



Vulnerability
Registration
Service

Vulnerable Customer Exclusion Report **2022**

From crisis to emergency: businesses must step up to support vulnerable customers.

The need to treat vulnerable customers fairly is nothing new. Today, we are facing an explosion in vulnerability as people struggle to cope with the cost-of-living crisis, soaring energy, fuel and food prices, the rising cost of borrowing and high inflation, combined with the fall-out from the Covid-19 pandemic.

Businesses and organisations understand the importance of supporting vulnerable customers. Positive statements and good

intentions abound. But for years now, this has not translated into effective action. Where businesses do take action, they are working in silos to address vulnerability in their own way. That's not enough. Given the sheer scale of the challenges facing consumers today, urgent widespread action is needed.

That means taking action to share data, collaborate across sectors and proactively identify and support vulnerable people in difficult

circumstances. The reality is that most businesses do not know which of their customers are vulnerable. Businesses are still putting the onus on customers to disclose their vulnerability. For many reasons this is an unrealistic expectation. People in difficulties may not want to ask for help or know how to. Even if they do, a complex minefield of call-routing systems and digital channels stands in their way. Most people have tens of suppliers that they would need to contact to disclose their vulnerability.

In truth, by doing nothing and expecting customers to self-declare as vulnerable, businesses and organisations are excluding vulnerable people from getting the help they need. The onus should be placed firmly on businesses to identify their vulnerable customers and take steps to offer appropriate support. The tools and resources required to do this are already available.

The Vulnerability Registration Service (VRS) gives consumers a single place

to flag up their vulnerability, so they don't have to separately contact multiple suppliers or service providers. Businesses can then use the VRS database to find out which of their customers are vulnerable, so the relevant support can be targeted to the right people. It's time for businesses to step up, take responsibility and start helping the rapidly increasing numbers of people who find themselves in severe difficulty.

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The onus should be placed firmly on businesses to identify their vulnerable customers and take steps to offer appropriate support. The tools and resources required to do this are already available.

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Helen Lord, CEO
of the Vulnerability
Registration Service

About this report

This report presents the findings of our latest independent research into the treatment of vulnerable customers in the UK.

In our last report, we said that the full impacts of the pandemic had not been seen; but now the end of pandemic support, such as payment holidays and furlough schemes, has coincided with the worst cost of living crisis in a generation, with spiralling prices and global geopolitical turmoil. More people than ever are facing real financial hardship for the first time, joining millions of others who are already classed as vulnerable due to their financial circumstances, ill health,

employment status, mental capacity, disability or other circumstances.

And yet, vulnerable people continue to experience unfair and insensitive treatment, causing detrimental and – in some cases – devastating impacts on their lives. We hope that this report acts as a wake-up call for CEOs and directors. Simply doing nothing is not an option.

The vulnerability crisis has become an emergency – and requires an appropriate response from businesses in every sector. Organisations need to be prepared for a potentially overwhelming increase in vulnerable

consumers. They need to take proactive steps now to ensure they are able to identify and support those customers when they most need help.

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...vulnerable people continue to experience unfair and insensitive treatment, causing detrimental and – in some cases – devastating impacts on their lives.

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Vulnerability in the UK

Our research shows that **27% of people (14.6 million people in the UK)** consider themselves vulnerable, with 24.5 million adults (**45%** of the population) affected by circumstances that the FCA defines as key drivers for vulnerability. These include mental or physical illnesses/conditions, low levels of capability or resilience, or temporary life events, such as relationship breakdown, job loss or bereavement.

By the FCA's 'Vulnerable Customer' Definition	General population	Vulnerable customers
HEALTH: mental or physical health conditions or illnesses that affect the ability to carry out day-to-day tasks	23%	54%
LIFE EVENTS: major life events such as bereavement, relationship breakdown, job loss	19%	36%
RESILIENCE: if a person struggles to withstand financial or emotional shocks (financial distress/mental health/difficult to cope)	15%	28%
CAPABILITY: the level of a person's knowledge of financial matters or low confidence in managing money, or poor English language or literacy skills	9%	17%

As more people struggle to keep their heads above water against the rising costs of living, 16% of the general population now say they are in financial distress and find it difficult to keep on top of payments. Among society's most vulnerable people, this number is much higher at 27%.

Trying to resolve debt, or even just finding out what support is available, can be hard enough for anyone in the current environment, but it's made significantly more challenging for those who are already vulnerable.

Our research also highlights that 44% of people who fall into the FCA's own 'vulnerable customer' definition, say they have been treated unfairly by organisations such as banks/ financial services, utilities, mobile phone providers, housing associations and local government.



16% of the general population now say they are in financial distress

Devastating impacts

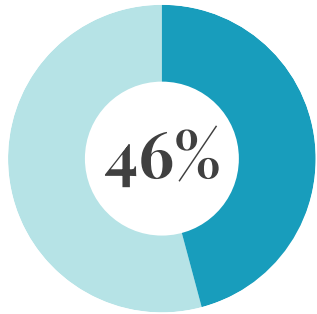
Just over one in four vulnerable customers (27%) are now struggling to keep up on payments, while soaring energy, food and fuel prices have forced **1.2 million UK adults** (2%) to turn to unscrupulous loan sharks in the past 12 months. This picture is twice as bad for the most vulnerable in society, with 630,000 vulnerable people (4%) having used loan sharks in the past year.

Vulnerable people have also increasingly been pushed into higher interest borrowing, with 12% taking out higher interest loans in the past 12 months, compared to 6% of the general population. As a result, 27% of vulnerable people admitted that they were in financial distress and struggling to keep on top of payments.

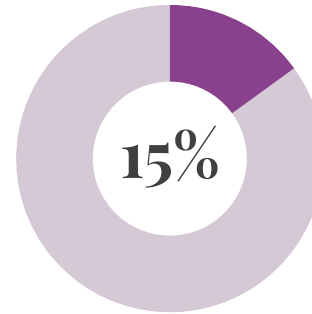
- **13%** of vulnerable customers have been **evicted**, subject to a repossession or put at risk of **homelessness** and 8% of vulnerable customers have missed mortgage/rent payments in the last 12 months.
- **16%** of vulnerable customers have used **food banks** in the last 12 months compared to 8% of the general population.
- As well as the most vulnerable being at risk of **loan sharks**, they are more likely to be pushed into **higher interest borrowing**. 25% took out Buy-Now-Pay-Later (BNPL) loans and 11% turned to payday loans in the last 12 months.

People are also being trapped in abusive relationships and an increasing number of people are victims of financial abuse. In the past 12 months, 1.6 million people who have identified themselves as vulnerable were pressured into taking out credit or services for someone else.

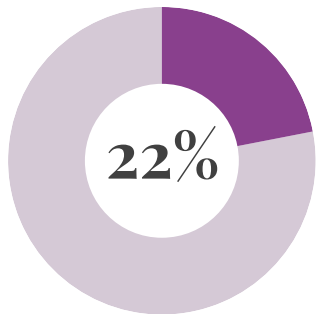
Missed payments and mental distress



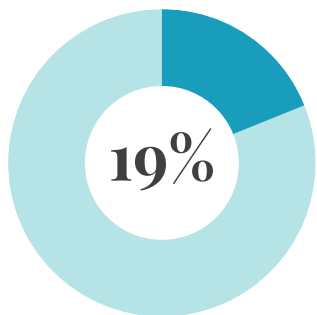
46% of vulnerable customers have experienced mental health struggles in the last 12 months



15% of vulnerable customers have been fined for non-payment or late payment of debts in the last 12 months



22% of vulnerable customers have continued to receive calls, emails or visits chasing up payments or for debt collection in the last 12 months



19% of vulnerable customers have missed payments or gone into arrears in the last 12 months

"Vulnerable people are trying to keep their heads above water and trying to access any finance that is available to them. When these avenues are exhausted, and they are being chased for payment, they panic and can see loan sharks as their only way out, only to find themselves trapped in a cycle of debt and extreme misery."

Helen Lord, CEO, Vulnerability Registration Service

Hanging on the line

We are all familiar with the frustration of trying to get through to an energy supplier, bank, local authority or other provider to ask a question or provide information. Hours can be wasted waiting in telephone queues or web chats, being passed from one department to another, or even being cut off. Think about how much more distressing that process can be for people already in emotional turmoil or facing difficult choices.

Our survey asked 2,048 members of the UK public how long they were kept waiting on the phone or webchat to receive an answer to a query. We found that people spend, on average:

- **17 hours** trying to get through to housing providers.
- **14 hours** with local government (e.g. council tax and benefits).

- **12 hours** with Buy-Now-Pay-Later (BNPL) companies.
- **7 hours** with utility providers (gas, electricity and water).
- **5 hours** with banking/financial services (e.g. banks, credit card providers, mortgage companies).

“Trying to get through to financial services and energy suppliers by phone or online is one of life’s great frustrations. Now put yourself in the shoes of someone already feeling emotionally overwhelmed about their debts, ill health, bereavement, relationship breakdown or other trauma. Trying to report these difficulties can seem like an insurmountable challenge. When the only channels available are so difficult to navigate, it’s totally unrealistic for organisations to expect customers to report their vulnerable status.”

Helen Lord, CEO, Vulnerability Registration Service

Digital exclusion

In a world where consumers are increasingly driven towards digital channels to communicate with their providers, the sense of isolation for those unable to use these technologies can be overwhelming. Many of those people without access to the internet or smart phones are already vulnerable, due to age, disability, ill-health or low income. As a consequence, these consumers are being further excluded from support.

6% of people don't have a smartphone
– increasing to **9% among vulnerable customers**

4% of people don't have access to the internet at home – increasing to **7% among vulnerable customers**

In the past 12 months, **13% of people found it difficult communicating with organisations**, whether that's speaking on the phone, accessing the internet, or physically visiting branches or outlets. **This increases to 27% among vulnerable customers.**

“For people without smart phones or internet access, the sense of exclusion from support services can seem acute. Many elderly people in particular may not have the skills or knowledge to use digital channels, which businesses increasingly rely on to maintain customer relationships. Being cut off from support in this way only adds to the sense of isolation and powerlessness felt by many vulnerable people.”

Helen Lord, CEO, Vulnerability Registration Service

Young adults are vulnerable

People aged 16-24, are among those most likely to consider themselves vulnerable – 39% compared to 27% across all age ranges 16-65+.

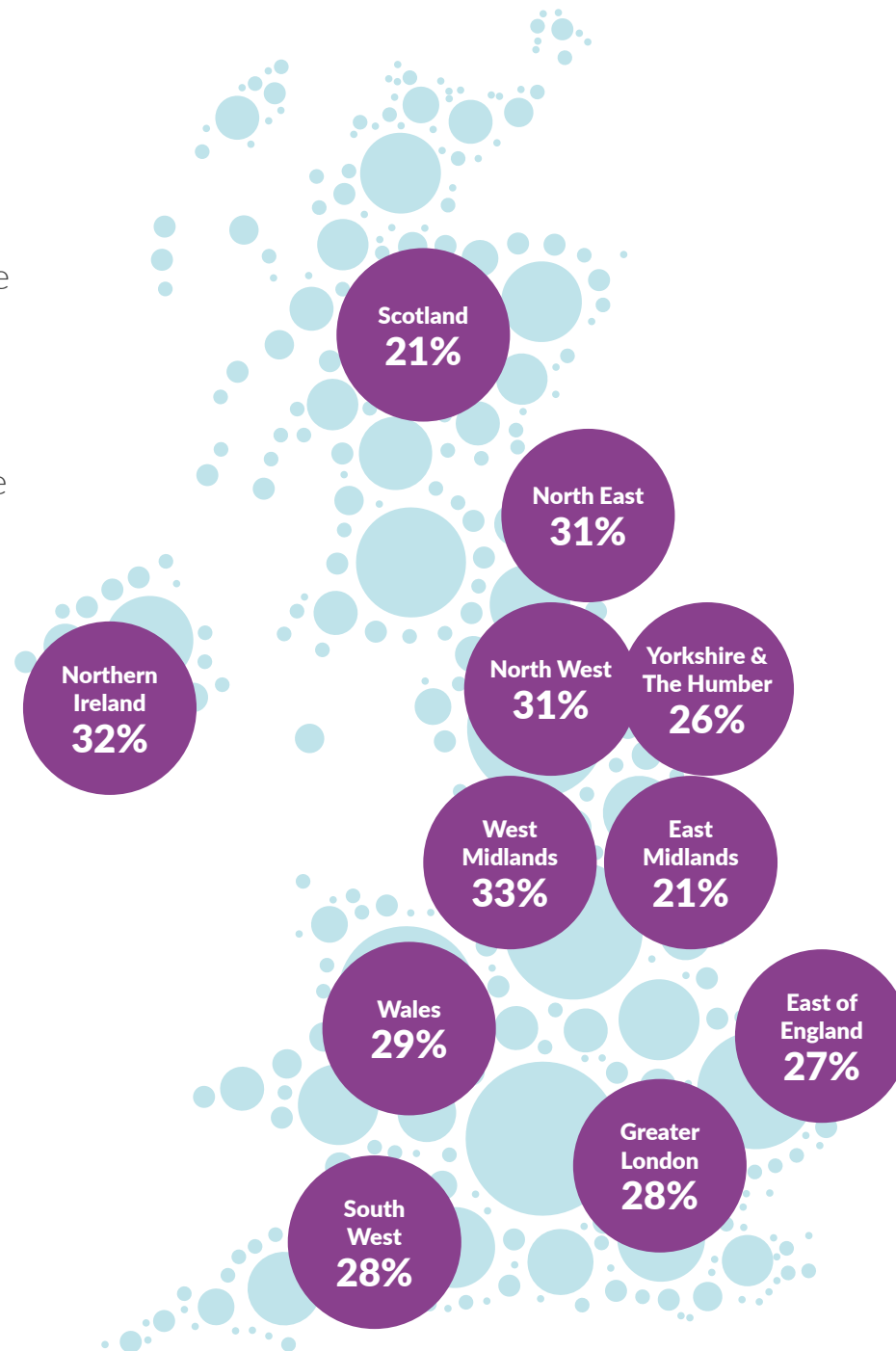
Only 20% of people aged 65+ consider themselves vulnerable. However, older people are more likely to be experiencing health issues such as illness or disability, and are often the least able or most uncomfortable seeking help. They are also the least likely to be asked if they are vulnerable.

People who are vulnerable are more likely to have a gambling problem or addiction issues. In the last 12 months, **13% of vulnerable customers** took out online gambling accounts compared to 7% of the UK population



Vulnerability by region

People in the West Midlands (in 2021 it was people in Greater London) are more likely to consider themselves vulnerable, closely followed by people in Northern Ireland, the North East and the North West. People in the East Midlands and Scotland are least likely to consider themselves vulnerable.



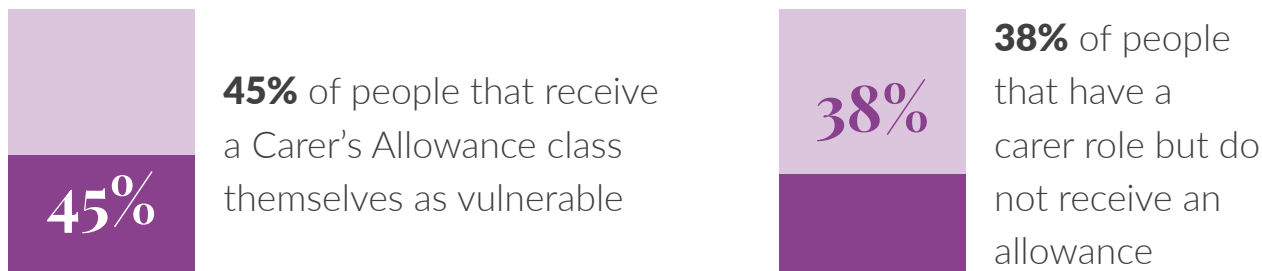
Vulnerability by income

In terms of income, **people on £15,000 or less (37%) are most likely to consider themselves vulnerable**, followed by people earning between £35,001-£45,000 and those earning £45,001-£55,000, both 28%.

Vulnerability by employment status



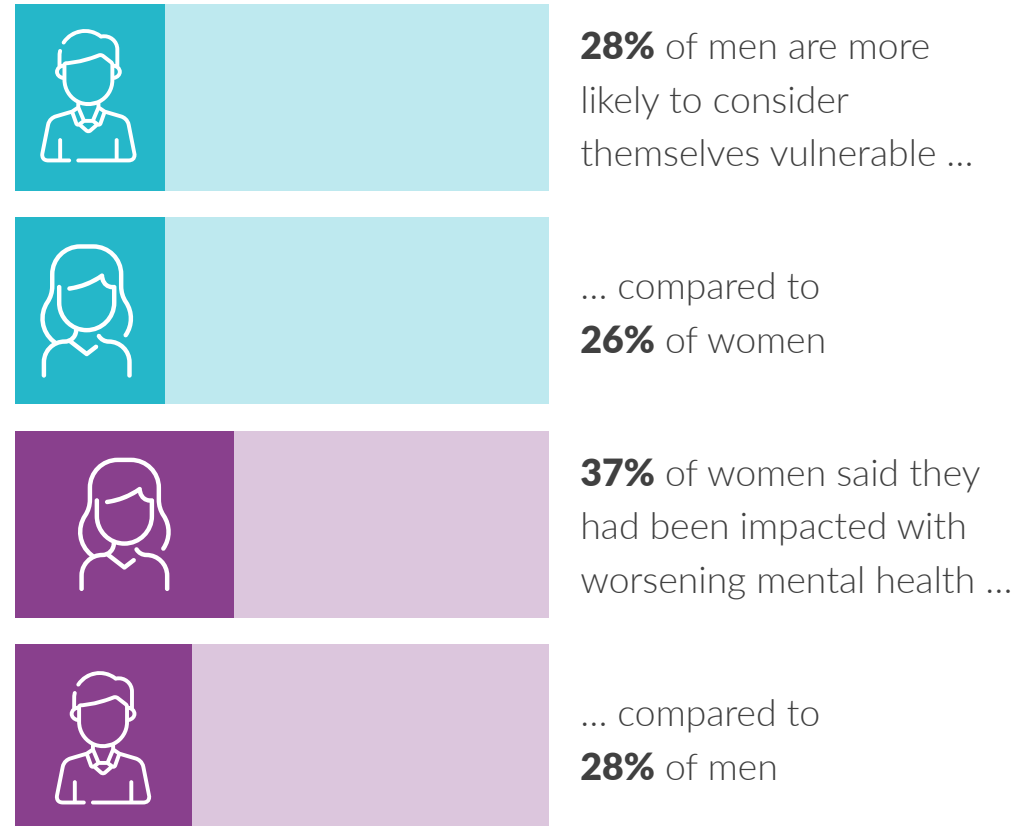
Among carers:



Vulnerability by gender

This year's research finds that men are more likely to consider themselves vulnerable – **28% of men** compared to **26% of women**. As a result of their vulnerability, 37% of women compared to 28% of men said they had been impacted emotionally with worsening mental health.

Women are most likely to have communicated with organisations on behalf of others, but are very often the ones least supported. Our research found that women were more likely to be passed around lots of different people or left on hold – 13% of women compared to 10% of men. And 62% of women who fall into the vulnerability category have never been asked if they are vulnerable or in vulnerable circumstances, compared to 36% of men who fall into the vulnerability category in the last 12 months.¹



“Women are most likely to have communicated with organisations on behalf of others.”

Industry spotlight:

Vulnerable customers are still unfairly treated

Across all industry sectors, there are pockets of good practice when it comes to supporting vulnerable customers and treating them fairly. However, in all sectors the positive talk and good intentions far outweigh practical action. The fact is that most businesses do not know who all of their vulnerable customers are. That is the first step in identifying who may need support. The information is out there, in existing tools and resources – such as the Vulnerability Registration Service (VRS) database – to enable businesses to find out which of their customers are registered as vulnerable.

There's a real opportunity for businesses to take the first step in contacting customers who are vulnerable, so the right services and support can be provided. In our survey, **17% of vulnerable people** said that once organisations knew about their difficulties, they were acted upon and were provided with help and support. 19% said that there was empathy and they were treated like a real person. It's clear that offering much-needed support to vulnerable customers at the right time can create positive feelings towards your business.

As part of our research, we asked people to share their experiences of dealing with suppliers in different sectors, including energy/utilities, banks and financial services, mobile and broadband, housing and local government, automotive finance, insurance and BNPL.



Energy suppliers and utilities (gas, electricity and water)

The energy regulator, Ofgem, recently named and shamed those domestic energy suppliers that were continuing to fail their vulnerable customers.

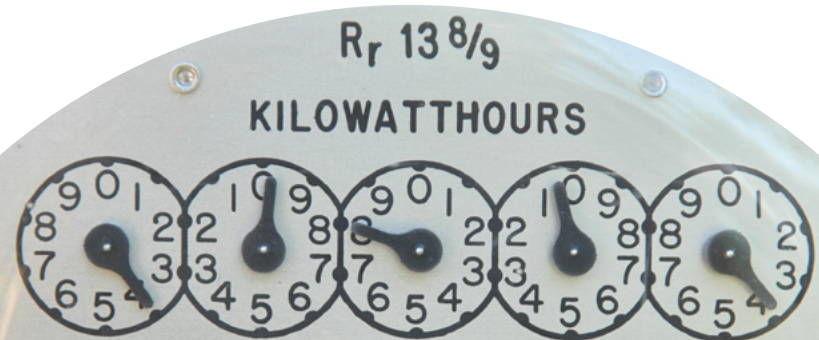
It found that all 17 suppliers in its survey needed to improve, with five reported as having severe weaknesses in the way they dealt with vulnerable customers.

Some of the worst failings uncovered by Ofgem include suppliers not reading the meters of customers who are unable to do so themselves, not enabling vulnerable customers to contact them to top up their meter or request support, and setting debt repayment rates so high that vulnerable customers are effectively forced to self-disconnect.

Our own research has uncovered that in the last 12 months:

- **79%** of vulnerable customers have not been 'asked' if they are vulnerable by their utility/energy providers.
- **15%** of vulnerable customers have missed gas and electricity bill payments or gone into arrears. 13% have missed water bill payments or gone into arrears.
- **4%** of people have been moved to a pre-payment meter for gas/electricity. Among vulnerable customers, this figure is 8% – meaning that those least able to pay are being burdened with the highest energy costs.
- **7%** of vulnerable customers have been threatened with gas or electricity supplies being disconnected.

“Ofgem found that all 17 suppliers in its survey needed to improve.”



When vulnerable people can't get the help they need, their problems can quickly spiral out of control – their debts build up, utility supplies risk being cut off and health can deteriorate.

Many of these issues can be averted by utility providers identifying their vulnerable customers and providing appropriate support before problems escalate.

The Vulnerability Registration Service provides a central database of vulnerable people. Many of these people do not feature on the Priority Services Register, which utility companies use to identify vulnerable customers – so are being missed out for support.

Energy suppliers need to take proactive steps to identify their vulnerable customers, get in touch and discuss the issues at an early stage. Supporting customers at a time when they

need it most enables suppliers to build trust and strengthen customer relationships. Vulnerable customers who get help at the right time are less likely to get into debt and default on payments, meaning fewer problems further down the line.

“The energy suppliers and the regulator can't keep placing the onus on those who are struggling to come forward and disclose their vulnerability. Energy suppliers must be more proactive and they must take action now, so that people who have reached the end of what they can cope with can be protected from further harm.”

Helen Lord, CEO, Vulnerability Registration Service

Banking and financial services (e.g. banks, credit card providers, mortgage companies)

In challenging times, it's more important than ever that consumers receive the right financial advice and have access to insurance, loans and other financial products that are right for them.

In its latest 'Dear CEO' letter, the FCA set out its expectations of the role that insurance and other financial firms must play in helping customers with the cost-of-living crisis, as well as detailing how they can help customers with financial wellbeing.

The FCA has also introduced the Consumer Duty, aimed at fundamentally improving the way firms serve their customers. It sets out higher and clearer standards of consumer protection across financial services. It is seen as a major shift for companies regulated by the FCA, obliging them to demonstrate how they are ensuring fair treatment of vulnerable customers, or face significant fines.

Our own research has uncovered that in the last 12 months:

- **85%** of vulnerable customers have not been 'asked' if they are vulnerable by their banking/financial services providers.
- **20%** of vulnerable customers have taken on further debt/borrowing and **14%** have missed loan/credit card payments; **9%** have missed mortgage payments.

Our research revealed that instead of providing appropriate support, many organisations are still making things worse for people who are struggling. This is despite clear guidance from the FCA to identify and support vulnerable customers, so that they are not caused further harm.



People facing spiralling debt who are unable to meet their financial commitments are often forced to turn to loan sharks or other unscrupulous lenders offering quick access to cash, at exorbitant interest rates. Our research revealed that vulnerable people who are the most likely to be in extreme levels of debt, are also the most likely to have taken out higher interest borrowing in the last 12 months – 12% of vulnerable people, compared to 6% of the general population. This simply exacerbates the problems for people struggling to make repayments.

All of this can be averted by financial services providers identifying those customers likely to be in difficult circumstances, and offering support to help them manage their repayments. It's in no-one's interest to force people in financially straitened circumstances into further debt and difficulty.

“The research highlights how crucial it is for lenders and providers to do much more to identify their vulnerable customers, so they can adjust their approach, offer more affordable options and ultimately ensure their treatment of them is fair and appropriate to their circumstances. Placing pressure on people who already have debts that are spiralling out of control is pushing them into the hands of illegal money lenders who will make their lives a living hell.”

Helen Lord, CEO, Vulnerability Registration Service

“Instead of improving appropriate support, many organisations are still making things worse for people who are struggling.”

Phone/broadband and mobile

Telephones, mobile phones and the internet are a lifeline for many people. In today's digitally driven world, staying connected has become an essential part of everyday life.

Adults of all ages rely on phones and digital channels to stay in contact with family and friends, children need connectivity to support home learning, and more people than ever are now working from home. Such is the importance of telecoms in our lives that access to the internet and telecommunications has become a basic human right.

Vulnerable people in particular rely on their communications devices to stay in contact with health and social care providers, housing associations and other essential service providers, as well as friends and family.

Nevertheless, mobile and telecommunications companies are failing to fulfil their moral duty to support vulnerable customers. Most telecoms providers rely on customers to inform them if they are struggling. Customers are expected to ask for help when they need it, and providers claim they don't have the data or resources to proactively find customers that need support.

Our own research has uncovered that in the last 12 months:

- **91%** of vulnerable customers have not been 'asked' if they are vulnerable by their phone/broadband providers.
- **13%** of vulnerable customers have missed mobile phone/phone/broadband payments or gone into arrears.

By failing to identify their most vulnerable customers, telecoms providers are restricting access to the support that is available. Most providers, for example, offer special tariffs for those customers that apply, as long as they can prove their circumstances. While these social tariffs are widely available, they are often not widely promoted.

It means that many vulnerable customers who would qualify for social tariffs are not aware of them and are unable to request them. Consequently, people in financial difficulty may default on their telephone or broadband bills, and risk being cut off. Without access to these essential communication channels, vulnerable people become more isolated and at risk of further deterioration in mental or physical well-being.

Cutting people off from potential sources of support is devastating not just for the individual, but also for all of the businesses providing them with services.

The solution is to take proactive steps to find out which customers are vulnerable, contact them directly and offer the tariffs and support that could help ease their burdens.



Local government (e.g. council tax and benefits) and housing (council/housing association)

Our research showed that 13% of vulnerable people in the UK were evicted, subject to a repossession or put at risk of homelessness in the past 12 months.

People about to be evicted are likely to be facing other debts, including council tax and energy bills. Many will have vulnerabilities, including some who are mentally unable to understand their finances or manage day-to-day tasks, and some who are physically reliant on key services, such as energy.

Frustratingly, support is available, but it's not easy to find and it's certainly not all in one place. It would take a digitally savvy individual to access all this support, and a great deal of patience to navigate the automated call centres and long waiting times that stand in their way. If a person is elderly, unwell, overwhelmed by spiralling debt, suffering from anxiety or mental health issues, then that challenge is multiplied.

Our own research has uncovered that in the last 12 months:

- **83%** of vulnerable people have not been 'asked' if they are vulnerable by their local government provider (council tax and benefits), and 88% have not been asked by their housing provider.
- **14%** of people have missed council tax payments as a result of their vulnerability/vulnerable circumstances.
- **13%** of vulnerable people have been evicted, subject to a repossession or put at risk of homelessness.

Housing is one of the most likely sectors to be able to pinpoint vulnerability and individuals who need to be targeted for support. It is therefore imperative that information about vulnerability is shared more broadly. Knowledge that an individual is vulnerable, whether financially, medically or circumstantially, will be helpful to most of their service providers.

We know that well over a third of the people already registering with the Vulnerability Registration Service live in council-owned or housing association properties.

If these landlords start to share information about vulnerability, it will be a very big step in breaking the cycle of financial isolation. It will give energy companies, banks, insurers, local authorities and other suppliers the opportunity to communicate with their vulnerable customers in the right way and give them access to the support they are entitled to.



Uncomfortable disclosure

Interestingly, people are least likely ² to tell their banking provider 41% closely followed by mobile phone (and phone/broadband) companies – 38% about their vulnerable circumstances – followed by housing (37%), utility providers such as gas, electricity and water (34%) and 32% local government.

Vulnerable people said they felt most uncomfortable explaining their vulnerability to their BNPL providers (44%); insurance and automotive finance (41%) followed by mobile phone providers (40%), phone/broadband (39%), banking (38%), utility (36%), local government (34%) and housing (29%).

31% of vulnerable people who have shared their vulnerability with local government (council tax and benefits) said they would do so again.

We are finding that local councils are one of the most proactive sectors in signing up to and using the Vulnerability Registration Service.



Data sharing

For years, many companies have been hiding behind GDPR as an excuse for not seeking out their vulnerable customers. But the data protection regulations do allow businesses to share and process data on vulnerable customers.

Cross-sector data is available in the VRS database, which allows details of customers classed as vulnerable to be shared with multiple providers.

Our survey found that:

- 60%³ of vulnerable customers would tell an organisation they were vulnerable/in vulnerable circumstances, if they were asked.

- 64%⁴ would consider letting details of their vulnerability be shared if it meant they were better supported and treated fairly.
- 68%⁴ of vulnerable adults would consider registering with a free service if it took on the task of flagging their circumstances on their behalf to other organisations.



Your customers need and want support

Vulnerable people are crying out for support. Most don't know where to turn for help and those that do must endure the challenges posed by call-centre routing systems and impersonal digital channels.

Being unable to access the right support at the right time can lead people into an escalating pattern of debt, dependency and often ill health. These people need and want support. They just can't get it.

Imagine what a difference your business could make if it was able to identify people who are struggling and contact them at the right time to offer support. Businesses have the chance to build strong relationships with their customers, by stepping in to provide support just when it's needed. That could mean offering favourable payment terms, special tariffs and other forms of support to take the pressure off people who are struggling to cope.

Timely intervention can make a huge difference to people's lives, as well as building strong and loyal relationships with your business. As well as preventing your customers racking up unrecoverable debts, you create goodwill and positive feelings towards your organisation.

Many people fall into difficulties temporarily, perhaps after losing their job or experiencing ill health. If your business can help them out during the tough times, they're likely to come back and support you in the good times.



Vulnerable Customer Exclusion Report. December 2022.

We asked vulnerable customers what support, if any, they would welcome. Here are the findings:

44%	To be treated fairly
36%	Opportunity to talk to someone who is trained to talk to and support people that are vulnerable
34%	Agree a new payment plan that takes into account my circumstances
34%	Directed to extra support and sources to claim extra financial support, lower cost tariffs and discounted packages
33%	Stop extra fees and charges for late payments or for going into arrears

29%	Option to make reduced payments temporarily
26%	Access to free debt advice
26%	Not being called, written to and chased about late payments or debt
24%	Access to more affordable/lower interest borrowing

Recommendations

The Vulnerability Registration Service (VRS) is a central, independent register of vulnerable people. It is designed to provide consumers with a single route to flag up their vulnerability.

All our research has shown that there is absolutely no point in adding a further layer of complexity to customer journeys. That means that creating different pots of data to identify vulnerability is self-defeating – data sharing should simplify the process for the individual. Ultimately, they should have a single point of entry to register their vulnerability and that fact should be disseminated to their service providers thus preventing further confusion and compounding that sense of being overwhelmed. This then allows consumers needing and entitled to support to be targeted rather than placing the onus upon them to seek out help which is otherwise difficult to find.

The Vulnerability Registration Service is a powerful starting point as it is the only central database that flags known vulnerabilities. Organisations need to stop using GDPR as a reason for not taking action to identify vulnerable customers. It is perfectly acceptable under GDPR regulations to access and share information on vulnerable customers.

The more organisations that take responsibility for identifying customers that are classed as vulnerable, the more commonplace the practice will become. We are working towards vulnerability checks becoming as routine as credit checks when companies are taking on new customers or offering additional services to existing customers. Such checks would enable the right products, services and support to be offered to vulnerable customers from the outset – preventing many of the problems that cause people who are struggling to get into even greater difficulty.

Helen Lord concludes:



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This report makes uncomfortable reading for CEOs and directors – the very people that can take action. It highlights the serious shortcomings in most sectors when it comes to supporting vulnerable customers. It represents an urgent call for action to address the vulnerability emergency that is sweeping the UK. The good news is that there is so much more businesses and organisations can do to alleviate the difficulties for so many of their customers.

Vulnerable customers don't need to be let down. There are ways for businesses to identify them and put processes in place to support them appropriately. It just takes the will and leadership from those at the boardroom table.

Vulnerability isn't just about debt, mental health, mental capacity or unemployment. It also encompasses physical disabilities and accessibility.

Understanding and addressing customers with these needs is not an easy task for any organisation.

The challenge is a significant one, but it's vital for organisations in all sectors do all they reasonably can to understand who in their customer base is struggling. At the very least, customers should be asked if they are vulnerable. We know that 54% would tell their service providers about their vulnerable circumstances if they were asked.

Customers may be facing difficulties due to temporary circumstances, or long-term issues that affect their lives. The Vulnerability Registration Service provides an accurate picture of the current circumstances of people on its database. It gives people a single point of entry to register their vulnerability, so that all of their service providers can access that information in one place.

Conclusion continued:

It enables businesses to identify who is vulnerable right now. It puts the onus on businesses to find out which of their customers is in a vulnerable situation.

That has to be a vital step for any business, ensuring that – as a minimum – they are not making matters worse for vulnerable people. The next step is to take measures to support those people and help to make their lives better.

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About the Vulnerability Registration Service

The [Vulnerability Registration Service](#) is not-for-profit company and the UK's first central vulnerability database. It gives people in vulnerable circumstances a way of sharing this with multiple organisations.

People can opt either to be pre-declined for financial service applications or add a 'referral flag' to their names to make organisations aware of their circumstances and take them into consideration.

Energy providers, regulated financial services providers and others can join the Vulnerability Registration Service as members to check against our database to ensure they are identifying those in their customer base who are vulnerable, including those in financial distress.

Find out more

If your company or organisation is interested in joining the Vulnerability Registration Service, please contact Helen Lord:

Email: Helen.Lord@the-vrs.com

You can also [connect with Helen Lord on LinkedIn](#) and find out more by visiting:
www.vulnerabilityregistrationservice.co.uk

Individuals can sign-up to the Vulnerability Registration Service for free, and are often signposted to the service by charities, credit reference agencies and other third parties.

Methodology

The research was conducted by Censuswide, with 2,048 respondents aged 16+ in the UK between 21.07.2022 - 26.07.2022. The survey was conducted from a nationally representative sample of UK adults.

Quotas were applied to nationally representative proportions for age, gender and region. Censuswide abide by and employ members of the Market Research Society which is based on the ESOMAR principles. Censuswide is also part of The British Polling Council.

¹ Have not been asked by the following groups in the last 12 months; Utility providers (gas, electric and water), Local government (e.g. council tax and benefits), Banking/financial services (e.g. Banks, credit card providers, mortgage companies), Phone/broadband, Housing (council or housing association), Mobile phone companies, Buy now pay later, Automotive finance, Insurance

² 'I have told before but wouldn't tell again' and 'I haven't told before and wouldn't tell' responses combined

³ 'Agree' and 'Strongly agree' responses combined

⁴ 'Yes, definitely' and 'Yes, possibly' responses combined

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Vulnerability
Registration
Service

Union House, 111 New Union Street,
Coventry, CV1 2NT

Email: info@the-vrs.com

www.vulnerabilityregistrationservice.co.uk