

*United Utilities Trust Fund*

# IMPACT REPORT

2022 - 2023



# Introduction from Debbie Morton, the Chair of Trustees

The cost of living crisis has thoroughly compounded over the past year in the UK. More people than ever are facing tough financial decisions, including a vast amount of people struggling for the first time. At the United Utilities Trust Fund, we are proud to offer a vital lifeline to individuals and their families in North West England, making a true impact in improving financial resilience. This report sheds light not only on the impact we had in the last year, but also the individual stories and voices of people to whom our support is critical.

This crisis has pushed prices through the roof across the board, squeezing incomes across the country, with more than half of water bill payers reporting that they struggled to pay one or more household bills fairly frequently over the past year (Ofwat). This is particularly true in the area we serve. Approximately 1.4 million of North West England’s population have relatively low incomes, according to the Money Advice Pensions Service, with more than a third of children in the region living in poverty (End Child Poverty Coalition).

The United Utilities Trust Fund is committed to offering holistic help that address both the financial and mental wellbeing, by clearing water arrears, improving their quality of life

through essential household goods, and fostering communities across the North West region through grassroots money and debt advice supported by organisational grants.

Over the past financial year, we have awarded over £2.7 million in water grants to clear their arrears, assisting people to start fresh; we have provided over 670 acts of additional support which includes essential household goods, such as fridges, freezers and washing machines; we have donated over £96,000 to local organisations that offer life-changing advice services, allowing us to extend our reach and bolster communities.

We have also referred applicants to United Utilities’ extra support schemes, such as their Priority Services Register and Back on Track scheme. Last year, our referrals supported over 5,800 households, which helps to strengthen their financial wellbeing going forward.

As Chair of the Board, I wish to express appreciation for the dedication shown by my fellow Trustees through their time and expertise. Additionally, the Trustees extend their thanks to the Auriga team who carry out the day-to-day administrative tasks related to the United Utilities Trust Fund.



Debbie Morton  
The Chair of Trustees

## Board of Trustees

Debbie Morton

Alastair Richards

Simon Dewsnip

Lynne Heath

Jo-Anne Boswell

Martin Crowhurst



“

Thank you so much, I’ve literally been crying my eyes out all morning, this means so much to me.

I wish I could thank you personally, thank you so much I really appreciate the help.

Mrs P,  
Awarded water grant of £820.09

# 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 2022-23  
we have  
helped  
over  
**5,000**  
people





# 2022 - 2023 at a glance

£2,729,984  
awarded in water grants

4,258  
grants given



 7,416 applications received

670 customers provided with additional support totalling £149,083

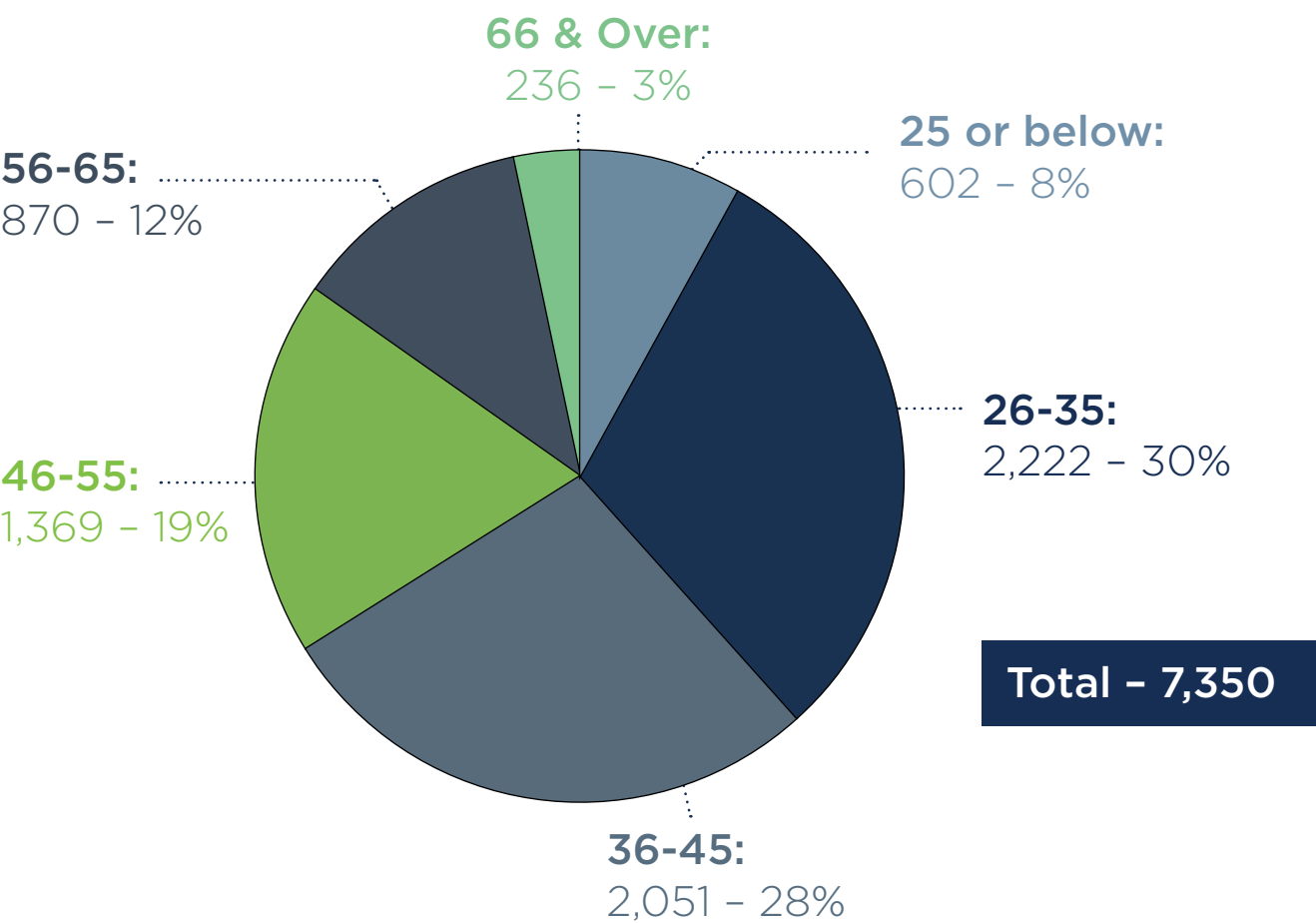


 4,334 applicants referred for Priority Services Register

 1,533 Back on Track applications approved



## Breakdown of Applicants by Age



## Case study Ms N

Ms N, living independently and receiving health-related benefits, has faced a series of profound challenges in recent years, which has had a significant impact on her mental health and affected her ability to manage her finances.

The adviser, who completed the application on Ms N's behalf, reveals the tragic circumstances surrounding her life. Her husband leaving her for their son's spouse and the subsequent loss of both her son and younger son to suicide have left an indelible mark on the entire family. Coping with such profound losses has proven to be an ongoing struggle for Ms N.

In a positive development, Ms N has recently transitioned to supported living accommodation and is actively engaging with agencies to address her mental health concerns and secure entitled benefits. The United Utilities Trust Fund team cleared her water arrears, providing her valuable support throughout this challenging process. Ms N's financial burden has been further

alleviated by her acceptance into the "Back on Track" scheme, facilitated by the charity, resulting in a reduction of ongoing charges. This targeted intervention is expected to contribute significantly to Ms N's journey towards stability and recovery.



**How we helped**  
Grant for water arrears of £383.70  
Water charges capped at lower rate for year

# Customer Support

## WaterSure

**20** identified as eligible for WaterSure by the Trust Fund. This scheme caps 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.



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



**207 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

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



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.

## Metering

**102 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.

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 over £149,000.**

**This includes 437 essential items, totalling over £114,000, such as:**

**87**  **beds/mattresses**

**118**  **fridge freezers**

**163**  **washing machines**

**51**  **cookers**

**6**  **micro waves**

**12**   **tumble dryers**



Since 2005 over **£2,565,000** has been spent providing essential items to over **12,650 households**





## Case study

### Mr B

Mr. B, a 27-year-old living alone on health-related benefits, faced significant challenges due to mental health issues, including anxiety, depression, autism, and ADHD.

Having been homeless and exploited by others since the age of 18, he moved in with a supportive friend, Ms. F, in 2015. With her help, he acquired daily living skills and transitioned to independent living in February 2020.

Despite his efforts to replicate Ms F's kindness and assist a homeless individual, Mr. B was further taken advantage of and faced a traumatic situation where his guest committed a murder. This led to Mr. B's wrongful arrest and seven months in remand. This ordeal resulted in emotional and financial distress, loss of home, and exposure to substance abuse as a coping mechanism.

#### How we helped

Grant for water arrears of £100

Ongoing charges reduced via the Back on Track scheme

The impact of these events, coupled with harassment from both victims' and perpetrator's families, highlighted a failure in support from social services and the community mental health team. Ms. F's persistence played a crucial role in securing another tenancy for Mr. B, furnished through donations.

To aid Mr. B's recovery, Ms. F established direct payments for his bills and received a lump sum for this purpose.

Ongoing charges were reduced through the Back on Track scheme, emphasising the need for intensive support to help Mr. B navigate his challenging circumstances effectively.

“

I have just got an email to say the United Utilities Trust Fund are going to help me... this is such a massive help and I am ever so grateful beyond belief for this.

Debt is the hardest thing in life I have ever had to deal with and it affects day to day life so much. I know I am not the only one. So from the bottom of my heart, thank you.

Ms D  
Awarded water grant of £1,167.20



“

Thank you so much for granting me assistance towards my water bill via the United Utilities Trust Fund Grant. You really have taken a big burden off my shoulders and I can finally start from a zero bill and keep on top of it.

Mr Q  
Awarded water grant of £656.73







Thank you kindly for helping to clear my water charges that have been very difficult to pay in full due to homelessness and difficulties in my last residence towards the end of my stay.

Over the last 8 months, I have managed to get myself rehoused and by which I am starting afresh so this news has made my year!

**Mr J**  
Awarded water grant of £600.27

## Case study

### Ms M

Ms M lives with her two young children and is in receipt of basic benefits.

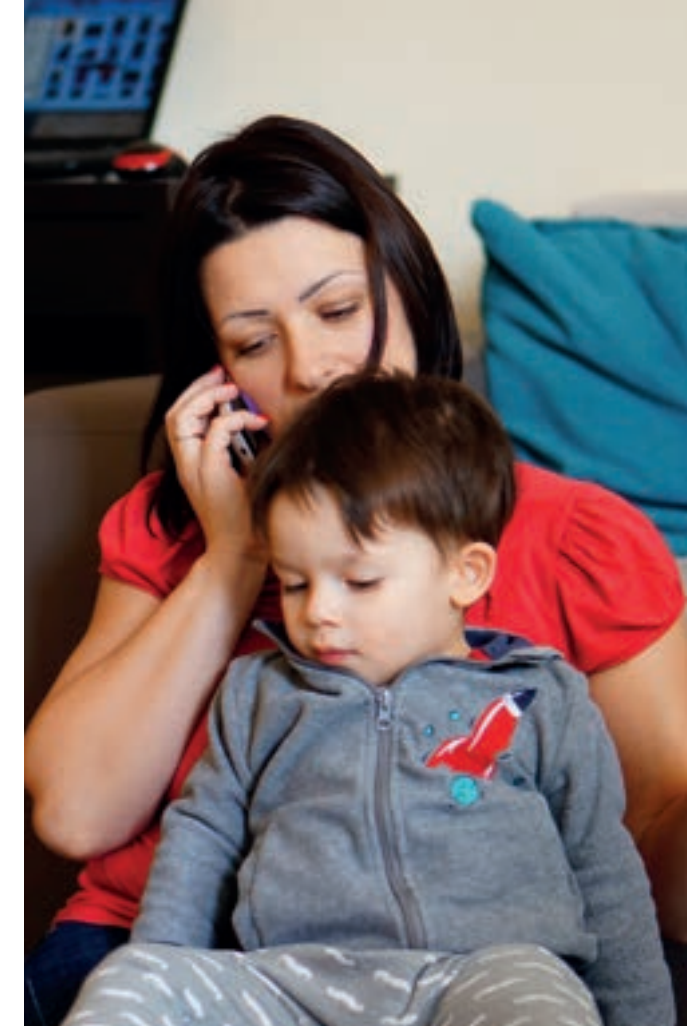
She telephoned the Trust Fund but was unable to convey her situation due to her limited ability to speak English, therefore, the assessor arranged for a Polish speaking member of staff to call her back.

Ms M explained that she moved to England with her partner, however, it soon became apparent that he had a significant gambling addiction and as a result failed to pay any of the household bills or give Ms M access to any money.

The relationship has now ended however she has been left with water and council tax arrears.

Based on her personal circumstances and financial position, Ms M will pay her reduced ongoing charges by Water Direct. Her application has been approved and a grant awarded to her account to ensure that direct payments, as requested, can continue.

Ms M has also been urged to seek budgeting and prioritising advice.



### How we helped

**Grant for water arrears of £1,000**

**Ongoing charges reduced via the Back on Track scheme**



# Our Impact in Local Communities

The increasing cost of living coupled with the rising cost of energy bills has placed many individuals and families who were already struggling in severe financial hardship.

Even those who had previously managed their budgets are experiencing debt situations for the first time which can be daunting.

Being in debt can have a detrimental on mental wellbeing, impacting on relationships with family and friends that can leave many feeling isolated and in need of help and advice to improve their financial situations.

During the year Trustees have been pleased to fund seven organisations within the community to deliver holistic money advice and support for local people that is easily accessible.

Advice is free and confidential and can be life changing.

This funding also enables organisations to increase their capacity to make a difference within the local community.



## How our funding has helped



We donated **£96,494** to local organisations



**£332,541** secured in welfare benefits entitlements



Which funded a holistic package of support which helped **1,099** individuals



To manage a total debt of **£2.3 million**

**The additional impacts of this funding are:**



Employment opportunities have been provided for **8 people**



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



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

“ Our focal point has always been to protect front line services, so we are easily accessible to all our clients, and with the aid of this funding it has enabled us to achieve this successfully. It has alleviated fuel poverty by providing help and assistance to those individuals and households considered to be fuel poor, ensuring the delivery of successful project outcomes. The contribution received by this funding has been a vital and an integral part of our service delivery.

CA Preston

“ The project has ran and succeeded through two national lockdowns and now, throughout a cost of living and energy crisis. The project was a significant lifeline for many of the residents in Kensington & Fairfield and Central wards and has helped them in the form of grants, money advice and sometimes, just someone to listen and to understand their situation.

Liverpool Community Advice

“ Thank you to United Utilities Trust Fund for their unwavering support over the last two years. This has been a very successful project. The Oaks Money Advice Centre has grown beyond recognition. When the funding started, we had one debt adviser. We now have seven debt and benefit advisers with two volunteer debt advisers.

The Oaks Money Advice Centre

“ Having the United Utilities Trust Fund funded project has had benefits to the organisation as it has helped us to meet the ever increasing demand for debt advice in the Halton area especially since coming out of lockdown when the demand for support increased dramatically

CA Halton







“

You really don't know how much you have helped and supported me and my family and I will never be able to repay you for what you have done for me.

## Case study

Ms A



Ms A, a single mother with three children, who works part-time and receives limited Universal Credit. After separating from her partner, he ceased financial contributions, jeopardising the mortgage and household bills, and she feared a potential repossession. She stated that she was struggling to manage the household for herself and her three children.

After seeking help at the Venus charity centre, she was referred to their money management team to address her current financial challenges. A comprehensive plan was created, involving a budget review and consent for communication with utility providers so the team could speak to them on her behalf. They then discovered that her bills had been estimated, causing them to be higher than necessary. Switching to an improved tariff and establishing a manageable

monthly direct debit with United Utilities were key steps. Support was sought from Sefton Council Tax Welfare Team, leading to eligibility for further financial assistance.

As a result of the actions of the Venus charity team, she experienced reduced anxiety and increased confidence as the financial pressure was eased to a more manageable level. She expressed eagerness to implement suggested changes in the household, involving the children and is now aware of what support is available going forward.

Ms A, emotionally moved by the support, was immensely grateful, acknowledging the relief from anxiety. She could not explain how it was to know she did not have to feel so anxious and scared for herself and the children.

“

I feel a lot less stressed now I have had this help and know where I can go in the future if needed.



## Case study

Mr T



He is a 55-year-old resident of North Manchester who has lived in the UK since the 1970s. Living alone and without family nearby, he faces numerous health issues and struggles with mobility. Seeking assistance with benefits, housing, and debt, he regularly turns to Cheetham Hill Advice Centre.

Over the years, the center has supported him in completing disability forms to secure sufficient income and acquiring a mobility scooter for essential shopping. Recently, he faced a financial issue when unable to access funds from his bank. Seeking help from Cheetham Hill Advice Centre, they discovered a drastic increase in his water bill due to a direct debit error.

A visit to the center led to a call to the bank, revealing the erroneous increase. An adviser reviewed the situation, pointing out that estimated readings had inflated the bill. They contacted United Utilities, ensuring the client was on the Priority Services Register and requested an urgent investigation into the high water usage. A week later, the investigation concluded, revealing an error. The client's direct debit remained at £13.34 per month, and he received confirmation of Priority Services Registration.

In his feedback, he expressed gratitude for the help, acknowledging the difficulty of dealing with overwhelming situations alone.

*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