The Vulnerability Initiative.

THE VULNERABILITY INTELLIGENCE REPORT 2026

Understanding Vulnerability.
Predicting Need.
Improving Lives.

What Britain's largest independent vulnerability intelligence programme reveals about identifying hidden need before crisis.

BASED ON INTELLIGENCE FROM

35,000+ RESIDENTS

2 MILLION+ HOUSEHOLDS ENGAGED

350+ HOUSEHOLD INDICATORS

THOUSANDS OF REAL-WORLD SUPPORT JOURNEYS

A PUBLICATION BY HEALTHY HOMES SOLUTIONS

TURNING DATA INTO EARLIER INTERVENTION.

EDITION 01
JULY 2026

EXECUTIVE SUMMARY

Rethinking Vulnerability.

Our research demonstrates that improving outcomes is no longer simply about delivering more services-it is about identifying need earlier, understanding people better and coordinating support around the resident.

Across the UK, organisations provide vital support to millions of people experiencing financial hardship, poor health, disability, loneliness and many other life challenges. Their work is making a real difference every day.

However, the evidence presented in this report shows that vulnerability is becoming increasingly complex, interconnected and often hidden. Many people do not struggle with one issue in isolation, but with several overlapping challenges that change over time. Identifying those households earlier has become just as important as the support itself.

Drawing on one of the UK's largest independent vulnerability intelligence programmes, Healthy Homes Solutions and The Vulnerability Initiative™ have analysed more than 35,000 vulnerability assessments, intelligence across 28 million UK households, 350+ household indicators, millions of behavioural interactions and thousands of real-world support journeys. Together, this provides one of the most comprehensive evidence bases available on how vulnerability develops and how people engage with support.

> The greatest challenge facing organisations today is no longer delivering support.
>
> It is ensuring people can identify it, trust it and access it before they **reach crisis.**

The findings demonstrate that better outcomes are achieved when organisations move beyond traditional, organisation-centred approaches and instead work together around the resident. Earlier identification, behavioural intelligence, trusted communication and coordinated support consistently improve engagement whilst reducing duplication and making it easier for people to access the help they need.

This report presents the evidence behind that conclusion and outlines a practical vision for creating a more connected, trusted and effective support system for the future.

This report isn't simply about understanding vulnerability.It's about challenging ourselves to build a support system that people can genuinely navigate, trust and benefit from. If we canidentify need earlier and work together more effectively, we have an opportunity to fundamentally improve lives.

DEREK OWEN
Founder, The Vulnerability Initiative™
Managing Director, Healthy Homes Solutions

The evidence is clear. Simplifying access to support through trusted, coordinated services helps more people receive the assistance they need. This report provides an important contribution to how organisations can work together to improve outcomes for vulnerable households.

HELEN LORD
CEO.
Vulnerability Registration Service

ABOUT THIS RESEARCH

This report combines predictive household intelligence, behavioural science, SONAR segmentation, property intelligence, AI-supported engagement, vulnerability assessments, referral outcomes and independently measured social impact to create one of the UK's most comprehensive evidence bases on household vulnerability.

METHODOLOGY

IDENTIFY	UNDERSTAND	ENGAGE	COORDINATE	MEASURE
Predict households most likely to require additional support.	Build a holistic picture of vulnerability. behaviour and circumstances.	Use behavioural science to connect the right people through the right messages and trusted partners.	Connect residents to multiple support organisations through one assessment, one consent process and one journey.	Track outcomes. behavioural learning and social impact to continuously improve identification and support.

THE NUMBERS BEHIND BRITAIN'S HIDDEN NEED

Every number tells a story.

Every story represents a household that may otherwise have remained hidden.

35,000+
Residents identified, assessed and supported through The Vulnerability Initiative™

28 Million
UK households profiled using national household intelligence

350+
Household, property, demographic and behavioural indicators analysed

4.8 Million
Vulnerability data points analysed to predict household need

2 MILLION+
Households engaged through multi-channel campaigns

30 Million+
Digital advertising impressions delivered

8.2 Million+
People reached through targeted awareness campaigns

178,000+
Landing page visits generated through behavioural messaging

45,000+
Meaningful conversations with residents

81%
Priority Services Register identification rate

47%
Residents requiring five or more forms of support

84%
Priority Services Register eligibility identified during pilot programmes

88 Million
Average time saved per household by removing multiple application forms

68%
Reduction in engagement costs using AI-assisted resident engagement

1: 30
Independently verified Social Return on Investment (HACT)

£54 Million+
Social value created through coordinated support

14
AI engagement agents developed to identify, assess and support residents

200+
Referral pathways and support services coordinated through a single trusted journey

7.1 Million
Households identified as having a very high propensity for vulnerability and fuel poverty

THE INTELLIGENCE INSIGHT

"The most important finding is not the size of the dataset. It is what the dataset makes possible.

For the first time, organisations can move beyond identifying vulnerability after crisis and begin predicting need before it occurs.

UNDERPINNED BY NATIONAL POLICY, REGULATION AND EVIDENCE

The Vulnerability Initiative™ is built on nationally recognised definitions of vulnerability and best practice from UK regulators, government and industry. Our intelligence models, engagement journeys and referral pathways align with the principles set out by leading organisations, ensuring residents are identified and supported using recognised vulnerability frameworks rather than subjective judgement.

FCA - Financial Conduct Authority - Financial Lives Survey 2024
26.4 million UK adults (49%) show one or more characteristics of vulnerability.
fca.org.uk/financial-lives/financial-lives-2024

FCA - Vulnerability & Financial Resilience Report
Defines the FCA's four recognised characteristics of vulnerability.
fca.org.uk/publications/financial-lives/fls-2024-vulnerability-financial-resilience.pdf

ofgem - Consumer Vulnerability Strategy (2025)
Sets the regulatory framework for identifying and supporting customers in vulnerable situations across the UK energy sector.
ofgem.gov.uk/publications/consumer-vulnerability-strategy

ofgem - Priority Services Register Guidance
National guidance on identifying households requiring additional support and ensuring they receive appropriate protection and assistance.
ofgem.gov.uk/information-consumers/energy-advice-households/join-your-suppliers-priority-services-register

A NEW UNDERSTANDING OF VULNERABILITY

WHY TRADITIONAL THINKING NO LONGER WORKS

> The greatest risk facing organisations today is not failing to support vulnerable people. It is failing to recognise who they are.

- For decades, organisations have relied on age, income, benefits, deprivation indices, and postcode data to identify people in need of support. While these measures remain valuable, they increasingly fail to identify the growing number of households experiencing hidden, complex, and rapidly changing vulnerabilities.
- Today's vulnerability is rarely defined by a single characteristic; a resident may be employed and appear financially secure, yet live with poor mental health, rising debt, caring responsibilities, or a cold, damp property.
- Equally, many households experiencing significant hardship never proactively seek help. Some do not recognise themselves as vulnerable, whilst others simply do not know support exists or lack confidence in asking for it.
- Traditional approaches often identify vulnerability only after a crisis has occurred.
- The evidence from this report demonstrates that vulnerability is better understood as a dynamic combination of personal circumstances, health, housing, financial resilience, life events. capability and behaviour rather than a single demographic characteristic.

THIS IS THE FOUNDATION OF VULNERABILITY INTELLIGENCE.

Rather than asking "Who is vulnerable?", organisations should begin asking:

01 Who is most likely to need support?

02 What combination of factors increases risk?

03 Which households remain hidden from traditional datasets?

04 How can we identify need before people reach crisis?

Answering these questions enables organisations to move from reactive service delivery to proactive prevention, improving resident outcomes whilst reducing operational costs and increasing social value.

THE SIX DIMENSIONS OF MODERN VULNERABILITY

HEALTH	FINANCIAL RESILIENCE	HOME & ENVIRONMENT	LIFE EVENTS	CAPABILITY	BEHAVIOURAL ENGAGEMENT
Physical health, mental health, disabllity and long-term conditions.	Income pressures, debt, affordability, fuel poverty and financial shocks.	Housing quality, damp and mould, energy efficiency, tenure and household conditions.	Bereavement, caring responsibilities, relationship breakdown, unemployment and major life changes.	Digital inclusion, financial confidence, literacy, communication needs and accessibility.	Trust, communication preferences, willingness to seek help and response to different engagement approaches.

WHY THIS MATTERS

The findings presented throughout this report demonstrate that no single dataset can fully identify vulnerability.

Only by combining predictive household intelligence, behavioural insight, resident engagement and real-world outcomes can organisations build a complete understanding of need.

This shift from data to intelligence has the potential to fundamentally change how vulnerability is identified, how services are designed and how support is delivered across the UK.

EVIDENCE BASE

The principles outlined in this report align with nationally recognised vulnerability frameworks, including:

- **Financial Conduct Authority (FCA)** - Financial Lives Survey 2024 and the FCA's four drivers of vulnerability (Health, Life Events, Financial Resilience and Capability).
- **Ofgem** - Consumer Vulnerability Strategy and Priority Services Register guidance.
- **UK Government Consumer Duty** principles supporting fair outcomes for customers in vulnerable circumstances.
- **NHS Core20PLUS** approach to reducing health inequalities:
- **Healthy Homes Solutions & The Vulnerability Initiative™** - independent evidence from more than 35,000 resident assessments, 350+ household indicators, millions of household records and real-world engagement and support outcomes.

> **The future of vulnerability identification will not be determined by who has the most data. It will be determined by who best understands the relationships between people, place, behaviour and need.**

BRITAIN'S HIDDEN VULNERABILITY COHORTS

UNDERSTANDING THE PEOPLE BEHIND THE DATA

> The most effective organisations no longer think in demographics alone. They think in vulnerability cohorts.

INTELLIGENCE INSIGHT 02

Vulnerability is better understood through behavioural cohorts than demographic categories alone.

THE EIGHT VULNERABILITY COHORTS

01 The Silent Strugglers

Often invisible until crisis occurs.

COMMON CHARACTERISTICS

- Working households
- Homeowners or private renters
- Financial resilience reducing
- Low disclosure
- High trust required before engagement

MOST EFFECTIVE ENGAGEMENT

- Independent branding
- Simple language
- Confidential support
- SMS followed by AI or telephone

02 Families Under Pressure

Managing multiple responsibilities whilst balancing rising household costs.

MOST EFFECTIVE ENGAGEMENT

- Help with bills
- Family-focused messaging
- Facebook
- Digital advertising
- Benefits and energy support

03 Hidden Homeowners

Appear financially secure yet experience significant vulnerability.

MOST EFFECTIVE ENGAGEMENT

- Personalised messaging
- Health and wellbeing
- Trusted organisations
- Simple referral pathways

04 Older Independent Households

Often living alone, with higher health and digital exclusion risks.

MOST EFFECTIVE ENGAGEMENT

- Letters
- Telephone
- Trusted branding
- Community organisations

05 Residents Living with Complex Needs

Multiple vulnerabilities occurring simultaneously.

Mental health. Financial hardship.

Poor housing. Isolation. Long-term health conditions.

These households benefit most from coordinated support rather than individual referrals.

06 Digitally Excluded Residents

Limited confidence online and require blended engagement.

May never respond to digital campaigns alone.

Require blended engagement combining post, SMS, AI-assisted telephone conversations and human follow-up.

07 Crisis Responders

Typically engage only once circumstances become critical.

Often experiencing debt escalation, housing issues or significant life events.

Earlier predictive identification has the greatest potential impact for this group.

08 The Emerging Hidden Majority

Do not fit traditional stereotypes yet are at significant risk.

May be employed. Own their home.

Have never requested support.

Appear financially stable.

This cohort represents one of the greatest opportunities for proactive identification.

WHAT THIS MEANS

Moving beyond demographic profiling enables organisations to:

- Identify hidden need earlier
- Predict vulnerability more accurately
- Tailor communication to different household types
- Increase engagement and trust
- Improve referral success
- Deliver better resident outcomes
- Maximise social value

THE NEXT EVOLUTION

The findings presented in this report suggest that the future of vulnerability identification will not rely on asking "Who is vulnerable?"

Instead, organisations will increasingly ask:

> **Which vulnerability cohort is this household most likely to belong to, and what is the most effective way to engage and support them?**

This shift from demographic segmentation to behavioural vulnerebility intelligence represents one of the most significant opportunities to improve how support is identified, delivered and measured across the UK.

BUILT ON REAL-WORLD INTELLIGENCE

35,000+ resident assessments

350+ household indicators

Millions of household records analysed

Thousands of real-world support journeys

WHERE VULNERABILITY LIVES

LOOKING BEYOND POSTCODES TO UNDERSTAND HIDDEN NEED

Postcodes identify locations.
Vulnerability Intelligence identifies people.

Hidden need exists across every community

Dispersed, not concentrated by geography

Traditional area-based targeting is no longer effective

For many years, organisations have relied on postcode-level deprivation indices to understand communities and prioritise support. Whilst these measures remain important, our analysis demonstrates that postcode alone is no longer sufficient to identify households experiencing vulnerability.

Neighbouring streets can contain dramatically different household profiles. Properties with similar postcodes may have entirely different levels of financial resilience, health conditions, digital capability, housing quality and support needs.

The evidence suggests that vulnerability is influenced by a far wider combination of factors, including housing characteristics, household composition, life stage, energy efficiency, property condition, behavioural indicators and changing personal circumstances.

Understanding these relationships enables organisations to move beyond geographic assumptions and towards person-centred intelligence.

THE GEOGRAPHY OF VULNERABILITY

Our analysis shows that vulnerability is rarely concentrated within a single neighbourhood.

Instead, hidden need exists across every community.

- Within owner-occupied neighbourhoods
- Across social housing estates
- Throughout rural communities
- In suburban family housing
- Within privately rented accommodation
- Among older residents living independently
- Among working households facing increasing financial pressure

THE STRONGEST PREDICTORS OF HIDDEN NEED

Whilst no single factor determines vulnerability, our analysis consistently identifies several characteristics that significantly increase the likelihood of additional support needs.

HOUSING CHARACTERISTICS

- Poor housing conditions
- Older housing stock
- Energy inefficient homes
- Damp and mould
- Cold homes

HOUSEHOLD CHARACTERISTICS

- Single occupancy
- Larger family households
- Caring responsibilities
- Disability
- Long-term health conditions
- Life events

FINANCIAL CHARACTERISTICS

- Low financial resilience
- Debt pressures
- Rising household costs
- Fuel affordability
- Income instability

BEHAVIOURAL CHARACTERISTICS

- Low digital confidence
- Limited engagement
- Reluctance to seek help
- Communication preferences
- Trust in organisations

INTELLIGENCE INSIGHT 03

Vulnerability is shaped by the relationship between people, place and circumstance not by geography alone.

WHAT THIS MEANS FOR ORGANISATIONS

The findings demonstrate that effective vulnerability identification requires organisations to combine:

- National household intelligence
- Property data
- Behavioural insight
- Predictive analytics
- Resident engagement
- Real-world outcomes

Rather than relying on any single dataset.

EVIDENCE FROM THE RESEARCH

Our analysis demonstrates strong relationships between:

- Housing quality and physical health
- Damp and mould with wider vulnerability
- Financial hardship and multiple support needs
- Digital exclusion and lower engagement
- Property characteristics and Priority
- Services Register eligibility
- Behavioural engagement and successful support outcomes

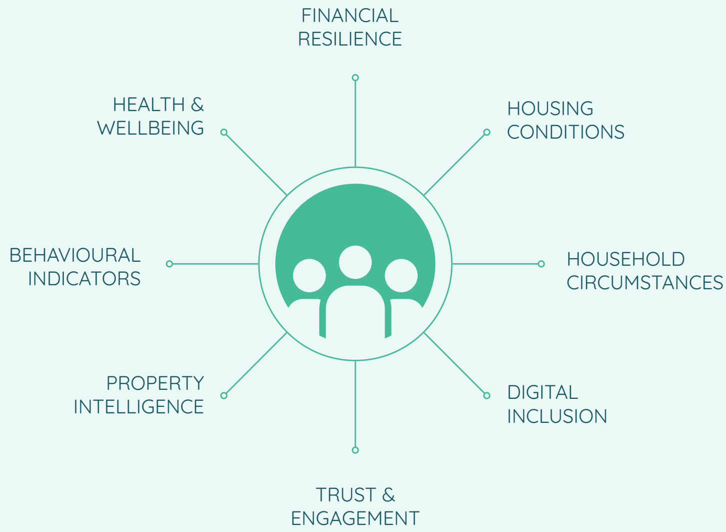
LOOKING AHEAD

The next chapter explores what actually drives vulnerability, revealing how health, housing, finances and life events combine to create complex and interconnected support needs-and why understanding these relationships is essential to designing more effective services.

THE DRIVERS OF VULNERABILITY

UNDERSTANDING WHAT REALLY PREDICTS NEED

No single factor creates vulnerability. It is the interaction between circumstances that determines both risk and resilience.



INTELLIGENCE INSIGHT 04

The strongest predictor of vulnerability is not a single characteristic it is thecombination of multiple interacting factors.

THE EIGHT PRIMARY DRIVERS OF VULNERABILITY

01 FINANCIAL RESILIENCE

Debt, affordability, rising living costs, income instability and fuel poverty are among the strongest indicators of future support needs.

02 HEALTH & WELLBEING

Long-term health conditions, disability, mental health and reduced mobility often influence resilience and increase wider risk.

03 HOUSING CONDITIONS

Poor housing quality, damp and mould, low energy efficiency and unsuitable accommodation significantly increase multiple needs.

04 HOUSEHOLD CIRCUMSTANCES

Single occupancy, caring responsibilities, family composition and life events all influence household resilience and ability to cope with shocks.

05 DIGITAL INCLUSION

Limited digital capability increases the risk of remaining unidentified and prevents access to support that is available.

06 TRUST & ENGAGEMENT

Trust, communication style and perceived independence strongly influence whether residents disclose vulnerability and engage.

07 PROPERTY INTELLIGENCE

Property age, tenure, council tax band, energy performance and household composition provide vital context when combined with resident data.

08 BEHAVIOURAL INDICATORS

Communication preferences, response rates, engagement history and support parhways reveal howb households interact and where risk is rising.

WHAT THE DATA REVEALS

- Financial hardship rarely exists without at least one additional vulnerability.
- Mental health frequently overlaps with housing, debt and social isolation.
- Damp and mould often indicate wider household challenges, not isolated property issues.
- Older residents experience different vulnerability pathways from younger working households.
- Trust and communication style directly influence disclosure and engagement.
- Behavioural indicators improve prediction when combined with demographic and property data.
- Early identification significantly increases successful support outcomes.
- Households experiencing multiple vulnerabilities require coordinated interventions.

BUILDING PREDICTIVE VULNERABILITY INTELLIGENCE

Understanding these drivers enables organisations to move beyond reactive case management towards predictive vulnerability intelligence.

- **Identify emerging risk**
- **Tailor engagement**
- **Coordinate support**
- **Anticipate need**
- **Improve outcomes**
- **Create lasting social value**

A fundamental shift from Measured social impact managing vulnerability to anticipating it.

EVIDENCE IN PRACTICE

The Vulnerability Initiative™ combines multiple intelligence sources to create a complete picture of need:

- National household intelligence
- Identify emerging risk
- Tailor engagement
- Coordinate support
- Anticipate need
- SONAR behavioural segmentation
- Property and housing data
- Demographic profiling
- Behavioural engagement insights
- Improve outcomes
- Create lasting social value
- AI-supported communication
- Resident vulnerability assessments
- Referral outcomes
- A fundamental shift from
- Measured social impact

WHEN VULNERABILITIES COMBINE

UNDERSTANDING MULTIPLE AND INTERCONNECTED NEED

INTELLIGENCE INSIGHT 05

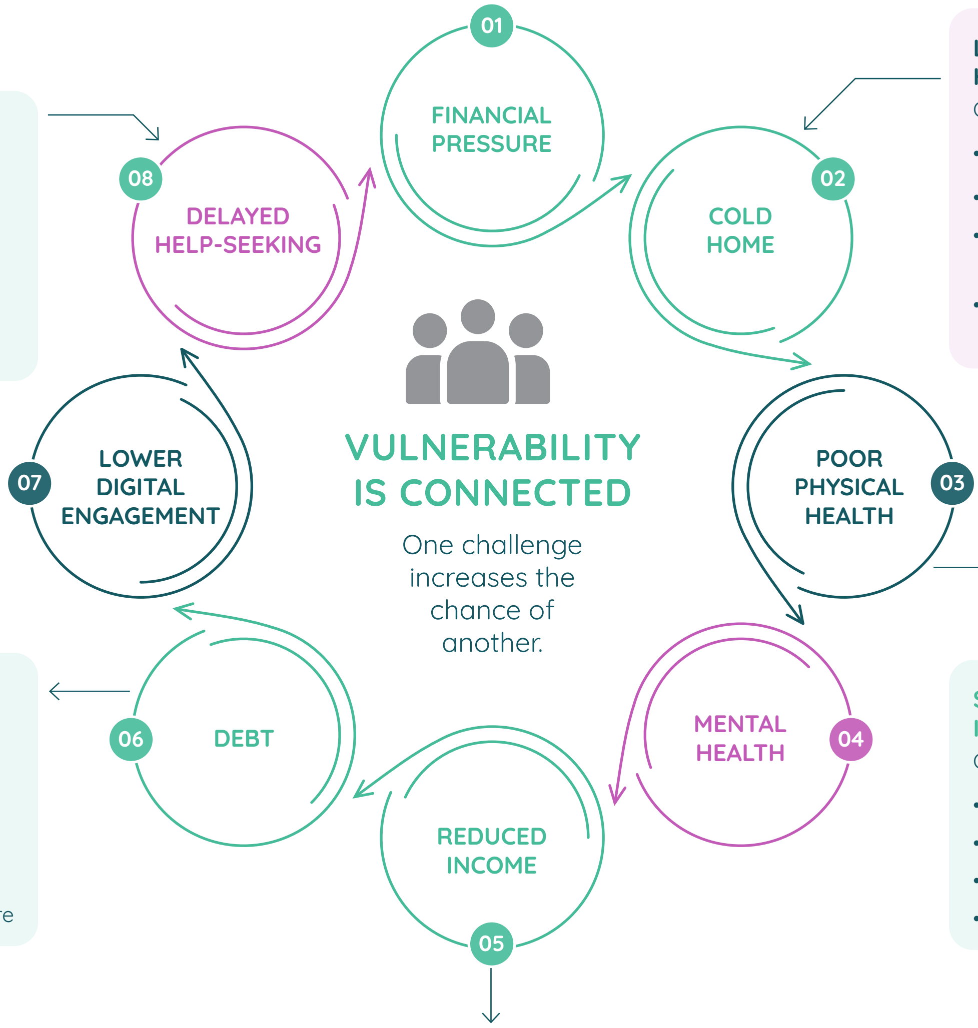
People rarely experience one vulnerability in isolation.

The greatest challenges occur when multiple vulnerabilities interact and reinforce one another.

THE VULNERABILITY CYCLE

FINANCIAL PRESSURE
Often linked with
- Debt
- Fuel Poverty
- Mental Health
- Food Insecurity

LONG-TERM HEALTH
Often linked with
- Disability
- Reduced Income
- Caring Responsibilities
- Priority Services Register Eligibility



POOR HOUSING
Often linked with
- Damp & Mould
- Respiratory Conditions
- Cold Home
- Financial Pressure

SOCIAL ISOLATION
Often linked with
- Older Age
- Mental Health
- Digital Exclusion
- Delayed Support

LIFE EVENTS
Often linked with
- Relatonship Breakdown
- Job Loss
- Reduced Financial Resilience

WHAT THIS MEANS

Better outcomes are achieved when support is coordinated around the household, not individual services.

THE OPPORTUNITY

- Predict future need more accurately
- Design earlier interventions
- Coordinate multiple services
- Reduce duplication
- Improve resident outcomes
- Increase social value

ONE HOUSEHOLD.
ONE CONVERSATION.
ONE COORDINATED JOURNEY.

THE PSYCHOLOGY OF ASKING FOR HELP

WHY PEOPLE ENGAGE… AND WHY THEY DON’T

Understanding human behaviour is the key to identifying vulnerability earlier and supporting residents more effectively.

INTELLIGENCE INSIGHT 07

> People don’t engage because they are vulnerable.
>
> They engage because they trust the message, the messenger and the moment.

WHY PEOPLE DON’T ASK

- Fear of judgement
- Don’t understand the process
- Think they’ll manage
- Don’t want to feel vulnerable
- Don’t realise support exists
- Think someone else needs it more
- Don’t think they qualify
- Previous negative experiences
- Don’t trust the organisation
- Timing isn’t right

WHAT CREATES TRUST

- Independent approach
- Simple language
- Clear benefits
- Real people
- Choice & control
- Privacy & respect
- Local presence
- Empathy & understanding

THE BEHAVIOUR CURVE

AWARENESS	RECOGNITION	TRUST	CURIOSITY	ACTION	DISCLOSURE	ASSESSMENT	SUPPORT	OUTCOME
They see or hear our message	They see something relevant to them	They believe we are credible	They want to know more without commitment	They take a low-risk step	They feel comfortable sharing	Their needs are understood	They receive the right help	Their situation improves

THE LANGUAGE THAT CONNECTS

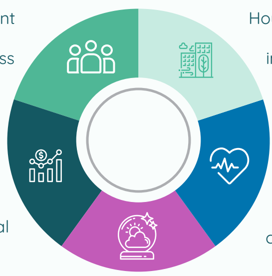
WORDS THAT WORK

- Support
- Help
- Keeping Warm
- Saving Money
- Check Eligibility
- Independent Advice
- You Might Be Entitled To

WORDS THAT DON’T WORK

- Vulnerable
- At Risk
- Struggling
- In Crisis
- Problem
- In Need

TIMING IS EVERYTHING



EMOTIONS DRIVING DECISIONS

- Hope for a better situation
- Relief that help exists
- Reassurance of privacy
- Confidence in the process
- Control over their choices

THE PSYCHOLOGY IN PRACTICE

Understanding behaviour helps us reach the right households, in the right way, at the right time.

KEY TAKEAWAYS

- People are more complex than data suggests
- Behaviour changes over time
- Trust is earned, not assumed
- Conversations drive disclosure
- Empathy unlocks engagement

> Behind every data point is a person making a decision.
>
> We help them feel ready to take the first step.

THE FUTURE OF VULNERABILITY IDENTIFICATION

BEHAVIOURAL VULNERABILITY INTELLIGENCE™

Four Years. Millions of Interactions. One Clear Conclusion.

WE HAVE BEEN MEASURING THE WRONG THINGS

For years, organisations have measured impressions, clicks, registrations and referrals.

These metrics tell us what happened. They rarely explain why it happened.

Behavioural Vulnerability Intelligence™ moves beyond activity to understand the human behaviours that determine whether someone asks for help.

INTELLIGENCE INSIGHT 09

> The future will not belong to organisations with the most data. It will belong to those that best understand people.

WHAT WE NOW KNOW

- Trust influences engagement more than awareness.
- Simple language outperforms technical language.
- Different households respond to different messages.
- One campaign will never engage everyone.
- Behaviour predicts engagement better then demographics alone.
- Every intorschon makes the next identification smarter.

BEHAVIOURAL INTELLIGENCE AT SCALE

- **26.6M** Campaign impressions
- **5.9M** People reached
- **145,525** Landing page visits
- **13,665** Residents registered
- **10,682** Completed assessments
- **35,000+** Resident vulnerability assessments

A NEW MODEL

Traditional campaigns ask:

"How many people did we reach?"

Behavioural Vulnerability Intelligence™ asks:

"Which households trusted us enough to ask for help?"

THE FUTURE

Organisations will increasingly use behavioural intelligence to understand:

- Who is most likely to need support
- Which message they will trust
- Which channel they will respond to
- When they are most likely to engage
- Which support journey delivers the best outcome

BEHAVIOUR CHANGES. INTELLIGENCE LEARNS. OUTCOMES IMPROVE.

FROM FRAGMENTATION TO

ONE CONNECTED SUPPORT NETWORK

INTELLIGENCE INSIGHT 11

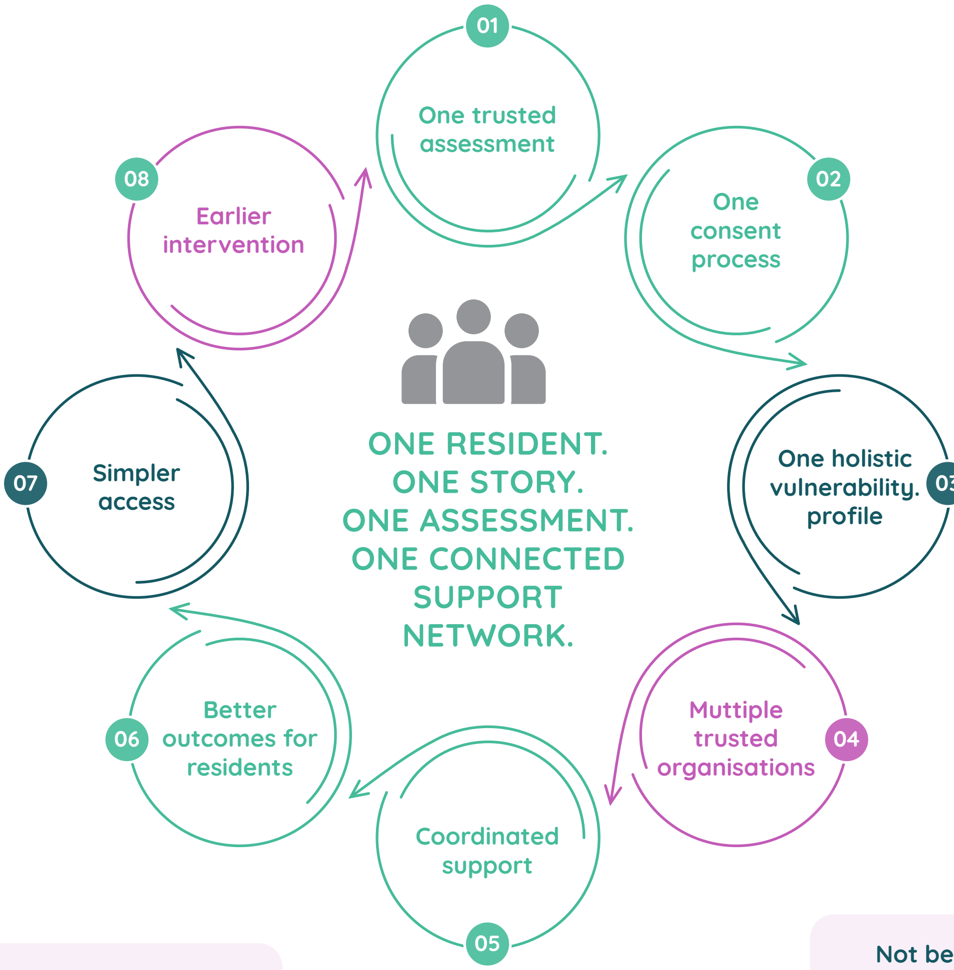
> The greatest barrier to support is no longer eligibility. It is complexity.

REIMAGINING HOW THE WORLD SUPPORTS VULNERABLE PEOPLE

TODAY'S REALITY

Residents are expected to:

- Tell their story repeatedly.
- Complete multiple assessments.
- Navigate different organisations.
- Understand different eligibility criteria.
- Manage different referral pathways.
- Remember different contact details.



IF NOTHING CHANGES...

- More people will become isolated.
- More people will become overwhelmed.
- More people will lose trust.
- More people will stop asking for help.

The system is organised around organisations.

Not around people.

Not because support doesn't exist.

Because it has become too difficult to find.

WHY THIS MATTERS

This is not simply about improving services. It is about redesigning the experience of asking for help.

The most vulnerable people should never be expected to navigate the most complex systems. Instead, organisations should work together around the resident-sharing insight, coordinating support and removing unnecessary barriers to access.

INTELLIGENCE INSIGHT 12

> People should never have to navigate dozens of organisations to receive the support they need.
>
> Organisations should navigate around the person instead.

OUR VISION

The future of vulnerability support should be built on five simple principles.

- **IDENTIFY EARLIER** Use predictive intelligence to recognise need before crisis.
- **UNDERSTAND BETTER** Build one holistic picture of the household.
- **CONNECT ONCE** Replace multiple assessments with one trusted conversation.
- **WORK TOGETHER** Coordinate organisations around the resident.
- **MEASURE WHAT MATTERS** Focus on lives improved, not services delivered.

THE FUTURE OF VULNERABILITY SUPPORT IS NOT MORE SERVICES. IT IS ONE CONNECTED SUPPORT NETWORK THAT MAKES EVERY SERVICE EASIER TO FIND, EASIER TO ACCESS AND EASIER TO TRUST.

PROVING IMPACT

Better Identification. Better Outcomes. Better Lives.

EVERY ASSESSMENT CREATES OPPORTUNITY

One trusted conversation can unlock support across multiple organisations. Our analysis demonstrates that vulnerable households rarely require one service. They require coordinated support across health, housing, financial resilience and wellbeing.

ONE CONVERSATION MULTIPLE OUTCOMES.

INTELLIGENCE INSIGHT 13

> The true measure of success is not how many people we identify.
> It is how many lives improve because we identified them earlier.

REAL OUTCOMES DELIVERED

5,289
Priority Services Register Fast Track Registrations

7,724
Residents Supported Through the Vulnerability Registration Service

6,248
Carbon Monoxide Safety Interventions

5,839
Mental Health Support Opportunities dentified

4,839
Fuel Fund Voucher Referrals

4,338
Heating Bills Support

4,225
Benefits Checks

4,078
Energy Bills Support

3,339
Debt Advice & Financial Support

3,145
Residents Eligible for Utility Bil Reductions

3,117
Water Saving Support

2,941
Broadband & Digital Inclusion Support

WHAT THIS REALLY MEANS

Behind every number is

- A warmer home.
- Reduced financial pressure.
- Improved mental wellbeing.
- A safer household.
- Better physical health.
- Reducing duplication.
- Greater independence.
- A family receiving help before reaching crisis.

ONE RESIDENT. ONE STORY. MULTIPLE OUTCOMES

- Financial Resilience
- Health & Wellbeing
- Safety & Protection
- Energy Support
- Debt Advice & Support
- Water Support
- Digital Inclusion
- Housing Support

BEYOND REFERRALS

The Vulnerability Initiative™ is not simply referring people to services. It is:

- Identifying hidden need.
- Coordinating multiple interventions.
- Reducing duplication.
- Building long-term resilience.
- Creating measurable social impact

INTELLIGENCE INSIGHT 14

The greatest number is created
when one conversation unlocks many solutions.

FROM OUTPUTS TO OUTCOMES

OUTPUTS
tell us what we did

OUTCOMES
tell us what changed.

MEASURING WHAT MATTERS

SUCCESS IS NOT MEASURED BY:

- Number of referrals
- Number of campaigns
- X Number of contacts

SUCCESS IS MEASURED BY:

- Lives improved
- Households kept warm
- Financial resilience increased
- Health outcomes improved
- Crisis prevented
- Social value created

LOOKING AHEAD

The next chapter explores how predictive intelligence is shaping the future of vulnerability identification-moving from responding to need towards anticipating it before crisis occurs.

A BLUEPRINT FOR THE FUTURE

Six Principles That Should Shape VulnerabilitySupport for the Next Decade

THE CHALLENGE

Future success will not come from creating more services. It will come from making existing services easier to access, better connected and designed around the resident rather than the organisation.

The following six principles provide a practical blueprint for achieving that ambition.
Better identification. Better coordination. Better outcomes. Better lives.

INTELLIGENCE INSIGHT 15

> The future will not be defined by organisations working harder. It will be defined by organisations working together.

IDENTIFY EARLIER

Move beyond reactive referrals. Use predictive intelligence, behavioural insight and trusted engagement to identify need before crisis develops.

UNDERSTAND THE WHOLE HOUSEHOLD

Replace single-issue assessments with a holistic understanding of financial, health, housing, environmental and wellbeing needs. Every household is different.

ONE TRUSTED ASSESSMENT

Residents should never have to repeat their story multiple times. One trusted conversation should unlock access to multiple services.

CONNECT ORGANISATIONS

Housing. Utilities. Health. Local Government. Charities. Community organisations. Working together through one coordinated support network.

MEASURE OUTCOMES

Success should no longer be measured by activity. Measure lives improved, crisis prevented and social value created.

LEARN CONTINUOUSLY

Every conversation. Every campaign. Every referral. Every outcome. Stronger intelligence. Better outcomes. Better lives.

THE FRAMEWORK

A continuous learning system.

GLOBAL OPPORTUNITY

Across the world, organisations face the same challenge:
growing demand, increasing complexity, fragmented services and limited resources.
These challenges require a fundamentally different model- one that is predictive rather than reactive, coordinated rather than fragmented and centred on people rather than organisations.on five simple principles.

INTELLIGENCE INSIGHT 16

> **The question is no longer whether organisations should collaborate. The question is how quickly they can build connected support networks around the people who need them most.**

OUR CALL TO ACTION

Imagine a future where every vulnerable household:

- Is identified earlier.
- Tells their story once.
- Completes one trusted assessment.
- Is connected to every organisation able to help.
- Receives coordinated support before reaching crisis.

That future is both achievable and necessary. The evidence within this report demonstrates that the foundations already exist.

The next step is for organisations to build them tgether.

TOGETHER, WE CAN BUILD A FUTURE WHERE NO ONE IS LEFT TO NAVIGATE VULNERABILITY ALONE.

A CALL TO ACTION

Building Britain's First Connected Support Network

INTELLIGENCE INSIGHT 17

> No single organisation can solve vulnerability alone. Together, we can transform how support is delivered.

THE OPPORTUNITY

For decades, organisations have worked tirelessly to support vulnerable households. Each has developed specialist expertise, trusted relationships and life-changing services. Imagine the impact if those strengths were connected rather than delivered in isolation. The future is not about replacing services. It is about connecting them.

IMAGINE ORGANISATIONS WORKING TOGETHER

- Housing Providers
- Utilities
- Local Government
- NHS
- Wate Companies
- Charities
- Community Organisations
- Advice Services
- Financial Inclusion
- Voluntary Sector

Working as one connected ecosystem around every household.

OUR CHALLENGE TO THE SECTOR

We invite policymakers, regulators, housing providers, utilities, health organisations, charities, technology partners, researchers, community organisations and advice providers to work together to build a support system designed around people- not organisational boundaries.

IMAGINE A DIFFERENT FUTURE

Where every resident ...

- Is identified earlier.
- Tells their story once.
- Completes one trusted assessment.
- Gives consent once.
- Receives one coordinated support journey.
- Accesses every organisation able to help.
- Never falls through the gaps

WHAT SUCCESS LOOKS LIKE

- Fewer people reaching crisis.
- Earlier intervention.
- Better health.
- Greater financial resilience.
- Warmer, safer homes.
- Reduced duplication.
- Better use of public funding.
- Measurable social impact.

THE CONNECTED SUPPORT PRINCIPLES

- Every organisation retains its identity.
- Every organisation retain its expertise.
- Every organisation retains its relationships.

But every organisation shares one common purpose: Making it easier for people to receive the help they need.

INTELLIGENCE INSIGHT 18

> **Collaboration should become the UK's most powerful intervention.**

THE NEXT GENERATION OF VULNERABILITY SUPPORT

Where every resident ...

- PREDICTIVE not reactive.
- CONNECTED not fragmented.
- TRUSTED not confusing.
- SIMPLE not ureaucratic.
- PERSON-CENTRED not organisation-centred.

ONE SHARED VISION:
A future where no vulnerable household has to navigate complexity alone.

THE HEALTHY HOMES DECLARATION FOR CONNECTED SUPPORT

- **We believe vulnerable households should tell their story once.**
- **We believe organisations should work together, not in isolation.**
- **We believe earlier identification saves lives and resources.**
- **We believe trust, simplicity and coordination should define future support.**
- **We believe no one should be left to navigate vulnerability alone.**

TOGETHER, WE CAN MOVE FROM FRAGMENTED SERVICES TO ONE CONNECTED SUPPORT NETWORK THAT CHANGES LIVES.

THE FUTURE IS OUR CHOICE

THE CHALLENGE OF VULNERABILITY IS TOO BIG FOR ANY ONE ORGANISATION TO SOLVE ALONE.

But together, we have the opportunity to build a future where support is easier to find, easier to trust and easier to access.

INTELLIGENCE INSIGHT 19

If enough organisations choose collaboration over fragmentation, we can create a model that others may choose to learn from and adapt.

PEOPLE FIRST
Design services around people, not institutions.

WORK TOGETHER
Connect strengths across sectors to create joined-up support.

BUILD TRUST
Make support transparent, consistent and easy to rely on.

FOCUS ON OUTCOMES
Measure what matters: lives improved, crisis prevented, futures strengthened.

SHARE & LEARN
Continuously learn and share insight to improve for everyone.

Britain has the opportunity to demonstrate a model that others may choose to learn from and adapt.

THE DECISIONS WE MAKE TODAY WILL SHAPE THE FUTURE FOR GENERATIONS TO COME.

ONE FUTURE. CONNECTED FOR EVERYONE.

THE VULNERABILITY INSIGHTS REPORT 2026

UNDERSTANDING BRITAIN'S HIDDEN NEED. SHAPING A MORE CONNECTED FUTURE.

"For too long, vulnerable people have been expected to navigate a fragmented support system built around organisations rather than around people.

This report demonstrates that a different future is possible-one where earlier identification, trusted partnerships and one connected support network make it simpler for people to access the help they need, when they need it most.

My hope is that the insights within this report inspire organisations to work together, challenge conventional thinking and help build a support system that future generations will look back on with pride.

Derek Owen

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SCAN TO LEARN MORE

BECAUSE NO ONE SHOULD EVER HAVE TO NAVIGATE VULNERABILITY ALONE.