

# Affordability & Vulnerability

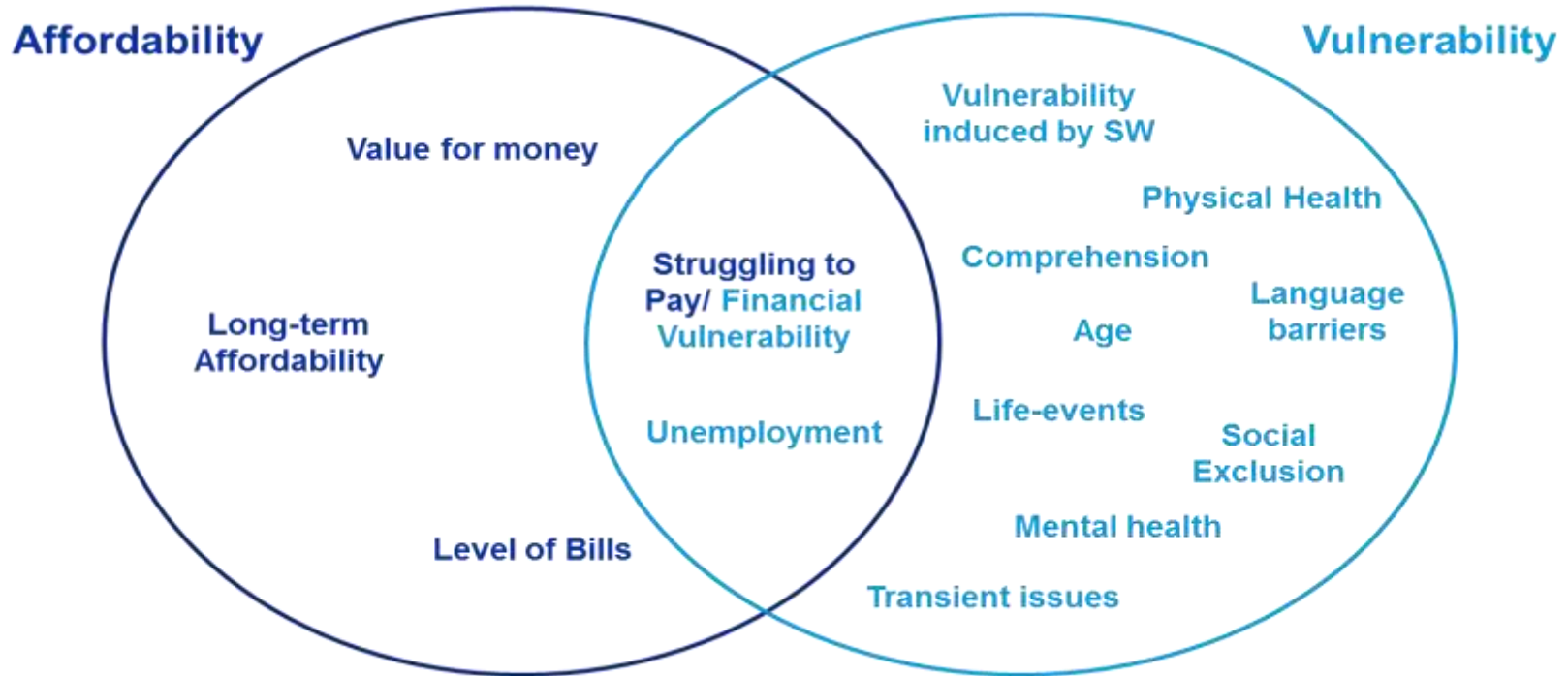
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Affordability & Vulnerability Lead



from  
**Southern  
Water** 

# Affordability vs Vulnerability



# What do we know now....



We make sure our bills are affordable for all our customers

**82%**

of customers and stakeholders believe we should support customers in need of extra assistance



We support our customers in vulnerable circumstances

**43%**

of vulnerable customers, feel we met/exceed their expectations helping those who have real problems paying bills

Affordability ranked 3rd out of 12 key service priorities. Affordability and the level of bills is a key priority for many of our customers; in particular, household customers and customers in vulnerable situations.

**38%** of our customers think bills are about right, **34%** say they are paying slightly too much and **22%** say they are paying far too much

## We know in the South East...

**164,000**

are facing situations of transient or short-term vulnerability

The South East has a higher than average proportion of **+65** customers  
And double the national average of over **85**

**382,000**

of our customers are facing situations of long-term vulnerability

**41%** are struggling to keep up with bills



# What can a water company do?

## ***Financial assistance***

- Essentials – 20-90% discount for those with a low income
- Watersure – capped water bills for those with medical needs or large families
- New start – help with debt
- Water Direct – allows customers to make payments from benefits

## ***Priority Services Register***

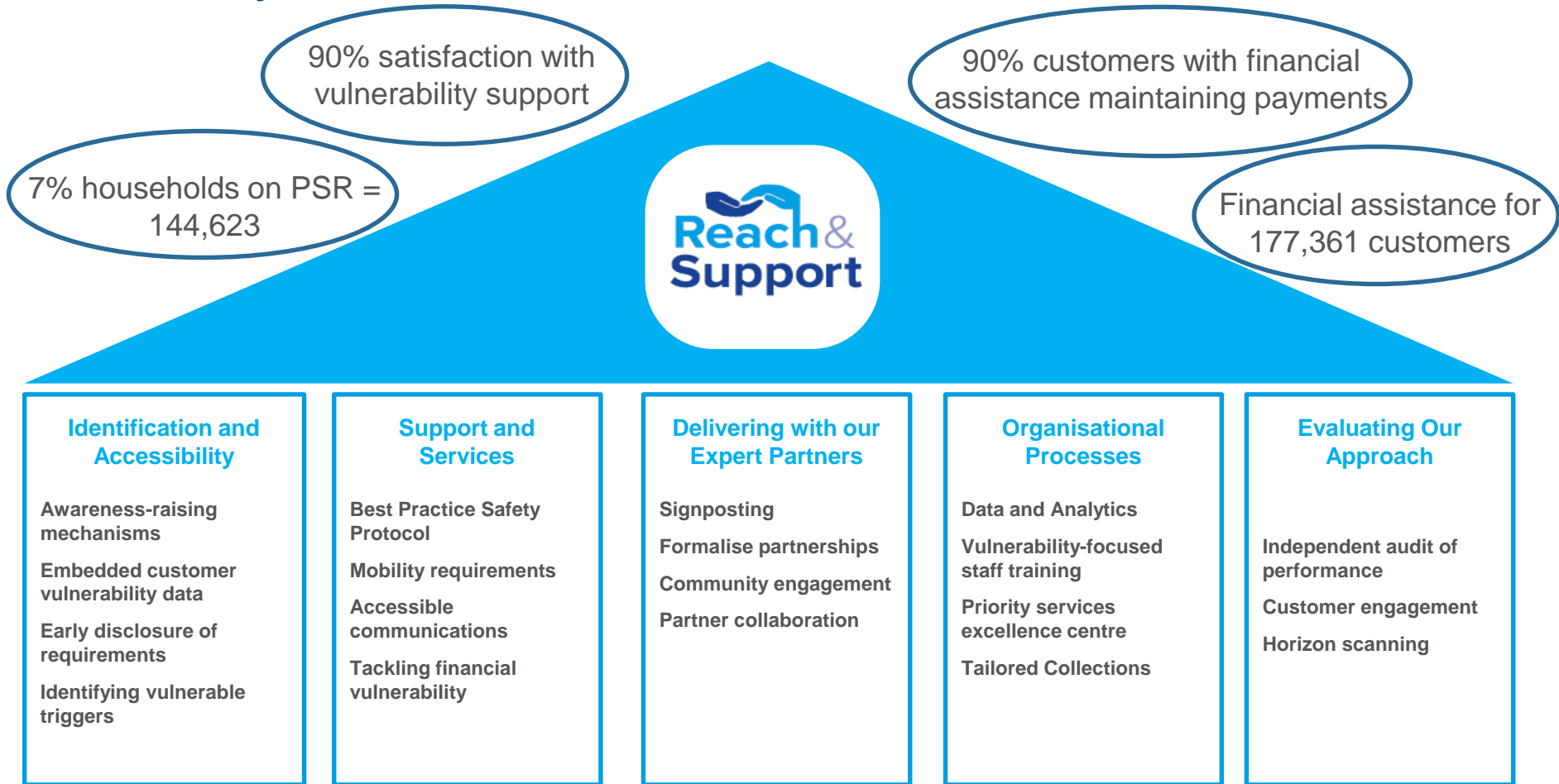
- Allows us to understand which of our customers need additional help
- In an incident, it helps us to prioritise help for those that need it most

## *Who qualifies*

- Are of pensionable age
- Have children under the age of 5
- Have a disability or chronic illness
- Have a long term or short term medical condition
- Have difficulty seeing, hearing or communicating
- Have mental health challenges



# Reach & Support provides framework to underpin delivery of AMP7 Performance Commitments



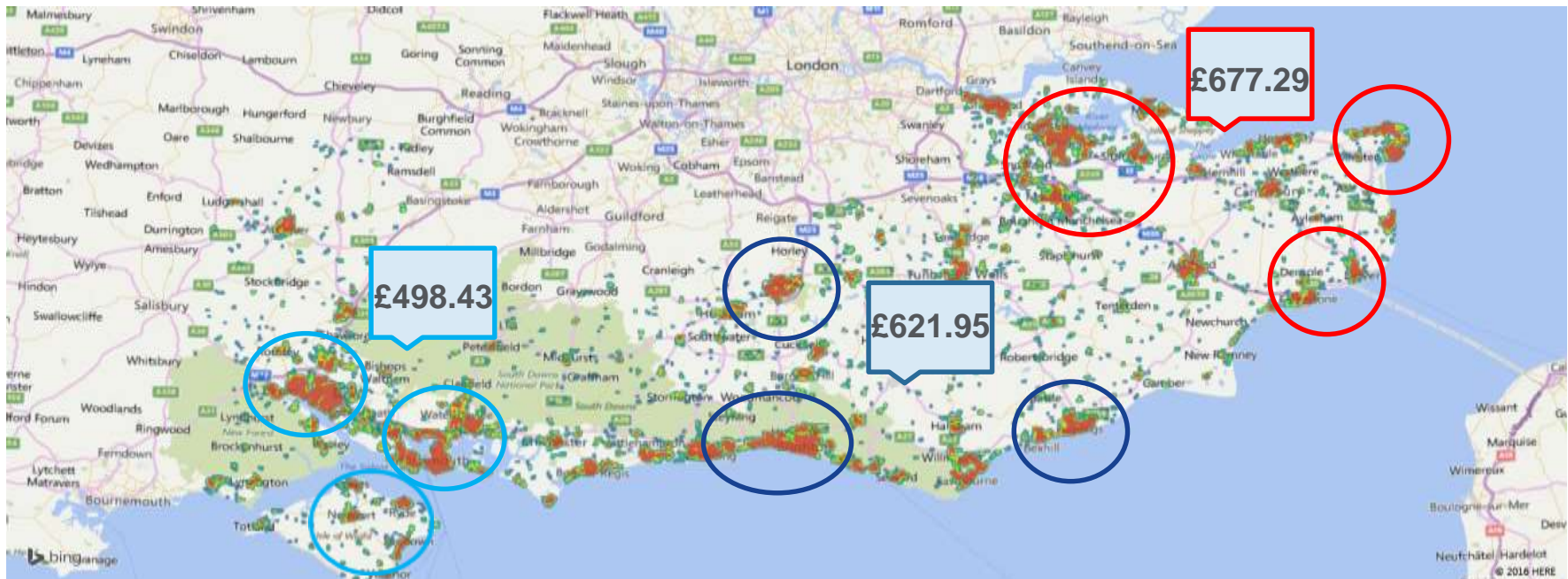
# Delivery of Reach & Support already started and activities scheduled to ramp up through FY19/20

Reach & Support pillar	Done to date	Outcome	19/20 plan
Identification & Accessibility	Data sharing agreements in place Targeted campaigns Awareness raising Adjusting scheme design	Increased numbers of people on Priority Services Register and financial assistance schemes	Further awareness campaigns Improve data capture and storage
Support & Services	Case managing the most vulnerable Flexible payment plans/holidays Improving renewals process Mapping priority services	Services more tailored to individual needs	Address priority services gaps Improve New Start
Delivering with expert partners	Established Customer Inclusion Panel	Expert challenge leading to improved policies	Develop partnership strategy (including for rural areas)
Organisational processes	Specialist training for agents Improving incident management	Improved service for vulnerable customers	Improve use of data Evaluate need for further training
Cross-regional approach	Alignment of social tariff eligibility	Improved customer journey	Identify further areas for co-operation/ data-sharing
Evaluation	Initial audit of services (done by Money Advice Trust)	Provides framework for evaluation	Audit of services Customer insight reports





# Outreach work in the field focused on debt hotspots to maximise impact



- 410 visits made/events attended in FY18/19 – mixture of stakeholder discussions, community events and customer visits
- Field team provide a direct sign-up service at events and stakeholder premises (for example, job centres), provision of information/forms/leaflets, training for stakeholder staff and individual visits to customers
- Structured engagement with stakeholders maximises benefits in terms of customers reached but community events remain important in terms of raising profile of services

# Outreach assistance



Direct referrals



Organised door-knocking



Surgeries



Access to housing tenants



Events/information





# Expert advice



# Affordability & Vulnerability Team

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**#HereToHelp**

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from  
**Southern  
Water** 