

53% OF VULNERABLE CONSUMERS IDENTIFY COMMUNICATION AS A CHALLENGE

53% of Vulnerable Consumers Say Communication is Their Biggest Challenge, Reveals Vulnerability Registration Service

26th September 2025 – More than half (53%) of people registering with the **Vulnerability Registration Service (VRS)** highlight *communication needs* as a primary challenge, according to new data released today. These needs span mental health, financial difficulty, and accessibility challenges — and addressing them effectively could save time, reduce harm, and build trust between consumers and service providers.

The findings underscore how simple miscommunication, or a lack of understanding can compound vulnerability, particularly when people are dealing with complicated credit agreements, pensions, insurance claims, or even paying everyday bills.

Helen Lord, CEO of the VRS, said:

“Miscommunication and a lack of understanding can compound vulnerability when we’re dealing with complicated credit agreements, pensions insurance claims or simply paying bills. Our data is saying that over 50% of people experiencing challenges would benefit from tailored communication and clearer explanations. At VRS we are giving a voice to vulnerable people to pinpoint these needs and therefore offering service providers the opportunity to address them.”

The VRS provides organisations with an independent, central register to identify and understand the needs of customers in vulnerable circumstances. Through a wide range of *flags* — covering financial difficulty, mental health conditions, bereavement, accessibility challenges and more — service providers can ensure they interact with customers in the most appropriate way. On average, consumers registering with VRS identify with 5 different characteristics of vulnerability.

Why it matters for businesses

- **Time saving:** Getting communication right first time reduces repeat contact and unnecessary disputes.
- **Consumer protection:** Clearer communication helps prevent the mis-selling of inappropriate products.
- **Trust building:** Tailoring communication to consumer needs fosters confidence and strengthens long-term relationships.

Helen Lord added:

“The way businesses communicate is not a ‘soft issue’ — it has real financial and reputational consequences. Understanding how to speak to customers in vulnerable circumstances benefits everyone: it reduces risk, saves time, and builds trust. Managing

vulnerability is a complicated issue for businesses but communicating in the right way is a quick win for all.”

About the VRS

The Vulnerability Registration Service is the UK’s first and only centralised, independent register where consumers can record their vulnerable circumstances. It allows businesses across financial services, utilities, telecoms and other sectors to identify vulnerability and adapt their approach accordingly, ensuring fairer outcomes for customers and more efficient engagement for providers.

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ENDS

For more information or to arrange an interview with Helen Lord, please contact Simon Towers at simon.towers@the-vrs.com or info@the-vrs.com

Helen Lord is available to be interviewed and provide comment about the Vulnerability Registration Service and how vulnerable customers can be better identified or supported by service providers.

About the Vulnerability Registration Service: www.vulnerabilityregistrationservice.co.uk

The VRS is a free service for consumers and is used by a growing number of organisations across financial services, utilities, and beyond to help ensure fair and responsible treatment of vulnerable customers.

The Vulnerability Registration Service is the UK’s first central database for vulnerable consumers, providing a simple way for individuals to alert organisations to their circumstances.

Organisations use the VRS to help identify which of their customers are vulnerable, what their needs are and how they can ensure fair treatment. VRS helps alert to financial distress, mental and physical health issues and addictions, coercion, life events and accessibility challenges.