

Financial Vulnerability Round Table 6 August 2020

Participants

Affinity Water
Northumbrian Water
Severn Trent
South Staffs Water
South West Water
Wessex Water

Liz Freitas
Lisa Connell
Mark Grice
Simon Pearce
Gemma Parker
Kate Robbins

British Gas
Bulb
Octopus Energy
Utilita
Utility Warehouse
Energy UK

Matt Baker
Helen Tylour
Robert Cameron-Higgs
Faye Widdowson
Amy Lloyd-Jones
Daniella Weduwer

Auriga Services
Auriga Services
British Gas Energy Trust
Citizens Advice
Christians Against Poverty
The Money and Pensions Service
The Money and Pensions Service
Money Advice Trust
National Energy Action
Step Change Debt Charity

Mark Abrams
Laura Towler
Jessica Taplin
Ed Rees
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Matt Vaughan Wilson
Jess Cook
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Department of Work & Pensions

Judith Hartshorne

Ofgem
Ofwat
CCW

Arina Cosac
Andrew Lincoln
Janine Shackleton

OWB
OWB

Chris Van den Broek
Jenny Holden

Auriga Services



We know what it takes for leading organisations to meet the needs of people in vulnerable situations. It takes outstanding customer service, together with highly specialist skills, to deliver for people who are facing hardship. Since 2004 our focus has been on the impact to the individual, reducing their financial hardship leading to a better quality of life.

Changing lives every day.



Affordability Schemes

A range of practical and bespoke programmes can both prevent personal debt from building up and have a profound impact on the positive wellbeing of a household.



Priority Services Register

Work with Auriga to enable those in need to be registered on your Priority Service Register (PSR). We offer greater cross-sector collaboration and a single registration point for all water and energy companies.



UK Care

Our ambition is to create a financial wellbeing package that supports all 30,000 kidney dialysis patients in the UK.



Emergency Payments

We help 1,000 people a day in hardship. If you want to pay emergency funds to help people in hardship we can process the payments on your behalf. This helps ensure households are not left without food or energy for the basics like cooking and heating.



Social Tariffs

Ensuring water bills are affordable for all is a priority for water companies. That's why all suppliers have payment support schemes, most of which include a social tariff - reduced water charges for customers who find it difficult to pay or are spending a high proportion of their income on water.



Assistance Funds

We administer and deliver over £15m of funding each year to help people in hardship on behalf of a range of clients. Our consulting, administrative and grant assessment services cover a broad range of situations.



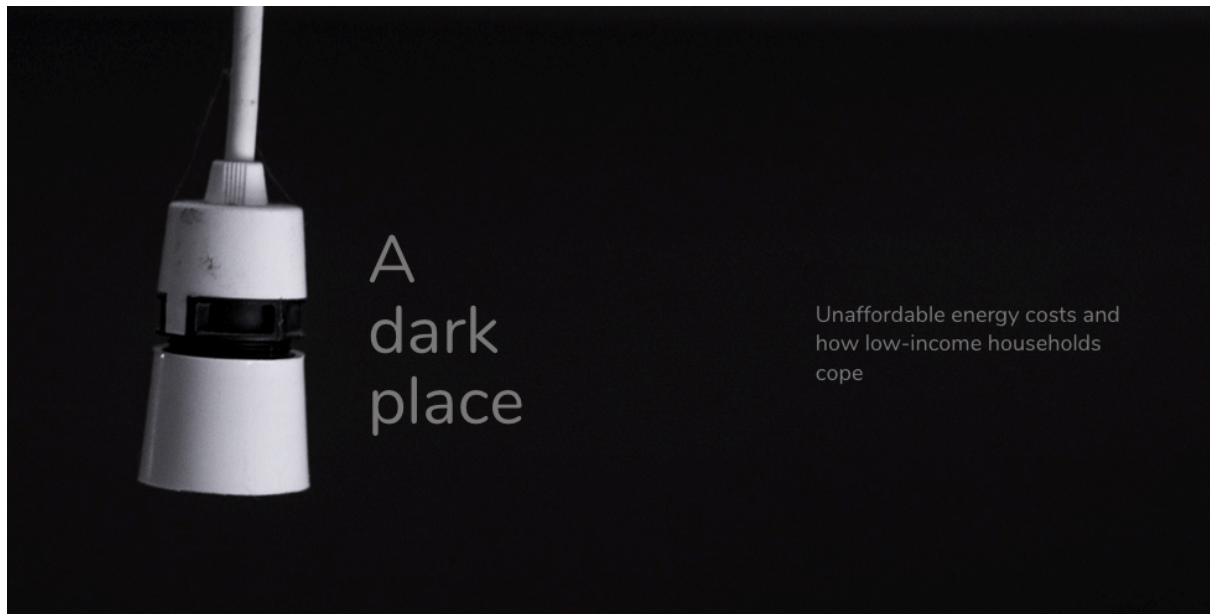
Employee Assistance Programme

A typical Employee Assistance Programme is a package of support provided by an employer to boost an employee's wellbeing. Auriga can offer confidential counselling and advice on a wide range of personal issues, including money, debt and welfare benefits.

If you are interested in partnering with Auriga, get in touch today with Laura Towler on 07496 970145 or ltowler@aurigaservices.co.uk or visit aurigaservices.co.uk for more information.

Our vision is to create three million healthy homes by 2030

Christians Against Poverty



CAP's report *A dark place* highlights issues around unaffordable energy costs and how low-income households cope.

capuk.org/adarkplace

The end of the beginning

How the retail energy market needs to support people in the next phase of COVID-19

**citizens
advice**



Citizens Advice have produced a perspective on the COVID response:

[https://www.citizensadvice.org.uk/Global/CitizensAdvice/The%20end%20of%20the%20beginning %20covid%20retail%20energy%20next%20steps_v2.pdf](https://www.citizensadvice.org.uk/Global/CitizensAdvice/The%20end%20of%20the%20beginning%20covid%20retail%20energy%20next%20steps_v2.pdf)

Money Advice Trust

MAT has recently published spotlight briefings on the impact of Covid-19 on National Debtline and Business Debtline clients. These briefings provide insight into the experiences of people and small business owners who were already in or recovering from financial difficulty going into the Covid-19 crisis. The briefings also offer snapshots of what MAT has been hearing at their National Debtline and Business Debtline services over the first three months of the outbreak.

Key findings in 'At the sharp end: a spotlight briefing on the impact of Covid-19 on National Debtline clients include:

- As may be expected, an increasing number of people who contact National Debtline are citing **Covid-19 as the main reason** for their financial difficulty.
- There has been a **change in the nature of calls** received – more people are getting in touch about single issues and with queries on dealing with immediate challenges.
- **Fewer calls are driven by creditor action** as a result of temporary relief measures that have been introduced.
- After a fall in demand in the first two months of the crisis, **demand for advice is rising again**. We are expecting a significant increase in demand as temporary support measures are withdrawn, collections activity resumes and unemployment rises.

The full National Debtline report is available [here](#).

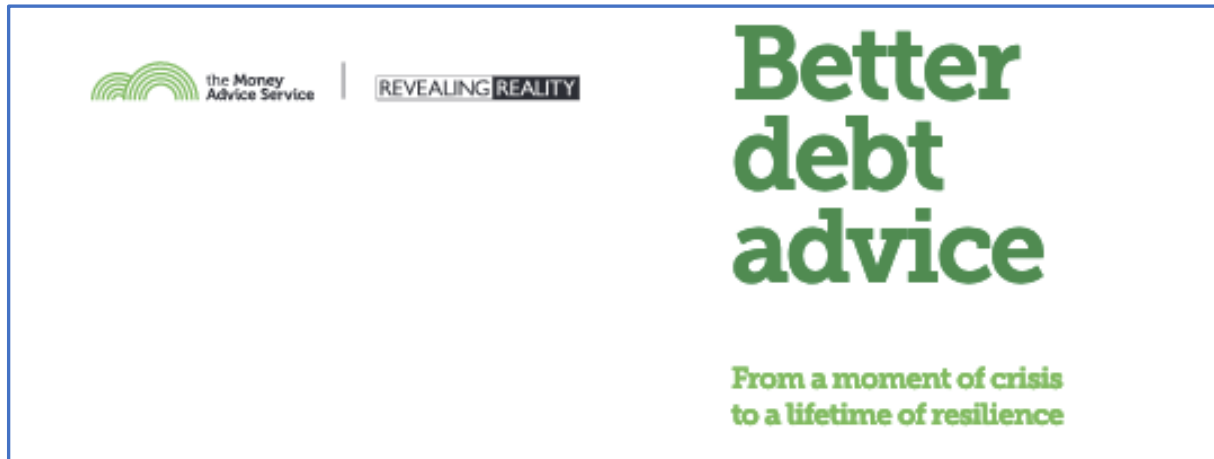
Key findings in 'At the business end: a spotlight briefing on the impact of Covid-19 on Business Debtline clients include:

- The outbreak has had a particularly acute impact on callers to Business Debtline. **More than half of small business owners** contacting the service cite Covid-19 as the main reason for their financial difficulty (compared to 13% of callers to National Debtline).
- After a fall in demand in the initial weeks of the outbreak – though this was less pronounced than at the National Debtline service, **demand for debt advice is increasing**. Similarly to National Debtline, MAT are expecting a significant increase in demand as the full economic impact of the outbreak unfolds.
- A third of Business Debtline callers surveyed experienced a **complete drop in business income** as a result of Covid-19, which highlights the significant impact the outbreak has had on people in self-employment. One in five (20%) had ceased trading due to the Covid-19 outbreak.
- Many Business Debtline callers still trading were **uncertain about their future** – 4 in 10 (38%) surveyed were unsure if they would still be trading in six months' time.

The full Business Debtline report is available [here](#).

Money and Pensions Service

MaPS' Better Debt Advice report looks across the debt advice journey to better understand what customers want and need from it.



They are currently undertaking modelling work, to understand the likely demand and need for debt advice as the support measures in place for coronavirus start to ease off – this is work in progress.

MaPS have also developed a coronavirus hub and a short simple diagnostic tool to help people with money worries related to covid-19

<https://www.moneyadviceservice.org.uk/en/hub/coronavirus-money-guidance>

<https://www.moneyadviceservice.org.uk/en/tools/money-navigator-tool>

National Energy Action

Update on our response to Covid-19

- Working to raise awareness of the support available
 - Ensuring the energy industry's response to protecting vulnerable energy consumers during to Covid-19 is comprehensive and consistent
 - Ensuring Ofgem follow through with plans to address self-disconnection
 - Ensuring the UK Government consider ways of targeting support using Shielding Data
 - Ensuring the UK Government consider ways of reducing energy debt
 - Continuing our Warm Home Discount campaign
 - Influencing the UK Government's Covid-19 Stimulus
 - Working on assessing the impact of the crisis within this years' Fuel Poverty Monitor, to be released in September
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This slide deck was presented by NEA at a recent meeting of the Safeguarding Customers Working Group

Step Change Debt Change



<https://www.stepchange.org/Portals/0/assets/pdf/stepchange-covid19-data-report-june-2020.pdf>