

Mental Health UK Advisor Service – SGN extended scheme

Vulnerability and Carbon Monoxide Allowance

February 2023
SGN



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1 Description

Funding GDN(s)	SGN
For Collaborative VCMA Projects:	N/A
Date of PEA submission:	31 January 2022 and updated version 2 February 2023
Project contact name:	Linda Spence
Project contact number/email:	Linda.spence@sgn.co.uk
Total cost (£k)	£72,239 (£24,623 original pilot + £47,616 extension)
Total VCMA funding required (£k)	£72,239

2 Problem statement

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

Approximately 7.5 million people in the UK live with a diagnosed mental illness. With an estimated one in four of us experiencing a mental health problem every year pre-pandemic, this situation has been exacerbated by two years of living with the challenges that Covid 19 has brought to our communities. Whilst the long-term impact of Covid is still being hotly debated, one thing is clear – increased financial pressures that have led to a cost-of-living crisis will only make matters worse for many.

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 in 2021, research from the Money and Mental Health Policy Institute shows that people with poor mental health still struggle to communicate effectively with [their energy provider](#) and most worryingly, [44% of adults with mental health problems who fell behind on a bill had considered taking their own life.](#)

The circumstances for people living with mental health and money problems have been challenging for some time and with recent rises in the energy price cap, and further rises due this autumn, there is little space for respite. [New data out in August from the University of York](#) suggests that even with the £400 fuel rebate, over 50% of households could find themselves in fuel poverty in the new year.

Key support provider Mental Health UK, who deliver the Mental Health & Money Advice service have seen a significant increase in the number of people seeking support; with an 843% increase in people seeking advice on how to apply for Universal Credit in 2021, compared to the same period in 2020. Major contributing factors included the impact of the furlough scheme closing, as well as household costs increasing due to higher energy costs. Across the service they are seeing worrying trends in household budgets from clients who have been referred to the service in July 2022 compared with July 2021:

- Gas and electricity arrears accounted for around 15% of the total household debt, compared with only 8% in 2021
- The average monthly fuel bill has more than doubled from £70 a month to £141 a month.
- The number of clients in fuel poverty (i.e. spending more than 10% of their income on fuel) has tripled from 8% to 24%

This has led to the number of clients with deficit budget sheets (i.e. their income does not meet their essential outgoings) more than doubling from 20% to 41%.

Without a doubt, the energy price cap increase will only worsen this problem over the coming months. 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.

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 being 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 (parts per million) threshold for carbon monoxide levels¹. 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 poisoning². 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 in using heating more regularly³. 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, SGN completed an engineer survey on the needs of customers at this time. The results showed that customers in a vulnerable circumstance are finding it difficult to access support services specific to energy and mental health. Customers require a more direct pipeline to receive the support they require when it comes to managing poor mental health.

Careline Support Service

SGN's Customer Experience colleagues, Operational Managers and engineers are escalating/referring more customers with poor mental health to the dedicated Careline team to help provide additional support, either through planned work or during emergency work. Customers with poor mental health find it difficult at times to cope with the noise, disruption, and isolation of their gas appliances, and the challenges this may bring to their routines. Listening to calls, SGN staff learnt 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. SGN colleagues and engineers face difficulty in explaining next steps and how they can help. The Careline team have also found it challenging to find the correct pathway to refer customers with poor mental health for additional support, particularly in the area of energy safeguarding; the team often find they need to 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

SGN 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. SGN's community partners have expressed interest in having a dedicated service for older people living with poor mental health, to be delivered in partnership with a specialist in this area.

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

3 Scope and objectives

Mental Health UK and SGN share the vision that no one should experience poor mental health related money problems or the associated risks with carbon monoxide poisoning. Through this pilot, SGN and Mental Health UK want to share with the other GDNs the expertise and successes of the Mental Health and Money Advice service and details of how the two organisations have piloted an approach to refer SGN customers to the service. Together, SGN and Mental Health UK are confident that not only can we expand this model across the UK to benefit more vulnerable individuals, but also, through other referral partners such as financial providers, debt services and others, we can get “upstream” and support more people with their mental health, money and carbon monoxide risks, reducing the number of callouts to GDNs.

During the initial six months pilot, this partnership between SGN and Mental Health UK has established a dedicated referral pathway for both SGN and its partner organisations in Scotland to a dedicated utility specialist within the Mental Health & Money Advice Service. This service has included training on mental health for SGN and partner organisations, as well as extending the existing service provided by Mental Health & Money Advice to include energy debt advice and access to energy efficiency services where SGN and partners have been unable to provide due to customers’ mental health.

This expansion will enable SGN to continue to make referrals in Scotland for a further six months and introduce the service to SGN’s southern network, opening a referral pathway in England. An additional utility specialist will be brought on board to deliver the expansion (owing to the population in the SGN southern network) whilst conversations with other GDNs referred to above are concluded and a network-wide solution is implemented.

Objectives

- To continue to provide dedicated mental health, money and energy specialist advice for a further six months through one advisor in Mental Health and Money Advice in Scotland
- To train one dedicated mental health, money and energy specialists in England to replicate the model of delivery in Scotland for SGN’s southern network for six months
- In both instances, clients with poor mental health will be supported with 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 to key services like the Priority Services Register
- To deliver bespoke advice and in-depth energy advocacy for 150 customers monitoring the customer journey and impact of dedicated support services
- To continue to assess the impact of working as part of a network of partners to support people with poor mental health through joined-up customer journeys, eg. SGN, Home Energy Scotland, Energy Saving Trust, StepChange, Age UK, NEA and other partners in SGN Southern network.

4 Why the project is being funded through the VCMA

This pilot project will continue to provide consumers living with poor mental health in vulnerable situations the tools 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 SGN's top 5 scenarios with its stakeholders during engagement workshops in 2018, the stakeholders agreed that providing support for customers in vulnerable circumstances should remain one of its top priorities. In addition, stakeholders wanted to see SGN approach affordability broader than 'gas,' as customers who face financial hardship need support with all their utilities- water, gas and electricity should all be approached as essentials services.

5.2 Customer Engagement Group 2019/20

Shaping SGN's business plan to support customers in vulnerable circumstances as committed to by SGN, 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 SGN's Vulnerable Steering Group has helped shape the vulnerability strategy and priorities for GD2. For year 1, SGN prioritised key initiatives to support its most vulnerable customers and recommended it work with established charities that support people most in need. It is with guidance and support from SGN's dedicated Vulnerable Steering Group that it can 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

SGN surveyed frontline engineers to help provide more understanding around the support they provide to vulnerable customers in their home or onsite, as well as the training they required to manage customer expectations. 65% of engineers who responded stated 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. The engineers advised that SGN needed to provide a trusted service for them to help refer customers to for help as well as directly providing the engineers with the training to develop the skills to communicate effectively about SGN's 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 the 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.

5.6 Mental Health UK – data from the first six months of the pilot in Scotland

Over the past six months, the partnership between SGN and Mental Health UK has established a dedicated referral pathway for both SGN and its partner organisations in Scotland to a dedicated utility specialist within the Mental Health & Money Advice Service.

During that period, SGN customers have been referred to our utility specialist, 9 of whom have engaged and been taken on as clients by the Mental Health & Money Advice service. A further 9 clients from our non-SGN referral pathways have also been identified as in need of support with household and energy bills, debt, and gas safety. They have received the full holistic service that SGN-referred clients get including income maximisation, welfare rights, debt advice, housing advice, energy efficiency, CO awareness and access to SGN additional services.

A number of criteria for success were identified at the start of the pilot to measure our impact. Performance against these has been largely successful to-date, as highlighted below:

Planned	Achieved
70% of customers will feel more confident in managing their finances	89% of customers have felt more confident in managing their finances, 11% are working towards this with support.
80% will feel more confident that they have access to eligible welfare benefits	100% of customers have felt more confident they have access to eligible welfare benefits with some customers reporting they have felt more confident due to us being able to assist them with benefit claims from start to finish.
100% will have an increased awareness of the dangers of carbon monoxide as measured by the standard SGN CO safety survey	50% of customers have an increased awareness of the dangers of carbon monoxide as measured by the standard SGN CO safety survey. 50% of customers already had an awareness of the dangers due to being referred by SGN or recent events; one customer had suffered Carbon Monoxide poisoning recently in her home and was made aware through SGN engineers and her GP, SGN arranged a fire safety visit for another client
50% will be provided with free carbon monoxide alarms including accessible alarm options	11% of customers have been provided with free carbon monoxide alarms, 83% of customers already had alarms in their homes that had been provided by their landlord/ housing association, 6% of customers had bought their own alarm
100% of customers will be provided with energy efficiency advice including energy tariff checks, debt advocacy and fuel bill renegotiation	100% of customers have been provided with energy efficiency advice including energy tariff checks, debt advocacy, fuel bill renegotiation and clarity on their fuel bills.
100% of customers will be advised of Priority Services Register with an expectation that 80% will register	100% of customers have been advised of Priority Services Register, 28% have registered, 56% of customers were already registered, 16% of customers chose not to 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 customer have been provided access to hardship funding, fuel vouchers, crisis support and access to unclaimed financial benefits including Warm Home Discount, Personal Independence Payment, Universal Credit, Attendance Allowance, Carers Allowance, Young Carers Grant and Scottish Benefits.

100% of customers to report improved wellbeing as a result of the support provided	100% of customer have reported improved wellbeing as a result of the support provided
Increase in referrals from SGN colleagues due to training and awareness around Mental Health	There has been an increase in referrals from SGN colleagues following a video presentation to SGN engineers and delivery of a presentation to the UK wide Gas Distribution Network.

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 150 vulnerable customers over the 16-month period of the project through an appointment-based referral system.

Mental Health UK will take referrals from staff within SGN’s Careline service and engineers. Additionally, Mental Health UK will source its own referrals into the service via:

- Services delivered by its delivery partners Change Mental Health in Scotland and Rethink Mental Illness in England
- Other health and social care providers based in SGN’s geographic area.

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 casework
- Warm Home Discount and Winter Payments
- 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 and The Energy Saving Trust
- 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 150 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. SGN and Mental Health UK 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.

This will be measured through the following key performance indicators (KPIs):

- 70% of customers will feel more confident in managing their finances
- 80% will feel more confident that they have access to eligible welfare benefits
- 65% 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

- 80% 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 65% 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
- 80% of customers to report improved wellbeing as a result of the support provided

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 Advice service – providing the delivery of the dedicated support service
- Age UK – member of the referral partner network
- Home Energy Scotland – member of the referral partner network
- Energy Savings Trust – member of the referral partner network
- Citizens Advice Scotland – member of the referral partner network
- Step Change – 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

In line with the original pilot, this project is being reviewed with the intention to progress as a national partnership involving the other GDNs subject to impact. Conversations will be taking place with other GDNs concurrently. By working closely with Mental Health UK and other partners, SGN intends 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.

Monitoring and evaluation

SGN will work closely with Mental Health UK and other partners to monitor and evaluate project progress and impact on customers who use the service (please see KPIs 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

SGN are keen to learn from all 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

Working with SIA Partners we've developed a number of social proxy values aligned to the work and outcomes we and our partners are delivering. Using these along with the DNO SROI assessment tool and methodology we have carried out an assessment of the financial and wellbeing outcomes associated with this project, and we forecast a positive net SROI of £3.20.

5-year reporting figures		
Economic	Total cost (all partners)	£72,239.00
	Total gross present value	£303,218.64
	NPV	£230,979.64
	SROI	£3.20

10 VCMA Project start and end date

The project will run from March 22 to 30 June 2023

11 Geographic area

SGN's Scotland and southern networks

12 Approval

Rob Gray - Director of Stakeholder Relations and Communications