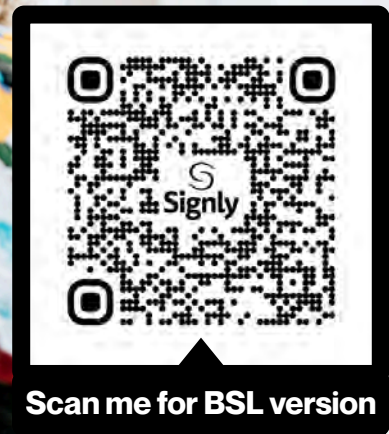


Deaf Equity in Financial Services **2026 Annual Report**

From Provision to Proficiency: Bridging the Financial
"Outcome Gap"



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Forewords

Sara Weller CBE

Co-Founder, ActionAble

My conviction deepens daily that true disability inclusion is simply better business, creating environments where our finest talent delivers their best work, driving operational excellence and cultivating lasting customer loyalty. I welcome the opportunity for ActionAble to collaborate with the Deaf Inclusion Industry Group (DIIG), deafPLUS, and Signing banks UK in developing our understanding of what works well and what could work better for deaf customers across the country.

ActionAble's work in Financial Services reframes the 'Disability Dividend', seeing it no longer as a social obligation but as a clear commercial opportunity. With 1 in 4 people in the UK now identifying as disabled, this is not a niche agenda but one that touches every customer and colleague.¹ Through engagement with C-suite leaders across the largest financial services institutions, ActionAble drew out four primary drivers for the businesses' opportunity. This repositions Disability Inclusion as a growth strategy, providing a stimulus for innovation, supporting personal productivity, and creating sustainable market leadership.

In looking to move from obligation to opportunity, we welcome the DIIG's initiative in commissioning this report, which challenges us to see accessibility as the foundation, not the limit, of our ambition. I extend my thanks to Nationwide for their leadership in initiating this report, to deafPLUS and their partners for championing the voices of lived experience, and to Leigh

Smyth and the ImpactMatch team for ensuring our drive for change is rigorously evidence-based and data-led. I hope every leader, in Financial Services and beyond, will find new learnings here to support a more customer and colleague led approach.

At ActionAble, we are committed to sharing these findings with leaders at the highest levels of organisations to accelerate progress toward more equitable access for deaf consumers.



Reg Cobb
CEO, deafPLUS

At deafPLUS, everything we do starts with people, their lives, their experiences, and the barriers they face every day, and I'm passionate about this.

This report matters because it brings into focus something that is too often overlooked. For deaf BSL users, the challenges around money don't begin when they try to access a service, they begin much earlier. Language deprivation and the "overhearing gap" shape people's experiences in ways that can limit confidence, access, and opportunity long before they open their first bank account.

Through moneyPLUS, we see this every day. We work alongside deaf people who are navigating systems that were never designed with them in mind, providing communication support, advocacy, and financial guidance so they are not left behind.

I want to thank our partners, including ESquared and City Bridge Foundation, and the 42 industry members who are working with us to improve provision. Most of all, I want to thank the 85 deaf BSL users who shared their lived experiences so openly. That trust is what makes this work possible.

As a deaf CEO, I'm pleased to see this report, as we hear every day the issues, and this report added weight, being informed by both lived experience and industry insight. Now it needs to lead to action. Because behind the numbers, 18 million people who are deaf, have hearing loss or tinnitus, including around 1.2 million who are severely or profoundly deaf, are people who deserve fair access, understanding, and the opportunity to live with dignity.²

“

“This report matters because it brings into focus something that is too often overlooked. For deaf British Sign Language (BSL) users, the challenges around money don't begin when they try to access a service, they begin much earlier.”

Reg Cobb, CEO, deafPLUS



Kathryn Townsend

Founder & Chair, Deaf Inclusion Industry Group and Head of Customer Vulnerability & Accessibility at Nationwide / Virgin Money

When I established the Deaf Inclusion Industry Group in October 2022, I did so with a singular truth in mind: despite pockets of leading practice, voices from the deaf community evidenced inaccessibility, financial exclusion and even harm. Given this, I asked how a collective approach could drive targeted change more quickly, instead of the gradual improvement across the industry we'd seen so far?"

What started as seven firms motivated to help change this, has, in 2026, grown into a committed group of 42 (and growing) financial service providers, including high street giants, digital challenger banks, insurers, and debt charities.

The 2026 findings show that when practitioners collaborate, listen and truly understand deaf users, progress happens. Whilst more work is needed, the data indicates the value of the group in addressing financial exclusion of deaf people.

Thanks to insight from deafPLUS and partners, early findings from the moneyPLUS project suggest that debt-related issues are often linked to miscommunication and misunderstanding. This makes it clear that a 'BSL link' on a website cannot be treated as the finish line. The fact that 42% of our organisations lack confidence that deaf customers can resolve matters as quickly as hearing customers is a call to action we need to support.

I am incredibly proud of the progress our members have made and the collaboration with deafPLUS, SigningBanks and partners. True inclusion requires specialised operating models, continuous education for every colleague, and a commitment to co-design as the industry standard.

The 2026-27 vision is clear - for this report to be the blueprint for our next chapter. A chapter focused on moving from thinking purely about 'accessible channels', to thinking about the whole deaf customer journey and experience. By working together and sharing best practice, our industry group helps drive faster progress on deaf equity - this is not just a commercial issue; it's also a human one.

Finally, I would like to acknowledge the Lending Standards Board, who authored the first three of these reports (2023-2025) and celebrate our new partner, ImpactMatch, whose values are closely aligned - together we'll drive further positive impact for deaf people.



With Thanks

- Breda Leyne, Director, ESquared (Signing banks UK, Programme Lead)
- Ellie Crouch, Director of Marketing & Events, ImpactMatch
- Dr Kate Rowley, Deaf Researcher, DCAL Research Centre
- Kathryn Townsend, Founder & Chair, Deaf Inclusion Industry Group and Head of Customer Vulnerability & Accessibility at Nationwide / Virgin Money
- Leigh Smyth, CEO, ImpactMatch and Co-Founder of ActionAble
- Rachel Vann, Trustee, deafPLUS
- Reg Cobb, CEO, deafPLUS
- Sara Weller CBE, Co-Founder, ActionAble
- Teri Devine, Associate Director Inclusion and Employment, RNID
- Dr Tim Pascoe, Director, ESquared (Signing banks UK Research Lead)
- Will Simms, Data Analyst, ImpactMatch
- deafPLUS (moneyPLUS Project)
- Nationwide Building Society
- Royal National Institute for Deaf People (RNID)
- Signing banks UK (an ESquared initiative)
- British Deaf Association (BDA)



Deaf Inclusion Industry Group

- AIB UK
- ANNA Money
- Bank of Ireland UK (BOI)
- Barclays
- Capital One
- Chase
- Close Brothers Savings
- The Co-Operative Bank
- Coventry Building Society*
- Danske Bank*
- Domestic and General*
- Fidelity International
- Financial Ombudsman Service
- First Direct
- Handelsbanken
- Hargreaves Lansdown
- HSBC UK
- Leek Building Society
- Lloyds Banking Group
- Loughborough Building Society
- M&S Bank
- Melton Mowbray Building Society*
- Metro Bank
- Money Advice Trust
- Monmouthshire Building Society
- Monzo
- Nationwide Building Society
- NatWest Group
- New Day Ltd
- Newcastle Building Society
- Nottingham Building Society
- Phoenix Group
- PRA Group
- Royal London Mutual Insurance Society
- Santander UK
- Skipton Building Society
- Starling
- Foundation for Credit Counselling (StepChange)
- Tesco Bank
- Virgin Money*
- Wise
- Yorkshire Building Society*

*Not included in 2026 survey

Reflections from the Author

Leigh Smyth FRSA

Co-Founder, ActionAble and Founder ImpactMatch

The 2026 report reflects a deliberate shift in approach. At the request of the Deaf Inclusion Industry Group Chair, we have gone deeper - taking time to listen to the deaf community and better understand the realities behind the data. As a result, this report is broader than in previous years. It sets a more informed baseline for future benchmarking and reflects the complexity of lived experience of deaf users.

What became clear through this process is that there remains a significant opportunity in understanding. The more we engaged with deaf BSL users, the more we saw how differences in language, communication and access to information - including the “Overhearing Gap” outlined in Chapter One - shape financial outcomes in ways that are often not visible to organisations.

It has been a professional highlight for our team to meet and collaborate with such a committed group of partners. Working alongside Kathryn and the Deaf Inclusion Industry Group, deafPLUS, Signing banks UK, and their work with RNID has been incredibly rewarding; their expertise and also the raw honesty of the lived experience shared by the moneyPLUS service users have been the “North Star” for this research.

Encouragingly, this is the first year, with more data, we can point to consistent, measurable progress. The “Industry Group Effect” is now evident, with long-standing members showing stronger service provision and continued improvement. Sustaining that

progress will be supported by growing participation of the group and enabling more segmented, insight-led analysis over time.

The next phase is also clear: organisations must move from offering tools to verifying outcomes of the support service provided. Equity is not defined by the presence of a service, but by whether it enables a deaf customer to act with confidence, a colleague to be able to support without barriers, and products to be designed with inclusion built in from the outset.

At ImpactMatch and our work with the ActionAble Campaign, we remain committed to ensuring these insights translate into the decisions, systems and behaviours that will deliver equitable financial services at scale.



Executive Summary:

From provision to proficiency: bridging the financial "outcome gap"

This report marks a transformative milestone for FTSE organisations and the wider financial services landscape. We are moving beyond viewing deaf inclusion as a box-ticking exercise in compliance and toward a high-performance partnership with the deaf community. By embedding lived experience into our core operations, we aren't just doing "the right thing" we are also driving revenue, innovation, and talent.

This year's report is a first, and an important one, combining comprehensive industry data with the authentic, lived experiences of British Sign Language (BSL) users, gathered through insights from DeafPlus and the moneyPLUS project. See methodology for full overview.

The data tells a dual story: financial services are successfully building the infrastructure for inclusion, but we have yet to ensure that infrastructure equates to independent, equitable outcomes for the 1.2 million people in the UK who are severely or profoundly deaf.

To support organisations to deliver the recommendations, the report proposes to assess the viability of introducing a formal Code of Practice for deaf inclusion in Financial Services. Building on the current survey and models such as the UK Finance Financial Abuse Code, this should be developed through a partnership between industry bodies, policy makers, deaf-led organisations, and technology providers.³ The aim would be to move from fragmented approaches to a shared standard - covering areas such as

communication, third-party access, and outcome measurement - to drive consistency, accountability and innovation across the sector.

By embedding lived experience into our core operations, we aren't just doing "the right thing" we are also driving revenue, innovation, and talent.

1. Where there is progress

Financial Services are progressively improving with accessibility support and service provision with the industry group demonstrating consistent improvement year-on-year (YoY) across service options in the 2026 survey.

Industry focus:

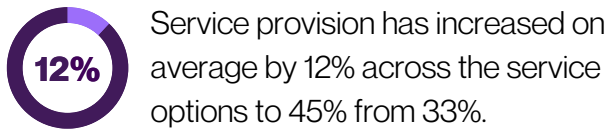
Since 2022, the Deaf Inclusion Industry Group has seen a 500% increase in membership (from seven firms to 42). This collective focus is building the technical foundations.

42

members of the Deaf Inclusion Industry Group in 2026.

The industry group advantage:

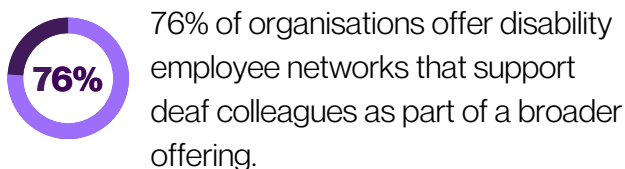
Organisations engaged in the industry group for 12+ months are showing improvement. among organisations engaged for over a year:



“Working with the Deaf Inclusion Industry Group on behalf of Royal London has been instrumental in guiding us in our approach to supporting our deaf members better. We have gained invaluable insight into the art of the possible from what other companies have willingly shared in our monthly meetings, and we are focussed on bringing these learnings to life in future propositional developments. Fundamentally, this group has empowered us with the knowledge of how to better support our deaf customers and improve their outcomes.”

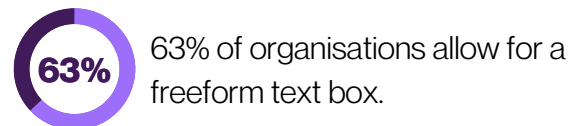
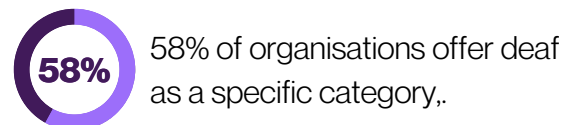
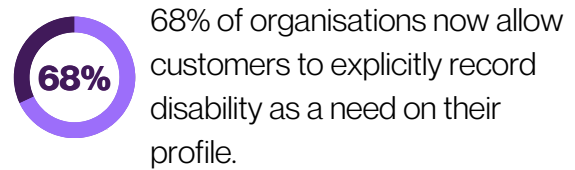
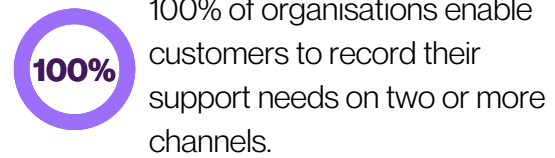
Luke McKeown, Vulnerability Lead, Royal London

Colleague support:

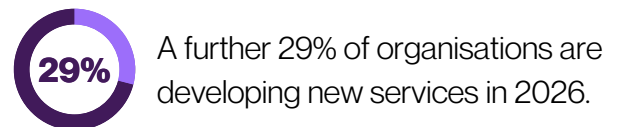
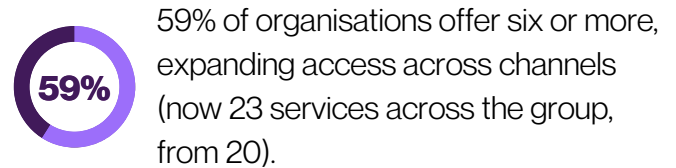
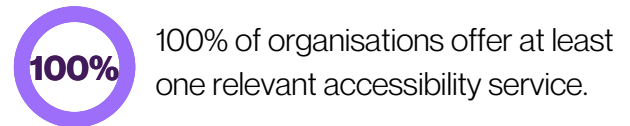


Recording support needs:

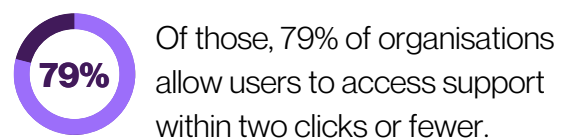
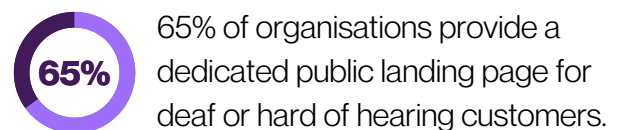
More organisations are enabling customers to share and record their needs:



Ubiquitous provision:



Digital access:



2. Where there is more to do

We have made significant progress in building the infrastructure for inclusion. However, this is not yet consistently translating into independent, equitable outcomes for the 1.2 million people in the UK who are severely or profoundly deaf.

This opportunity is acknowledged by industry group members themselves:

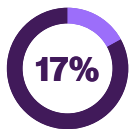
42%

expressed low confidence that deaf BSL-using customers can resolve issues with the same efficacy and speed as hearing customers.

The communication failure



90% of debt issues raised by moneyPLUS users are linked to miscommunication and misunderstanding (moneyPLUS).



Only 17% of organisations provide complaints guidance in BSL.

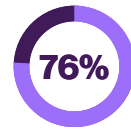


Just 18% of organisations provide fraud and scam information in BSL.

The infrastructure for deaf inclusion is not yet consistently translating into independent, equitable outcomes for the 1.2 million people in the UK who are severely or profoundly deaf.

Systemic exclusion:

While eight firms launched new services this year, none translated their public announcements into BSL.

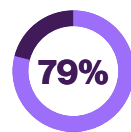


76% of organisations do not currently monitor fraud or scam risk specifically for BSL users.

This limits visibility of outcomes, leaving this group potentially underrepresented in risk modelling.

The "overhearing gap"

Financial literacy is often absorbed passively through everyday interactions. Due to systemic issues, deaf users are less likely to access this informal learning. The impact is clear:



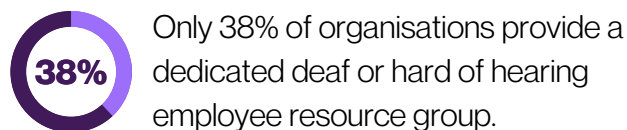
79% of moneyPLUS cases required additional third-party support from the moneyPLUS team to help with debt or budgeting (moneyPLUS).



Access to lived experience insight is still not embedded as standard practice, creating a risk that services are designed without fully reflecting the needs, preferences and variability within the deaf community.

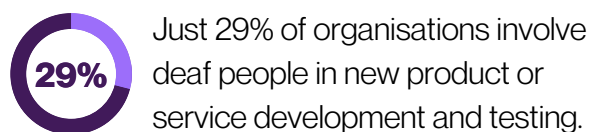
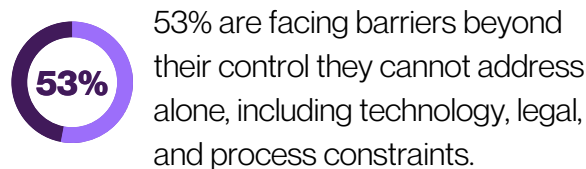
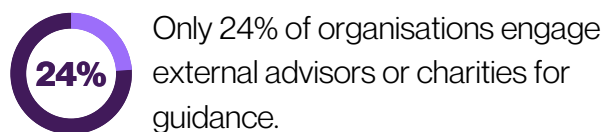


Colleague infrastructure:



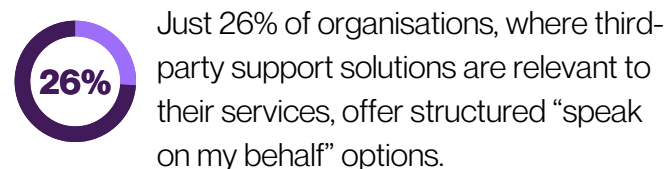
This indicates that colleague support is not yet embedded at scale.

Engagement with deaf communities:



This suggests that access to lived experience insight is still not embedded as standard practice, creating a risk that services are designed without fully reflecting the needs, preferences and variability within the deaf community.

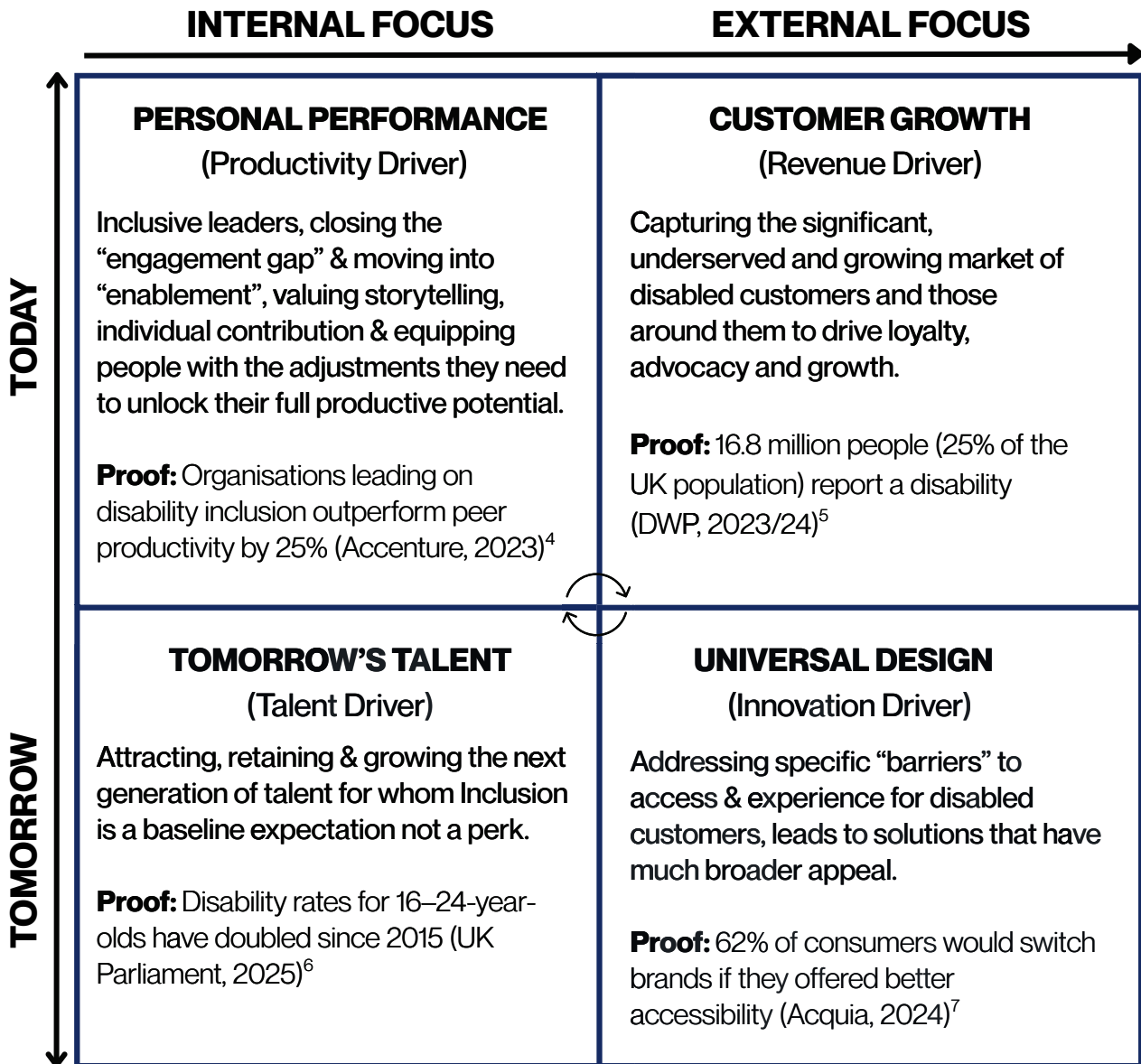
Third-party support:



Despite the high reliance on intermediaries among deaf customers. These are separate from formal mechanisms such as Power of Attorney.

3. The business case: the Disability Dividend

The [ActionAble Disability Dividend Framework](#), launched in February 2026, proves that inclusion is a commercial imperative for the 16.8 million disabled people in the UK.⁵ ActionAble identified four priority pillars to enable the system change required:



Note: Not directly comparable to hearing loss estimates, which include individuals who may not identify as disabled.

4. Recommendations summary

Read the full list of recommendations listed out in Chapter Four using the button here:

[All Recommendations](#)



To move from compliance-led activity to outcome-driven inclusion, we must prioritise:

1. Revenue (Customer Growth)

£2+ ROI

£2+ in benefits for every £1 invested in BSL access (RAND, 2026).

90%

miscommunication and misunderstanding rate in debt (moneyPLUS).

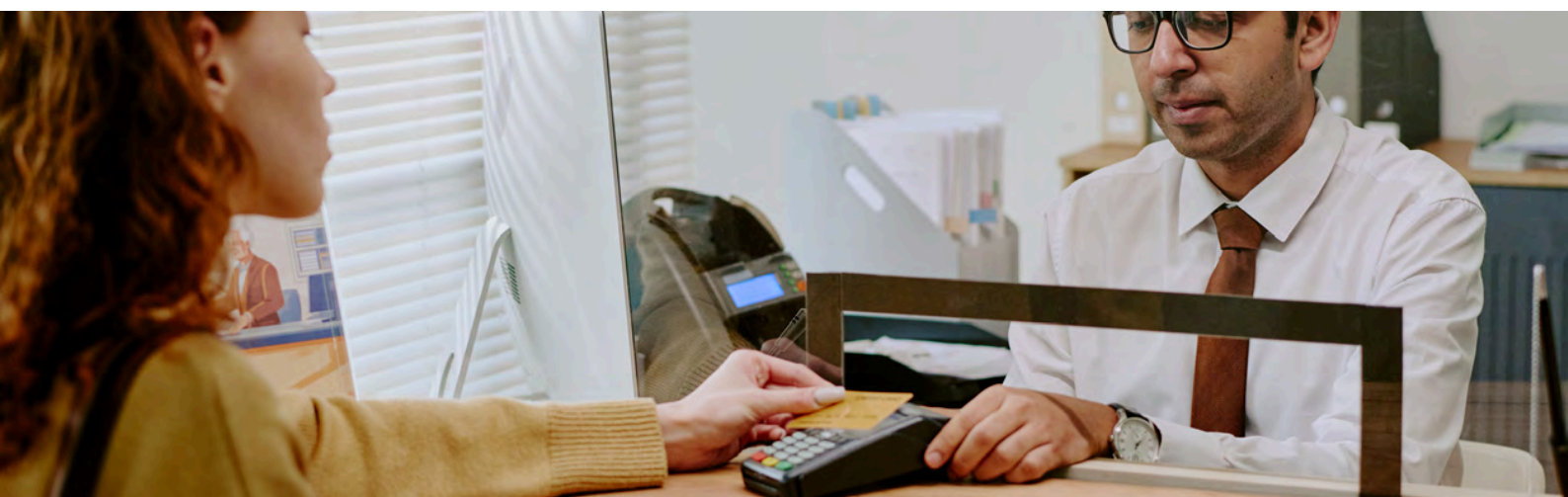
1.2M

people in the UK are severely or profoundly deaf.

Recommendation:

Stronger customer experience and satisfaction lay the foundations for revenue growth, building trust and loyalty over time.

- ✓ Further embed “Tell Us Once” protocols so support needs persist across all systems.
- ✓ Use data to understand needs and improve services.
- ✓ Enable safe, consistent third-party support awareness and access.
- ✓ Deliver BSL-led education to reduce harm and build confidence.
- ✓ Review early-stage BSL training with deaf-led input, and expand access to high-quality resources.
- ✓ Embed BSL and accessible formats across digital journeys.
- ✓ Deliver accessible support consistently across the journey.
- ✓ Increase awareness through BSL-accessible communications.



2. Innovation (Universal Design)

29%

of organisations involve deaf users in co-design.

Recommendation:

Designing end-to-end journeys with deaf users improves outcomes for all customers.

- ✓ Move from isolated features to end-to-end journey consideration, embedding deaf lived experience into the design of customer processes.
- ✓ Ensure technology innovation is developed with deaf-led organisations and AI tools are accurate and inclusive.
- ✓ Further leverage industry group collaboration to drive progress and solve shared challenges..
- ✓ Strengthen insight through deeper data capture and analysis.

3. Productivity (Personal Performance)

53%

of organisations reporting technology and process barriers.

9%

of organisations offer a deaf colleague landing page.

Recommendation:

Reducing barriers improves colleague effectiveness and service delivery.

- ✓ Establish specialist deaf accessibility teams to streamline support, improve consistency and reduce friction.
- ✓ Create deaf inclusive environments where deaf colleagues are supported, and able to shape decision-making.

4. Talent (Tomorrow's Talent)

Proof point:

37%

of BSL users are in employment vs 77% of non-disabled people (ONS, 2021)

38%

of firms provide a dedicated deaf ERG.

Recommendation:

Building an inclusive workforce and closing the deaf employment gap strengthens workforce capability and decision-making.

- ✓ Equip colleagues with practical deaf awareness skills.
- ✓ Make internal support clear, visible and easy to access through centralised entry points.
- ✓ Improve deaf talent representation across the workforce.

The bottom line

The industry has made strides in creating accessible channels; now we must ensure they deliver equity. By shifting our focus from provision to how those channels work in practice - through well-designed journeys, consistent delivery and clear promotion of available support - we can ensure every customer, regardless of how they communicate, can navigate their financial future with confidence. The recommendations to join the industry group and also to develop a "Deaf Service Code of Practice" will support financial services firms to deliver fairer outcomes for deaf customers.

What do we mean by "deaf"?

Throughout this report, we use "deaf" as an umbrella term, broadly aligned with the Royal National Institute for Deaf People (RNID) definition, to describe people with moderate to profound hearing loss. We recognise this sits within a wider population of people with hearing loss, including those with mild or age-related hearing loss who may not identify as deaf or disabled. Our focus is therefore on those more likely to experience barriers in communications, access, and service design.

We also recognise that this group is not homogeneous. It includes a spectrum of experiences and communication preferences - from those who use spoken English to those who use British Sign Language (BSL) - and that needs may differ significantly across these groups.

Although hearing loss is more common in society (due to age-related hearing loss in our ageing population), the report concentrates on British Sign Language users and individuals with profound hearing loss, since these groups are more likely to experience negative outcomes. However, the methodologies and thinking set out in this report mean that catering for these users will uplift service for the whole spectrum.

Chapter One:

Lived-experience of the deaf customer



Empowering the deaf customer

To design services that work, we must first understand the reality of how deaf customers experience financial services today.

This report draws on insight from the moneyPLUS service, including direct engagement with 85 deaf BSL users experiencing financial difficulty, alongside expertise from deafPLUS and sector partners.

The aim is not just to highlight barriers, but to understand their root causes - so organisations can design services that deliver better outcomes, not just better access.

Deafness is not a single experience. It spans a wide spectrum, from mild hearing loss to profound deafness, with different communication needs, risks and levels of support.



Demographic realities: scale and diversity

Deafness is not a single experience. It spans a wide spectrum, from mild hearing loss to profound deafness, with different communication needs, risks and levels of support. Categories of “hearing loss” are usually broken down into four:

Category	Hearing Level (dB HL)	What it means in practice
Mild	21–40 dB	Difficulty hearing quiet speech, especially in noise
Moderate	41–70 dB	Struggles with normal conversation without support
Severe	71–95 dB	Can only hear loud speech or sounds
Profound	95+ dB	Very little or no hearing; may rely on visual communication ⁸

Population	Key data point	What this means in practice
Acquired vs early-onset deafness	The majority of hearing loss (often cited at around ~95%) is acquired later in life with prevalence increasing significantly with age. ⁹	Early-onset deafness represents a relatively small proportion of the overall deaf population, with the majority of hearing loss acquired later in life.
Early life context	Over 90% of deaf children are born to hearing parents, who may be completely new to deafness. ¹⁰	This can create a risk of reduced access to fully accessible language in early childhood without appropriate support.
Overall hearing loss (UK) including mild - moderate hearing loss, and tinnitus.	18 million (RNID). ¹¹	Includes the full spectrum from mild to profound hearing loss, the majority of which is age-related or acquired.
Severe and profound deafness (UK)	1.2 million (RNID). ¹²	Represents those most likely to require additional communication support, including visual communication.
Deaf BSL users (UK)	87,000 (British Deaf Association). ¹³	BSL users represent a distinct linguistic and cultural group within the wider deaf population, with diverse experiences of hearing loss, language access, and communication preferences.

Organisations are designing for a range of needs that require different approaches.

Wider System Indicators:



Ageing demographics



Over 50% of people aged 50+, and 80% of those aged 70+, experience hearing loss.¹⁴



The attainment gap



Only 34% of deaf children achieved a Grade 5 in English/Maths in 2024 (vs. 46% of all children).¹⁵



The poverty trap

34-months

Deaf pupils from low-income backgrounds face a 34-month attainment gap.¹⁶



Economic exclusion



37% of BSL users are in employment vs 77% of non-disabled people.¹⁷



Mental health inequality



24% of deaf people report depression vs 12% of the general population.¹⁸



Barriers to access



70% of deaf people who hadn't seen their GP wanted to but couldn't access services.¹⁹

Language, literacy and financial education

A critical misunderstanding in financial services is the assumption that written English provides sufficient accessibility.

For many deaf BSL users, BSL is their first language, with its own grammar, and visual structure. Written English may therefore function as a second or even foreign language - less like a different version of the same message, and more like navigating an important document in Spanish when you are not fully fluent.

In financial services, this creates risk. Contracts, arrears letters, fraud warnings and mortgage terms rely on precise language and interpretation. If the first layer of communication is difficult to access, financial complexity compounds that challenge.

- BSL is a recognised language under the British Sign Language Act 2022,²⁰ and one of over 300 sign languages globally, each with its own grammar and cultural context.²¹
- These languages are intrinsically linked to deaf culture and identity, shaping not just how people communicate, but how information is interpreted, trust is built, and services are experienced.²²
- Meaning in BSL is conveyed through visual structure - including movement, space, and expression - meaning direct translation into written English does not always carry the same meaning or emphasis.
- This challenge often begins early. With over 90% of deaf children born to hearing parents,²³ and no consistent, funded provision for early BSL learning, some children experience reduced language access during critical developmental stages, with implications for communication, confidence, and later access to systems such as education, healthcare and financial services. As the British Deaf Association notes: *“This means that the usual pattern of parents passing on their language to their children from one generation to the next is rare for deaf children unless they have deaf parents.”*²⁴
- In corporate environments, communication is typically built around spoken language and linear structure. For deaf BSL users, this can create a structural disadvantage long before any accessibility tool is introduced, highlighting the need to design communication and interactions in ways that are accessible across different language modalities.

“

“People assume we can always access written English... it can be like trying to read Greek!”

Feras Al Moubayed,
moneyPLUS

90%

of deaf children are born to hearing parents.



BSL is not “English on the hands.”

❌ MYTH

BSL is simply English represented on the hands.

✅ REALITY

BSL is a visual language with its own grammar, syntax and expression (facial and body language).

English:

“Look at that black car.”

BSL:

Look → car → black

*Designing for BSL requires more than translation.



“Because many hearing families do not achieve fluency in BSL, the deaf child is effectively excluded from the learning that happens outside of a classroom, specifically, the ‘overhearing’ of financial conversations. A nine-year-old boy may tell his mother he wants roast chicken for supper, and she doesn’t understand him; a family trying to learn emotional signs for their 19-year-old daughter will have missed years of communicating her feelings. This creates a structural deficit in financial capability before the child even reaches adulthood. For many deaf children, early childhood is dominated by navigating diagnosis, language access, parental adjustment, and education placement decisions. Financial attitudes may therefore be absent, fragmented, or inaccessible during this formative window, not because of deafness, but because of language deprivation.”

Reg Cobb - CEO deafPLUS



The “overhearing gap” - language deprivation syndrome (LDS)

Financial capability isn't just taught; it's overheard.

For many hearing individuals, understanding of money, risk and decision-making develops informally through everyday conversations from an early age. For many deaf BSL users, this passive learning is not consistently accessible, reducing exposure to the experience-based knowledge that underpins financial confidence.

This creates what we describe as the “overhearing gap” - a structural gap in access to information that develops early and compounds over time.

Research suggests that attitudes towards money are often formed by the age of seven, meaning limited access to early communication and informal learning can have long-term implications for financial capability.²⁵

Without access to “kitchen table” financial conversations - sometimes described as “dinner table syndrome” - deaf children may miss foundational learning typically acquired between 3-5 years old, creating a gap that can persist into adulthood if not addressed.²⁶

“

As a Child of Deaf Adults, a trustee of deafPLUS, and with over 30 years' experience in financial services, I have seen first-hand that financial capability is shaped early through access to language, information and everyday decision-making. Where deaf children lack access to these “overheard” conversations, the Overhearing Gap is structural, not individual.

Through my work across policy, regulation and industry, I have focused on connecting leaders with insights from lived experience and professional expertise. This report highlights the value of working in partnership with the deaf community and embedding that experience into the design of products and services from the outset.

Addressing the Overhearing Gap is not an optional inclusion initiative; it is fundamental to delivering good consumer outcomes, long-term financial resilience and fair access to financial services.”

Rachel Vann, Trustee, deafPLUS and CODA (child of deaf adults)



Language deprivation syndrome (LDS) and financial literacy

Language Deprivation Syndrome (LDS) describes the impact of reduced access to language in early childhood (0-5 years old). Early language exposure underpins cognitive development, including the ability to process information, assess risk and make decisions - all fundamental to navigating financial services.

This is supported by academic research:



“Many deaf children and adults who experienced language deprivation are at heightened risk of having lower financial literacy compared to their hearing peers. This does not reflect innate ability, but rather the long-term effects of unequal access to language and education. Recognising this relationship is essential for designing accessible financial education, ensuring that deaf people receive clear, linguistically appropriate information, and addressing yet another area in which language deprivation creates preventable disadvantage.”

**Dr. Kate Rowley, Deaf researcher,
DCAL Research Centre**

Within financial services, research referenced by Andrew Gething identifies literacy as one of the key drivers of vulnerability.²⁷ Viewed through this lens, language deprivation contributes to a systemic - and often unrecognised - financial vulnerability.

Where deaf individuals have had reduced access to language in early childhood, this can contribute to lower literacy levels - and, in

turn, to a structural and often unrecognised vulnerability in financial contexts.

This affects how individuals interpret financial documents, compare options, manage debt and make decisions under pressure. This is not a reflection of individual capability, but of unequal access to language, education and information. Recognising this is essential for meeting Consumer Duty obligations and delivering equitable outcomes.

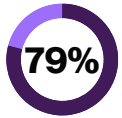
This also reinforces the economic case for early intervention - investing in early access to BSL is not only the right thing to do, but a smart economic decision. Research from the British Deaf Association indicates that every £1 invested in early BSL access can generate over £2 in long-term benefits, with even greater returns under the right conditions.²⁸



moneyPLUS: Early Findings

The data from the moneyPLUS service (launched Sept 2025 with City Bridge Foundation support), although early in findings and methodology, provides a clear view of the consequences when there are system failures for deaf BSL users engaging with financial services.

Debt & communication



79% of cases required support with debt or budgeting.



90% of debt issues were linked to miscommunication, misunderstanding and inaccessible information.

This includes inaccessible written communications, lack of BSL-enabled outbound contact, and limited access to culturally appropriate one-to-one support.



“My GP referred me to moneyPLUS because my HMRC debt was causing stress and sleepless nights. With their support, the problem was solved and I can finally sleep peacefully.”

moneyPLUS service user

The awareness gap

60-70% of deaf service users who used the moneyPLUS service did not use or were not aware of Video Relay Services (VRS), demonstrating that offering a tool does not in itself ensure access or adoption.



“The focus has largely been on making communications inclusive, rather than ensuring deaf customers can find, understand and use the services available. Awareness is not just a marketing challenge - it is also a question of digital confidence and capability. Without addressing both, services risk existing in theory rather than in practice.”

Reg Cobb, CEO, deafPLUS

Systemic barriers

Unlike hearing customers who can resolve issues through phone calls or informal conversations, deaf BSL users often experience delayed access to information, limited opportunities for clarification, and reduced ability to challenge decisions in real time. This is compounded by challenges in third-party support, where customers rely on others to engage with financial institutions but face inconsistency in how these interactions are accepted and facilitated.



“Unlike hearing customers, deaf BSL users face structural barriers beyond access tools. Core issues include delayed information, limited informal clarification, and reduced ability to challenge decisions in real time. Hearing people and deaf BSL users are not starting from the same place.”

Reg Cobb, CEO, deafPLUS

Case Study: moneyPLUS Service User

Improved debt management

A deaf BSL user with limited English presented with multiple unmanaged debts and severe anxiety. Missed Universal Credit payments, linked to inaccessible communication, and misunderstanding which triggered escalating financial stress. Through moneyPLUS support, financial information was explained in BSL, communication with creditors was supported, and payment plans were established.

Outcome: Reduced debt-related stress, improved financial stability, and increased confidence to manage finances independently.

Typical differences in customer journey

Aspect of customer experience	Hearing customer	Deaf customer
Informal Financial Learning	Incidental exposure (media, family).	Delayed or incomplete access; higher risk of misunderstanding or inaccurate information - "word of mouth" within the community is not always accurate.
Issue Resolution and Support Access	Quick phone call or branch visit conversations.	Reliance on third-party support, requiring time and coordination; delays, limited specialist interpretation support, reduced independence, and compromised privacy.
Access to Clarification and Ongoing Guidance	Informal "check-ins" with colleagues, friends or family.	Formal, high-effort interactions (e.g. pre-booked interpreters) leading to delay.
Independence on Decision Making	Challenges decisions independently.	Higher risk of communication fatigue; tools (e.g. VRS) supports one-off interactions, not cumulative understanding.

Case Studies:

moneyPLUS Service Users

Banking apps giving greater independent access

An older deaf BSL customer was unable to use mobile banking due to some outdated contact details and deaf awareness amongst colleagues.

A three-hour moneyPLUS supported session enabled account verification, app setup, and a clear explanation of security processes.

Outcome: Independent access to banking services and increased trust in financial systems.



“I have narrow-field vision, colour blindness, and I am fully deaf and a BSL user. My English is limited, so I could not read letters or information from my bank. My advisor referred me to moneyPLUS, and after meeting with the Financial Information Guidance Officer (FIGO), they helped me solve the issues with my banking app. Now I can access my account and check my income, expenses, and balance everyday. I really appreciate the support from moneyPLUS.”

moneyPLUS Service User



“I am a single mother working part-time, and I want to save money for my son’s future, like his first car, a home, or even his wedding. But I didn’t understand what a savings account is or how it works. Other deaf organisations couldn’t help me. One day at City Lit I met deafPLUS, and they referred me to moneyPLUS. The FIGO explained savings accounts clearly, and I felt happy and relieved. I can now ask moneyPLUS anything about my finances, and it has given me confidence to manage my money for the future.”

moneyPLUS Service User

Inaccessible mortgage information

A deaf BSL-using couple is now receiving support after signing up for a mortgage without fully understanding the terms due to a lack of BSL-accessible explanations. The information did not clearly explain the interest-only nature, long-term implications or risks in a language they fully understood. The couple is confident that, with a clear visual explanation in BSL, they would have made a different choice.

Positive Progression: The case is currently moving forward, with moneyPLUS providing dedicated support. This includes preparing the couple for constructive engagement with their lender and facilitating effective communication as they explore and secure a long-term resolution that meets their financial goals.

Chapter Two:

Deaf Inclusion Industry Group (DIIG) findings

The Deaf Inclusion Industry Group, founded in 2022 by Kathryn Townsend in her role as Government Disability & Access Ambassador for the banking sector, has grown from seven to 42 firms. This growth reflects increasing recognition of the challenges of the deaf consumer.

42% of DIIG members report low confidence that, despite existing accessibility tools, deaf BSL customers can independently understand, decide and resolve financial matters to the same standard and timescale as hearing customers. As a result, there is a clear appetite across the group to collaborate, share learning and improve outcomes collectively.

The impact of DIIG membership

Findings point to a clear service opportunity linked to sustained focus on deaf inclusion. Organisations that have prioritised this area - including through active participation in the industry group - are outperforming less engaged peers across several measures.

While we do not claim direct causation, the directional data suggests that sustained attention, shared accountability and lived-experience insight lead to improved outcomes in like-for-like organisations (2025-2026 sample). The DIIG enables this, and progress appears driven by depth of focus rather than participation alone.

This aligns with broader financial services patterns, where focused industry collaboration - supported by shared insight and challenge - leads to measurable improvement (e.g. UK Finance accessibility groups,²⁹ Money and Mental Health Policy Institute initiatives).³⁰



“The group demonstrates the possibilities and support financial organisations have when we work together to support all communities, I find the sessions inspiring and I am proud to be included.”

**Kristy Maloney, Head of Savings,
Monmouthshire Building Society**



“Working with the Deaf Inclusion Industry Group on behalf of Royal London has been instrumental in guiding us in our approach to supporting our deaf members better. We have gained invaluable insight into the art of the possible from what other companies have willingly shared in our monthly meetings, and we are focussed on bringing these learnings to life in future propositional developments. Fundamentally, this group has empowered us with the knowledge of how to better support our deaf customers and improve their outcomes.”

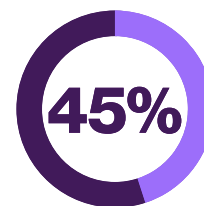
**Luke McKeown, Vulnerability
Lead, Royal London**

Where progress is most evident

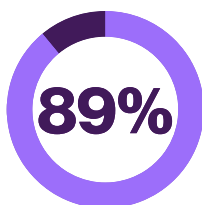
Increase in accessibility service options:

The increase in relevant accessibility services suggests that sustained focus and shared learning are translating into more comprehensive baseline accessibility.

Among organisations engaged for over a year, service provision has increased on average by 12% across the service options to 45% from 33%.



45% of organisations engaged for over a year now offer a broader range of accessibility service options, up from 33%.



89% of organisations engaged for at least one year now integrate VRS into telephony, up from 59%.

Growth in digital BSL (VRS) integration:

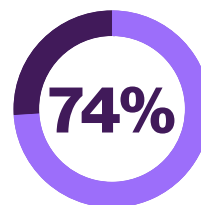
The growth in VRS integration into telephony indicates a shift from standalone accessibility features towards embedding support within core customer journeys.

Organisations engaged for at least one year show a 30% increase in VRS integration into telephony (89% from 59%).

Simpler customer journeys:

Higher adoption of dedicated landing pages suggests organisations are starting to recognise the importance of clearer, more navigable entry points for deaf customers, reducing friction at the start of the journey. Dedicated landing pages have become far more prevalent in long-term participants.

An extra 11% of these organisations now implement this landing page more than last year (74% vs. 63%), and are also 10% more likely to offer them than the wider sample.

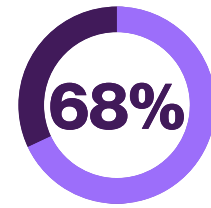


74% of organisations engaged long-term now offer dedicated landing pages for deaf customers, up from 63%.

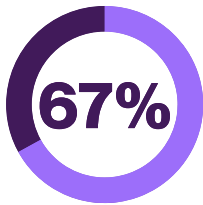
Recording support needs:

More organisations are enabling customers to share and record their needs. 100% of organisations enable customers to record their support needs on two or more channels.

68% of organisations now allow customers to explicitly record disability as a need on their profile, 58% offer deaf as a specific category, and 63% of organisations allow for a freeform text box.



68% of organisations now allow customers to explicitly record disability as a need on their profile.



67% of organisations now offer manual/deaf/blind in-person appointments, up from 62%.

In-person support:

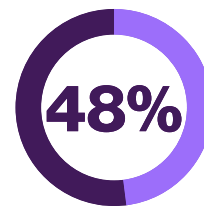
Growth of in-person support options, particularly manual/deaf/blind appointments, suggests greater recognition of the need for flexibility beyond digital channels, especially for higher-risk or complex interactions.

There is an 11% average increase in like-for-like in-person support options, with growth specifically in manual/deaf/blind appointments (67% from 62%).

Internal employee networks:

The increase in employee networks indicates that organisations are beginning to strengthen internal inclusion, which is a key enabler of better customer understanding and service design.

Long-term participants have seen a 8% increase in dedicated employee networks or support groups for deaf or hard of hearing colleagues (48%, up from 40%).



48% of long-term participants provide dedicated employee networks or support groups for deaf or hard of hearing colleagues.

Support services and user journey

The range of accessibility support has expanded across the industry group, with 23 services now offered (up from 20 last year).

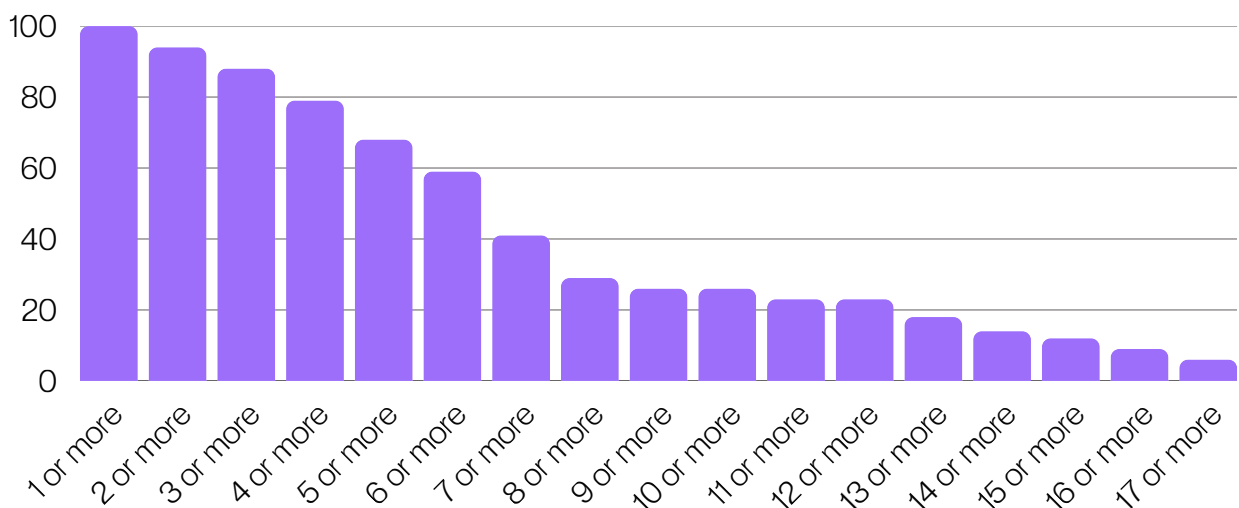
23

accessibility support options now offered (up from 20 last year).

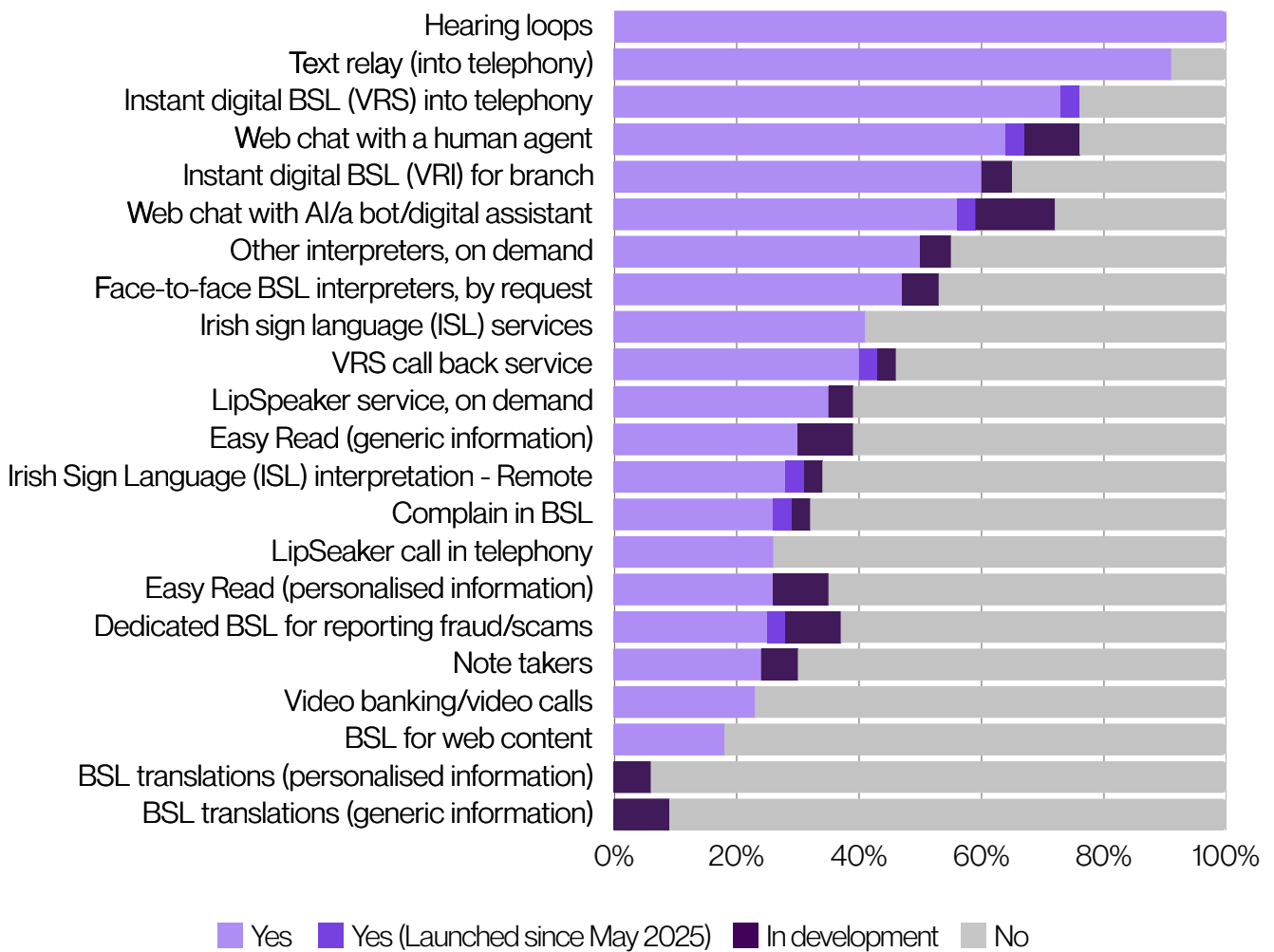
At an organisational level, provision is broadening:

- 100%** All organisations offer at least one form of accessibility support.
- 94%** 94% of organisations offer at least two forms of accessibility support.
- 59%** 59% of organisations offer more than six forms of accessibility support.
- 29%** A further 29% of organisations are developing new services.

How many services do you offer for deaf customers?

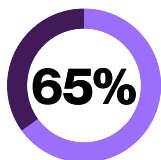


What services do you offer deaf customers?

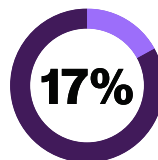


*Percentages are based on applicable responses only (excluding "N/A").

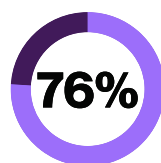
Opportunities to build on



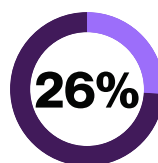
65% of organisations have a dedicated deaf landing page, and of th 74% enable access within two clicks or fewer.



Only 17% of organisations provide complaints guidance in BSL.



76% of organisations do not monitor fraud or debt risk specifically for BSL users.



26% of organisations offer Third Party Access/Support solutions e.g. "speak on my behalf" (separate to POA).

Case Study: Santander

We launched Signly on the Santander website in 2024, becoming only the third UK banking provider to have BSL translations available on our website.

Having Signly was about inclusion, accessibility and making things easier for deaf customers. However, at launch, we placed the on/off toggle for Signly on our accessibility page. This meant that deaf customers usually had to navigate more than one page in order to switch the BSL translations on. This wasn't the most accessible solution.

Signly and Santander discussed this together and agreed that we would add a toggle for Signly to our homepage. Santander was the first bank to add Signly to their main homepage so the toggle was no longer hidden away, it was easy to find and switch on. Now BSL is up front and centre on our website, it's easy to find for users and is truly accessible. Following the addition of Signly to our Santander homepage, we saw a significant increase in usage, which is a success story all round.



“Our addition of Signly will improve access to critical financial information for more people. Tens of thousands of deaf people use BSL as their primary language and through Signly they can now easily access the exact same information as other customers.”
Santander's Head of User Experience & Design, Tom Paget, said: “Everyone should be able to access digital services without barriers. Signly is the perfect partner to help us become a more inclusive and accessible bank by providing British Sign Language translations for our website.”

**Dorothy Liviabella, Santander
Head of Vulnerable Customer
Strategy**

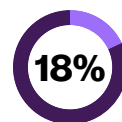
Co-design for new services



15% increase of inclusion of deaf users in service development among long-term participants.

Inclusion of deaf users in service development has increased by 15% among longer-term participants. However, overall involvement remains low at 29%, highlighting a continued opportunity - particularly to include a range of lived experiences (e.g. profoundly deaf BSL users vs hearing loss).

Inclusive communications



Only 18% provide fraud and scam information in BSL.

- Out of 8 organisations that released public communications for new services in the last year, 0% translated their communications into BSL.
- Only 18% provide fraud and scam information in BSL, which is a clear opportunity to support customers.

Case Study: Nationwide

In 2024, Nationwide developed Speak Easy - a set of visual communication cards designed to support people who communicate differently, including deaf people.

Speak Easy consists of physical cards that can be used by branch colleagues and customers to support in-person communication. The cards are believed to be the first of its kind and were a finalist in the 2025 Scope Awards. Each card features a commonly used banking phrase or request, alongside simple images to illustrate its meaning.

Following feedback, two additional cards were introduced specifically to support deaf customers: a card with “I lipread, please face me” and another with the BSL fingerspelling alphabet. These cards were developed in collaboration with the deaf community.

Following Nationwide’s acquisition of Virgin Money, Speak Easy has already been rolled out across their branches. Recognising the value this could offer to many consumers, work is underway to create a white-labelled version, which will be offered free of charge to all banking providers. This is currently being piloted and will be available on Signing banks UK during 2026.



“We are doing all we can to make banking accessible, inclusive and fairer for everyone, which is why we continue to invest in services, such as Speak Easy. We’re delighted to be leading the way in offering dedicated support across all our branches for those with communication difficulties. As the UK’s largest branch network, it is our aim to be as accessible as possible for every customer across the UK.

Mandy Beech, Director of Retail Services at Nationwide



Sharing support needs

Increased channels for recording needs:

100% 100% of organisations now enable customers to record support needs via phone (including text relay).

100% Every organisation offers at least two channels and over 65% offer three or more.

This reflects a 12% YoY increase in available channels.

Logging of support needs:

68% 68% of organisations allow customers to explicitly record disability on their profile, increasing across all categories.

Some organisations focus on preferences for example 63% of organisations allow for a freeform text box.

In-person support:

13% In-person support spans 11 different options overall, with 13% of organisations offering the full range.

This reflects an 11% increase across like-for-like organisations. There are a range of services available to be logged on the profile, for example: 88% enable customers to record the need to meet in a quiet space.

56% The ability to record interpreter service requirements in customer profiles for manual/deaf/blind appointments is now available in 56% of organisations (67% for group members of over a year).

59% Some organisations offer the ability to add preferences, for example 59% of organisations enable a free form textbox to be recorded on the profile.

Rise in outsourcing and self-serve apps:

38% 38% of organisations enable support needs to be recorded via third-party providers, 45% offer app-based recording options.

80% 80% of organisations now enable customers to record their needs via web or in app chat, indicating a shift towards more scalable, digital-first approaches.

Case Study: Royal London

Announced during Sign Language Week 2026, Royal London recently launched a new partnership with virtual BSL interpretation service, Convo. By launching Convo*, we are now able to unlock multiple BSL contact options for our deaf customers.

Whilst Convo's primary role is to enable customers to call us up via the Convo App to have a real time conversation via an interpreter, they allow us to do much more.

With their services, we can now allow for BSL fraud reporting, complaining in BSL with a video that we can use the interpreters to understand the complaint and respond, call back, etc.

**Convo is a video relay service (VRS) that enables Deaf customers to communicate with organisations via a qualified BSL interpreter in real time.*

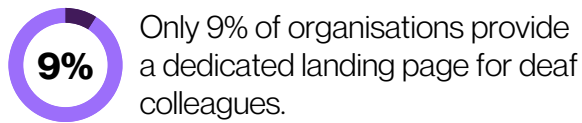
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"Ensuring all customers can access the support they need in a way that meets their needs is a critical part of delivering fair outcomes, particularly for those in vulnerable circumstances. For customers who use British Sign Language, traditional communication channels can present barriers, making inclusive design an essential priority for modern insurers.

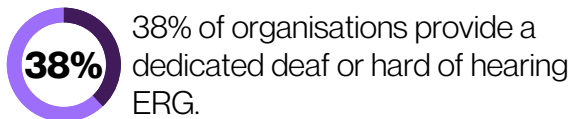
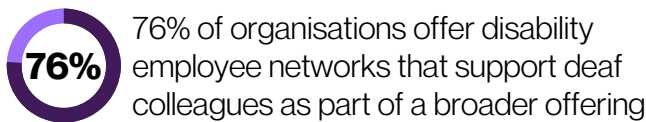
Royal London Spokesperson

Colleague experience and ERGs

Limited progress in colleague-facing accessibility:



Growth in ERG Support:



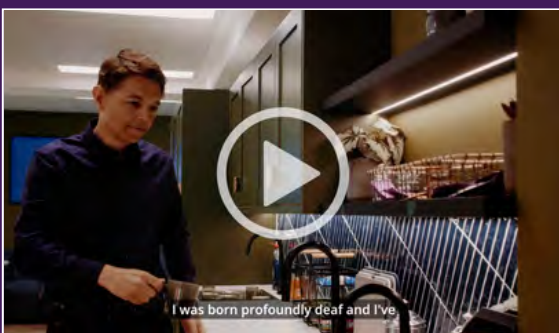
For longer-term industry group members, provision of dedicated ERGs increases to 48%, representing an 8% like-for-like rise from 40% in the previous year.



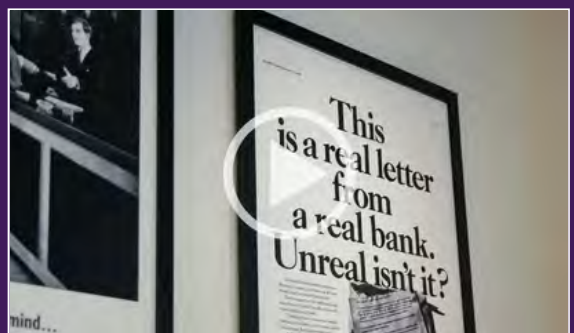
“I now know more deaf people in my workplace than I have never known in over 30 years. It is a safe place for everybody to say ‘I’m deaf.’ I’m not afraid to say “I’m deaf” and everybody gains.”

**Russell Hempel,
Software Engineer,
Nationwide**

Supporting deaf colleagues: Watch the Signing banks UK videos

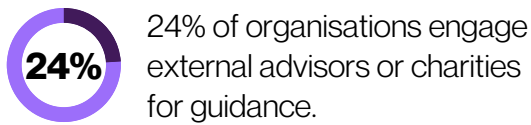


[Lived Experience of Matthew Johnston](#) cochlear implant wearer. Matthew worked in banking for many years until he sadly passed away in January 2026. He is such a great example of how deaf people can be employed in senior positions with just the minimum of adjustments.

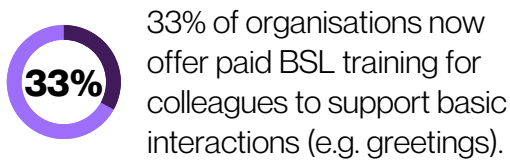


[Russell Hempel, a software engineer for Nationwide](#) talks about benefits of [staff support networks](#). Russell is a member of the Nationwide staff network All Ears. He endorses staff networks to build the confidence of deaf employees and share better understanding.

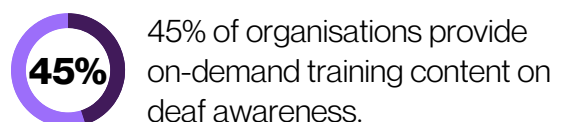
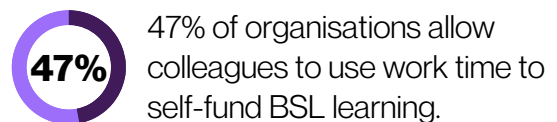
Capability and support



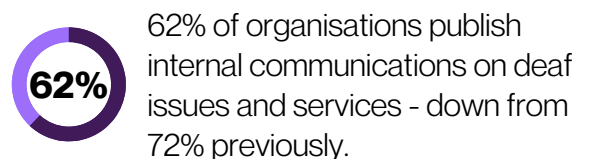
This is significant given that:



alongside interpreter provision, which is much more comprehensive.



There has been a decline in one aspect of support for deaf colleagues with the proportion of organisations publishing internal communications on deaf issues and services:



Chapter Three:

Key Themes

Across both the industry group survey and lived experience insights from the moneyPLUS project, a consistent pattern emerges: while service provision is improving, there remains a gap between what is offered and what deaf BSL users experience in practice.

This is not a question of intent, but of awareness and system design. The following areas highlight where some of the greatest opportunities for impact exist:

1. Confidence vs capability

Many organisations have invested in accessibility tools, yet confidence in outcomes remains low.



42% of organisations are not confident that deaf BSL users can independently understand, decide and resolve financial matters to the same standard and timescale as hearing customers.

✓ Opportunity

Availability of services is not yet translating into equitable outcomes. Organisations should move from measuring provision to measuring effectiveness.

2. Communication & understanding

Lived experience data identifies communication as the primary risk factor.



90% of debt-related issues identified through the moneyPLUS project were linked to miscommunication or misunderstanding.

✓ Opportunity

The core barrier is not access to services, but how information is communicated and understood. Improving communication design is one of the highest-impact opportunities to reduce financial harm.

3. Availability vs awareness

There is a clear disconnect between services offered and services used.



60-70% of deaf service users who used the moneyPLUS service were unaware of or not using Video Relay Services (VRS), despite availability.

✔ Opportunity

Providing tools alone does not ensure accessibility. Greater focus is needed on visibility, onboarding and user trust.

4. Monitoring & risk insight

Organisations lack visibility of risk specific to deaf BSL users.



76% of organisations do not monitor fraud or scam risk specifically for BSL users, limiting visibility of outcomes and leaving this group potentially underrepresented in risk modelling.

✔ Opportunity

Without targeted data, risks remain unidentified and unmanaged. Improved data capture and segmentation is essential for Consumer Duty compliance and risk reduction.

5. Accessible communications

Despite improvements in service infrastructure, core communications remain largely inaccessible.

Of eight organisations that released public communications for new services in the last year, none translated communications into BSL.



18% of organisations provide fraud and scam information. 17% provide complaints guidance in BSL.



18% of organisations provide BSL interpretation for web content.

✔ Opportunity

There is an opportunity to improve both reach and customer understanding through accessible communication design.

6. Co-design

Lived experience is not yet fully embedded in new service development.



Only 29% of organisations involve deaf users in new product or service design.

✓ Opportunity

Services are often designed for, rather than with, deaf users. Co-design must become standard practice to ensure services are fit for purpose.

7. Internal inclusion (colleague experience)

Internal capability remains an underdeveloped enabler of customer outcomes.



9% of organisations offer a dedicated landing-page for deaf or hard of hearing colleagues.



38% of organisations offer deaf-specific ERGs.

✓ Opportunity

Internal inclusion is not yet fully leveraged to improve service design, empathy and delivery. Strengthening this will directly improve customer outcomes.

8. Data & measurement

Many organisations report limited ability to track deaf customer outcomes, citing limited or inconsistent data capture on deaf BSL users and limited ability to measure experience, outcomes or risk.

✓ Opportunity

What gets measured gets improved. Building a stronger evidence base is critical for accountability and continuous improvement.

Summary: The System Opportunity

Taken together, these findings highlight a consistent system opportunity:

What industry provides	What deaf users experience	The opportunity
Services and tools	Miscommunication and delay	Interpretation
Accessibility options	Low awareness and use	Engagement
Compliance focus	Unequal outcomes	Effectiveness

These gaps directly inform the strategic recommendations that follow. Journeys are only as strong as their weakest point - and for many deaf customers, breakdowns occur at the moments that matter most.

The next chapter focuses on how Financial Services organisations can move beyond service provision to also delivering equitable outcomes - by addressing communication, awareness, data and system design at both operational and strategic levels.

Chapter Four:

Recommendations

While the 2026 findings show meaningful progress across the sector, they also highlight priority opportunities to deliver more consistent, equitable outcomes for deaf customers and colleagues.

The next phase is not about just adding more tools. It is about improving awareness, consistency and the end-to-end customer and colleague experience. Many of the barriers identified are systemic rather than sector-specific, with relevance beyond banking.

“

“The DIIG has met monthly since 2022 and serves as a best practice sharing forum, as well as discussing emerging insight and common challenges... Signing banks UK has been a member since 2022 and can engage directly with members providing updates from our deaf stakeholders and offering resources and services to promote deaf inclusion... mapping customer journeys so that the advice to deaf customers can be tailored and lessons learned.”

Breda Leyne, Director, ESquared host to the Signing banks UK programme.

Co-designing and standardising best practice

To support organisations to deliver the recommendations, the report proposes the viability of introducing a formal Code of Practice for deaf inclusion in financial services. Building on the current survey and models such as the UK Finance Financial Abuse Code, this should be developed through a partnership between industry bodies, policy makers, deaf-led organisations, and technology providers.³¹ The aim would be to move from fragmented approaches to a shared standard - covering areas such as communication, third-party access, and outcome measurement - to drive consistency, accountability and innovation across the sector.



Recommendation One: Revenue Driver (Customer Growth)

✓ 1.1 Tell us once

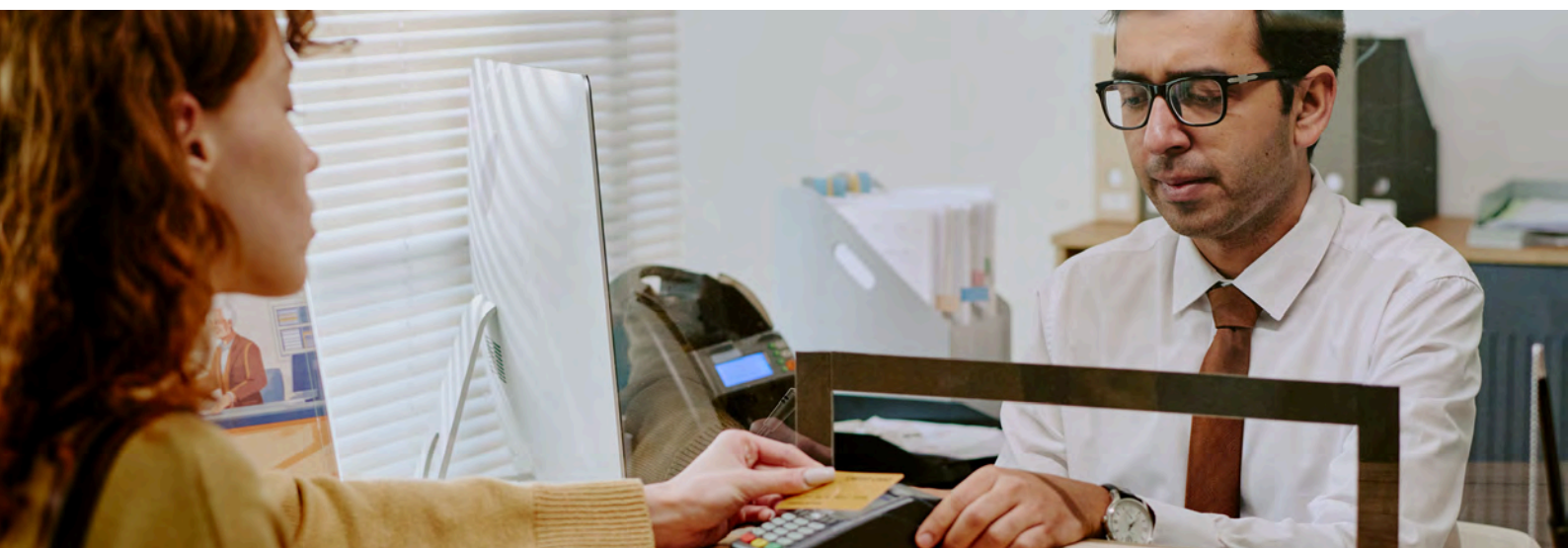
Responsibility: Firms (delivery), with support from Industry Working Groups and Regulators (alignment and guidance)

Firms should implement “tell us once” approaches so customers can record support needs once - for example, “I need longer appointments” (92% of organisations) or “my voice may sound different to what you might expect” (75% of organisations) and have that information recognised consistently across all interactions.

This information should be visible across systems and channels, reducing repeated disclosure and improving experience. Firms should also expand accessible interaction channels, alongside stronger self-service options.

While FCA guidance does not prescribe a single model, it is clear firms are expected to have systems that allow staff to record, access and act on customer needs without repeated disclosure. There is also an opportunity for regulators and industry bodies to explore greater consistency in how support needs are recorded and recognised, for example through shared standards.

Existing tools already show what is possible. For example, the Experian Support Hub allows customers to share support needs across multiple providers in one process. Deaf BSL users can indicate that they cannot speak on the phone, need Relay or BSL VRS, prefer email or letter, or require a third party, quiet space or BSL interpreter for in-person meetings. However, tools alone do not solve the underlying challenge. Legacy systems, poor data sharing and variable colleague confidence can still prevent that information being recognised and acted on consistently across the customer journey. The issue is not only capturing support needs, but embedding them within operational delivery.



✓ 1.2 Data4Good

Responsibility: Risk, Product and UX leads.

Firms should broaden the ways they monitor and respond to the needs of deaf customers, including risks such as fraud and scams. Data should be captured and analysed to assess whether services deliver equitable outcomes, recognising the diversity of the deaf community (e.g. BSL users vs hearing loss). Needs, risks and interaction preferences vary significantly across these groups.

This insight should inform product design, risk controls and service improvement. Monitoring should reflect customer journeys, including digital, assisted and third-party-supported interactions.



“We don’t capture this data on our systems, so we’re unable to understand the total population affected.”

2026 Survey Participant

✓ 1.3 Third-party access

Responsibility: Industry Working Group, Regulators and Legal Teams

Develop a clear industry-wide approach to third-party access and support. This should enable the appropriate use of trusted intermediaries - including family members, carers and interpreters - while ensuring safeguards around consent, accountability and protection.

It should clarify the interaction between data protection, legal authorities (e.g. Power of Attorney) and day-to-day support needs.

Crucially, it should address the over-application or misinterpretation of regulation, which can lead firms to restrict access rather than protect customers. The aim is to balance accessibility and protection, rather than defaulting to exclusion.

Recent research from Project Nemo³² and Money & Mental Health Policy Institute shows that where accessible services are absent, consumers often resort to unsafe workarounds.³³ There is therefore an opportunity to design solutions that work across multiple groups with similar support needs.

✓ 1.4 Early language access and BSL education

Responsibility: Government (lead), with support from Industry and Third Sector Partners

Early access to language is critical to long-term outcomes. There is currently no consistent, funded provision enabling parents of deaf children to learn BSL at the point of diagnosis, which can limit early communication in the home. There needs to be a review by qualified deaf BSL users of the BSL training that is currently available for parents at point of diagnosis, and highlight gaps and solutions. Where internal training resources exist, organisations should consider making these open source and available to everyone. Evidence cited elsewhere in the report, including RAND analysis, points to long-term returns through improved education, employment and reduced reliance on support services.³⁴ Industry also has a role to play through partners such as Signing Banks UK. Improving early language access is not only a matter of inclusion, but an investment in future participation, productivity and economic contribution.

✓ 1.5 Financial education, fraud & awareness (BSL-led)

Responsibility: Communication and marketing teams, with Industry and Third Sector support.



18% Only 18% of organisations provide fraud and scam information in BSL.

That should be treated as an urgent call to act. Firms should:

- Translate critical safety information into BSL video content
- Actively promote BSL resources across channels
- Consult deaf community experts and BSL interpreters to ensure cultural and linguistic accuracy. Cross-sector partnerships, including models such as the Police Link Officer for deaf People (PLOD), can help share learning and improve delivery.
- Deliver accessible awareness activity through trusted partners and community groups.

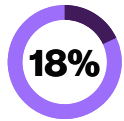
This should extend beyond campaigns to long-term financial capability. Working with organisations such as Signing banks UK and deafPLUS can support BSL-first content and community-led delivery.

Evidence from moneyPLUS suggests a significant proportion of financial harm is linked to miscommunication. Earlier, clearer, BSL-led communication can reduce harm, build confidence and improve engagement.

✓ 1.6 Digital participation

Responsibility: Product and UX leads.

The sector must move from “digital-first” to “digital-inclusive”, making BSL interpretation for web content a priority.



Currently only 18% of firms provide BSL interpretation for web content, although among like-for-like organisations that has grown from 8% to 22%.

Digital accessibility alone is not enough. BSL and other accessible formats should be treated as essential alternatives across digital, hybrid and analogue channels, so customers can engage in the format that works best for them. Support options must also be easy to find, accessible within minimal clicks, and clearly explained in plain language and - where appropriate - supported by BSL-led visual content.

Translation should be prioritised based on real customer need and risk. Industry insight from Signly suggests the most requested content includes identity and account management, support and financial difficulty, payments and cash, and fraud and scams - all high-impact journeys where misunderstanding can cause harm. Accessibility should therefore be treated as an insight-led capability, informed continuously by technology providers and innovators, customer behaviour, lived experience and data, rather than as a static compliance exercise.

“

Accessibility isn't about offering a tool on your website or app, it's about whether people can complete financial journeys confidently, independently, and equitably. AbilityNet welcomes the report's focus on outcomes and co-design, and encourages firms to measure what really matters. Namely whether customers can confidently and easily complete tasks first time, without extra effort or reliance on others. Where the experience is found to be wanting, engage with lived-experience experts to design and implement the improvements required.

Amy Low, CEO, AbilityNet



✓ 1.7 Support services

Responsibility: Product, Service and Accessibility leads

Accessible services, including BSL provision, should be treated as equivalent alternatives rather than optional add-ons. They should be delivered with the same consistency, quality and flexibility expected of other accessibility tools and embedded across the full journey rather than limited to isolated touchpoints.

Customers should be able to state and retain their preferred method of communication and support throughout the customer journey, rather than having to repeat or renegotiate that choice.

Consider including the ability to authorise a qualified interpreter of their choice, including through alternative channels such as text-based relay or facilitated support, without being tied to a single signed video service. Where possible, firms should provide qualified interpreters to ensure accuracy and customer protection. While some customers may choose family members or informal support, that can introduce risks of misinterpretation and unintended consequences. Safeguards are therefore essential, and firms should retain discretion to support the most reliable communication method for each interaction.

Policy makers should also be engaged to ensure relevant standards remain fit for purpose - for example, whether WCAG 2.2 goes far enough in relation to BSL translation of website content, rather than only captioned video.

✓ 1.8 Drive awareness including new product communications

Responsibility: Product and UX leads.

Communications about new and existing services - including PR, product updates and social media - should be available in BSL to improve awareness and uptake of support. This needs to move beyond high-level inclusion, such as occasional interpreted marketing, towards targeted communication that clearly explains how customers can use and benefit from services. This includes all letters as per braille and accessible PDF for blind customers. This is especially important in areas such as fraud and scams, where accessible information can prevent harm. Working with local deaf community organisations and networks, including DeafCOG, Action Deafness, British Deaf Association, Deafway and regional deaf associations, can improve reach, trust and engagement.

Recommendation Two: Innovation Driver (Universal Design)

✓ 2.1 Universal co-design

Responsibility: Product & UX Leads.

Although co-design has increased among industry group members, only 29% of organisations involve deaf people in product or service development and testing. To ensure products are genuinely accessible, firms should embed deaf colleagues, experts and consultants in design and testing as standard, and monitor this across all services, not only new ones. Co-design should move beyond broad or undefined “deaf” representation to include the range of new technology available, lived experience across the community, including BSL users and those with hearing loss, whose language preferences and needs may differ significantly.

Firms could also use the Industry Group as a mechanism to bring technology innovators and more lived experience into the room - inviting more case studies and real customer journeys to inform design, challenge assumptions, and shape collective best practice.



“

Co-designed pathways between financial institutions and specialist deaf charities could enable effective referral, joint case management, and BSL-accessible support for complex financial cases. This approach reduces risk, improves client confidence, and leads to better outcomes.”

**Dr. Tim Pascoe, ESquared /
Director of Signing banks UK**

✓ 2.2 Review opportunity and risks with responsible and ethical use of AI

Responsibility: Product, Technology (AI/Data) and Risk teams, with support from Industry Working Groups and Technology Providers

Organisations should consider both the opportunity and the risk presented by AI, including how it is being embedded in policy, process and frontline delivery.

Particular attention should be paid to the accuracy and inclusivity of speech recognition, voice-to-text and dictation tools, which are increasingly built into customer and colleague interactions. Lived experience highlights consistent inaccuracies (for example, misrecognition of key terms such as “deaf”), which can undermine trust, distort meaning, and create additional barriers. Firms should work with technology providers to test, validate and improve these systems to ensure they are reliable and inclusive in real-world use.

✓ 2.3 Join the Deaf Inclusion Industry Group

Responsibility: Vulnerability, Accessibility, Product and UX Leads.

There is a clear benefit from sustained engagement in the industry group. Organisations that actively prioritise deaf inclusion tend to show stronger service provision and more consistent progress. For customers, this includes better access to core services:



89% of long-term participants now offer BSL VRS into telephony. For colleagues, long-term participants have seen a 10% increase in dedicated support groups for deaf or hard of hearing colleagues.

Taken together, this suggests that where organisations combine sustained focus, shared learning, lived experience insight and collaboration, both customer and colleague outcomes improve. This report reinforces the 2026 trend of stronger progress among more engaged organisations, including a 12 percentage point increase in service options for deaf customers.

While this should not be treated as direct causation, it does reinforce the value of continued focus and collaboration. Membership is free and provides access to anonymised benchmarking, peer learning, qualitative insight from moneyPLUS, and opportunities for co-design and testing opportunities with the deaf community.

To join, please contact Kathryn.Townsend@Nationwide.co.uk

✓ 2.4 Survey and analysis

Responsibility: Deaf Inclusion Industry Group

For the 2027 survey, the sector should continue to refine the questions and deepen understanding of what sits behind the data. This should include:

- further qualitative research with the community to assess whether recommendations are being implemented.
- additional segmentation by organisation type to understand the needs of smaller firms.
- detailed insight into how and when deaf customers are engaged in service design, communications and support provision.
- differences in lived experience within co-design and in both internal and external marketing communications.
- greater visibility of how many services rely on digital channels and the level of digital skills required to access them.
- working with RNID and others to define the demographic data requirements to support banks to better tailor products and services.

Recommendation Three: Productivity Driver (Personal Performance)

✓ 3.1 Target operating model

Responsibility: Board and Executive Teams.

Firms should establish centralised deaf/BSL accessibility teams, similar in principle to bereavement teams, to support deaf customers through more efficient triage and specialist case handling. This would allow frontline colleagues to escalate appropriate cases to people with the right expertise, reduce the number of touchpoints for customers, and create a clearer route for the third sector to raise issues and share requirements. The [Police Link Officer for the Deaf \(PLOD\)](#) model should also be reviewed as a possible operating model reference point.

Responsibility: Vulnerable Customer Operations Team

Firms should share best practice and reduce duplication by working with specialist organisations such as Signing banks UK to develop and maintain guidance on areas such as fraud and financial education. Where possible, organisations should align around recognised partners as a central source of expertise, rather than building separate approaches in parallel. This can improve consistency, reduce cost and ensure guidance is shaped by lived experience and specialist insight.

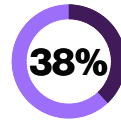
✓ 3.2 Colleague journeys

Responsibility: People & Communication teams.

Internal support is essential to sustained inclusion and better customer outcomes.



9% of firms offer a dedicated public landing page for deaf colleagues or applicants.



38% of organisations provide a deaf-specific ERG.

These figures, alongside the case study evidence elsewhere in the report, show that colleague support remains a key enabler of progress. Firms should create environments where deaf colleagues are visible, supported and able to shape decision-making. That includes:

- senior sponsorship of disability networks.
- valuing lived and close-to-lived experience.
- ensuring deaf colleagues' voices are heard at Board level.

Smaller organisations should also support access to external or cross-industry networks where internal structures are not yet in place.

Recommendation 4: Talent Driver (Tomorrow's Talent)

✓ 4.1 Training and Development

Responsibility: L&D and Frontline Operations.

Firms must move from “having the tool” to ensuring colleagues can use it effectively in practice. That means embedding applied deaf awareness into day-to-day interactions, not relying on tools or one-off training alone. At a minimum, organisations should provide role-specific guidance and accessible internal resources to support consistent, high-quality service. BSL training should be delivered by qualified native or fluent signers to protect linguistic accuracy.

To scale effectively, firms should develop centralised, high-quality training modules, for example through Signing Banks UK, adopt shared funding where appropriate, and signpost colleagues to existing expert-led training from organisations such as [Business Disability Forum](#), [Valuable 500](#), [AbilityNet](#) and [Microlink](#).

Training should move beyond basic “deaf awareness” to include a deeper understanding of Deaf culture and communication norms. Without that, firms risk over-relying on interpreters or technology while leaving the underlying communication gap untouched.

✓ 4.2 Colleague entry-points

Responsibility: Internal Comms and Colleague UX teams

Support exists but is not consistently accessed. Firms should focus on making support more visible and easier to access.



Currently, only 9% of firms offer a dedicated public landing page for deaf colleagues or applicants.

This includes creating clear, centralised entry points (such as dedicated landing pages), signposting available support, and ensuring colleagues can navigate internal systems without friction.

✓ 4.3 Inclusive recruitment and workforce representation

Responsibility: People & Culture, Talent Acquisition, and Hiring Managers

Firms should aim to ensure deaf talent is represented within their workforce, recognising the role this plays in shaping more inclusive products and services. This includes:

- reviewing the full recruitment journey - from first website visit to interview to day one - so that everyone has a fair opportunity to succeed.
- tracking the number and proportion of deaf colleagues in the organisation.
- using colleague insight and lived experience to inform service design and decision-making.

Where there is a gap between workforce representation and the customer base, firms should consider how inclusive recruitment can help close it over time.



About the Partners

- **ActionAble:** ActionAble exists to make inclusion a leadership priority, not a side project. We empower organisations across the UK to move beyond talk and into action, supporting senior leaders to take bold, measurable steps toward disability inclusion.
- **Deaf Inclusion Industry Group:** Comprising of 42 banks, building societies, digital-only lenders, insurers, debt charities and others, and Signing banks UK. The group is founded and chaired by Kathryn Townsend, Head of Customer Vulnerability at Nationwide.
- **deafPLUS / moneyPLUS:** At deafPLUS, we are committed to breaking through the barriers and integrating deaf and hard-of-hearing people into the wider society. Our team is passionate about providing support to those who are deaf and hard of hearing people and ensuring they have access to the resources they need. In April 2026, deafPLUS merged with Action Deafness, another deaf charity, with the aim of strengthening and enhancing the services delivered by both organisations. moneyPLUS will continue under Action Deafness, led by Reg.
- **ImpactMatch:** ImpactMatch is the delivery partner behind the ActionAble movement co-founded by Sara Weller CBE and Leigh Smyth (Founder of ImpactMatch). ImpactMatch is an end-to-end social impact partner. We deliver the plan, people, partnerships and support that match responsible intent to impact, powered by our community of #ImpactMakers.
- **Nationwide:** Nationwide has funded the creation of this report. Nationwide is the world's largest building society, with over 16 million members. Following its acquisition of Virgin Money UK PLC, Nationwide is connected with one in three people in the UK and is the second largest provider of mortgages and retail deposits. It is also a major provider of current accounts, credit cards, personal loans and business banking. Customers can choose to manage their finances in a branch, via mobile app, the internet, telephone, and post. Nationwide has around 25,000 employees and its head office is in Swindon, UK. As a financial services provider owned by its members, not shareholders, Nationwide's purpose is: Banking - but fairer, more rewarding, and for the good of society.
- **Royal National Institute for Deaf People (RNID):** RNID is the national charity supporting more than 18 million people in the UK who are deaf, have hearing loss or tinnitus.
- **British Deaf Association (BDA):** BDA is the UK's national deaf-led membership organisation representing deaf people who use BSL in the UK and Irish Sign Language (ISL) in Northern Ireland. We exist to ensure a world in which the language, culture, community, diversity and heritage of deaf people in the UK is respected and fully protected.
- **Signing banks UK:** Signing banks started as an Erasmus+-funded European collaborative project which set out to support better inclusion of the deaf community in four countries. ESquared, a small social enterprise, was the UK partner. In 2023 we created Signing banks UK as a dedicated resource to provide a sustainable interface between banking and financial service organisations in the UK and their deaf customers. ESquared began working with Kathryn Townsend in 2022, when she brought together representatives of many of the leading banks and financial organisations to form the Deaf Inclusion working group. Signing banks UK secured sponsorship from Nationwide and Kathryn has been a key supporter of our work.



Methodology:

Incorporating lived-experience

This research builds on the foundation established by the Lending Standards Board and has been expanded for 2026 to incorporate lived experience insight alongside industry data. For the first time, the report reflects a strategic partnership between the Deaf Inclusion Industry Group, deafPLUS, Signing banks UK and RNID. The research draws on expert input from Dr Kate Rowley, an academic based at the Deafness, Cognition & Language Research Centre (DCAL), University College London (UCL), whose research provides important context on the systemic impact of language deprivation. The aims are to move beyond assessing service availability, to understanding how services are experienced in practice - and where improvements are needed to deliver better outcomes.

To support a clear business case for service improvement, recommendations have been categorised using the Disability Dividend framework, aligning actions to revenue (customer growth), innovation, productivity and talent drivers.

All insights drawn from the Deaf Inclusion Industry Group survey are referenced as (Survey, 2026) to distinguish them from qualitative and third-sector data sources.

Deaf Inclusion Industry Group Survey: 42 member firms (up from 12 in 2023), with 34 organisations participating in March 2026.

The sample includes:

- Traditional banks (12)
- Building societies (7)
- Challenger / neobank and fintech providers (5)
- Credit providers (2)
- Insurers (1)
- Pensions & investments firms (3)
- Debt advice and debt collection organisations (3)
- Ombudsman / customer service bodies (1)



“While the methodology is at an early stage, deafPLUS views the findings as indicative of the financial exclusion experienced by deaf British Sign Language (BSL) users. This is particularly true for those who are socially isolated, have limited English proficiency, lack informal support networks and require more support by mainstream financial services.”

Reg Cobb, CEO deafPLUS

Data Sources:

deafPLUS/moneyPLUS:

85 BSL-using clients (80 in Greater London), providing direct insight into real-world financial journeys of deaf BSL users experiencing financial difficulty.

Referral Ecosystem:

- 49% via social media
- 36% via professionals
- 15% self/GP referral

Nature of Evidence:

Direct client engagement, issue categorisation, and qualitative case studies capturing the lived experience of financial exclusion.

Online appendix

Our online appendix provides additional context on the report methodology, key reference sources, and accessible descriptions of the frameworks and figures used throughout the report. You can access the [online appendix here](#).

Legal disclaimer

This report has used aggregated data across financial services organisations and deafPLUS to highlight trends and insights that will increase understanding about financial services approach to deaf inclusion.

While ImpactMatch has exercised reasonable care in preparing this document and any views or information expressed or presented are based on sources it believes to be accurate and reliable, no representation or warranty, expressed or implied, is made as to the accuracy, reliability or completeness of the information contained herein.

This material has been prepared for information purposes only and ImpactMatch, its directors, officers and employees are not responsible for any consequences arising from any reliance upon such information.

End Notes:

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