STAMMA



VOICE ACCESSIBILITY

How systems built for fluent speech exclude millions.

This report brings together findings from a survey of people who stammer, conducted by STAMMA in Sept 2025, and a survey of contact centres conducted by **ContactBabel** in June 2026.

The findings point to a sector-wide failure to anticipate and make provision for the needs of people with speech disabilities when making and receiving phone calls.

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This report was put together by volunteers and staff at STAMMA, the UK's leading charity for people who stammer. It was updated in October 2026 with findings from ContactBabel's 2026 report, 'Serving callers who stammer'.

STAMMA is a registered charity no 1089967/SC038866. Please direct any questions to training@stamma.org.

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PHONES IN BUSINESS: A FAILURE IN ACCESSIBILITY



Voice accessibility matters. While many routine tasks can be completed online, phone calls remain a key channel of communication for customers needing advice, support or an individual response. Across healthcare, banking, insurance, transport and countless other services, voice communication remains a critical part of everyday life.

Millions of people in the UK communicate differently, including more than half a million adults who stammer. Yet our 2025 survey indicated that 65% of calls between people who stammer and UK businesses were mishandled.

People who stammer reported being talked over, interrupted and trapped in voice-recognition loops. 14% of respondents said they were hung up on when they stammered. 24% said that interactive voice response (IVR) systems either failed to understand them or failed to give them enough time to respond.

Research by ContactBabel points to a wider, systemic failure to accommodate callers with speech differences. Only one in five contact centres have a formal process for identifying callers with a speech disability, while almost half provide no training on supporting these customers.

The burden of inaccessible systems falls on the people they exclude. Callers often have to disclose their speech difference repeatedly, ask for extra time or persuade an agent not to end the call, while trying to resolve the reason they called. They are expected to adapt to systems that fail to account for them.

Ensuring accessibility helps organisations meet FCA Consumer Duty expectations while improving customer experience, first-contact resolution and brand loyalty.

Failure to do so is exclusion by design.

THE SIZE OF THE PROBLEM

Telephone accessibility affects far more people than you may realise.

More than half a million UK adults stammer, while millions more experience speech disabilities such as dysarthria, aphasia, dyspraxia, ataxia or voice difficulties at some point in their lives.

We believe that between 5-6% of the adult population have a speech disability at any given time.

A LEGAL DUTY

Under the Equality Act, DDA (NI), and FCA Consumer Duty rules, businesses must anticipate customer speech differences and prevent foreseeable harm.

Simple adjustments ensure regulatory compliance and improve customer outcomes.

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ABOUT THE CALLS

"I was put through to a voice activated automated menu immediately, so no opportunity to say I stammered. This resulted in me repeating a 14-digit tracking number literally about 10 times as the automated service could not understand it due to my stammer. The more times I had to repeat, the more frustrated and anxious I became. I ended up in tears."

OUR SURVEY

We surveyed 356 individuals, firstly reaching out to our members and then to our wider online community. Only those who stammer could complete the survey.

Participants were asked about the *most recent call* they made to a business and how that went; and about the ease or difficulty they have in making calls generally.

Timing of the most recent call

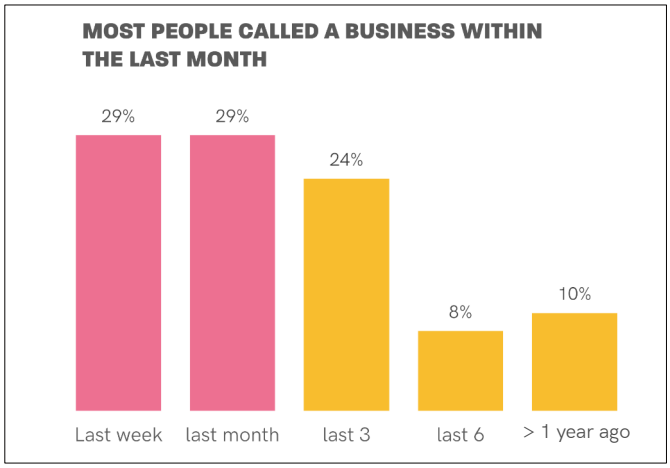
Of those who'd called a business recently, almost two thirds had done so within the last 1-4 weeks.

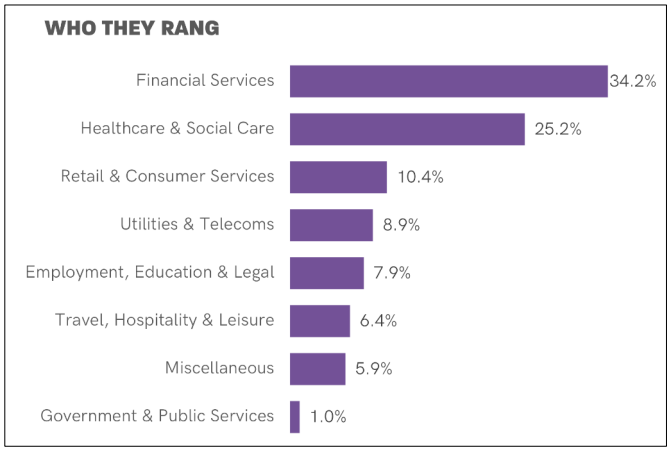
1 in 10 people had NOT called a business within the last year. This is a common response for people who find talking hard work: *"I find alternative options, but if the only option I have is to make the call then I would force myself to speak"*.

Who they called

From the data, we see the full spectrum of people's daily lives; they rang HMRC, the NHS, insurance companies, banks and utility companies. They rang to book or change hotel or holiday bookings, or regarding job interviews. They also made business to business calls as part of their daily tasks at work.

Some told us that the *only way* they could contact the business concerned is by phone. In other instances, it was *important to the caller* to conduct their business by phone.





With Financial Services making up 34.2% of calls, speech accessibility falls directly under FCA Consumer Duty vulnerability mandates.



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SURVEY FINDINGS

The survey was based upon 356 respondents who stammer.

Just 35% of the calls described were positive, when the organisation responded well to stammering. 65% reported one or more barriers; such as being interrupted, hung up on, getting stuck on IVR etc.

1 Has having a stammer ever made calling a business difficult?

- Yes 97%
- No 2%
- N/a 1%

Almost all callers say having a stammer has created difficulties when phoning a business.

2 What happened on your last call to a business?

- 32% had their words guessed or assumed
- 31% were talked over
- 24% experienced IVR issues
- 14% were hung up on
- 5% were laughed at
- 4% were misinterpreted as a 'bad line'.

3 Were you given an opportunity to disclose your stammer before the call?

- No 85%
- Yes 15%

Fewer than one in six were given a chance to indicate that they stammer.

4 Did you get what you needed from the call?

- Yes 80%
- No 20%

One in five did not accomplish what they set out to do; they either gave up or had to ring back.

5 Did your most recent experience affect your willingness to use phone services again?

- 14% It put me off phoning
- 25% It stressed me out
- 5% Not sure
- 36% No difference
- 20% I feel more confident

A positive experience can make someone more willing to call that company again.

6 How easy or difficult is it to phone a business?

- 15% Impossible/I'd never call
- 66% Difficult
- 10% So-so
- 4% Easy/good
- 5% No response

Calls were difficult for 66% of respondents. Due to negative experiences, a further 15% told us they'd do anything to avoid having to make a call.

7 Do you ever find it hard to start talking at the beginning of a call?

- 27% Always
- 27% Often
- 43% Sometimes
- 3% Never

Starting the phone conversation is particularly difficult for 97% of respondents, who struggled to get their first word out, like 'Hello'.

8 Are there words used in identification routines that you find hard to say, eg name, date of birth?

- 79% Yes, always
- 15% Sometimes
- 6% No

94% of respondents said that they found giving information difficult.

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BARRIERS

UNPREDICTABLE SPEECH

Every stammer is different. And it fluctuates from day to day, or even hour to hour, meaning someone might speak without much stammering in one conversation and then stammer much more in the next.

But there are commonalities, including the fact that people don't stammer because they're nervous. They stammer because that's the way they're built. Stammering is simply the way some of us talk.

There are also common barriers. IVR systems, identification processes and agent responses create particular challenges for people who stammer.

INTERACTIVE VOICE RESPONSE SYSTEMS

24% of respondents identified Interactive Voice Response (IVR) systems as a significant barrier.

Callers reported having insufficient time to respond before the system interrupted and asked them to repeat themselves.

IVR systems can struggle to recognise stammered speech, trapping callers in frustrating loops of "I didn't quite catch that. Could you say it again?"

Without a simple way to reach a person, callers may be left repeating themselves with no progress, creating unnecessary frustration and distress.

† Current research indicates that Automatic Speech Recognition (ASR) technologies have higher error and hallucination rates (when AI generates false or misleading information) when transcribing stammered speech.

"IVR calls asking for numbers or codes are a nightmare."

"Had to repeat myself to an automated response line."

"The voice recognition system was a terrible experience."

"It was an automated system that, because I couldn't say what I wanted quickly enough, they pushed me around their system, time and again."

"...it was a completely voice-based system to report an emergency."

For this reason, the industry cannot assume that technologies designed and trained using fluent speech will work equally well for people who stammer. Testing with people who have speech disabilities should form part of every implementation and procurement process.

† Research on Automatic Speech Recognition

'***Lost in Transcription: Identifying and Quantifying the Accuracy Biases of Automatic Speech Recognition Systems Against Disfluent Speech***', https://arxiv.org/pdf/2405.06150

'J-j-j-just Stutter: Benchmarking Whisper's Performance Disparities on Different Stuttering Patterns', https://www.shaomei.info/pdfs/Interspeech_SEP28K_Whisper_benchmarking_final.pdf

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"I was blocking on my name and the agent laughed and said 'have you forgotten your own name?'"

"I struggle with my name as I cannot navigate around it… I felt she thought I was stupid."

IDENTIFICATION PROCESSES

ID processes are a normal component of customer interactions. Yet, 94% of people who stammer find words which can't be changed or swapped, such as your name, address and date of birth, particularly hard to say.

In a landscape where half of contact centres do not record speech disabilities on customer accounts, people who stammer are repeatedly subjected to navigating this challenge with call handlers who are not adequately prepared.

As a result, 5% of respondents had to cope with a call handler laughing at them for stammering on these words. Others had to deal with jokey or unhelpful comments, and some even faced increasingly hostile call agents who mistook stammering for uncertainty, and suspected the caller of fraudulent behaviour.

Tackling these barriers can be easy and simple, with easy solutions which don't require significant financial outlays. Failed and mishandled calls are unnecessary.

AGENT RESPONSES

97% of people who stammer find it difficult to speak at the start of a call and may need extra time to begin. This is not a silent call. Pauses, blocks and even heavy breathing can be a natural part of stammering as someone tries to get their words out.

Too often these moments are met with repeated questions, impatience, interruptions or even disconnection.

ContactBabel's research found that more than half of contact centres were not confident their agents knew how to respond appropriately to callers with speech disabilities.

This is reflected in callers' experiences. In our survey, 94% found saying their name challenging. Respondents reported being interrupted, laughed at, talked down to, or forced to start again. Of the 43 contact centres surveyed by ContactBabel, only one felt its processes were good enough.

"Trying to guess what I am saying, talking over me, talking slowly as if it is my understanding that is the problem."

"They started saying in a loud voice 'you are breaking up'. When I said 'no I stammer please just listen', she kept saying in a very very firm voice 'how can I help you' multiple times."

"[They] laughed and asked if I was ill."

"I couldn't say the right word so had to use an alternative, which they questioned."

"I block when I stammer so people I call think I'm at the end of my sentence when I'm struggling to get my next word out."

"On some points they completely misunderstood and just assumed that I was going to say something else."

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THE CONSEQUENCES

Most people who stammer start calls feeling vulnerable and stressed. This baseline level of apprehension - based on prior negative experiences - sets the emotional stakes for the call, shaping how the experience is perceived and felt. The caller anticipates being hung up on, rushed or treated disrespectfully because it's happened so often before. The consequences can be negative for both the caller *and* the business.

GETTING IT WRONG

Lack of first-contact resolution

This can have significant consequences. "*Things were definitely left hanging,*" one respondent noted. Another said: "*They seemed unable to help as I was struggling to get past the basic security steps. They would repeatedly put me on hold*".

Giving up

This frustration can lead to people abandoning calls entirely. One person, trying to book a ferry, struggled to give their name and said simply, "*I gave up".* Another gave up trying to book a second viewing on a house.

Requiring assistance

The inability to complete a call independently forces a reliance on others. One caller explained, *"I had to get a family member to advocate for me and take the phone on my behalf".*

Repeated call attempts

Unsuccessful interactions often necessitate follow-up calls, compounding the initial stress and effort. Some people called back repeatedly. Others gave up.

Emotional impact

Difficult calls consistently produce strong negative emotions, including frustration, shame, anxiety, anger, and feeling "stupid" or "demeaned".

Being interrupted & talked over

"*They talked over me and finished my sentences.*" "*Sighing and repeating their question over and over during the pauses with an annoyed tone*." This can make the call much harder, making someone start again when explaining their issues.

IMPACT ON CONTACT CENTRE KPIS

- First Contact Resolution (FCR): 20% of calls fail to achieve the customer's goal, generating costly repeat call volume.
- Average Handling Time (AHT): Rigid target handling times cause agents to interrupt or rush callers, which actually lengthens calls by forcing callers to restart explanations.
- 39% of callers reported that negative experiences reduced their willingness to engage with that company's products or services again.

GETTING IT RIGHT

When a call goes well, and the caller is able to let the organisation know they stammer right at the start and is treated with dignity, the difference can be dramatic. One person, responding to 'how did you feel?' after a good call, wrote "*Triumphant*".

35% of respondents talked about their feelings of loyalty when calls go well, going out of their way to acknowledge the agent/call handler who gave them space to speak:

"*They were very good and understanding. They also asked my permission if they could update my file with a note explaining I sometimes got stuck.*"

"*I stammered a lot and he said to take my time as there was no rush.*"

"*It took me several attempts to say my name. The agent did not react or rush me.*"

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RECOMMENDATIONS

SIMPLE CHANGES

One of the stand-out findings of our research is that when a call goes *well* for someone who stammers, it can have a profoundly positive impact on them and on the way they feel about the business. They'll often go out of their way to thank the agent, note what happened and feed back. Easy, simple changes can dramatically change the outcome of a call.

1. START OF THE CALL

Review your procedures for dealing with 'bad lines' or silence at the start of calls. Are callers who stammer given the time and space to talk?

2. IDV PROCEDURES

As people who stammer can find giving their name, date of birth, etc, hard, this needs to be accounted for in identity verification, DV procedures using AI and within agent training. Train agents to be aware of stammering during processes that require the use of key words.

3. TECHNICAL SYSTEMS

There are three key technical areas to consider: customer record flagging, speech analysis and fraud detection.

Customer record flagging

Give customers the opportunity to share information that will help you give the right support and communicate effectively. Use customer-friendly language rather than organisational terms such as "vulnerability" or "protected characteristics". Ensure flagged information is available to human and AI agents at the appropriate stage of the customer journey. For customers who stammer, this is right at the start.

AI and call analysis

As organisations invest heavily in AI and ASR improve user journeys and reduce costs, atypical speech remains a critical technology flaw. ASR engines frequently fail, misinterpret, or hallucinate when processing speech disfluency, creating severe customer experience failures and invalidating call analytics data.

- Evaluate the accuracy of AI transcription tools with atypical speech prior to rollout.
- Calibrate silence detection to allow for pauses and speech blocks.
- Measure AI error and hallucination rates for callers with speech differences.
- Provide pathways to bring a caller to a human agent immediately if an AI agent cannot handle atypical speech

Fraud detection

Review fraud procedures. If speech hesitation or disfluency is used as a fraud indicator, ensure callers who stammer are excluded from that particular flag. Otherwise, people who stammer may be wrongly suspected of deception.

HOW WE CAN HELP

We work with businesses to make services and products more accessible for people with speech disabilities. We offer proven, practical solutions tailored to individual organisations.

STAMMA can provide:

- Audits to identify speech disability pressure points in systems and processes
- User testing by people with a range of speech disabilities for AI and IVR systems
- Consultancy on system and process improvements
- Online and in-person training
- Training videos and written guides.

Reach out to us at training@stamma.org or call us on 020 8983 1003.

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WHAT PEOPLE TOLD US

Pasted below are some of the responses we received from those completing our survey asking people who stammer about their most recent call. They demonstrate the customer experience during mishandled calls.

- "They wouldn't let me talk and made me feel inferior, and then they hung up."
- "I was put on hold twice for a very long time, then cut off."
- "I was upset. I went back to the store after the call and spoke to the manager in person."
- "Tired, banging my head against a wall."
- "Left feeling very frustrated and stupid. I stammer when saying my name, amongst other things, so trying to get past basic security checks is nearly impossible."
- "I called and requested to see one of two people named to fit my glasses, but was totally ignored and, when I went for the appointment, they knew nothing about my request."
- "It made me feel demeaned, degraded and bad. I didn't achieve the purpose of the call, and I had to get someone else to make the call on my behalf."
- "Lack of trust in the team. I struggle very hard and, by the afternoon, I cannot phone at all."
- "Feeling let down. Told to come into the bank."
- "My business account was removed from my online banking, so I had no access (online banking only, as physical bank branches have all been removed in the area). I finally resolved it via online chat, but this took several hours and was not advertised as an option."
- "It affects me really badly. I know it shouldn't, but it still hurts when people put the phone down on you or don't give you the time you need."
- "Felt upset."
- "Very frustrated. It took more than half an hour to find another route past the automated system. If I had a choice, I would have walked away."
- "Annoying. I can't say certain words (I can, but I stammer too much), so it's hard for them to understand what I'm saying. Embarrassing."
- "I felt too nervous to talk. They asked me to read out a 16-digit number twice, which I really struggled with. I then had to speak to another representative, as the first representative couldn't help, so they transferred my call. I then had to repeat my query again, which was very difficult for me."

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- "I could not arrange a second viewing."
- "The person was rude, talked over me and then hung up. Very unprofessional."
- "I couldn't say my name, so the call could not continue."
- "I felt really frustrated, and it makes me feel more anxious about other calls."
- "I hate making calls, period. This call left me feeling so frustrated and angry at ignorant people who talk to me like I'm an idiot. I hung up and had to physically go to the doctor's practice to make an appointment instead."
- "Very frustrating and upsetting at the time. I was unable to sort out power of attorney issues relating to my mum's estate."
- "I cancelled my contract with the company."
- "The response I received was laughter from the staff member and assumptions that the call was breaking up. It's incredibly infuriating and makes me upset."
- "The lady on the phone was already pressuring me and saying, 'I think the line is breaking up', when I was just stuttering over my words. I even said to the lady, without stuttering, 'The line is fine, I'm just struggling to say what I need to say.' She replied, 'I'm struggling to understand your phone call today.' This made me feel embarrassed. She went silent and I put the phone down."
- "They put the phone down on me."
- "I explained that I had a stammer and the woman continued throughout the conversation that I was continuing to cut in and out even though I told her it was my stammer."
- "Asked to repeat myself as the line 'kept cutting out'".
- "Before you are put through to a real person, you are expected to verbally respond to questions. When this is not possible (because I stammer), the call stretches out into many minutes before the automatic service allows you press buttons instead of talking."
- "Hung up on as stammering was mistook for bad connection."
- "Sister told them I have bad stammer and that they need to be patient but they didn't care."
- "I didn't say everything I wanted to say."
- "Causes me stress and embarrassment."

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