

PR19 Customer Challenge Group – Vulnerability Sub-Group

Meeting number: 7

Meeting Date: 5th March 2018

Paper No: 3

Agenda No: 4

Title: Vulnerability Training Update

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Purpose: For information/discussion

This document contains commercially sensitive information, and is confidential to the Customer Challenge Group, and the Consumer Vulnerability Sub Group.

Printing: This document does not contain any graphs or pictures and therefore will require you to print in colour.

What is this paper about:	Provide the CCG VSG with an update on SEW's current training and feed from PR19 activities into training development.
Action needed from the CVSG:	For discussion - South East Water is seeking the Sub-Group's views on the general approach.

Customer Challenge Group Vulnerability sub-group

Meeting 7, Agenda item 4

Vulnerability Training across SEW

5th March 2018

Company Confidential

Identification				
ID 1	ID 2	ID 3	ID 4	ID 5
Vulnerability risk factors	Data - Understanding our customers at risk	The Customer Journey - Barriers to receiving 5 out of 5 service	Insight-Engagement Dashboard	PSR and risk factor development / amendments
Eligibility				
Disabled				
Mental health				
etc.				
Reflections continued				

Vulnerability Training – Update from Deep Dive

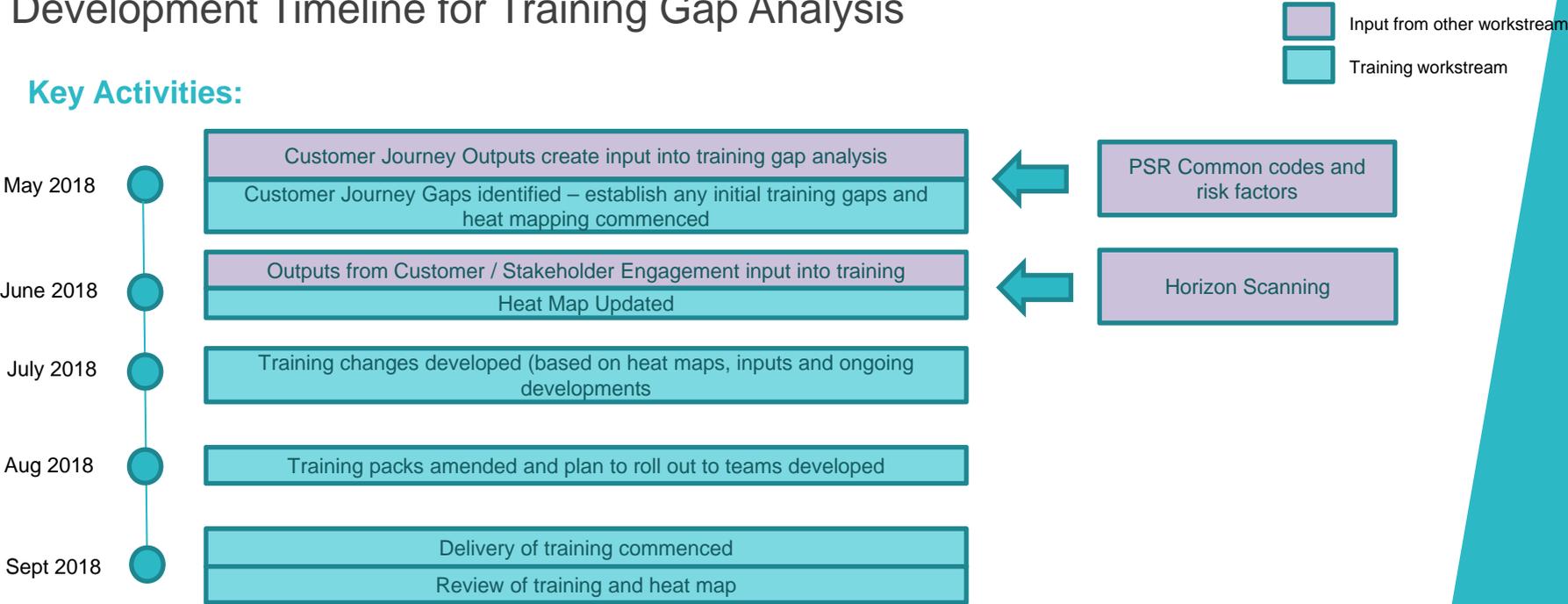
- Last meeting we explained the component elements of our vulnerability training, which included in summary;
 - Training provided to our teams split by;

Team	Training
Customer Care Team	Highest trained (internal/external) dealing with customers day to day
Customer Services Team	Triggers, risk factors, services and signposting
Vulnerability Champions	All SEW depts. – upskill and empower, facilitator to wider team
All SEW staff	Induction Training

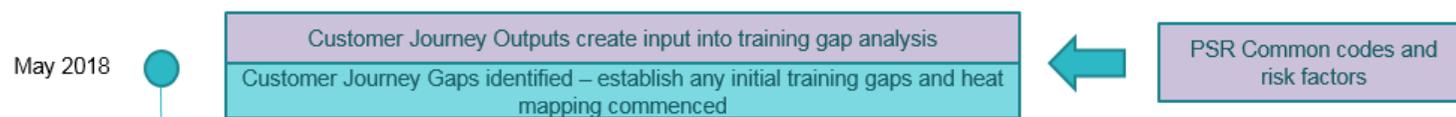
- A previous action was to provide a view of the training delivered and training slides provided to the Customer Services Team has been provided with this pack
- We are moving from a reactive position in training to an on-going proactive training approach fed by Customer Journey Mapping, stakeholder engagement etc

Development Timeline for Training Gap Analysis

Key Activities:



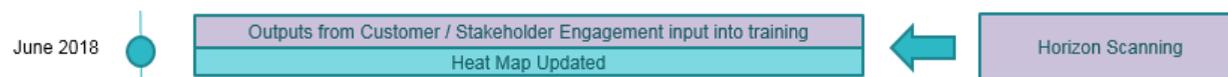
Timeline breakdown



Key Elements:

- Journey Mapping work stream will identify key gaps in accessibility.
- These gaps will need to be closed through either services change, process change or training.
- The approach will be widened to embrace the necessary changes outside of Customer Services.
- The Development of vulnerability risk factors will be continuous but we are adapting to meet the industry code adoption (dealt with in Horizon Scanning Paper).
- Analysis will be undertaken to establish whether training alone closes gap or whether training is rolling out of a new approach, service or product for the risk factor group.

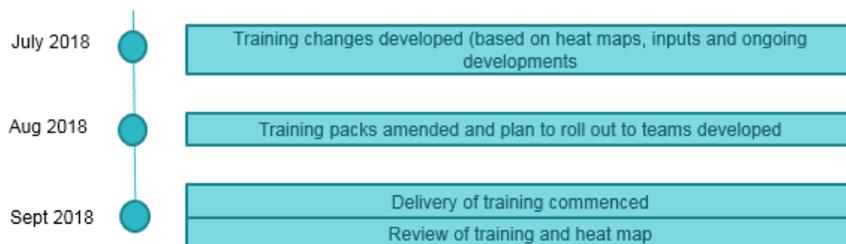
Timeline breakdown



Key Elements:

- We expect to see inputs from the Stakeholder and vulnerable customer engagement and expect that we will identify new opportunities and accessibility / service gaps that need to be managed.
- The Horizon Scanning data will provide valuable insight around short to long term development priorities.
- At this stage the Heat Map will be created based on vulnerability risk factor (including the feed from Horizon Scanning). This tool can be layered in a number of ways across customer journeys. It can be used as a constant measure of our development in this area.

Timeline breakdown



Key Elements:

- This stage will focus on development of the necessary changes in training based on identified gaps and heat maps
- Short term changes to training packs and team training will be developed as well as plans for delivery.
- Short term training changes will be delivered through our normal training channels and Vulnerability Departmental Champions used to roll out where necessary to the wider organisation

Next Update

- Next update to be provided to CVSG in May 2018.
- Will include;
 - Inputs from Customer Journey mapping undertaken at that point
 - Inputs from Stakeholder and customer workshops

End

Customer Challenge Group Vulnerability sub-group

Meeting 7, Agenda item 4

Vulnerability Training across SEW Addendum

5th March 2018

Identification				
ID 1	ID 2	ID 3	ID 4	ID 5
Vulnerability risk factors	Data - Understanding our customers at risk	The Customer Journey - Barriers to receiving 5 out of 5 service	Insight - Engagement Dashboard	PSR and risk factor development / a mends
Elderly				
Disabled				
Mental health				
etc.				
Risk factors continued				

south east water



Vulnerable Customers

Summer 2017



Vulnerable Customers



h₂ow

Introduction to Vulnerability

In May 2008, the European Unfair Commercial Practices Directive was implemented in the UK. It is designed to protect **vulnerable consumers**.

What does this mean?

- ❖ This ensures vulnerable customers are treated fairly
- ❖ 'The British Standard' provides clear guidance on how to recognise customers who could be vulnerable
- ❖ It also ensures inclusive services are provided so we can meet the needs of all of our customers
- ❖ This also ensures we are complying with other legislation such as the Disability Discrimination Act and equality and human rights laws
- ❖ The standard gives guidance on how South East Water should interact with all customers, not just existing, but anyone who has the potential to become a customer
- ❖ Helps us to identify and assist customers who could be vulnerable or at risk of disadvantage

CONSUMER PROTECTION



Identifying a Vulnerable Customer

Activity 1

What makes a person vulnerable?

Using flipchart paper, in your groups, explore ideas about what could make someone vulnerable.



Identifying a Vulnerable Customer



Identifying a Vulnerable Customer

As part of your role at South East Water, you should be actively identifying customers who might be having some kind of difficulty or need assistance.

How might you be able to identify that a customer is vulnerable?

These are known as 'triggers'

What might a customer say that could be a trigger?

Identifying a Vulnerable Customer

“I struggle to get around”

“My wife left me last week”

“I look after my mum”

“I am unable to afford my water bill”

“I am trying to find work at the moment”

What could be a trigger?

“It feels like I am always paying debts”

“I hate having to use your recorded thing”

“I have a nurse who visits me”

“I am a single parent with 2 kids”

“I struggle to read the bills”

“I don't have the internet”

“I am very unwell at the moment”

“My husband just passed away”

Possible Effects of Vulnerability

Vulnerability is dynamic and relative. It might only affect someone for a limited period of time or in certain types of transactions.

People can be in a vulnerable situation and more at risk because of factors in their personal situation, such as low income, disability, cognitive impairment, mental health issues or major caring responsibilities.

Others might be coping but an unexpected change in their circumstances, such as loss of income or the onset of medical problems, could lead to serious problems or even a crisis.

What could this mean?

An approach based on looking at **risk factors**, rather than categories of people, can help in understanding and addressing the needs of customers in vulnerable circumstances. This approach acknowledges and recognises that a customer's individual circumstances can give rise to particular risks of vulnerability.

Possible Effects of Vulnerability

Balance of Power



Customers are frequently required to fit in with the way that companies operate. If, for example, there is a lack of effective competition and choice in the market, consumers are likely to be placed at a disadvantage.



A company's processes or requirements can also increase the risk of vulnerability.

Which processes or requirements might we have in place that could increase the risk of vulnerability?

south east water

Vulnerability and South East Water



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Vulnerability in the UK

Disability
16%
of working adults have a disability



(Family Resources Survey, 2011/12)*

Living with dementia
There are 800,000 people in the UK living with varying degrees of dementia, and this is expected to double over the next 40 years



Dementia affects **1** person in 6 over 80 (Age UK, 2013)*

Caring responsibilities
6.5m people in the UK have significant caring responsibilities. Carers UK project this will reach **9m** by 2037.

1 in 8 adults care, unpaid, for family and friends (Carers UK website, 2014)*

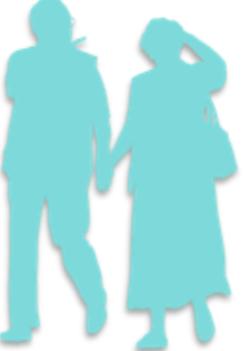


Mental illness
In any given year, one in four adults experiences at least one mental health disorder



(NHS, 2007)*

Old age
Over 1.4m people in the UK are aged 85 or over. The number of people over 85 in the UK is predicted to double in the next 20 years and nearly treble in the next 30 years



(Age UK, 2013)*

Savings
Almost half of adults do not have enough savings to cover an unexpected bill of **£300**



(Money Advice Service)*

Customer Care Team

The Customer Care Team acts as a one stop shop to deal with all customer enquiries directly or indirectly, the specialist trained team has a dedicated [email channel](#) used by our external partners. This enables a [prompt and personal](#) service to any queries the customer may have. There is also a [field force team](#) to ensure we can reach out to every customer.

The Customer Care Team also attend regular open days, community organised events and financial inclusion groups to help identify vulnerability within the communities in our supply area. They constantly work alongside [housing officers](#), [support workers](#), [Age UK](#), [Cab](#) and [local PCSO's](#).

How does this benefit our customers?

- A choice of ways of communicating to be available whenever customers need to make contact
- The ability to talk to someone who will take time to listen and provide training internally to promote this
- Knowing that, if you experience a sudden change in circumstances, you will be offered a flexible and tailored response
- Building relationships with external partners to gain mutual trust
 - Recognising that one solution does not fit all and consider a wider application of solutions



Available Tariffs for Measured Customers

Watersure

Social Tariff

Phase in Tariff



Available Tariffs for Unmeasured Customers

Single Room



We offer a **single room tariff** which can help those customers who occupy a single room with communal hot water and laundry facilities, such as sheltered accommodation and houses of multiple occupancy, and are unable to have a water meter fitted.

Single Occupier



We offer a **single occupier tariff** which can help those customers who are unable to have a water meter installed but are the only person living at the property. Customers must be on an Assessed Charge to qualify.

Payment Options and Financial Help

Helping Hand Scheme



With the Helping Hand scheme we may be able to assist by clearing your arrears providing you meet certain criteria and comply with the terms set.

Water Direct

Water Direct is a third party deduction scheme administered by the Department for Work & Pensions. If you claim certain benefits, such as Income Support, Pension Credit, Income-based jobseekers or Employment Support Allowance we may be able to take payments straight from your benefits.

Customised Plans

If a customer is struggling to keep up with payments and an arrears is building on their account, the Credit Control team are able to create customised plans to assist the customer with budgeting their monthly payments.

Priority Services Register

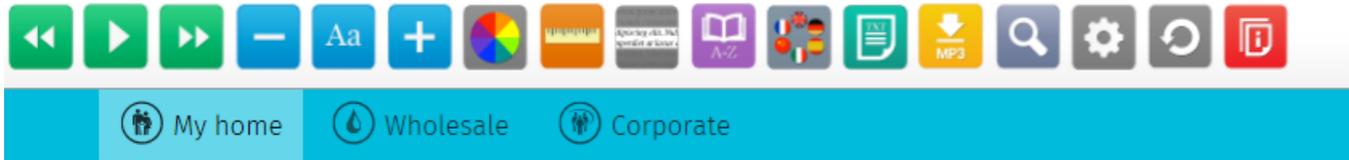
PSR offers a range of free services for customers who may have additional requirements. These include receiving bills in a more convenient format, such as **large print** or **braille**. Customers can also nominate a **third party** to receive information on their behalf or **password protect** their account for extra security. We also provide **additional help** to our customers with mobility restrictions in the event of a water supply interruption.



Recite Me

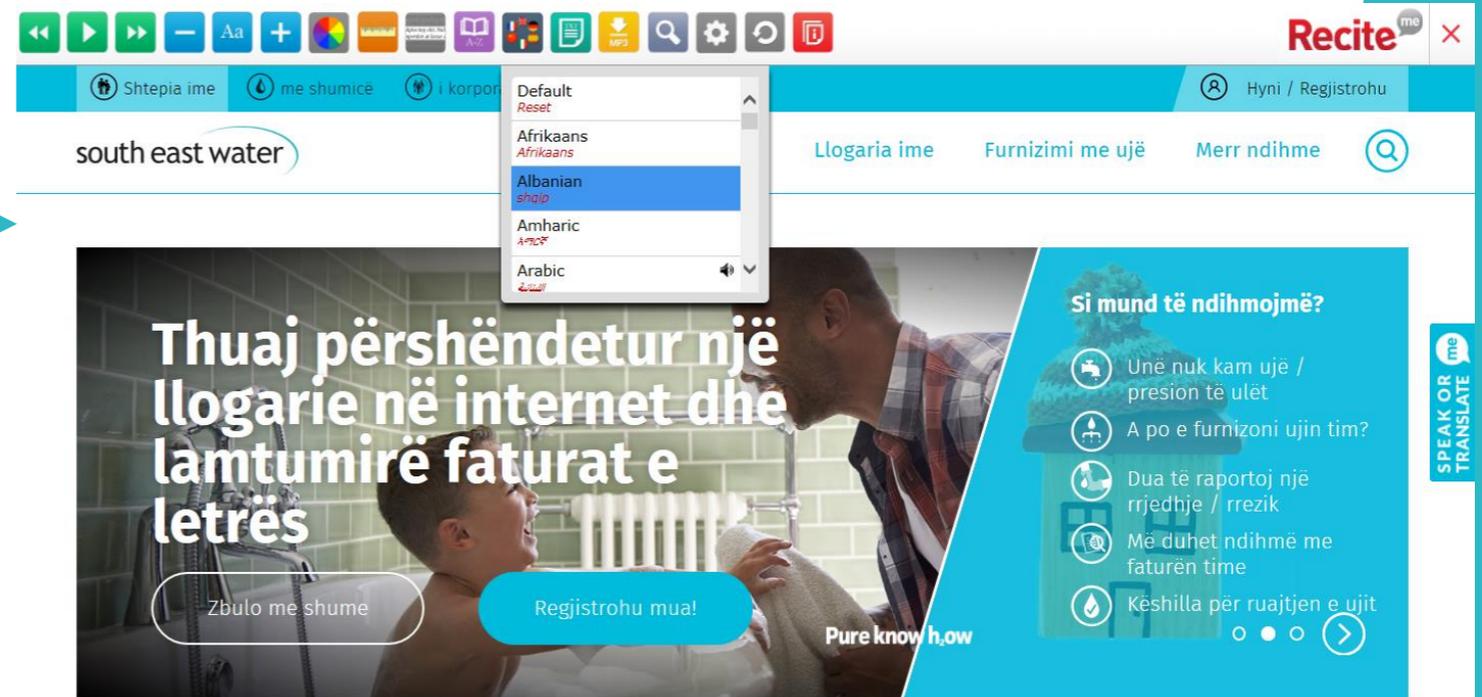
'Recite Me' is a new feature on the South East Water website which enables customers to customise and change the view to suit their individual needs.

The following pop out appears at the side of the website.



This option bar will appear to provide the different options available to the customers.

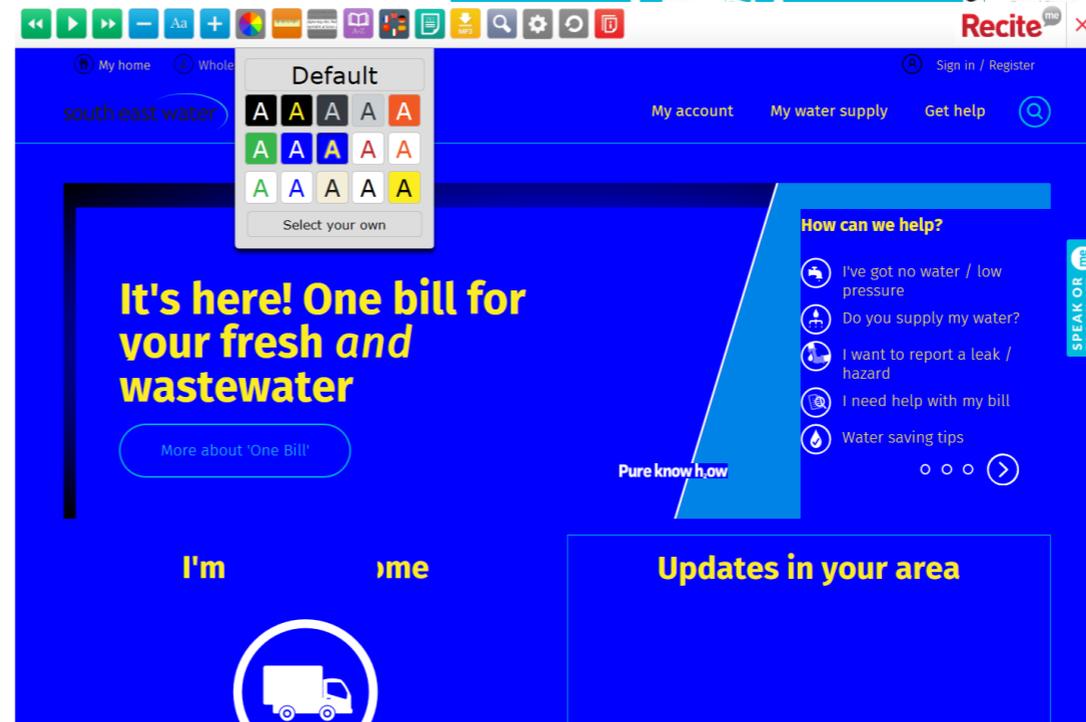
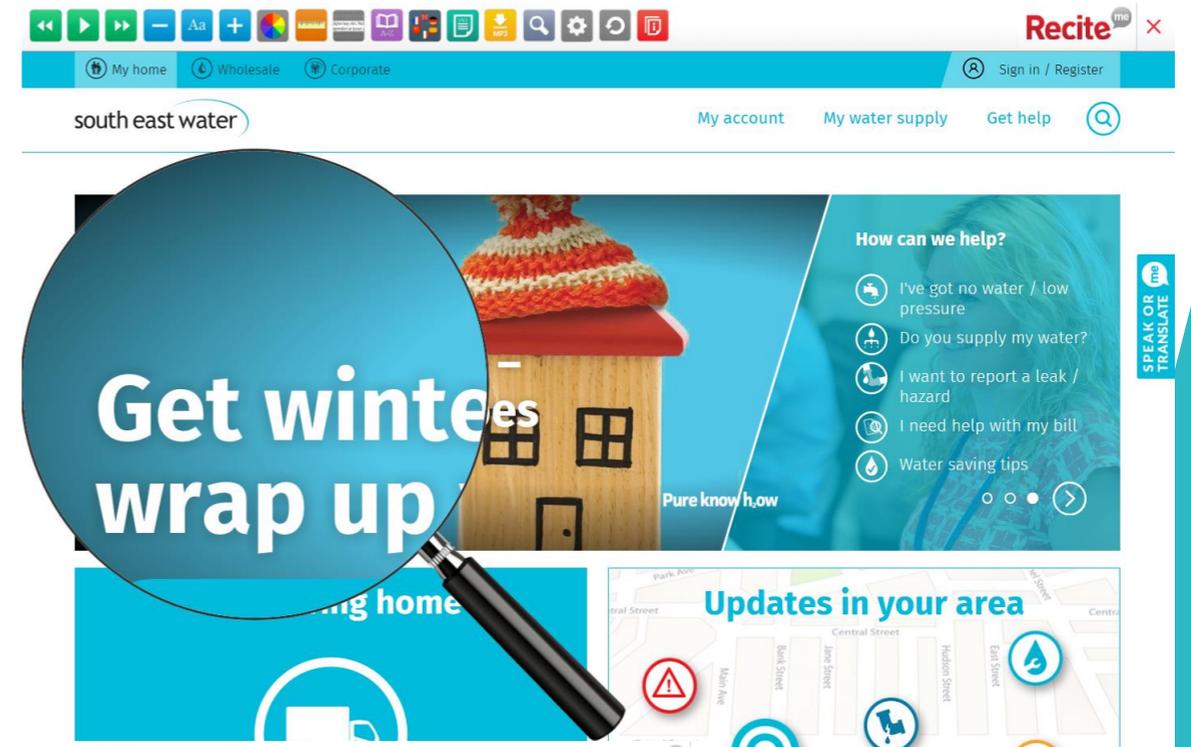
For example, the option to change the language. This facility is also available on My Account.



Features

Some of the features provided by 'Recite Me' are:

- Ability to change the font and the font size
- Changing the colour scheme
- Only viewing certain sections of the screen at one time
- Ability to select certain words for a dictionary definition
- Changing the language
- Ability to select a section of text and have audio translation
- Magnifying glass to enhance areas



To find out more...

<https://southeastwater.co.uk/>



Case Studies

Listen to these Case Study calls and note down some answers for the following:

- Identify the triggers
- Identify the possible vulnerabilities
 - What can SEW do to help?