Outcome Briefing: Locked Out by Design? Disabled people and personal finance in a digital-first world

A discussion on how financial services, assistive and accessible technology (ATech), and policy can reduce the barriers disabled people face to financial inclusion in an increasingly digital world.

Summary

On 11 June 2026, Policy Connect's ATech Policy Lab, in partnership with Tech for Disability and RIX Inclusive Research at the University of East London, convened a hybrid roundtable on financial inclusion in a digital-first world. Chaired by Robert McLaren, Director of the ATech Policy Lab, the session brought together representatives from banking, technology, research and disability organisations, alongside people with lived experience.

Contributors emphasised that accessible financial services must be developed through genuine co-production, with disabled people involved from the outset and throughout design and implementation. Participants also made the case for 'designing for the edges', arguing that services built around those with the greatest access needs are more inclusive for the wider population and can help organisations reach more customers.

The discussion highlighted that technical compliance alone does not guarantee meaningful financial inclusion. Participants called for accessibility to be considered across the full customer journey, with greater awareness of available features and a choice of configurable interfaces, payment methods, authentication routes and support channels. Cash and access to human assistance were identified as particularly important for maintaining autonomy and preventing unnecessary reliance on relatives, carers or support staff.

Participants also examined security, identity verification and trusted third-party access, stressing that accessibility and safeguarding should be designed together. The session

highlighted the importance of early, practical financial education and considered both the accessibility benefits and risks of artifical intelligence (AI). Overall, contributors agreed that digital innovation should expand choice and independence rather than deepen existing exclusion.

The Speakers:

- **Robert McLaren**, Chair, Director of the ATech Policy Lab, Policy Connect
- **Rebecca Brindley**, Digital Accessibility Lead, NatWest; Cabinet Office Disability and Access Ambassador for Banking
- **Dr Paul Watts**, Senior Lecturer, RIX Inclusive Research, University of East London
- **Rosalyn Weinberg**, Co-researcher, RIX Inclusive Research, University of East London
- **Marc Goblot**, Founder and Co-lead, Tech for Disability; Chair, Cabinet Office Disability Unit London Region Stakeholder Group
- **Ismail Kaji**, Parliamentary and Government Engagement Officer, Mencap

Summary of Discussion Points

Co-production and Lived Experience

One prominent theme highlighted throughout the discussion was the need for genuine co-production in the design and implementation of technology and services, both within and beyond the financial sector.

Co-production requires people with lived experience to be involved from the outset and throughout the design process, rather than only as a consultation or product-testing post-production Dr Paul Watts of Rix Inclusive Research explained that people differ not only in their access needs, but also in how they prefer to interact with digital services. Meaningful co-production helps ensure that these needs and preferences are reflected in product design by incorporating users' voices throughout the development process. Without it, technologies and services that are increasingly essential to everyday life risk reproducing the barriers to inclusion faced by disabled people.

This process of co-production and co-design also enables organisations to 'design for the edges': an approach that considers users with the greatest access needs so that the resulting product or service is more inclusive and usable for the wider population. Marc Goblot, Founder of Tech for Disability, noted that 'designing for the edges' offers commercial benefits in addition to improving accessibility, and can be understood as an innovative model that enables companies to reach a wider share of their potential market.

In a similar light, Ismail Kaji, Parliamentary and Government Engagement Officer at Mencap, highlighted how co-production also benefits organisations by saving time and resources that would otherwise be spent retrospectively altering inaccessible products and services. This commercial framing therefore creates an additional incentive for companies to embed accessibility from the outset, rather than treating it as a matter of technical compliance alone.

Beyond Technical Compliance

Participants described how technical access and formal compliance with accessibility guidelines does not necessarily result in meaningful financial inclusion.

The discussion highlighted a gap between technical compliance and real-world accessibility. Although online banking apps and digital financial services may meet the Web Content Accessibility Guidelines, these standards provide only a baseline. As Rebecca Brindley, Digital Accessibility Lead at NatWest, explained, they should be understood as “the floor, not the ceiling”, with genuine inclusion requiring organisations to go beyond minimum compliance.

Contributors emphasised that genuine inclusion would require accessibility to be considered across the full customer journey, including registration, authentication, payments, communication and access to support, as apparently accessible services can continue to create barriers at different stages of use. It was also noted that the mere availability of accessibility features alone is not enough for inclusion and must be developed alongside a growing awareness. As Rebecca Brindley observed, while banks may provide accessibility features, customers cannot benefit from them if they do not know they are available. Participants therefore called for accessibility tools to be more clearly publicised and easier to locate and activate. Rebecca Brindley also called for greater collaboration across the banking sector to share and adopt successful accessibility innovations.

Beyond improving the availability and visibility of accessibility tools, participants argued that customers should be able to configure them according to their individual needs and preferences. Marc Goblot noted that technology is increasingly capable of adapting to different users and that banking and financial services should make greater use of this flexibility. Contributors identified a range of options that could be offered, including Easy

Read information, text-to-speech, audio and visual cues, simplified interfaces and different methods of authentication. As needs may also change according to a person's health, circumstances or the context in which they are using a service, participants emphasised that these choices should remain in the hands of the customer.

Autonomy, Control and Choice

Participants highlighted that financial inclusion is not simply a matter of technical access, but is closely linked to autonomy, choice, and quality of life.

Being able to access and control one's own finances is essential to greater independence. Inaccessible digital services can unnecessarily increase disabled people's reliance on relatives, carers or support staff, while the continued digitalisation of essential services, payment systems and customer support risks reinforcing existing barriers to inclusion. Participants identified two key examples: cashless payments and automated support lines.

Rosalyn Weinberg, co-researcher at Rix Inclusive Research, drew on her own experience to explain that some people rely on cash as their only means of making purchases, and that cashless shops can therefore exclude them from everyday transactions. Ishmael Kaji also explained that, even where people with learning disabilities can navigate some digital services, PINs, passwords, and other aspects of digital systems can remain highly challenging. Cash should therefore remain available as an option, so that people have greater autonomy and choice in how they manage their personal finances. This increased control over one's finances may also have links to improved health and wellbeing. As Dr Paul Watts argued, restricted access to cash, digital finance or financial information can limit where people shop, what they buy and how they budget. This reduction of autonomy thereby impacts people's quality of life and ability to make the best use of limited income.

Many financial customer support services have reduced or eliminated in-person support and automated online support using chatbots. The discussion identified this as a significant barrier to managing personal finances, as disabled people, neurodivergent people, and people with learning disabilities may often require clear explanations, reassurance, and support from a real person.

As Dr Paul Watts explained, Rix Inclusive Research found that many people simply wanted the option to speak to a human being when they needed help. Ismail Kaji also emphasised that vulnerable customers may benefit from a support route where staff have enough time to listen, understand their needs, and avoid repeatedly passing them between different people.

This suggests that accessible financial services cannot rely on digital automation alone. Meaningful inclusion requires a choice of support channels, including human support, so that people can resolve issues confidently and navigate the services that allow them to remain in control of their own finances.

Security, Identity, and Authentication

The discussion also illustrated the need to treat security and accessibility as connected priorities, rather than opposing concerns.

Participants emphasised that financial safety, safeguarding and protection from scams are essential, but that the security systems in place can also create barriers when they are not designed around disabled people's needs. As Ismail Kaji explained, current systems that heavily rely upon passwords, memorable information, and multi-step login processes can be particularly difficult for some people with learning disabilities. Such inaccessible security processes may prevent people from accessing their own accounts, or push them towards unsafe workarounds, reducing both independence and safety. Rebecca Brindley stressed that authentication must protect customers without preventing access to their own money. However, the discussion highlighted that as no single method, including face or voice identification, will work for everyone, financial services should offer a choice of accessible ways to prove identity, including digital and non-digital routes.

Contributors further considered the need for safe and proportionate trusted third-party access. Some disabled people may rely on carers, family members or deputies to help monitor money, make payments or check whether funds are available. However, banking systems are often designed around a single independent account holder, rather than supported or shared decision-making. Participants therefore called for clearer trust frameworks and permissions that allow trusted people to carry out specific tasks without removing the account holder's rights, control or autonomy.

Financial Education and Preparation for Adulthood

Beyond access to inclusive digital services and technologies, participants highlighted financial education as another essential tool for supporting disabled people to manage their personal finances.

Financial literacy is a core life skill that can help young people take greater control of their finances as they transition into adulthood. Rosalyn Weinberg highlighted the importance of preparing young people for greater independence and reducing reliance on parents and other carers over time. Contributors therefore argued that financial education should form an essential part of curriculum designed to equip pupils with practical life skills.

Participants identified several features that could strengthen this provision. Financial education should begin early, allowing confidence and a practical understanding of money to develop well before key transitions towards independence. Rather than being introduced as an additional standalone subject, it could be embedded across mathematics, numeracy, information and communication technology (ICT), personal development, and life-skills teaching. Contributors also stressed that financial education should be accessible, practical, and include digital safety. Ishmael Kaji suggested that ICT lessons could cover online banking and digital safety through exercises using examples of scam messages, helping pupils understand what warning signs to look for and how to respond. Marc Goblot noted that cash can also provide a useful way of making abstract financial concepts more visible, allowing learners to see how much money they have and when it has been spent.

The discussion further highlighted the potential for accessible tools to be integrated into both financial education in schools and digital finances services to support this learning. Visual cues, audio prompts, prepaid cards, and simplified explanations could help young people better understand spending, budgeting, and the consequences of financial decisions. Overall, participants emphasised that effective financial education should build confidence, strengthen fraud awareness, and prepare young people to manage money as independently and safely as possible.

Responsible, Accessible and Equitable use of AI

The discussion examined the role of AI in accessible digital finance, with participants considering both its benefits and potential risks.

The use of AI in technology and online services offers an increased ability to provide accessibility tools that can be personalised to the needs of the user. Rebecca Brindley explained how AI may aid banking services in providing text-to-speech, visual information or spoken guidance, while Marc Goblin stressed how these AI-enabled interfaces should be configurable to user-preference. However, participants also identified several potential risks to increasingly incorporating AI into online services and everyday life.

Ismail Kaji noted that automated systems may repeat generic responses without understanding the user’s circumstances and emphasised the need to maintain a balance between AI and human interaction. This is particularly important for users who may need reassurance, explanation, or support that adapts to complex needs. The discussion also highlighted the risk that AI could deepen existing financial inequalities. Access to the most advanced models may, and already often does, depend on being able to pay for premium services and subscriptions, while even basic access requires a suitable device, internet connection and sufficient digital literacy. Dr Paul Watts warned that, where these conditions are not met, AI may become another way in which technology reinforces wider inequalities in income, health and opportunity.

Contributors raised further concerns about transparency and control over personal data. Marc Goblot stressed that even AI services that appear affordable or free may generate profit through the collection and use of personal data. He therefore called for providers to be more transparent about how data is used and how users can control or limit that use. He also highlighted that people need stronger digital literacy to make informed choices about when and how to use AI in personal finances, reinforcing the wider case for accessible financial education.

Participants therefore emphasised that, while AI offers significant opportunities to improve accessibility, its use should not replace human interaction. AI-enabled services should remain affordable, providers should be held to higher standards of data transparency, and users should retain meaningful control over how these tools operate. This should be supported by stronger financial and digital education so that people can use AI confidently, critically, and safely.

Next Steps

Policy Connect will share this outcome briefing with policymakers and use the insights to inform future programmes and research of the ATech Policy Lab.

For more information regarding these projects and other accessibility policy work, please contact Robert McLaren (robert.mclaren@policyconnect.org.uk).

About the APPG for Assistive and Accessible Technology

The APPGAT aims to disseminate knowledge, generate debate and facilitate engagement on assistive technology among Members of both Houses of Parliament. The group is chaired by Josh Fenton-Glynn MP (Labour), with parliamentary Officers Lord Shinkwin (Conservative), Sadik Al-Hassan MP (Labour) and Lord Low (Crossbench), and Members including Steve Darling MP (Liberal Democrat), the Rt Hon. Lord Blunkett (Labour) and Baroness Tanni Grey-Thompson (Crossbench).

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Our work focuses on five key policy areas: Education & Skills; Industry, Technology & Innovation; Sustainability; Health; and Accessibility.

We are a social enterprise and are funded by a combination of regular annual membership subscriptions and time-limited sponsorships. We are proud to be a Disability Confident and London Living Wage employer, and a member of Social Enterprise UK.