

Policy in Practice

How low-income families can
benefit from social tariffs

Wednesday 30 March 2022

Housekeeping

- Audio check
- Please ask questions throughout
- Download and a short survey
- Aim to finish by 15.45
- Slides and recording will automatically follow
- Follow us on Twitter [@policy_practice](#), [@emma_stone2020](#), [@GoodThingsFdn](#), [@EnergyUKcomms](#)



We believe in the
power of technology
and data to
change lives



Policy in Practice: What we do



Policy

A team of professionals with extensive knowledge of the welfare system. We're passionate about making social policy work



Analytics

We help over 100 local authorities use their household level data to identify vulnerable households, target support and track their interventions



Software

Our benefit calculator engages over 10,000 people each day. We identify the steps people can take to increase their income, lower their costs and build their financial resilience



Agenda

- The impact of rising living costs on low income families
- Support available for people who are struggling with digital connectivity and energy costs
- Practical tools that can help now
- Questions and answers



Today's speakers



Janet Harkin
Chief Marketing Officer
Policy in Practice



Tylor-Maria Johnson
Policy and Data Analyst
Policy in Practice



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Director of Evidence and
Engagement
Good Things Foundation



Daniella Weduwer
Policy Manager
Energy UK



Genevieve Hampson
Benefit and Budgeting
Calculator Product Manager
Policy in Practice



Over to Tylor-Maria



2022: the challenges ahead for low income families

Rising energy costs and income shocks

- The energy price cap was raised from £1,277 to £1,971 per year, an average of £693 per household
- National Insurance to rise by 1.25% in April (and 1.25% for employers)
- Inflation is at a 30-year high, expected to hit 7% in April
- Rises in petrol prices and rents
- Benefits to be updated by 3.1% in April which is less than half of projected inflation of 7%

Increases in poverty rates

- Relative poverty before housing costs and deductions grew from 19% in April 2020 to 22.5% in Jan 2022
- **Over a million more people will be in poverty this April due to the cost of living crisis**

Wages and benefits aren't keeping up

- Prices (28.8%) have increased faster than both wages (25.9%) and benefits (14.2%) over the last decade, making us all worse off
- Benefits are worth 11% less than a decade ago



The policy response so far is insufficient

New support measures are worth about £350 per household compared to energy cost increases of £693, leaving a deficit of £343

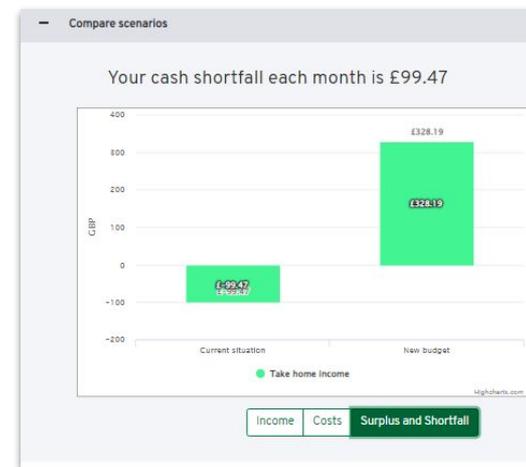
- £200 discount on energy bills, to be repaid in £40 instalments over 5 years
- £150 council tax rebate for those in Council Tax (CT) bands A-D
- New discretionary support for those ineligible for Council Tax rebate
 - Relies on local authorities to administer
 - Households need to know to claim; only 1 out of 5 households that need a DHP receive one
- Warm Home Discount expanded
 - Up to £150 for households receiving pension credit and some working age benefits
- Household Support Fund increased by £500m in 2022/23
- Increase of National Insurance threshold from £9,880 to £12,570
- Temporary 12 month fuel duty of 5p a litre



Case study: a carer on the National Living Wage will be £251 worse off per year from April 2022

| Policy change | Annual impact: change between September 2021 and April 2022 | |
|---|--|----------------|
| Increase to the National Living Wage | Increase in gross earnings | £1,228 |
| | Increase in tax and National Insurance | -£393 |
| | Change in UC after wage rise, annual uprating of 3.1%, and taper rate change from 63% to 55% | £826 |
| | New Health and Social Care Levy of 1.25% | -£86 |
| | Change in net earnings | £1,575 |
| Overall impact on the household | Higher energy bills | -£693 |
| | Higher cost of living | -£443 |
| | Energy support measures—energy discount and Council Tax rebate | £350 |
| | Change in disposable income | £789 |
| | Removal of £20/week uplift | -£1,040 |
| Total | -£251 | |

Create scenarios to show the impact of change and incentivise action



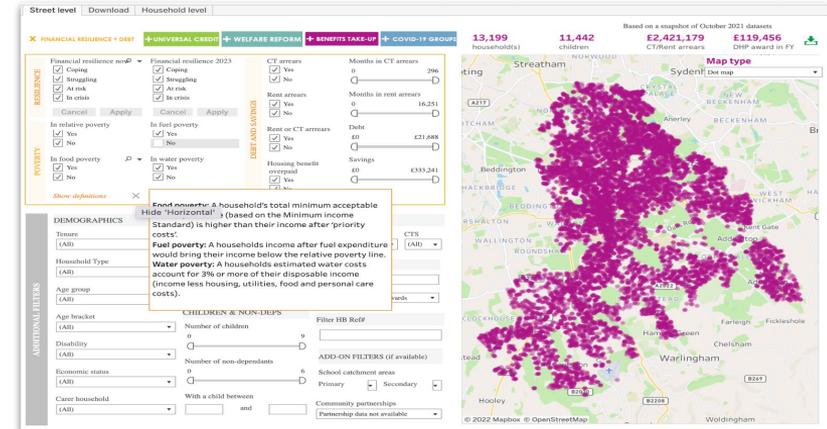
Estimated additional household costs in April 2022 compared to September 2021



Extra 1-2% of low income households will be unable to meet essential costs

- Whilst these changes affect everyone, we estimate that an additional 1-2% of low-income households in our LIFT platform will be unable to meet essential costs due to the fuel bill increase alone
- This is on top of the 8% who already have a shortfall between their income and essential costs

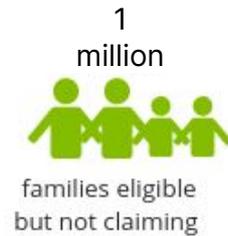
Fuel poverty



£15 billion of benefits is unclaimed each year

- The cost of living increase and the inadequate policy response is made worse by the low take-up of the existing support options
- CTR take up for households that have migrated to Universal Credit recently is low

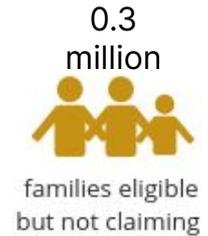
PENSION CREDIT



HOUSING BENEFIT



IS OR INCOME RELATED ESA



Low take-up of existing benefits

- If benefits are not being claimed they are not fulfilling their primary purpose of social security
- People underclaiming benefits are likely to be living the most vulnerable circumstances such as social isolation, vulnerability, or new to welfare system
- Maximising income can help prevent future problems



Reasons for low benefit take-up

- Lack of awareness about:
 - Benefit scheme
 - Household eligibility
 - Who to contact
 - Benefit deadlines or steps to apply
- Application accessibility:
 - Complexity of benefit scheme, benefit rules, or documentation requirements
 - Limited access to digital devices/wifi for online applications
 - Computer literacy



Reasons for low benefit take-up

- Hidden costs to apply
 - Travelling to or from an application / advice centre
 - Taking a time off work to apply or get help
 - Going to library / cafe to use wifi
 - Long phone calls for guidance can be costly
- Personal or cultural stigma / perceptions of a typical 'welfare user'
 - High social cost
- Limited support for applications



Over to Emma





Good Things
Foundation

Rising living costs: Connectivity

March 2022

Dr Emma Stone

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@Emma_Stone2022



Good Things Foundation is a UK-wide digital inclusion charity



Breaking down barriers by providing devices, data connectivity, and skills support - so people can benefit from digital in their everyday lives



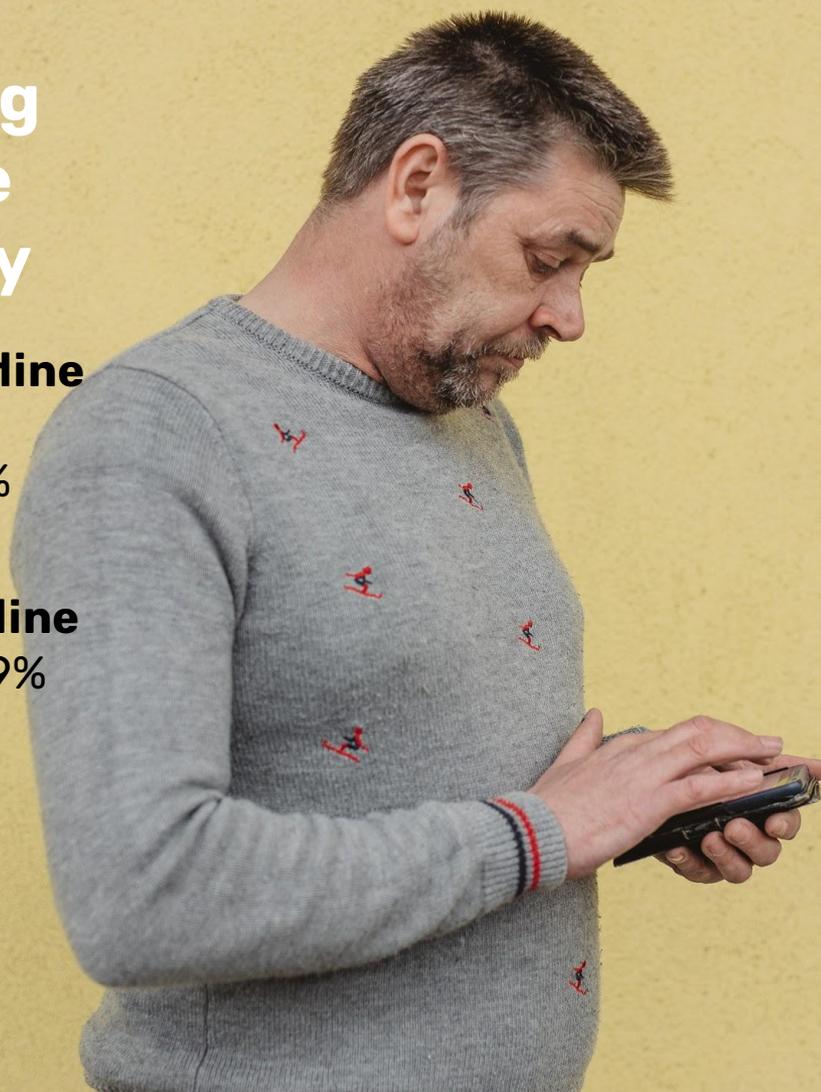
Community Support - UK network of partners



It falls along lines of age and poverty

40% of those offline earn less than £15,000 and 55% below £20,000.

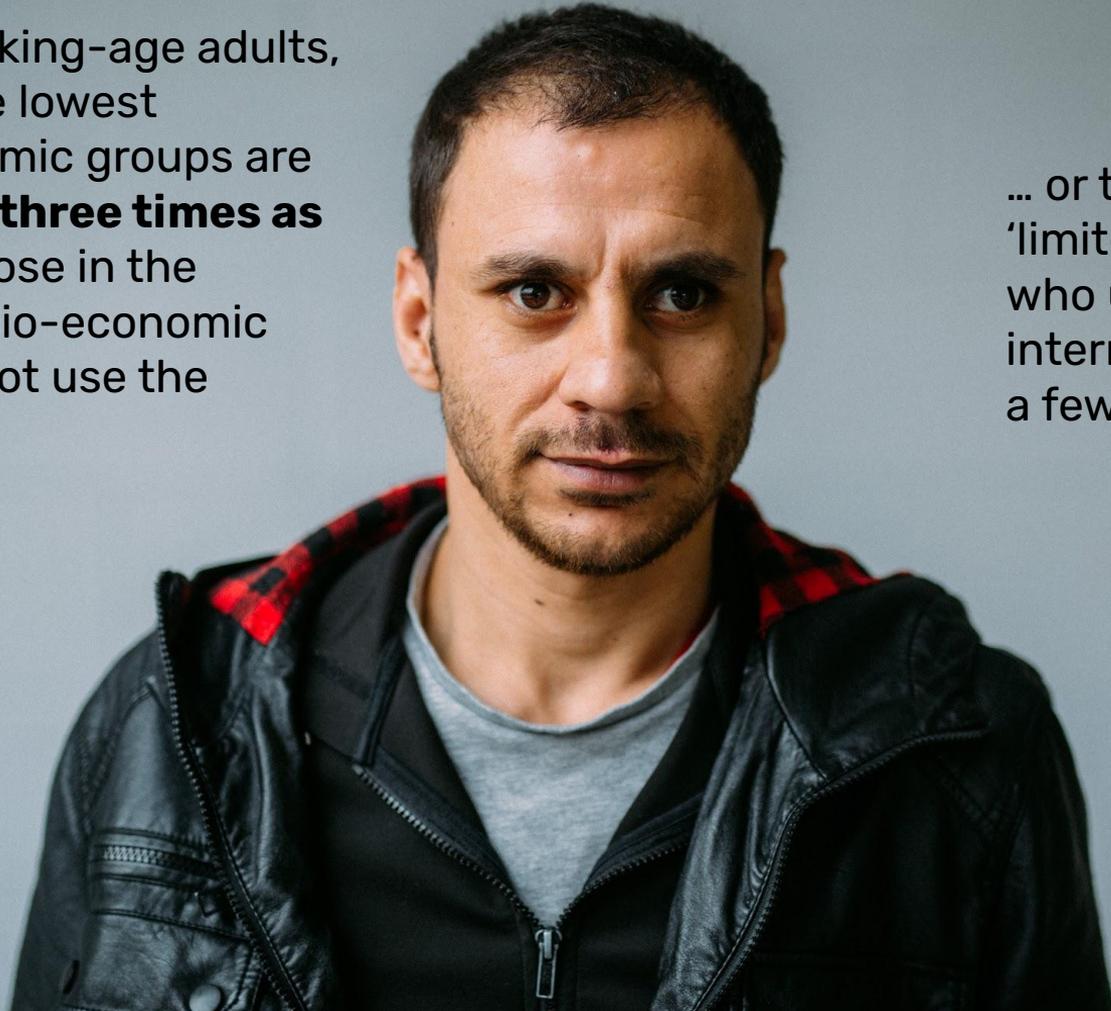
87% of those offline are 50-69 and 39% are below 60.



Digital engagement increased most in lockdown among those who were **already digitally engaged**. In some groups – older, less affluent groups, including people with impairments or health conditions – engagement levels **declined** during lockdown.

Sources: Lloyds Consumer Digital Index, 2021; Age UK, analysis of the English Longitudinal Survey of Ageing, 2021

Among working-age adults, those in the lowest socioeconomic groups are **more than three times as likely** as those in the highest socio-economic groups to not use the internet...



... or to be 'limited users' who use the internet for only a few tasks.

Source: Ofcom,
Adults' Media Use,
2021

|Digital inclusion means...

- **Digital access** - suitable **devices** and sufficient **data** connectivity
- **Digital skills** to connect and engage *safely and confidently*
- **Support** in your community - 'trusted faces in local places'



Connectivity is an essential cost of living for many



Jobs
Education



Social connection
Participation



Health & Care
Housing

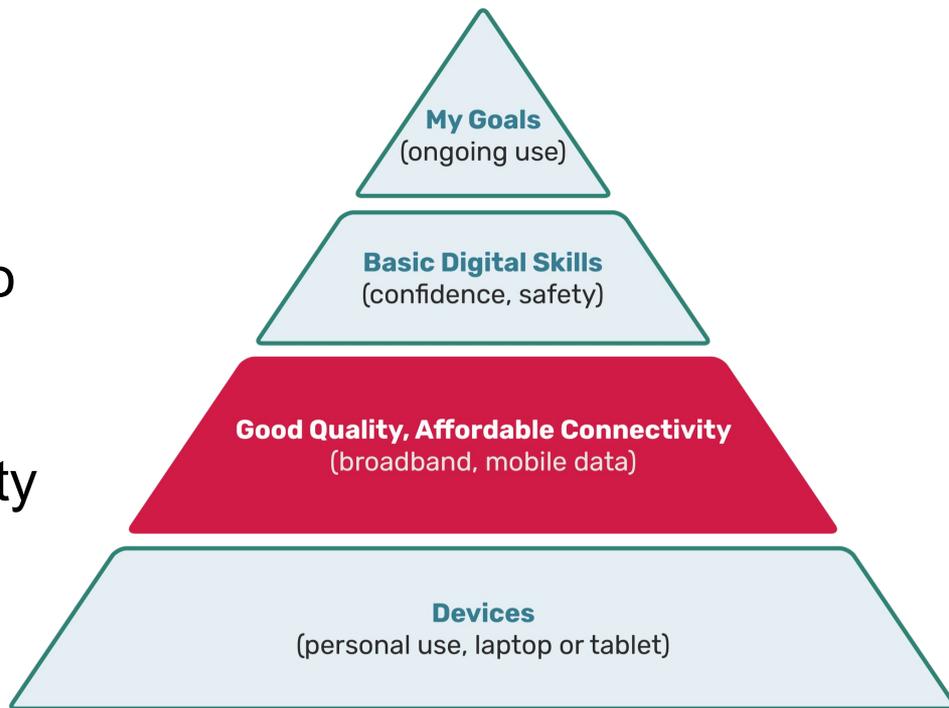


Money
Benefits
Bills

| What is 'Data poverty'?

Data poverty is ... when individuals, households or communities **cannot afford** sufficient, private and secure **mobile** or **broadband** data to meet their essential needs.

The root cause of data poverty is **poverty**.



| What do we know? Ofcom data tells us...

- **11% of poorer households** don't have home internet access (Ofcom 2021)
- **2 million UK households with access** struggle to afford broadband (Ofcom 2021)
- **10% of households on means-tested benefits** struggle to afford fixed broadband (Ofcom 2022) - **this is expected to rise as costs of connectivity increase**
- **Only 1.2% of UK households on Universal Credit** are on a social tariff (Ofcom 2022)
- **84% of benefit claimants are unaware** of social tariffs (Ofcom 2022)



55,000
households
are on a social tariff
as of January 2022

4.2 million
households are on
universal credit



1.2%
of UK households
receiving Universal Credit
are on a social tariff



84%
of benefits claimants are
unaware of social tariffs



Household 1

Out of work Universal Credit claimant

£27 average spend
8.3% of disposable income

Reduces to £15 on a social tariff
4.6% of disposable income

Monthly spend
on broadband



Household 2

Part time Universal Credit claimant

£27 average spend
4.8% of disposable income

Reduces to £15 on a social tariff
2.7% of disposable income

Poll: How confident are you about providing support to people for their broadband or mobile data costs?



Social tariffs for fixed broadband

- **Voluntary** (not mandatory)
- **Six providers** offer social tariffs
- **Each is different** (pros/cons)
- **Take up is low**
- **Providers are not promoting** these tariffs
- **Ofcom - information about social tariffs:**
<https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs>
- **Ofcom - Affordability of Communications Services 2022 report:**
https://www.ofcom.org.uk/data/assets/pdf_file/0016/232522/Affordability-of-Communications-Services.pdf



Social tariffs can provide a safety net for eligible households who might be struggling to afford their broadband or phone services.

Broadband services

The broadband market offers customers a wide range of choice, with different deals available to suit different needs. Some providers offer social tariffs which are only available to customers who receive certain government benefits, as set out in the table below.

| Product | Price | Speed | Eligibility |
|---|----------------|------------------|---------------------------------------|
| BT Home Essentials | £15 a month | Around 36 Mbit/s | Various benefits (in and out of work) |
| BT Home Essentials 2 | £20 a month | Around 67 Mbit/s | Various benefits (in and out of work) |
| Community Fibre | £10 a month | 10 Mbit/s | Various benefits (in and out of work) |
| G.Network Essential Fibre Broadband | £15 a month | 50 Mbit/s | Various benefits (in and out of work) |
| Hyperoptic Fair Fibre 50 | £15 a month | 50 Mbit/s | Various benefits (in and out of work) |
| Hyperoptic Fair Fibre 150 | £25 a month | 150 Mbit/s | Various benefits (in and out of work) |
| KCOM Full Fibre Flex | £19.99 a month | 30 Mbit/s | Various benefits (in and out of work) |
| Virgin Media Essential Broadband | £15 a month | 15 Mbit/s | Universal Credit |

| New: 'Treating vulnerable customers fairly guide'

- Consultation open to 12 May: [Ofcom proposals to amend current guide](#) on 'Treating vulnerable customers fairly'
- Customers in debt or struggling to pay
- Promotion of social tariffs
 - By providers
 - **By consumer bodies**
 - **By local charities**

Ofcom

Consultation: Treating vulnerable customers fairly guide – proposals to amend the guide to help ensure customers in debt or struggling to pay are treated fairly

We are proposing to amend our guide to treating vulnerable customers fairly, so that phone and broadband providers can offer better support.

Mar 17th (74 kB)



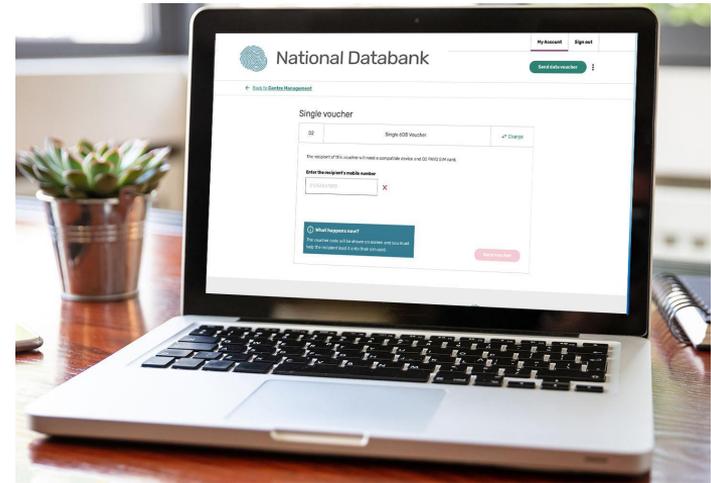
| What about mobile data connectivity?

- **Social tariffs - limitations**
 - Eligibility and entitlements
 - Contracts
 - Housing situation
 - Complex market to navigate
- **Mobile data costs**
 - Essential for some people (with or without broadband)
 - E.g. housing situation



New: the UK National Databank

- **The UK National Databank** gives partner organisations across the UK access to free data – either via SIM cards or vouchers to help people to get connected.
- Partner organisations (e.g. community centres, local charities, housing associations) are provided with **free data** to give to people they support in data poverty.
- Through partner organisations, people can receive a package of free data for up to 6 months, and free calls and texts (in total for a maximum of 12 months).
- <https://www.goodthingsfoundation.org/databank/>



UK National Databank - Eligibility for receiving support

You are eligible if you are:

- 18+ years old
- **AND** from a low income household

And (one or more of the following):

- Has no access or insufficient access to the internet at home
- **AND/OR** has no or insufficient access to the internet when away from the home
- **AND/OR** cannot afford their existing monthly contract or top up

A person can have access to data for up to 12 months.



UK National Databank: How organisations apply to join

- 1) To apply, organisations need to register to the **Online Centres Network**. It is free to join. Once registered you will have access to digital inclusion resources, learning materials and information about data poverty. You can also register just to access the data bank.
<https://www.onlinecentresnetwork.org/ournetwork/join-the-network>
- 2) See the [step by step guide](#) for information about how to join. It is a simple process. It takes a few days.
- 3) Once registered, you will be able to make an application to join the UK National Databank. Applications are reviewed on a rolling basis every month. You would then be invited to a briefing session to answer any questions. Guides and videos will be provided. You can **apply here**:
<https://www.onlinecentresnetwork.org/funded-projects/funding-opportunities>
- 4) Contact us at **databank@goodthingsfoundation.org**



| Other work on digital exclusion and living costs



Future Proof Finance Quiz



Nobody in the Dark campaign

- Partnership programme with **CleanSlate** and *QuidsIn!* Magazine
- Guiding people through an online money health check ([this YouTube video](#) explains about the Future Proof Finance quiz)
- Building capacity of community organisations to use the quiz - bringing **digital inclusion and financial inclusion together**
- Supported by Mastercard and Lloyds Banking Group as a pilot

Data Poverty Lab

- Partnership programme with Nominet
- Seeking sustainable solutions to data poverty in the UK
- Research, convening, amplifying and advocacy

Towards a 'Minimum Digital Living Standard' for households

- Research project led by University of Liverpool and Loughborough Uni
- Building on the established 'minimum income standards' methodology
- Defining the 'basket of goods, services and capabilities' a household needs

And continuing to support a UK-wide network of community partners

- Support, training and access to resources for community organisations responding to local need for devices, data and digital skills support

DIGITAL NATION UK 2021

FACTS, STATS AND FIXING THE DIGITAL DIVIDE

UK
DIGITALLY EXCLUDED

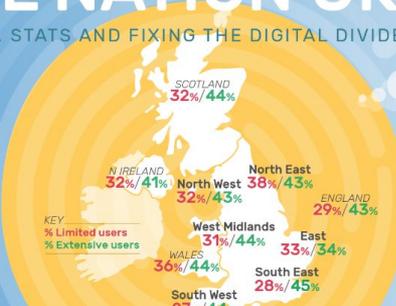
10m
LACK THE MOST BASIC
DIGITAL SKILLS

14.9m
VERY LOW DIGITAL
ENGAGEMENT

1.3m
non-users worried about
privacy + security

1.5m
UK households have
no internet access

2m
UK households
struggle to afford
internet access



UK
DIGITALLY INCLUDED

30.8m
HIGHLY ENGAGED

86%
ADULTS USE
THE INTERNET

1.5m
MORE PEOPLE
ONLINE THIS YEAR

Compared to extensive users **LIMITED USERS ARE...**

4 x more likely from **low income** households

8 x more likely to be **over-65**

1.5 x more likely from **Black, Asian and Minority Ethnic** groups

8.7m employed people have essential **digital skills for life** but not for work

42% of **over-75s** in England are digitally excluded

67% would improve their digital skills if they knew support was available

37% I don't have the right **equipment**

WHY PEOPLE ARE NOT ONLINE

42% Not interested I see **no need**

36% It's too **expensive**

46% It's too **complicated**

ACCESS → **AFFORDABLE INTERNET**

MOTIVATION →

DIGITAL SKILLS

BENEFITS OF BEING ONLINE

I'm happier
85% connect better with friends and family.

I'm healthier
49% say digital helps manage and improve their physical and mental health.

I'm better off
Manual workers with high or very high digital engagement earn £421 more per month than less digitally engaged peers.

The UK gets good value
It's estimated the UK benefits by almost £15 for every £1 invested in helping people acquire basic digital skills

I get better value
The most digitally engaged pay £228 less on their bills per year than the least engaged.

24% of **over-75s** in England increased internet use in the pandemic

92% of businesses want a basic level of **digital skills** from employees.

25% of adults in England registered for the **NHS App** by end of July 2021

65% **video-called** for the first time during the pandemic

35% want **local digital skills support**

Good Things Foundation

Improving lives through digital

Key data source: Ofgem Adults' Media Use 2021, Ofcom Online Nation 2021. Full sources at www.goodthingsfoundation.org/insights/building-a-digital-nation

Good Things Foundation

What will you do next? Some suggestions

- Upskill your staff/volunteers about data poverty - and how to explore this as part of the support you provide
- Promote social tariffs for home broadband services, alongside other schemes like Warm Homes Discount
- Join the UK National Databank to get free SIMs / vouchers for people you know who need mobile data
- Register to join the Online Centres network for free, and access free resources, meet-ups, webinars (e.g. on how to help people build basic digital skills)





Over to Daniella



Energy crisis and sector support Policy in Practice Webinar

30 March 2022

Introduction

Energy UK

- Trade association for energy industry with over 100 members.
- Cover all aspects of the energy sector, technology neutral and do not support one technology type over another.
- Represent diverse nature of UK's energy industry:
 - Members delivering nearly 80% of the UK's power generation.
 - Over 95% of energy supply for 28 million UK homes as well as businesses.

Context setting

- Very hard winter for many households – Energy Price Cap went up by 12% in October.
- Wholesale gas prices sky-rocketed since August and become extremely volatile.
- Price Cap will increase on 1 April 2022, to £1,971 for the majority of customers, estimated to rise again in October.
- Such a rise could double the number of households in fuel poverty and put further pressures on business customers.
- Over 28 suppliers have failed in the past few months – almost 2.3 million households have seen their supplier fail.

Energy Price Cap

- Energy sector doesn't have a social tariff anymore but has a Price Cap and other forms of subsidy to support customers in need.
- Energy Price Cap limits the price a supplier can charge customers per kWh of electricity and gas, to ensure people pay a fair price for their energy.
- The Cap is set by Ofgem twice a year depending on the price of buying electricity and gas, Price Cap reflects the price of the commodity at this time
- At this time, the Price Cap is shielding customers from the true price of energy - it doesn't reflect the actual costs suppliers are facing to serve their customers.
- All the cheap fixed deals have left the market, the Price Cap tariffs have now become the best deals available.

Warm Home Discount

- Energy suppliers offer a one-off payment of £150 towards people's energy bills ahead of each winter – known as Warm Home Discount (WHD).
- Will increase this year by £10 per customer and full data matching process.
- Pensioners will be in Core Group 1 and those on low income / other vulnerable situations will be in Core Group 2.
- Whilst we have no social tariff in the energy sector, WHD means that people's energy bills are being subsidised by £150.

Energy Company Obligation

- Supporting vulnerable customers is also about helping them use less energy, cheapest unit of energy is the one not used.
- Energy Company Obligation (ECO) designed to help make UK homes more energy-efficient by funding the installation of energy efficiency and heating measures.
- Customers in receipt of certain Government benefits are likely to qualify for the ECO scheme.
- Available to both homeowners and renters.
- ECO4 is due to start later this year, will be worth £4billion.
- Suppliers will be encouraged to do whole house retrofitting in order to increase EPC rating by two bands.

Voluntary support for customers

- Industry has long provided extensive support for customers, on voluntary basis this is done through Energy UK's Vulnerability Commitment.
- A code of conduct which 11 suppliers are currently signed up to, which consists of a set of principles and commitments to support vulnerable customers.
- 11 suppliers signed up cover over 80% of domestic retail market, or over 20 million UK homes.
- These suppliers provide extra support to their vulnerable customers – up to 20 different communication channels, Freephone number, support to third sector and having a vulnerability champion at Board or CEO-level, etc.
- They go through stringent compliance process each year to ensure they are upholding the standards set by the Commitment

Current context

- In current context, this support isn't enough to mitigate impact of cost of living on energy customers and energy suppliers.
- Unprecedented amount of suppliers fail over the past few months, no cash down the back of the sofa to continue helping their customers.
- When international gas prices are this high, there is a need for the Government to act to make a real difference to bills and to protect the wider economy.
- Package of support announced by the Government in February 2022 and Spring Statement were welcome but do not go far enough.
- Further intervention will be required ahead of changes to the price cap in October 2022.

Government needs to do more

- In immediate term, Chancellor should:
 1. Step in with a wider rebate scheme or further economic intervention.
 2. Consider moving policy costs (£180) into government spending, smoothing out increased charges over a much longer period of time and looking at the role of VAT (£90) on energy bills.
 3. Consider options for support for non-domestic customers to avoid further economic impacts.
- In medium term, Government should:
 1. Increase alternative energy generation sources to reduce demand for gas and work to a greener future.
 2. Increase levels of investment in existing energy efficiency programmes.
 3. Speed up its plans to decarbonise heating in buildings and take action to secure rapid roll out of smart metering programme.

Contact details

Daniella Weduwer

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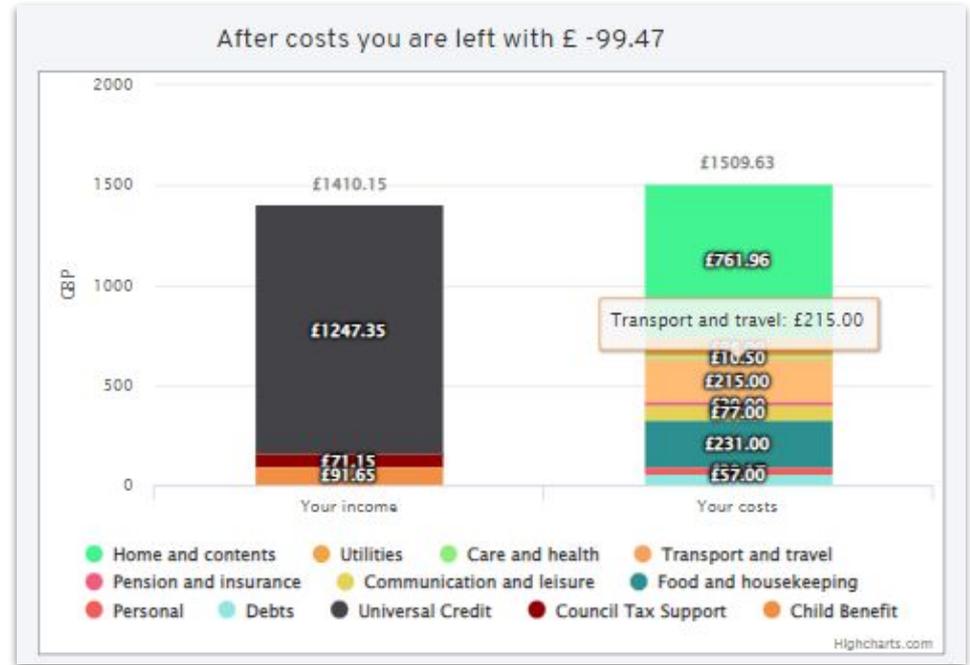
Thank you

Over to Genevieve



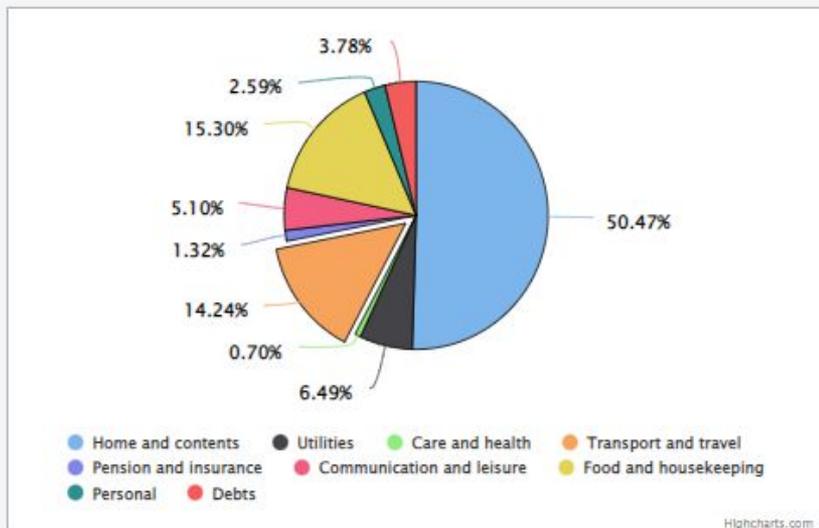
There are two sides to growing living standards

- ↑ Boosting incomes
- ↓ Reducing costs



Break down, understand and compare costs

Your Costs £1509.63



Compare costs with similar households

► [Find out more](#)

Compared to similar households, you could save £362.00

| | |
|-------------------------|--|
| Furniture | You spend £66.27 per month more than similar households |
| Public transport | You spend £178.33 per month more than similar households |
| Internet | You spend £28.77 per month more than similar households |
| Groceries | You spend £88.63 per month more than similar households |

Possible cost savings

You spend the following on personal items. You may wish to consider if you can make savings on these items.

| | |
|-----------------|---|
| Internet | You spend £11.54 per week, or £50.00 per month, or £600.00 per year |
| Pocket | You spend £2.31 per week, or £10.00 per month, or £120.00 per year |



Now what? Next steps for a difficult budget

8 things to consider

- ▶ [Better off under Universal Credit](#)
- ▶ [Bedroom tax](#)
- ▶ [UC Eligibility](#)
- ▶ [Rent Shortfall and DHPs](#)
- ▶ [Council tax support warning](#)
- ▶ [Debt advice](#)
- ▶ [Temporary increase to Universal Credit](#)
- ▶ [Changes to the Universal Credit taper rate and Work Allowance](#)

6 additional support

- ▶ [Warm Homes Discount for Non-pensioners](#)
- ▶ [Free Prescriptions](#)
- ▶ [Reduced price wifi tariff](#)
- ▶ [Low cost mobile phone tariff](#)
- ▶ [Free support with your energy utilities - Priority Services Register](#)
- ▶ [Help with utility costs](#)

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- ▶ [Help with utility costs](#)



Extra information and links

▾ [Reduced price wifi tariff](#)

You may be eligible for a reduced wifi tariff.

- Some providers offer social tariffs for customers who receive certain government benefits. The packages are priced at between £10-£25 a month for broadband speeds ranging from 10Mbit/s to 150Mbit/s.
- You can find more information here:
<https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs>.

The screenshot shows the Ofcom website interface. At the top left is the Ofcom logo with the tagline 'making communications work for everyone'. To the right is a search bar and a page indicator 'Your pages (0)'. Below the header is a navigation menu with links for Home, Complaints, News centre, About Ofcom, Online safety, Phones and internet (which is underlined), TV, radio and on-demand, and Post. A breadcrumb trail reads: Home > Phones and internet > Advice for consumers > Costs, billing and switching > Cheaper broadband and phone packages. The main heading is 'Cheaper broadband and phone packages'. Below this is a paragraph: 'Social tariffs can provide a safety net for eligible households who might be struggling to afford their broadband or phone services.' This is followed by a sub-heading 'Broadband services' and another paragraph: 'The broadband market offers customers a wide range of choice, with different deals available to suit different needs. Some providers offer social tariffs which are only available to customers who receive certain government benefits, as set out in the table below.' A table with four columns (Product, Price, Speed, Eligibility) lists five broadband packages. The table is as follows:

| Product | Price | Speed | Eligibility |
|---|-------------|------------------|---------------------------------------|
| BT Home Essentials | £15 a month | Around 36 Mbit/s | Various benefits (in and out of work) |
| BT Home Essentials 2 | £20 a month | Around 67 Mbit/s | Various benefits (in and out of work) |
| Community Fibre | £10 a month | 10 Mbit/s | Various benefits (in and out of work) |
| G.Network Essential Fibre Broadband | £15 a month | 50 Mbit/s | Various benefits (in and out of work) |
| Hyperoptic Fair Fibre 50 | £15 a month | 50 Mbit/s | Various benefits (in and out of work) |

Tailored, relevant and actionable

Free support with your energy utilities - Priority Services Register

- You may be eligible for help with water costs.
- WaterSure is a reduced tariff for people on benefits who need to use a lot of water. You will be eligible if you receive means-tested benefits and have 3+ children or a disability or illness that requires additional water usage (e.g. for personal hygiene or laundry). You can find more information on this link: [Citizens Advice - WaterSure](#)
- Some water suppliers offer other financial support schemes too, more information is available here: <https://www.askbill.org.uk/water/>

Help with utility costs

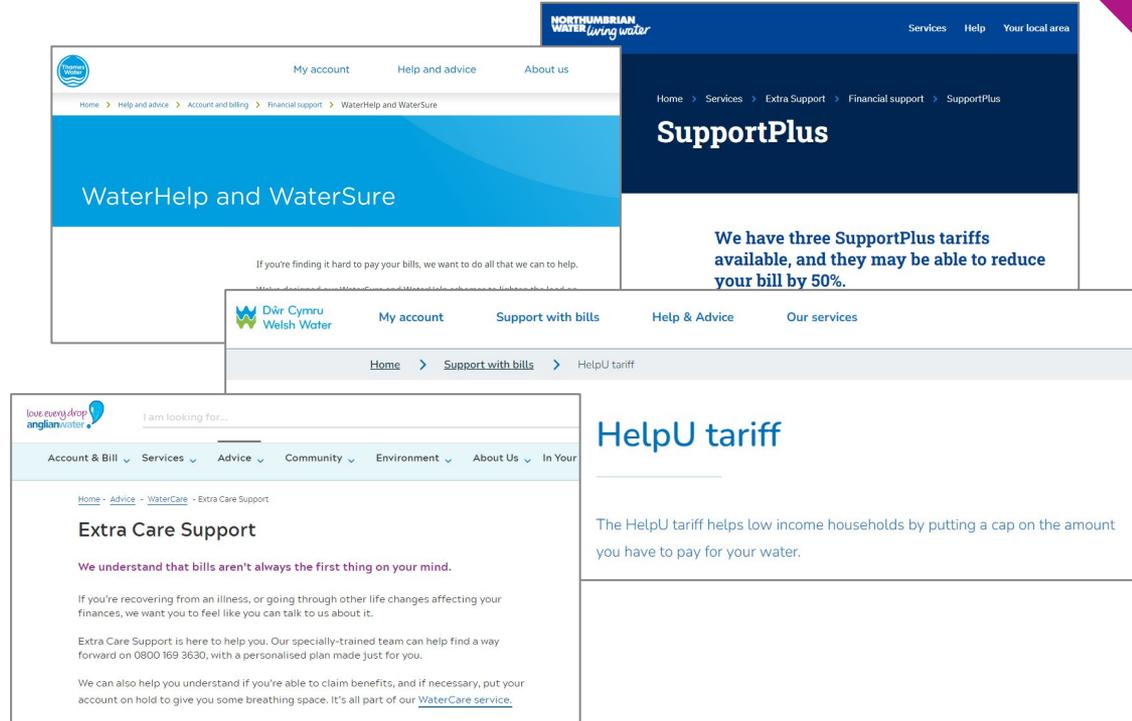
- Bills are increasing for everyone. Some water and energy providers offer additional financial support to help customers in difficult situations.
- If you are struggling to pay bills or manage debt it is worth speaking to your provider as they may be able to help. More information can be found here: <https://www.askbill.org.uk/>

The screenshot shows the Citizens Advice website. At the top left is the 'citizens advice' logo. A navigation bar contains links for Benefits, Work, Debt and money, Consumer, Housing, Family, Law and courts, and Im. Below this is a breadcrumb trail: England > Consumer > Water supply > Problems with paying your water bill > WaterSure scheme. The main heading is 'WaterSure scheme - help with paying water bills'. Below the heading, it says 'This advice applies to' with a dropdown menu set to 'England' and a 'Print' icon. The main text begins with 'WaterSure is a scheme which helps some people with their water bills. To apply for the scheme, you must be on benefits and need to use a lot of water.'

The screenshot shows the 'Ask Bill For Help' website. At the top is the 'Ask Bill For Help' logo and a navigation bar with links for HOME, ABOUT US, WATER, ENERGY, SELF-HELP, and DEBT. There are social media icons and an 'Accessibility' link. A large cartoon character of a blue water drop with a face and a tie is featured. Below the character are four main sections: 'Water' (with a sub-heading 'Facing mounting bills on your water?'), 'Energy' (with a sub-heading 'Facing bills mounting?'), 'Self help' (with a sub-heading 'Make yourself at home'), and 'Debt' (with a sub-heading 'Money worries?'). Each section has a 'Read more' button.

Calculating social tariff eligibility and value

- Usual benefits and budgeting advice alongside water tariffs
- Share information with supplier for quick review and award
- Reduces time and expertise needs in customer services
- Take-up campaign potential...

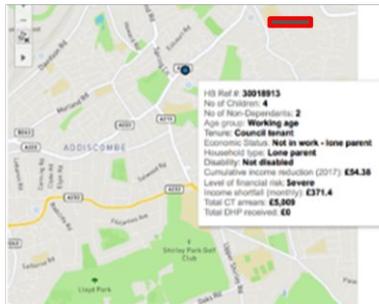


Low Income Family Tracker platform (LIFT)

- Combine multiple datasets into an holistic view of low income families
- Multiple themed dashboards
- Function 1: Strategic: insight, policy, report
- Function 2: Operational: proactive outreach, engage with citizens for better outcomes

Identify

people who need your support the most



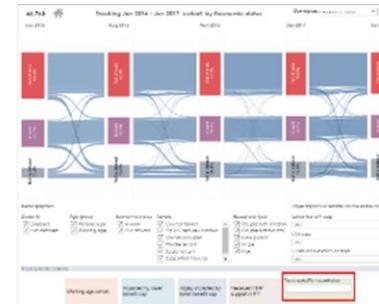
Engage

your residents with targeted support



Track

the impact of policy and effectiveness of interventions



Operational street view screen

The screenshot displays a web-based interface for analyzing poverty data. At the top, there are summary statistics: 31,885 household(s), 22,073 children, £6,152,765 CT/Rent arrears, and £674,983 DHP award in FY. Below these are navigation tabs for 'FINANCIAL RESILIENCE + DEBT', 'UNIVERSAL CREDIT', 'WELFARE REFORM', 'BENEFITS TAKE-UP', and 'COVID-19 GROUPS'. The main content area is divided into several sections:

- RESILIENCE:** Includes 'Financial resilience now' and 'Financial resilience 2023' with checkboxes for 'Coping', 'Struggling', 'At risk', and 'In crisis'. It also has 'Cancel' and 'Apply' buttons.
- DEBT AND SAVINGS:** Includes 'CT arrears', 'Months in CT arrears', 'Rent arrears', 'Months in rent arrears', 'Rent or CT arrears', 'Debt', 'Outstanding benefit owed', and 'Savings'. Each item has a 'Yes/No' checkbox and a slider.
- POVERTY:** A central section with a green border containing four categories: 'In relative poverty', 'In fuel poverty', 'In food poverty', and 'In water poverty'. Each category has 'Yes' and 'No' checkboxes.
- ADDITIONAL FILTERS:** A sidebar on the left with sections for 'DEMOGRAPHICS', 'EMPLOYMENT', 'INTERVENTIONS', and 'GEOGRAPHY'. It includes filters for Tenure, Household Type, Age group, Age bracket, Disability, Economic status, Carer household, and Self-employed household.
- Map:** A map on the right showing the geographic distribution of data points (purple dots) across various locations like Bedford, Sandy, Luton, Stevenage, Watford, and Slough. A 'Map type' dropdown is set to 'Dot map'.

A green box highlights the 'POVERTY' section, and a green arrow points from it to a larger, detailed view of the same section on the right side of the screen.



Questions and answers



Next steps

Download: product brochure

Watch: short product videos

- [Benefit and Budgeting Calculator](#) to support budgeting and maximise income
- [LIFT](#) to identify vulnerability, target support and track change

Take our very short survey when the webinar ends to:

- Give us feedback (thank you) and ask further questions of our speakers
- Request a follow up call to talk about how the solutions shown could help you
- Register for our next webinars:
- **The latest innovations in designing Council Tax support schemes** on Wed 27 April
- **Migrating to Universal Credit during the cost of living crisis** on Wed 25 May



Thank you

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Functionality in LIFT

Overview of your current low income cohort and main policy issues affecting your residents

Operational screen to drill down to households to support based on local priorities

Ability to track the successes of engagement campaigns and benefit take up campaigns

ADDITIONAL INSIGHT

Other dashboards are available to explore current areas of policy focus, as well as do deeper analysis on core themes. Hover over arrow for description.

COVID-19 recovery ▶

Universal Credit ▶

Benefits take-up ▶

Transition to Universal Credit ▶

Discretionary Housing Payments ▶

Indices of Multiple Deprivation ▶

LIFT SUMMARY

Get an overview of the key measures for all of Haringey or for an individual ward in Haringey. Information on cash shortfalls, policy reform and potential target cohorts.



[-> Go to LIFT Summary](#)

Similar headline analysis

The Residents ▶ Household Finances ▶
Impact of welfare reform ▶

STREET VIEW

View all your households on a map of the borough. Filter by over 40 household characteristics including financial resilience, impact of welfare reform and other family circumstances.



[-> Go to Street view](#)

Example action plans

Council tenants in arrears; .. ▶ In-work progression coho.. ▶
Benefit cap exemptions ▶ Low barriers to work; hig.. ▶

OUTCOME TRACKER

Track households over time to identify the impact of your work for outcomes such as moving in to work or out of temporary accommodation. Differentiate between households recently in their situation and those who are long-term.



[-> Go to Outcome tracker](#)

Similar tracking analysis

Track your residents ▶

Provide additional insight screens based on current issues or opportunities of support

