



South East Water Annual Stakeholder Conference:
Supporting those in need of extra help, now and in the future

31st January 2024

Village Hotel Maidstone, Castle View, Forstal Road, Kent

In Partnership with



Welcome to the

South East Water Annual Stakeholder Conference:

Supporting those in need of extra help, now and in the future

The Collaboration Network Team Today



Jess Roberts



Mark Bailey

House Keeping

- Fire Exits
- Toilet Locations
- Audience Participation
 - Hand up to speak
- Dietary Requirements / Allergies
- Photo consent
- Slides distributed
- Refreshment Breaks
- Wifi
 - Network - Vworks, Password - HappyM33tings

Today's Agenda

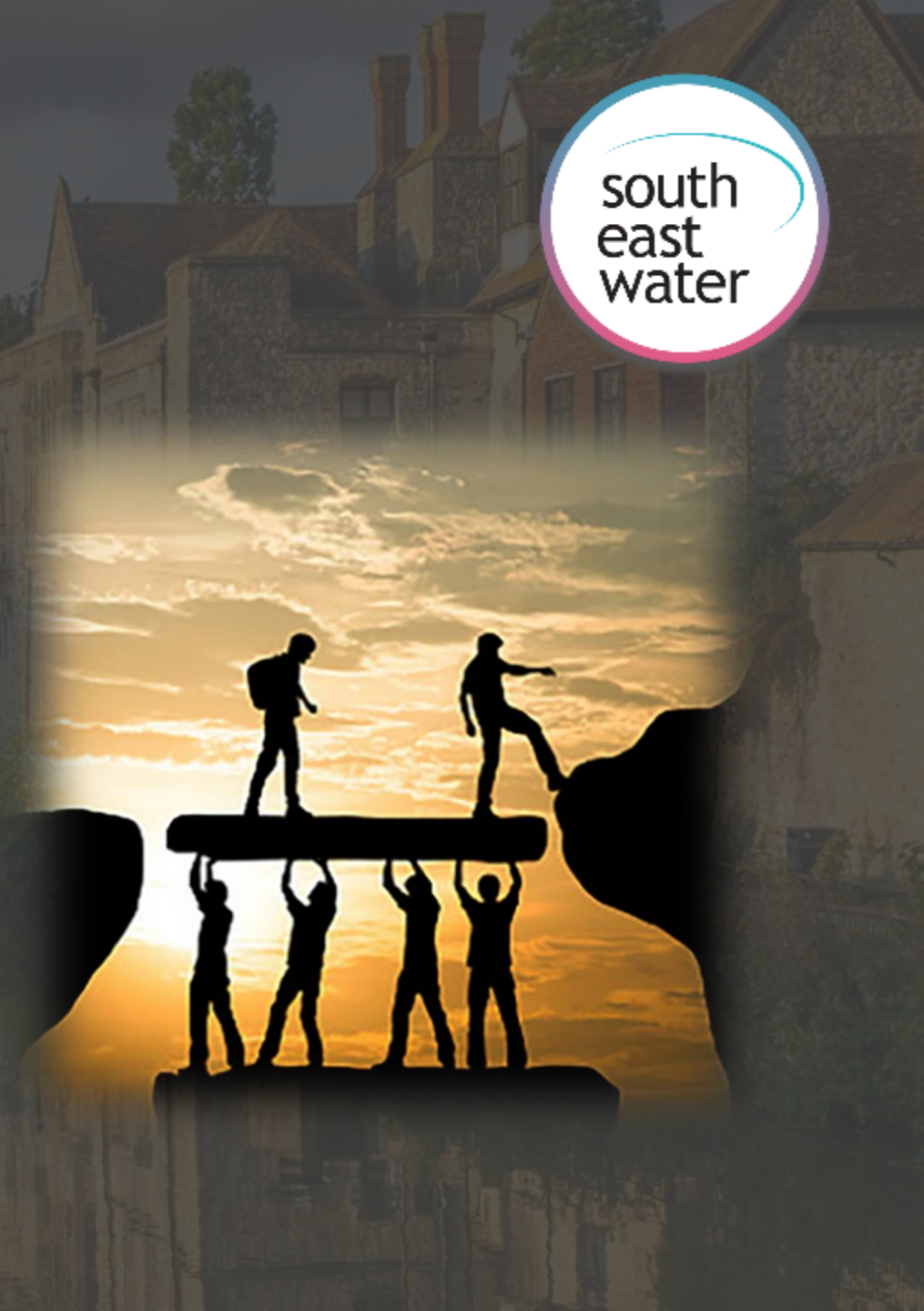
- 10:00** **Welcome address**
Rowena Hammond, Head of Customer Experience & Insight, South East Water
Mark Bailey, Director & Co-Founder, Collaboration Network
- 10:15** **Case Study: A shared approach for improving outcomes for our Customers and our People**
Samantha Beddoes, Customer Experience Manager, AXA Health
Rebecca Farquharson, Member Outcomes Manager, AXA Health
- 10:45** **Writing with Heart: Crafting supportive messages for vulnerable customers**
Neil Martin, Creative Director, The First Word
- 11:15** **Refreshment Break** - Morning Tea/Coffee
- 11:35** **Expert Panel Discussion: Understanding the Challenges Faced by Vulnerable Customers and Access to Support**
Featuring: Money & Pensions Service, Demelza, and Citizens Advice
- 12:35** **Lunch Break** - Buffet lunch held in the Restaurant

Today's Agenda

- 13:35** **South East Water, Vulnerability Strategy Workshop**
Led by Rowena Hammond, Head of Customer Experience & Insight, South East Water & Amy Wernham, Resilient Customer Manager, South East Water
- 14:35** **Case Study: Bringing the voices of vulnerable customers to life: Examples of positive and negative customer service experiences**
Lucia Bertello, Head of Social Insight at Three Hands
- 15:05** **Refreshment Break** - Afternoon Tea/Coffee
- 15:25** **Keynote Talk: Ageing Customers: Optimise Journeys, Don't Patronise Needs**
Lisa Edgar, Chief Executive Officer of the Big Window
- 16:15** **Final Thoughts**

The home of cross sector collaboration,
bringing organisations together to
better support customers, colleagues
and to meet regulatory requirements.

Together, we can go further.



Who we are working with



The South East Water Team Today



Rowena Hammond



Amy Wernham



Cheryl Fitchet

South East Water Annual Stakeholder Conference:

Supporting those in need of
extra help, now and in the
future



**CUSTOMER EXPERIENCE
& STRATEGY TEAM**

Welcome

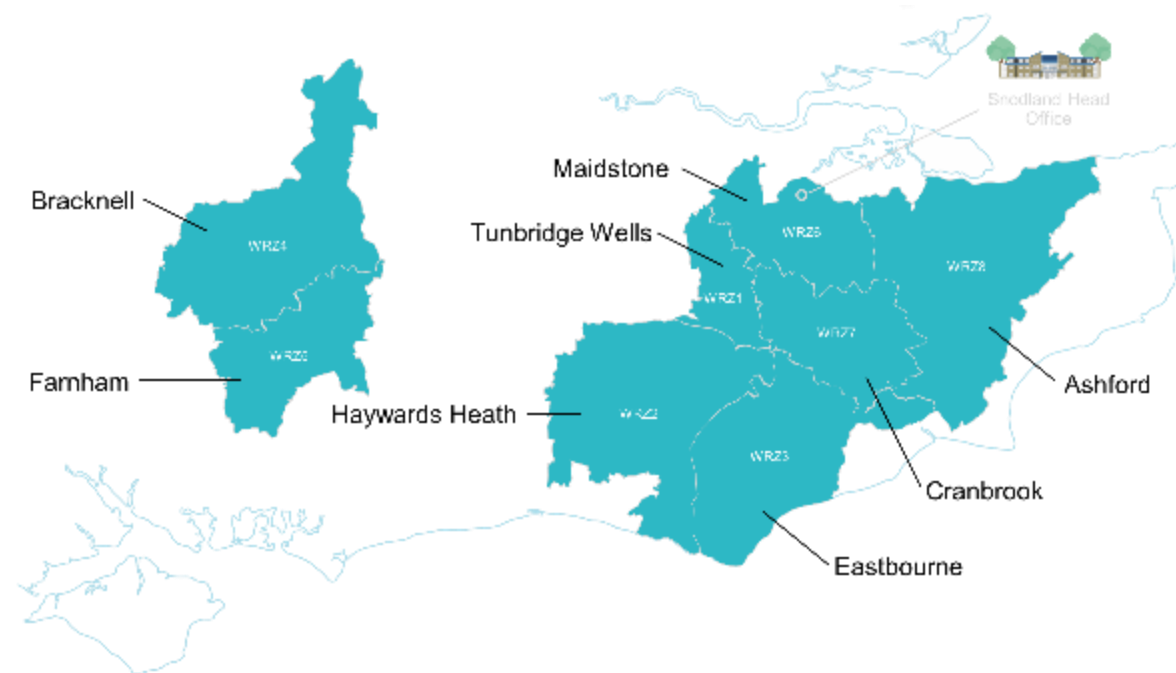
Purpose

To bring organisations together to collaborate on supporting those in need of extra help, now and in the future

South East Water - who we are

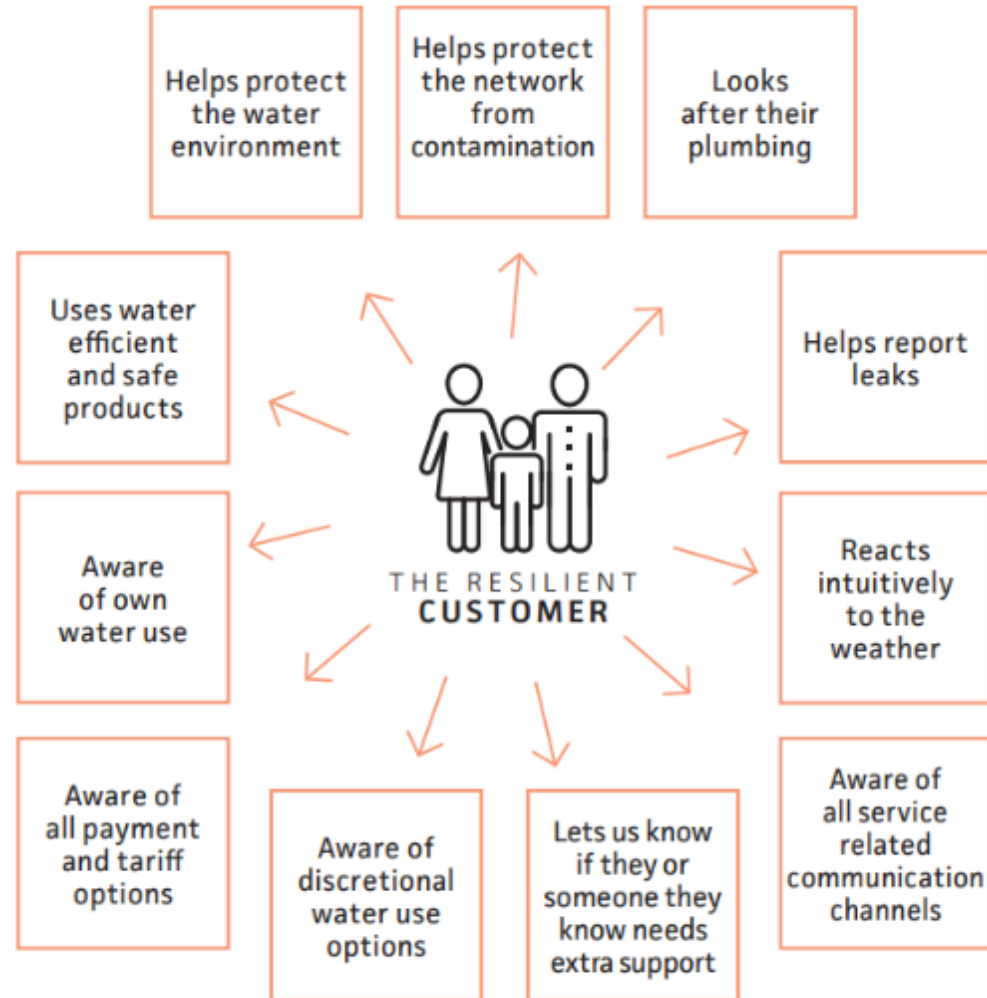
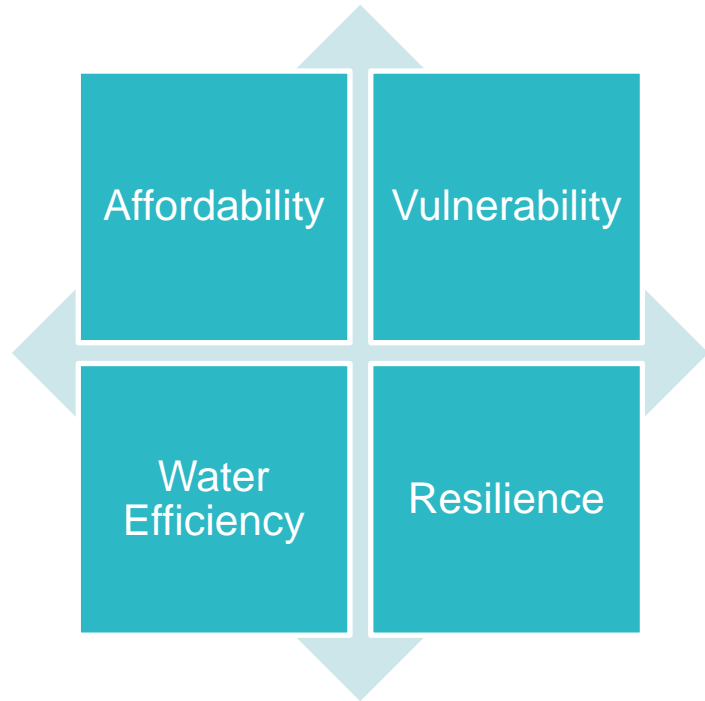
- We supply over 2.3 million customers with drinking water across the South East of England
- Over 10% of our household properties are registered for Priority Services
- Over 7% household properties are on one of our affordability tariffs
- First water company to achieve the BSI 18477: Inclusivity of Services since 2019 and now one of the first to achieve BS ISO 22458 kitemark for Consumer Vulnerability.
- We have a Vulnerability Strategy and Resilient Customer Strategy that drives our approach and key delivery initiatives – all published in 2019 – with a review underway

To provide today's public water service and create tomorrow's water supply solutions, fairly and responsibly, working with others to help society and the environment to thrive.



Our Resilient Customer Strategy

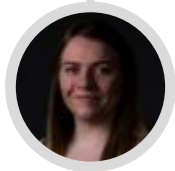
The Resilient Customer Strategy brings together core elements of support services to overcome barriers of awareness, maximise support and prepare our most vulnerable customers for current and future challenges



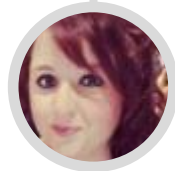
Our team



Rowena Hammond
Head of Customer Experience and Insight



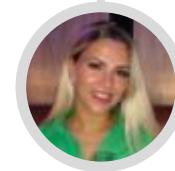
Amy Wernham
Resilient Customer Manager (Household)



Michelle Marvell
Resilient Customer Manager (Non-household)



Matthew Gibbs
Insight Data Scientist



Leah Guest
Engagement Programme Lead



Laura Rafferty
Engagement Programme Lead



Lucy Sibley
Community Partnership Lead



Cheryl Fitchet
Community Partnership Lead

Case Study

Samantha Beddoes
& Rebecca Farquharson
AXA Health



**A shared approach for improving outcomes for our
Customers and our People**



Health

AXA Health

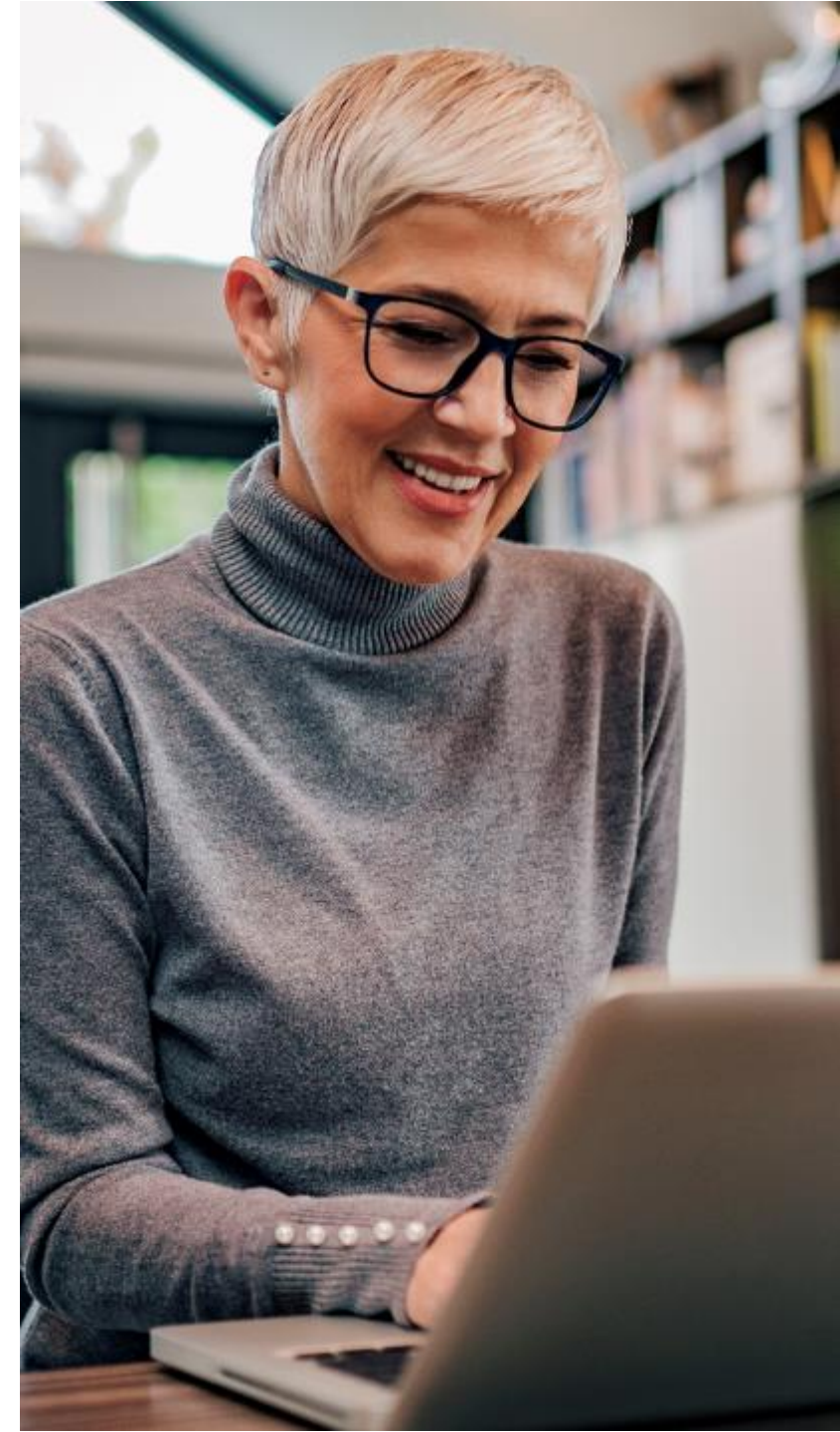
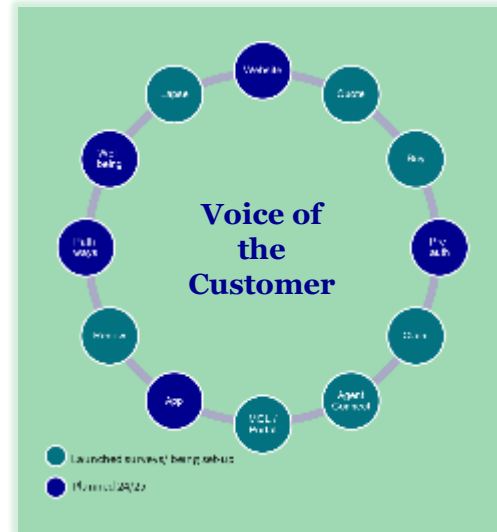
A shared approach for improving customer & colleague outcomes



31st January 2024
Samantha Beddoes
Rebecca Farquharson

Customer Experience

Our goal is to measure and manage the customer experience (including our vulnerable customers), recommending action and continuous improvement informed by data and insight





Health



“

I was listened to and treated with **empathy** and **patience**. I was feeling very anxious and stressed as it was a claim for an operation which I was very nervous about.

The person on the phone was very understanding and took the time to make sure I had understood the procedures of the claim. And at all times gave me the opportunity to ask questions ”

Voice of the Customer



It's never been a more important time make sure your people have a great experience.

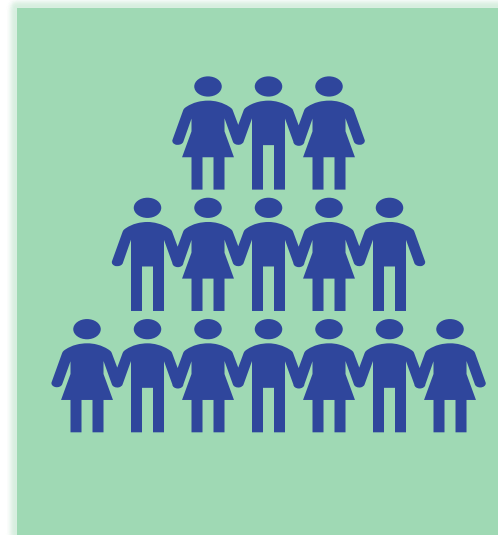


Member Outcomes Team

Customer Colleague Success & Claims Fulfilment

Membership has over 2000 employees in the UK and India dealing with multiple processes and policies for our members. We have over 650 Personal Advisor within Customer Services.

Member Outcomes was set up as a function within Membership, to carry out extensive Complaints Root Cause Analysis, and provide operational insight to the business to improve the outcome for our members.





The Challenge

We had little insight into how satisfied our members were with our telephony service

AND

Our agents had little understanding of what a difference they were making to our members

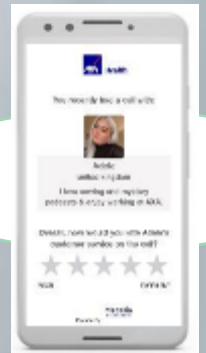
The opportunities of trialling Agent Connect

- Agent Connect is the post telephony interaction survey we have been trialling to ask members about their experience.
- It enables us to rate both individual **agent** performance and **customer** satisfaction, in real time.
- Agent Connect not only asks the customer how they rate us, but why they rate us that way. It enables us to get a balanced picture at individual level of good quality customer service and efficiency. It gives us opportunities to share stand out moments of pride and close knowledge gaps to improve capability and confidence.



How

- 150 Agents were selected for the trial, across several locations and contact centre teams.
- Agents were selected to get a mixture of experience and location
- Personalised Agent statement about themselves, to humanise the survey.
- We launched February 2023 and continue to see great results.





Outcomes

What we have learnt so far

Being able to close the loop and respond to the individual needs of members quickly to prevent escalation and any additional distress

Sharing of best practice across the broader business, bringing colleagues together across sites and in a new flexible working environment

Motivation and Moral have improved which we have seen through feedback from our Personal Advisors and Management Community

Coaching and training opportunities have been quickly spotted and tailored to the individual


We have been able to use Agent Connect to help measure customer impact after changes

Sickness and attrition rates have improved within the group

Case Study

Agent Connect enables real-time visibility of vulnerability or customer support needs that the member may not have felt comfortable sharing.

This case highlighted vulnerability. On seeing the response, the Advisor contacted the customer to offer support and the call was extremely positive.

 **Jess S** Jul 6, 2023 at 11:30 AM

★ ★ ★ ★ ★

I called AXA this morning because after recent breast from my GP my GP has referred me to a breast cancer specialist. Having received a phone call from the consultant secretary. I needed to get an insurance okay reference number so I could facilitate seeing him and any ongoing treatment. Jess was very understanding and she made her process very calm for me. I'm 65 and a full carer for my husband and I am a little bit overwhelmed Just showed me kindness and patience, and I think to very much for her.

Areas of excellence Listening

? Multiple Choice Please tell us the reason for your call?
 To start a new claim, that was approved

? Multiple Choice Was your query resolved?
 Yes

5 Scale How fairly do you think you were treated by AXA Health?

5 Scale How easy or difficult was it to do what you needed to do when calling AXA Health?

5 Scale Overall, how satisfied were you with your experience of calling AXA Health?

? Multiple Choice Sometimes we receive feedback that requires further investigation, so we might like to get in touch with you to see if we can help. If we need to, are you happy for us to contact you?
 Yes



How it's been received by colleagues



Our PA's love it

"It is really motivating to get the good feedback after the last couple of years!"

Our Team Managers love it

"This is exactly what we need, she almost thought about leaving at one point because she is very critical of herself"

Our Site Leads love it

"Since the launch in Glasgow it has been the talk of the town. It enables us to see improvement and coaching needs in real-time and has created a positive, competitive environment, with our PA's wanting to achieve better each and every time"



How it's delivering for our customers

Robust data

40% response rate; resulting in a large data set so decisions are based on robust insight

Discovering the unknowns

Highlighting growing trends so we can act before these manifest into large-scale issues

Improving our omnichannel experience

Measuring our end-to-end Customer Journey

“She takes the time to listen and understand any given situation. She's very professional and patient and goes above and beyond to get the right information back. She was very courteous by calling me back just so I had a full understanding of what was happening with my upcoming procedure”

The screenshot shows a feedback form for a customer named Nicola W. At the top, there is a smiley face icon and the name 'Nicola W'. Below the name are five green stars, indicating a 5-star rating. The form is divided into sections:

- Areas of excellence:** A row of five buttons: Empathy, Knowledge, Efficiency, Helpfulness, and Being clear. Below this row is a button for Listening.
- Multiple Choice:** A question 'Please tell us the reason for your call?' with a radio button selected for 'To talk about an existing claim'.
- Multiple Choice:** A question 'Was your query resolved?' with a radio button selected for 'Yes'.
- Scale:** A question 'How fairly do you think you were treated by AXA Health?'.

What's next...



Q & A

Case Study

Neil Martin

The First Word



The First Word


Writing with Heart: Crafting supportive messages for vulnerable customers

Writing with Heart:

Crafting Supportive Messages for Vulnerable Customers

January 2024



We're on a mission to

**BANISH THE BLAH,
BULL AND BUNKUM**

from business writing



We help organisations

CHANGE FOR GOOD

with the power of words



We help our clients write with *real personality*



Scottish
Government
gov.scot



HM Revenue
& Customs



NFU Mutual

south
east
water

Allianz 



Intellectual
Property
Office

Our words have
real impact



The way we write has a *real impact* on what our vulnerable customers

read



feel



do



The way we write has a *real impact* on what our vulnerable customers read

They're more likely to:

- **skim-read**
- **miss key messages**
- **misunderstand content.**



The way we write has a *real impact* on what our vulnerable customers feel

It can make them feel:

- **anxious**
- **fearful**
- **lonely**
- **angry**
- **confused**
- **frustrated**
- **embarrassed.**



The way we write has a *real impact* on what our vulnerable customers do

They might:

- **make a wrong choice**
- **follow the wrong instruction**
- **do nothing.**



Looking at
real examples



Which text would work better for vulnerable customers? Why?

Text 1

In the event of your failing to have the repairs carried out within the specified period, the Company may exercise its powers under Section 75 (9) (a) and (b) of the Water Industry Act 1991 to undertake the repair itself and to recover from you any expenses reasonably incurred. If the waste of water becomes an emergency, or the premises appear to be unoccupied, and the remedial steps have not been taken before the end of the period specified above, the Company is legally entitled to disconnect the service pipe or otherwise cut off the supply to the premises.

If you need any further information or support please contact the Consumption Review Team on 0333 000 0123.

Text 2

If you haven't repaired the leak by then, or we haven't heard from you with any problems, we may fix it ourselves and bill you for the cost. This is in line with what we're allowed to do under the Water Industry Act 1991.

What else you need to know

To avoid wasting more water, we may cut your water supply off for any of these reasons:

- The leak becomes an emergency
- It seems like no one is living in the property

If you need any help

If you have any questions about what you need to do now, or you'd like some more information or support, please call us on 0333 000 0123, with your account number to hand.

Which text
works better?



What did
you notice?



Looking at language

Accusatory language

Text 1

In the event of **your failing** to have the repairs carried out within the specified period, the Company may exercise its powers under Section 75 (9) (a) and (b) of the Water Industry Act 1991 to undertake the repair itself and to **recover from you any expenses reasonably incurred**. If the waste of water becomes an emergency, or the premises appear to be unoccupied, and the remedial steps have not been taken before the end of the period specified above, the Company is legally entitled to disconnect the service pipe or otherwise cut off the supply to the premises.

Potentially confusing, worrying legal language

Vague, passive language

Hard to follow 50-word sentence

21.52

Sentences: 2

Avg sentence length: 48.00

Heavy-going

If you need any further information or support please contact the Consumption Review Team on 0333 000 0123.

Cold, distant language

What's changed?

The customer's options are reiterated

Text 2

If you haven't repaired the leak by then, or we haven't heard from you with any problems, we may fix it ourselves and bill you for the cost. This is in line with what we're allowed to do under the Water Industry Act 1991.

Clear, active language explains consequences

Subheadings and white space make the message easy to digest and revisit

What else you need to know

To avoid wasting more water, we may cut your water supply off for any of these reasons:

- The leak becomes an emergency
- It seems like no one is living in the property

Shorter words and bullet points give key information

84.51

Sentences: 6

Avg sentence length: 13.50

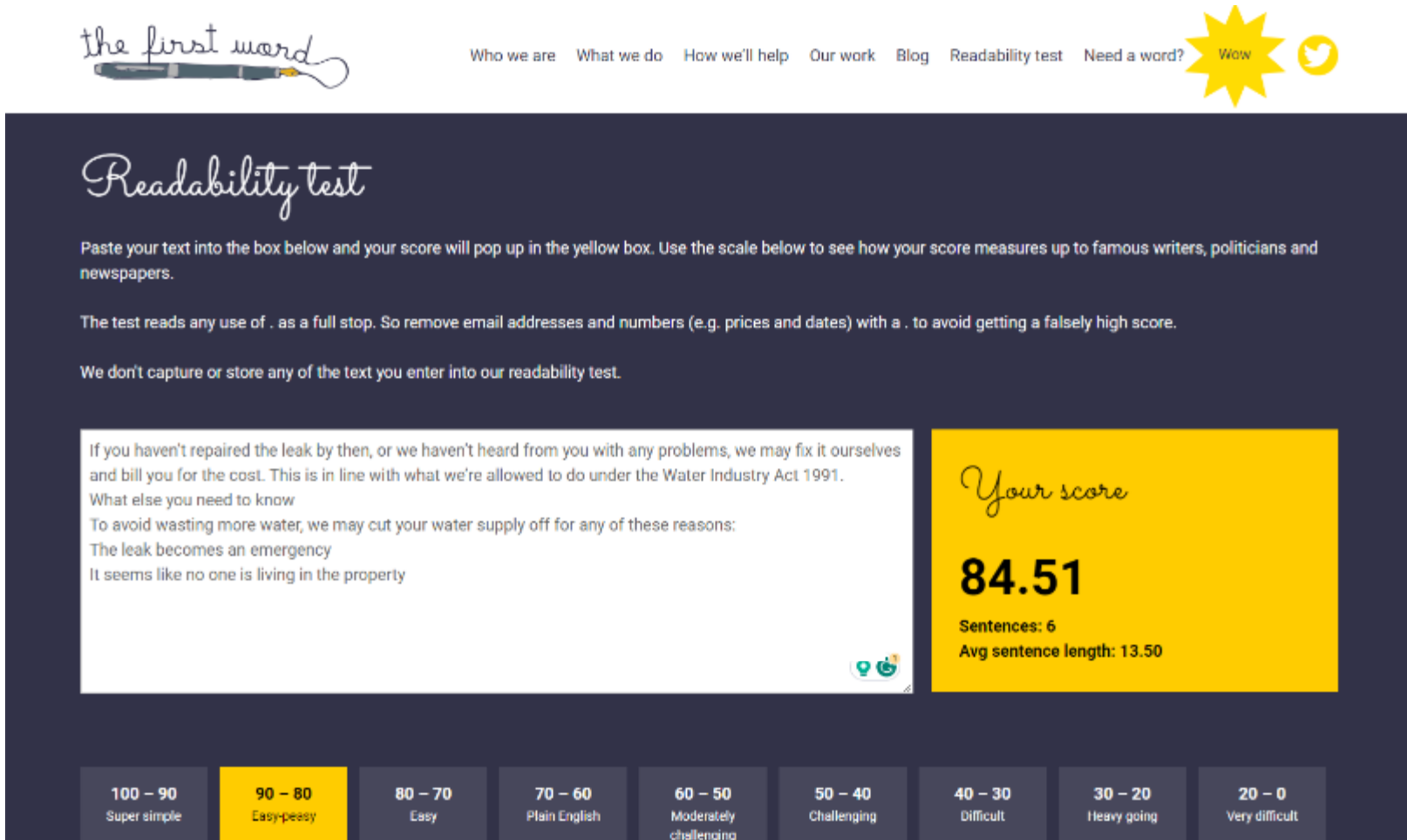
Easy-peasy

If you need any help

If you have any questions about what you need to do now, or you'd like some more information or support, please call us on 0333 000 0123, with your account number to hand.

Inviting, warm language

Try out our readability test!



The screenshot shows the 'the first word' readability test interface. At the top left is the logo 'the first word' with a pen nib. The navigation menu includes: Who we are, What we do, How we'll help, Our work, Blog, Readability test, Need a word?, and a yellow starburst with 'Wow' and a Twitter icon. The main heading is 'Readability test'. Below it, instructions state: 'Paste your text into the box below and your score will pop up in the yellow box. Use the scale below to see how your score measures up to famous writers, politicians and newspapers. The test reads any use of . as a full stop. So remove email addresses and numbers (e.g. prices and dates) with a . to avoid getting a falsely high score. We don't capture or store any of the text you enter into our readability test.'

The test box contains the following text:
If you haven't repaired the leak by then, or we haven't heard from you with any problems, we may fix it ourselves and bill you for the cost. This is in line with what we're allowed to do under the Water Industry Act 1991.
What else you need to know
To avoid wasting more water, we may cut your water supply off for any of these reasons:
The leak becomes an emergency
It seems like no one is living in the property

The results box is yellow and displays:
Your score
84.51
Sentences: 6
Avg sentence length: 13.50

At the bottom is a readability scale with nine categories:

100 – 90 Super simple	90 – 80 Easy-peasy	80 – 70 Easy	70 – 60 Plain English	60 – 50 Moderately challenging	50 – 40 Challenging	40 – 30 Difficult	30 – 20 Heavy going	20 – 0 Very difficult
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thefirstword.co.uk/readabilitytest

Any
questions?



Thank you

neil.martin@thefirstword.co.uk

Join our movement!
Search 'The First Word' on 



Q & A

Refreshment Break

11.15-11.35



Expert Panel Discussion

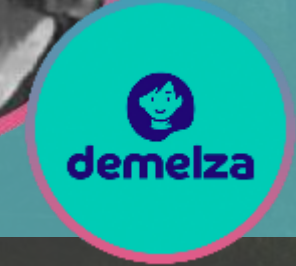
Understanding the Challenges Faced by Vulnerable Customers and Access to Support



Claudine Bell
Money & Pensions Service



Ian Park
Citizens Advice



Anna Sillett-Mills
Demelza

Money Helper Resources & Money Adviser Network

Helping you to help others

Claudine Bell claudine.bell@maps.org.uk

Regional Partnership Manager South East of England

Who we are



Department
for Work &
Pensions

An executive non-departmental public body sponsored by the Department for Work and Pensions (DWP) with whom we also work on pensions policy.



HM Treasury

We work with HM Treasury on policy matters relating to financial capability and debt advice.



Financial Guidance
and Claims Act

Formed by the Financial Guidance and Claims Act 2018 that established a new single financial guidance body.



Majority of our funding comes from the Financial Conduct Authority (FCA) from the levies they collect.

We have five core functions

Money guidance

We provide information designed to enhance people's **understanding and knowledge of financial matters** and **day-to-day money management skills**. We deliver free, impartial money guidance to millions of people through our website, our contact centre, WhatsApp and our webchat.

Pensions guidance

We provide information to people about **workplace and personal pensions**. We deliver free, impartial pensions guidance through our website, technical contact centre through our pension experts and through individual appointments.

Debt advice

We provide people in England with **information and advice on debt** and are the largest single funder of free debt advice in England.

Consumer protection

We work with government and the Financial Conduct Authority (FCA) to **protect consumers against financial scams**, ensuring our customers can identify and protect themselves and their finances.

Strategy

We will **focus the efforts** of the UK Strategy for Financial Wellbeing through close collaboration with industry and stakeholders to build a financial wellbeing movement in the UK – to collectively improve financial wellbeing in the UK.

Source: Financial Guidance and Claims Act 2018 – 3.1 Functions

UK Strategy for Financial Wellbeing

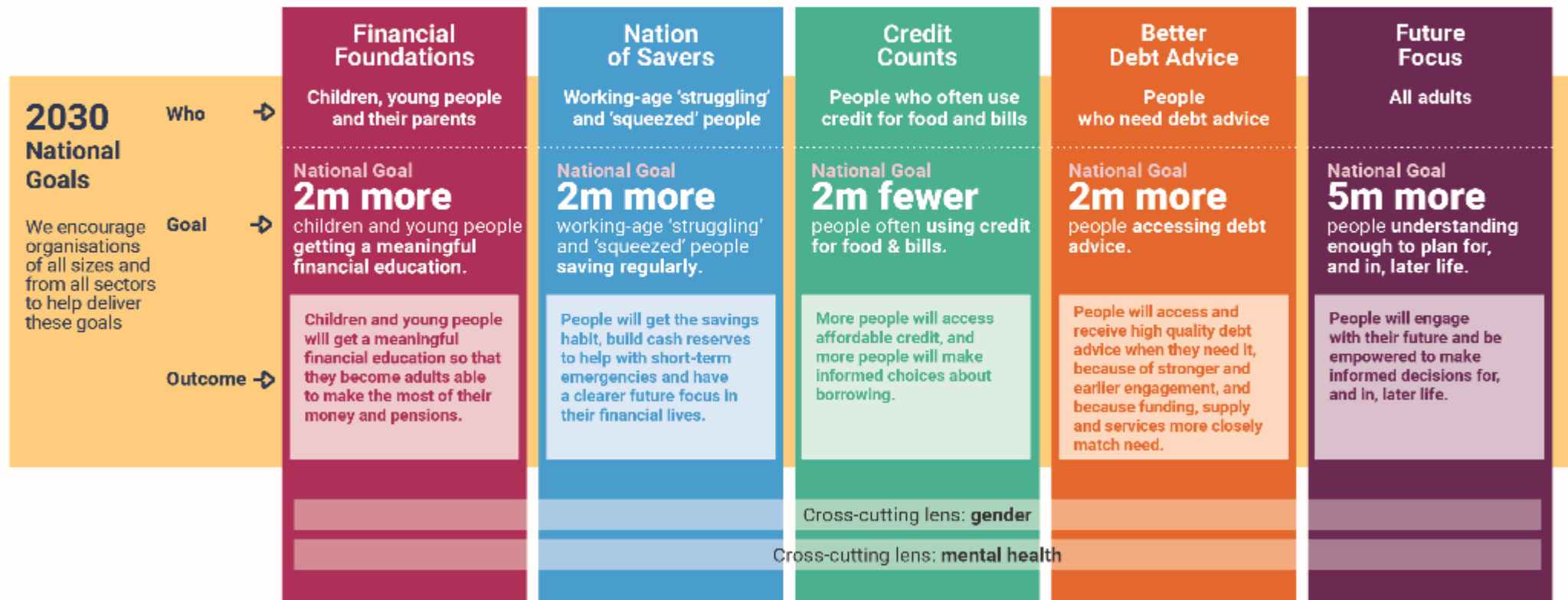
We believe: **A financially healthy nation is good for individuals, communities, business and the economy**



Our vision: **Everyone making the most of their money and pensions**



Our shared **Agendas for Change**— the five ways we will drive change at scale, working with others



Northern Ireland delivery plan



Scotland delivery plan



Wales delivery plan



England delivery plan



MaPS Toolkit to support partners



Financial wellbeing



Financial wellbeing is about feeling secure and in control. It is about making the most of your money day to day, dealing with the unexpected, and being on track for a healthy financial future. In short: financially resilient, confident and empowered.

Mental wellbeing



Mental health is not just the absence of mental disorder. It is defined as a state of well-being in which every individual realises his or her own potential, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to her or his community.



Financial Wellbeing in South East England & England

In the South East

67%

are not satisfied with their overall financial circumstances

In the South East

47%

with bills or credit commitments struggle to keep up, are falling behind or have fallen behind with their commitments

In the South East

17%

often use a credit card, overdraft or borrow money to buy food or pay bills because they have run short of money

800k

More people in the UK needed debt advice in 2022 compared to 2021

34%

of homeowners with a mortgage needed Debt advice in 2022. This is a 4% increase from 2020

45%

of employees run out of money before payday



MoneyHelper

MoneyHelper – free, impartial, unbiased support,
Information and guidance.

<https://www.moneyhelper.org.uk/en>



Hours

Mon - Fri: 8.00am - 5.00pm

Sat, Sun and

Bank Holidays: Closed

*Calls are free. We're committed to providing you with quality service, so calls may be recorded or monitored for training purposes and to help us develop our services.

For free guidance you can trust, we can help.

- > Benefits
- > Family & care
- > Money troubles
- > Savings
- > Blog
- > Everyday money
- > Homes
- > Pensions & retirement
- > Work

Budget Planner

Your detailed spending breakdown

The online Budget Planner helps you create your own budget and provides you with results to help you take control of your money. It's also helped hundreds of other people.

[Get started](#)

[Access your saved Budget Plan](#)

How to use our online Budget Planner

Follow these 5 steps to get the most from our online Budget Planner. The online Budget Planner includes the following steps:

1. Enter what you've spent in the last 12 months
2. The calculator will give you a breakdown of your spending
3. You'll be able to set a budget for each month
4. You'll be able to see how you're doing against your budget
5. You'll be able to see how you're doing against your budget

Help with saving for retirement

1. How much you need to save for retirement

2. How much you need to save each month

Age	Current income	Desired income	Monthly savings
25	£10,000	£15,000	£100
30	£12,000	£18,000	£150
35	£14,000	£21,000	£200
40	£16,000	£24,000	£250
45	£18,000	£27,000	£300
50	£20,000	£30,000	£350
55	£22,000	£33,000	£400
60	£24,000	£36,000	£450
65	£26,000	£39,000	£500
70	£28,000	£42,000	£550

3. How much you need to save each month

4. How much you need to save each month

5. How much you need to save each month

Benefits Calculator

The calculator will help you work out how much you can expect to receive from your state pension and other benefits.

Use our online calculator to help you work out how much you can expect to receive from your state pension and other benefits.

More information about state pension and other benefits can be found on our website.

Check out our online pension calculator to help you work out how much you can expect to receive from your state pension and other benefits.

Visit our website for more information about state pension and other benefits.

Support is available in Welsh. The calculator is available in both English and Welsh.

Visit our website for more information about state pension and other benefits.

[Visit our website](#)



**Got a question about your money or pensions?
There are lots of ways you can talk to us:**



Web chat

Use our online web chat service to find quick answers.

moneyhelper.org.uk

Monday to Friday - 8am to 6pm
Saturday - 9am to 3pm
Sunday and Bank Holidays - closed



Call us

Give us a call for free and impartial money and pensions guidance.

0800 138 7777*

Monday to Friday - 8am to 6pm
Saturday, Sunday and
Bank Holidays - closed
* Calls are free



WhatsApp

Need help sorting out your debts, have credit questions or want pensions guidance?

Add **+44 7701 342744**

to your WhatsApp and send us a message.

**Money
Helper**



HM Governm

Cost of living guides



Cost of living guides



Bill prioritiser: get help with your bills

Understand which bills and payments to deal with first and how to avoid missing payments.



Living on a squeezed income

Find ways to tackle the rising cost of living, as well as the extra support you can claim.



Talk to your creditor

Don't let your money worries prevent your creditor from stepping in to help.



If you're worried about rising mortgage rates

Weigh up your options, whether you're a first-time buyer or looking to remortgage.



Stopping or reducing your pension contributions

Before you do anything, understand what it means for your long-term plans.



Using credit wisely

Putting everyday items on credit or struggling with repayments? Follow our action plan.



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Free guides, for consumers, public sector organisations and commercial businesses.

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Search all guides



MoneyHelper guide ordering portal

Select a category below



Guides for me



Guides for not for profit or public sector organisations



Guides for commercial businesses

Need for Debt advice

Early signs that people in households with higher incomes are at risk

	2020	2021	2022
Sub £20K/annum	38%	41%	37%
£40K+ /annum	19%	18%	21%

<https://adviser.moneyhelper.org.uk/en>



Money Adviser Network

Worried about debts or have missed payments? There is free, confidential and independent debt advice available.

Find out more adviser.moneyhelper.org.uk

The Money Adviser Network can direct you to a debt adviser straight away by telephone or you can get support online.

The Money Adviser Network is managed by the government sponsored MoneyHelper.

Money Guiders Network

Key

On this calendar you'll find details of Money Guider Networks events across the UK.

You can sign up to any of them for free. Events are colour-coded on the calendar as follows:

- UK networks events
- England network events
- Northern Ireland network events
- Scotland network events
- Wales network events



Money Guiders Community Hub

Started - November 2022

Navigation: About | Public Events

Calendar: < > today | **October 2023** | month week day list

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
		14:00 Saving Mo...	14:00 Gambling ... 14:00 Wellbeing f...			

[Money Guiders Network](#)

[Money Guiders Competency Framework](#)

[Money Guiders Confidence checker](#)



More information



- If you wanted to pick out and embed any of our tools and resources please follow the link

[Putting our tools and calculators on your site |](#)

[MoneyHelper](#). You will need to complete the following syndication form [Syndication sign-up | MoneyHelper](#) and can then highlight certain tools on your customer facing website.

- We do have a cost of living campaign if this may be of some use for the cost of living pages on your website [Share Money Helper's cost of living campaign | The Money and Pensions Service \(maps.org.uk\)](#)
- To help people into telephone or digital debt advice <https://adviser.moneyhelper.org.uk/en>



Cost of Living Issues

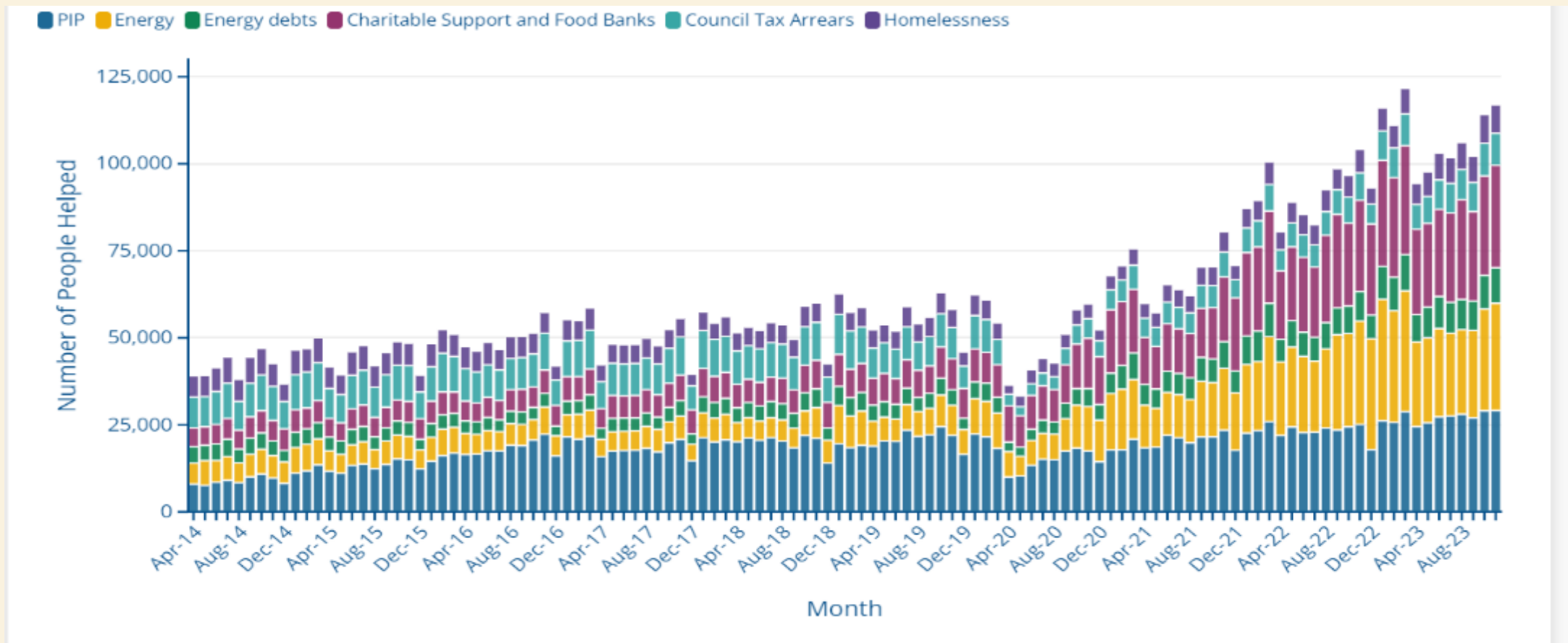
December 2023

Firstly a reminder of who we are

- A network of independent local charities operating together across the UK
- We offer individual advice and support which is:
- Free to the client
- Independent
- Impartial
- Confidential

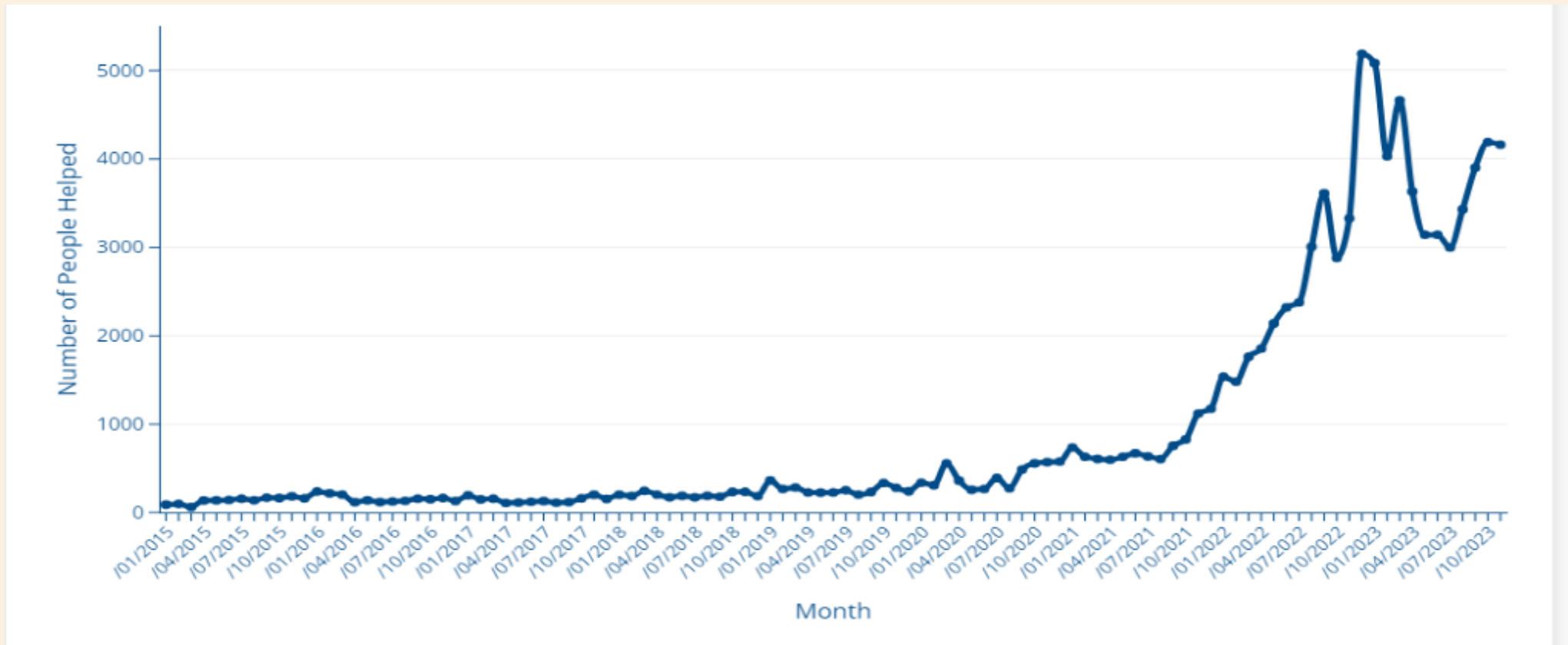
Trends of key cost of living issues since 2014

This chart shows the trend for some of our key cost-of-living issues over the past decade, based on the number of people we helped with these issues each month. Use the drop down menu to explore trends for each issue. The number of people helped with these issues has been climbing in recent months, and is now at the levels seen last winter.



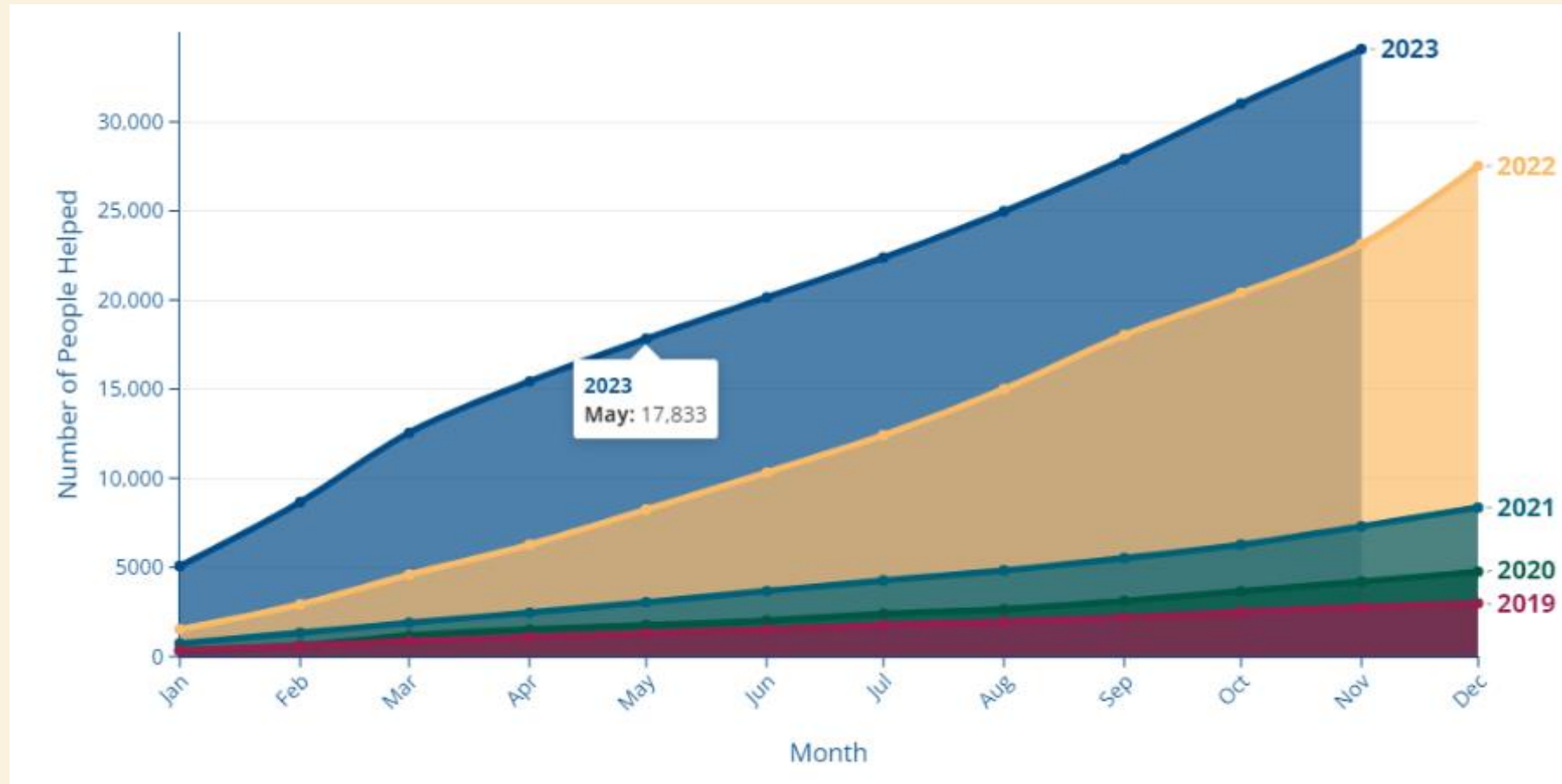
The number of people we have seen who cannot afford to top up their prepayment meter each month

Last December, we saw a record rise in the number of people who couldn't afford to top up their prepayment meter. This suggests that the Government's support over the winter was not enough to keep people's heating and lights on. These numbers have shot up again after a drop in the summer, which is a worrying sign for the winter ahead. However, the November £300 Cost of Living payments seem to have provided some relief - as this upward trend stalled last month.



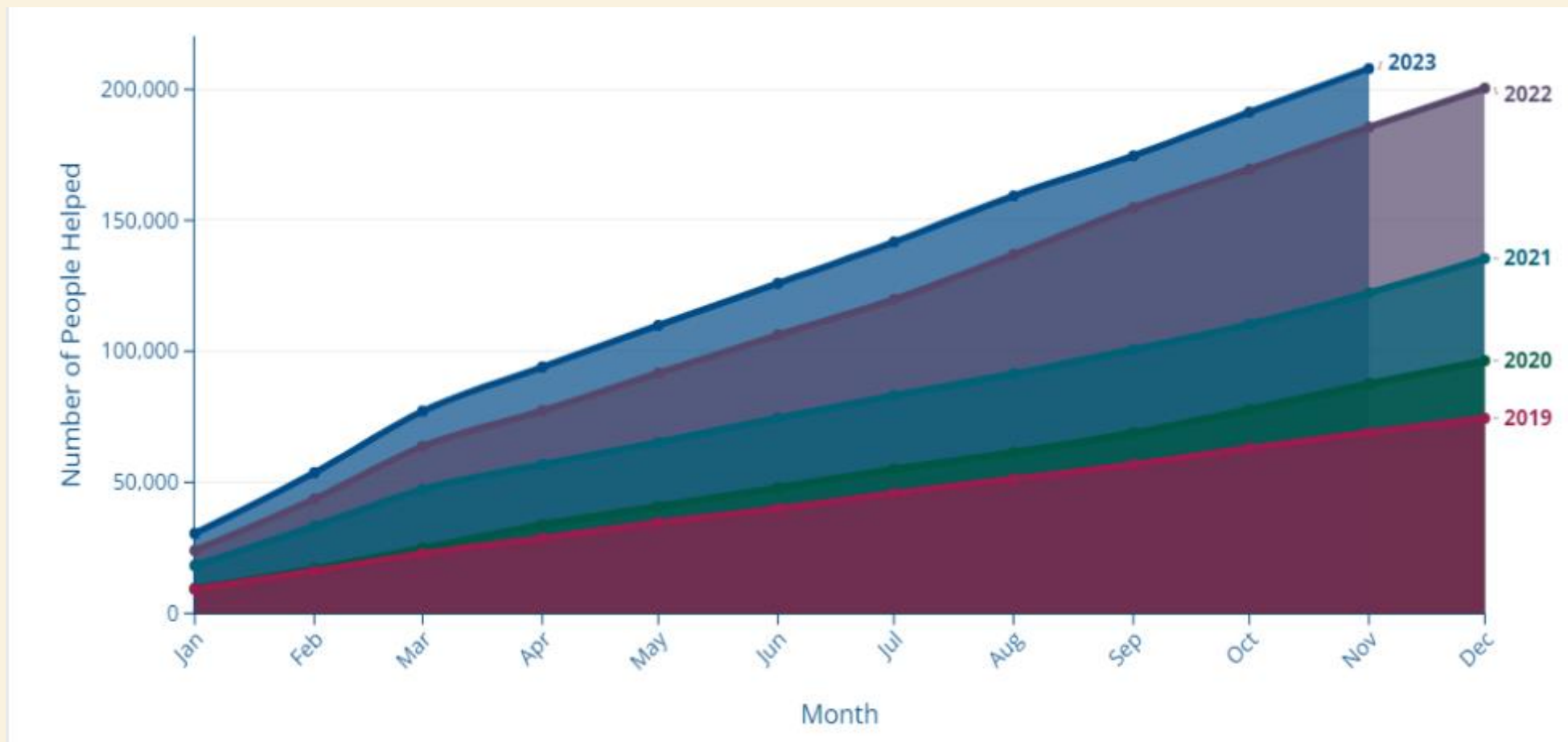
We are seeing growing numbers unable to top up their prepayment meters

We continue to break unwelcome records in the number of people we've seen who can't afford to top up their prepayment meter. In 2022, we saw more people who couldn't afford to top up their prepayment meter than the whole of the previous ten years combined. 2023 has been even worse. We've helped a record number of people who can't afford to top up their prepayment meter - and nearly as many as 2022 and 2021 combined.



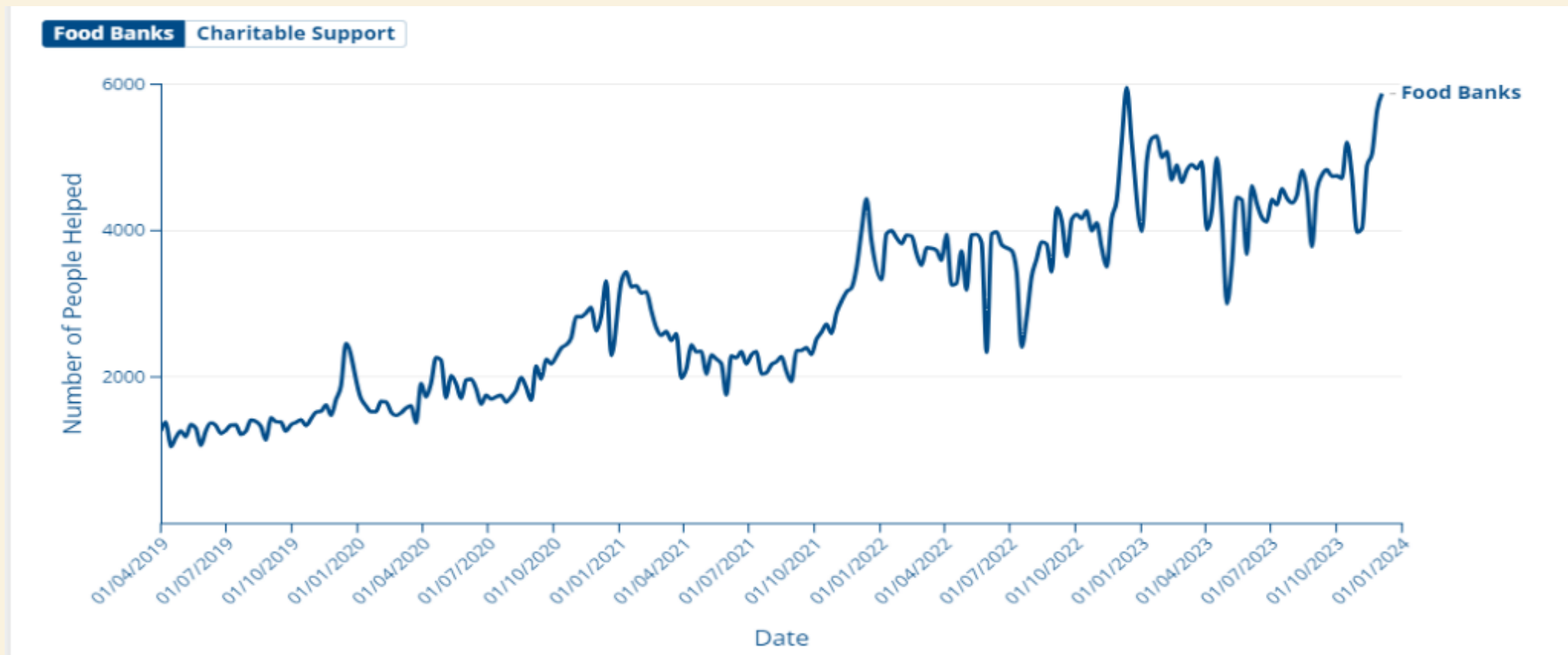
Cumulative number of people we've helped with crisis support each year

By the end of November 2023, we had already helped over 208,000 people with crisis support (food bank referrals and emergency charitable support). That's more than we've helped at this point in any other year on record - and the whole of 2022.



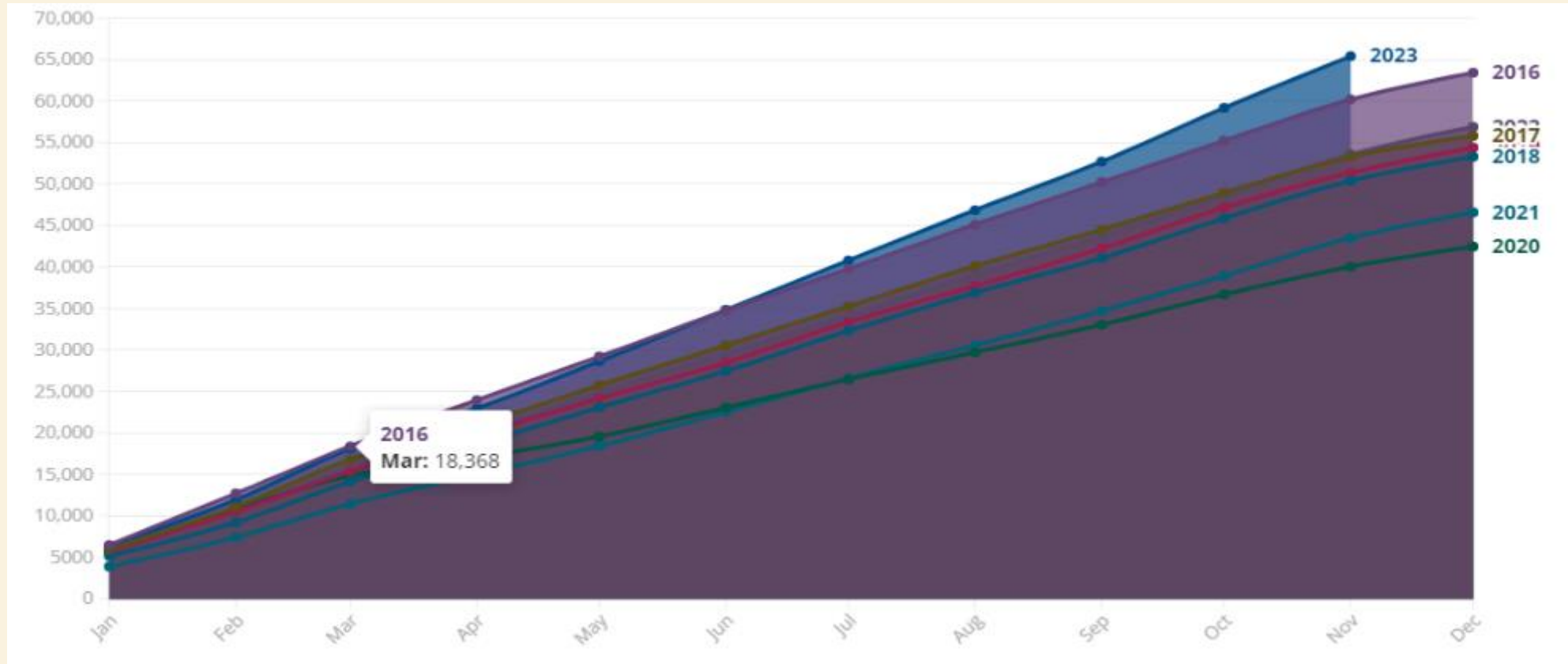
The number of people we've helped with emergency support referrals every week

Between the 4th and 10th of December we helped more people with a food bank referral than in any other week since last December - and it was the second highest week on record. In the same week, we helped a record number of people with emergency charitable support.



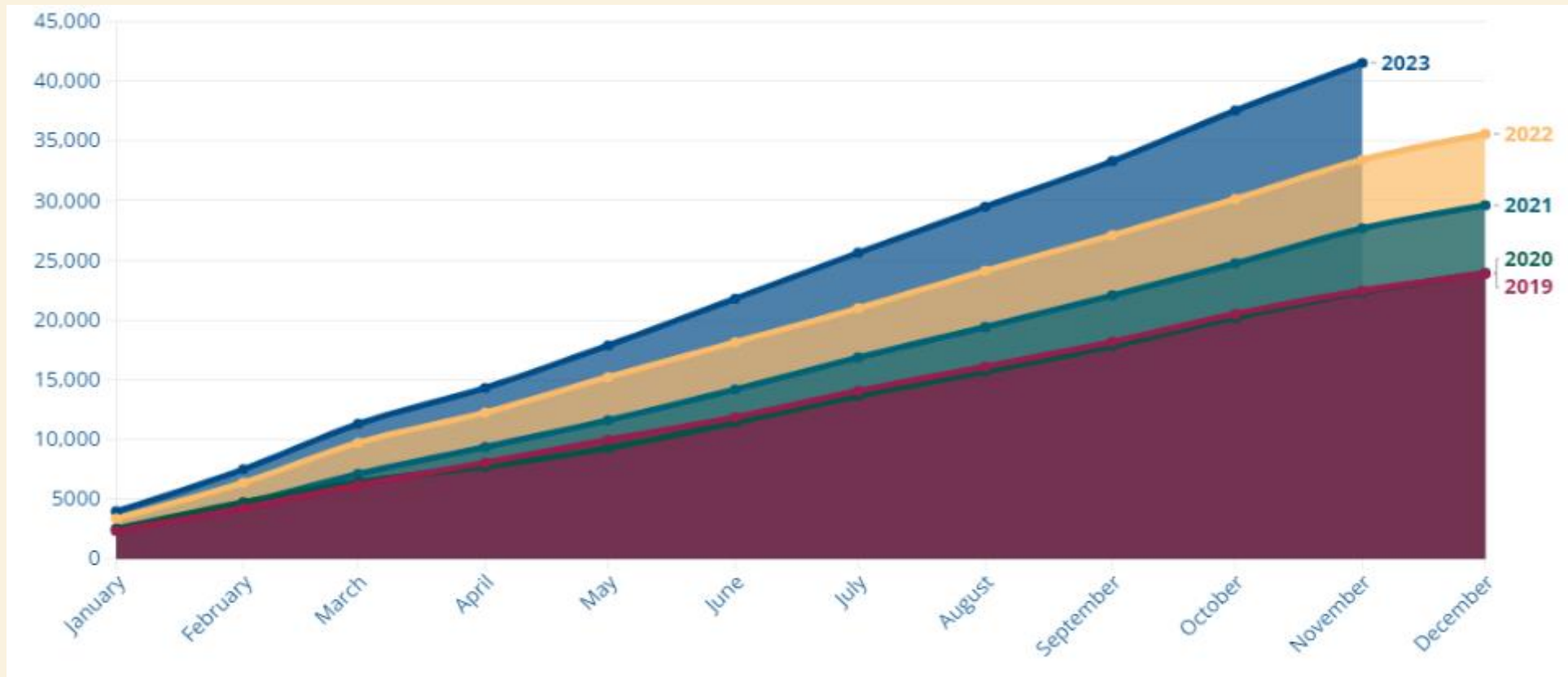
Cumulative number of people we've helped with homelessness issues each year

We've helped more people with homelessness issues this year than at the same point in any of the last seven years. This includes people helped with threatened homelessness, actual homelessness and local authority homelessness services.



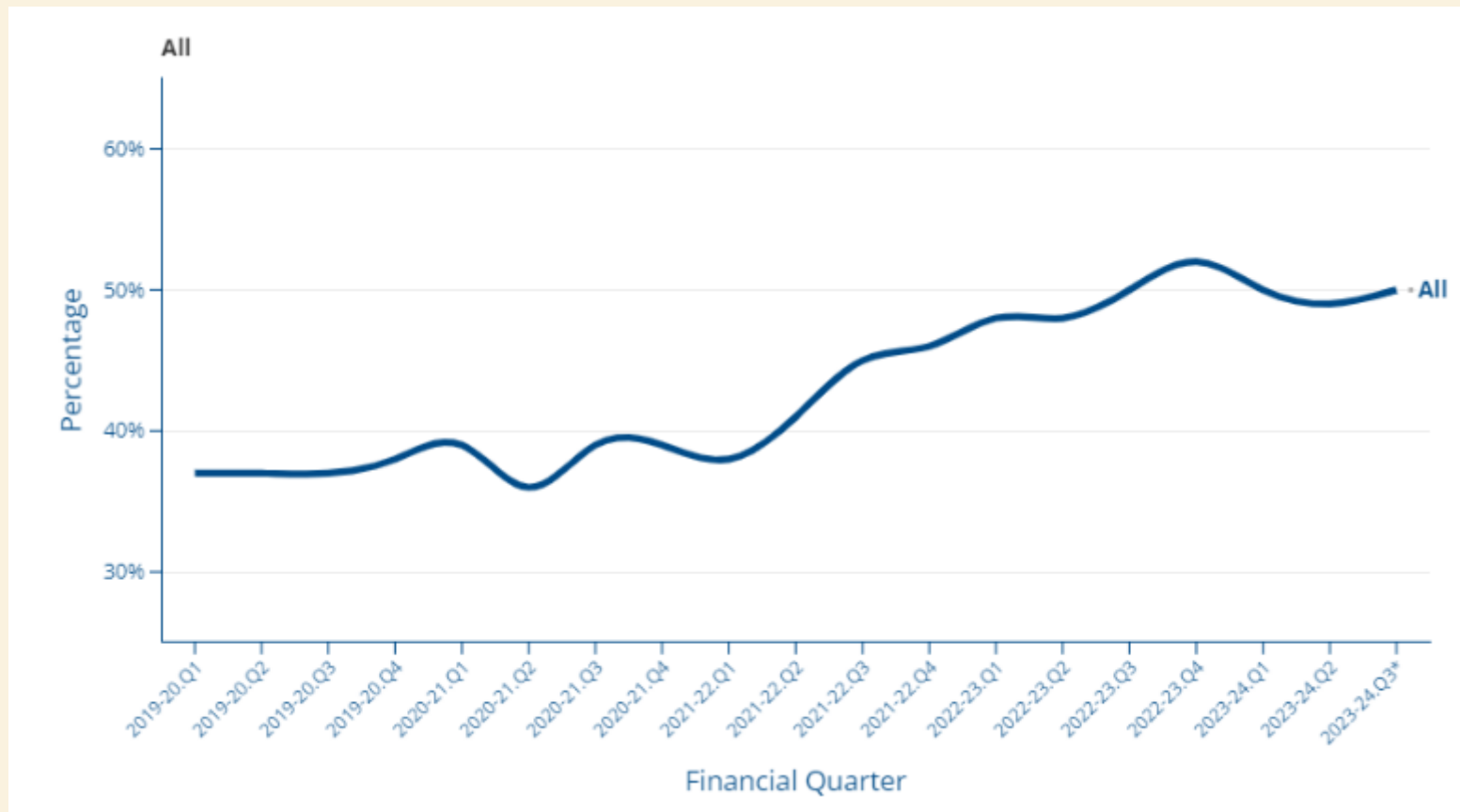
Cumulative number of people we've helped who are homeless each year

So far this year, we've helped more people who are homeless than at this point in any other year. These figures are just those who are homeless and excludes those who are threatened by homelessness



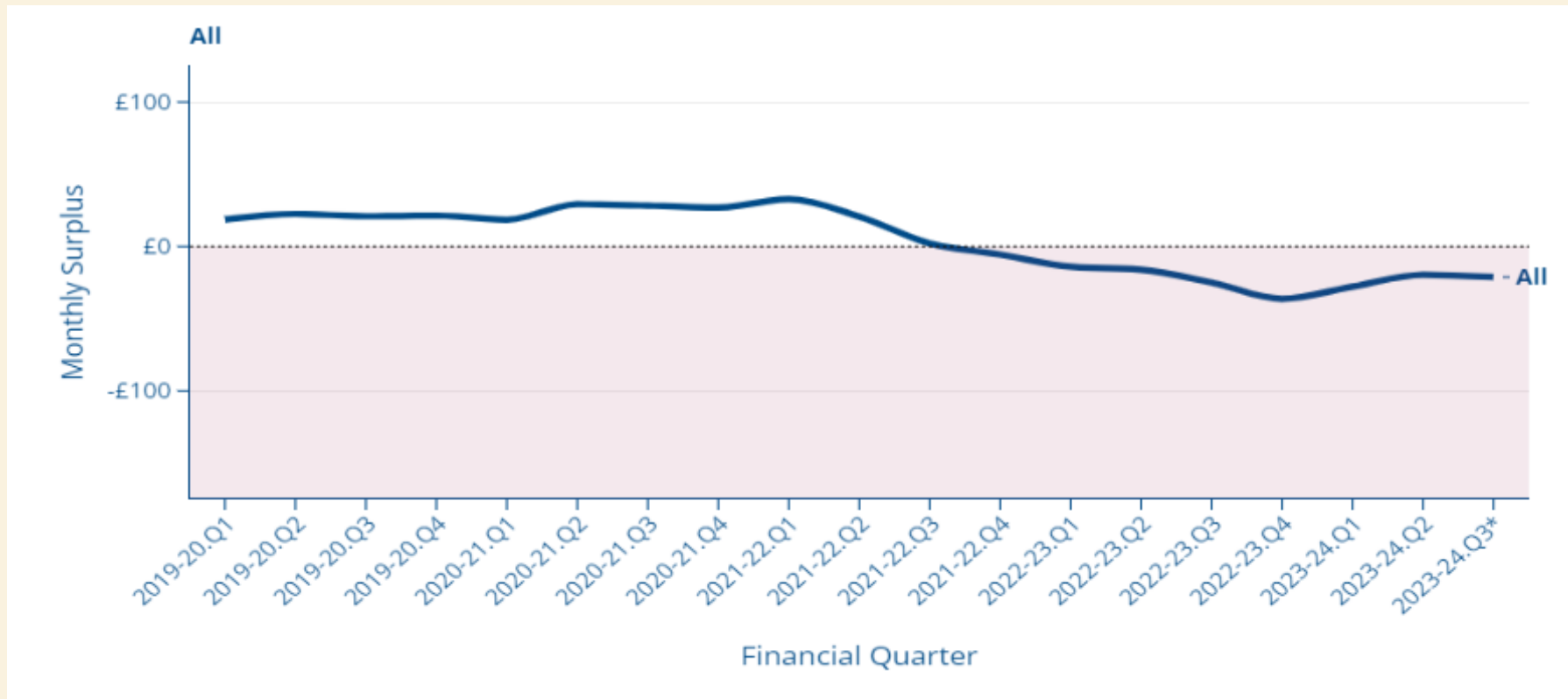
Half of the people we help with debt advice are in a negative budget

There are a number of ways our data shows the circumstances of people in crisis. One example is when people are in a negative budget - where their income does not cover their essential costs. Half of the people we help with debt advice are in a negative budget - up from just over one-third in 2019 - even after being helped by our advisers.



Average Monthly Surplus among debt clients by group

The average person we help with debt advice used to have £19 left over each month after paying for their essentials. Now, they have an average shortfall of £21 per month. Some groups are particularly deep in the red - including single parents, private renters, disabled people, ethnic minorities, the self-employed and, more recently, mortgage holders.



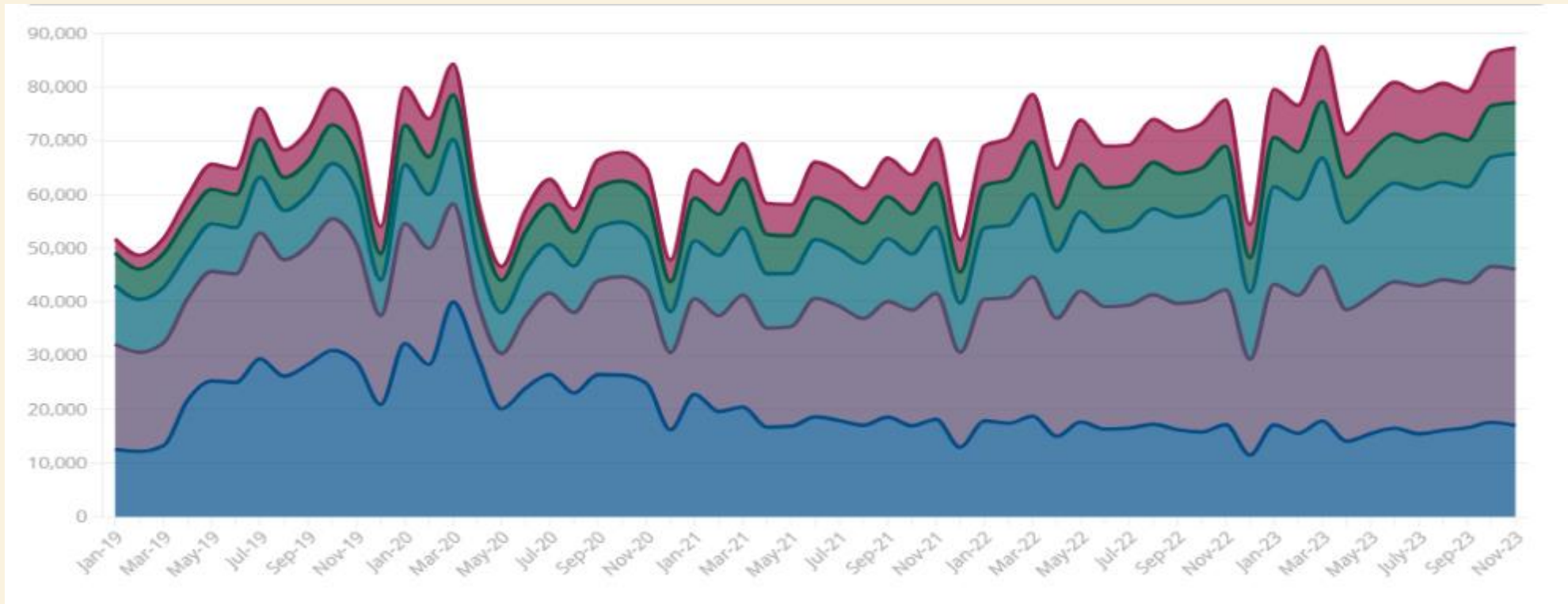
Number of people who've been helped for the first time, or helped before, with food banks or charitable support

Since the start of the cost-of-living crisis, we have referred unprecedented numbers of people for crisis support. We've seen an increase in the number of people who've needed this help for the first time and who've needed this help before. This means we are seeing more people in hardship and more people falling deeper into hardship.



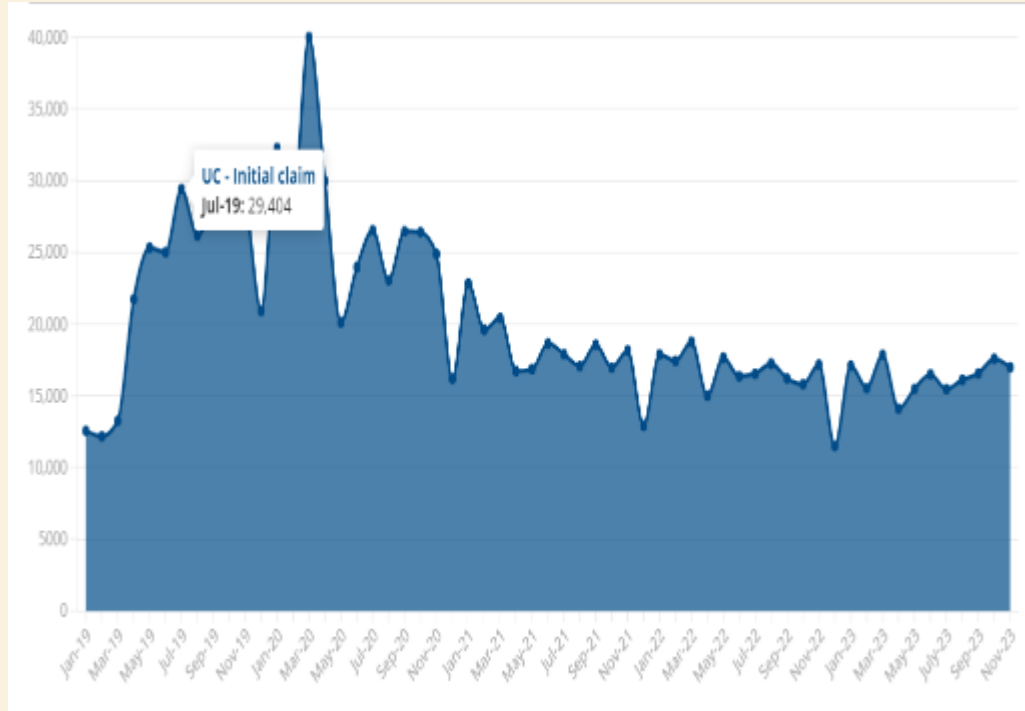
The number of people we've helped with benefits issues since 2019

In this chart, you can see the number of people we've helped with all benefits issues since 2019. Last month, we helped a record number of people with their entitlement to benefits, to help people get as much support as possible.

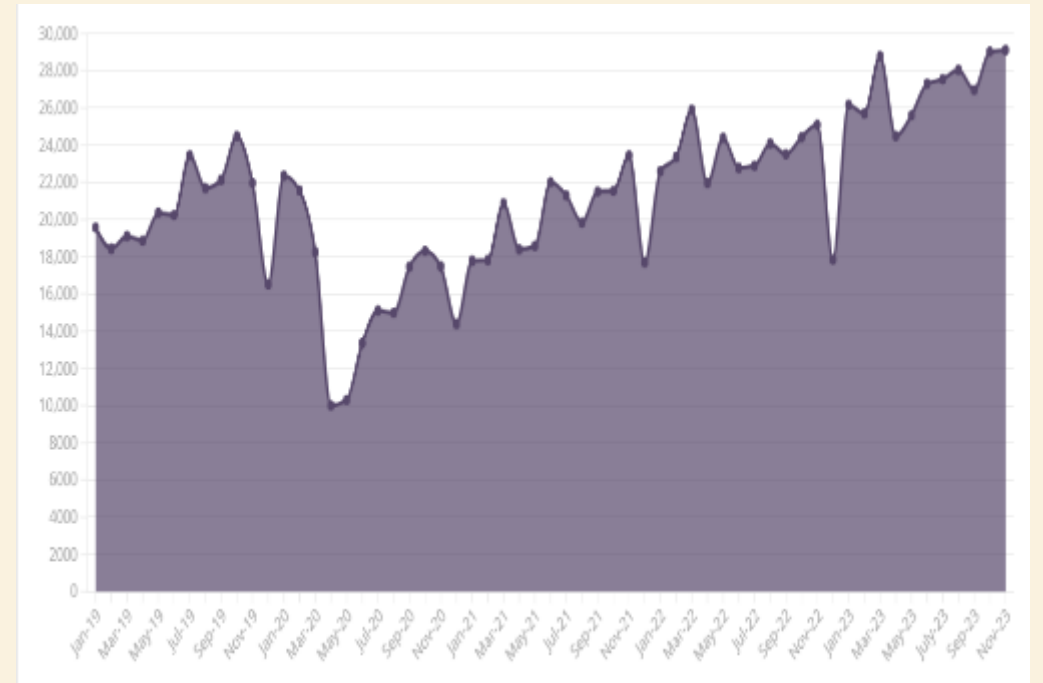


<https://public.flourish.studio/story/1634399/>

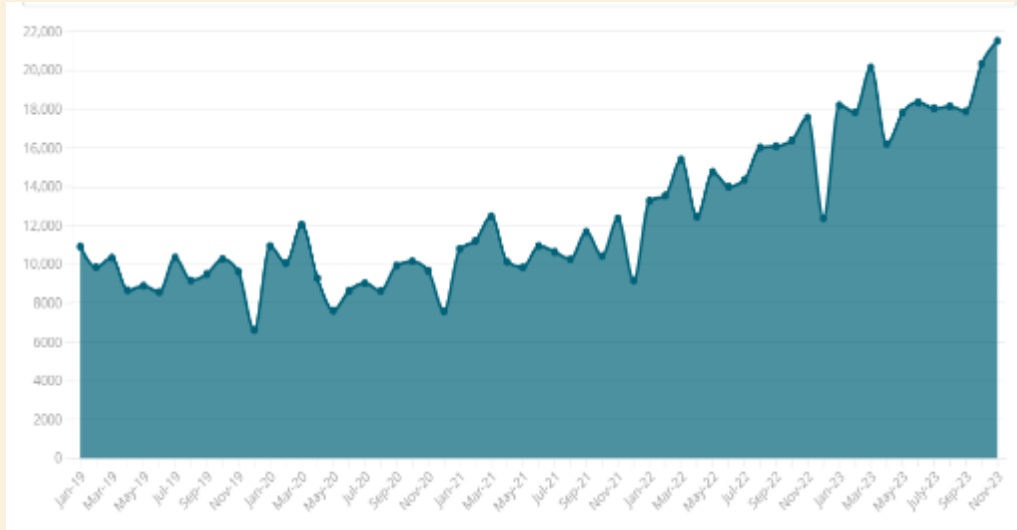
Universal Credit – Initial Claim



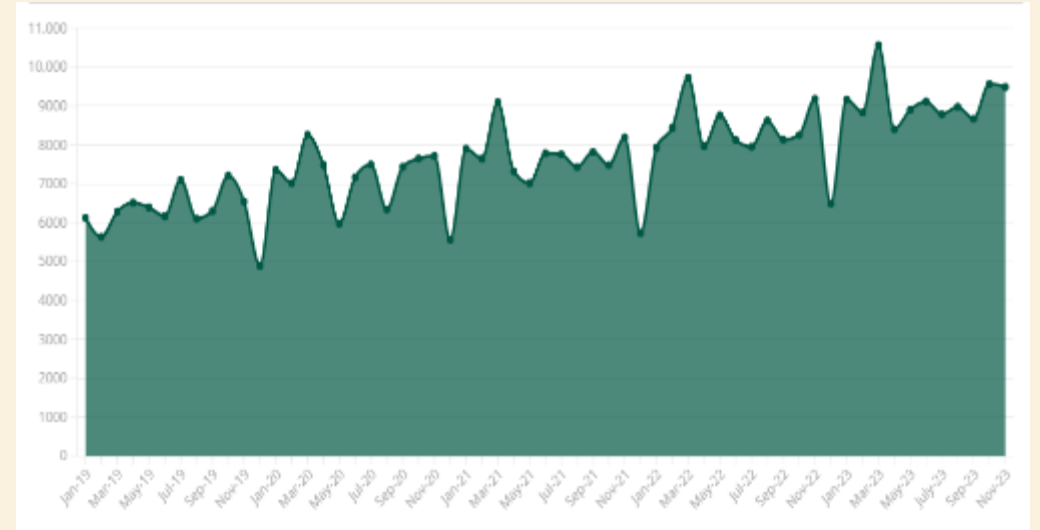
Personal Independence Payments



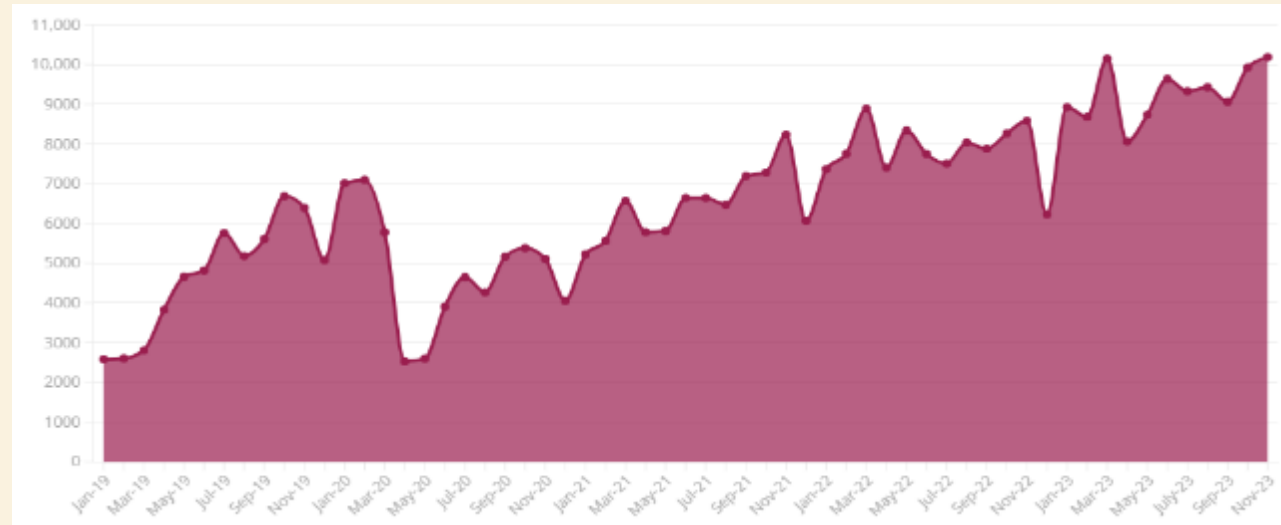
General Benefit entitlement



Council tax reduction



Limited capability for work elements



When we help people with one cost-of-living issue, they often need help with another

Our frontline data shows the complexity of people's problems. The chord diagram below shows how when we help people with one key cost-of-living issue, we often need to help them with another issue. For example, among the people we helped with energy issues in 2023, over half (51%) need help with crisis support (like food bank referrals or emergency charitable support)



Some Access Challenges for Vulnerable Clients

- Awareness of what is available
- Awareness of how it can be delivered
- Cultural challenges
- Health problems- especially mental health issues
- Travel issues
- Technological exclusion
- Multiple issues at the same time- fragmentation of service support
- Other.....



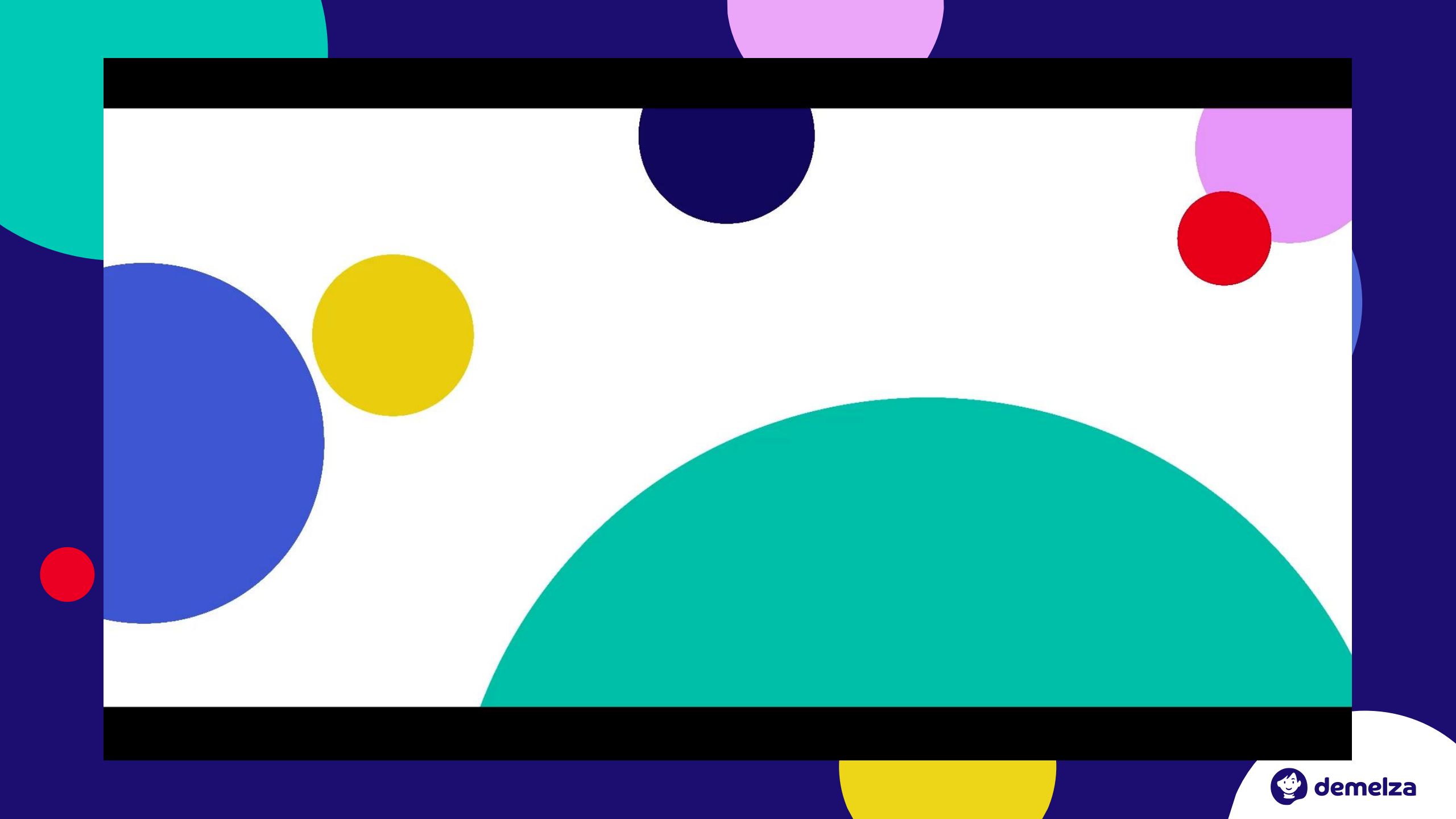
demelza

extraordinary care for extraordinary children



Providing extraordinary care to extraordinary children

January 2024





Sittingbourne, Kent



Community Hospice, East Sussex



Eltham, South East London

Welcome to Holland

by Emily Perl Kingsley

I am often asked to describe the experience of raising a child with a disability – to try to help people who have not shared that unique experience to understand it, to imagine how it would feel. It's like this.....

When you're going to have a baby, it's like planning a fabulous vacation trip – to Italy. You buy a bunch of guide books and make your wonderful plans. The Coliseum. The Michelangelo David. The gondolas in Venice. You may learn some handy phrases in Italian. It's all very exciting.

After months of eager anticipation, the day finally arrives. You pack your bags and off you go. Several hours later, the plane lands.

The stewardess comes in and says, "Welcome to Holland."
"Holland?!" you say. "What do you mean Holland?? I signed up for Italy! I'm supposed to be in Italy. All my life I've dreamed of going to Italy.

"But there's been a change in the flight plan. They've landed in Holland and there you must stay.

The important thing is that they haven't taken you to a horrible, disgusting, filthy place, full of pestilence, famine and disease. It's just a different place.



Our Family Support Team

The Family Support Team at Demelza consists of **Family Liaison, Psychotherapeutic services, Family Events, Practical Support**

Our team share a depth of knowledge and experience in various different areas surrounding the best care for children with complex health needs and the welfare of those around them.

We are able to offer families practical, emotional and social support and advocacy. We can provide support to parents, carers, siblings and grandparents in a number of different ways.





Time to listen

Family Liaison can offer emotional support by providing listening support sessions, these can be done at a time that is convenient for you



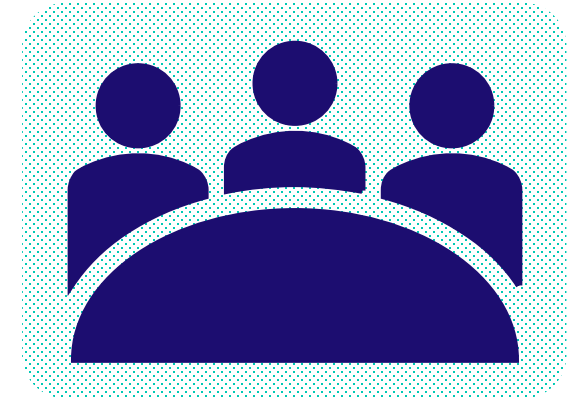
Advice and information

We are able to offer advice and information in areas such as housing support, benefits, charity applications, and signposting to local services



Support groups, activities and events for the whole family

We currently have a virtual weekly timetable providing sibling support, mindful café, discussion sessions, art and music therapy



Liaison with professionals and advocacy

We are happy to support you to communicate and liaise with health, education and social care professionals

Creative Therapies

Demelza has a team of qualified Art and Music Therapists working across Demelza sites, based in our South-East London and Kent hospices.

Our role, as the creative therapy team, is to enable feelings that are too difficult to put into words to be expressed and explored through art, music and play. We work with babies, children, young people and their families who access Demelza services.

1:1 Art & Music Therapy (onsite, online, family home and in school/college)



Music Therapy Room In Kent

Art Psychotherapists and Music Therapists are Health and Care Professional Council (HCPC) Registered

All Therapists have undertaken postgraduate training in the form of a Masters in Art or Music Therapy

Creative Therapy Referrals

- We receive referrals directly from the children and families, and professionals working with the family from hospitals, education, social work teams and Demelza staff who identify a need for well-being support.
- These referrals are prioritised and the desired outcomes discussed.
- Priority is given to End of Life sessions to families staying at Demelza for End of Life care.
- Short Break creative therapy sessions to children staying for respite care.

**Referred sessions
6-12 weeks to develop
therapeutic relationship
to process feelings**

**Single sessions for
Children and young
people staying for respite
aim to allow them to
express themselves
when staying at
Demelza**



Bereavement Service

Keeping the family at the centre of all decisions

Timely engagement in a way that is right for the family

Befriending
Grandparents groups
Dads & male carers groups
-Siblings groups & trips
-Art, music and talking therapies
Bereavement events
Peer support & cafes



Family Events

- Bringing family members together
- Building resilience and support networks
- Having fun
- Spaces to reflect and remember
- Making memories

Family Events

Making memories & having fun



What is the Practical Support Service?

The Practical Support team recruit, train and support volunteers who join Demelza to help families directly with tasks such as:



Thank you for listening

How to contact us

For more information you can contact us using the details below – we'd love to hear from you

Telephone: 01795 845280 Monday – Friday between 10:00am – 4:00pm

Email: FamilySupportDepartment@Demelza.org.uk

@demelzacharity



Demelza Kent (Registered Office)

Demelza, Rook Lane,
Bobbing, Sittingbourne,
Kent, ME9 8DZ
T: 01795 845200

Demelza South East London

5 Wensley Close,
Eltham, London,
SE9 5AB
T: 020 8859 9800

Demelza East Sussex

150a Bexhill Road,
St Leonards on Sea,
East Sussex, TN38 8BL
T: 01323 446461



[demelza.org.uk](https://www.demelza.org.uk)

Q & A

Lunch Break
12.35-13.35

Workshop table plan A-Z

First Name	Surname	Table number	First Name	Surname	Table number	First Name	Surname	Table number
Rosie	Adams	8	Cheryl	Fitchet	10	Steffie	Newson	2
Will	Archer	2	Matthew	Gibbs	3	Sue	Nimmo	8
Alison	Arthurs	6	Richard	Grinham	8	Ian	Park	3
Mark	Bailey	1	Leah	Guest	1	Chris	Parry	9
Charlie	Bauchop	7	Rowena	Hammond		Eve	Poulter	1
Samantha	Beddoes	2	Lauran	Hampshire - Dell	4	Laura	Rafferty	9
Claudine	Bell	10	Sara	Harris	3	Jess	Roberts	9
Lucia	Bertello	5	Tom	Henderson	4	Rob	Sandalls	10
Amanda	Byhurst	7	Kellie	Humberstone	6	Jonathan	Shaw	6
Chelsi	Moore	2	Louise	Humphrey	9	David	Sheridan	5
Lisa	Connell	7	Simon	Ingle	8	Jo	Shippey	8
Rob	Crumbie	7	Jennifer	Jadia	10	Lucy	Sibley	3
Sue	Curtis	5	Charmaine	Keatley	5	Anna	Sillett-Mills	6
Hollie	Daines-Grey	9	Bethanie	Kennedy	6	Kevin	Smith	4
Mick	Desmond	2	James	Kirby	9	James	Spruce	8
Cecilia	Duckworth	7	Emma	Lander	1	Jo	Steven	2
Siobhan	Duffy	7	Jan	Levy	3	Fiona	Straszynski	5
Lisa	Edgar	9	Neil	Martin	6	Mark	Thirlway	8
Janine	Enoe	1	Michelle	Marvel	5	Adam	Tolcher	3
Callum	Erskine	4	Emma	Mccaughan	5	Tracey	Veasey	10
James	Evans	10	Zoe	Mcleod	1	Erica	Watts	7
Liz	Everest		Gillian	Monaghan	3	Amy	Wernham	
Rebecca	Farquharson	4	Eileen	Murray Giles	1	Hana	Westby	4

Workshop table plan

Table 1

Leah Guest
Zoe Mcleod
Mark Bailey
Eve Poulter
Emma Lander
Eileen Murray
Giles
Janine Enoe

Table 2

Steffi Newson
Chelsi Moore
Samantha
Beddoes
Jo Steven
Mick Desmond
Chelsi Moore

Table 3

Lucy Sibley
Jan Levy
Ian Park
Sara Harris
Adam Tolcher
Gillian
Monaghan
Matthew Gibbs

Table 4

Callum Erskine
Rebecca
Farquharson
Kevin Smith
Tom Henderson
Hana Westby
Lauran
Hampshire -
Dell

Table 5

Michelle Marvell
Lucia Bertello
Emma
Mccaughan
Fiona
Straszynski
David Sheridan
Sue Curtis
Charmaine
Keatley

Table 6

Kellie
Humberstone
Neil Martin
Anna Sillett-Mills
Jonathan Shaw
Alison Arthurs
Bethanie
Kennedy

Table 7

Rob Crumbie
Amanda Byhurst
Lisa Connell
Siobhan Duffy
Charlie Bauchop
Erica Watts
Cecilia
Duckworth

Table 8

Jo Shippey
Simon Ingle
Richard
Grinham
Sue Nimmo
James Spruce
Rosie Adams
Mark Thirlway

Table 9

James Kirby
Jess Roberts
Lisa Edgar
Louise
Humphrey
Chris Parry
Hollie Daines-
Grey
Laura Rafferty

Table 10

Cheryl Fitchet
Claudine Bell
Rob Sandalls
Jennifer Jadia
Tracey Veasey
James Evans

Workshop

Rowena Hammond
& Amy Wernham

South East Water



south
east
water



south
east
water

south
east
water

Vulnerability Strategy Workshop

Vulnerability strategy workshop

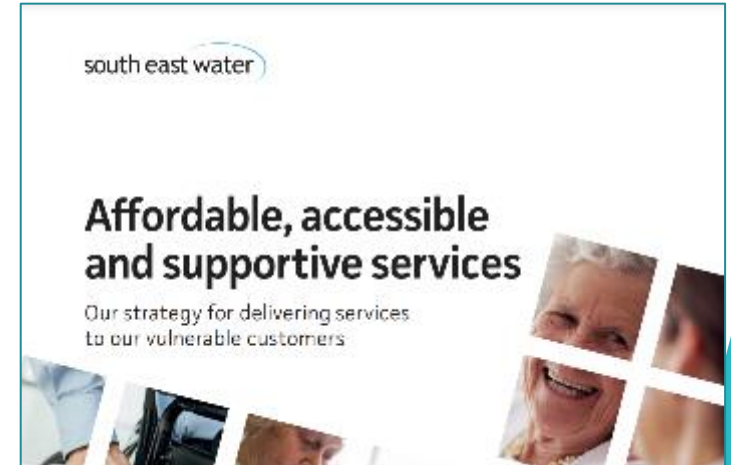
Presented by Rowena Hammond – Head of Customer
Experience and Insight & Amy Wernham – Resilient
Customer Manager

31 January 2024



Overview of current Affordability & Vulnerability offering

- We have a broad range of financial and non-financial support services and offerings
- In 2019 our Vulnerability strategy was well received by our regulator and generally seen as industry leading.
- Our current low-rate tariff for customers struggling financially is based on a capped bill based on household income under £18,005. We will be increasing this to £21,000 in 2025.
- Over 65,000 customers are currently signed up to our social tariff and WaterSure with capped bills due to specific medical or income / family reasons.
- For non-financial vulnerability, we have over 10% of customers now registered for our Priority Services.
- We have data sharing arrangements with 4 local authorities which has increased our reach.



Current support and future challenges

Insight from our research with customers, stakeholders and front-line staff shows our support packages are generally well received and can make a real difference to customers who may be struggling with paying their bill.

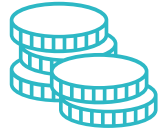
Our approach for the future is to retain these services whilst revising some of them and ensuring that **no customers are worse off** going through to 2030, and our support is accessible, and designed and delivered with their specific needs in mind.

However, we know there are a number of factors that are impacting customers such as the cost-of-living crisis and economic uncertainty, together with an ageing population and more customers facing vulnerable circumstances.

Our AMP8 approach needs to build on our track record whilst meeting these changing needs.



We have identified 6 priorities to support customers from 2025



Financial support

We will provide a comprehensive package of financial support including a move away from a capped social tariff to a discounted offer.



Targeted awareness & engagement

We will improve take-up of support through targeted engagement and awareness raising.



Non-financial support

We will provide a broad suite of non-financial support services for vulnerable customers with new services being inclusive and accessible in design.



Collaboration and data sharing

We will better identify and understand the needs of our vulnerable and hard to reach customers through the use of open data and data sharing arrangements.



Inclusive water efficiency offerings

We will ensure that everyone who is able to, can benefit from reducing their water use, whilst supporting those who may need to use more.



Awareness and training

We will ensure everyone who works for, and with us, are trained, act proactively and have access to the tools and information they need to support vulnerable customers.

Extensive engagement with our customers and stakeholders has ensured we know these are the right areas for us to focus on.

We'd like your support today to help us understand how to deliver some of these commitments.

What we'd like your views on

South East Water are in the process of developing a refreshed vulnerability strategy.

We'd like your views and expertise on some specific areas including:

1. Identifying and spotting signs of vulnerability
2. Community resilience during events
3. Data shares
4. A new vulnerability stakeholder forum
5. A new approach to alleviating water poverty



Each table will have one theme to discuss, not all tables will have the same questions

You will have 40 minutes for discussion and then 10 minutes to feedback to the room at the end

We will share a summary note with you so that you have the opportunity to feedback after the event too

Roundtable discussions

40 mins

Question 1: Identifying vulnerability

Before you kick off your discussions, please take a few minutes to introduce yourselves and agree a spokesperson to feedback to the room at the end.

1a. Do your organisations have support services in place for vulnerable customers? If so, what are they?

1b. Have your organisations seen changes in the types and levels of vulnerabilities/additional needs in recent years? If so, how?

1c. What methods do you use to proactively identify customers that may need additional support? (e.g. access to data sets, geographic mapping, staff training).

1d. Have some methods been more effective than others? If so, how?

Question 2: Community resilience during events

Background information

South East Water and its customers have experienced several unprecedented extreme weather events that have caused interruptions to water supplies for household and business customers. Unfortunately, there have been occasions when some customers were without water for multiple days, however some may be impacted for shorter durations or intermittently.

South East Water have a Priority Services Register that customers can sign up to for free if they need additional support. This may be short term while they are going through some temporary life changes or longer term where customers may have restricted mobility, may be deaf, blind or partially sighted. It also includes elderly customers or those suffering a sickness or illness.

During water supply interruptions, South East Water prioritise their customers on their Priority Services Register, particularly customers on kidney dialysis, those with mobility difficulties and businesses such as hospitals and care homes to name a few.

These customers can receive additional support during incidents such as more frequent updates, personalised communications and bottled water deliveries to their home or business.

Question 2: Community resilience during events

Before you kick off your discussions, please take a few minutes to introduce yourselves and agree a spokesperson to feedback to the room at the end.

- 2a.** Are there any particular groups of people or businesses that your organisation supports during emergency situations? If so, who are they and what additional support do you offer?
- 2b.** Are you aware of any gaps in support or harder to reach groups that would also benefit from additional support during emergency situations? If so, what are they?
- 2c.** Which stakeholder or community groups do you think South East Water should be engaging with during emergency situations to better support vulnerable customers (particularly those that may not already be on the Priority Services Register)?
- 2d.** What additional support or services do you think vulnerable customers would benefit from if they had no water?

Question 3: Data shares

Background information

South East Water (SEW) currently have data sharing agreements with 4 local authorities. The data sharing agreements enable the local authorities to share customer information with South East Water where they have identified that the customer is struggling financially and would be eligible for their lower rate water charges.

This data feed enables South East Water to proactively contact the customer and automatically enrol them to receive reduced water bills.

South East Water are the first water company in England to establish this kind of data share and it has been recognised as a strength in their offering. It has helped to overcome access barriers for customers, particularly those who are hard to reach, digitally excluded or perhaps are not aware of the lower rate water charges. It also removes barriers as customers do not need to sign up.

Although the agreements have led to better outcomes for vulnerable customers, they are a challenging and lengthy process to set up.

South East Water have an ambitious target to set up data shares with all 23 local authorities in their supply area by 2027.

Question 3: Data shares

Before you kick off your discussions, please take a few minutes to introduce yourselves and agree a spokesperson to feedback to the room at the end.

3a. Do your organisations have any similar data agreements in place? If so, what are they and who are they with?

3b. What do you envisage would be the biggest barriers for organisations (particularly local authorities but also other sectors) in setting up these data sharing agreements?

3c. How can South East Water design a process that overcomes those barriers and makes it as easy as possible for organisations to sign-up?

Question 4: A new vulnerability stakeholder forum

Background information

South East Water would like to establish a new expert stakeholder group with the broad objectives of:

- Helping to ensure that they are delivering their commitments for vulnerable customers*
- Supporting them to identify new ways to deliver their commitments*
- To collaborate and share lessons learned across sectors*

South East Water recognise that there are time and resource challenges with many organisations working to support vulnerable customers.

They want to understand the most effective way of establishing a meaningful forum that can deliver its objectives whilst being beneficial for all those involved.

Question 4: A new vulnerability stakeholder forum

Before you kick off your discussions, please take a few minutes to introduce yourselves and agree a spokesperson to feedback to the room at the end.

4a. Do your organisations have any similar vulnerability forums or groups in place? If so, how do they work and what other organisations are involved?

4b. Are you aware of any cross-sector forums that are already in place for a similar purpose? If so, what are they?

4c. If you were to join a forum of this kind, what key topics would you like it to cover and what would you like to get out of it?

4d. How can South East Water design a new forum, or tap into existing forums, so that it is beneficial and meaningful for all those involved? (e.g. method, frequency, incentive, sharing of insights/best practice).

Question 5: New approach to reducing water poverty

Background information

South East Water are introducing a new low-rate tariff for customers on low incomes. The tariff would be available for customers with a household income of less than £21,000 p/a.

South East Water recognise that some households that earn more than £21,000 p/a would not qualify for the tariff but may still need help with their water bills because they could be in water poverty.

Customers are considered to be in water poverty when they spend more than 2.5% of their discretionary income on their water bill. South East Water have a long-term ambition to eliminate water poverty in their area.

*In addition to the low-rate tariff for those earning below £21,000, **South East Water are looking to introduce a new offering with a different eligibility criteria specifically to remove customers from water poverty.** This could be through a means tested approach, or use a different eligibility criteria.*

The key aims of the new approach are:

- It is as efficient as possible (i.e. targeting customers in genuine water poverty and in need of support)*
- It is as easy as possible for customers to sign up to the tariff*

Question 5: New approach to reducing water poverty

Before you kick off your discussions, please take a few minutes to introduce yourselves and agree a spokesperson to feedback to the room at the end.

5a. Were you aware of water poverty and what are some of the challenges you might expect in seeking to alleviate water poverty?

5b. Are you aware of any other organisations or existing approaches that provide financial support, that South East Water could link into or utilise to address water poverty? If so, what are they?

5c. What factors do South East Water need to consider in order to make the new support as simple as possible for customers to understand and access?

Q & A

Case Study

Lucia Bertello

Three Hands



**Bringing the voices of vulnerable customers to life:
Examples of positive and negative customer service experiences**

31 JANUARY 2024

South East Water Annual Stakeholder Conference

Learning from Lived Experts

©Three Hands 2023

Immersion. Insights. Innovation.

Powered by the voices of charities and lived experts, we help you improve life for vulnerable and underserved customers.



Insight sessions



Inclusive design



Immersive innovation

Providing the 'glue' throughout is our **Lived Experts Research Community**, a group of 213 people whose lived experience, stories and ideas play a fundamental part in making our projects and programmes real, visceral and highly impactful.

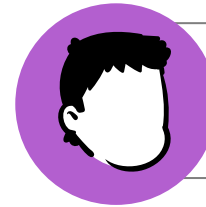


INTRODUCTION TO OUR COMMUNITY

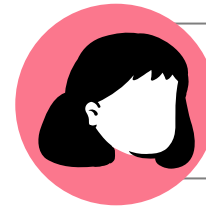
Our **Lived Experts Research Community** is made up of **218 people** who are at the sharp end of issues that life can throw at anyone, and who want their voices heard in business.

Members have first-hand experience of a range of issues, including financial vulnerability, mental health challenges, physical health problems, bereavement and unpaid caring responsibilities.

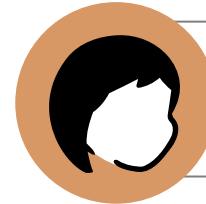
Meet...*



Barry, who has lived through mental health problems triggered by a traumatic childhood, resulting in the loss of a well-paid job, a drinking addiction and financial problems.



Cynthia, who has given up work to care for a family member with a long-term illness, and as a result is financially vulnerable and risks becoming isolated.



Jo, whose disability leads to periods of 'brain fog' when she becomes less capable of financial management, more at risk of falling into debt, and prone to periods of anxiety.

*Not their real names



LEARNING FROM LIVED EXPERTS

Let's hear from some of our lived experts about their good, and bad, experiences.



LEARNING FROM LIVED EXPERTS

But first, in a word (or two), what do you think customers in vulnerable circumstances need from your business?



Slido code #3255547



LEARNING FROM... VAL

- Gave up employment to care for her husband, who had been diagnosed with a serious illness
- Spent savings on making their last few months together joyous and memorable
- Was left in debt after his death
- Disclosed her financial difficulties to her bank and credit card provider



LEARNING FROM... JAMES

- Has fibromyalgia and uses a wheelchair
- Is usually in pain and sometimes has brain fog
- Low savings and low income



LEARNING FROM... STEPHEN

- Auto-immune disease, disabled, electric wheelchair user
- Varied customer service experiences (human vs. digital)

In the real world...

... and the virtual



LEARNING FROM... DOMINIC

- Experienced bereavement in his early 20s when his older sister died
- Took on all of the death admin with financial services and other providers
- Fluctuating mental health issues, including anxiety around money management

On bereavement...

...and the resulting anxiety



LEARNING FROM... JACKIE

- Neurodivergent (ADHD)
- Low savings and low income
- Varied customer service experiences



LEARNING FROM LIVED EXPERTS

Back to our question:

What do you think customers in vulnerable circumstances need from your business?

Do you have anything to add?



GETTING IT RIGHT FOR VULNERABLE CUSTOMERS

Systems and processes

(“Hard-wiring”)

- Processes for disclosure and use of data
- Training and learning
- Service specialists
- Wide age range in a team (as a policy)
- Time built in to customer interactions
- Choice of channels

Behaviours & culture

(“Soft-wiring”)

- Individuals going out of their way to help
- Organisational culture
- Empathy, understanding, compassion
- Wide age range in a team (by chance)
- Real world experience
- Communications skills, including questioning and listening



THREEHANDS **INSIGHT**

We apply the Three Hands mantra of creating business value and social value, hand in hand, to customer insight and innovation. We believe that inclusive business means products, services and customer experiences that work for everyone; and that 'vulnerable customers' is far from being a niche customer group.

www.threehandsinsight.co.uk

T: +44 (0)20 3397 8840 E: mail@threehands.co.uk

Q & A

Afternoon Refreshment Break

15.05-15.25

Keynote Talk

Lisa Edgar

The Big Window



Ageing Customers: Optimise Journeys, Don't Patronise Needs



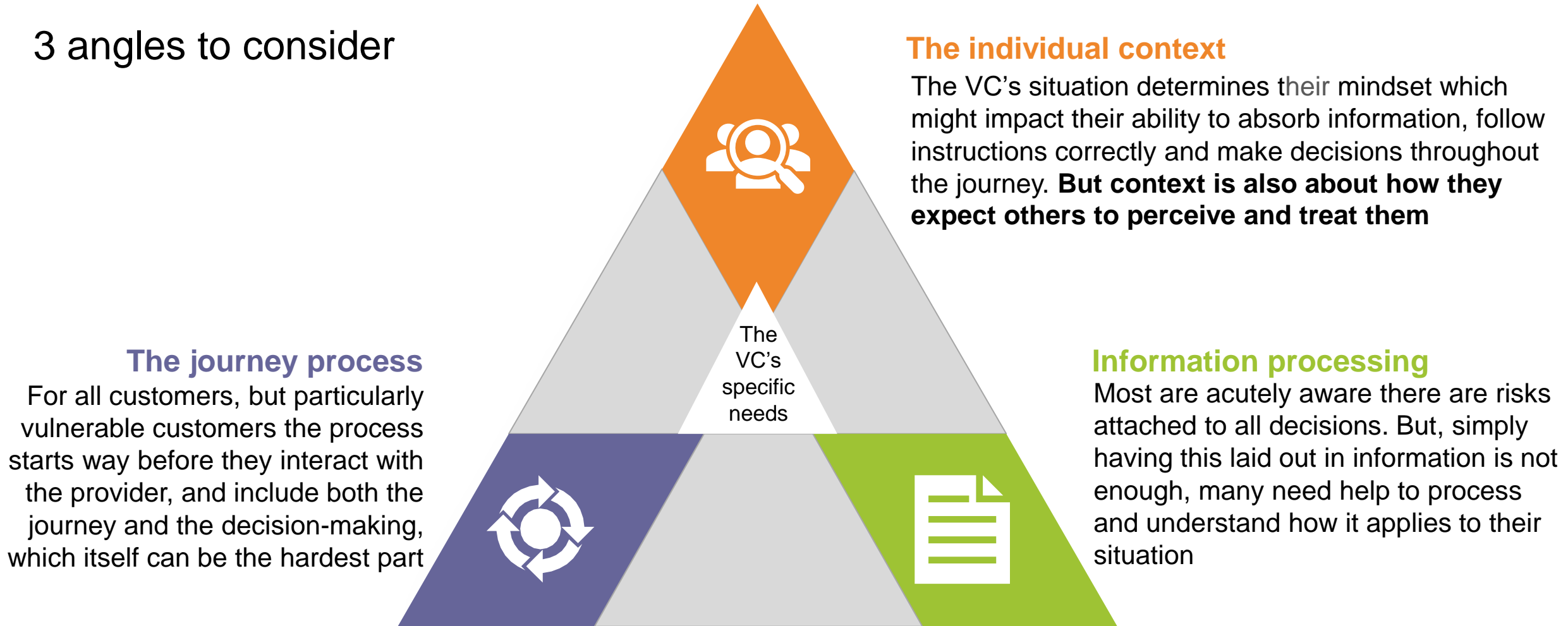
Optimising Journeys, Not Patronising Customers

—
Lisa Edgar, CEO, the Big Window
January 2024



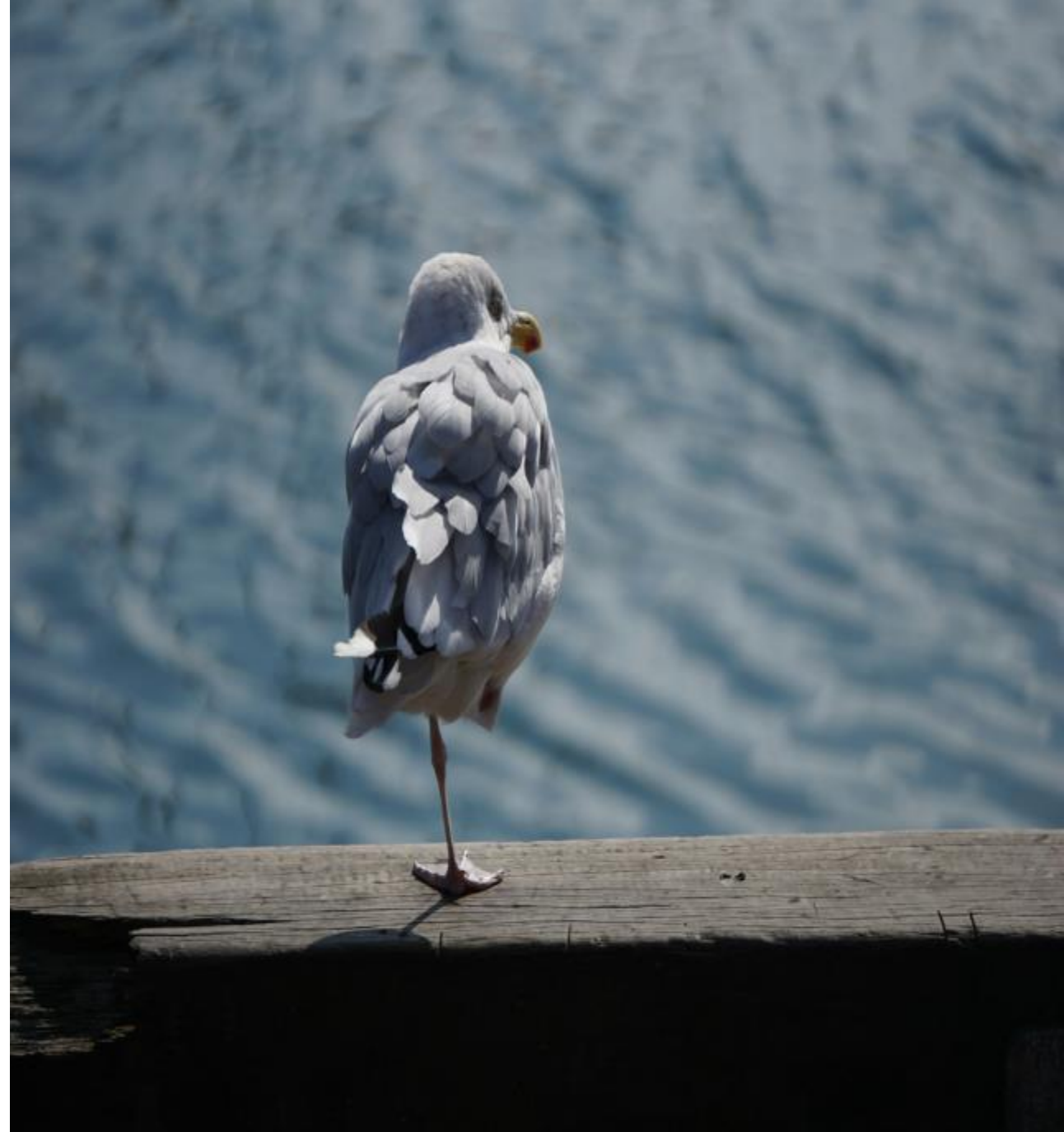
Understanding vulnerability from all angles

3 angles to consider



But see it from an ageing angle

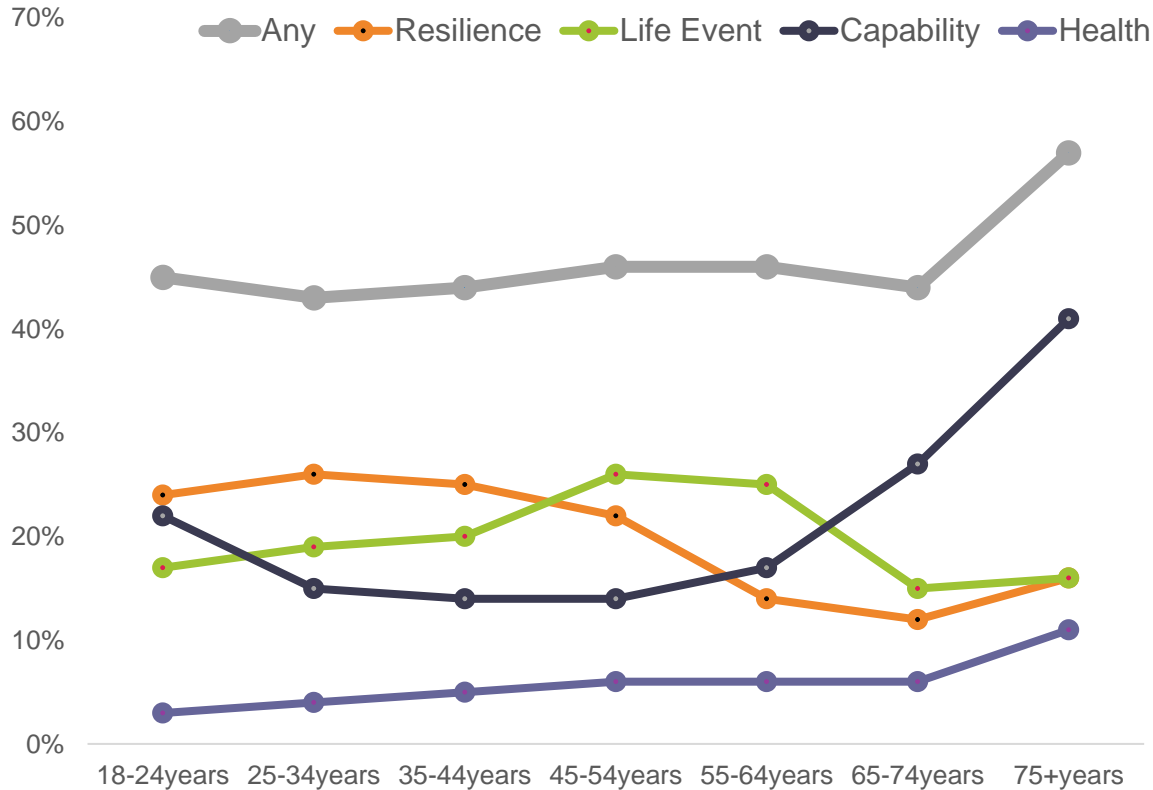
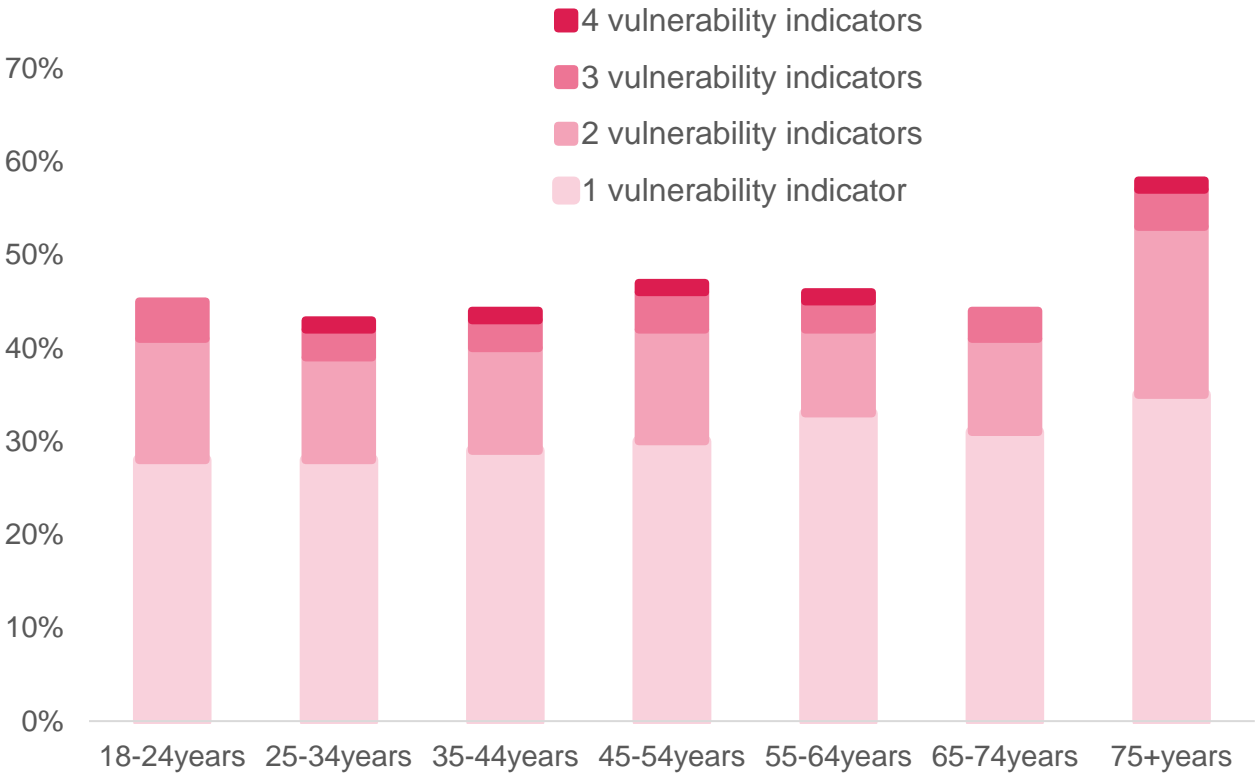
Please all stand
on one leg!



Optimising, not Patronising – 5 key takeaways

- 1 Characteristics of vulnerability are more likely with age, particularly after the age of 75 years, but the ability and desire to mitigate for or adapt to them increases also – we age everyday, right!
- 2 It's usually anxiety rather than abilities that stop us in older life. We can still swim to the buoy, we just stress about the undercurrent
- 3 Anxiety comes from perceived and actual newness or complexity. We can't assume this means an issue with digital – in fact, digital can be an older person's friend – just ask Wendy!!
- 4 The key is to understand the psychological, emotional as well as practical needs as we go through the customer journey – it matters how confident we feel, it matters how anxious we feel at the start and end
- 5 And we can normalise support or help – rather than patronise with it

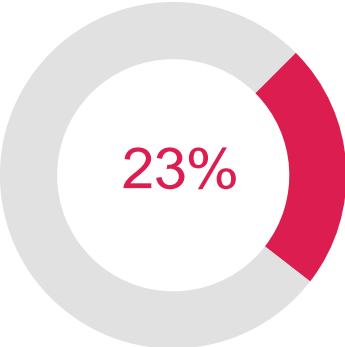
Characteristics of vulnerability more likely as we age



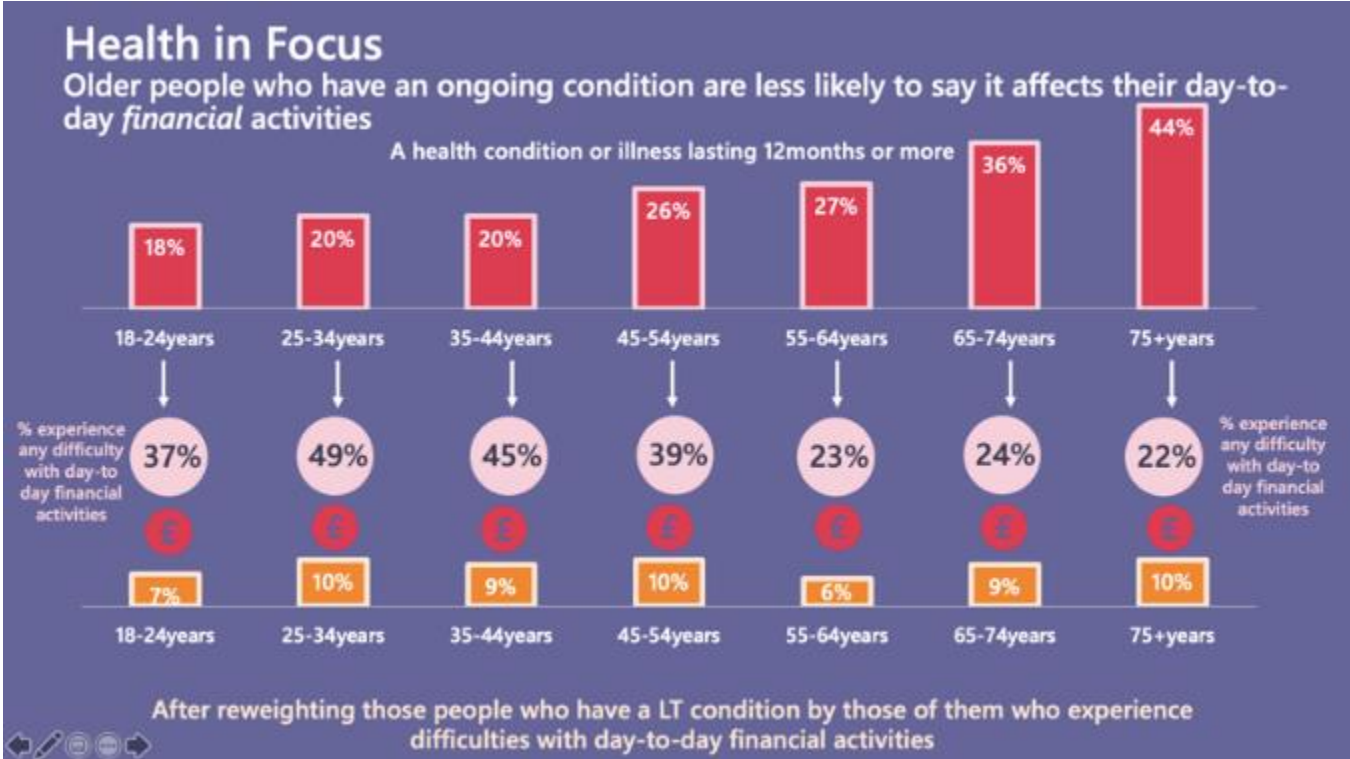
FCA Financial Lives data 2020 and the Big Window Vulnerable Customer research conducted for Saga, June 2020

... but vulnerability happens at the individual level – and this isn't how consumers themselves want to see it

14 of the 62 we recruited with 'vulnerabilities' believed they themselves or their decisions were impacted by their vulnerabilities



Do not consider themselves vulnerable or their everyday activities to be impacted by their circumstances



The majority want to be understood, not labelled

I am not vulnerable (despite what my medical records or circumstances say)

I do not want to be considered as or feel vulnerable, even though I know I have health or other issues



- They feel difficulties are less to do with them and are more to do with the system or the provider
- They do not want to be treated differently, feel improvements are needed for everyone
- They are not old yet, many 70+year olds volunteer to support 'older people'
- Though they know they might be less able one day

We get used to ageing, we need to make the idea a positive



We need to understand this mindset

- Need to reframe, adapt, feel positive about situations, have normalised age challenges
- Sense of pride / desire to retain self-worth, independence, not being a burden or feel less able
- Post-rationalise own way of doing things - the 'system' is to blame for challenges

But consumers don't want to be left believing what you believe

But they worry about what you believe, and what that means for they end up believing

Negative framing nags away,
self and world become smaller

- Anxiety/lack of confidence around abilities and decision-making
- Fear of exposure as a poor consumer, silly 'old person', a nuisance, feeling isolated
- Frustration, distrust and cynicism re big cos, concern re labelling



Let's just challenge our own biases

The contribution of older people

£14bn

£10bn

Value of
grandparenting
in the UK

£11bn

£5bn

Value of
volunteering
in the UK

£35bn

£18bn

Value of
caring
in the UK

£733bn

£77bn

Value of
employment
in the UK

Total net contribution

£847bn

For the UK **50+** population

Total net contribution

£41bn

For the UK **65+** population

And if you thought it was about digital...



82%

Of over 65s currently
own a smart 'phone



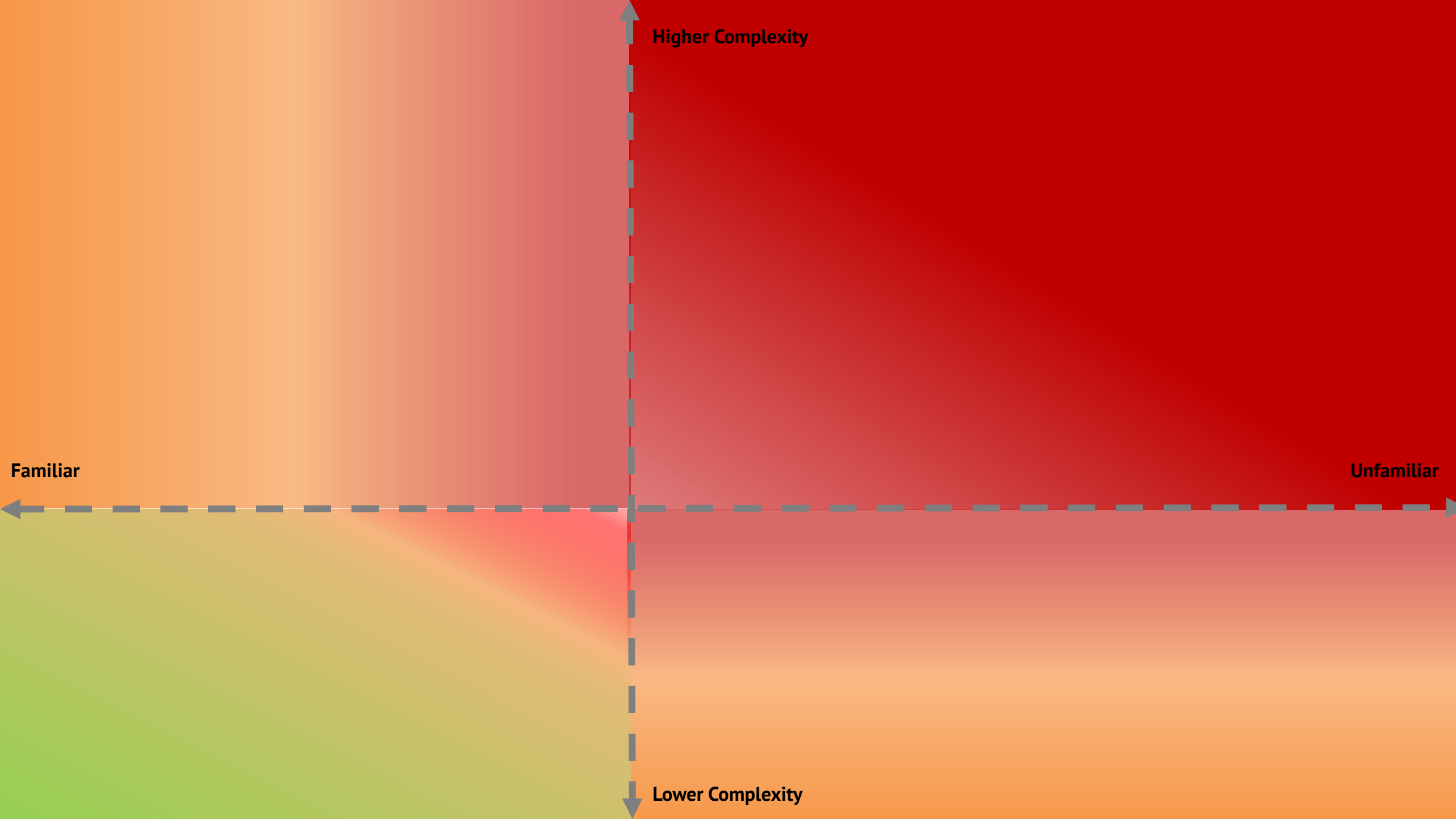
60%+

Of over 65s willing to buy key goods
such as mobile 'phones, sports
equipment, TVs, Kitchen goods online



70%+

Of over 65s happy to manage
finances / utilities online



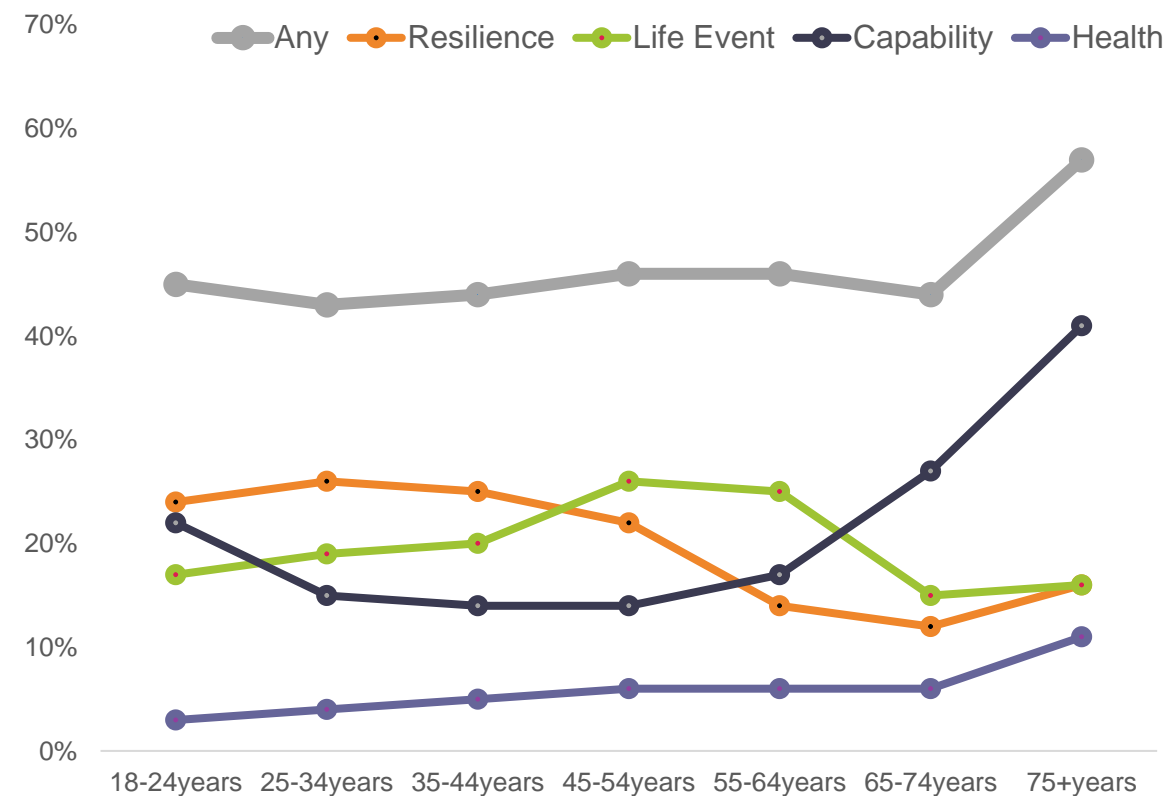
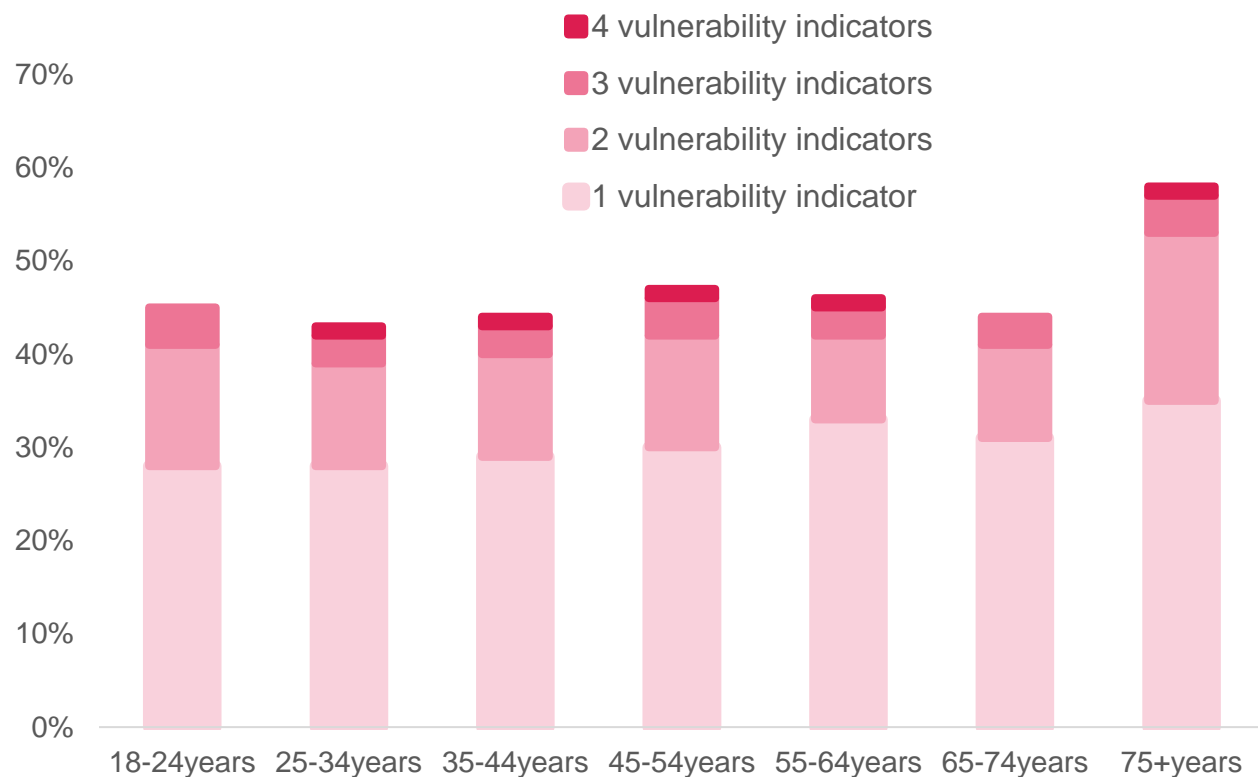
Higher Complexity

Lower Complexity

Familiar

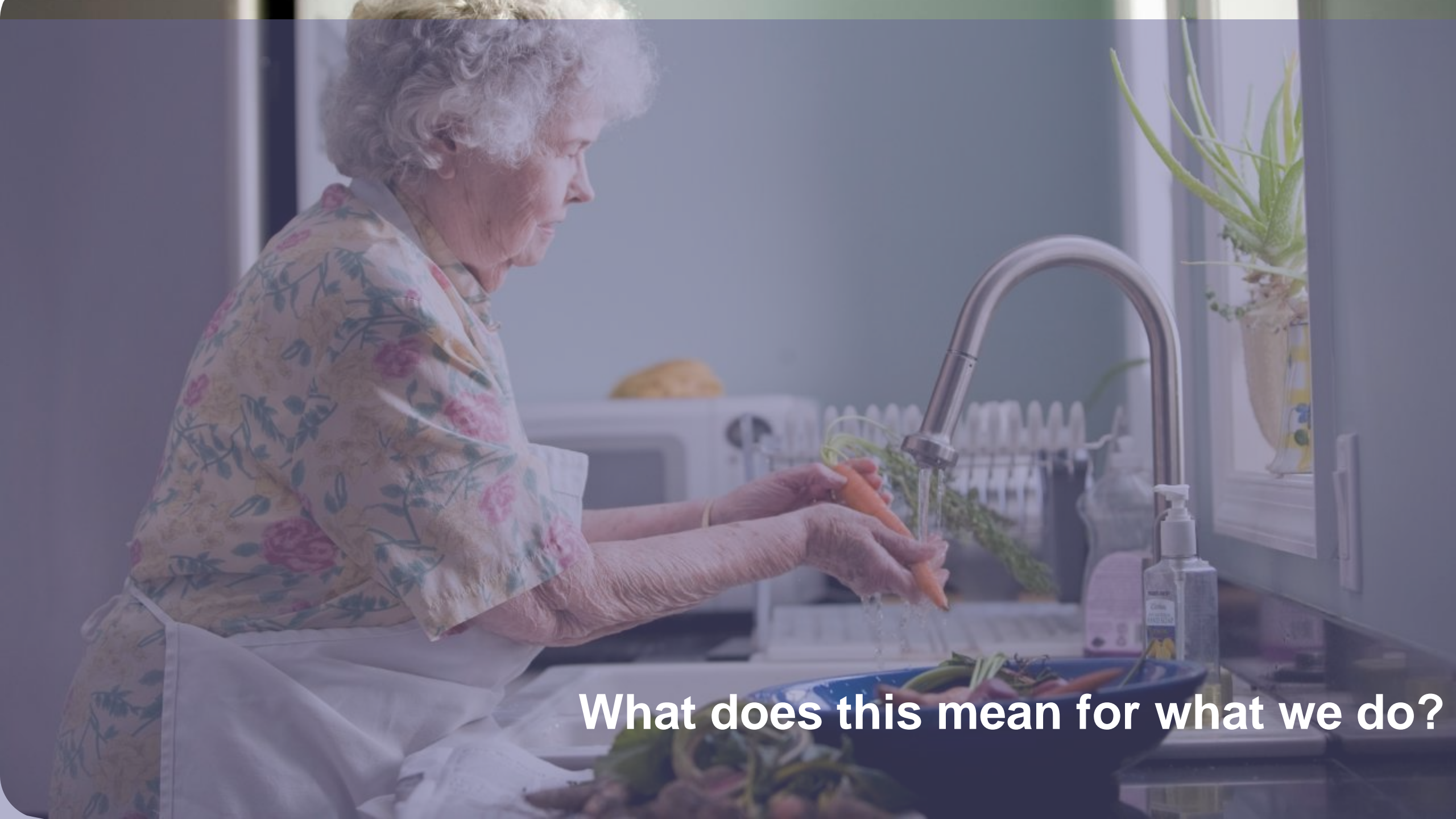
Unfamiliar

The truth is stuff happens as we age, but supporting this is a responsibility we shouldn't take lightly



Let's see what Wendy has to say...





What does this mean for what we do?

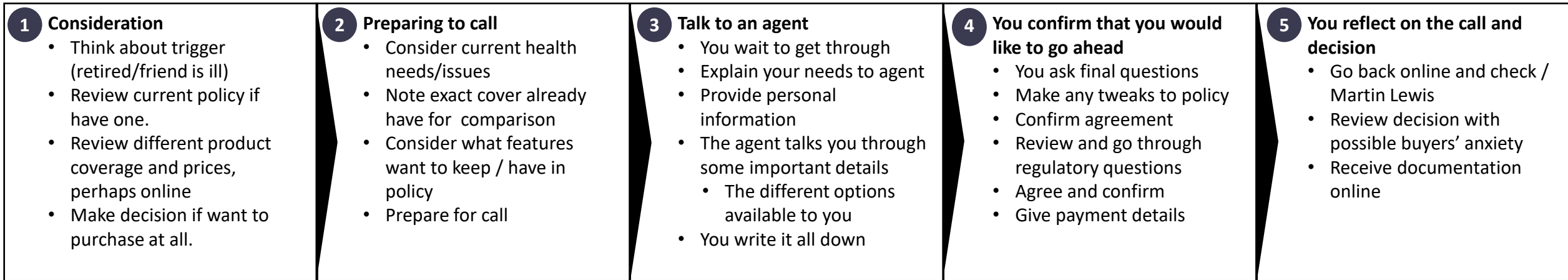
Understanding vulnerability from all angles



Customer Journey Map | PMI | getting a new quote

Scenario

Calling a PMI provider for a quote



Anxiety/worry - affordability
Lack of confidence
Irritation

Feel like a 'stupid consumer'
worry / anxiety
Confusion

Frustration
Relief getting through
Anxious about processing

Pleased but concerned
Reassured with cover
Relief to complete process

Pleasure and relief with cover
Niggling doubts
Desire to check policy

- Add option to have information emailed or signpost website and links to video explanations etc.
- Provide multi-channel way of getting info without committment

- Offer ways to document needs and compare features/benefits and structure info
- Provide an indication of the process if call for a quote incl, number of steps and timeline

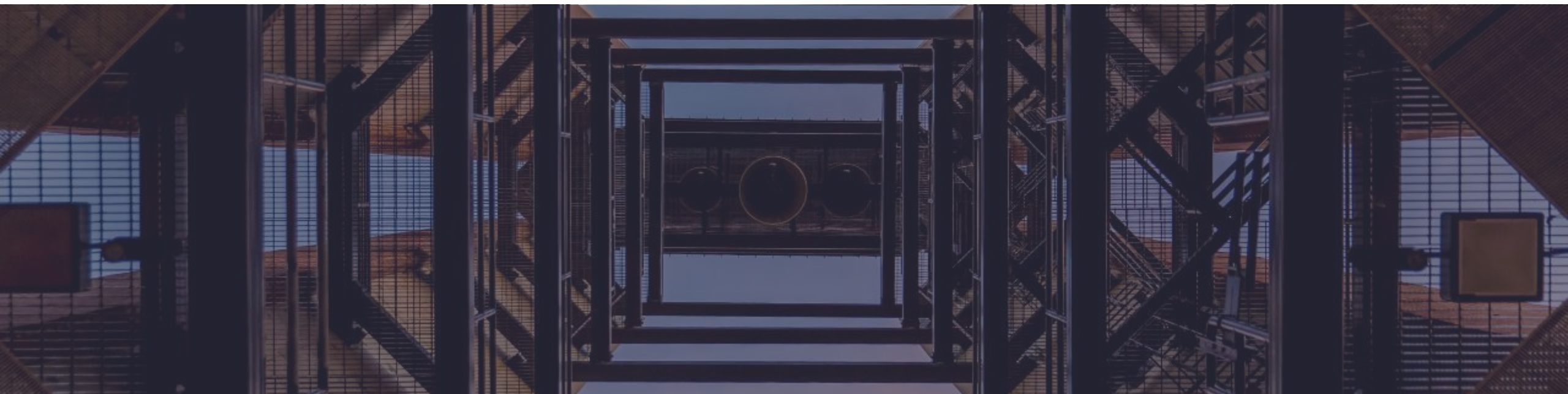
- ! **Reduce overload**
- Map out the call process with clear steps
- Say will receive follow-up email with details of discussion with agent
- Offer option to pause journey and consider

- ! **Reduce overload**
- Review steps
- Give next steps and purpose
- Make 'cooling off' clear
- Offer consideration pause
- Offer nominated other

- Send email with transcript
- Provide clear documents (that have been tested for clarity)
- Easy to use VC support – multi-channel

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Thank you

Lisa Edgar, CEO, the Big Window



Q & A



Conference Feedback

Go to

www.menti.com

Enter the code

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Or use QR code

Final Thoughts

What's Ahead...

More Collaboration

 Collaboration Network

Regional Gathering

BRISTOL

Hosted by **Computershare**

The Pavilions, Bridgwater Road, Bristol, BS13 8A

14th March 2024 | 10.00 – 16.30



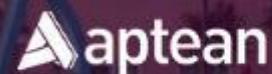
Plus more Speakers to be Announced

What's Included?

Industry Case Studies | Keynote Talk | Workshop
Networking | Full Hospitality

Exclusive to Members

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4

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London Conference 2024

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YES Energy



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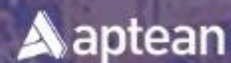
Markerstudy

Our Partners

Plus *more* to be announced

Day Programme
08.45 - 17.30

Drinks Reception
17.30 - 19.00



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Thank you