

*United Utilities
Trust Fund*



IMPACT REPORT

2020 -
2021



Introduction from Debbie Morton, the Chair of Trustees

The past year has been a testing time for everybody, with the Coronavirus pandemic creating widespread uncertainty. On behalf of the United Utilities Trust Fund, it is my pleasure to present this Impact Report, shining a spotlight on the work that is carried out by the Trust at a time when it is most needed.

In 2019-2020 it was reported that the area that United Utilities Trust Fund cover, the North West, had the second highest levels of fuel poverty and water poverty in England, with 14.5% of households in fuel and water poverty and 10.5% in water debt. With increased utility bills, coupled with reduced income for those furloughed or made unemployed, the Covid-19 pandemic has made the Trust Fund's work of clearing water debt, supplying essential goods and supporting the long-term financial stability of our applicants even more important.

The Trust Fund's response to this crisis over the past year has been phenomenal and I'm proud to say we have given over £2.7 million in grants towards clearing the water arrears of United Utilities customers that have been struggling financially.

At the Trust we place value on the role holistic support can play in improving an applicant's situation. 4,000 applicants were supported this year to make applications to schemes that aim to make water payments more manageable.

On top of this, £149,000 was spent on Further

Assistance Payments, providing essential household goods such as cookers or washing machines to those in financial difficulty.

The work carried out by the Trust this past year has provided a lifeline for countless people in the face of a global crisis. None of this would have been possible without the generous donation provided by United Utilities.

As Chair of the Board, I'd like to extend my gratitude for the commitment shown by my fellow Trustees in offering their expertise and time over the past year. The trustees would also like to thank the team at Auriga who carry out the day-to-day administration of the United Utilities Trust Fund.



Debbie Morton
The Chair of Trustees

Board of Trustees

Debbie Morton

Alastair Richards

Simon Dewsnip

Lynne Heath

Sandra McCaughley



“

I would like to extend my sincere thank you for the financial help... it has been the most difficult time for myself and children, but this will help our little family immeasurably.

1 Annual Fuel Poverty Statistics in England, 2021, BEIS

2 Quantitative analysis of water poverty in England and Wales, CEPA



About the Trust Fund

The United Utilities Trust Fund is an independent registered charity that was established in 2005. The goal of the Trust is to help relieve the effects of poverty, hardship or other distress experienced by people living in the regions that United Utilities supplies with water.

Each year a donation is made by United Utilities to the Trust, which is used to support their customers. This is mainly achieved through grants to help those that are unable to pay off outstanding water charges. The Trust also assess for social tariff (Back on Track) eligibility to support low income individuals or families by reducing their water bills. Additional support comes in the form of Further Assistance Payments and donations to financial support services in local communities.

Policy and grant making is overseen by a board of independent Trustees who ensure that the funds go where they are most needed.



3.6 million
households



Covering over
8,337
square miles



and
7 million
people



During 2020-2021
we have
provided
support to
almost
5,500
households



Customer Support

WaterSure

51 people identified as eligible for WaterSure by the Trust Fund. This could mean their ongoing charges would be capped and more easily managed.

The WaterSure Scheme helps customers who are on a low income and use a lot of water. If eligible, their bill is capped at the United Utilities' yearly average of £425.06.



The Water Direct Scheme is run by the government. It allows customers on eligible benefits to make payments for essential services directly from their benefits.

Water Direct



117 people identified as eligible for Water Direct by the Trust Fund, giving them the peace of mind that their water bill was taken care of.

Payment Matching Scheme

Over **400 households** recommended for the Payment Matching Scheme to help them reduce their debt by making small manageable contributions.

Metering

142 households identified as eligible for a water meter fitting by the Trust Fund. This meant they could both reduce their charges and have a positive impact on the environment.



The Payment Matching Scheme allows customers in arrears to actively contribute to clear their debt in a manageable way. As the customer pays, United Utilities match their contribution until the debt is cleared.

Water meters allow customers to track the amount of water they use, so they only pay for what is used. Many customers could reduce their water charges by having a water meter fitted as they consciously choose to use less water.

Case study

Mr N

Mr N is a 69 year old gentleman who lives with his grand-daughter.

The application was completed by his daughter who explained that Mr N has recently been diagnosed with stage four lung cancer and is receiving palliative care.

Prior to September 2020, Mr N was in full time employment, however, following routine eye surgery he suffered a cardiac arrest and developed pneumonia and it was at this point that his cancer was detected.

His diagnosis meant he was no longer able to work and the reduction to his income coupled with his deteriorating health led to him accruing a small amount of arrears which was causing him a great deal of stress, therefore, his metered account has been paid up to the date of his application.

Mr N's daughter sent an email thanking the Trust for their kindness at this difficult time.



2020-2021 Impact

3,646

grants given



£2,729,884

awarded in water grants

618



customers provided with additional support

Amount spent on additional support:

£149,221



8,481

UUTF applications received in 2020-2021

2,255

Back on Track applications approved



3,587



applicants referred for Priority Services Register

Additional Support

Many of the applicants to the Trust Fund are struggling beyond just being able to afford their water bills. Water arrears are often symptoms of deeper and broader issues which affect their physical wellbeing. The United Utilities Trust Fund therefore have a portion of their funding dedicated to providing essential household goods and services, allowing them to offer more holistic support to their applicants.

Over the past year the Trust Fund have provided 461 additional items totalling over £99,000. These include:

36  **beds/mattresses** | **126**  **fridge freezers**

190  **washing machines** | **97**  **cookers**

 **12** **tumble dryers**  



Since 2005 over **£2,352,900** has been spent providing essential items to over **11,800 households**

Case study Mrs S

Mrs S is 36, she lives with her husband and young daughter.

Mrs S submitted a detailed explanation of the circumstances since the birth of their first child, in 2012. She explained how they fought against the hospital's decision to end their daughter's life and how their situation became a high profile media story.

Despite their daughter's significant health conditions, they were eager to care for her at home, but this was not possible until she was three years old and until this time the family lived in Ronald McDonald accommodation at the hospital whilst still maintaining their own home.

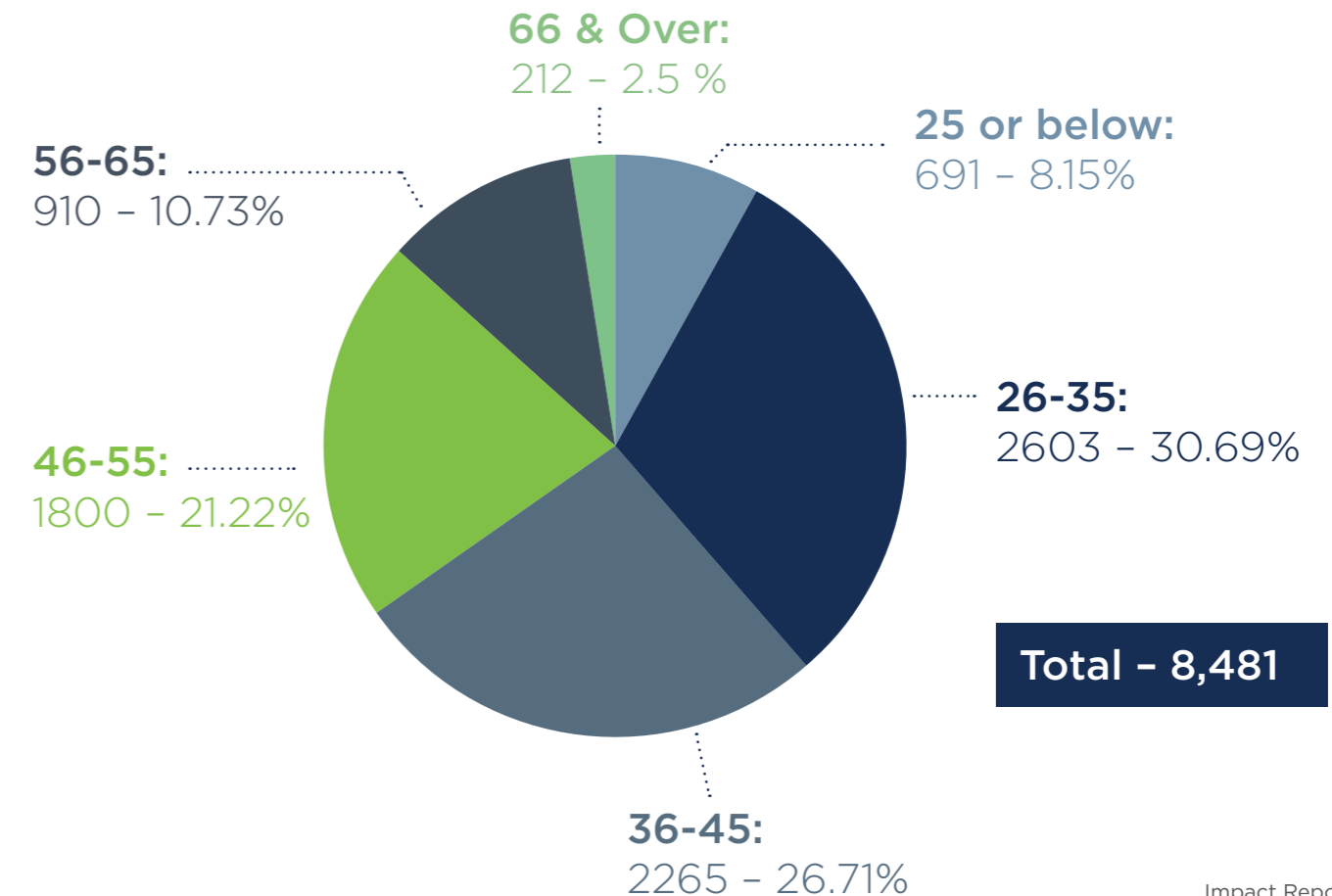
Thanks to the support of specialist carers, their daughter was able to be moved home. Their family was happily joined by a second child, but their first daughter's health slowly deteriorated and in 2017 she was moved to a hospice where she sadly passed away. Shortly after, Mrs S began to

feel unwell herself and was diagnosed with cancer of the thyroid. This required extensive surgery to resolve and left her with numerous disabilities. During this time, the family's household bills were understandably not a top priority, and their minimal income was unable to prevent them from accruing water and energy debts. The United Utilities Trust Fund stepped in to clear all arrears on her water account, totalling £269.16.

Mrs S mentioned that she had made an application for disability benefits and a member of Auriga's welfare benefit team contacted her and offered support if the application wasn't successful including the submission of an appeal and representation at tribunal if required.

During the call she expressed her utmost gratitude to the team for helping them through such a tough time in her family's lives. She was also able to let us know that her husband has been offered permanent employment.

Breakdown of Applicants by Age



Our Impact in Local Communities

The pandemic exacerbated the financial pressures already being experienced by many people and also affected those who had previously been able to manage their bills.

Trustees have always recognised the value of offering long-term support for individuals in financial hardship and how this can improve their lives and general wellbeing.

To provide this support Trustees awarded four organisations grants to deliver debt and money advice services for people within the local community. Advice is given free of charge and provides a holistic package of support for individuals in the area. These projects commenced in the Autumn of 2020 and Trustees have committed to continue their support for these projects during 2021/22.



How our funding has helped



We donated **£48,488** to local organisations



Which funded a holistic package of support which helped **352** individuals



To manage a total debt of **£1.5million**

The additional impacts of this funding are:



Employment opportunities have been provided for **5 people**



45 volunteers have been trained to provide support



Organisations have been able to **increase their capacity** and resilience

“ Claire at the Oaks Money Advice Service helped me find a way to reduce my monthly payments to a level I could manage. This month I should be able to get back on track with my finances ”

“ Liverpool Community Advice

Through this funding we have been able to work in partnership with Kensington Fields Local Community Association to provide a much needed debt advice service for residents in two of the most deprived wards in Liverpool.

Kristian Khan, Chief Executive



“ The Oaks @ Blackburn Foodbank

This funding has allowed the Blackburn Foodbank to employ a Debt Adviser who provides holistic debt and wrap around services to residents of Blackburn with Darwen who are in financial crisis and food poverty.

Sheralee Turner-Birchall Centre
Manager for Blackburn Foodbank



Support for Money Advice Training

Since 2016 Trustees have provided bursary funding for Money Advisers who give advice to people living in the United Utilities area enabling them to study for the Institute of Money Advisers, Certificate in Money Advice Practice.



This year, 13 Advisers have been supported to achieve this accreditation **with bursaries totalling £3,320.**



Case study

Miss R

Miss R is a 20-year-old single female with three children, a four year old and one-year old twins. Throughout her young adult life, Miss R had accumulated a substantial amount of water arrears as well as numerous other debts, including historical council tax and rent arrears as well as non-secured loans.

As the sole carer for her young children, Miss R had not worked. She had also suffered domestic violence of a controlling and coercive nature which has impacted her mental health; before reaching out to Citizens Advice Preston, she was subjected to financial exploitation and had to relocate from her home to escape harassment from her former partner. In so doing, Miss R purchased essential household items such as curtains, carpets and furniture via a loan causing further financial issues. She has also recently been impacted by the Government benefit cap and suffered a shortfall in Universal Credit award, significantly reducing her income.

Due to profound anxiety issues, Miss R had not engaged with her creditors and was left highly distressed following imminent court enforcement proceedings. CA Preston made contact with all of her creditors who agreed to suspend court enforcement while they devised a workable budget and assessed income maximisation.

Following this assessment, it became clear that Miss R was not in a position to make a meaningful



This award has alleviated Miss R's anxiety and worry, allowing her to focus on the wellbeing of her children and helped her make a new start



contribution towards erasing her debt and whilst the option of a debt relief order was discussed, insolvency was not a strategy she wanted to pursue.

In view of this, and the manner in which Miss R had proactively engaged with CA Preston to produce a sustainable and workable budget to meet her spending commitments, a successful application was approved by the United Utilities Trust Fund for £450 which cleared her water debt.

This award has alleviated Miss R's anxiety and worry, allowing her to focus on the wellbeing of her children and helped her make a new start. She has continued to make regular payments towards her water charges and has expressed gratitude and appreciation to all staff involved in her case.

Case study

Ms D

Ms D is 51 years old, living alone in social housing accommodation. She suffers with long-term anxiety and depression. With her debt totalling around £4,400 including, rent, council tax and water arrears, Ms D felt that she was constantly juggling finances to try and make ends meet, meaning she was struggling to pay for food and heat her home. She also told the adviser that her cooker had just broken and she had no idea how she was going to have it fixed or replaced.

When Ms D reached out to Citizens Advice Halton, the adviser saw how much she needed help. She was provided with a foodbank parcel and a fuel voucher to deal with immediate food and heating needs. An application was successfully made to a charity who supplied a new cooker. The adviser provided Ms D with the best available solutions for dealing with her debts and she decided that a Debt Relief Order was the best option for her. An application was made to United Utilities Trust Fund to finance a Debt Relief Order.

To help her going forward, Ms D has been accepted onto United Utilities Priority Services Register, and the adviser also accessed help with water efficiency measures to reduce her ongoing charges. An application for Personal Independence Payment (PIP) was also made by a benefits adviser.

Ms D also told the adviser that she really wanted to try and secure employment so the adviser made a referral to the CA in-house team for support with confidence building and employability support. She is receiving ongoing support from the team at Citizens Advice Halton but says she already feel so much more positive about her life.



It's not just the financial help but the kindness and efficiency that's been so helpful during a difficult time.

Beneficiary



Upon receipt of her award letter, Ms M responded with the following reply “Oh you’ve just made me cry! Thank you so much, I really really appreciate your help!”

Ms M



Case study

Ms M

Ms M is 47 and lives with her daughter.

She has always had several low-paid jobs but has never seemed to be able to get on top of her finances and utility bills. She states that she is embarrassed by her situation and feels like she is always robbing Peter to pay Paul.

The past year has been even more difficult for Ms M as her partner sadly passed away after contracting Covid-19. The grief has had a profound impact on Ms M’s mental health and she is physically not able to work any additional hours.

To support her during a very difficult period, her metered account has been cleared of all arrears, totalling £2,968.85. Recognising her challenging financial situation, and to help her going forward, Ms M has also been placed on the Back on Track scheme which will reduce her ongoing charges to an affordable amount.

In addition Ms M was advised to seek free money advice to maximise her income.

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