

Mental Health UK Advisor Service – Scotland Pilot

Vulnerability and Carbon Monoxide Allowance

1 February 2022

SGN



SGN

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Contents

1 Description.....	3
2 Problem statement	3
3 Scope and objectives	4
4 Why the project is being funded through the VCMA.....	5
5 Evidence of stakeholder/customer support.....	5
5.1 Moving Forward Together – Stakeholder Workshops held during 2018 and 2020	5
5.2 Customer Engagement Group 2019/20	5
5.3 Vulnerable Steering Group	5
5.4 Engineer survey 20/21.....	6
5.5 Mental Health UK – case study.....	6
6 Outcomes, associated actions, and success criteria.....	6
6.1 Outcomes	6
6.2 Success Criteria.....	7
7 Project partners and third parties involved	7
8 Potential for new learning	7
9 Scale of VCMA Project and SROI Calculations	8
10 VCMA Project start and end date	8
11 Geographic area	8
12 Approval	8

1 Description

Funding GDN(s)	SGN
For Collaborative VCMA Projects:	N/A
Date of PEA submission:	31 January 2022
Project contact name:	Linda Spence
Project contact number/email:	Linda.spence@sgn.co.uk
Total cost (£k)	
Total VCMA funding required (£k)	

2 Problem statement

Poor mental health impacting the ability to maintain a safe and warm home

With approximately 7.5 million people in the UK living with a diagnosed mental illness, and an estimated one in four of us experiencing a mental health problem every year pre-pandemic, this situation has been exacerbated with two years of living with challenges that Covid 19 has brought to our community.

In 2018 Britain Thinks and Citizens Advice completed extensive research and shared insights via a report called [‘The energy market and people with mental health problems’](#), this report detailed how poor mental health has a known effect on the relationship between energy consumers and energy companies in a range of ways. Key concerns raised from this research included, that the needs of people living with mental health issues formed a barrier to effective management of accounts, that when there was a problem with managing accounts that people were reluctant to proactively address the issue, and that dealing directly with an energy company could be the cause of additional stress and anxiety. The additional impact of poor customer engagement has resulted in customers not accessing key support schemes designed to support households in financial vulnerability including the Warm Homes Discount and Winter Fuel Payments.

More recently, research from the Money and Mental Health Policy Institute also shows that people with poor mental health still struggle to communicate effectively with [their energy provider](#) and most worryingly, that [44% of adults with mental health problems who fell behind on a bill had considered taking their own life.](#)

Key support service provider, The Mental Health & Money Advice Service saw a significant increase in support offered, and the team reported an 843% increase in 2021 compared to the same period in 2020 of people seeking advice on how to apply for Universal Credit, as they address the impact of the furlough scheme closing as well as household costs increasing due to higher energy costs.

We understand, more people are experiencing energy arrears. Before the pandemic, 2015-2019, Step Change reported electricity arrears doubling (10%-22% of clients) and a 5% gas arrears increase, with debt amounts increasing. Since the pandemic, data from suppliers shows the rate of customers in arrears has increased by 50% since last year¹ and StepChange found a substantial rise in the proportion of new clients contacting them who were behind on energy bills. We understand from National Energy Action and Citizen’s Advice that the recent increases in energy costs will result in more households going into energy debt as a result.

In addition, living in a cold and unhealthy home is known to impact both the health and [wellbeing](#) of the household occupants as detailed in many recognised studies including the Marmot Review.

¹ [Ibid Citizens Advice, Recovery or Ruin](#)

Protecting those with poor mental health from carbon monoxide poisoning

People on lower incomes and struggling with poor mental health are often reliant on older boilers, older heaters or even gas stoves or cookers to heat their homes, either due to financial barriers or as they are reluctant to have people in their homes. National Energy Action and Gas Safety Trust research found 35% of low income and vulnerable households surveyed exceeded the 10ppm threshold for carbon monoxide levels.¹ People living in deprived areas are also less likely to own an audible CO alarm than homes in non-deprived areas, further increasing the risk of CO poisoning.² Older people, pregnant women, and young children have also been found to be particularly vulnerable to CO poisoning, spending more time at home and with a need to stay warm, resulting using the heating more regularly.³ Social tenants are less at risk due to RSL (Registered Social Landlord) requirements for annual gas safety checks and higher energy efficiency standards.

Emergency engineers are referring more customers for support services

SGN emergency engineers attend over 200,000 call outs every year and have referred over 3,000 additional services for customers in vulnerable circumstances to address need which is a 637% Increase from 19/20 due to the current social climate. Disconnecting vulnerable customers gas supplies, repairing gas pipework, or accessing third parties to repair/replace appliances can be confusing and stressful for all customers, and more so for those with poor mental health. In 2021 we completed an engineer survey on the needs of customers at this time, they told us that customers in a vulnerable circumstance are finding it difficult to access support services specific to energy and mental health. Our engineers would value a bespoke advisory service who understand the challenges our customers living with poor mental health face due to their illness. They would also value a dedicated training package specific to supporting the needs of customers with poor mental health which is one of the outcomes of our engineer survey.

Careline Support Service

Our Customer Experience colleagues, Operational Managers and engineers are escalating/referring more customers with poor mental health to our dedicated Careline team to help provide additional support either through our planned work or during our emergency work. Customers with mental health find it difficult at times to cope with the noise, disruption, isolating of their gas appliances and challenges it may bring to their routines. Listening to calls we learn that many vulnerable households may self-disconnect as they are unwilling to allow access to their properties or are unable to take next steps without third party support to help get them connected. Our colleagues and engineers face difficulty in explaining next steps and how we can help, therefore we have identified a need for training colleagues further to tailor their approach either in customers' homes or by telephone. Our Careline team have also found it challenging to find the correct pathway to refer customers with poor mental health for additional support around energy safeguarding and often contact adult support services for assistance due to the well-being of the customer.

Working with our key partners they tell us energy consumers are struggling to cope with their mental health

We work with a range of community partners including Age UK and Age Scotland who have both seen increased anxiety around energy costs and the impacts of long-term isolation on older people's mental health. Our community partners have expressed interest in having a dedicated service for older people living with poor mental health delivered in partnership with a specialist in this area.

3 Scope and objectives

The partnership with Mental Health UK would trial the effectiveness of establishing a dedicated referral pathway for both SGN and its partner organisations to a dedicated utility specialist within the Mental Health & Money Advice Service for a period of six months. This service will include training on mental health for SGN

¹ Cited on Safelincs blog (2020) [Carbon monoxide poisoning: who is most at risk?](#)

² Kokkarinen et al (2014) Investigation of audible carbon monoxide alarm ownership

³ Ibid. Safelincs, Carbon monoxide poisoning

and involved partner organisations as well as extending the existing service provided by the Mental Health & Money Advice Service to include energy debt advice and access to energy efficiency advice services where SGN and its agreed partners have been unable to provide this due to customers mental health.

Objectives

- To design and trial effective referral pathways to support customers / clients with poor mental health to address pressing challenges with their utility costs, ensuring facilitated access to energy initiatives like the Warm Homes Discount, the CO safety programme, supplier advocacy services to address energy debt, and access key services like the Priority Services Register
- Pilot project introducing a dedicated mental health, money and energy specialist for 6 months working alongside MHUK's Mental Health & Money Advice Service
- To trial the effectiveness of bespoke advice and in-depth energy advocacy for a minimum of 50 customers monitoring the customer journey and impact of dedicated support services
- To trial the impact of working as a network of partners to support people with poor mental health through joined-up customer journeys, eg. SGN, Home Energy Scotland, StepChange, Age Scotland and Mental Health UK
- To upskill our employees on mental health to help them provide boundaries support and great customer service to customers with mental illness

4 Why the project is being funded through the VCMA

This pilot project will provide support to consumers living with poor mental health in Vulnerable Situations to tackle fuel poverty and debt issues, and address CO safety issues, resulting in a positive Social Return on Investment. The project will provide a holistic suite of services where customers access their dedicated services as well as referral for debt support, energy efficiency advice and awareness of the dangers of CO, tailored to the needs of each householder to support improved health, financial resilience and energy safeguarding as well as increasing CO awareness in a hard-to-reach community.

The project will work collaboratively with expert agencies to maximise positive impacts and deliver defined outcomes for vulnerable individuals.

5 Evidence of stakeholder/customer support

5.1 Moving Forward Together – Stakeholder Workshops held during 2018

Sharing our top 5 scenarios with our stakeholders during our engagement workshops in 2018, they agreed that providing support for customers in vulnerable circumstances should remain one of our top priorities. In addition, our stakeholders wanted to see us approach affordability broader than 'gas,' as customers who face financial hardship need support with all their utilities, and water, gas and electricity should be approached as essentials services.

5.2 Customer Engagement Group 2019/20

Shaping our business plan to support customers in vulnerable circumstances we have committed to, over the 5-year price control, supporting over 250,000 vulnerable customers to use gas safely, affordably, and efficiently.

5.3 Vulnerable Steering Group

During 2020/21 our Vulnerable Steering Group has helped us shape our vulnerability strategy and our priorities for GD2. For year 1 we prioritised key initiatives to support our most vulnerable customers and they recommended we work with established charities that support people most in need. It is with guidance and support from our dedicated Vulnerable Steering Group that SGN prioritise customer groups who are most

likely to need support to maintain a safe and warm home, a core group identified was those living with poor mental health.

5.4 Engineer survey 20/21

We surveyed our frontline engineers to help us understand more around the support they provide to vulnerable customers in their home or onsite, and the training they required to manage customer expectations. 65% of our engineers who responded told us that since COVID, customers were struggling more with mental health difficulties and where to access support as a lot of services had been delayed or cancelled, adding to their concerns around household and energy bills, debt, and gas safety. Our engineers advised we needed to provide a trusted service for them to help refer customers for help and to also provide them with the skills through training to communicate effectively about our work and support services. Alongside mental health which was the top area identified, loneliness and isolation, financial vulnerability, and communication barriers were also advised as areas for review as part of our research.

5.5 Mental Health UK – case study

The client [55] divorced; lives alone in a mortgaged 3-bedroom flat for over twenty-one years. His sole income is benefits. The client has felt suicidal and is suffering from depression. The client suffered from financial difficulties; his income was lessening, and bills increased. The client borrowed money for a taxi plate, a taxi and garage bills. He has council tax arrears, and with his current energy provider, he has arrears and several debts totalling over £79,000. The client has two years of mortgage arrears, is facing repossession and has had a Section 24 notice served. The client's energy provider has replaced five new meters. The client is disputing his bills as he is the only person who resides in his property and uses just one room for heating. He is cautious with energy usage, using as little as possible. The client's energy provider wants to install a prepayment meter. The team have delivered a number of interventions to address debt, increase the household income and support challenges faced by poor mental health. Key outcomes for the client have included access to eligible benefits including Personal Independence Payments and additional elements under Universal Credit. In addition to agreeing an affordable repayment plan with the client's utility company the team also assisted the client in stopping creditor action at the court, which has eased the pressure and allowed the client to sell his home. The client agreed that the resources for mental health provided would help him going forward.

6 Outcomes, associated actions, and success criteria

6.1 Outcomes

The partnership will work to pilot a dedicated support service for SGN and its partners with training on effective engagement for referrals, and a dedicated specialist to provide a range of advice services including; income maximisation, carbon monoxide awareness and mental health support to a minimum of **50** vulnerable customers over the 6-month period of the project through an appointment-based system.

Advice offered is free, confidential, and non-judgmental. It will be provided on the phone or through video calls. Services to include:

- Welfare rights and access to benefit entitlement check
- Income maximisation
- Debt advice and onward referral to StepChange
- Warm Home Discount and Winter Payments
- Housing advice
- Advice and awareness provided around dangers of carbon monoxide
- Access to free carbon monoxide alarms, locking cooker valves and the Priority Services Register
- Energy and Water Efficiency advice and where required onward referral to Home Energy Scotland
- Mental Health support and services
- Onward referral to health and social care services where appropriate

- SGN colleagues will be able to identify customers with mental health and tailor their service appropriately

6.2 Success Criteria

To support over 50 customers via the SGN and partner network onto the dedicated Mental Health and Money Advice team, successfully addressing the issues that would prevent them from maintaining a safe and warm home long term. We aim to support those in need with access to practical help that improves their health and wellbeing and increases their confidence to manage their household utility costs.

- 70% of customers will feel more confident in managing their finances
- 80% will feel more confident that they have access to eligible welfare benefits
- 100% will have an increased awareness of the dangers of carbon monoxide as measured by the standard SGN CO safety survey
- 50% will be provided with free carbon monoxide alarms including accessible alarm options
- 100% of customers will be provided with energy efficiency advice including energy tariff checks, debt advocacy and fuel bill renegotiation
- 100% of customers will be advised of Priority Services Register with an expectation that 80% will register
- 50% of customers will be provided access to hardship funding, fuel vouchers, crisis support and access to unclaimed financial benefits including Warm Homes Discount, benefit entitlements such as Personal Independence Payments and Universal Credit
- 100% of customers to report improved wellbeing as a result of the support provided
- Increase in referrals from SGN colleagues due to training and awareness around Mental Health

7 Project partners and third parties involved

- SGN – funding partner and provider of CO Awareness Training and co-ordination of the partner referral network
- Mental Health UK – Mental Health and Money Advisory Service – providing the training and the delivery of the dedicated support service
- Age Scotland – member of the referral partner network
- Home Energy Scotland – member of the referral partner network
- Citizens Advice Scotland – member of the referral partner network
- StepChange – member of the referral partner network
- Scottish Power Energy Networks – trainer for the Priority Services Register and member of the referral partner network

8 Potential for new learning

This pilot project is being reviewed with the intention to progress as a national partnership subject to impact. By working closely with Mental Health UK and our other partners we intend to learn how to effectively engage and support people living with poor mental health to maintain a safe and warm home in a way that meets their needs. The learnings will be shared with the other GDN's to look at a collaborative project UK wide to provide this support network throughout the UK.

Mental Health UK will also provide training for colleagues in SGN and our partner network to equip them with the skills necessary to identify poor mental health indicators and how to effectively refer customers to this dedicated specialist and essential service. We will evaluate training to ensure it meets the needs of both organisations.

Monitoring and evaluation

We will work closely with Mental Health UK and our partners to monitor and evaluate project progress and impact on customers who use the service (please see indicators in outcomes table above for more detail):

- Quantitative and qualitative service user outcomes
- Nature of customer demographics and vulnerabilities
- Feedback from colleagues on the effectiveness of training
- Project progress through monthly reporting and quarterly partner meetings

Learning

We are keen to learn from activity and for successes to be incorporated into future delivery and promoted to others. Below are opportunities we see for replication, learning and sharing:

- Partnership working will generate new joined up working practices and lessons learned to be replicated in future work
- Evaluating delivery will support learnings and successes will be shared.

Sharing of learnings will be disseminated via project progress and monthly reporting, customer case studies and briefings to organisations and to members across our relevant GDN working groups as well as at the annual showcase event.

9 Scale of VCMA Project and SROI Calculations

Social Value Measurement

We are working with leading social impact research consultancies SIA Partners and Simetrica and have developed a bespoke social value bank of financial and wellbeing outcomes applicable to our services for vulnerable customers. We will continue to measure all the outcomes for patients using this approach, which is used to estimate social value based on best practice endorsed by HM Treasury for the evaluation of social policy and utilises values from the Treasury's 'Green Book' where applicable.

*SROI assessment provided separately

10 VCMA Project start and end date

The project will run from March 2022 to September 2022

11 Geographic area

Scotland

12 Approval

Rob Gray - Director of Stakeholder Relations and Communications