



Policy in Practice

Missing out: Over £1 billion in  
support is unclaimed in North  
East England each year

Wednesday 10 July 2024

# Housekeeping

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- Audio check
- Please ask questions throughout
- Short survey
- Aim to finish by 11.45
- Slides and recording will automatically follow
- Connect with us on X [@policy\\_practice](#) and LinkedIn (search policy-in-practice)



# We empower people

A woman with dark skin and curly hair is looking at a laptop, while a woman with light skin and blonde hair sits next to her, gesturing with her hands. They are both looking at the laptop screen. The background is a solid green color with a subtle circular pattern.

## Policy

Missing out: £23 billion of support is unclaimed each year

## Practice

We close the unclaimed support gap with data

# Agenda

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- **Amanda Bailey, North East Child Poverty Commission:** Overview of the 'No Time to Wait' report, focusing on why income maximisation was given top priority
- **Rachael Walker, Policy in Practice:** Key findings from the North East region
- **Mark Wilkinson, Northumbrian Water:** Challenges in high-deprivation areas, social tariffs initiatives, and proactive measures for tariff uptake
- **Gillian Roll, Karbon Homes:** Explanation of their funding for this initiative
- Q&A discussion



# Today's speakers



**Sophie Kaye**  
Senior Marketing Executive  
Policy in Practice



**Rachael Walker**  
Research and Policy Director  
Policy in Practice



**Amanda Bailey**  
Director  
North East Child Poverty  
Commission



**Mark Wilkinson**  
Head of Income & Wholesale  
Northumbrian Water Group



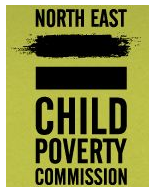
**Gillian Roll**  
Assistant Director Strategy,  
Place and Insight  
Karbon Homes



Amanda Bailey

North East Child Poverty Commission





# North East Child Poverty Commission (NECPC)

- A cross-sector network of organisations from across the North East of England
- Hosted by – but independent of – Newcastle University
- Aim to influence policy and practice locally, regionally and nationally
- ‘Child poverty in the North East is not inevitable and ending it is worth working for, together’



**NO TIME  
TO WAIT:**

NORTH EAST

**CHILD  
POVERTY  
COMMISSION**

**AN AMBITIOUS BLUEPRINT FOR TACKLING  
CHILD POVERTY IN THE NORTH EAST**

AMANDA BAILEY | FEBRUARY 2024

# No time to wait - overview



- Makes the case for using devolution to take a 'public health approach' to tackling the structural drivers and impacts of child poverty in our region – convened by our combined authorities, but a collective effort in which organisations across all sectors – particularly our anchor institutions – must play their part.
- Sets out a blueprint for what an ambitious, solutions-focussed programme of co-ordinated, cross-sector, regional action to tackle child poverty could look like.

# Our four strategic priorities

PRIORITY 1:

MAXIMISING FAMILY INCOMES NOW

PRIORITY 2:

MAKING WORK A ROUTE OUT OF POVERTY

PRIORITY 3:

THE BEST START IN LIFE FOR THE NEXT GENERATION

OVERARCHING  
PRIORITY:

SECURING A REGION-WIDE ANTI-POVERTY COMMITMENT

# Why Priority 1?

- Strong evidence that money matters for children's outcomes
- Growing evidence that very low/inadequate income = barrier to work
- Poverty/hardship = 'one of single biggest barriers to growth' for NE
- Impact on local economies of maximising income
- This is within our gift as a region

# Why Priority 1?

*'REDUCING HARDSHIP FOR FAMILIES IS ABSOLUTELY KEY, AND WOULD HAVE BOTH IMMEDIATE AND LONG-TERM IMPACT. WE HAVE TO TAKE THE PRESSURE OFF HOUSEHOLDS NOW, SO THAT THEY AND THEIR CHILDREN CAN SEE AND ACCESS OPPORTUNITIES – AND CAN DREAM BIG ABOUT THEIR FUTURES.'*

North East Local  
Authority Officer

*'WE MUST DO WHAT WE CAN TO BRING SOME SENSE OF STABILITY TO PEOPLE'S LIVES, BEFORE WE CAN ENABLE THEM TO PLAN FOR THE FUTURE.'*

North East Local  
Authority Officer

*'WE DIDN'T EVEN KNOW UNTIL RECENTLY THAT WE WERE ENTITLED TO RECEIVE UNIVERSAL CREDIT, SO WE'VE ONLY JUST STARTED CLAIMING IT WHICH HAS HELPED US OUT MASSIVELY...BECAUSE THIS TIME LAST YEAR WE WERE IN A REALLY BAD PLACE. THIS TIME LAST YEAR WE WERE STRUGGLING TO AFFORD ABSOLUTELY ANYTHING. IF WE'D KNOWN ABOUT IT LAST YEAR, THINGS WOULD HAVE BEEN A HELL OF A LOT DIFFERENT FOR US -- BECAUSE MY MENTAL HEALTH SEVERELY DROPPED. THE DIFFERENCE THAT'S MADE THIS YEAR HAS BEEN UNBELIEVABLE.'*

North East parent with  
partner in work  
(encouraged to apply by  
another parent)

# Why income maximisation matters: findings from our report

- 63% of children living in poverty across the North East are estimated to be in ‘work-constrained families’ – who face at least one significant barrier to boosting their income through work, or by taking on extra work.
- Almost one in five (18%) North East children are living in households that are ‘food insecure’, meaning they do not have access to sufficient food to facilitate an active and healthy lifestyle.
- Seven in ten (69%) children in our region are living in families with zero or little savings to protect them from economic shocks or unexpected bills.

# Priority 1: Maximising family incomes now

## Recommendations:

- Proactive, combined authority-wide take-up campaigns
- Expanding the reach of income maximisation – and making it the norm
- Making better use of data
- Reducing costs and barriers to services for families
- Using our collective purchasing power to ‘disrupt’ the status quo

# Thank you



[nechildpoverty.org.uk](https://nechildpoverty.org.uk)



[@nechildpoverty](#)



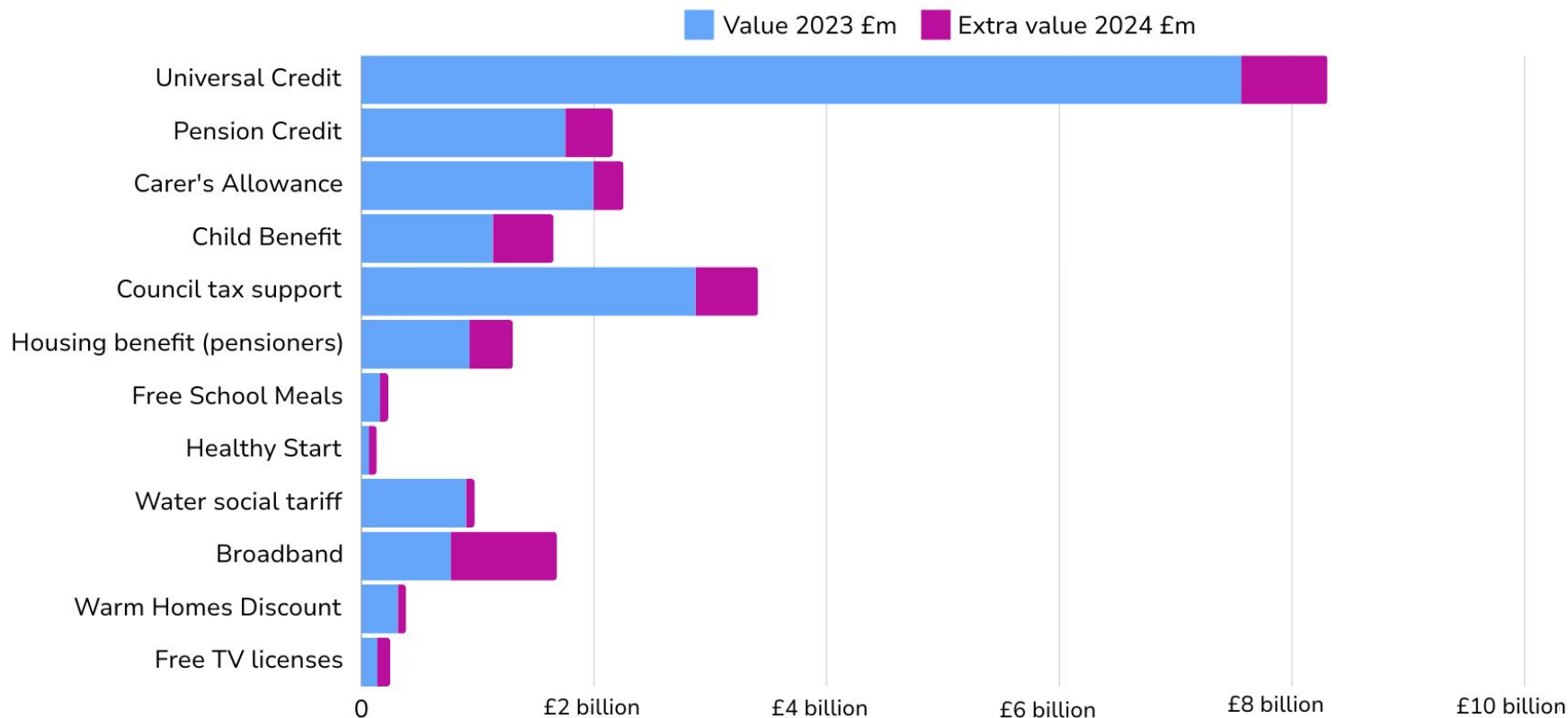
[amanda.bailey@ncl.ac.uk](mailto:amanda.bailey@ncl.ac.uk)

# Rachael Walker

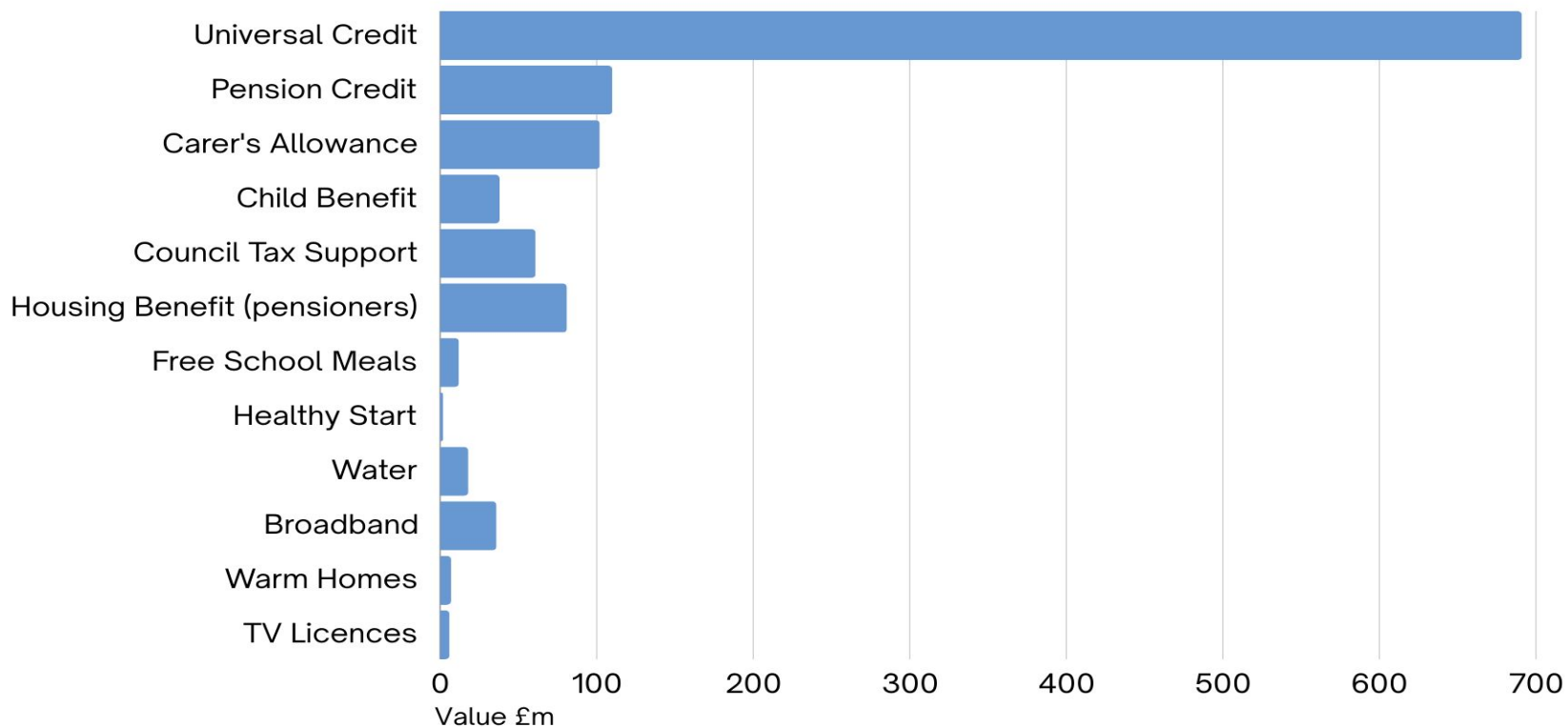
## Policy in Practice



## £23 billion unclaimed value by benefit, April 2024



## £1.33 billion is unclaimed in the Northeast



# £1.3 billion is unclaimed

- 752,000 missing claims
- £358 per person nationally, but...
- £501 per person in the Northeast
- 40% higher per person breakdown in the Northeast
- The VAST majority of unclaimed benefits are nationally available services
- Less control over benefits locally, but this doesn't make us powerless



## Why are benefits going unclaimed?



### Awareness

Many claimants are simply unaware that certain benefits exist or assume that they won't be eligible



### Complexity

Having to apply for half a dozen different benefits, navigating complex criteria, and proving eligibility are all barriers to claiming



### Stigma

Negative perceptions around claiming benefits discourage eligible people from engaging with the benefit system

# Barriers to claiming in the Northeast

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## Reluctance to engage with state and local agencies

- Regional experiences with schemes like Back to Work programmes
- Fears of penalties and sanctions
- Some distrust of national government: will this change with a new government?

## Higher rates of self-reported ill health and disability

- 21.4% of residents report having a disability, compared to 17.5% nationally
- Research findings show around a third of people with disabilities are not maximising their benefits
- This increases with deprivation

## Higher rates of digital exclusion

- 1 in 3 people in the NE experience digital exclusion
- NE has the lowest digital literacy among adults at 28%
- Digital exclusion is becoming less age-related and more income-related



# Recommendations

1. Address benefit take up at the combined authority level
2. Reduce complexity and increase awareness of local and discretionary benefits
3. Tackle social tariffs at a regional level
4. Target support through proactive use of administrative data
5. Automate or 'passport' locally determined support



# Mark Wilkinson

## Northumbrian Water



# NORTHUMBRIAN WATER LTD

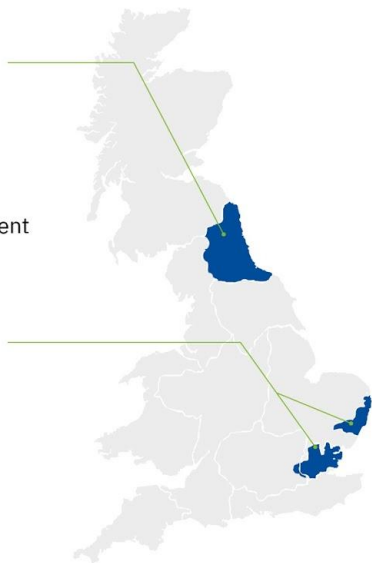


## **NORTHUMBRIAN WATER** *living water*

- 2.7m customers
- Water production and distribution
- Sewerage and wastewater treatment

## **ESSEX & SUFFOLK WATER** *living water*

- 1.8m customers
- Water production and distribution



### WATER

- 44 impounding reservoirs
- 57 water treatment works
- 344 water pumping stations
- 338 water service reservoirs
- 25,545km water mains (16,000 miles)

### SEWERAGE

- 418 sewage treatment works
- 765 sewage pumping stations
- 29,724km (18,000 miles)

### PEOPLE

- 3,000+ employees

### OUR PURPOSE IS

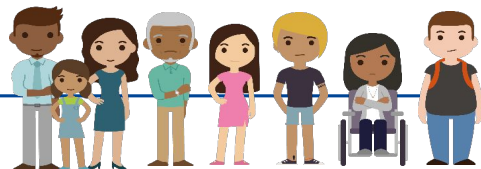


Caring for the essential needs of our communities and environment, now and for generations to come.

We do this by providing reliable and affordable water and wastewater services for our customers.

We make a positive difference by operating efficiently and investing prudently, to maintain a sustainable and resilient business.

# TARGETS 2030



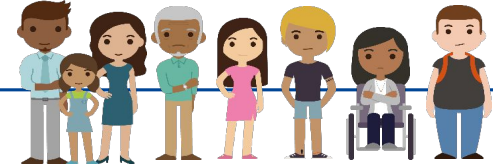
Moving 500,000  
households out  
of water poverty.



Over 250,000  
customers  
registered for  
priority services.

# CHALLENGES WITH SUPPORT?

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- Customers not sure what they were eligible for
- Lack of understanding of eligibility criteria
- No online option to apply
- Different criteria by water company
- Concern of security of information shared
- Difficulty to source data
- Poor customer experience
- Inefficiencies when reviewing applications
- Promoting Policy in Practice for income maximisation



# IMPROVING AWARENESS

## COMMUNICATIONS PLAN

### INTEGRATED MARKETING COMM

The campaigns to support and drive CES directorates and Corporate Comms, engage customers across various channels, including:

There are additional plans for the use of a

The campaign will flex throughout the year on the right channel, with spend weighted

### AFFORDABILITY CAMPAIGN

The messaging for this area will focus on the right channel, with spend weighted

The campaign will make use of so audio streaming, as well as some which helped deliver our best-ever year-on-year increase in web traffic

### SERVICE CAMPAIGN

PSR:

This messaging reminds our customers that we are here for them, in whatever way they need, with a whole range of different support options. This will build upon the work we did in 2023, which helped deliver our best-ever web performance for our Priority Services pages. There was a 215% overall year-on-year increase in web traffic, a jump to 357% when only looking at the dates the campaign was live.

**Suggested channel and budget split based on past performance:**

- Social media – 40%
- Digital programmatic – 20%
- Google Ads (Search / PPC) – 20%
- Audio streaming (DAX / InStream / Podcasts / Spotify) – 10% (this would be a new channel for PSR)
- DOH (digital screens etc) – 10%

**Other things to consider depending on budget:**

- Video creation – TV and YouTube advertising – may cost a bit to create the videos initially, but would be a series of advert versions that focus on different people with diverse needs, and one that ties it all together.
- Radio partnerships (north only)
- Newspaper advertising

**Examples of PSR creative and messaging:**



Examples of affordability and financial support creative and mess

Struggling To Pay For Water? | See How We Can Help | Northumbrian Water | 0800 000 0000

You may be eligible for a discount off your water bill. Find out more.



## EXTERNAL COMMUNICATIONS

### INTERNAL COMMUNICATIONS ACTIVITY

### Awareness Campaign

(full operational areas/all adults)



Out of home



Digital



Audio



Cinema

### Bespoke message campaign

(Segmented/targeted messaging)



Out of home



Digital



Streaming



Experiential



Distribution



Transport



Ambient



TV

## STAKEHOLDER ACTIVITY

### Affordability / Support

- North East customers will still pay the lowest water and wastewater bills in England.
- c.£170m to support customers who are struggling to pay their bills, four times as much as the last five years. In the North East this is c.£104m and in Essex and Suffolk it's c.£66m.
- Doubling the amount of households we are supporting with social tariffs (from 150,000 to 300,000). 107,000



# IMPROVING AWARENESS

ESSEX & SUFFOLK WATER

living water

NEED A LITTLE EXTRA HELP?

We all need a bit of extra support at some point in our lives, so we offer a range of FREE Priority Services to help make things a bit easier.

Register now

eswater.co.uk/priorityservices | 0345 782 0111

Home > News and media > Share and support

Share and support



“We had some really nice feedback from customers at the bottled water station this evening and we really appreciate customers understanding while we got this matter resolved.”

Our teams will continue to monitor networks throughout the night to ensure customers supplies are fully restored for in the morning.

Anyone who needs water urgently overnight or who need any extra support can contact us on 0345 7820999.

See insights and ads

Boost post

72

9 comments 15 shares

Is your total household income below £17,005 (£21,749 London Borough) or do you receive Pension Credit?

ESSEX & SUFFOLK WATER

living water

essex\_suffolk\_water

...

ESSEX & SUFFOLK WATER

living water

BECAUSE EVERY PENNY COUNTS

If you're finding it hard to pay your bill right now, talk to us. We're here to help you when you need us.

Get in touch

eswater.co.uk/bill-help | 0345 782 0111

View Insights

Boost post

Liked by janedunn84 and nweavers18

essex\_suffolk\_water

We want to reassure our customers we have support available for anyone who might need it.

It's as we're investing £150 million pounds to improve our region's water services.



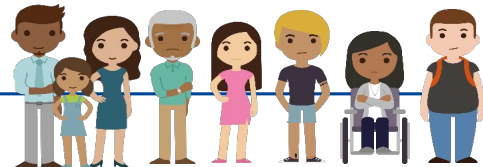
Hello,

Need a little extra help?

We understand that sometimes life's challenges mean that some customers can occasionally find themselves in a difficult situation.

Creating partnerships to make a difference to our customers.

# HOW WE CAN HELP CUSTOMERS



## Flexible payment plans

Set up a payment plan with payments you can afford. You can also choose when to pay

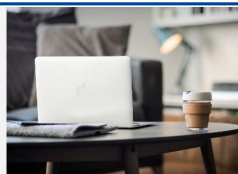
[Set up a payment plan](#)



## Water Direct - using benefit payments

Water Direct can help you pay your bill direct from your benefits

[Apply now](#)



## Payment breaks

A payment break can you help if you've lost your job or had an unexpected change in income

[Apply now](#)



## Bill cap scheme - WaterSure

If you have a water meter, receive benefits, and either have a large family or someone has a medical condition and use lots of water, we'll cap your water bill

[Apply now](#)



## Low income discount

If your household income is less than £17,005 or you receive Pension Credit? You can receive up to 50% off your bill

[Apply now](#)



## Debt support

We can refer you to our free debt advice and support organisations to help you manage any debt

[Find out more](#)



## Benefit checker

Check to see if you're receiving all the benefits you're entitled to. You may be able to get more help from the Government

[Try Policy in Practice's calculator](#)






## Money and mental health advice


We can offer advice and support, especially if you're feeling stressed and anxious about money

[Find out more](#)

**NW**  
living water






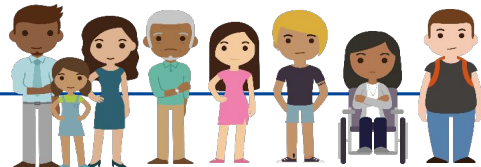
Chat

## Eligibility checker

Find out which of our financial support schemes you may be eligible for

[Eligibility checker](#)

# EASE OF ACCESS



## Eligibility Checker

- Online option for customers
- Instant decision on eligibility
- Enhanced Policy in Practice tool for one stop assessment
- Assess for cross over sewerage companies
- Income maximisation as part of application
- Improved customer experience
- Reduction in repeat contact

### Water Charges

#### Automatically eligible for PSR?

Discuss the Priority Services Register and ask if they would like to sign up.

Different water or sewerage area? ☐

	Water	Sewerage
You are billed by:	Essex and Suffolk	Anglian
Standard monthly charge:	£16.29	£22.13
Recommended tariff name:	Low Income Pensioner Discount	Extra LITE
Recommended tariff value:	£8.15	£11.07
Discount awarded:	50% discount	50% Discount
Total annual savings:	£230.40	

[Tariff Information](#)

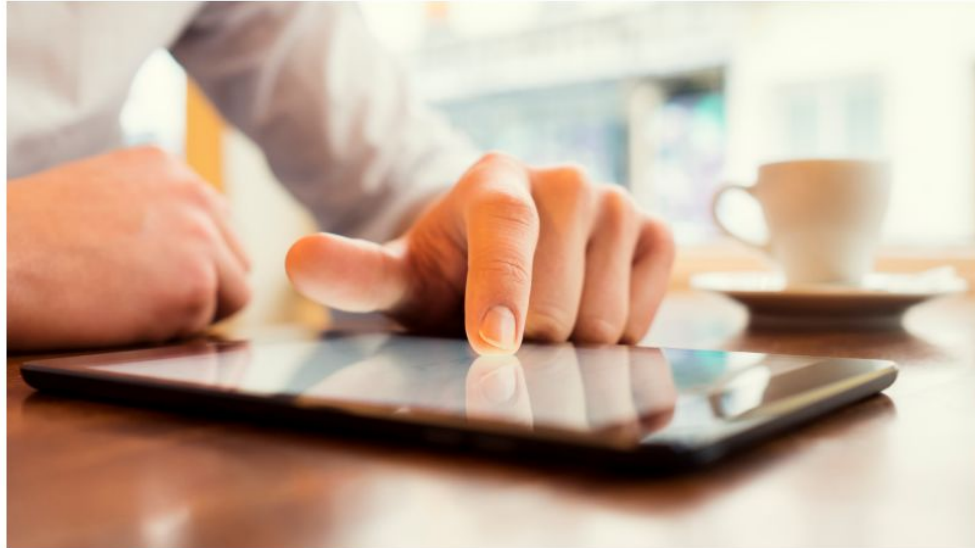
# **WATER POVERTY** **AFFORDABILITY VIEW - ASSESSMENTS**

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## **Eligibility checker**

Find out which of our financial support schemes you may be eligible for

Eligibility checker



# WATER POVERTY AFFORDABILITY VIEW - ASSESSMENTS

## Financial Support Eligibility Checker

By providing some details about your circumstances, this eligibility checker can tell you which financial support schemes you may be eligible for.

\* Indicates a required field

### Your household

Please select **all** that apply (you may select more than one)

My household income is less than  
£23,933

I have 3 or more children living with me  
at the property

Someone in my house has a medical  
condition that needs lots of water



Asks some initial  
questions to test  
where a social tariff is  
the right option

## You may be eligible for financial support

Based on the information you gave, you may be eligible for one of these (terms and conditions apply):

### Low income discount

Up to 50% reduction on your bill

[Apply now](#)

# WATER POVERTY AFFORDABILITY VIEW - ASSESSMENTS

## Check if you're eligible for a discount on your bill

Our low income discount scheme may be able to reduce your bill by up to 50%.

To complete the eligibility checker you'll need to provide your income details such as wages or benefits as well as your rent/mortgage outgoings.

You will also need to provide information for anyone who is over the age of 18 living in your household, so please also have their income details available.

If you do not provide their information, your application may not be accepted.

Please review and update the details below.

Income and housing costs – this should cover all income that is not benefits

### Your income and housing costs

\* How much is your household income (excluding benefits)? ⓘ

£

xxx.xx

Paid every



\* Rent/mortgage payments ⓘ

£

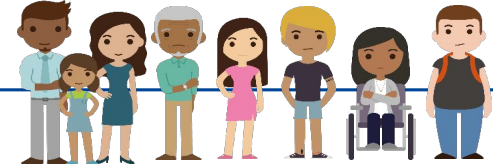
xxx.xx

Paid every



# PROACTIVE APPLICATIONS

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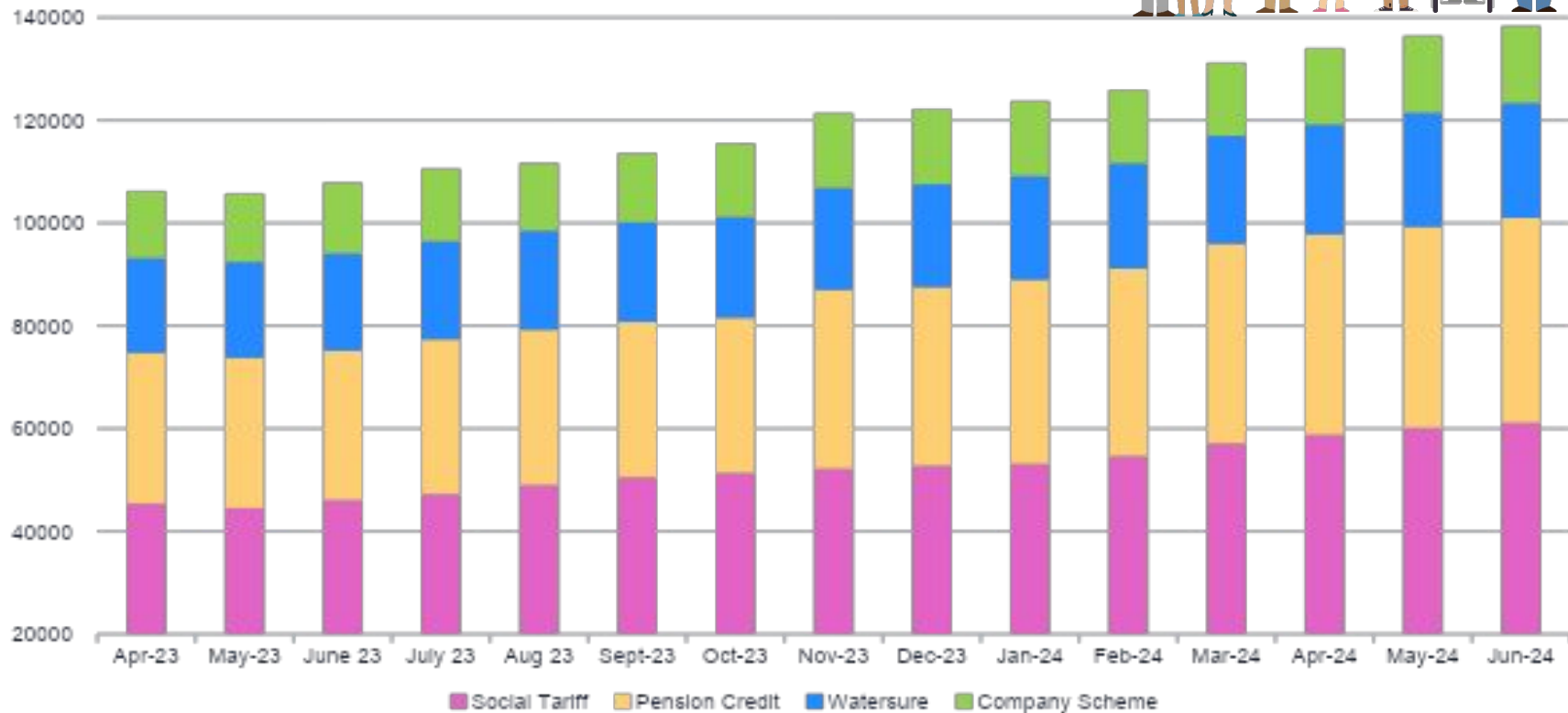
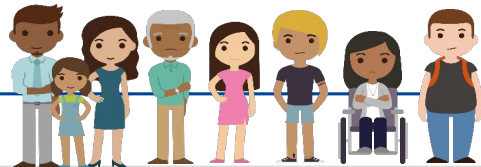


## Pro-active Support

- Use of Partnerships
- DWP Data-sharing
- Smart metering programme
- Data trials

# SOCIAL TARIFFS

## NUMBERS SUPPORTED



# Gillian Roll

## Karbon Homes



# Gillian Roll

**Assistant Director Strategy, Place and Insight  
Karbon Homes**

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# Fair Foundations

**Everyone deserves a fair chance to realise their potential, wherever they live.**

**What?** A new approach to evaluating places and interventions based on the concept of the foundational economy.

**How?** A coalition of active, willing, like-minded partners to tackle the challenges of left behind places.



# How this research aligns to our priorities

- Mission: Provide a Stronger Foundation for Life.
- Aspire to be an anchor institution in those areas where we have a strong presence.
- Focus on increasing 'Residual Household Income' (RHI), particularly in left behind places. Fair Foundations
- Benefits policy, lack of awareness of eligibility, stigma and complex benefits application processes can exacerbate challenges around RHI.
- What can we as a key stakeholder do to help overcome these barriers given the cost of living challenges that many of our customers live with?



## What housing associations and anchor institutions can do



- No zero hours contracts
- Grow your own employment initiatives
- Employability support in left behind places



- Help customers and colleagues to overcome barriers to travelling to key employer locations



- Support for childcare outside school hours



- Focus hardship funds on left behind places



- Partner with other employers and local authorities to colocate service points to support high streets
- Upgrade social infrastructure in left behind places

# Discussion



# Next steps

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Take our very short survey when the webinar ends to:

- Give us feedback and ask further questions of our speakers
- Book a chat with the team



Scan to book a chat

Register for our next webinar:

- Housing and innovation: New ways to tackle the cost of living crisis and rent arrears challenges on Wednesday 24 July



# Thank you

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Amanda Bailey, North East Child Poverty Commission

Gillian Roll, Karbon Homes

Mark Wilkinson, Northumbrian Water

Rachael Walker, Policy in Practice

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