Notes of Meeting No.3 of the South East Water CCG Consumer Vulnerability Sub-Group held on 13th October 2017, at Snodland Head Office

Present:
Zoe McLeod (Chair)
Janet Hill (JH) (Swale Borough Council)
Caroline Farquhar (CF) (Citizens Advice)
Veronica McGannon (VM) (Household Customer)
Adrienne Margolis (AM) (Household Customer)
Rupika Madhura (RM) (Economic Regulation Expert) (On phone)
Penny Shepherd (PS) (Consumer Council for Water) (On phone for private session)
Steve George (SEW)
Simon Mullan (SEW)
Alison Lee (SEW)
Kathy Dunn (SEW)
Nicola Blake (NB) (SEW)

Apologies: Shelia Bowdery (SEW)

Agenda Item no.	Notes and Actions	Action	Timescale
1. Introductions	ZM opened the meeting and welcomed members and company representatives.		
2. Minutes and Actions	Outstanding Action: SEW to circulate a list of referral organisations with which they have partnerships e.g. organisations that refer customers with additional needs to them, and organisations to whom they refer customers in vulnerable situations when they identify need.		
3. Bad Debt presentation	SM presented paper 4 to inform the Sub-Group on the Company's approach to Bad Debt. The presentation also contained high-level findings from the PWC Bad Debt report on the water industry's performance. The Sub-Group discussed the comparisons drawn from other sectors in the PWC report which shows the water industry as having the highest level of bad debt (3.2%). The Company explained that differences such as being unable to disconnect service and in particular the use of prepayment meters in the energy sector. These factors		

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	go some way towards explaining some of the difference in performance between industries. . The Company explained that a cross-subsidy is applied to all customers to pay for those who do not pay, this is roughly £21 on average for a duel service across the industry. The Company told the Group that the cross subsidy applied to South East Water customers is about £5. The PWC graphs in the presentation showed the Company as being one of the best performing companies in the industry. The Group asked the Company about their debt collection pathways. Company explained the process that is followed when a customer gets into debt. 1. Debt Team phone contact 2. Debt Collection Agency stage one – 30/60 days 3. Debt Collection Agency stage two – 30/60 days 4. SEW Field team home visit The Sub-group asked the Company what assurance the Company seeks to make sure the DCAs are looking for vulnerability and are appropriately trained to do so. It also explored levels of court action and home visits. The Company explained the agency must provide evidence that training has been undertaken, The Company also reviewed CCWater's report on best practice and made sure the DCA was able to demonstrate it was conforming to best practice. Moorcroft are the DCA that is used by the Company and audits are carried out 4 times a year to make sure they are compliant. Agents are trained to help customers on to schemes to help with payments. The Company informed the Sub-Group that collector payments were part of the £5 cross subsidy payed by customers and this was different across all companies. The Group expressed strong support for the Company's approach that meant costs associated with the debt pathway did not fall on those least able to afford them – citing recent action by Ofgem to address this problem in the energy sector. However, one member suggested that if a customer could be clearly and confidently be identified as 'won't pay' rather than 'can't pay' that perhaps they should be asked to pay the costs associated with their own debt recovery.		

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	Since taking on Southern Water joint billing, the Company has taken on the billing of future charges for these customers. Southern Water also asked SEW to look at collection of historical arrears cases as well, and SEW has a separate agreement to undertake this work. The Group asked about the potential impact on customer satisfaction levels and ODI performance of this. The Sub-Group discussed maps which outlined the geographical distribution of levels of debt in their constituency. Actions from this discussions were: • SG to circulate PWC report on bad debt to Sub-Group • Number of customers who receive services as part of PSR and which services do they receive. • Check maps for where there are no colours in areas Challenge: SEW to explore how they can use insights from this geographical debt data and wider data about the distribution of income levels to develop more proactive targeted action to prevent customers falling into debt in the first instance and improve the uptake of social support in high deprivation or currently 'under-represented' areas. The Group also highlighted the open Challenge to explore the potential to quantify the impact of social support on bad debt levels. The Company confirmed it was still working to map this on order to improve visibility and understanding of the relationships. The Group raised that this had been mentioned a number of times before.		
4. Vulnerability Engagement Strategy	AL presented paper 5 to inform the Sub-Group the Company's thoughts on engaging with customers who may have been missed in the main research programme. The Chair thought that the presentation did not make it clear who the company thought it had missed. The Company informed the group that work was being undertaken to get this information. The Sub-Group expressed concern that it had not seen mapping of customers who have participated in research to date to groups to draw out who may have been missed, it is the view of the Sub-Group that research cannot be completed with missed groups if the Company does not know it has missed them.		

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	The Sub-Group urged the Company to deliver on its open Challenges to a) Map customers with additional needs in their area b) Review which of these groups they are reaching/not reaching and only then c) Develop an appropriately tailored engagement plan to address these gaps. They also highlighted again the need for the Company to carry out stakeholder mapping to identify groups that could help them engage with hard to reach customers and horizon scanning to explore future vulnerability needs – this could help them prioritise activity. Actions from this discussion were: • SG and ZM to discuss gaps in vulnerability research work and how to fill them. • SEW to review comments on mapping to clarify what needs to be done. There were no new Challenges from this discussion but the open Challenges were recognised.		
5. Vulnerability Strategy update	SG started the update by telling the Sub-Group about a Board meeting that was held the day before where Accent attended and carried out a future priorities focus group with the Board members. The Company outlined its broad strategic approach including how it has identified vulnerability risk factors. The Sub-Group raised that the Company should not focus on single types of vulnerabilities in isolation, as some customers may have multiple vulnerabilities. One member also flagged the importance of recognising the role of different types of carers (ZM has subsequently circulated some segmentation work by Smart Energy GB which is a good example of this). The Company has started holding internal meetings to discuss the risk factors involved in standard customer journeys. More sessions will be held to discuss more bespoke journeys such as bereavement. The Sub-Group asked the Company if it would look at circumstantial vulnerability not simply physical vulnerability, the Company assured the Sub-Group that this would be included. A Leaflet was handed out to the Sub-Group for review and comment, the leaflet was created by a cross sector		

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	group to give customers information on saving money and keeping safe when things go wrong with your supply. The Group questioned the purpose of the leaflet, how it differed from other leaflets, such as that produced on vulnerability by the UKRN and the Company would measure impact. RM asked the Company if it was keeping up to date with the governments thinking on vulnerability and mentioned that there are often reports published that could be useful. The Company responded by saying it would endeavour to keep abreast of developing government and regulatory thinking on vulnerability. This would be captured in the Company's engagement dashboard at each CCG meeting. Actions from this discussion were: • The Company to research reports on the wider stakeholders learning including government's thoughts on vulnerability. • The Sub-Group to review and comment on the Useful tips leaflet, if they have comments by next week. Challenges from this discussion were: • It's the Groups view that SEW should engage with customers with additional needs as part of the development of its vulnerability strategy i.e. to understand their priorities.		
6. Private session	The Group discussed SEW's approach to vulnerability engagement to date. ZM to feedback issues raised.		
Date, Time and Location of next meeting: Monday 20th November, 10:00 – 12:30, South East Water Head Office, Snodland.			

REF	FUNCTION	DESCRIPTION	OWNER	DATE RAISED	DEADLINE	COMPLETE	COMMENTS
A0027	Vulnerability Sub-Group	The Chair to circulate a picture of the vulnerability risk factors diagram that was drawn on the white board at the start of the meeting.	ZM	30/06/2017		Yes	Risk factor diagram circulated
A0028	Vulnerability Sub-Group	The Company is to re-think the wording for its highest service lowest cost value.	SG	30/06/2017		Ongoing	[Update:] Delivering a Five out of Five service, for all customers, and for the lowest cost.
A0029	Vulnerability Sub-Group	The Chair and Company to have a meeting to discuss Southern Water's social tariff	SG	30/06/2017		Yes	Update paper circulated
A0030	Vulnerability Sub-Group	The Company to circulate its list of third party partnerships.	SM	30/06/2017		Yes	Update paper circulated
A0031	Vulnerability Sub-Group	The Company to circulate its list of community events the team has attended.	SM	30/06/2017		Yes	Update paper circulated
A0032	Vulnerability Sub-Group	List of ways SEW is trying to improve access to information and contact.	SM	30/06/2017		Yes	Update paper circulated
A0033	Vulnerability Sub-Group	The Chair to put the Company into contact with Barclays to discuss its training tool.	ZM	30/06/2017		Yes	Company has contacted Zoe Dixon (now Medway) and is awaiting confirmation on contact details, and whther Barclays keen to progress a water implementation. [Update}; Awaiting feedback from Barclays. They have confirmed they are about to Pilot their Communty Wings solution with and Energy company, and are working on contracts with them. They have suggested they will contact SEW when this work has completed. SEW will follow up in Decemmber if not heard from Barclays.
A0048	Vulnerability Sub-Group	SEW to provide an update on their vulnerability stakeholder mapping (existing Challenge) - Group asked to understand SEW's rationale for list/what used for/how updated/how people selected for engagement from the list.	SM	30/08/2017		Ongoing	Mapping of customer financial vulnerability has begun. Update will be provided in debt focus update on 13.10.17 [Update:] Further update on mapping provided at VSG meeting on 20.11.2017. Data from SEW's own systems, together with risk data from Experian now available and mapped. Data from DWP received via Kent County Council and to be formatted for mapping.
A0049	Vulnerability Sub-Group	SEW to provide a list of their third party referral networks - that is organisations that refer people onto SEW's social support schemes and organisations that SEW refers customers on to for additional help e.g. StepChange.	SM	30/08/2017		Ongoing	Third party referrals used by the Customer Care team has been provided. Further developments will be made to this.
A0050	Vulnerability Sub-Group	SEW to circulate their intended list of needs codes	KD	30/08/2017		Yes	List of joint PSR codes being developed by Energy/Water working group circulated with VSG papers.

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A0051	Vulnerability Sub-Group	Speak to Affinity water about how they engaged with their Nepalese community.	SB	30/08/2017		Ongoing	Affinity Water have been contacted and at present just use the language tool. It has been agrred to meet up after annual leave to pool ideas. **[Update]:** Affinity Water have confirmed they do not have any specific support for Nepalese community beyond a similar language line support employed by SEW. SEW undertook Radio interview with Radio BGWS (British Gurkha Welfare Society), where Customer Care team explained SEW's services and tariffs. This was then translated on air to the Nepalese community, which number 15k in Hants.
A0052	Vulnerability Sub-Group	Share number of home visits where customer won't talk/does talk to them. Could we also get any information of the benefit from these visits e.g. number of referrals to other organisations/number of customers that go onto payment plans/receive social support etc.	SB	30/08/2017		Ongoing	Basic recording method implemented but further development needed. Need to trial at least for a further month to assess data output.
A0053	Vulnerability Sub-Group	Circulate Ofwat PR19 Vulnerability appendix to subgroup.	SG	30/08/2017		Yes	SG provided to NB to circulate
A0054	Vulnerability Sub-Group	Circulate CCWater's upcoming report on vulnerability	SG	30/08/2017		Yes	SG provided to NB to circulate
A0055	Vulnerability Sub-Group	ZM suggested they needed to build in assessment and iteration phase into their current strategic work plan.		30/08/2017		Yes	Company agreed iterative 5th element would be helpful, and has added to its approach.
A0056	Vulnerability Sub-Group	SEW to explore if they had any data on the link between social support and debt levels.		30/08/2017		Ongoing	Initial debt mapping has been completed and will be shared with CCG VSG. Mapping will be developed and aded to, to highlight links with referral agenceies., and other support groups.

Challenge Log

Item	Raised by	Date Raised	Subject Matter	Comment/ Feedback/ Challenge	Response	Status (Open/Closed)
36	Sub-group	30-Jun-17	Vulnerablility Sub-Group	What does The Company know about the vulnerability risk factors of its customers	Company to carry out mapping of vulnerability in its area	Open
37	Sub-group	30-Jun-17	Vulnerablility Sub-Group	What are the customer journeys and can The Company map these to the risk factors for each scenario.	Key customer journeys and gaps in inclusive service are currently being mapped.	Ongoing
38	Sub-group	30-Jun-17	Vulnerablility Sub-Group	Use public information, e.g. Kent County Councill website ect. The Sub-Group thought that it would be good to use some energy companies as they are encouraged to share with other utilities.	Use of publicly available data will be incorporated into vulnerability strategy. Company is already working with other local utilities in this area.	Open
39	Sub-group	30-Jun-17	Vulnerablility Sub-Group	The Company to think about getting Samaritans training like the CAB did for its new starters.	Company has commissioned training from Samaritans for memebres of its customer care team, plus others from customer Services teams. Training is scheduled for 21 November.	Open
40	Sub-group	30-Jun-17	Vulnerablility Sub-Group	The Company should look into completing horizon scanning - future socio-demogrphic trends plus available insight of relevance	An approach to Horizon scanning will be considered and incorporated within the vulnerability strategy.	Open
41	Sub-group	30-Jun-17	Vulnerablility Sub-Group	The Company should think about appointing a consumer and Vulnerability champion on the Board and how it can learn more about the additional needs of some customers	The company will consider this challenge.	Open
55	Sub-group	30-Aug-17	Vulnerablility Sub-Group	SEW to contact EON to explore if there is any value in their Care and Assessment Tool.	SEW has made contact with EON to progress this. Dates to be agreed for a conference call to discuss further.	Open
56	Sub-group	30-Aug-17	Vulnerablility Sub-Group	Suggestion of setting up a language register of members of staff in the organisation who speak different languages who could answer customer service calls as a more cost effective and timely alternative to a translator.	SEW has successfully developed a language register following this challenge. A number of languages have been identified, with the speakers all regsitering their willingness to engage with customers, including times outside of nomal operating hours.	Closed
57	Sub-group	30-Aug-17	Vulnerablility Sub-Group	SEW to develop their strategy for vulnerability engagement. This will be circulated to the Group for challenge - to include timelines to the subgroup.	Update on approach was provided to CCG VSG meeting on 13.10.17. Further work needed.	Open
58	Sub-group	30-Aug-17	Vulnerablility Sub-Group	SEW to think about what questions they wanted their data mapping to focus on.	Thoughts are developing, but initial areas include: Debt, Areas of Deprivation, Elderly, Health/Medical, Social and Ethnic grouping, Employment status, Social welfare and Benefit status.	Open
59	Sub-group	30-Aug-17	Vulnerablility Sub-Group	Please could SEW produce an analysis of the effectiveness of the social tariff including whether those on the social tariff are less likely to become indebted.	This to be developed as a standing item for future VSG meetings, to include numbers of customers benefitting, value of benefit to customers, and changes from previous report. Update on company's approach to managing debt to be provided at CCG VSG October meeting.	Open
68	Sub-group	13-Oct-17	Vulnerablility Sub-Group	SEW to explore how they can use insights from this geographical debt data and wider data about the distribution of income levels to develop more proactive targeted action to prevent customers falling into debt in the first instance and improve the uptake of social support in high deprivation or currently 'under-represented' areas. The Group also highlighted the open Challenge to explore the potential to quantify the impact of social support on bad debt levels.	SEW engaging with Energy companies to assess use of vulnerability risk data, both for supporting financial vulnerability, and also from vulnerability risk arising from loss of supply.	Open
69	Sub-group	13-Oct-17	Vulnerablility Sub-Group	It's the Groups view that SEW should engage with customers with additional needs as part of the development of its vulnerability strategy i.e. to understand their priorities.	SEW intends to engage with customers with additional needs and stakeholder and communities as part of its engagement and development of a vulnerability strategy.	Open