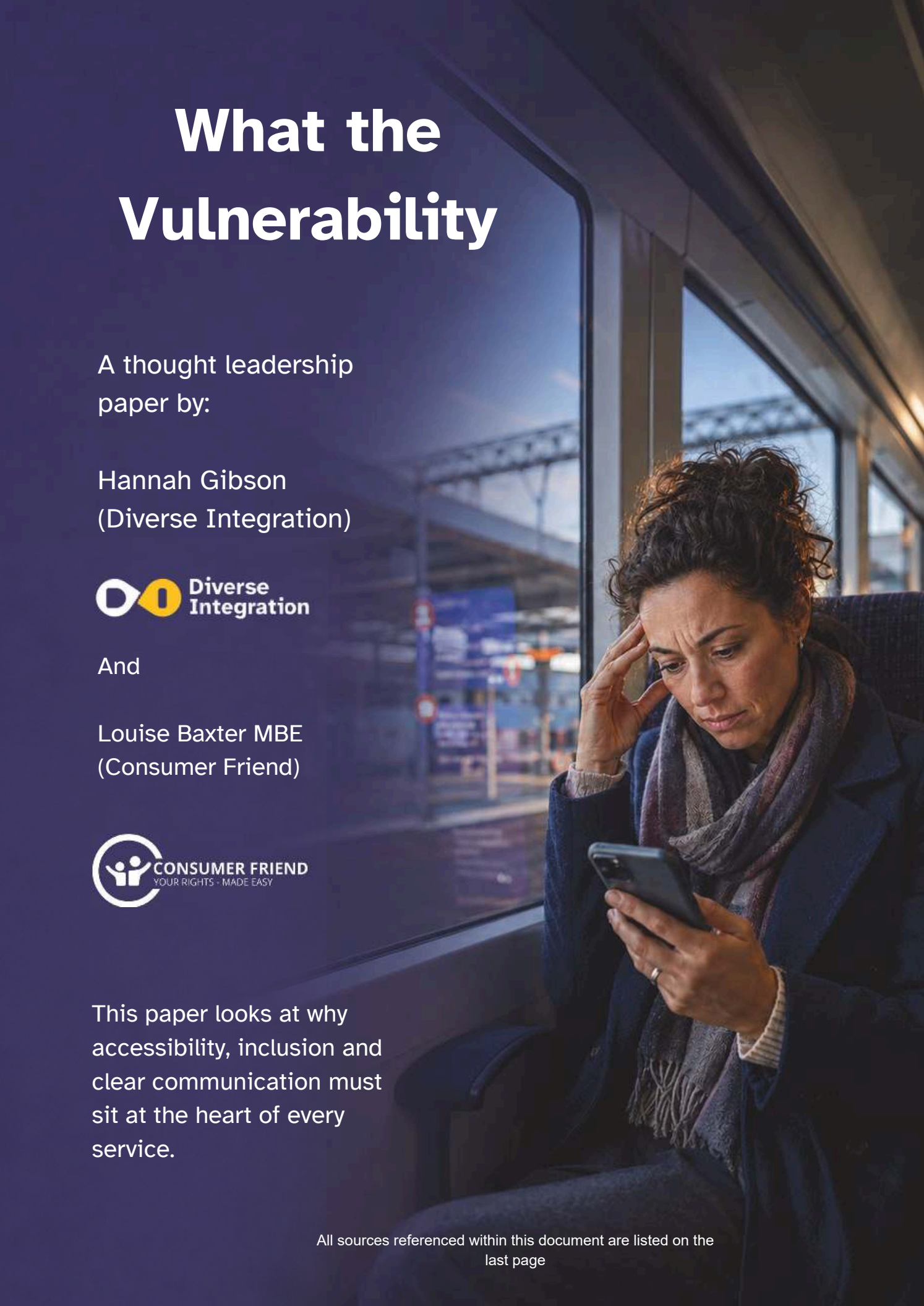
What the Vulnerability



A thought leadership paper by:

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(Diverse Integration)

Diverse Integration

And

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(Consumer Friend)

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This paper looks at why accessibility, inclusion and clear communication must sit at the heart of every service.

All sources referenced within this document are listed on the last page



Introduction

You wake up after a poor night's sleep. Before the day even starts, bad news lands. The train is delayed. An urgent email arrives. Your diary is already full. You need to leave work early for your child's sports day. The food shopping still needs doing. You already know you'll be logging back on later to catch up.

Somewhere in the middle of all this, you need to contact your bank, energy provider or another essential service to fix a problem.
What should be simple quickly becomes anything but.
The website is confusing. The chatbot doesn't answer your question. The online form sends you round in circles. The information is hard to understand.

You can feel the frustration building. Your stomach tightens. Your heart beats faster. The train feels more crowded. Everything competing for your attention becomes harder to manage.
You don't need another problem to solve. You just need this one thing to be easy.

So here's the question:

Are you vulnerable?
Or
is the service creating vulnerability?



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On their own, these may seem small. But when added to stress, fatigue, grief, disability or time pressure, they become real barriers. Most services are still designed around an “ideal” customer, someone calm, focused, confident and able to give full attention.

Real life does not work like that.

A service that only works when people are at their best is not resilient.

The question is not

“is this person vulnerable?”

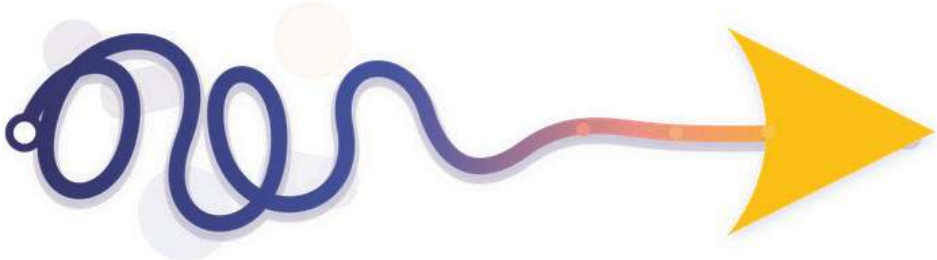
The question is:

“Does the service stay accessible when life is not straightforward? Would it stay accessible on someone’s worst day?”

The key point is simple:

Vulnerability is not something people “are”. It is something people “experience”.

And what often creates difficulty is not the person, it is the design of the system they are trying to use.



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1. Vulnerability Is Not a Type of Person



Many organisations still treat vulnerability as if it belongs to a fixed group of people. But vulnerability is not a label. It is not a category. It is not a permanent state. It is something that shows up in everyday life.

A single parent trying to work, get the kids to school on time, trying to make sure they have enough snacks when everything is so expensive. Someone having an operation and not being able to work and trying to get better. A person who loses their mum suddenly. A person who can't quite pay all their bills this month and then the debt spiral begins. Someone juggling constant WhatsApp group notifications, trying to keep up with social media, coordinate their whole family's diary, and keep track of what everyone needs, until it all becomes too much to look after at once. None of these moments define who someone is. But they can change what a person is able to do right now.

Disability is also part of this picture. Around 17 million people in the UK have a disability, and no two experiences are the same. People's needs change depending on their health, their environment and the barriers they face. The Financial Conduct Authority tells us that almost half of UK adults show at least one sign of vulnerability. That is not a small group. That is everyday life.

And what often creates difficulty is not the person, it is the design of the system they are trying to use. A long, confusing letter in tiny grey print on flimsy paper. An overly stimulating, colourful, jolting digital form. A chatbot that doesn't understand a simple question. A voice-activated phone line that, no matter how many times you shout, **"I need help!"**, says, "Sorry, we didn't recognise that." A website that still doesn't work with the assistive technology it's supposed to.

2. How Modern Services Create Vulnerability



Most organisations do not set out to exclude people. Many invest in digital tools, automation and faster journeys.

But faster does not always mean easier. Digital does not always mean inclusive.

Around 1.6 million people in the UK are still offline, and 8.5 million lack basic digital skills. But digital exclusion is not only about internet access. It is about confidence. It is about affordability. It is about accessibility, readability and understanding. It is about whether services work for people with different needs.

Someone may have the latest smartphone but struggle with a complicated form. Someone may be confident online but unable to use a website that does not work with their screen reader. Someone may use technology every day but find a process impossible during stress or cognitive overload.

The question is not:
“Can people get online?”

The question is:
“Can people access, understand and use the service?”

Around
1.6 million
people in the UK are still offline

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When organisations move services online without thinking about accessibility, they often move old barriers into new places.

A queue at a customer service desk becomes a chatbot loop.

A confusing paper form becomes a confusing digital form.

A complex letter becomes a complex online journey.

The barrier has not gone. It has just changed format.
New technology, including AI, brings huge opportunities, but also risks.

An inaccessible chatbot is not innovation. It is simply another inaccessible channel.

The future of service design is not about making things faster. It is about making things work for more people.



3. Accessibility Is the Foundation, Not an Add-On

Accessibility is still too often treated as a technical checklist or a compliance exercise. But accessibility is much bigger than that.

It is about whether people can access, understand and use services when they need them most. True accessibility is not only about websites and apps. It is the letter someone receives. The form they need to complete. The options they have when something goes wrong. The language used to explain a decision. The ability to speak to a human when digital routes fail.



Every interaction either reduces barriers or creates them.

And the evidence is clear:

- The average reading age in the UK is 9–12 years old.
- 7.1 million adults have a reading age of 9 years old or below.
- 43% of adults struggle to understand information written for the public.
- When numbers or percentages are added to this information, that rises to 61%.

More than half of the people reading your letters or forms may struggle to understand them once numbers appear. Yet many organisations still write as if they are trying to win an English Literature prize. Nobody has ever called a contact centre to say: “Your terms and conditions were beautiful.” And nobody complains that something was too easy to understand.



People want three things:
What has happened? What does it mean for me? What do I need to do next?

Plain language is not “dumbing down”. It is opening things up.
“If people can’t understand what you have communicated, you haven’t communicated at all”.

Digital accessibility matters just as much. A person using a screen reader should be able to complete the same journey as anyone else. A neurodivergent person should not face unnecessary complexity. Someone who is tired or overwhelmed should not have to repeat information or remember multiple steps.

Accessibility is not about creating special routes. It is about creating flexible services that work for more people from the start.

We would never build a house and then ask where the front door should go. Yet this is often what happens with accessibility. When accessibility is added too late, barriers are already built in. And when people cannot get through the door, they do not disappear. They queue. They struggle. They give up. Or they walk away.

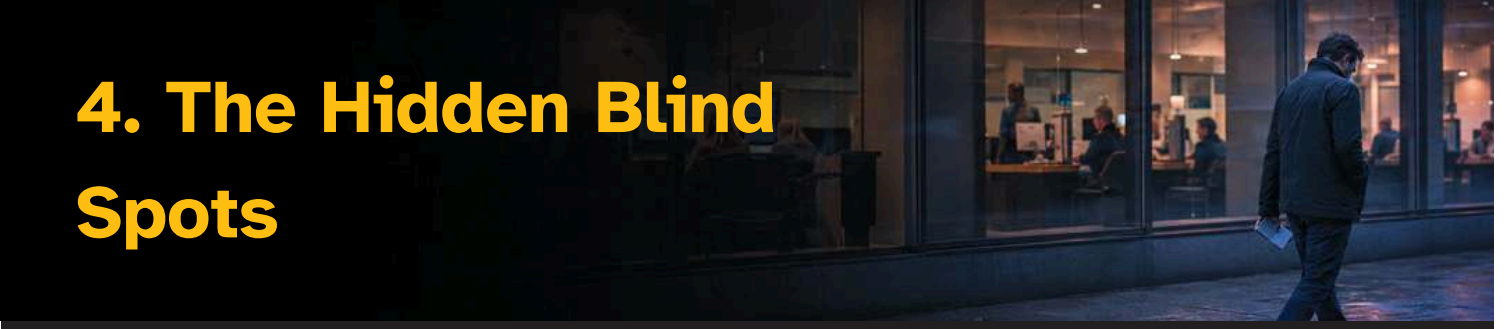
Research shows that 7 in 10 disabled people leave a website they find hard to use and most do not complain. They simply go somewhere else.
This is where accessibility and vulnerability meet. The more barriers someone faces, the more likely the service is to create vulnerability. Accessibility is not extra. It is essential.

The most inclusive organisations are moving away from thinking about 'vulnerable people' and towards recognising 'difficult moments’.

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4. The Hidden Blind Spots



Most organisations believe they are designing around their customers.

But often they are designing around assumptions.

Assuming that because a service is available, people can access it.

Assuming that because information is provided, people understand it.

Assuming that because a complaint process exists, people feel able to use it.

Assuming that silence means satisfaction.

The reality is different.

Based on government research:

72%

of people had a problem with a product or service in a single year

Yet

22%

of these problems were never acted on

Even among those who did complain

44%

were left feeling anxious, helpless, upset or misled by the experience

Silence does not mean everything is fine.

Sometimes silence means someone has given up.

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A person who cannot complete an online journey may never appear in your data. Someone who cannot understand a letter may not tell you. Someone who cannot access your service may simply leave.

The biggest blind spot is often the people you never see.

The ones still standing outside the door. The ones who got tired of waiting. The ones who quietly walked away.

Silence does not mean everything is fine. Sometimes silence means someone has given up.

“True inclusive services are about understanding the experiences you never see. The people who you never saw, the people who quietly walked away.”

“Exclusion by accident is still exclusion.”

The organisations that truly understand their customers ask:

“Who is not using our service, and why?”

“Who's missing from the conversation before we even start?”

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5. The Human Impact



Behind every process is a person trying to do something important.

Open an account. Understand a bill. Make a payment. Resolve a problem. Access support. Make a decision.

For organisations, these are everyday tasks. For the person, they may be happening during one of the hardest moments of their life.

Someone dealing with anxiety. Someone updating details after losing a loved one.

Someone recovering from treatment and struggling with memory. Someone with a disability blocked by poor accessibility. Someone targeted by a scam and feeling ashamed or overwhelmed.

The impact is not just about the task.

It is the frustration of trying again and again. The exhaustion of repeating your story. The loss of confidence when something simple feels impossible.

People often blame themselves.

"I should understand this." "I should be able to do this." "Everyone else seems to manage."

But if someone you loved faced the same barrier, would you blame them? Or would you ask why the system allowed it to happen?

These are not rare cases. They are everyday experiences.

6. What Good Looks Like



The answer is not to design a separate service for every need.

It is to design services that recognise human difference from the beginning. Inclusive organisations understand that people think, communicate and process information in different ways. They build flexibility into the experience. They recognise that choice is access. Good service design starts with a different question:

Not “How do we make people fit our process?” But “How do we design a process that works for more people?”

This means:



Clearer information



Assistive technology



Fewer steps



Less shame in asking for something different



Simpler journeys



Different ways to communicate



More time when needed

Often, the best inclusive design makes things easier for everyone.

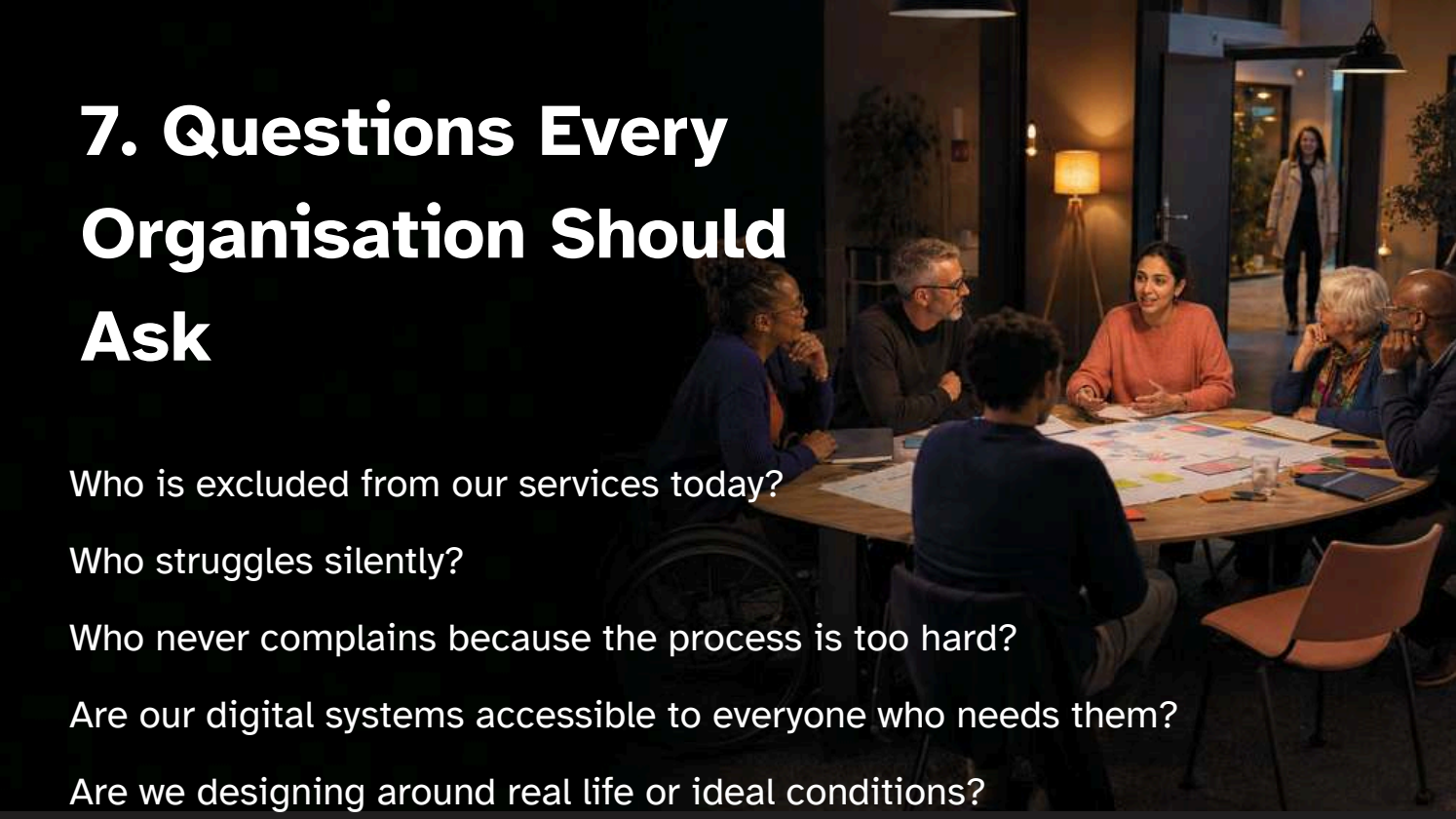
Organisations cannot always see their own barriers. This is why lived experience matters.

“The people closest to the barriers are often closest to the solutions.”

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7. Questions Every Organisation Should Ask



Who is excluded from our services today?

Who struggles silently?

Who never complains because the process is too hard?

Are our digital systems accessible to everyone who needs them?

Are we designing around real life or ideal conditions?

Are we creating avoidable demand through poor design?

Are we measuring exclusion or only completion?

Would someone we care about find this service easy on their worst day?

These questions are not about finding failure.
They are about finding opportunities.



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8. The Cost of Doing Nothing

Accessibility is often seen as a cost. But inaccessible services already have a cost.

A customer who calls three times may look like high demand. But the real issue may be a confusing letter.

A complaint may look like dissatisfaction. But the real cause may be an inaccessible journey.

Poor accessibility creates avoidable demand. It increases calls, complaints and pressure on employees.

It also creates risk: the resource cost of fixing problems after the fact, legal and regulatory exposure, and lasting damage to trust.

Designing for different needs is not designing for a small group. It is designing for the customers of today and tomorrow.

Accessibility and inclusion are not in competition with business priorities. They are essential to achieving them.
The financial impact is real too:

The Click-Away Pound shows billions lost when people abandon inaccessible websites

The Purple Pound, spending power of disabled people and their families, is worth £446 billion a year

By 2040, people aged over 50 will account for 63p of every £1 spent in the UK

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9. A Different Way Forward



For years, organisations have focused on identifying vulnerable people.

That still matters. But it is not enough.

If we only look for people who need help, we miss the barriers that created the need for help in the first place.

The future of inclusive service design requires a shift:

From *"How do we support vulnerable people?"*
To *"How do we design services that create less vulnerability?"*

People do not experience services under perfect conditions. They experience them while juggling work, caring responsibilities, health, disability, money worries, grief, stress and uncertainty.

Real life is complicated. Good services should not make it harder.

One simple test:
Would this service work for someone we care about on one of the worst days of their life?
If the answer is no, we need to ask why.

Because the people using our services are someone's parent. Someone's child. Someone's friend. Someone's favourite person.

They deserve services designed with that level of care.

In 2026, inclusion is not an enhancement. It is the minimum standard people should expect.

The question every organisation should carry with them is not:
"What is wrong with this person?"
But:
"What is wrong with our service if this person cannot access it?"

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About the Authors



Hannah Gibson

Hannah Gibson is the Founder of Diverse Integration, a disability inclusion consultancy helping organisations create accessible products, digital experiences, services and workplaces by design. With over 20 years' experience in corporate leadership and the testing, inspection and certification (TIC) industry, combined with her lived experience as a registered blind professional, Hannah helps organisations turn accessibility into practical action and lasting business value.

A disability inclusion specialist, digital accessibility expert and qualified ADHD coach, Hannah works across sectors to embed accessibility into innovation, customer experience and workplace culture. She believes accessibility is not just about compliance but a catalyst for better design, stronger customer relationships and more inclusive organisations.

Alongside leading Diverse Integration, Hannah is a member of the Consumer and Public Interest Network (CPIN), representing consumer voices in the development of international standards. She is also a regular speaker on accessibility, disability inclusion and inclusive innovation.

Whether she's sitting in the boardroom, standing on a stage, or rolling up her sleeves alongside design and product teams, Hannah's mission is simple: to create a world where everyone belongs, making accessibility part of how organisations think, innovate and grow.

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Louise Baxter MBE

Louise Baxter is an expert in consumer vulnerability, neurodivergence, inclusive services, scams, Trading Standards and consumer protection. She is Co-founder of Consumer Friend, part of the Ombuds Group, and works with organisations across many sectors to understand vulnerability and improve accessibility, communication and consumer outcomes.

In 2011, frustrated by fraud, criminals and victim blame and shame, Louise set up what is now the National Trading Standards Scams Team, which she still leads today. She is the Chartered Trading Standards Institute's (CTSI) Lead Officer for Consumer Advice, Education and Vulnerability, and a former CTSI Chair. She also holds Non-Executive Director roles with the Property Ombudsman and TrustMark, and chairs several consumer panels, including the CLC's Consumer Reference Group and a national Consumer Protection Panel.

She's a regular speaker at national events and a familiar voice in the media on consumer issues. By day, she battles fraud. By night, she's Co-Chief Executive Officer of Consumer Friend, making things easier to understand, and consumer rights a little less boring.

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