

Welcome to the Vulnerability Registration Service (VRS) March Update. We are looking forward to our conference in May and we look at our work with the enforcement sector and share more insight from the VRS database particularly around mental health.

Foreword from CEO

As we mark the 10-year anniversary of the Vulnerability Registration Service (VRS), it is an opportune moment to reflect on how far we have come – and to look ahead to what more can be achieved. Over the past decade, VRS has grown from an ambitious idea into a fully functioning service, underpinned by a clear vision: to enable holistic, cross-sector data sharing that better supports people in vulnerable circumstances.



We are proud to celebrate this milestone with our upcoming conference on 7th May, details of which are included in this newsletter. This event will not only recognise our progress but also the progress of vulnerable customer management overall and bring together partners and stakeholders to shape the future of vulnerability data sharing.

In recent years, there have been increasing calls for a “tell us once” solution for consumers. What is sometimes overlooked is that such a solution is no longer aspirational – it already exists. VRS has developed a robust, interoperable platform featuring API technology, a working consumer portal, and a database that now securely holds 1.1 million vulnerability flags. Crucially, VRS is not a unilateral system; it is designed to integrate seamlessly with other databases, enabling a cohesive, collaborative approach while delivering a single, accessible pathway for individuals to share their circumstances.

Now is the time to build on this foundation. By working together and committing to VRS, we can realise its full potential as a truly rounded solution – one that delivers meaningful, lasting benefits for consumers and organisations alike.

Thank you for your continued support as we take the next steps on this journey.

Helen Lord



Register here: [VRS Conference 7th May 2026 – ‘Be Part of the Answer: Vulnerability Aware, Customer Care’](#)

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Introduction

Recent regulatory and policy developments continue to point in a clear direction of travel. The FCA's new targeted support regime, coming into force this spring, signals a shift toward more proactive, scalable support for consumers – while ongoing work with the ICO reinforces the need to balance this with strong data protection and governance. At the same time, wider government focus on systemic risk and resilience highlights the importance of joined-up, cross-sector approaches.

For VRS, these developments reinforce a consistent theme: the challenge is no longer simply recognising vulnerability, but operationalising how it is identified, shared and acted upon at scale. With increasing interoperable, permission-based developments underway, VRS provides the infrastructure to support this next phase – where better data enables better outcomes.

From expectation to delivery

Regulatory Direction	How VRS delivers
Identify vulnerable customers and understand their needs	Pre-disclosed, cross-sector data enables proactive identification of vulnerabilities and support needs.
See the full picture	Average of 5 vulnerability characteristics per individual
Support at scale	Enables segmentation and targeted interventions
Ensure fair affordability	Rich context supports better, sustainable decisions
Work across sectors	Fully interoperable infrastructure
Stop repeat disclosure	Tell us once model – share once, use many times

VRS Conference – ‘Be Part of the Answer: Vulnerability Aware, Customer Care



Register here: [VRS Conference 7th May 2026 – ‘Be Part of the Answer: Vulnerability Aware, Customer Care’](#)

The programme for the May conference is out and we’re looking forward to the many speakers and exhibitors who are joining us - the full programme and booking details can be found with the link above. The conference will look to the future around how we manage vulnerable customers with speakers covering solutions, technology, regulation and support. We start the day with an introduction from Lord Holmes about embracing technology while ensuring inclusivity and accessibility. We will close the day with a performance from Vicky McClure’s Our Dementia Choir.

Regulatory commentary

We are awaiting further clarify on vulnerability, data sharing and data protection from the Financial Conduct Authority and the Information Commissioner’s Office in Q1 and both the ICO and FCA are joining the conference.

Later in the day there will be a session run by Kevin Still with Ofgem, CCW and Gamcare drawing cross-sector synergies in the regulation, good practice and challenges of effective vulnerable customer management.

Ground-breaking technology

Wayne Lloyd will be explaining the work VRS is doing with Smarter Contracts. The Vulnerability Passport, held by the individual, will allow individuals and their carers to carry verified vulnerability status across every interaction - in store, online, over the phone - without repeated disclosure.

The AI Passport, built for organisations, where data leaving the firewall is simply not an option, will bring matching and permissions logic directly into the client environment. The data never moves. The registry is never exposed. And firms that could never safely connect to the VRS can now identify and support vulnerable customers - compliantly, at scale, for the first time



Understanding Mental Health in the Wider Context of Vulnerability

Recent research from the **Money and Mental Health Policy Institute**, in their report **Stuck on Repeat**, highlights a persistent challenge across essential services: people are still being asked to tell their story multiple times, with many missing out on support altogether. Disclosure rates remain low, with as few as 14% of people sharing mental health conditions with financial services providers, despite clear evidence that better support depends on that visibility.

At VRS, we see a slightly different – and encouraging – picture. Individuals are willing to share their circumstances when given a clear, safe and consistent route to do so. Over 70% of people using our consumer portal disclose mental health challenges, demonstrating that the issue is not reluctance, but the absence of an accessible, trusted mechanism to share this information once.

However, our data also reinforces an important point: mental health alone does not tell the full story. Vulnerability is rarely one-dimensional. An isolated statement that somebody has mental health challenges is unlikely to provide enough information for a business to meet support needs.

On average, individuals registering with VRS disclose **five separate characteristics of vulnerability**, with over half also identifying specific communication needs. This highlights the importance of understanding mental health in context – alongside financial, situational and accessibility factors. Where somebody cites a mental health challenge, they are typically identifying more vulnerabilities – an average of six characteristics of vulnerability.

The report rightly calls for a “share once” approach. What is clear from our experience is that when people are empowered to share their information in a structured, permission-based way, they do engage – and that insight can be used to deliver more consistent, tailored support across sectors.

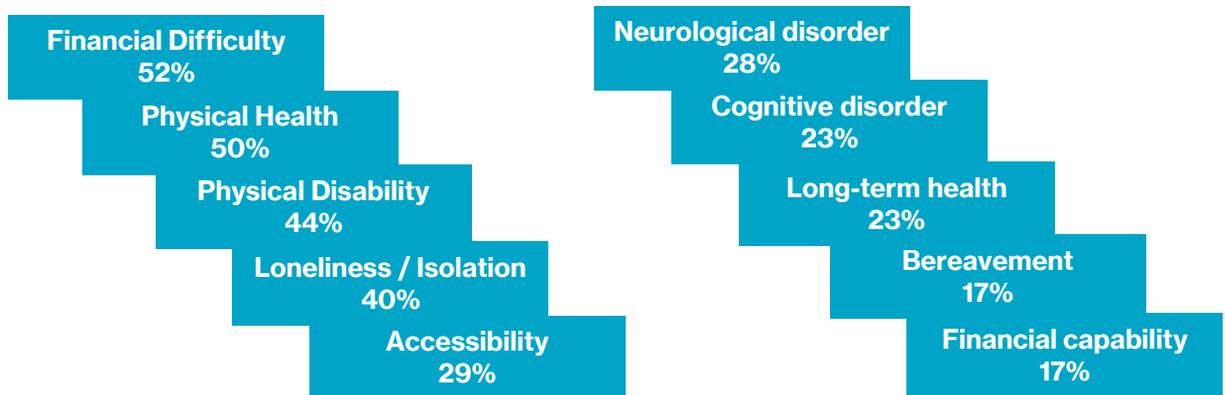
The opportunity now is to build on what works: moving beyond fragmented, repeated disclosure toward a model that captures the full picture of vulnerability and enables it to be shared safely, once, for the benefit of both individuals and the organisations that support them.



Understanding Mental Health in the Wider Context of Vulnerability – what the stats say

On average, people registering with VRS identify 5 characteristics of vulnerability. However, those people citing mental health challenges, relate to 6 characteristics in total. Identify that someone has ‘mental health’ issues is likely to mean little to a business in isolation but, when put in context with other circumstances, a far better customer understanding can be gained.

These are the most common challenges that people identifying with mental health challenges also disclose to VRS:



And what does it mean?

When people are telling us they are facing mental health challenges, they are sharing their support needs. In practice, when people describe what they require from businesses, as a result of their vulnerability, over half (53%) are simply asking for adjustments such as clearer communication or alternative ways to engage:



Working with the enforcement sector

The enforcement sector is undergoing a fundamental shift. With increasing expectations from the Enforcement Conduct Board, there is a clear move toward a more consistent, proactive, and “vulnerability-first” approach – one that recognises the complexity of individuals’ circumstances and the need for fair, sustainable outcomes.

This is why our work with enforcement partners is so important. The Vulnerability Registration Service (VRS) already provides a practical, proven solution to many of the challenges the sector faces. With a live, cross-sector, interoperable database and over a decade of experience, VRS enables earlier identification of vulnerability, a more holistic understanding of customer needs, and more consistent treatment across the enforcement journey.

For enforcement organisations, this is not just about compliance—it is about transformation. Moving away from reactive, point-of-contact identification toward a structured, consumer-led model allows for better decision-making, more realistic affordability assessments, and ultimately improved outcomes for both organisations and the individuals they serve.



We are therefore delighted to welcome our newest enforcement partner, Whipps Enforcement Agents, which recognises the value of this approach and the role VRS can play in supporting a more responsible, effective, and future-ready enforcement landscape.

For those who can't pay – Welfare Together

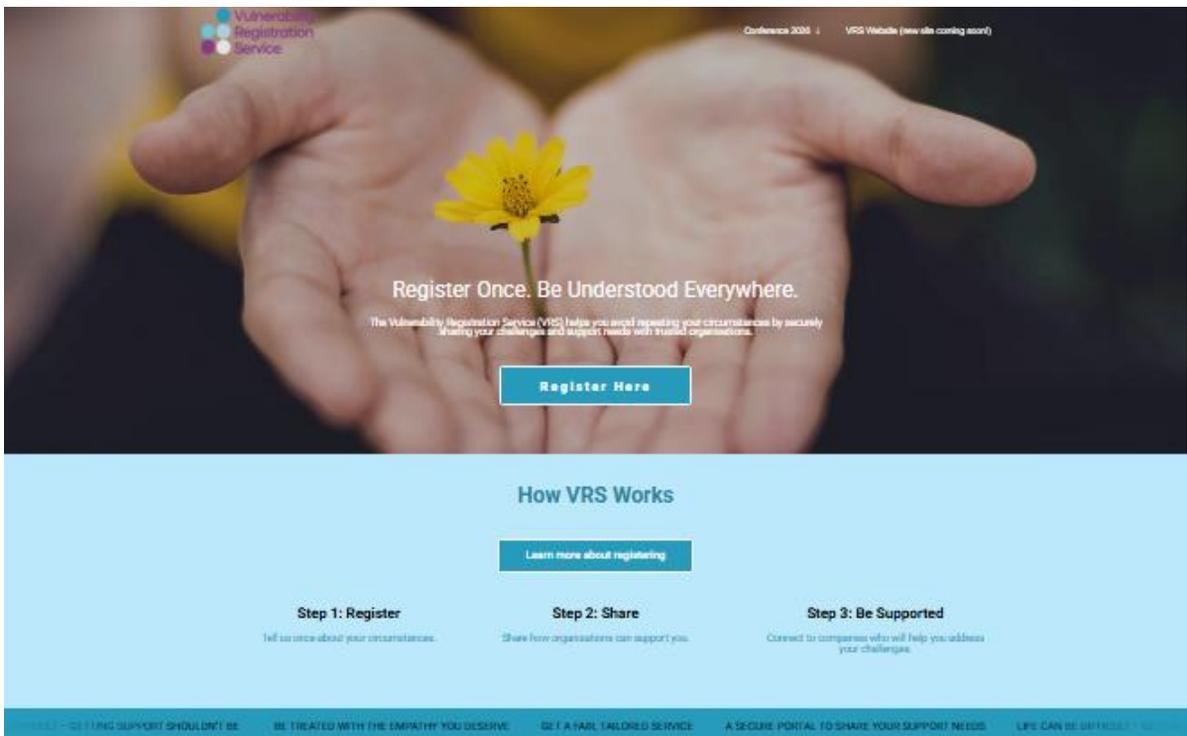


VRS is also proud to work with **Welfare Together**. Founded in 2022 by Tracey Stone who has 25 years’ experience in local authority debt recovery, Welfare together partners with Councils, Housing Associations, Enforcement Firms (**including Whipps**) and other creditors to provide proactive, tailored early intervention support for those who can't pay.

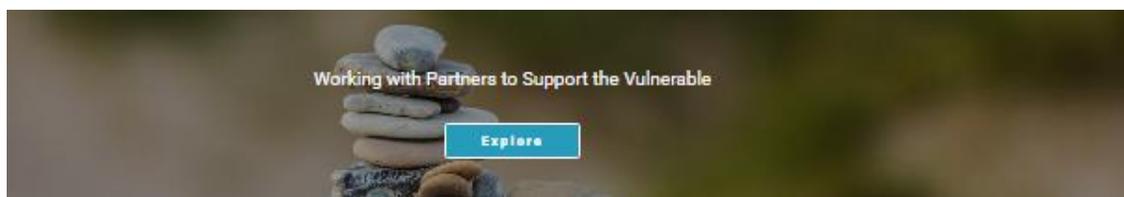
Its Welfare Officers personally engage with vulnerable individuals to help them navigate complex and overwhelming systems and find proportionate, fair and sustainable debt resolution outcomes, based on their specific circumstances. This includes financial guidance and relief, income maximisation, mental health support and crisis intervention. By understanding their unique circumstances and providing holistic guidance, **Welfare Together has helped individuals save more than £800,000.**

VRS website

Watch this space – coming soon



The screenshot shows the VRS website homepage. At the top left is the logo with the text 'Vulnerability Registration Service'. At the top right, it says 'Conference 2020' and 'VRS Website (new site coming soon)'. The main image is a pair of hands holding a yellow flower. The text reads: 'Register Once. Be Understood Everywhere.' followed by a smaller line: 'The Vulnerability Registration Service (VRS) helps you avoid repeating your circumstances by securely sharing your challenges and support needs with trusted organisations.' Below this is a 'Register Here' button. A section titled 'How VRS Works' follows, with a 'Learn more about registering' button. Below that are three steps: 'Step 1: Register' (Tell us once about your circumstances), 'Step 2: Share' (Share how organisations can support you), and 'Step 3: Be Supported' (Connect to companies who will help you address your challenges). At the bottom, a teal banner contains the text: '... GETTING SUPPORT SHOULDN'T BE ... BE TREATED WITH THE EMPATHY YOU DESERVE ... GET A FAIR, TAILORED SERVICE ... A SECURE PORTAL TO SHARE YOUR SUPPORT NEEDS ... LIFE CAN BE DIFFICULT ...'.



The banner features a stack of smooth, light-colored stones. The text reads: 'Working with Partners to Support the Vulnerable' and 'Explore' with a button.

The VRS is a Not for Profit organisation which manages the largest national register of vulnerable individuals in the United Kingdom. Our register not only contains the **Vulnerability Flags** associated with an individual but also the actions that organisations should take to support them. These actions, which we call **Outcomes**, have been explicitly declared by the individual and so precisely identify the best course of action to care for vulnerable people.

If you would like to sign up to our updates or find out how you can access our register and see how the VRS could help your organisation please email us at info@the-vrs.com.