

*United Utilities Trust Fund*



# IMPACT REPORT

2021 -  
2022



## Board of Trustees

**Debbie Morton**

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**Alastair Richards**

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**Simon Dewsnip**

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**Lynne Heath**

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**Sandra McCaughley**

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Oh wow!

Thank you so much, that is a huge weight off of my shoulders. I appreciate it and I'm very grateful.

Thanks again.



# Introduction from Debbie Morton, the Chair of Trustees

With the aftermath of the Covid-19 pandemic, war breaking out in Europe and the cost of living crisis gathering pace, it is clear we are in another period of uncertainty. These global events have disproportionate consequences for the financial and mental wellbeing of the most vulnerable people we serve. In this light, I am proud to present the 2021-22 United Utilities Trust Fund Impact Report, highlighting the crucial work of the Trust Fund in serving these individuals.

With skyrocketing energy costs putting a huge squeeze on people's income, the rise of people in fuel poverty has been well documented. However, those in fuel poverty do not only struggle to pay their energy bills – they are likely to also fall behind on other bills too. Research by Ofwat reveals that 17% of customers struggled to pay water bills, and half of water bill payers (50%) reported they have struggled to pay one or more household bills fairly frequently over the past year. Stagnating wages and high inflation have also added to the burden for consumers.

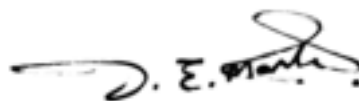
Through this period of uncertainty and distress, one thing has remained steadfast: we have, and continue to have, an important part to play in supporting the people of North West England navigate through the cost of living crisis. The Trust Fund's work of clearing water debt,

supplying essential goods and supporting the long-term financial stability of our applicants is even more vital.

Over the last financial year, we have given over £2.7 million in water grants, enabling people to have a fresh start with their water bills. We have provided 487 essential household items, such as beds, fridges and washing machines, to improve their quality of life and ease the financial burden of purchasing it themselves. To extend our helping hand and to help in the wider community, we donated over £117,000 to local organisations that deliver debt and money advice services free of charge.

The work carried out by the Trust this past year has undoubtedly provided a lifeline for countless people in the face of unprecedented hardship. 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 time and expertise. 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**

# 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

In 2021-2022

we have  
helped  
over

**5,000**  
people



# 2021-2022 Impact

3,581

grants given



£2,729,987

awarded in water grants

674

customers provided with additional support totalling



£145,658

2,892

households



supported through

4,902 emergency fuel vouchers totalling

£240,100



8,479

UUTF applications received

2,120

Back on Track



applications approved

4,732



applicants referred for Priority Services Register

## Case study

### Miss R

Miss R is a single parent. Four years ago, she was subjected to bullying in the workplace which escalated to the extent that she attempted to take her own life. Her struggles with her mental health were further exacerbated when her mother sadly passed away last year. These struggles made it very difficult to stay on top of her finances.

She worked 16 hours a week, and had successfully submitted a claim for Universal Credit, which improved her income considerably. However, Miss R had fallen behind on several household bills, including her water charges and needed further support.

**When she applied to the Trust Fund, she explained that she is eager to get her finances back on track. To help her with this process, the Trust cleared her arrears in full, totalling £2,536.68. Recognising that she needed guidance with other arrears, such as rent and council tax, the team advised her to seek money advice to improve her situation, going forward.**



# Customer Support

## WaterSure

**57** 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



**191 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 **460 households** recommended for the Payment Matching Scheme to help them reduce their debt by making small manageable contributions.

## Metering

**158 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.

## 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 over **670 acts of additional support**, totalling nearly **£146,000**.

This includes **487 essential items**, totalling over **£113,000**, such as:

**67**   
beds/mattresses

**112** fridge  
freezers 

**193** washing  
machines  **95**  
cookers 

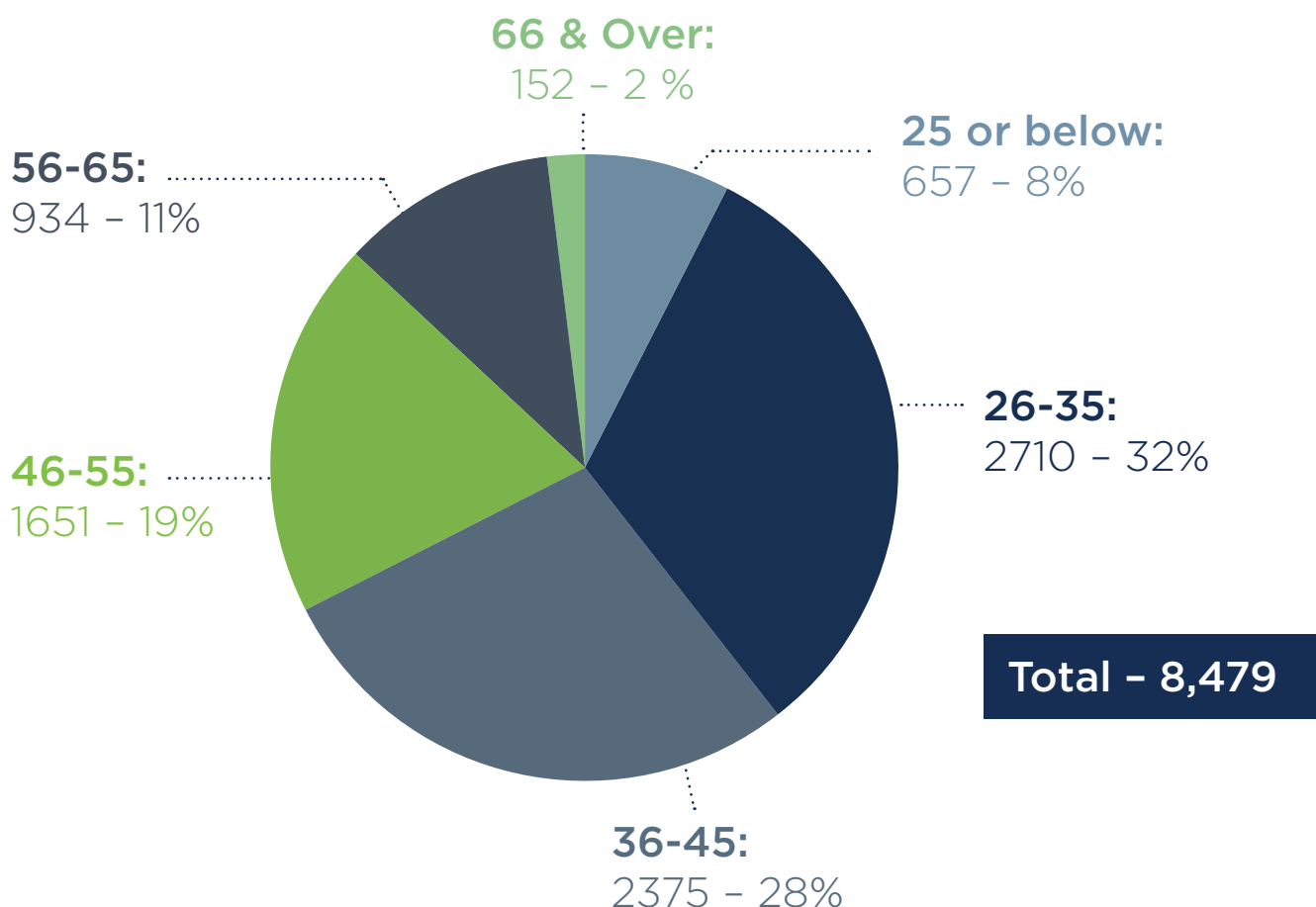
**5** micro  
waves  **15** tumble  
dryers  



Since 2005 over **£2,450,000** has been spent providing essential items to over **12,200 households**



## Breakdown of Applicants by Age



## Case study Mr C

Mr C lives with his wife and three young children. For a number of years, he was in well-paid employment and was managing the family's finances. However, in 2019, he was unfortunately made redundant.

Whilst he had recently secured a new job, the hours and pay were much lower. In addition, Mrs C had been unable to work, after the trauma of family bereavements caused her mental health to severely decline.

Even with a top-up of Universal Credit and child-related benefits, it was still difficult for the family to stay on top of their bills. A broken fridge freezer was also driving costs up, as they had to shop daily instead of buying in bulk.

**When Mr C reached out to the Trust Fund, the assessor set out immediately to provide the family with some relief.**

**As they were keen to get back on track, the assessor awarded them with a grant to clear their water account in full, totalling £498.70, to help start the process. A new fridge freezer was also provided, allowing them to save money on their grocery bills going forward.**



# Our Impact in Local Communities

Many people experience financial hardship at some time in their lives but during 2021/22, the pandemic continued to have a detrimental impact on those who had previously been able to manage their finances.

Trustees understand how being in debt can affect mental wellbeing and have recognised the value of offering assistance to those who need help and support to improve their financial situations.

To provide this support, Trustees have funded 4 organisations to deliver debt and money advice services for people living within the local community. Advice is given free of charge and provides a holistic package of support that can change lives for the better.



## How our funding has helped



We donated  
**£117,260**  
to local organisations



Which funded a holistic  
package of support which  
helped **1,247** individuals



To manage a total debt of  
**£2.5 million**

## The additional impacts of this funding are:



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



**76 volunteers** have received training to help them provide support within their organisation



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

“ Without the support of my adviser at Citizens Advice Halton, I would not have been able to carry on with my life without constant stress and worry. She kept me informed all the way through the process and was always at the end of the phone if I needed any help. ”

“ The support has given me a fresh start and without it my mental health would have gotten worse.

**Beneficiary, CA Halton**

“ I would have not been able to sort out my finances myself without the help of CA.

**Beneficiary, CA Halton**

“ Thank you for providing a bursary for me to study for my Certificate in Money Advice Practice which I have just found out that I have passed. As I work for Citizens Advice, a charitable organisation, any funding that is provided for training allows us to provide improved advice for all of our clients.

**Student who received bursary to study IMA Certificate in Money Advice Practice**



## 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, 25 Advisers have been supported to achieve this accreditation **with bursaries totalling £5,981.**



## Case study

### Mr B

Mr B, 53 and living on his own, was employed for most of his adult life. However, 15 years ago, his health began to steadily deteriorate following a diagnosis of arthritis. Mr B has since been forced to give up work permanently and can no longer undertake everyday tasks such as cooking, shopping and driving.

His mobility became severely restricted and he was reliant on crutches to cope, to the point that it was no longer safe to remain living in his two storey house, and he was relocated to disability-adapted accommodation.

When Mr B approached CA Preston for support, his washing machine had also been in disrepair for two months. Consequently, he was making daily trips to the laundrette via taxi which drained a lot of his income. Whilst financially unsustainable, these trips were essential as Mr B's medical condition necessitated the daily washing of bedding and clothing.

Following a benefit check, the team confirmed that Mr B was in receipt of all eligible disability benefits and was being supported by a care worker to maintain a level of independence.

It was evident, however, looking at his budget, that Mr B was unable to purchase a washing machine without charitable assistance. After

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Mr B is delighted his independence and living arrangements have been restored and he no longer needs to make ends meet by skipping essential meals.



Preston District

applying to the Trust Fund, a new washing machine was awarded within 2 weeks.

Mr B has expressed gratitude for the support United Utilities Trust Fund have given. In particular, the award has removed the worry of financial uncertainty of having to purchase a new appliance.

# Case study

## Ms S

A single mum to a disabled son, Ms S was working part time and receiving Universal Credit when she slipped into debt. She had fled domestic violence and was suffering from Post Traumatic Stress Disorder. Whilst she had also been receiving Personal Independence Payment (PIP), these payments had recently stopped and her attempt to reapply was unsuccessful. This loss in income meant Ms S was struggling to pay her bills and incurred significant debt as a result.

Adamant that she wanted to pay off her debts, Ms S reached out to The Oaks for support. As the bills and letters coming through the post were exacerbating her mental health problems, she had stopped opening her post. The team began by working through a bag of unopened bills to help organise and sort out her debts, which totalled around £5,000.

The first step to dealing with this debt was a full benefit review, working with the Benefit Adviser and the Debt Adviser. As she had previously received PIP, the team at The Oaks assisted Ms S to complete her Mandatory Reconsideration. In addition, they identified and helped her apply for Disability Living Allowance (DLA) for her child. Whilst awaiting the outcome for the Mandatory Reconsideration, they also arranged for token payments to be made with her creditors.

In a tremendous result, both the Mandatory Reconsideration and DLA applications were successful. Not only did this increase her monthly income, allowing Ms S to pay her ongoing bills, but she was also awarded back payment for the months she had been unable to claim PIP. This allowed her to pay off all her outstanding debts, all with great thanks to the advisers at The Oaks.



**Through the help of The Oaks, not only did Ms S' monthly income increase, but the benefit back payments allowed her to pay off all of her outstanding debts.**



“

Thank you for the outstanding news. My mother always taught me to appreciate help when it is given and that there are very good people in this world.

My son was ecstatic when I told him he will be getting a new bed, so thank you once again for the help and assistance that you have given me. It has taken off a lot of pressure and stress.

.....  
Mr P





## Case study

### Mr P

Mr P is a father to two children, a son and a daughter. Both of his children have significant behavioural problems, and his previous employment restricted the time he was able to support them. Until recently, both children lived with their mother.

Mr P explained that, in 2019, he left his employment to start his own football coaching business. However, the Covid-19 pandemic and subsequent lockdowns unfortunately prevented the coaching business from taking off. He was then forced to live on a reduced income throughout the pandemic by receiving benefits.

As lockdown restrictions lifted, Mr P had been able to revisit his plans to become self-employed and also successfully moved his son in with him. He had also made an application for full custody of his daughter.

**When the adviser heard Mr P's story and his optimism for the future, they cleared his water account to date, totalling £1,541.69. To help him with his ongoing charges, they also successfully referred him to the Back on Track scheme. In addition, the Trust has purchased a bed for his son, as he had been sleeping on a small mattress on the floor.**

*United Utilities Trust Fund*



[www.uutf.org.uk](http://www.uutf.org.uk)

[contact@uutf.org.uk](mailto:contact@uutf.org.uk) | 0300 790 6172