

Vulnerability stakeholder event 2020

Today's focus – Affordability

10.00 to 12.00

3 November 2020



Welcome

Andy Clowes,
Head of Customer
Experience and Strategy



A message from our CEO, David Hinton

south east water

Pure know_how

Introduction

Jane Crisp,
Vulnerability Strategy
Manager



Agenda

- 10.10** Covid19 – how we adapted
- 10.22** Our Vulnerability Strategy and affordability update
- 10.42** Steph Littlefield and Nav Singh, Job centre Plus (DWP)
- 10.52** Lee Appleyard, MPS
- 11.10** Break out rooms
- 11.25** Short break
- 11.30** Discussion
- 11.48** Closing quiz and charity donation
- 11.57** Closing words



Join at
slido.com
#SEW



How we adapted to the new normal



south east water

Pure know_how

Responding to the pressures of Covid-19

Help for priority customers

We can all benefit from a bit of extra support from time to time, whether it's due to age, ill health, disability, mental health problems, financial worries or language barriers.

Our Priority Services are free and could help you, your family or your friends benefit from additional support from us so we can respond quickly to any particular needs.

If you would like to register for Priority Services, please fill in our secure online form below or call our dedicated Customer Care Team on 0333 000 2468. We're here Monday to Friday between 8am - 7pm, and Saturdays between 8am and 1pm.

Even if you don't need these services yourself, you may have a family member, friend or neighbour who might benefit from a little extra support, so please let them know about Priority Services. It's completely free to our customers and you don't have to be the named bill payer to benefit from them.

Watch the short video below to hear about how Priority Services work and what we're doing with other utility companies to promote them.



southeastwater.co.uk/priority

Responding to the challenges of Covid-19

Promotion of
affordability
support and tariffs

Promotion of our Priority
Services Register

Changing team
procedures

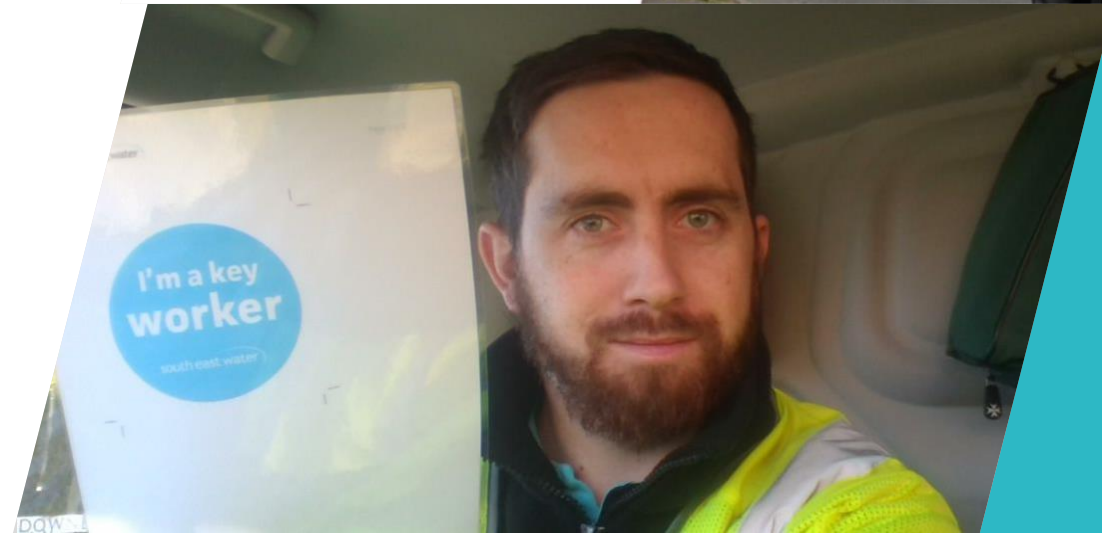
Re-assuring
customer emails

Maintaining our
services

Stakeholder
updates

Changing team
procedures

Protecting our
teams



Maintaining services for customers

Maintaining communication

- Slight service reduction for 1 week period with customers call wait slightly over 30 seconds
- Asked customers to contact digitally where possible
- Issues 1.5m emails to customers promoting PSR
- 50% uplift of customers on PSR
- 99% Customer Services team working remotely

Technician & field visits

- Prior to lockdown introduced triage by phone to establish risk and necessity to enter property
- All non-essential visits ceased during lockdown
- Meter reading for external meters continued
- Maintained essential leakage repairs
- Worked with local highways departments to ensure that our essential work was understood along with wide scale social media campaign

Wholesale service provision

- Non-household retail market - three month payment break for retailer
- Demand management

Maintaining staff wellbeing

south east water

Pure know_how

How are you
supporting staff
and service users
during the
pandemic?



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slido.com
#SEW

Vulnerability Strategy Re-Cap

Accessible

Affordable

Supportive

Vulnerability strategy update

1. Vulnerability Strategy Team



2. Partnerships



3. Horizon scanning/Insight Hub



4. Performance



How we know our strategy is working

Measure	Performance Commitment by 2024/2025	2020/21 End of Year Target	Year to Date Status	Status to FD Target
Satisfaction of household customer who are experiencing payment difficulties	4.5 out of 5	4.2	4.4	+0.2
Satisfaction of household customers who are receiving non-financial support	4.5 out of 5	4.1	4.3	+0.2
Satisfaction of our customers that are on our vulnerability schemes during a supply interruption	4.6 out of 5	4.2	4.2	0.0
Household customers receiving financial support	75,000	47,000	40,144	- 6856
Household customers receiving non-financial support	110,000	3.2%	23,175 (2.4%)	- 0.8%
Satisfaction of stakeholders in relation to assistance schemes offered by South East Water	4.0	3.6	Annual	
Checking data for customers receiving non financial support	Attempted contacts by 2025 - 90%	45%	18%	-27%
Checking data for customers receiving non financial support	Actual contacts by 2025 – 50%	17.5%	14 %	-3.5%

What we are seeing

Call volumes up



Visits to
webpage
payment support
up



Water Direct
Payment Down

What we have seen in the industry

900,000 families across UK getting help with their water bills (2020)

This figure is set to rise to 1.5m over the next few years

80,000 households took payment breaks

In 2008 4% struggled to pay their water bill

Last year this rose to 17%

Only 9% approached their water company

That 17% are those we know about it - does not take into account those who are Just About Managing

What changes have
you seen since the
start of the
pandemic and how
are service users
reaching out to you?



Join at
slido.com
#SEW



Update from DWP on Covid-19 Impact and Response in Canterbury and Dover

Steph Littlefield and Nav Singh, November 2020

Scale of the challenge

- Massive Increase in Universal Credit (UC) Claims at beginning of lockdown
- Also saw an increase in New Style Benefits claimed as a result of redundancies and people claiming with existing savings or partners in work and earning more than UC threshold
- Challenges due to lockdown and social distancing have led to large scale innovation and change on how we operate

Our response

- Changed legislation, processes and buildings
- Recruited and redeployed colleagues
- Increased flexible IT packages
- Introduced a wealth of new support for young people, people newly unemployed, people unemployed more than 12 weeks, more than 6 months and self-employed people
- Stepped up Partnership working

What you can do to help

We asked our Work Coaches what they thought joint partners could do to help:

- Energy Companies
- Housing Associations
- Local Authorities
- Charities and Third Sector Organisations

Examples from other organisations

- Partnership working between DWP and Local Authorities to help Young People and potentially Homeless/ Temporarily Housed People
- Housing Associations funding Job Clubs and a Dover Pantry with wraparound support
- Employers volunteering time to host mentoring circles with DWP for young people
- Employers utilising funding through the Plan for Jobs such as Kickstart
- Innovative thinking around delivery of new support such as Re-Entry Anxiety Programme

The Money and Pensions Service

Everyone making the most of their
money and pensions

Lee Appleyard, South East Region Manager

3 November, 2020

Money and Pensions Service



- In January 2019, following the **Financial Guidance and Claims Act 2018**, the Money Advice Service, Pension Wise and the Pensions Advisory Service became part of a new single financial guidance body.
- Since April 2019, we have been known as the Money and Pensions Service (MaPS).
- MaPS brings together the strategic direction and delivery of debt advice, money guidance and pensions guidance to help people make effective financial decisions throughout their lives.



The Money and Pensions Service



- We are an executive non-departmental public body, sponsored by the **Department for Work and Pensions** with additional policy direction from **HM Treasury**
- Our funding comes from the **Financial Conduct Authority** (FCA), from the levy it collects from financial services firms, levies under the **Pension Schemes Act** for pensions guidance and for debt advice, from financial services **creditor** organisations through the FCA
- We cover the UK as a whole and have employees based across England, Scotland, Wales and Northern Ireland



Financial Guidance
and Claims Act

Money and Pensions Service



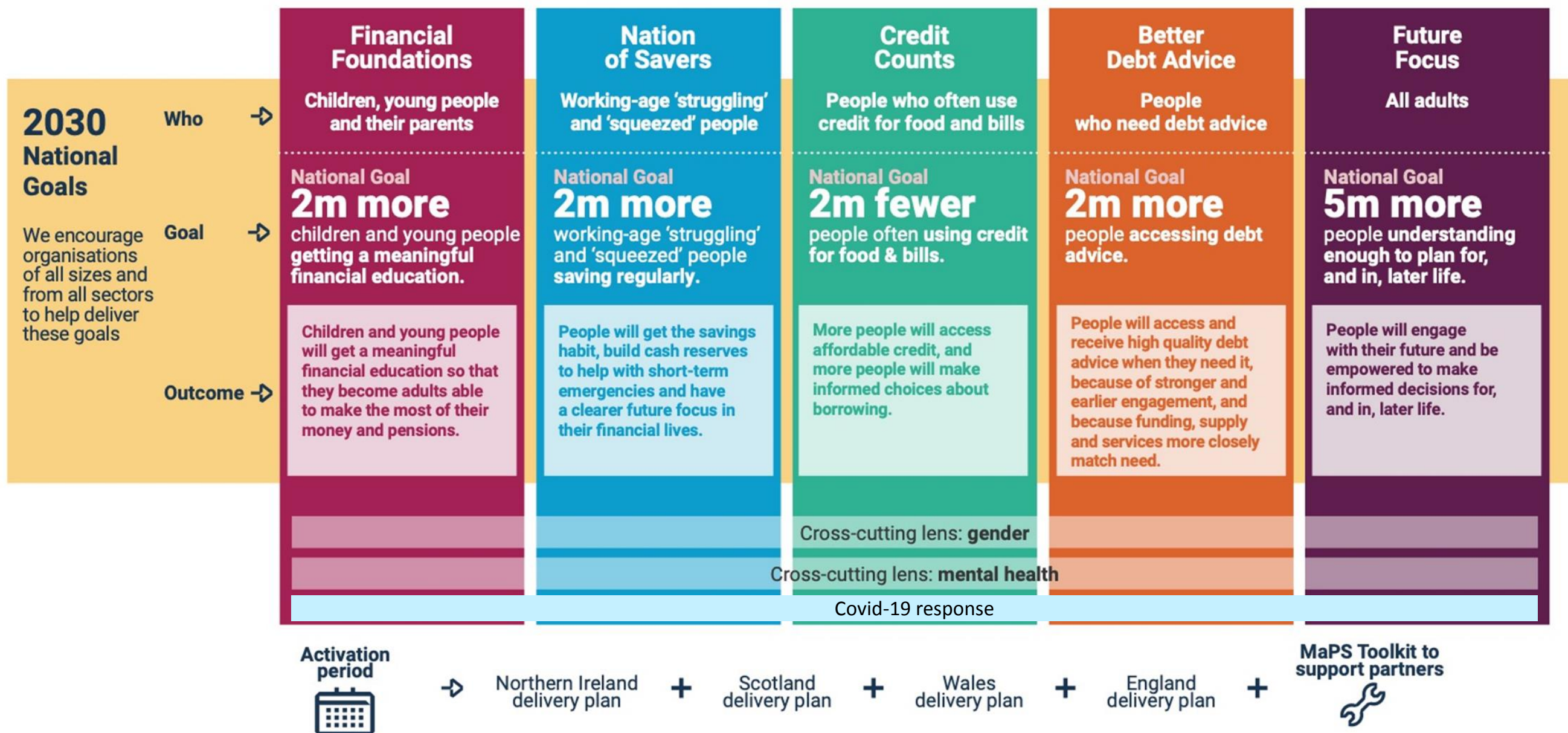
We have five core functions:

1. **Pensions guidance** - to provide information to the public on matters relating to workplace and personal pensions.
2. **Money guidance** - to provide information designed to enhance people's understanding and knowledge of financial matters and day-to-day money management skills.
3. **Debt advice** - to provide people in England with information and advice on debt.
4. **Consumer protection** - enabling MaPS to work with Government and the Financial Conduct Authority (FCA) in protecting consumers.
5. **Strategy** - work with the financial services industry, devolved authorities and the public and voluntary sectors to develop a national strategy to improve people's financial capability, help them manage debt and provide financial education for children and young people.

What is the UK Strategy for Financial Wellbeing?



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



Segment profile

Struggling



25.4%
(13.4m people)
of the UK
population



**Money &
Pensions
Service**

Gender

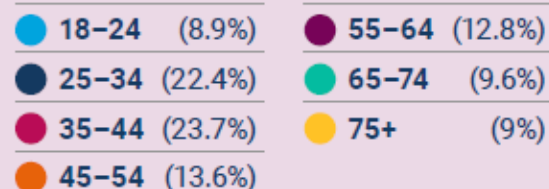


44.9%



55.1%

Age



Tenure



17.9% rent from a private landlord

UK average: 17%

43.1% rent from a local authority or housing association

UK average: 14.2%

21% own it with a mortgage

UK average: 34.2%

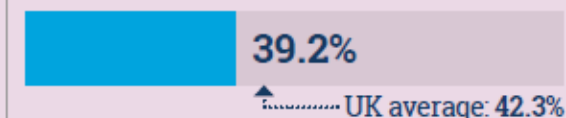
11% own it outright

UK average: 26.1%

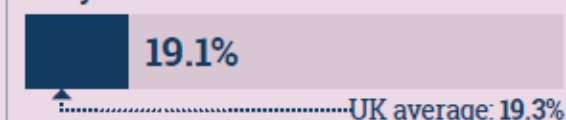
Working status



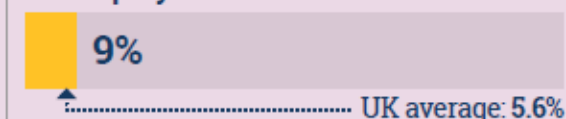
Employed full time



Fully retired



Unemployed



Disability/mental health



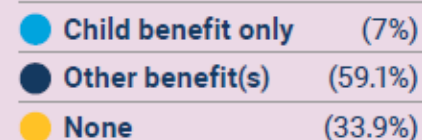
27% experienced mental health problem in last 3 years

UK average: 21.7%

34.1% have long-standing physical or mental impairment, illness or disability

UK average: 26.5%

Benefits received



Household income

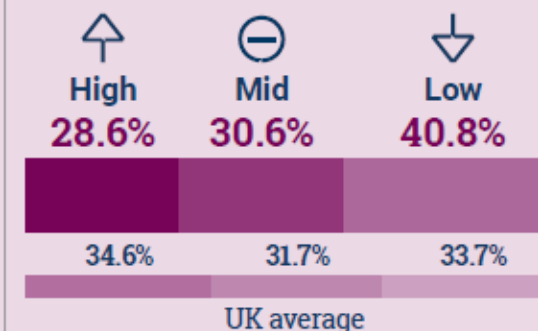


57.2%

UK average: 43.1%

have a household income of under £20,000

Financial circumstances satisfaction



Segment profile

Squeezed

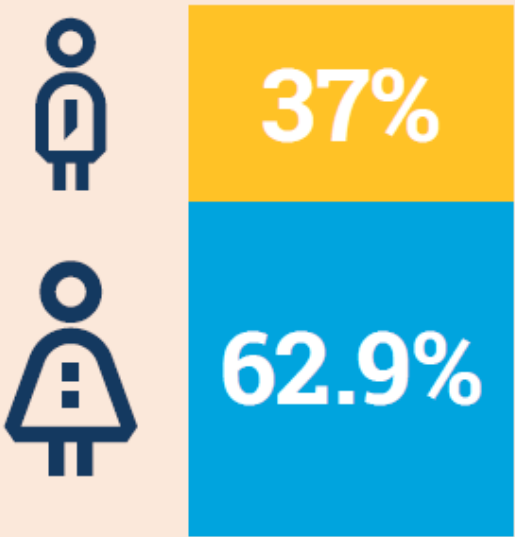


31.8%
(16.7m people)
of the UK
population

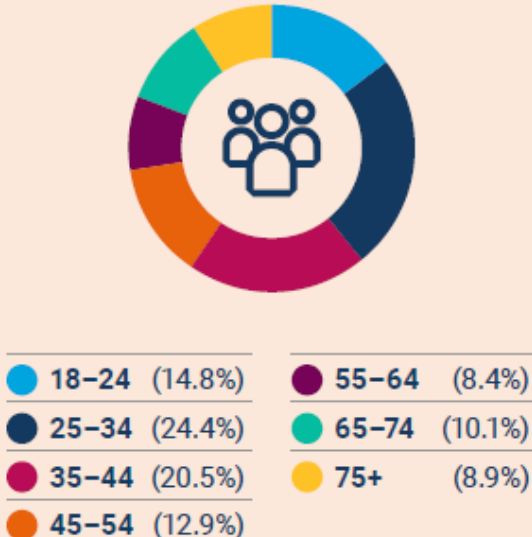


Money &
Pensions
Service

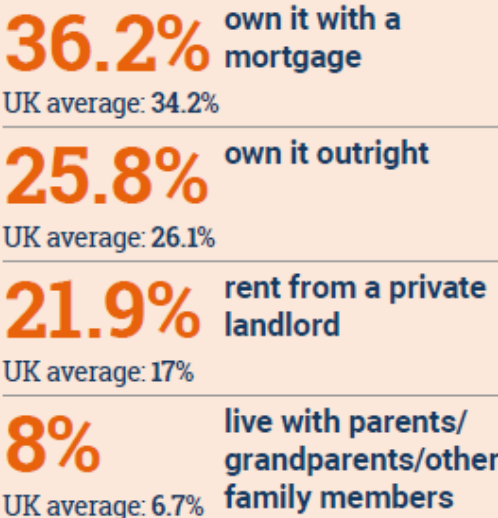
Gender



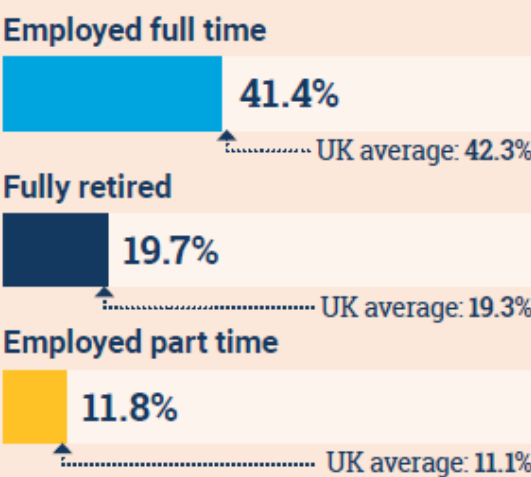
Age



Tenure



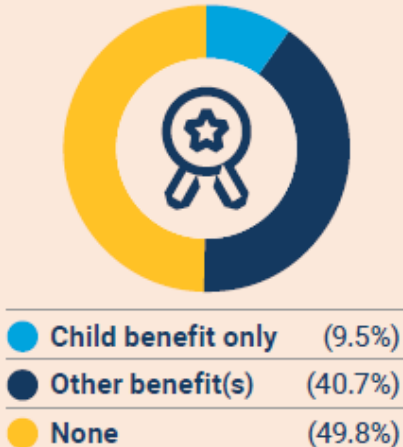
Working status



Disability/mental health



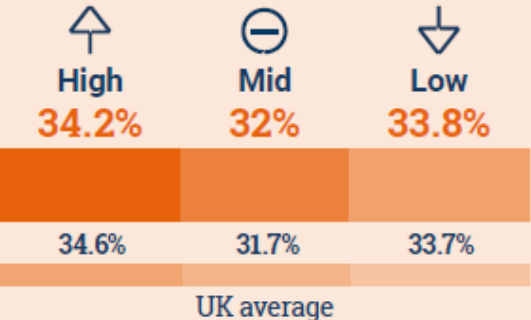
Benefits received

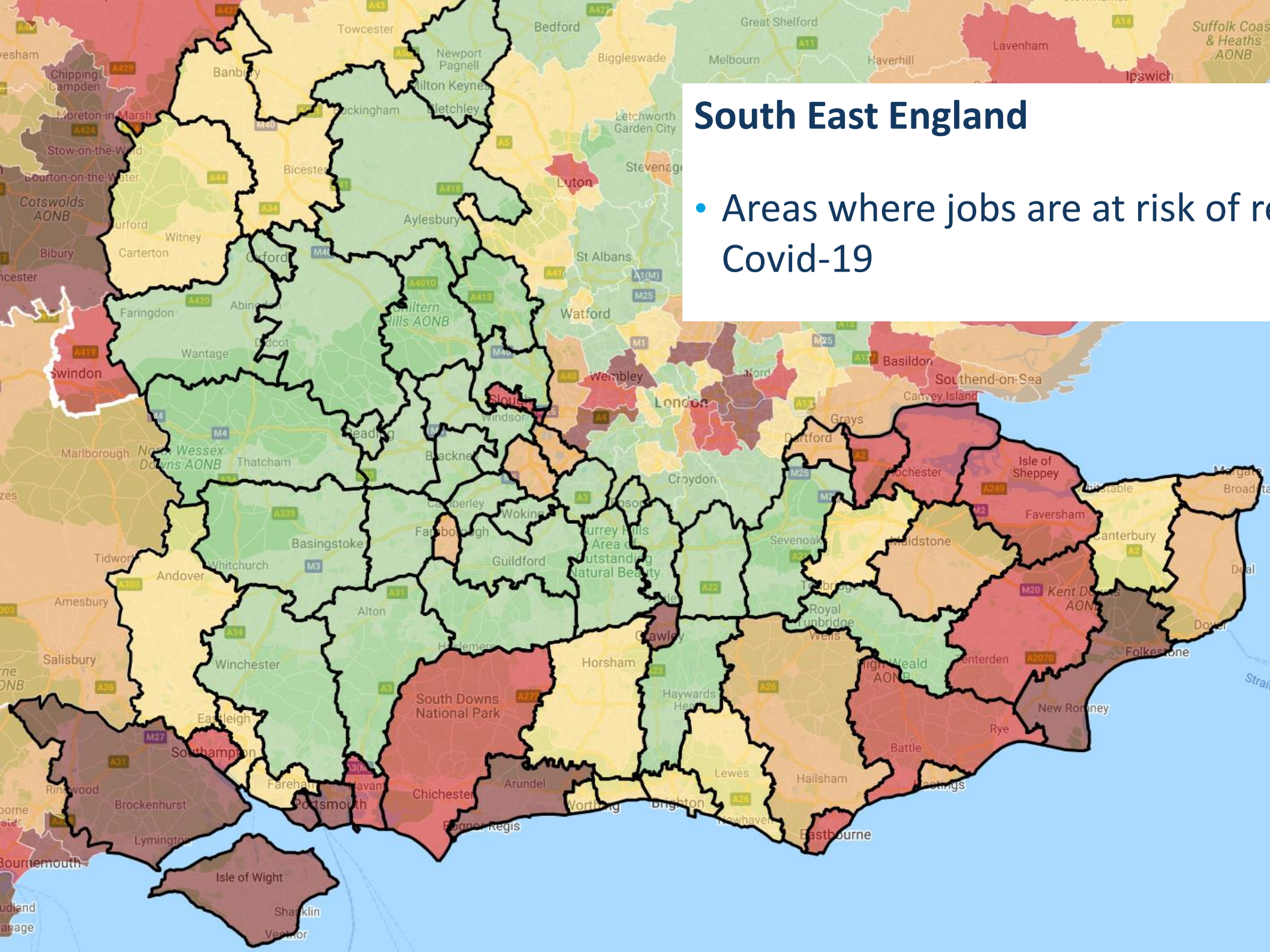


Household income



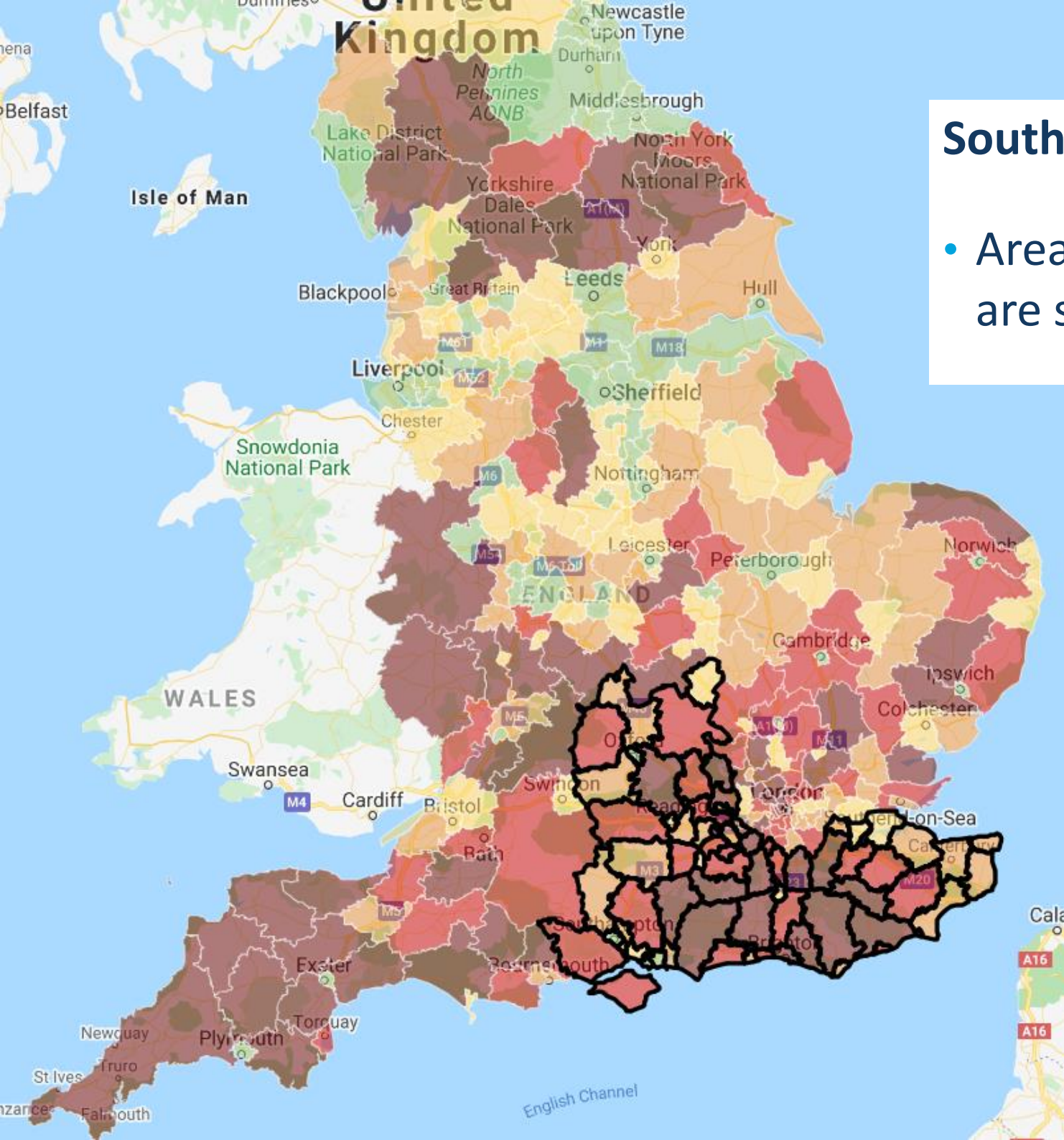
Financial circumstances satisfaction





South East England

- Areas where jobs are at risk of redundancy due to Covid-19



South East England

- Areas with a large proportion of people who are self employed


Covid and your money – support



- Money Navigator Tool and Coronavirus Money Guidance hub
- Money Adviser Network
- Increasing debt advice capacity in England
- Debt advice locator tool

Covid and your money – free support





the Money Advice Service

Free and impartial money advice

Cymraeg | Sign in | Register

Search

Debt & Borrowing

Homes & Mortgages

Budgeting & Saving

Work & Benefits

Pensions & Retirement

Family & Care


Cars & Travel

Insurance

BLOG


Coronavirus support


Coronavirus has been a shock, and we know you're doing all you can to keep things under control. We've put together all of our coronavirus information and the guides around other issues you might be having in one place, so you can find out what you can do and where you can go for help.



Money Navigator Tool

Know what to do next






Money Navigator Tool

Know what to do next

Looking for money guidance, but don't know where to begin? You're not alone. Get started with **Money Navigator**, giving you instant help based on your circumstances.

Find your way forward

<div><div>Support with income and life at home</div><div>Coronavirus – what it means for you and what you're entitled to</div><div>Coronavirus- what you're entitled to when you're an employee</div><div>Coronavirus- what you're entitled to when you're self-employed</div><div>Coronavirus if you have children</div><div>Coronavirus and your money</div><div>Protecting yourself against financial abuse</div><div>Help if you're feeling stressed about money</div></div>	<div><div>Debt</div><div>Help if you're struggling with debt</div><div>Coronavirus and car payment holidays</div><div>How to prioritise your debts</div><div>Prioritise and deal with late payment letters</div><div>Where to get free debt advice</div></div>	<div><div>Action Plans</div><div>Employed and furloughed: The coronavirus job retention scheme</div><div>Employed, off sick or self-isolating</div><div>Help with your mortgage and other loan repayments</div><div>Help with your rent and other bills</div><div>Self-employed: financial help if you're sick or self-isolating</div><div>Self-employed: financial help if you've lost business income</div><div>What type of worker are you? Financial help during the coronavirus outbreak</div></div>
<div><div>Redundancy</div><div>Out of work checklist - things to do when you've lost your job</div><div>Benefits when you've lost your job</div><div>Universal credit explained</div></div>	<div><div></div><div><div>Tools and videos</div><div>Budget planner</div><div>Credit card calculator</div><div>Loan calculator</div><div>Money Manager for Universal Credit</div><div>Coronavirus video playlist</div></div></div>	<div><div>Housing costs, mortgage and rent payments</div><div>Coronavirus and housing costs</div><div>Coronavirus and your bills</div><div>Coronavirus if you're buying, selling or moving home</div><div>Mortgage payment holidays</div><div>Help with rent arrears and problems with paying your rent</div><div>Mortgage arrears or problems paying your mortgage</div></div>
<div>Borrowing</div>	<div>Bereavement</div>	<div>Insurance</div>



Money Navigator

7% completed

What is your employment status?

- ☒ Employed (including furloughed)
- ☐ Self-employed
- ☐ Unemployed
- ☐ Retired

Continue

Back

Your Money Navigator action plan

Based on what you've told us, here's our expert view on your personal situation. Find out more about actions you need to take, where you can get free help and support, as well as guidance and tips to help you move forward with your money.

WHAT'S NEXT?

URGENT ACTIONS – What you should do first

It looks like you really need to get some help.



Get free debt advice now with our [debt advice locator tool](#).

You can talk to someone in confidence today online or over the phone.

Find free, confidential support in a way that's best for you with our [debt advice locator tool](#).

Specially trained advisers can help you start sorting out your financial problems today.

It looks like your money situation is impacting on your mental health.

Visit the Mental Health and Money Advice website to find the best help or contact for your situation.



Payment holidays



Your money moving forward



Money and work



Staying on top of housing costs



Staying on top of priority bills



Staying on top of non-priority bills



Borrowing money



Using pensions, equity and savings



Protecting your future



Money worries and mental health



BUSINESS
DEBTLINE

MONEY
ADVICE TRUST



PayPlan
live again

Shelter

StepChange

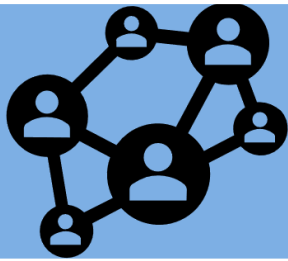
TURN2US



THE
PENSIONS
ADVISORY SERVICE

Pension
wise

A National Virtual Contact Centre for Debt Advice



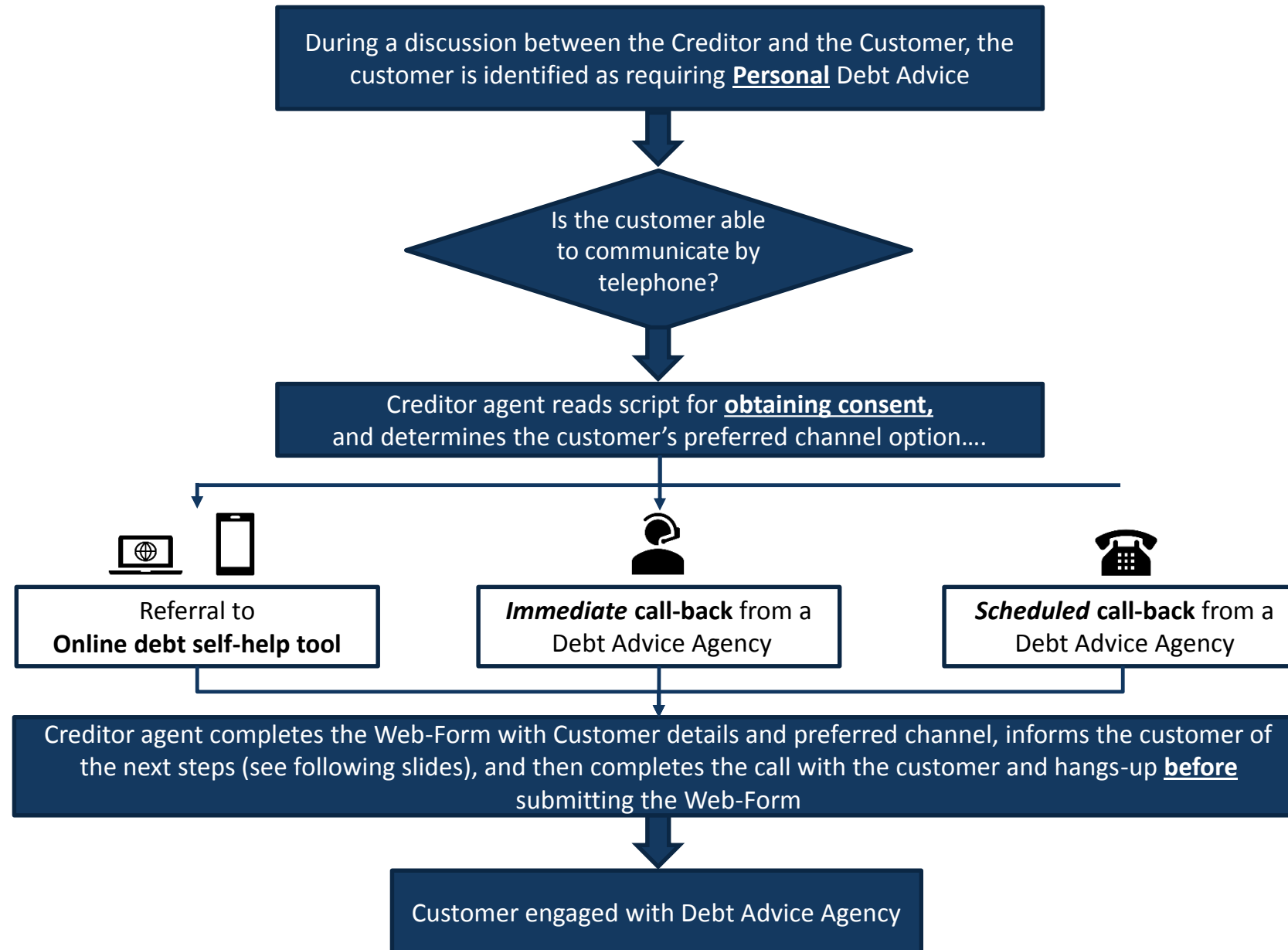
- A single point of referral for creditor partners
- Realtime capacity optimisation routing referrals to next available adviser reducing wait times
- Shared infrastructure for the debt advice sector

How does this fit with existing referral or funding arrangements?



- Not a replacement for existing arrangements
- Aimed to compliment and run alongside existing arrangements or ringfenced teams
- Opportunity to prioritise F2F for those who need it most

Money Adviser Network - Creditor Debt Advice Referral Process



Referral to debt advice

Consent

- ☐ Consent given to capture and store details and to contact using any of the preferred methods *

Creditor Reference Number

Customer details

First name *

Last name *

Phone number *

Email *

Advice channel

Select a channel for advice *

☒ Online advice tool

☐ Immediate call back

- ☐ I have informed the customer that they will be called back shortly (approximately 30 seconds) and I will wrap up the call.*

☐ Schedule call back (Monday to Friday)

Call back at

9am - 12pm - Next business day 28/08/20. ▾

Clear Submit

The Standard Financial Statement (SFS)



A single format financial statement for use by advice agencies and creditors, replacing the other existing formats in use



A single set of common fixed and flexible expenditure categories



One set of spending guidelines (or trigger figures)



A savings category to build financial resilience



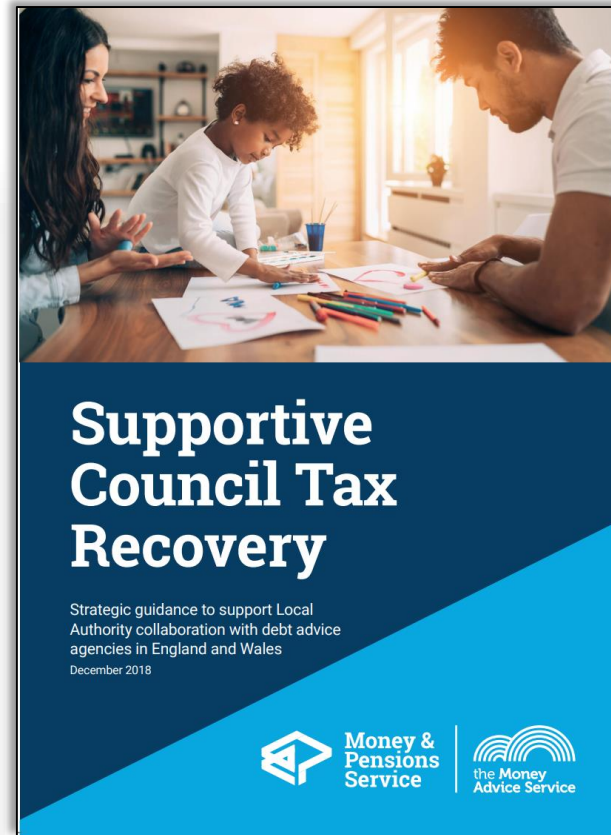
Clarity for clients in prioritising existing debts



Developed in collaboration with major advice providers, creditors, trade bodies and others



Creditor resources for debt advice collaboration



Captures best practice examples of creditor and debt advice agency partnership working.

Operational guides or toolkit – offers creditors some practical solutions for themes in consumer agency campaigns.

Case studies – shining a light on creditors that take a progressive approach to working with advice agencies.

Future-proof – can be updated when processes and technology change.

Ground-breaking – unique and paving the way for bespoke resources for utilities, housing, government

Help is at hand – Money Worries



Debt Advice Locator tool – single entry point to find national and local free debt advice. Web based, national telephone services, local contact and face to face

Online debt advice services

England ▼

Online services are secure and you can get immediate, personalised help. Some services are available 24 hours a day.

Debt Advice Foundation

www.debtadvicefoundation.org

Debt Advice Foundation is a national debt advice and education charity offering free, confidential support and advice to anyone worried about debt.

PayPlan

www.payplan.com

PayPlan's online debt solution tool, PlanFinder, can give you a personalised debt solution in as little as 15 minutes. They also offer free live chat and email support for immediate help.

Citizens Advice Web Chat

www.citizensadvice.org.uk

Citizens Advice offers free, independent, confidential and impartial debt advice through their web chat service.

StepChange Debt Charity

www.stepchange.org

Our online advice tool has helped over 1.7m people. Create a budget and get a personal action plan with practical next steps. Get free help from the UK's leading debt charity

National Debtline

www.tools.nationaldebtline.org/dat-reg

National Debtline offers free debt advice online through its digital advice tool and its web guides, fact sheets and sample letters.

Telephone debt advice services

England ▼

You can speak directly with an expert adviser. Telephone services are usually available weekdays, evenings and Saturdays.

StepChange Debt Charity

www.stepchange.org.uk

0800 138 1111

Call the UK's leading debt charity. We help change the lives of thousands of people every week. Get free, confidential advice and practical solutions to help you deal with your debts.

National Debtline

www.nationaldebtline.org

0808 808 4000

National Debtline has helped millions of people with their debts. They'll talk you through options and give clear advice on how to take back control.

Debt Advice Foundation

www.debtadvicefoundation.org

0800 622 61 51

Debt Advice Foundation is a national debt advice and education charity offering free, confidential support and advice to anyone worried about debt.

PayPlan

www.payplan.com

0800 280 2816

PayPlan's supportive, non-judgemental team of advisers help thousands of people beat their debts every year, and treat all of their calls with the strictest confidence.

Face-to-face and local services

Search for a debt advice service **near** you. You can then set up a face-to-face appointment and speak to an expert adviser in person.

Where shown, some local services can also provide debt advice by phone.

Due to recent government guidance regarding COVID-19, it is possible that face-to-face services listed are no longer delivering advice on site or in person. Many services are still offering telephone advice or advice online. For the most up-to-date information on a provider's service, please contact them directly - either through their website or contact number.

Enter a town or postcode ⓘ

Search

Use current location

Help is at hand – Money Worries

List Map 10 results for "bn220px"

Eastbourne Foodbank 1.54 miles

Unit 3, 55 Brampton Road, Eastbourne, BN22 9AF
01323 409925
<http://www.eastbourne.foodbank.org.uk>

CAP Eastbourne Debt Centre 1.80 miles

Victoria Baptist Church, Eastbourne, BN21 1UE
0800 328 0006
<https://capuk.org/i-want-help>

We are a charity that provides free face to face debt advice in your own home, with ongoing support available by telephone. Give our friendly team a call on 0800 328 0006 or visit capuk.org to find out more.

Eastbourne Citizens Advice 2.72 miles

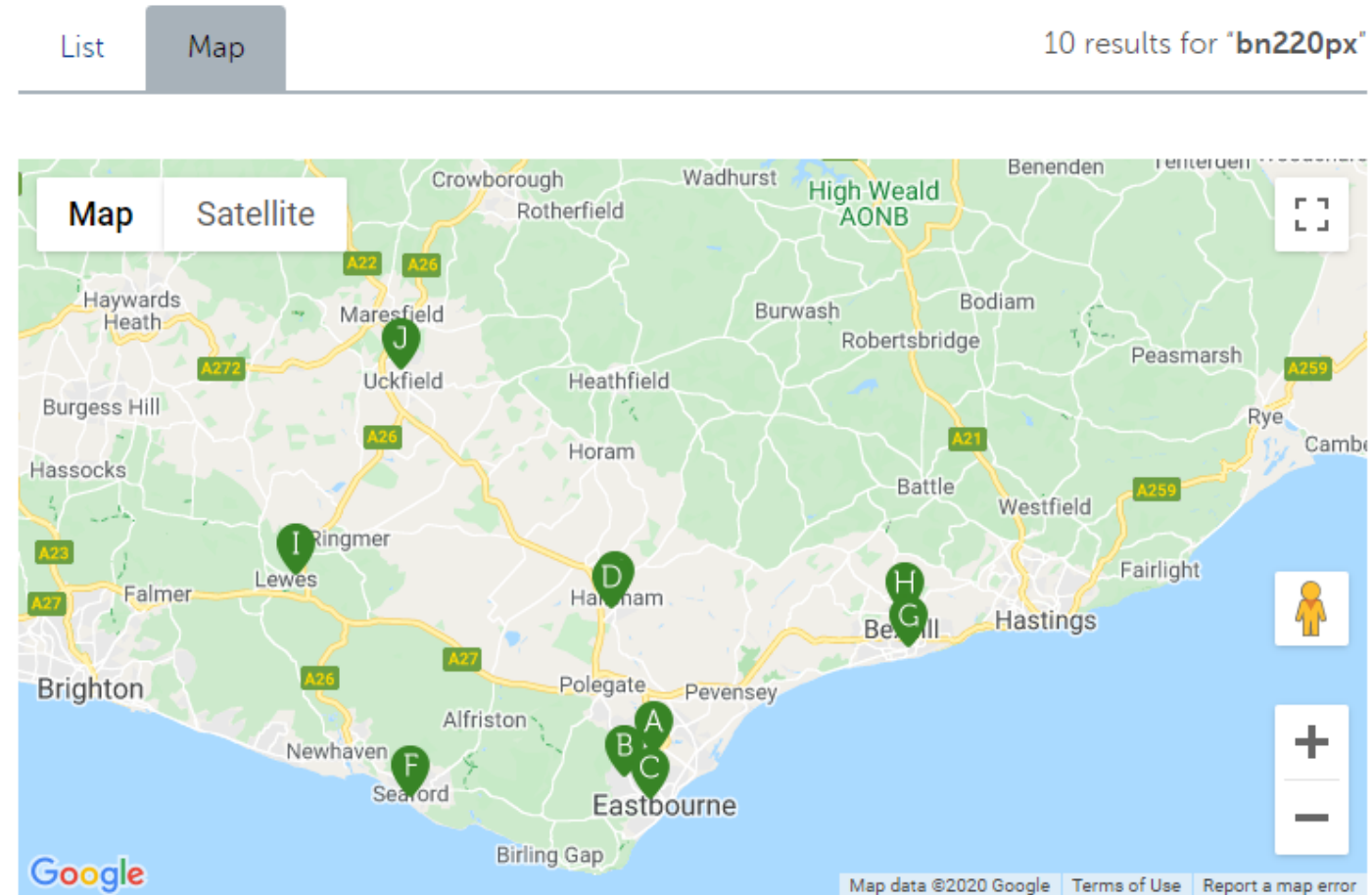
Unit 6, Highlight House, 8 St Leonards Road, EASTBOURNE, East Sussex, BN21 3UH
03444 111 444
<http://www.eastbournecab.co.uk>

Telephone advice also provided. Citizens Advice also offers free, independent, confidential and impartial debt advice through their web chat service: <https://www.citizensadvice.org.uk/about-us/contact-us/contact-us/chat-service-money-and-debt/>

CMA ChristChurch Hailsham 3.66 miles

Units G1 & G2, Ropemaker Park, South Road, Hailsham, BN27 3GY
01323 844428
<http://www.christchurchhailsham.org>

Wealden (Hailsham) Citizens 3.85 miles



Additional access route through the Money Advice Service contact centre (support and also hot key transfer arrangements with leading agencies).

Help is at hand - for your customers, residents, employees

Moneyadvice.service.org.uk



Web chat

Got a question? Our advisers will point you in the right direction.

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



Contact Us

Give us a call for free and impartial money advice.

0800 138 7777

Typetalk: 18001 0800 915 4622
Monday to Friday, 8am to 6pm
Saturday, Sunday and Bank Holidays, closed



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.

For everything else please contact us via Webchat or Telephone.

Working together in partnership

- The National Strategy for Financial Wellbeing, the England Delivery Plan, South East Delivery Plan
- Money Adviser Network, SFS, Creditor Toolkit
- C-19 recovery
- Supporting your customers, employees, residents, clients, constituents

Lee.Appleyard@MaPS.org.uk

**Any
questions?**

Time to break out

Rooms:

Winter campaign

Drought planning

Responsible business



Welcome back

Grab a quick drink.
We're re-starting at
11.30 for the
discussion.



Today you told us

- 70% of you have seen a change in the profile of people seeking support
- Of the people coming to you for financial support you have told us:
 - Furlough 62%
 - Self-employed 57%
 - Redundancy 48%
- Medical social prescribing made up just 5% of referrals to you

Discussion time

Closing quiz



Join at
slido.com
#SEW

Thank you

corporate.southeastwater.co.uk/vulnerabilityweek