



# INCLUSIVE DESIGN IN ESSENTIAL SERVICES

Inclusive design is increasingly recognised as a way to ensure markets, products and services are fair and inclusive, especially for consumers in vulnerable circumstances.

Regulators such as the Competition and Markets Authority, Financial Conduct Authority, and Ofgem have all recognised the importance of inclusive product and service design.

However, there is not a well-developed, shared understanding of what inclusive design means, or how it should be incorporated into the work of regulators and firms.

**The *Inclusive Design in Essential Services* programme, run in partnership between Fair By Design and the Money Advice Trust, aims to fill this gap.**

As part of this programme we have published a guide for regulators of essential services, and a guide for firms. **This briefing provides a short summary of the regulators' guide.**

The regulators' guide is also relevant to government departments with responsibility for essential services. It will also be of interest to organisations working towards an inclusive society for all, and a UK where everyone pays a fair price for the things we all need such as energy, credit and insurance.

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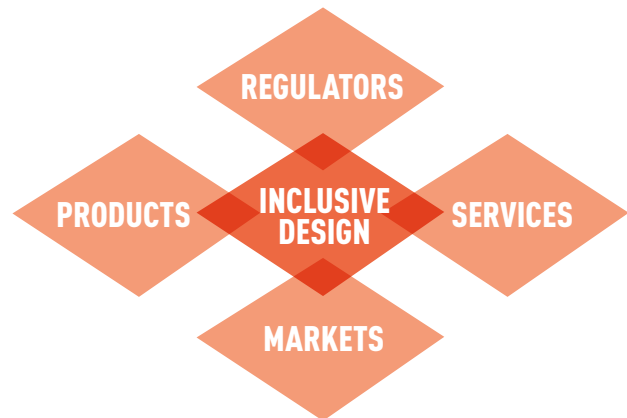
## What is the problem and why is inclusive design the solution?



By their very nature, essential services such as energy, credit and insurance, are needed by everyone. However, these markets have been designed in a way that results in many people in vulnerable circumstances being treated less fairly. This can mean that poorer people pay more for products and services than those who are better off. It can also mean that products and services do not meet people's needs or even that they are excluded altogether.

**Inclusive design is a methodology that can help us design markets and products and services that can be accessed by everyone. Instead of designing for a mythical 'average user', we design for all consumers.**

## How can everybody access the essential products and services they need at a fair price?



Markets that are competition-driven will lead to products and services that are competition-driven with many consumers falling through the cracks – being penalised for being poor or missing out altogether. This should not be the case for essential services.

**If markets are not regulated to serve everybody, with overarching policies and guidance to achieve this, it will follow that the services and products will also not be designed to serve everybody.**

This means that regulators should encourage firms to design inclusively *and* be applying inclusive design principles to their own work.

***Inclusive design in essential services: A guide for regulators*** sets out how regulators can start to embed inclusive design approaches throughout their work, and **includes a practical toolkit of research methods and activities that can be used as part of an inclusive design process.**

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## How can inclusive design help regulators meet their objectives?

### Inclusive design benefits *all* consumers

As our guide sets out, inclusive design can help regulators to meet their objectives and deliver better outcomes for consumers.

Taking an inclusive design approach can help regulators:

- **Deliver** on existing competition and consumer protection objectives, including work around consumer vulnerability.
- **Demonstrate** how they are meeting obligations under the 2010 Equality Act and the Public Sector Equality Duty (PSED).

Inclusive design can deliver a huge range of benefits and can help regulators to:

- **Understand how different groups of consumers experience products and markets** in the 'real world', including those who are poor and/or in other vulnerable circumstances
- **Understand what matters most to consumers**, including identifying problems
- **Prioritise and develop more effective interventions**, co-produced by those they are supposed to help
- **Explore the impact on consumers** of rapidly changing products and markets.



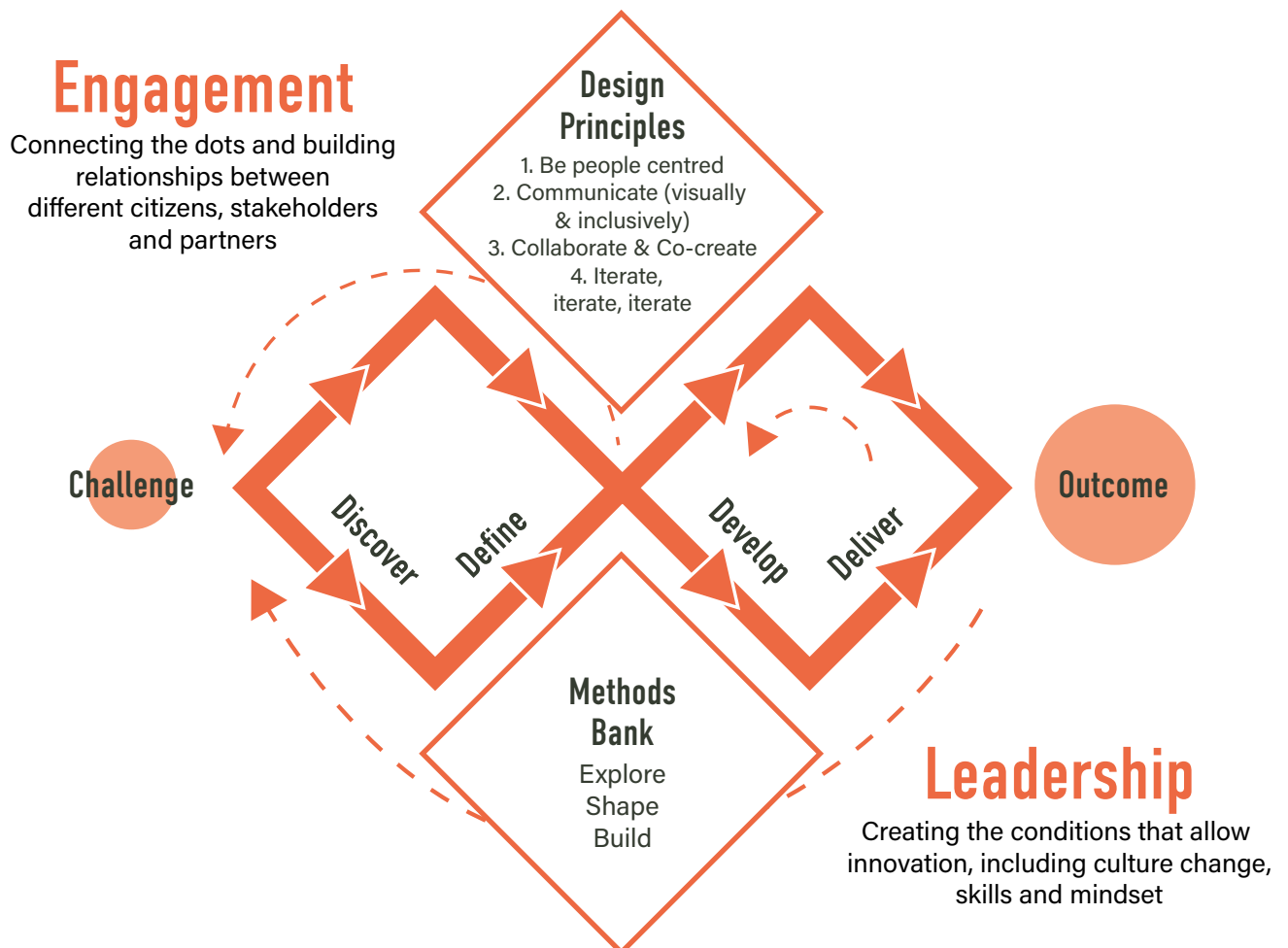
## Making a start with inclusive design

The practical toolkit in the full guide provides a comprehensive walkthrough of how regulators can embed inclusive design in their work, including practical activities.

This toolkit builds upon the Design Council's 'Framework for innovation.' The framework is underpinned by four guiding principles:

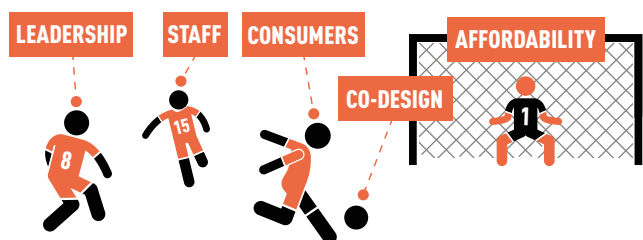
1. **Be people-centred:** Start with an understanding of different types of consumers, including those who are most vulnerable.
2. **Work inclusively:** Make sure you involve vulnerable consumers throughout and adapt your type of engagement and language to make them feel welcome and able to contribute thoughts and ideas.
3. **Co-create and collaborate:** develop ideas with a range of different people and recognise that for bigger goals, you need to work collectively with organisations.
4. **Iterate, iterate, iterate:** test ideas, get feedback from consumers and adapt as you go.

**Knowing you won't get it right first time but spotting errors early through regular testing is better than costly mistakes at scale.**



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## Recommendations



Inclusive design is more than just a methodology to apply to specific projects or interventions – it's about a whole organisation approach, leadership and culture.

There are two key enabling conditions for inclusive design:

### 1. Leadership

- Putting inclusive design and mindsets at the heart of an organisation
- Giving staff permission and time to build skills in inclusive design, and follow a co-design process which tests with vulnerable consumers, and ultimately even shifts power towards them.

### 2. Engagement

- Engaging with people with lived experience
- Engaging with other regulators, government, and consumer groups.

To help move towards a fully inclusive design approach, we recommend that regulators:

- **Practise:** Find out more about inclusive design, how it can be used and what its benefits are. Make a start by beginning to use the inclusive design methods in the guide, and carrying out pilot projects – sharing the learning internally and externally.
- **Collaborate:** Convene with other regulators, relevant government departments and the design community to build understanding of inclusive design, and conduct joint inclusive design pilots on issues that often don't fit neatly into one regulator's remit.
- **Inspire change from others:** We would like to see regulators being bolder and more vocal where they identify inequality, including being prepared to ask their sponsoring government department to expand their scope where this would help protect consumers.
- **Start with the consumer:** To really design inclusively requires a significant shift so that everything starts from the consumer perspective – both in terms of mindset and approach, as well as practical involvement of consumers in the process. Our guide provides further, practical detail on how regulators can do so.



To view this guide in full, please visit:  
**<http://fairbydesign.com/inclusive-design>**

For more information or to discuss further please contact the Fair By Design team:  
**FBD@barrowcadbury.org.uk**  
or **0207 632 9060**

## Guide for firms

Our practical, inclusive design guide for firms sets out how firms can translate regulators' requirements into practical action and details the key elements of inclusive design. It showcases examples from firms already using inclusive design approaches and sets out practical activities for how firms can embed inclusive design throughout their work. To view this guide, please visit:  
**<http://fairbydesign.com/inclusive-design>**



**FAIR BY DESIGN**  
Ending the extra costs of being poor

## About Fair By Design

People in poverty pay more for essential products and services. This includes expensive energy tariffs, high cost loans and credit cards, and insurance in deprived areas. This is known as the poverty premium. Fair By Design (FBD) is dedicated to reshaping services like energy, credit and insurance, so they don't cost more if you're poor. Our Venture Fund provides capital to help grow new ventures that are innovating to make markets fairer. Fair By Design's vision is for a UK where poor and low income people pay a fair price for essential services. The Barrow Cadbury Trust manages our advocacy work, and Ascension Ventures manages the Fund.

## MONEY ADVICE TRUST

## 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, 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.



Fair By Design is managed by The Barrow Cadbury Trust on behalf of a group of foundations.  
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