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Designing a new user experience with vulnerable people in mind

WITH MARK MCELVANNEY

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I spend a lot of time looking at product data. It tells you where people pause, where they leave, and where they need some extra support. And in services that sit close to financial pressure, there is another factor you cannot ignore.

Capacity changes.
Stress changes.
Confidence changes.

Often, from one screen to the next.

That is why IE Hub has recently updated its user experience. Not as a cosmetic refresh, and not as a feature race, but as a response to what the data is telling us about vulnerability and how people actually move through affordability journeys.

Vulnerability affects a significant portion of the UK population

The wider UK picture matters, because our customers do not arrive to a budget journey in a neutral state.

In June 2025, the Office for National Statistics reported that around **one in four adults (24%)** found it very or fairly difficult to get by financially in the past month.

In April 2025, the ONS also reported that **18% of adults** experienced moderate to severe depressive symptoms. And Fair4All Finance's segmentation work puts the scale of financial vulnerability at **20.3 million people** across the UK.

That combination is important. When a sizeable share of the population is under financial strain, and a meaningful proportion is experiencing poor mental health, it changes what "easy to use" really means.

Vulnerability is best understood through self-disclosure

One of the most useful lenses on vulnerability in the UK is what people choose to disclose when the process is self led.

The Vulnerability Registration Service now holds **over 1,000,000 vulnerability flags**, with a **51% growth in registered individuals in 2025**, and a **63% increase in self registration** over the same year.

Among people who self register, the VRS reports an **average of 5 vulnerability flags selected** and an **average of 9 outcomes selected**, with **75% of outcomes giving clear actionable steps** for organisations.

As a product leader, two points stand out to me.

First, vulnerability is rarely a single issue. The average of five flags tells us people often need support across multiple areas at once. VRS Update 190126

Second, the VRS shows that **53% of outcomes selected relate to communication needs**, and **57% of self registered individuals disclose mental health vulnerabilities**.

This is a reminder that vulnerability is often expressed as:

"how I need you to communicate with me"

and

"how easy is it for me to process what you are asking"

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What we see in IE Hub mirrors that complexity

Our own data shows the same pattern.
In our 2025 vulnerability insights...

55.7% of IE Hub customers self declared at least one vulnerability.

Within that, the most frequently reported categories are:

63.9% Mental Health

41.8% Physical health

30.8% Severe or long term illness

We also see meaningful levels of vulnerabilities that directly affect someone's ability to complete a digital journey, including:

Accessibility issues:

13.7%

Speech or language disorder:

12.3%

Financial capability issues:

12.0%

Cognitive disorder:

9.6%

So when we talk about "vulnerable customers", we are not speaking about a small segment that needs a separate pathway. We are describing a large proportion of real users, many with overlapping support needs, moving through the same core experience.

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Financial pressure adds urgency, but it is not the whole story

Monthly Disposable Income (MDI) data shows the level of strain many households are under.

In our reporting period, 37.60% of customers had a negative MDI, meaning essential outgoings exceeded income.

Among customers who disclosed a vulnerability, 52.8% were in financial deficit.

That matters because affordability tasks are not being completed "in spare time". They are being completed under pressure, often while people are trying to prevent situations from worsening.

But it is equally important that our report notes vulnerability remains prevalent even when financial difficulty is excluded.

In other words, even when someone is not in deficit, they may still be dealing with health, communication, cognitive load and accessibility barriers that affect their ability to engage.

Why a UX update became a product responsibility

When over half of users disclose vulnerability, and accessibility tools are being used at this scale, UX is a core part of whether support can be accessed at all.

We also know, through VRS insights, that communication needs are one of the most common forms of support people ask for.

That aligns with what we see in IE Hub's vulnerability categories, where communication and accessibility barriers affect a meaningful proportion of customers.

Put simply, the data was pointing to the same conclusion from multiple angles: capacity and clarity are the biggest design constraints.

So we updated the experience with a single guiding principle. When a customer has less capacity, the product should do more of the work.

Accessibility behaviour shows how often customers need support to complete the journey

If you want a direct view of user capacity in a digital journey, look at the tools people rely on to get through it.

Our Recite Me data shows significant usage across multiple accessibility features during the budgeting process. For example:

Screen reader usage rises from 6.66% in January to 16.50% in April.

Styling tools remain consistently used (for example 0.82% in January, 1.80% in April).

Translation tool usage rises from 0.11% in January to 2.49% in April, and remains high at 2.59% in May.

These are not abstract metrics. They are signals that a meaningful share of customers need visual, language or readability support in order to complete an affordability task.

So the question for us became straightforward. If customers are already doing extra work to make the journey usable, our product should remove as much of that burden as possible.

Colour Theme

Dark Mode ☐

Monochrome ☐

Page Background

Dark

A A A A A
A A A A A

Light

A A A A A
A A A A A

Select Font

Default Font

Lexend

Arial

Verdana

Comic Sans MS

Georgia

Tahoma

Lato

Trebuchet

Open Dyslexic

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Taken together, these signals pointed to a single challenge: our users often had less capacity at the moments we were asking the most of them.

How the data shaped what we changed

The UX journey update focused on reducing friction at the points where vulnerable customers are most likely to experience hesitation, confusion, or fatigue.

Here is what we changed, and why it mattered.

REDUCING TRUST BARRIERS AT THE POINT OF ENTRY

We introduced a password-less login using secure sign-in links, with the option to use Google or email. This removed a common confusion point and improved perceived trust, particularly compared with the previous postcode verification and issued password process.

When a large proportion of users are under financial or emotional pressure, friction at the point of entry has a disproportionate impact on whether people continue at all.

SUPPORTING UNDERSTANDING THROUGH CLEARER WORDING

We updated UI wording to be more concise, clearer and aligned with user expectations, aiming for an accessible reading level that supports confidence rather than doubt.

This matters when mental health vulnerabilities are common and when customers are actively using accessibility tools to support comprehension.

REDUCING COGNITIVE LOAD THROUGH CLEARER STRUCTURE AND ACCESSIBILITY

We refreshed layouts and strengthened visual hierarchy so information is easier to scan and the next action is clearer at a glance. We also improved spacing, typography, colour contrast, focus management and keyboard navigation to support readability and accessibility across the journey.

This directly reflects what we see in behaviour, with sustained use of screen readers, translation tools and styling adjustments during affordability tasks.

BUILDING SUPPORT INTO EACH QUESTION, NOT JUST EACH SECTION

We expanded Help and FAQ content so guidance is available at individual questions, rather than only at the section level.

Both VRS and IE Hub data show that communication adjustments are one of the most frequently requested forms of support. Providing guidance at the moment of decision reduces stress and hesitation.

MAKING INTERACTIONS MORE CONSISTENT AND EASIER TO LEARN

We standardised interface components using Material UI, aligning visual and interaction patterns across the platform. This reduces the learning effort required as users move between sections.

When vulnerability includes cognitive or mental health challenges, consistency is not visual polish. It reduces mental effort and supports completion.

REDUCING UNNECESSARY STEPS AND SUPPORTING ACCURACY

We simplified journeys by removing unnecessary steps, including an onboarding end screen that was overwhelming and disruptive. We also introduced Smart Reviews to flag potential inaccuracies and allow users to amend or confidently dismiss them.

Affordability processes already require precision. When capacity is limited, the product should support accuracy without adding pressure.

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Why this matters for customers and the organisations supporting them

Vulnerability data in the UK shows complexity.

- VRS shows that people often disclose multiple flags and frequently ask for communication adjustments.

- IE Hub data shows that vulnerability is widespread among customers completing budgets, and that many are doing so while in deficit.

- Accessibility behaviour shows that a meaningful share of users rely on support tools to complete the task.

In that context, good UX is not about making a form "look better". It is about removing friction at the moments where customers need clarity most, so they can share their situation accurately, with less effort and less stress.

As product teams, our job is to make sure the system does not become another barrier.

The clearest message across these datasets is that vulnerability is common, layered, and closely connected to communication and capacity.

As Chief Product Officer, I believe that should change how we design.

When we design for the reality people are in, not the ideal conditions we wish they had, we build journeys that are more usable, more inclusive, and more supportive at the moments that matter most.