

Inclusive Design in Essential Services

A new programme of research and events



Fair By Design and the Money Advice Trust are working in partnership to lead a new programme of research to explore the issue of inclusive design in credit, insurance, energy and other essential services markets.

The *Inclusive Design in Essential Services* project will include the production of two publications in 2020: 1) a high-level report on inclusive design for regulators and social policy makers, and 2) practical guidance on inclusive design for businesses.

What is inclusive design?

Inclusive design is the practice of designing products and services to ensure they are accessible to, and usable by, as many people as possible¹.

There are some products and services that we all need, irrespective of income, age, mental and physical health, ability or disability. The way products and services are designed can mean the difference between a person being able to plan for their own financial resilience or being locked out of markets all together.

This can mean paying more for products simply because you are time poor or have difficulty navigating a complex marketplace. It can mean that someone pays more for an essential service simply because they are poorer than their neighbour – they, in effect, pay a poverty premium. It can mean not being able to afford to heat your home or keep the lights on at night.

Why is this project needed?

Despite progress being made in the treatment of consumers in vulnerable circumstances, essential products and services are still designed for mythical 'super consumers'. These are consumers who never become ill, always have a steady

¹ [CMA](#), 2019, Consumer Vulnerability: Challenges and Potential Solutions

income, are able to understand complex terms and conditions and always have the time and technology to easily find the best deal for them.

Regulators are increasingly focusing on these issues, with the importance of product and service design recognised in recent publications from the Competition and Markets Authority, Financial Conduct Authority and Ofgem².

There is not, however, a well-developed, shared understanding of what inclusive design means in the specific context of financial services, energy and other essential services, how it relates to current regulation and UK law, or how it should be incorporated into the strategies of regulators and businesses. The *Inclusive Design in Essential Services* project aims to fill this gap.

What will the project entail?

Fair By Design and Money Advice Trust are working in partnership on this project, which comprises two stages:

- Stage 1: The production of a ground-breaking publication detailing the business case for regulators incorporating inclusive design strategies into their work, as well as 'what good looks like' for the CMA and regulators.
- Stage 2: The production of a second publication detailing the benefits of inclusive design, alongside practical guidance, aimed at firms in the energy, credit and insurance sectors

The project will include:

- engaging leaders in the field via interviews
- roundtable events
- design events
- liaising with key specialists
- gaining insight from people with lived experience, possibly through curated discussions with users and designers.

We will be engaging with a wide range of stakeholders, including regulators, design experts and consumer organisations, throughout the project.

Stage 1 (Dec 2019 – June 2020): Report on inclusive design for regulators

This high-level report for regulators and other social policy makers will aim to cover:

- What is inclusive design?
- Why regulators should be incorporating inclusive design into their work.

² For more see recent publications from [CMA](#), [FCA](#), [Ofgem](#)

- How does inclusive design relate to current regulatory requirements? (Building on initiatives to better meet the needs of consumers in vulnerable circumstances.)
- How does inclusive design relate to the current social policy context as well as UK law such as the Equality Act?
- What could an inclusive design process look like for regulators of essential services (that features the poverty premium as a main inclusion example)?
- How can inclusive design be used within energy and financial services by regulators and businesses to create better outcomes for consumers? What would an inclusive design strategy look like?
- Identify case studies/scenarios of inclusive design which could demonstrate its applicability to/provide lessons to challenge bad consumer outcomes (to feature poverty premium as an element) that cover energy, insurance and credit.
- What are the arguments against inclusive design?
- Creation of guidelines on how to consider inclusive design in regulators.
- Creation of recommendations, including for a stage two project aimed at businesses.

Stage 2 (Jul – Dec 2020): Practical guidance for businesses

This practical guidance for businesses on inclusive design will build on the findings of stage 1, and will aim to clearly articulate the business case for firms and demonstrate what good inclusive design looks like. The aim of this guidance will be to provide a platform for further work in this area across sectors.

For more information

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About Fair By Design

People in poverty pay more for products and services. This includes expensive energy tariffs, high cost loans, rent to own products such as household appliances, and insurance in deprived areas. This is known as the poverty premium. Fair By Design (FBD) is a movement dedicated to reshaping essential services, like energy, credit and insurance, so they don't cost more if you're poor. Fair By Design's vision is for a UK where poor and low income people pay a fair price for essential services.

About the Money Advice Trust

The Money Advice Trust is a charity which helps people across the UK tackle their debts and manage their money with confidence. The charity runs National Debtline and Business Debtline, which last year provided help to more than 204,000 people by phone and webchat. In addition to these frontline services, the charity provides training for the advice sector through Wiseradviser, works with commercial organisations to help them identify and support their customers in vulnerable circumstances, and works closely with government, creditors and partners to improve the UK's money and debt environment.