

# Thank you for joining us, the webinar will begin shortly

Free webinar

## Same household, different bill: How sectors are tackling financial hardship together

Wednesday 3 June  
10:30 to 11:30



Guest  
speakers:

Southern  
Water. 

 nationwide

# Same household, different bill: How sectors are tackling financial hardship together

Wednesday 3 June 2026

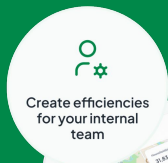
# Housekeeping

- Audio check
- Short survey
- Aim to finish by 11.30
- Ask your questions throughout in the panel on the right
- Slides and recording will follow
- Connect with us on LinkedIn



Policy in Practice

We empower organisations to reduce financial vulnerability and safeguarding risk



Create efficiencies for your internal team



Avoid poverty and homelessness



Reduce debt



Maximise residents' income



Our research shows **£24 billion of support** is unclaimed every year



- **Introduction: Same household, different bill**  
Rob Johnson, Head of Partnerships, Policy in Practice
- **Customer Propositions: Unclaimed Benefits**  
Ian Cheatle, Senior Manager, Customer Propositions, Nationwide
- **Vulnerability and data sharing**  
Ed McNamara, Software Account Manager, Policy in Practice
- **Supporting customers as bills rise: Vulnerable Customer Strategy and working with partners to reduce water poverty**  
Nicky Chitty, Affordability & Vulnerability Lead, Southern Water
- **Q&A**

# Today's speakers and panelists



**Rob Johnson**  
Head of Partnerships,  
Policy in Practice



**Ian Cheatle**  
Senior Manager,  
Customer Propositions,  
Nationwide



**Ed McNamara**  
Software Account  
Manager,  
Policy in Practice



**Nicky Chitty**  
Affordability &  
Vulnerability Lead,  
Southern Water



**Rob Johnson**

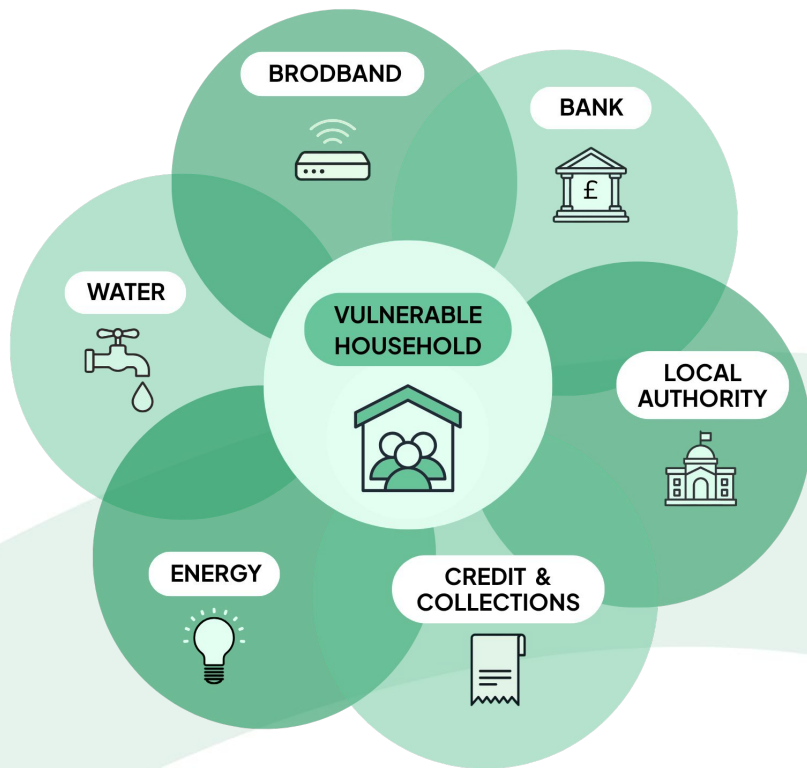
Head of Partnerships,  
Policy in Practice

**Introduction: Same  
household,  
different bill**

[policyinpractice.co.uk](http://policyinpractice.co.uk)



# Same Household Different Bill

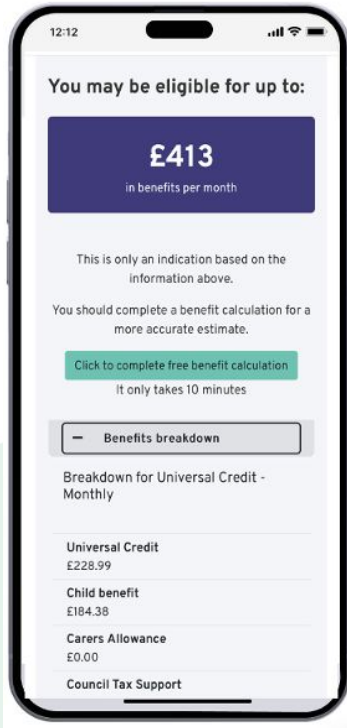


On average a household has financial commitments to six or more organisations

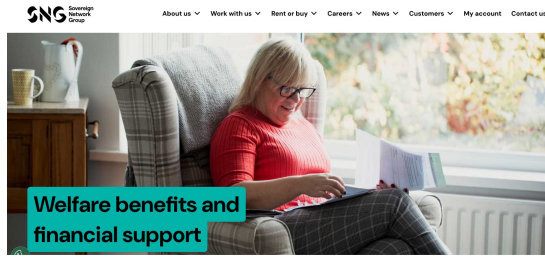
If a customer slips through the cracks of one organisation, they fall further into debt with another

Embedding income maximisation into your customer journey creates a shared safety net, increasing the chances of that household realising unclaimed support

# The Better Off Calculator



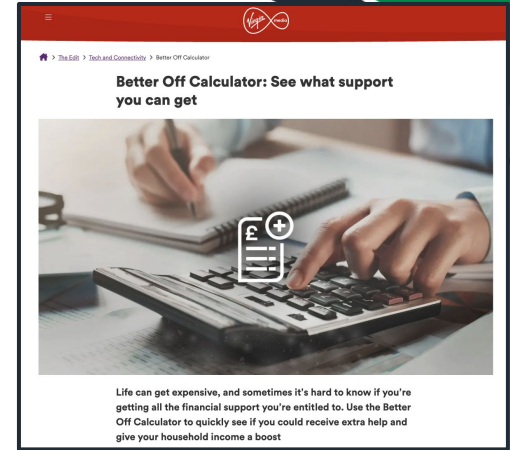
- Check eligibility in just 30 seconds
- Dynamic form with intelligent questioning
- Fully white labelled journey
- Self-Serve with in-journey human to human support
- Signposting to next steps
- Create sustainable SFS budget plans
- Comprehensive case management system
- Detailed real-time reporting of usage and impact
- Fully optimised for mobile



SNG  
Sovereign Network Group

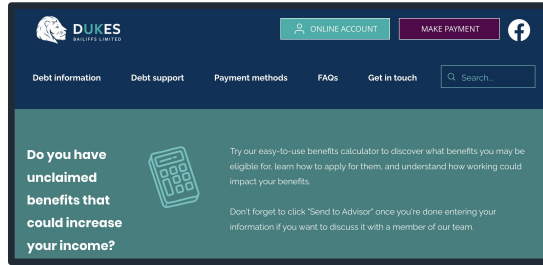
About us Work with us Rent or buy Careers News Customers My account Contact us

Welfare benefits and financial support



Better Off Calculator: See what support you can get

Life can get expensive, and sometimes it's hard to know if you're getting all the financial support you're entitled to. Use the Better Off Calculator to quickly see if you could receive extra help and give your household income a boost



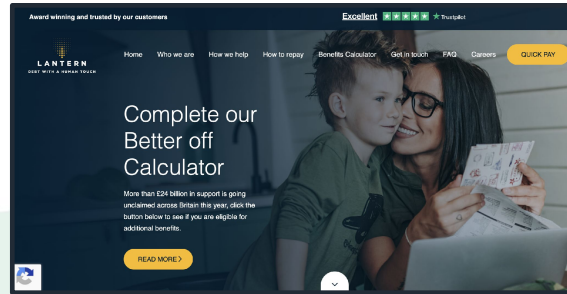
DUKES REALTIES LIMITED

ONLINE ACCOUNT MAKE PAYMENT

Debt information Debt support Payment methods FAQs Get in touch

Do you have unclaimed benefits that could increase your income?

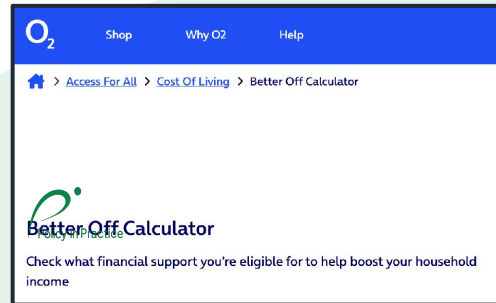
Try our easy-to-use benefits calculator to discover what benefits you may be eligible for, learn how to apply for them, and understand how working could impact your benefits.



LANTERN BEST WITH A HUMAN TOUCH

Complete our Better Off Calculator

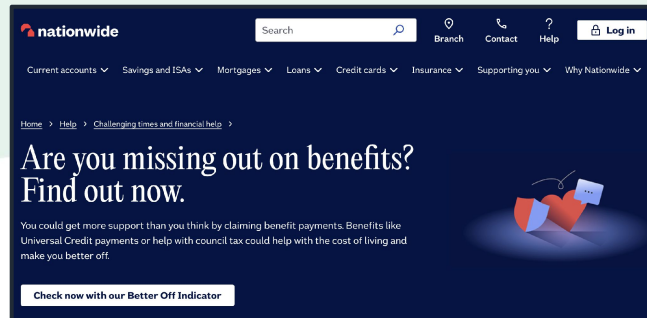
More than £24 billion in support is going unclaimed across Britain this year, click the button below to see if you are eligible for additional benefits.



O2 Shop Why O2 Help

Better Off Calculator

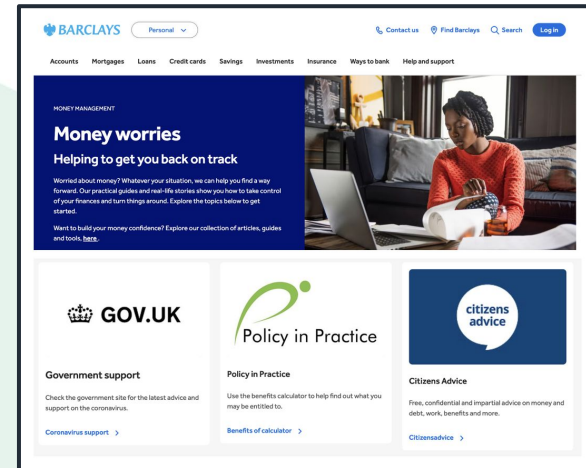
Check what financial support you're eligible for to help boost your household income



nationwide

Are you missing out on benefits? Find out now.

Check now with our Better Off Indicator



BARCLAYS

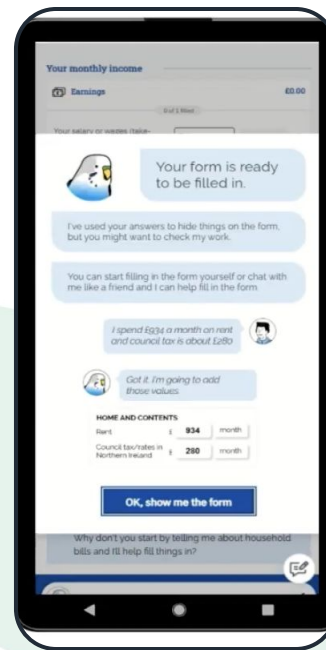
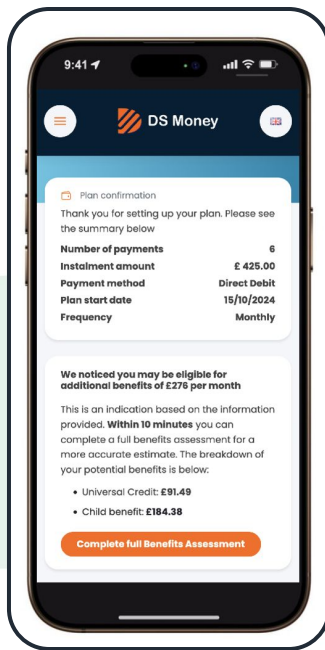
Money worries Helping to get you back on track

Check what financial support you're eligible for to help boost your household income

# Seamlessly integrate into your existing platforms

## Key Features

- Use our API to seamlessly integrate into your existing processes and platforms
- Self-serve portal integration
- I&E integration
- CRM integration



"Income maximisation is no longer a 'nice-to-have' feature or a 'tick-box exercise' for organisations, it is a preventative tool your vulnerability team. It is a tool which empowers its users to resolve and prevent debt

When you embed the Better Off Calculator into your customer journey, you aren't just fixing a siloed problem. You are expanding the UK's financial safety net. If the bank misses them, the council catches them. If the council misses them, the internet provider catches them etc.

By including income maximisation in your customer journey we can ensure that no matter which organisation a customer contacts, they are guided toward financial stability."

# Customer Propositions: Unclaimed Benefits

Ian Cheatle  
Senior Manager, Customer  
Propositions



# £24bn of government benefits\* go unclaimed annually, and research shows our customers expect us to be helping with this

## 1 Insight

- **£24bn of government benefits** go unclaimed annually.
- For some households this could mean missing out on up to **£400+/month**.
- Common barriers to claiming are **awareness**, **complexity**, and **stigma**.

## 2 Why are we working on this?

- Responds to the **needs of our customers**: research\*\* showed helping customers to identify missed benefits is seen as a **natural fit for the Nationwide brand** and something our customers would **expect from us**.
- **Unlocks value** for our customers.
- Aligns with our **strategy** of banking, but fairer, more rewarding and for the good of society.

\* Source: Missing Out Report 2025

\*\* Source: NBS Unclaimed Proposition Research - December 2024

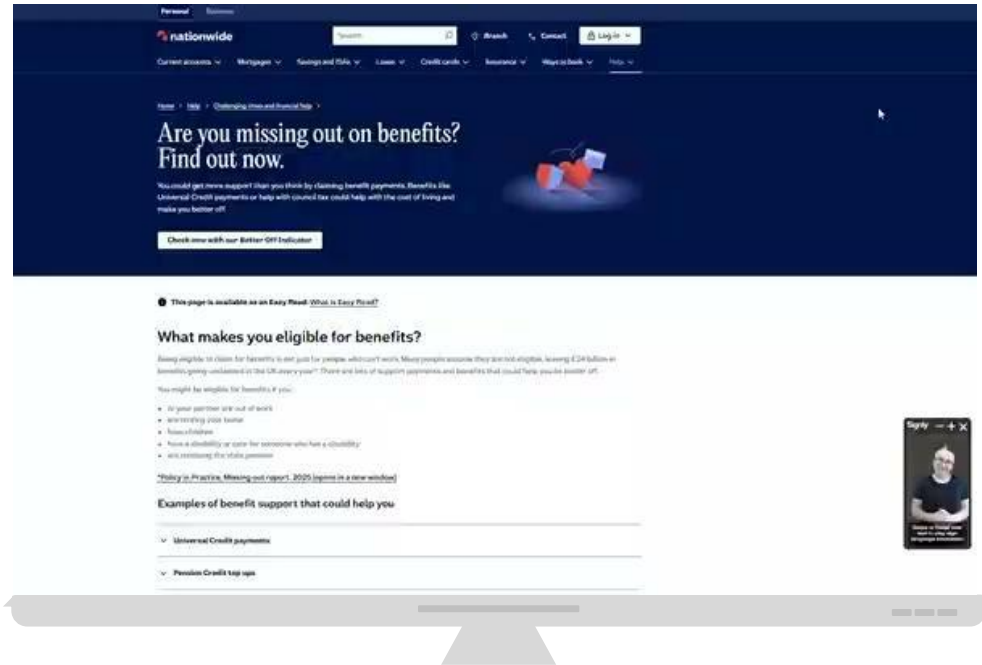


# The proposition includes app, .co.uk, and telephone options, and consists of a quick tool to identify eligibility followed by a detailed calculator for those likely to be eligible

## 1 Proposition overview

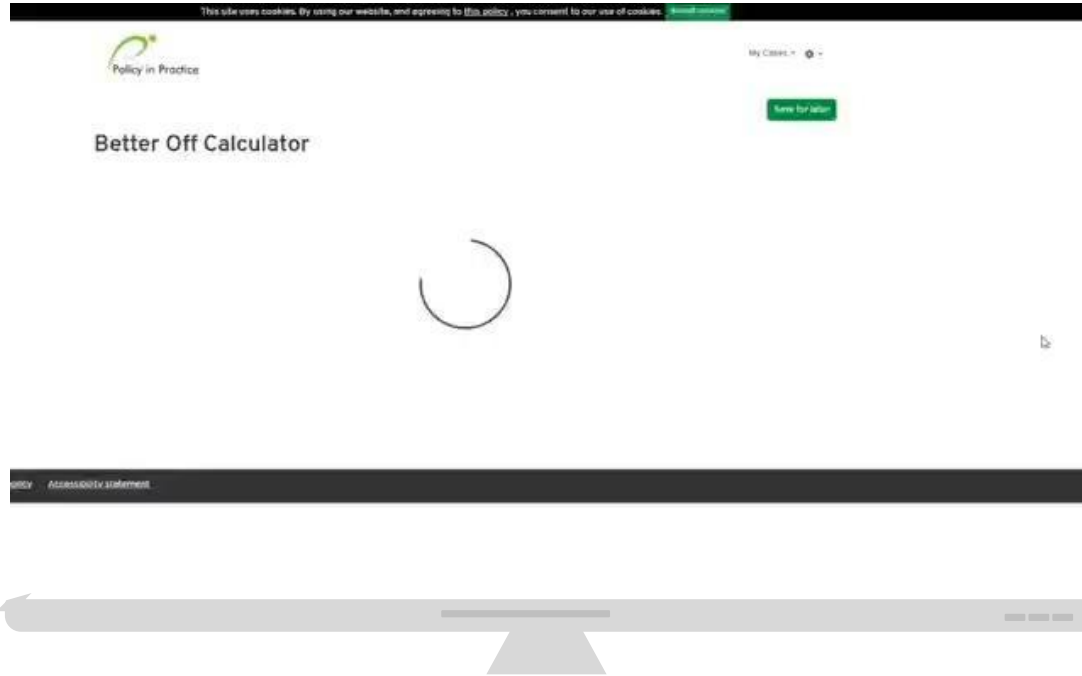
- We have partnered with benefits experts **Policy in Practice** to deliver a **simple and engaging** proposition to enable customers to **quickly determine** if they are **missing out on benefits**.
- The proposition includes two elements:
  - An **'indicator'** to quickly determine if a customer is likely to be eligible.
  - If benefits are identified, the customer proceeds to the **'full calculator'**, which has ~25 questions and provides a detailed estimate.
- The proposition is available in **app, .co.uk, and via telephone**. Nationwide are the only financial services provider to offer a free telephone service, available to anyone.

## 2 Customer journey – quick tool demo





### 3 Customer journey – full tool demo





# Positive press coverage has been received, with many highlighting the unique telephone service

## EXPRESS

Nationwide has uncovered £75 million in unclaimed benefits through a complimentary eligibility calculator introduced just seven months ago.

## THE STANDARD

BUSINESS | MONEY

### Thousands of people access Nationwide's service to raise awareness of benefits

The calculator service was launched on June 26 and is available to non-Nationwide members as well as the society's own customers.



PEOPLE CAN ACCESS NATIONWIDE'S BENEFITS CALCULATOR SERVICE IN A NUMBER OF WAYS (FIONA HANSON/PA)

## INDEPENDENT

Money

### Nationwide launches phone line to help UK residents claim benefits

The service is open to everyone, rather than just customers – seen as a first among financial providers

Karl Mutchett • Wednesday 30 July 2025 09:44 BST • [Comments](#) 



(Getty Images)

## Daily Record

### New Nationwide benefits checker helps thousands of people unlock an average of £560 each month

Over 11,000 households have already discovered they were entitled to £75m in unclaimed payments.

## AOL

Search

### Thousands of people access Nationwide's service to raise awareness of benefits



## YORKSHIRE POST

## DIGEST

### Thousands use benefits calculator

THOUSANDS of people have accessed a benefits calculator service provided by Nationwide Building Society in the first month of its launch.

It launched on June 26 to help make people aware of the support they could be entitled to.

It is available to non-Nationwide members as well as the society's own customers.



# The proposition is delivering strong results, and we are exploring opportunities to broaden its reach through continued development, aiming to amplify our overall impact

Since launch (26 June):

**~£75  
million**

in annual  
unclaimed  
benefits identified  
amongst ~11k  
households

## Phase 2 considerations:

- 1 Channel of choice
- 2 Calculator development
- 3 Last mile

## **Poll:**

**Are income maximisation tools currently part of your Customer Vulnerability Strategy?**

- **Yes, we actively use such tools**
- **No, not at the moment**
- **We are considering it**
- **Other (type in question box)**

# Ed McNamara

Software Account Manager,  
Policy in Practice

## Vulnerability and Data Sharing



# Better Off Calculator: Apply Once



Holistic vulnerability assessments



Combine discretionary industry support with benefits



Customer friendly self-serve solutions



Direct applications to benefits with data passporting



Engage with our network of 350+ partnered organisations

# Data Passporting

Our innovative “tell me once” approach, provides a tangible solution to perennial challenges for sectors supporting vulnerable households



**Warm referrals to triage support**



**Direct applications to benefits**



**Increased customer engagement**

Apply now **2**

## Support from Scottish and Southern Electricity Networks

Priority Services is a free service that could help you, your family or friends get extra support when you need it.



Please follow this link to apply for the Priority Services Register (PSR) from Scottish and Southern Electricity Networks (SSEN).

[Apply now](#)

## Help with your water bill

Your water company offers discounted bills for customers on low incomes or receiving benefits. Answer a few additional questions to apply now.



[Apply now](#)

# Over £11.3 million in water bill support proactively delivered to almost 25,000 households using data



## The challenge



Rising bills placing increasing pressure on low income households. Cross sector increase in levels of arrears. Difficulties in identifying hidden pockets of water poverty.

## The solution



Using local authority data to automatically enrol eligible households onto social tariffs. Without the need for application, validation, or engagement.

[policyinpractice.co.uk](https://policyinpractice.co.uk)

## Impact achieved to date

**£10,075,347**

total bill support, worth £446 per household

**£1,302,476**

total debt relief, worth £532 per household

**24,983**

households expected to get automatic bill support

## Good to know

This approach provides a blueprint for other utilities, including energy and telecoms providers, to automatically deliver financial support to households who need it most



## The client said

*“Our purpose is to deliver life’s essential service and we are determined to support those customers who are struggling to pay their bills. This partnership with the local authorities and Policy in Practice allows us to reach thousands of customers who previously may have been unaware that our WaterHelp scheme can help them.”*

**Nina White, Director of Income, Thames Water**

# Nicky Chitty

Affordability & Vulnerability Lead,  
Southern Water

## Supporting customers as bills rise





# Supporting customers as bills rise

Vulnerable Customer Strategy and working with  
partners to reduce water poverty

# Business Challenge

Through our vulnerability strategy, we aimed to reduce the number of customers experiencing water poverty by proactively identifying those in need of additional support and using our affordability toolkit to improve financial resilience and long-term wellbeing



**Reduce Water Poverty** – Consumer Council for Water estimate **1 in 5** customers will struggle to pay their bill



**Increase Reach** – Raise awareness of available support options to reduce customers bills



**Targeted Access** – Connect with customers already seeking support on other platforms



**Complex Application Process** – Reduce complexity and time required to access support



**Improve Customer Outcomes** – Support long-term ability to maintain payments

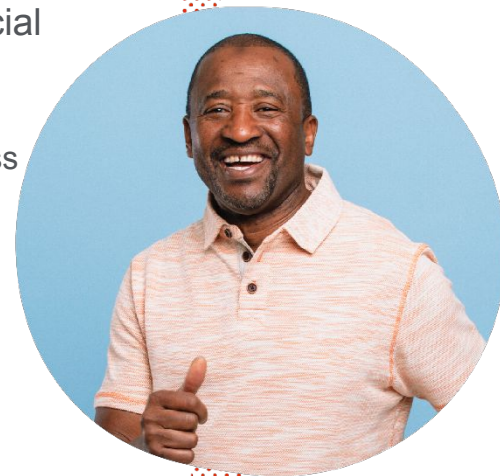


from  
Southern  
Water.

# Solution

Working in partnership with Policy in Practice we developed a bespoke solution that brings together Southern Water support with the Better Off Calculator in a single journey. Making it easier for customers to access help, while identifying where they may be missing out on additional financial support.

- **Streamlined Criteria** – Removing unnecessary steps to access support faster
- **Straightforward Journey** – Easy pre-populated process completed in under 5 minutes
- **Matched Support** – Automatically matches customers to right support based on eligibility criteria
- **Immediate Benefits indicator** – Highlights unclaimed income opportunities immediately
- **Shared Platform** – Access to Policy in Practice wider ‘Apply Once’ platform



from  
Southern  
Water. 

# Benefits of Joined-Up support using the Better Off Calculator

## Increased Reach

Reaches more customers in need through improved connection

## Financial resilience

Helps customers maintain payments long term by improving affordability and stability

## Improved Efficiency

Saves agents time by quickly identifying best support

## Improved Customer Outcome

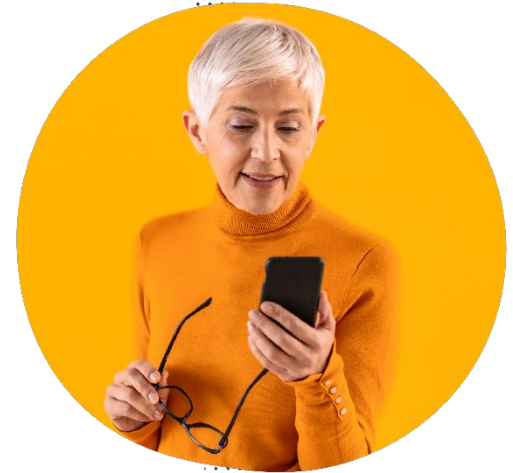
Ensures customers receive the right support, maximising income and reducing financial stress

## Apply Once

Reduces burden on customers, avoiding repeated sharing of personal information

## Better Engagement

Builds improved customer interaction and makes it easier to connect with other support



from  
Southern  
Water. 

# Success measures to date

**17,330**

Households accessed  
indicative benefits  
calculations



**£15,873,465**

Benefits identified across  
all households (including  
those being claimed)



**8,266**

Households identified  
as missing out on  
claiming one or more  
benefits



**£4,112,689**

Of unclaimed benefits  
identified for eligible  
customers by the  
calculator



**£498**

Average increase in  
household income  
through identifying  
unclaimed benefits



from  
**Southern  
Water.**



# Discussion and Q&A




## What's next

If you would like to find out about unclaimed benefits by area, collaborate with us or ask more questions, feel free to [book a chat with us](#) using this QR code or this [link](#)



**Register for our next free webinar:**

The banner features a background image of two people in business attire sitting at a desk with a laptop and tablet. The text is overlaid on the image.

 Policy in Practice

**Efficient and sustainable employment support:  
Blueprints for a data-led, holistic strategy**

Tuesday 23 June  
10:30 to 11:30

**Free webinar**



# Thank you to our speakers

**Rob Johnson**, Head of Partnerships, Policy in Practice

**Ian Cheate**, Senior Manager, Customer Propositions, Nationwide

**Ed McNamara**, Software account manager, Policy in Practice

**Nicky Chitty**, Affordability & Vulnerability Lead, Southern Water

[hello@policyinpractice.co.uk](mailto:hello@policyinpractice.co.uk)

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